INFORMASI EKSPOSUR RISIKO DAN PERMODALAN
Information on Risk Exposure and Capital

05




BENEFIT
Easy
Real Time
Pembayaran yang dilakukan akan langsung
Efficient
Flexible
Jenis dan periode pembayaran dapat ditentukan
sesuai dengan kebutuhan
Report

Struktur Permodalan
Capital Structure

Beberapa perkembangan peraturan yang signifikan mempengaruhi kondisi operasional dan bisnis bank **bjb** ke depan antara lain tercermin dari terbitnya Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 tentang Bank Umum. Berdasarkan POJK tersebut bank **bjb** yang sebelumnya dalam ketegori Bank Umum berdasarkan Kegiatan Usaha (BUKU) III menjadi Kelompok Bank Berdasarkan Modal Inti (KBMI) 2 (Bank dengan Modal Inti lebih dari Rp6 triliun sampai dengan Rp14 triliun). Masuknya modal inti bank **bjb** dalam kategori KBMI 2 membuat kegiatan usaha yang dapat dilakukan oleh bank **bjb** menjadi lebih luas, serta dapat meningkatkan kepercayaan nasabah dalam melakukan aktivitas kegiatan perbankannya melalui bank **bjb**. Per akhir Desember 2023, modal inti dan modal pelengkap bank **bjb** (*audited*) mencapai Rp17,61 triliun (individu) Rp18,91 triliun (konsolidasi) dan berada pada kategori KBMI 2. Strategi permodalan yang efektif, kuat dan efisien telah menjadi fokus manajemen seiring dengan terus bertumbuhnya bank **bjb** menjadi bank yang semakin besar dan semakin kuat.

Komponen permodalan bank **bjb** didominasi oleh komponen permodalan yang bersifat permanen, dimana komponen modal inti merupakan komponen terbesar dalam struktur permodalan bank. Pada posisi bulan Desember 2023 rasio modal inti bank **bjb** baik secara individual dan konsolidasi terhadap total ATMR bank mencapai 20,05% dan 20,17%. Rasio tersebut berada di atas ketentuan yang ditetapkan oleh Bank Indonesia dengan batasan minimum yaitu 6% baik secara individual maupun konsolidasi. Perhitungan rasio modal inti utama (*Common Equity Tier 1 Ratio*) terhadap total ATMR bank baik secara individual dan konsolidasi di bulan Desember 2023 mencapai 15,25% dan 15,61% yang berada di atas ketentuan yang telah ditetapkan Bank Indonesia dengan batasan minimum yaitu 4,50%.

Several regulatory developments that significantly affected the operational and business conditions of bank **bjb** in the future are reflected in the issuance of the Financial Services Authority (OJK) Regulation Number 12/POJK.03/2021 concerning Commercial Banks. Based on the OJK Regulation, bank **bjb**, which was previously in the category of Commercial Banks based on Business Activities (BUKU) III, became a Group of Banks Based on Core Capital (KBMI) 2 (Banks with a Core Capital of more than IDR6 trillion to IDR14 trillion). The inclusion of bank **bjb** core capital in the KBMI 2 category made business activities that could be carried out by bank **bjb** wider, and can increase customer confidence in carrying out banking activities through bank **bjb**. As of the end of December 2023, bank **bjb** core capital and supplementary capital (audited) reached IDR17.61 trillion (bank only) IDR18.91 trillion (consolidated). An effective, strong, and efficient capital strategy became the focus of management as bank **bjb** continued to grow to become a bigger and stronger bank.

bank **bjb** capital component was dominated by the permanent capital component, the core capital component was the largest component in the bank's capital structure. In December 2023, the ratio of bank **bjb** core capital, both bank only and consolidated, to the bank's total RWA reached 20.05% and 20.17%. This ratio was above the provisions stipulated by Bank Indonesia with a minimum limit of 6% both individually and consolidated. The calculation of Common Equity Tier 1 Ratio to the total RWA of banks both individually and consolidated in December 2023 reached 15.25% and 15.61% which was above the provisions set by Bank Indonesia with a minimum limit of 4.50%.

Kecukupan Permodalan

Sebagai salah satu pengungkapan Basel II Pilar III, Otoritas Jasa Keuangan telah menerbitkan Surat Edaran Otoritas Jasa Keuangan Nomor 26/SEOJK.03/2016 tanggal 14 Juli 2016 perihal Kewajiban Penyediaan Modal Minimum sesuai Profil Risiko dan Pemenuhan *Capital Equivalency Maintained Assets* (CEMA). Sehubungan hal tersebut, bank telah mengembangkan dan menerapkan metodologi untuk penerapan *Internal Capital Adequacy Assessment Process* (ICAAP) dimana metodologi tersebut telah dibahas dan disetujui dalam Komite Manajemen Risiko bank **bjb**. Laporan rasio kecukupan penyediaan modal minimum sesuai Profil Risiko dilaporkan secara berkala kepada Dewan Komisaris dan Direksi sebagai salah satu bentuk kepatuhan terhadap ketentuan Surat Edaran Otoritas Jasa Keuangan tersebut.

Pengukuran internal yang dilakukan bank telah memperhitungkan Pilar I dan Pilar II yaitu rasio kecukupan modal bank minimum sesuai profil risiko baik secara individual maupun konsolidasi di bulan Desember 2023 mencapai 9,17% dimana hasil pengukuran profil risiko bank pada periode tersebut berada pada level peringkat komposit *Low to Moderate*. Pada posisi bulan Desember 2023 rasio kecukupan modal minimum bank baik secara individual sebesar 20,05% serta konsolidasi sebesar 20,17%.

Sejalan telah diterbitkannya POJK Nomor 11/POJK.03/2016 tanggal 29 Januari 2016 perihal Kewajiban Penyediaan Modal Minimum bank Umum, saat ini bank telah mempersiapkan infrastruktur yang baik dan efektif dalam rangka memastikan implementasi POJK tersebut tidak mengganggu ekspansi bisnis dan aktivitas operasional bank **bjb**. Sesuai POJK tersebut, bank harus menyediakan rasio kecukupan modal minimum sesuai profil risiko bank ditambah dengan *Capital Conservation Buffer, Countercylical Buffer* dan *Capital Surcharge* untuk D-SIB (*Domestic Systemically Important* bank). *Capital Conservation Buffer* tersebut diperlukan oleh bank sebagai upaya penyangga (*buffer*) dalam menghadapi kerugian akibat kondisi krisis, sedangkan *Countercylical Buffer* dibutuhkan bank sebagai tambahan modal penyangga untuk mengantisipasi kerugian apabila terjadi pertumbuhan kredit perbankan yang berlebihan sehingga berpotensi mengganggu stabilitas sistem keuangan.

Bank selalu melakukan perbaikan dan pengembangan baik dari segi produk dan jasa serta peningkatan infrastruktur manajemen risiko bank melalui analisis yang komprehensif disertai dengan riset yang memadai sehingga dapat menjaga agar aktivitas bisnis dan operasional bank tetap *prudent* dan berada dalam batas toleransi risiko bank. Selain itu pula, bank telah menetapkan *risk appetite* dan *risk tolerance* agar kecukupan permodalan yang dimiliki bank masih memadai dan mampu meng*cover* kerugian ataupun potensi risiko kerugian yang timbul dari aktivitas operasional bank.

Pengelolaan modal risiko kredit bank **bjb** berpedoman pada Surat Edaran Otoritas Jasa Keuangan nomor 42/SEOJK.03/2016 tanggal 28 September 2016 perihal Pedoman Perhitungan

Adequacy of Capital

As one of the Basel II Pillar III disclosures, the Financial Services Authority (OJK) issued a Circular Letter Number 26/ SEOJK.03/2016 dated July 14, 2016, concerning Minimum Capital Requirements in accordance with Risk Profile and Fulfillment of Capital Equivalency Maintained Assets (CEMA). In this regard, bank has developed and implemented a methodology for implementing the Internal Capital Adequacy Assessment Process (ICAAP) where the methodology has been discussed and approved in bank **bjb** Risk Management Committee. The report on the minimum capital adequacy ratio in accordance with the Risk Profile is reported regularly to the Board of Commissioners and Board of Directors as a form of compliance with the provisions of the OJK Circular Letter.

Internal measurements carried out by bank considered Pillar I and Pillar II, namely the minimum bank capital adequacy ratio according to the risk profile both individually and consolidated in December 2022 reaching 9.24%. The results of the measurement of the bank's risk profile for that period were at the composite Low to Moderate rating level. In December 2023, the minimum capital adequacy ratio for bank only was 20.05% and consolidated at 20.17%.

In line with the issuance of the Financial Services Authority (OJK) Regulation Number 11/POJK.03/2016 dated January 29, 2016, concerning the Minimum Capital Requirement for Commercial Banks, currently bank has prepared a good and effective infrastructure in order to ensure the implementation of the OJK Regulation does not disrupt the business expansion and operational activities of bank **bjb**. In accordance with the OJK Regulation, banks must provide a minimum capital adequacy ratio according to bank risk profile plus a Capital Conservation Buffer, Countercylical Buffer and Capital Surcharge for D-SIB (Domestic Systemically Important Bank). The Capital Conservation Buffer is needed by banks as a buffering effort in dealing with losses due to crisis conditions, while the Countercylical Buffer is needed by banks as additional buffer capital to anticipate losses in the event of excessive bank loan growth that has the potential to disrupt financial system stability.

The bank always makes improvements and developments both in terms of products and services as well as improving the bank risk management infrastructure through comprehensive analysis accompanied by adequate research so that it can maintain activities the bank business and operations remain prudent and are within the limits of bank risk tolerance. In addition, the bank has determined risk appetite and risk tolerance so that the capital adequacy of the bank is still sufficient and able to cover losses or potential risk of losses arising from the bank operational activities.

The management of bank **bjb** credit risk is guided by the the Financial Services Authority (OJK) Circular Letter Number 42/ SEOJK.03/2016 dated September 28, 2016, concerning Guidelines

Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar. Penetapan bobot risiko pada perhitungan ATMR mengacu kepada bobot risiko sesuai ketentuan Otoritas Jasa Keuangan dimaksud.

Dalam mengukur ATMR Risiko Pasar, bank mempergunakan format *standardized method* yang meliputi perhitungan risiko suku bunga dan risiko nilai tukar dengan berpedoman pada Surat Edaran Otoritas Jasa Keuangan nomor 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. Sesuai dengan pedoman yang ditetapkan oleh bank Indonesia, risiko pasar yang wajib dihitung oleh bank adalah risiko suku bunga di *trading book* dan risiko nilai tukar di *trading book* dan *banking book*. Sebagai upaya ke tahap pengembangan internal model, bank telah melakukan pengukuran *Value at Risk*, dan sensitivitas risiko dari *portfolio dealing room* untuk setiap efek yang dikategorikan ke dalam *Trading Book*.

Perhitungan kecukupan modal risiko operasional masih menggunakan metode pendekatan standar yang dilakukan sesuai dengan Surat Edaran Otoritas Jasa Keuangan nomor 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Operasional dengan Menggunakan Pendekatan Standar Bagi Bank Umum. Berdasarkan metode tersebut, Perusahaan mengalokasikan modal minimum untuk risiko operasional berdasarkan hasil perkalian antara Komponen Indikator Bisnis (KIB) dan Faktor Pengali Kerugian Intern (FPKI). Perhitungan kecukupan modal risiko operasional tersebut menjadi dasar dalam perhitungan ATMR Risiko Operasional.

for Calculating Risk Weighted Assets for Risk for Credit Risk by Using a Standardized Approach. The determination of risk weight in the calculation of RWA refers to the risk weight in accordance with the provisions of the Financial Services Authority in question.

In measuring Market Risk RWA, banks still use the standardized method format which includes the calculation of interest rate risk and exchange rate risk with reference to the the Financial Services Authority (OJK) Circular Letter number 38/SEOJK.03/2016 dated September 8, 2016, concerning Guidelines for Using the Standard Method in Calculating the Minimum Capital Adequacy Requirement for Commercial Banks by Taking Market Risk into Account. In accordance with the guidelines set by Bank Indonesia, market risks that must be calculated by bank are interest rate risk in the trading book and exchange rate risk in the trading book and banking book. As an effort to develop the internal model, bank has an OPICS Risk information system that functions in measuring Value at Risk, and risk sensitivity from dealing room portfolio for each securities categorized in the Trading Book.

The calculation of operational risk capital adequacy uses a standard approach method which is carried out in accordance with the Financial Services Authority (OJK) Circular Letter Number. 6/SEOJK.03/2020 dated April 29, 2020, concerning Calculation of Risk-Weighted Assets for Operational Risk Using the Standard Approach for Commercial Banks. Based on this method, the Company allocates minimum capital for operational risk based on the product of the Business Indicator Component (KIB) and the Internal Loss Multiplier Factor (FPKI). The calculation of operational risk capital adequacy is the basis for calculation of Operational Risk RWA.

Pengungkapan Kuantitatif

Quantitative Disclosure

Tabel 1.a Pengungkapan Kuantitatif Struktur Permodalan Bank Umum
Table of 1.a Quantitative Disclosure of Commercial Bank Capital Structure

(dalam jutaan Rupiah/in IDR million)

Komponen Modal Capital Component	2023		2022	
	Bank	Konsolidasi Consolidation	Bank	Konsolidasi Consolidation
KOMPONEN MODAL **CAPITAL COMPONENT**				
Modal Inti (*Tier* 1) **Core Capital (Tier 1)**	**13,392,970**	**14,632,831**	**12,812,367**	**14,153,318**
Modal Inti Utama (CET1) **Common Equity (CET1)**	**13,392,970**	**14,632,831**	**12,812,367**	**14,153,318**
Modal Disetor Paid-up capital	**2,630,361**	**2,630,361**	2,630,361	2,630,361
Cadangan Tambahan Modal Capital reserves	**12,783,347**	**12,219,214**	12,179,677	11,698,354
Kepentingan Non Pengendali yang dapat diperhitungkan Non-Controlling Interests that can be taken into account	**-**	**-**	-	-
Faktor Pengurang Modal Inti Core Capital Reduction Factor	**(2,020,738)**	**(216,744)**	(1,997,671)	(175,397)

Komponen Modal Capital Component	2023		2022	
	Bank	Konsolidasi Consolidation	Bank	Konsolidasi Consolidation
Modal Inti Tambahan (AT1) **Additional Core Capital**	-	-	-	-
Modal Pelengkap (*Tier* 2) **Supplementary Capital (Tier 2)**	**4,209,279**	**4,279,495**	**4,147,915**	**4,216,313**
Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan *Tier* 2 Capital instruments in the form of shares or other that meet Tier 2 requirements	**3,257,215**	**3,257,215**	3,271,366	3,271,366
Agio/Disagio	-	-	-	-
Cadangan umum PPKA atas aset produktif yang wajib dihitung (paling tinggi 1,25% ATMR Risiko Kredit) PPKA general reserves for productive assets that must be calculated (maximum 1.25% RWA Credit Risk)	**952,064**	**1,022,280**	876,549	944,947
Faktor Pengurang Modal Pelengkap Complimentary Capital Reduction Factors	-	-	-	-
Total Modal Inti dan Modal Pelengkap **Total Core Capital and Supplementary Capital**	**17,602,249**	**18,912,326**	**16,960,282**	**18,369,631**
ASET TERTIMBANG MENURUT RISIKO (ATMR) **RISK WEIGHTED ASSETS**				
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Kredit Risk Weighted Assets (RWA) for Credit Risk	**76,163,664**	**81,782,417**	70,123,950	75,595,792
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Operasional Risk Weighted Assets (RWA) for Operational Risk	**6,703,526**	**7,050,353**	3,482,497	3,482,497
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Pasar Risk Weighted Assets (RWA) for Market Risk	**4,929,560**	**4,929,560**	14,786,531	15,586,791
Total ATMR **Total Risk Weighted Assets**	**87,796,750**	**93,762,330**	**88,392,978**	**94,665,080**
Rasio KPMM Sesuai Profil Risiko (%) **CAR Ratio According to Risk Profile**	**9.24%**	**9.24%**	**9.24%**	**9.24%**
ALOKASI PEMENUHAN KPMM SESUAI PROFIL RISIKO **CAR FULFILLMENT ALLOCATION ACCORDING TO RISK PROFILE**				
Dari CET 1 From CET 1	**4.450%**	**4.666%**	6.740%	6.880%
Dari AT 1 From AT 1	**0.00%**	**0.00%**	6.74%	0.00%
Dari *Tier* 2 From Tier 2	**4.79%**	**4.57%**	2.50%	2.36%
RASIO KPMM **CAR RATIO**				
Rasio CET1 (%) Ratio CET1 (%)	**15.25%**	**15.61%**	14.49%	14.95%
Rasio *Tier* 1 (%) Ratio Tier 1 (%)	**15.25%**	**15.61%**	14.49%	14.95%
Rasio *Tier* 2 (%) Ratio Tier 2 (%)	**4.79%**	**4.56%**	4.69%	4.45%
Rasio KPMM (%) CAR Ratio (%)	**20.05%**	**20.17%**	19.19%	19.40%
CET 1 untuk *Buffer* (%) CET 1 for BUFFER (%)	**10.80%**	**9.24**	9.24%	8.93%
PERSENTASE *BUFFER* YANG WAJIB DIPENUHI OLEH BANK **PERCENTAGE OF BUFFERS THAT MUST BE FULFILLED BY THE BANK**				
Capital Conservation Buffer (%)	**2.50%**	**2.50%**	2.50%	2.50%
Countercyclical Buffer (%)	**0.00%**	**0.00%**	0.00%	0.00%
Capital Surcharge Untuk Bank Sistemik (%) Capital Surcharge for Systemic Banks	**1.00%**	**1.00%**	1.00%	1.00%

Informasi Eksposur Risiko
Risk Exposure Information

Pengungkapan Eksposur Risiko dan Penerapan Manajemen Risiko

Risiko Kredit

bank **bjb** menerapkan proses yang ketat pada setiap penyusunan maupun perubahan ketentuan internal bank **bjb**. Penyusunan maupun perubahan KPB, SOP, pedoman, maupun petunjuk teknis perkreditan dilakukan melalui tahapan berjenjang dimulai dari pembahasan pada level teknis hingga melalui persetujuan Direksi. bank **bjb** juga telah memiliki standar baku dalam alur penyusunan ketentuan sehingga dapat menghasilkan kualitas yang baik. Setiap penyusunan maupun perubahan atas kebijakan, SOP, pedoman dan petunjuk teknis perkreditan senantiasa melalui pembahasan bersama Divisi yang terkait sehingga memenuhi kecukupan identifikasi dan mitigasi risiko serta ketentuan yang berlaku.

bank **bjb** saat ini telah memiliki *portofolio guideline* serta menetapkan (*risk appetite*) dan toleransi risiko (*risk tolerance*) berdasarkan pertimbangan kekuatan permodalan serta target pendapatan kredit. Tingkat risiko yang akan diambil (*risk appetite*) merupakan tingkat dan jenis risiko yang bersedia diambil oleh bank **bjb** dalam rangka mencapai sasaran bank **bjb**. Toleransi risiko (*risk tolerance*) merupakan tingkat dan jenis risiko yang dapat ditolerir secara maksimum oleh bank **bjb**. Toleransi risiko menjadi penjabaran dari tingkat risiko yang akan diambil.

Selain itu, bank **bjb** menetapkan batas maksimum *exposure*/ portofolio per sektor ekonomi/industri per debitur dan per *group* debitur dengan mempertimbangkan tingkat kemampuan bank **bjb**, kecukupan modal dan tingkat risiko. Penetapan batas maksimum *exposure*/portofolio diatur dalam ketentuan dan dilakukan *review* secara periodik. Penetapan *portfolio guideline* mencakup panduan pemilihan sektor industri yang prospektif, serta pengaturan batas maksimal eksposur dan arah pertumbuhan bisnis.

Adapun terkait dengan limit kewenangan memutus kredit saat ini bank **bjb** telah menerapkan mekanisme keputusan kredit secara berjenjang sesuai dengan tingkat risiko yang tercermin dari *plafond* fasilitas kredit.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Dalam analisa kredit, bank **bjb** telah menerapkan proses identifikasi atas potensi risiko yang melekat. Proses identifikasi tersebut menjadi lebih optimal dengan dibentuknya Divisi Credit Risk yang khusus melaksanakan *review* dan analisa lanjutan atas proses pengajuan fasilitas kredit yang telah disusun oleh bagian bisnis.

Disclosure of Risk Exposures and Application of Risk Management

Credit Risk

bank **bjb** applies a strict process for each preparation and amendment to each bank **bjb** internal regulations. The preparation and amendment to the KPB, SOP, Guidelines and Credit Technical Instructions are carried out through a tiered phase which starts from discussion at the technical level to through the approval of Board of Directors. bank **bjb** has also owned a standard in the flow of provisions so that it can produce good quality. Every preparation or amendment to Policies, SOPs, Guidelines and Credit Technical Instructions has always been discussed with the relevant divisions so as to meet the adequacy of risk identification and mitigation as well as applicable regulations.

bank **bjb** currently has a Guideline Portfolio and establishes (risk appetite) and risk tolerance (risk tolerance) based on consideration of capital strength and credit income targets. The level of risk to be taken (risk appetite) is the level and type of risk that is willing to be taken by bank **bjb** in order to achieve bank **bjb** goals. Risk tolerance is the level and type of risk that is maximally determined by bank **bjb**. Risk Tolerance is the translation of the level of risk to be taken.

In addition, bank **bjb** sets maximum exposure/portfolio limits per economic/industrial sector per debtor and per group of debtors taking into account the level of bank **bjb** capability, capital adequacy and level of risk. Determination of the maximum exposure/ portfolio limit is regulated in the provisions and is reviewed periodically. Determination of the Portfolio Guideline includes guidelines for selecting prospective industrial sectors, as well as setting maximum exposure limits and business growth directions.

As for the credit limit, bank **bjb** has implemented a tiered credit decision mechanism in accordance with the level of risk that is reflected in the credit facility ceiling.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, and the Risk Management Information System

In the credit analysis, bank **bjb** has implemented a process of identifying potential inherent risks. The identification process has become more optimal with the formation of a Credit Risk Division that specializes in carrying out further reviews and analysis of the credit facility application process prepared by the business department.

Sebagai bentuk identifikasi atas risiko kredit, bank **bjb** telah mengembangkan adanya kajian independen yang berisi analisa atas perkembangan portofolio kredit, *Non Performing Loan* (NPL), *root cause credit* serta prediksi perkembangan kualitas kredit dengan mempertimbangkan kesiapan infrastruktur pendukungnya.

As a form of identification of credit risk, bank **bjb** has developed an independent study that contains an analysis of the development of credit portfolios, Non-Performing Loans (NPLs), Root Cause Credit and predictions of credit quality development by considering the readiness of supporting infrastructure.

Dalam melakukan pengukuran risiko, bank **bjb** mengembangkan model risiko kredit melalui penggunaan *Internal Credit Risk Rating* (ICRR) dan *Internal Credit Risk Scoring* (ICRS) pada setiap pengajuan kredit. Penyusunan ICRR dan ICRS menggunakan faktor kualitatif dan faktor kuantitatif yang dapat mengindikasikan risiko gagal bayar calon debitur

In measuring risk, bank **bjb** develops a credit risk model through the use of the Internal Credit Risk Rating (ICRR) and Internal Credit Risk Scoring (ICRS) for each credit application. The preparation of ICRR and ICRS uses qualitative factors and quantitative factors that can indicate the risk of default on prospective borrowers.

Adapun *rating* dan *scoring* yang dimiliki oleh bank **bjb** meliputi:
1. Segmen Korporasi dan Komersial
2. Segmen Konsumer dan Ritel
3. Segmen UMKM
4. Segmen KPR dan KKB
5. Segmen BPR dan Koperasi
6. Segmen Internasional
7. Segmen Akseptasi Rekanan

The rating and scoring owned by bank **bjb** include:
1. Corporate and Commercial Segments
2. Consumer and Retail Segmen
3. MSME Segment
4. KPR and KKB segment
5. BPR and Cooperative Segment
6. International Segment
7. Partner Acceptance Segment

ICRR adalah suatu alat bantu dalam mengukur risiko kredit dalam bentuk suatu model yang digunakan untuk memprediksi tingkat kemungkinan kegagalan pembayaran oleh debitur atas fasilitas kredit yang diberikan. ICRR mengklasifikasikan entitas perusahaan/korporasi secara sistematis ke dalam suatu kelas risiko (*grading* atau peringkat). Penggunaan ICRR bertujuan untuk menentukan peringkat bagi debitur yang mencerminkan besaran *Probability of Default* (PD). Debitur dengan rating terbaik memiliki *Probability of Default* yang mendekati nol. Adapun untuk kredit dengan *rating* lebih rendah, akan memiliki *probability of default* yang meningkat. bank **bjb** menggunakan model statistik dalam analisa data untuk menghasilkan perkiraan *probability of default*.

ICRR is a tool in measuring credit risk in the form of a model used to predict the likelihood of payment defaults by debtors on credit facilities provided. ICRR Classifies systematic corporate/corporate entities into a risk class (grading or rating). The use of ICRR aims to determine the rating for debtors that reflects the amount of Probability of Default (PD). Debtors with the best rating have a Probability of Default that is close to zero. As for credit with a lower rating, it will have an increased Probability of Default. bank **bjb** uses statistical models in data analysis to generate Probability of Default estimates.

Tingkatan *rating* debitur dinyatakan dengan huruf yang meliputi 20 (dua puluh) peringkat berbeda yaitu:

Debtor rating levels are stated in letters covering 20 (twenty) different ratings, namely:

No	*Rating*	Keterangan Description
1	**AAA**	*Outstanding*
2	**AA+**	*Strong*
3	**AA**	*Strong*
4	**AA-**	*Strong*
5	**A+**	*Good*
6	**A**	*Good*
7	**A-**	*Good*
8	**BBB+**	*Average*
9	**BBB**	*Average*
10	**BBB-**	*Average*

No	*Rating*	Keterangan Description
11	**BB+**	*Acceptable*
12	**BB**	*Acceptable*
13	**BB-**	*High Risk*
14	**B+**	*High Risk*
15	**B**	*Watch List*
16	**B-**	*Watch List*
17	**CCC+**	*Special Mention*
18	**CCC**	*Special Mention*
19	**CCC-**	*Substandard*
20	**D**	*Doubtful*

Adapun penerapan ICRS menjadi suatu alat bantu rekomendasi terhadap keputusan persetujuan atau penolakan atas pengajuan fasilitas kredit. Dengan menggunakan ICRS, maka bank **bjb** dapat memproses kredit dengan lebih baik, objektif dan standar, serta dengan waktu proses relatif lebih cepat. Sebagai bentuk lain dari pengukuran risiko kredit, bank **bjb** telah melakukan estimasi kerugian yang telah diperkirakan (*expected loss*) serta besar kerugian yang tidak diperkirakan (*unexpected loss*). *Expected Loss* (EL) adalah besaran kerugian secara statistik yang diperkirakan timbul secara rata-rata dari perkiraan kerugian yang secara umum terjadi. EL didapatkan dari perhitungan Eksposur pada saat *default* (EAD), kerugian pada saat *default* (LGD) dan probabilitas terjadinya default (PD), yang diestimasi dari data probabilitas *default* secara historis. Sementara itu *Unexpected Loss* (UL) merupakan deviasi dari rata-rata kerugian. Perhitungan UL diperoleh dari data volatilitas secara historis (*historical volatility*) atas data *default*.

The application of ICRS becomes a decision of approval or rejection of credit facility applications. By using ICRS, bank **bjb** can process credit better, objectively and according to the standard, and with a relatively faster processing time. As another form of credit risk measurement, bank **bjb** has estimated the estimated loss (Expected Loss) as well as the amount of an unexpected loss (Unexpected Loss). Expected Loss (EL) is the amount of a statistically estimated loss arising on average from the estimated losses that generally occur. EL is obtained from the calculation of Exposure at the time of default (EAD), losses at the time of default (LGD) and probability of occurrence of default (PD), which is estimated from historical default probability data. Meanwhile Unexpected Loss (UL) is the deviation from the average loss. UL calculations are obtained from historical volatility data on default data.

bank **bjb** juga telah mengembangkan proses pemantauan risiko yang dilakukan secara berkala melalui penerbitan laporan *Root Cause of Credit Risk* (RCCR) yang disampaikan kepada Direksi dan seluruh Divisi terkait. Laporan *Root Cause of Credit Risk* (RCCR) berisi analisa perkembangan portofolio beserta kualitas kreditnya, Analisa *Loan at Risk* (LAR), serta tingkat konsentrasi kredit baik berdasarkan sektor ekonomi, maupun debitur inti. Melalui laporan ini bank **bjb** mengembangkan mekanisme identifikasi berkala atas potensi penurunan kualitas suatu portofolio kredit sehingga menjadi masukan dalam penyusunan strategi manajemen risiko. Dengan demikian maka penanganan atas kemungkinan penurunan kualitas portofolio kredit dapat segera ditindaklanjuti sehingga menjadi *Early Warning Signal* (EWS). EWS dapat meminimalkan risiko terjadinya kerugian dan mengoptimalkan modal untuk memperoleh pendapatan.

bank **bjb** has also developed a risk monitoring process that is carried out periodically through the issuance of the Root Cause of Credit Risk (RCCR) report submitted to Board of Directors and all relevant Divisions. The Root Cause of Credit Risk (RCCR) report contains an analysis of the development of the portfolio and its credit quality, Loan at Risk (LAR) analysis, as well as the level of credit concentration based on the economic sector and core debtors. Through this report bank **bjb** develops a periodic identification mechanism for the potential deterioration in the quality of a credit portfolio so that it becomes input in the preparation of a Risk Management strategy. Thus, the handling of the possibility of decreasing the quality of the loan portfolio can be immediately followed up so that it becomes an Early Warning Signal (EWS). EWS can minimize the risk of loss and optimize capital to earn income.

Di samping itu bank **bjb** secara berkala melakukan analisa *stress test* yang meliputi beberapa skenario utama yaitu:

1. ***Portfolio Concentration Stress Test* (*Specific Market Crisis*)**
   Perhitungan *stress test* dengan pendekatan *portfolio concentration* bertujuan untuk menghitung perubahan *Probability of Default* (PD) yang diakibatkan memburuknya kolektibilitas seluruh kredit.
2. ***Macro Economy Stress Test* (*General Market Crisis*)**
   Perhitungan *stress test* dengan menggunakan analisa makro ekonomi bertujuan untuk mengetahui perubahan *Probability of Default* (PD) yang disebabkan oleh adanya pergerakan kurs USD/IDR, perubahan suku bunga acuan, serta perubahan tingkat inflasi dan *Gross Domestic Product* (GDP).
3. ***Reverse Stress Test***
   Apabila pada pelaksanaan *stress test* pada umumnya bertujuan untuk menghitung dampak perubahan makro ekonomi yang telah ditentukan sebelumnya terhadap perubahan nilai NPL, *profit and loss* serta CAR, dan Aktiva Tertimbang Menurut Risiko (ATMR) maka perhitungan *stress test* dengan skenario *reverse* bertujuan untuk mengetahui perubahan kondisi makro ekonomi yang berdampak pada penurunan nilai CAR hingga berada di bawah ketentuan.

Besides this, bank **bjb** regularly conducts stress test analysis which covers several main scenarios, namely:

1. **Portfolio Concentration Stress Test (Specific Market Crisis)**
   Calculation of stress tests using the portfolio concentration approach aims to calculate changes in Probability of Default (PD) resulting from the deteriorating collectibility of all loans.
2. **Macro Economy Stress Test (General Market Crisis)**
   Calculation of stress tests using macroeconomic analysis aims to determine changes in Probability of Default (PD) caused by movements in the USD/IDR exchange rate, changes in reference interest rates, as well as changes in the Inflation Rate and Gross Domestic Product (GDP).
3. **Reverse Stress Test**
   If the implementation of stress tests generally aims to calculate the impact of predetermined macroeconomic changes on the value of NPLs, Profit and Loss and CAR, and Risk Weighted Assets (RWA), the calculation of stress tests with a reverse scenario aims to determine changes in macro economics conditions that have an impact on the decline in the value of the CAR to be below the provisions.

4. ***Bottom Up Stress Test***
   bank **bjb** secara berkala melakukan *stress test* ketahanan permodalan dimana pada tahun 2022 bank **bjb** terlibat dalam penyusunan *Bottom Up Stress Test* (BUST). Pelaksanaan *stress test* dilakukan dengan pendekatan kategori *portfolio* level dan bertujuan untuk menghitung pengaruh kondisi *shock* makro ekonomi terhadap peningkatan *Probability of Default* (PD) secara *bankwide* serta pencapaian laba dan permodalan bank **bjb**. Pelaksanaan perhitungan menggunakan *satellite model* yang meliputi baik kredit produktif maupun kredit non-produktif pada seluruh sektor ekonomi. *Satellite model* tersebut merupakan perhitungan regresi *multiple* yang menghubungkan kondisi makro ekonomi sebagai *independent variable* dan PD sebagai *dependent variable*.

Adapun berdasarkan hasil perhitungan *stress test* diketahui bahwa perubahan aspek eksternal tersebut tidak berdampak secara signifikan terhadap penurunan *Capital Adequacy Ratio* (CAR) sehingga dapat dikatakan bahwa permodalan cukup memadai dalam menghadapi gejolak perubahan faktor eksternal.

Sistem Pengendalian Intern yang Menyeluruh

bank **bjb** telah memiliki sistem pengendalian intern untuk manajemen risiko kredit dengan berpedoman pada SEOJK Nomor 34/SEOJK.03/2016 tanggal 1 September 2016 Tentang Penerapan Manajemen Risiko bagi bank Umum. Dalam pelaksanaannya, sistem pengendalian intern untuk risiko kredit mencakup penerapan atas hal-hal sebagai berikut:

1. Dipenuhinya kecukupan kebijakan, pedoman dan prosedur bidang perkreditan.
2. Dilakukannya *review* oleh unit kerja independen atas rancangan kebijakan, pedoman dan prosedur bidang perkreditan.
3. Dilakukannya *review*/kaji ulang atas metode pengukuran risiko oleh Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi yang mencakup penilaian kesesuaian metode, dan asumsi yang digunakan untuk mengukur risiko.
4. Kaji ulang atas kepatuhan bank **bjb** terhadap ketentuan internal dan eksternal bidang perkreditan.

Dalam rangka optimalisasi pengendalian intern, maka bank **bjb** juga telah melakukan pemisahan fungsi yang jelas antara unit bisnis dan unit yang melaksanakan pengendalian sehingga bank **bjb** telah menerapkan *segregation of duty* dan *dual control* dalam melakukan keputusan kredit. Pengendalian intern untuk manajemen risiko kredit juga mencakup pengawasan oleh Dewan Komisaris dan Direksi secara berkala melalui pelaporan yang disampaikan oleh Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi maupun pelaksanaan *Risk Management Committee* (RMC) yang beranggotakan Direksi serta pejabat eksekutif terkait. Adapun pelaksanaan rapat Komite Pemantau Risiko (KPR) telah dilaksanakan secara berkala oleh Dewan Komisaris yang ditujukan untuk memantau perkembangan eksposur risiko kredit sesuai dengan perkembangan terkini.

4. **Bottom Up Stress Test**
   bank **bjb** has periodically conducted stress tests on the resilience of bank capital where in 2022, bank **bjb** was involved in the preparation of the Bottom Up Stress Test (BUST). The stress test was carried out using a portfolio level category approach and aimed to calculate the effect of macroeconomic shock conditions on the increase in PD (Probability of Default) bankwide and the achievement of bank **bjb** profits and capital. The calculation was carried out using a satellite model including both productive and non-productive loans in all economic sectors. The satellite model was a multiple regression calculation that related macroeconomic conditions as the independent variable and PD as the dependent variable.

Meanwhile, based on the results of the stress test calculation, it was known that changes in external aspects did not have a significant impact on the decrease in the Capital Adequacy Ratio (CAR) so that the capital was adequate in dealing with changes in external factors.

Comprehensive Internal Control System

bank **bjb** already has an internal control system for credit risk management based on the Financial Services Authority (OJK) Circular Letter Number 34/SEOJK.03/2016 dated September 1, 2016, concerning Application of Risk Management for Commercial Banks. In the implementation, The internal control system for credit risk includes the following matters:

1. Fulfillment of the adequacy of Credit Policy, Guidelines and Procedures in the field of credit;
2. Conducting a review by an independent work unit on the draft Credit Policy, Guidelines and Procedures;
3. Conducting a review/review of the risk measurement method by the Credit, Market, and Integrated Risk Management Division which includes an assessment of the suitability of the method, and the assumptions used to measure risk
4. Review bank **bjb** compliance with internal and external provisions in the credit sector.

In the context of optimizing internal control, bank **bjb** has also performed a clear separation of functions between business units and units that carry out control so that bank **bjb** has implemented segregation of duty and dual control in making credit decisions. Internal control for credit risk management also includes supervision by the Board of Commissioners and Board of Directors on a regular basis through reporting submitted by the Credit, Market, and Integrated Risk Management Division and the implementation of the Risk Management Committee (RMC) consisting of Board of Directors and related executive officers. The implementation of Risk Monitoring Committee (KPR) meetings has been held periodically aimed at monitoring the development of credit risk exposures in accordance with the latest developments.

Pengungkapan Kuantitatif Risiko Kredit
Credit Risk Quantitative Disclosure

PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN WILAYAH – BANK SECARA INDIVIDUAL
DISCLOSURE OF NET CLAIMS BY REGION - BANK INDIVIDUALLY

Tabel 2.1.a Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual
Table of 2.1.a Disclosure of Net Claims by Region - Bank Individually

No	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023				
		Tagihan Bersih Berdasarkan Wilayah Net Claims by Area				
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Wilayah 4 Area 4	
1	Tagihan Kepada Pemerintah Claims to Government	36,582,948	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	6,518,850	1,430,266	322,728	181,308	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	
4	Tagihan Kepada Bank Claims on Bank	5,250,970	1,572,672	25,764	323,457	
5	Tagihan Berupa *Covered Bond* Receivables of a Covered Bond	-	-	-	-	
6	Tagihan Kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	1,075,755	-	-	-	
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-	
8	Kredit Beragunan Tempat Tinggal Home Collateral Credit	534,488	8,966,672	247,088	377,601	
9	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	2,880	-	185	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	
11	Kredit Pegawai atau Pensiunan Employee or Retiree Loans	2,684,284	57,198,386	847,953	1,010,697	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	1,419,098	13,613,313	594,693	453,105	
13	Tagihan Kepada Korporasi Claims on the Corporation	12,633,529	5,072,530	145,028	1,036,121	
14	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	36,145	520,558	45,977	59,833	
15	Aset Lainnya Other Assets	7,156,525	-	-	-	
	Total	73,892,591	88,377,277	2,229,231	3,442,307	

(dalam jutaan Rupiah/In IDR million)

			31 Desember 2022 December 31, 2022					
			Tagihan Bersih Berdasarkan Wilayah Net Claims by Area					
	Wilayah 5 Area 5	Total	Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Wilayah 4 Area 4	Wilayah 5 Area 5	Total
	-	**36,582,948**	34,127,537	-	-	-	-	34,127,537
	117,889	**8,571,042**	6,428,660	1,380,883	311,586	175,048	113,819	8,409,995
	-	-	-	-	-	-	-	-
	857,888	**8,030,751**	4,346,889	1,301,899	21,328	267,766	710,182	6,648,065
	-	-	-	-	-	-	-	-
	-	**1,075,755**	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	97,638	**10,223,487**	474,103	7,953,650	219,173	334,941	86,607	9,068,474
	-	**3,065**	-	6,084	-	391	-	6,476
	-	-	-	-	-	-	-	-
	156,585	**61,897,903**	2,839,263	60,500,786	896,910	1,069,050	165,625	65,471,635
	203,024	**16,283,233**	794,750	7,623,981	333,051	253,756	113,701	9,119,239
	773,535	**19,660,743**	11,967,104	4,804,952	137,378	981,466	732,731	18,623,630
	5,878	**668,392**	6,487	90,576	8,000	10,411	1,023	116,496
	-	**7,156,525**	6,824,366	-	-	-	-	6,824,366
	2,212,437	**170,153,844**	**67,809,159**	**83,662,811**	**1,927,425**	**3,092,829**	**1,923,688**	**158,415,912**

PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN SISA JANGKA WAKTU KONTRAK – BANK SECARA SECARA INDIVIDUAL

DISCLOSURE OF NET CLAIMS BASED ON REMAINING CONTRACT PERIOD - BANK INDIVIDUALLY

Tabel 2.2.a Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual
Table of 2.2.a Disclosure of Net Claims Based on Remaining Contract Period - Bank individually

No	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023				
		Tagihan Bersih Bedasarkan Sisa Jangka Waktu Kontrak Net Receivables based on the Remaining Term of the Contract				
		<1 Tahun <1 Year	> 1 Tahun s.d 3 Tahun > 1 Year up to 3 Year	> 3 Tahun s.d 5 Tahun > 3 Year up to 5 Year	>5 Tahun >5 Year	
1	Tagihan Kepada Pemerintah Claims to Government	19,518,565	3,685,419	5,103,655	8,275,310	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	6,716,417	566,579	935,769	352,277	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	
4	Tagihan Kepada Bank Claims on Bank	2,820,163	2,031,912	1,569,682	109,395	
5	Tagihan Berupa *Covered Bond* Receivables of a Covered Bond	-	-	-	-	
6	Tagihan Kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	1,075,755	-	
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-	
8	Kredit Beragunan Tempat Tinggal Home Collateral Credit	49,985	241,173	570,653	9,361,676	
9	Kredit Beragun Properti Komersial Commercial Property Backed Loans	1,929	169	967	-	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	
11	Kredit Pegawai atau Pensiunan Employee or Retiree Loans	843,917	5,416,588	9,163,224	46,474,174	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	9,039,274	3,966,659	2,279,060	998,239	
13	Tagihan Kepada Korporasi Claims on the Corporation	13,588,137	1,531,144	2,566,746	1,974,716	
14	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	187,593	82,955	55,855	341,989	
15	Aset Lainnya Other Assets	-	-	-	-	
	Total	52,765,980	17,522,598	23,321,365	67,887,777	

(dalam jutaan Rupiah/in IDR million)

			31 Desember 2022 December 31, 2022					
			Tagihan Bersih Bedasarkan Sisa Jangka Waktu Kontrak Net Receivables based on the Remaining Term of the Contract					
	Non Kontraktual Non-Contractual	**Total**	**<1 Tahun** <1 Year	**> 1 Tahun s.d 3 Tahun** > 1 Year up to 3 Year	**> 3 Tahun s.d 5 Tahun** > 3 Year up to 5 Year	**>5 Tahun** >5 Year	**Non Kontraktual** Non-Contractual	**Total**
	-	**36,582,948**	18,208,498	3,438,057	4,761,102	7,719,880	-	34,127,537
	-	**8,571,042**	6,619,405	547,017	903,460	340,114	-	8,409,995
	-	**-**	-	-	-	-	-	-
	1,499,599	**8,030,751**	2,334,604	1,682,070	1,299,424	90,560	1,241,407	6,648,065
	-	**-**	-	-	-	-	-	-
	-	**1,075,755**	-	-	-	-	-	-
	-	**-**	-	-	-	-	-	-
	-	**10,223,487**	44,338	213,926	506,183	8,304,028	-	9,068,474
	-	**3,065**	4,076	357	2,043	-	-	6,476
	-	**-**	-	-	-	-	-	-
	-	**61,897,903**	892,642	5,729,320	9,692,270	49,157,403	-	65,471,635
	-	**16,283,233**	5,062,342	2,221,482	1,276,362	559,053	-	9,119,239
	-	**19,660,743**	12,871,357	1,450,375	2,431,349	1,870,549	-	18,623,630
	-	**668,392**	32,838	14,434	9,719	59,505	-	116,496
	7,156,525	**7,156,525**	-	-	-	-	6,824,366	6,824,366
	8,656,124	**170,153,844**	**46,070,099**	**15,297,038**	**20,881,911**	**68,101,091**	**8,065,773**	**158,415,912**

PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN SEKTOR EKONOMI – BANK SECARA INDIVIDUAL
DISCLOSURES OF NET CLAIMS BY ECONOMIC SECTOR - INDIVIDUAL BANKS

Tabel 2.3.a Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual
Table of 2.3.a Disclosures of Net Claims by Economic Sector - Individual Banks

No	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims to Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Bank	Tagihan berupa *Covered Bond* Receivables of a Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	
		1	2	3	4	5	6	7	
Posisi Tanggal Laporan 2023 Position of the 2023 Report Date									
1	Industri Industry	-	**1,241,379**	-	-	-	-	-	
2	Jasa Dunia Usaha Business Services	-	-	-	**1,201**	-	-	-	
3	Jasa-jasa Sosial Social Services	-	-	-	**1,135**	-	-	-	
4	Konstruksi Construction	-	**3,473,847**	-	-	-	-	-	
5	Listri, Gas, dan Air Electricity, Gas and Water	-	**31,388**	-	-	-	-	-	
6	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-	-	
7	Perdagangan Wholesale	-	**2,502,877**	-	**8,408**	-	-	-	
8	Pertambangan Mining	-	-	-	-	-	-	-	
9	Pertanian Agriculture	-	**113,122**	-	-	-	-	-	
10	Lain-lain Others	**36,582,948**	**1,208,428**	-	**8,020,007**	-	**1,075,755**	-	
	Grand Total	**36,582,948**	**8,571,042**	-	**8,030,751**	-	**1,075,755**	-	
Posisi Tanggal Laporan 2022 Position of the 2022 Report Date									
1	Industri Industry	-	1,198,518	-	-	-	-	-	
2	Jasa Dunia Usaha Business Services	-	-	-	994	-	-	-	
3	Jasa-jasa Sosial Social Services	-	-	-	940	-	-	-	
4	Konstruksi Construction	-	3,353,906	-	-	-	-	-	
5	Listri, Gas, dan Air Electricity, Gas and Water	-	30,304	-	-	-	-	-	
6	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-	-	
7	Perdagangan Wholesale	-	2,416,461	-	6,961	-	-	-	
8	Pertambangan Mining	-	-	-	-	-	-	-	
9	Pertanian Agriculture	-	109,216	-	-	-	-	-	
10	Lain-lain Others	34,127,537	1,301,590	-	6,639,171	-	-	-	
	Grand Total	**34,127,537**	**8,409,995**	**-**	**6,648,065**	**-**	**-**	**-**	

(dalam jutaan Rupiah/in IDR million)

	Kredit Beragunan Tempat Tinggal Home Collateral Credit	**Kredit Beragun Properti Komersial** Commercial Property Backed Loans	**Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi** Loan for Land Acquisition, Land Management and Construction	**Kredit Pegawai atau Pensiunan** Employee or Retirement Loans	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Claims on Micro, Small Business and Retail Portfolios	**Tagihan Kepada Korporasi** Claims on the Corporation	**Tagihan Yang Telah Jatuh Tempo** Claims That Have Been Due Date	**Aset Lainnya** Other Assets
	8	**9**	**10**	**11**	**12**	**13**	**14**	**15**
	-	**3,013**	**-**	**517**	**1,039,715**	**3,791,146**	**518,902**	**-**
	1,334	**-**	**-**	**29**	**1,167,374**	**335,263**	**18,569**	**-**
	-	**-**	**-**	**10,294**	**904,768**	**442,480**	**217**	**-**
	-	**-**	**-**	**666**	**4,433,774**	**1,569,909**	**49,457**	**-**
	-	**-**	**-**	**-**	**150,239**	**28,807**	**-**	**-**
	-	**-**	**-**	**-**	**184,246**	**877,622**	**125**	**-**
	-	**-**	**-**	**128,124**	**6,214,057**	**2,168,345**	**67,663**	**-**
	-	**-**	**-**	**-**	**122,235**	**52,203**	**1,683**	**-**
	-	**-**	**-**	**742**	**2,051,011**	**350,932**	**6,107**	**-**
	10,222,153	**52**	**-**	**61,757,530**	**15,814**	**10,044,036**	**5,669**	**7,156,525**
	10,223,487	**3,065**	**-**	**61,897,903**	**16,283,233**	**19,660,743**	**668,392**	**7,156,525**
	-	6,365	-	547	582,280	3,591,162	90,287	-
	1,184	-	-	31	653,774	317,577	3,231	-
	-	-	-	10,889	506,705	419,139	38	-
	-	-	-	704	2,483,085	1,487,096	8,605	-
	-	-	-	-	84,140	27,288	-	-
	-	-	-	-	103,185	831,327	22	-
	-	-	-	135,522	3,480,112	2,053,964	11,773	-
	-	-	-	-	68,457	49,450	293	-
	-	-	-	785	1,148,645	332,420	1,063	-
	9,067,291	111	-	65,323,157	8,856	9,514,208	1,184	6,824,366
	9,068,474	**6,476**	**-**	**65,471,635**	**9,119,239**	**18,623,630**	**116,496**	**6,824,366**

PENGUNGKAPAN TAGIHAN DAN PENCADANGAN BERDASARKAN WILAYAH – BANK SECARA INDIVIDUAL
DISCLOSURE OF CLAIMS AND RESERVES BY AREA - BANK INDIVIDUALLY

Tabel 2.4.a Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual
Table of 2.4.a Disclosure of Claims and Reserves by Area - Bank individually

No	Keterangan Description	31 Desember 2023 December 31, 2023				
		Tagihan Berdasarkan Wilayah Net Bill by Area				
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Wilayah 4 Area 4	
1	Tagihan Claims	74,033,437	88,377,277	2,229,231	3,442,307	
2	Tagihan yang mengalami penurunan nilai Claims that have been impaired					
	a. Belum jatuh tempo Not yet due	84,778	167,780	45,633	32,539	
	b. Telah jatuh tempo Mature	224,864	138,892	76,930	233,142	
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Allowance for impairment losses (CKPN) - Individual	206,776	110,611	62,456	206,333	
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Allowance for impairment losses (CKPN) - Collective	175,829	328,219	80,265	69,556	
5	Tagihan yang dihapusbuku Deleted Book Claims	2,537,242	1,749,331	2,249,749	1,468,630	

PENGUNGKAPAN TAGIHAN DAN PENCADANGAN BERDASARKAN SEKTOR EKONOMI – BANK SECARA INDIVIDUAL
DISCLOSURE OF RECEIVABLES AND ALLOWANCES BY ECONOMIC SECTOR - INDIVIDUAL BANKS

Tabel 2.5.a Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual
Table of 2.5.a Disclosure of Receivables and Allowances by Economic Sector - Individual Banks

(dalam jutaan Rupiah/in IDR million)

No	Sektor Ekonomi Economic Sector	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Claims That Have Been Impaired		Cadangan Kerugian Penurunan Nilai (CKPN) Individual Allowance for Impairment Losses (CKPN) Individual	Cadangan Kerugian Penurunan Nilai (CKPN) Kolektif Allowance for Impairment Losses (CKPN) Collective	Tagihan yang dihapus buku Deleted Book Claims
			Belum Jatuh Tempo Not Yet Due	Telah Jatuh Tempo Mature			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Posisi Tanggal Laporan 2023 Position of the 2023 Report Date							
1	Industri Industry	6,594,673	7,547	37,757	147,361	93,752	-
2	Jasa Dunia Usaha Business Services	1,523,769	10,591	26,051	25,113	21,389	-
3	Jasa-jasa Sosial Social Services	1,358,895	3,477	4,269	6,024	14,254	-
4	Konstruksi Construction	9,527,653	11,732	370,438	195,038	215,827	-
5	Listri, Gas, dan Air Electricity, Gas and Water	210,434	-	-	315	3,921	-

(dalam jutaan Rupiah/in IDR million)

			31 Desember 2022 December 31, 2022					
			Tagihan Berdasarkan Wilayah Net Bill by Area					
	Wilayah 5 Area 5	Total	Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Wilayah 4 Area 4	Wilayah 5 Area 5	Total
	2,212,437	**170,294,690**	67,809,159	83,662,811	1,927,425	3,092,829	1,923,688	158,415,912
	34,869	**365,599**	10,945	330,154	4,951	5,552	443	352,045
	75,863	**749,691**	48,623	574,069	40,616	71,078	45,489	779,876
	64,731	**650,907**	48,361	676,397	43,561	73,202	48,239	889,760
	342,008	**995,875**	210,959	541,083	15,209	36,489	11,607	815,346
	626,180	**8,631,133**	4,110,900	999,288	2,143,607	586,294	35,284	7,875,372

No	Sektor Ekonomi Economic Sector	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Claims That Have Been Impaired		Cadangan Kerugian Penurunan Nilai (CKPN) Individual Allowance for Impairment Losses (CKPN) Individual	Cadangan Kerugian Penurunan Nilai (CKPN) Kolektif Allowance for Impairment Losses (CKPN) Collective	Tagihan yang dihapus buku Deleted Book Claims
			Belum Jatuh Tempo Not Yet Due	Telah Jatuh Tempo Mature			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
6	Pengangkutan dan Pergudangan Transportation and Warehousing	**1,061,993**	**91**	**215**	**1,134**	**24,176**	**-**
7	Perdagangan Wholesale	**11,089,476**	**10,634**	**209,389**	**100,051**	**190,431**	**-**
8	Pertambangan Mining	**176,121**	**-**	**9,783**	**3,648**	**8,677**	**-**
9	Pertanian Agriculture	**2,521,914**	**1,495**	**22,337**	**10,909**	**24,356**	**-**
10	Lain-lain Others	**136,088,917**	**320,033**	**69,453**	**260,098**	**432,777**	**8,631,133**
	Total	**170,153,844**	**365,599**	**749,691**	**749,691**	**1,029,560**	**8,631,133**

No	Sektor Ekonomi Economic Sector	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Claims That Have Been Impaired		Cadangan Kerugian Penurunan Nilai (CKPN) Individual Allowance for Impairment Losses (CKPN) Individual	Cadangan Kerugian Penurunan Nilai (CKPN) Kolektif Allowance for Impairment Losses (CKPN) Collective	Tagihan yang dihapus buku Deleted Book Claims
			Belum Jatuh Tempo Not Yet Due	Telah Jatuh Tempo Mature			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Posisi Tanggal Laporan 2022 **Position of the 2022 Report Date**							
1	Industri Industry	34,127,537	7,267	39,277	174,893	85,209	-
2	Jasa Dunia Usaha Business Services	8,409,995	10,198	27,100	29,805	19,440	-
3	Jasa-jasa Sosial Social Services	6,648,065	3,348	4,440	7,149	12,955	-
4	Konstruksi Construction	9,068,474	11,297	385,353	231,478	106,181	-
5	Listri, Gas, dan Air Electricity, Gas and Water	65,471,635	-	-	374	3,563	-
6	Pengangkutan dan Pergudangan Transportation and Warehousing	9,119,239	87	224	1,345	21,973	-
7	Perdagangan Wholesale	18,623,630	10,240	217,819	118,744	173,079	-
8	Pertambangan Mining	116,496	-	10,177	4,330	7,886	-
9	Pertanian Agriculture	6,824,366	1,439	23,237	12,947	22,137	-
10	Lain-lain Others	6,476	308,168	72,249	308,693	362,922	7,875,372
	Total	**158,415,912**	**352,045**	**779,876**	**889,760**	**815,346**	**7,875,372**

PENGUNGKAPAN RINCIAN MUTASI CADANGAN KERUGIAN PENURUNAN NILAI – BANK SECARA INDIVIDUAL
DISCLOSURE OF RESERVE MUTATION DETAILS FOR IMPAIRMENT LOSS – BANK INDIVIDUAL

Tabel 2.6.a Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual
Table of 2.6.a Disclosure of Reserve Mutation Details For Impairment Loss – Bank Individual

(dalam jutaan Rupiah/in IDR million)

No	Keterangan Description	31 Desember 2023 December 31, 2023	31 Desember 2022 December 31, 2022
		CKPN	CKPN
1	Saldo awal CKPN Initial CKPN balance	**1,635,194**	1,682,826
2	Pembentukan (pemulihan) CKPN pada periode berjalan (*net*) Establishment (recovery) of CKPN in the current period (Net)		
	2.a Pembentukan CKPN pada periode berjalan 2.a Establishment of CKPN in the current period	**1,305,049**	1,331,806
	2.b Pemulihan CKPN pada periode berjalan 2.b Recovery of CKPN in the current period	**(762,255)**	(777,884)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada peride berjalan CKPN which is used to writte-off on bills on the current platform	**(477,622)**	(487,415)
	Saldo akhir CKPN **CKPN Ending Balance**	**1,649,016**	**1,635,194**


bank bjb

PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN KATEGORI PORTOFOLIO DAN SKALA PERINGKAT – BANK SECARA INDIVIDUAL

DISCLOSURE OF NET CLAIMS BY PORTFOLIO CATEGORY AND RATING SCALE - BANK INDIVIDUALLY

Tabel 3.1.b Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual
Table of 3.1.a Disclosure of Net Claims by Portfolio Category and Rating Scale - Bank individually

No	Kategori Portofolio Portfolio Category	Tagihan Bersih Net Bill						
		Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang Long Term Rating					
		Standards and Poor's	AAA	AA+ s.d AA- AA+ up to AA-	A+ s.d A- A+ up to A-	BBB+ s.d BBB- BBB+ up to BBB-	BB+ s.d BB- BB+ up to BB-	
		Fitch Rating	AAA	AA+ s.d AA- AA+ up to AA-	A+ s.d A- A+ up to A-	BBB+ s.d BBB- BBB+ up to BBB-	BB+ s.d BB- BB+ up to BB-	
		Moody's	Aaa	Aa1 s.d Aa3 Aa1 up to Aa3	A1 s.d A3 A1 up to A3	Baa1 s.d Baa3 Baa1 up to Baa3	Ba1 s.d Ba3 Ba1 up to Ba3	
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) up to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) up to. A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) up to BBB-(idn)	BB+(idn) s.d BB-(idn) BB+(idn) up to BB-(idn)	
		PT. ICRA Indonesia	[Idr] AAA	[Idr]AA+ s.d [Idr]AA- [Idr]AA+ up to [Idr]AA-	[Idr]A+ s.d [Idr]A- [Idr]A+ up to [Idr]A-	[Idr]BBB+ s.d [Idr]BBB- [Idr]BBB+ up to [Idr]BBB-	[Idr]BB+ s.d [Idr]BB- [Idr]BB+ up to [Idr]BB-	
		PT Pemeringkat Efek Indonesia	idAAA		idA+ s.d id A- idA+ up to id A-	id BBB+ s.d id BBB- id BBB+ up to id BBBid	id BB+ s.d id BB- id BB+ up to id BBid	
31 Desember 2023 December 31, 2023								
1	Tagihan Kepada Pemerintah Claims to Government	-	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	**508,115**	-	**3,640,523**	-	**136,837**	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	
4	Tagihan Kepada bank Claims on Bank	-	**471,068**	-	**110,562**	-	-	
5	Tagihan Berupa *Covered Bond* Receivables of a Covered Bond	-	-	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	**850,457**	-	-	-	-	
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	

(dalam jutaan Rupiah/in IDR million)

Tagihan Bersih Net Bill								
			Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat No Rating	Total
	B+ s.d B- B+ up to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3		
	B+ s.d B- B+ up to B-	**Kurang dari B-** Less than B-	**F1+ s.d F1** F1+ up to F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d B3 B1 up to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d B-(idn) B+(idn) up to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) up to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	[Idr]B+ s.d [Idr]B- [Idr]B+ up to [Idr]B	**Kurang dari [Idr]B-** Less than [Idr]B-	**[Idr]A1+ s.d [Idr]A1** [Idr]A1+ up to [Idr]A1	**[Idr]A2+ s.d [Idr]A2** [Idr]A2+ up to [Idr]A2	**[Idr]A3+ s.d [Idr] A3** [Idr]A3+ up to [Idr] A3	**Kurang dari [Idr]A3** Less than [Idr]A3		
	id B+ s.d id B- id B+ up to id B-	**Kurang dari idB-** Less than id-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 up to id A4	**Kurang dari idA4** Less than idA4		
	-	-	-	-	-	-	**36,582,948**	**36,582,948**
	-	**71,233**	-	-	-	-	**4,214,334**	**8,571,042**
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	**7,449,121**	**8,030,751**
	-	-	-	-	-	-	-	-
	-	**10,813**	-	-	-	-	**214,485**	**1,075,755**
	-	-	-	-	-	-	-	-

No	Kategori Portofolio Portfolio Category	Tagihan Bersih Net Bill						
		Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang Long Term Rating					
		Standards and Poor's	AAA	AA+ s.d AA- AA+ up to AA-	A+ s.d A- A+ up to A-	BBB+ s.d BBB- BBB+ up to BBB-	BB+ s.d BB- BB+ up to BB-	
		Fitch Rating	AAA	AA+ s.d AA- AA+ up to AA-	A+ s.d A- A+ up to A-	BBB+ s.d BBB- BBB+ up to BBB-	BB+ s.d BB- BB+ up to BB-	
		Moody's	Aaa	Aa1 s.d Aa3 Aa1 up to Aa3	A1 s.d A3 A1 up to A3	Baa1 s.d Baa3 Baa1 up to Baa3	Ba1 s.d Ba3 Ba1 up to Ba3	
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) up to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) up to. A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) up to BBB-(idn)	BB+(idn) s.d BB-(idn) BB+(idn) up to BB-(idn)	
		PT. ICRA Indonesia	[Idr] AAA	[Idr]AA+ s.d [Idr]AA- [Idr]AA+ up to [Idr]AA-	[Idr]A+ s.d [Idr]A- [Idr]A+ up to [Idr]A-	[Idr]BBB+ s.d [Idr]BBB- [Idr]BBB+ up to [Idr]BBB-	[Idr]BB+ s.d [Idr]BB- [Idr]BB+ up to [Idr]BB-	
		PT Pemeringkat Efek Indonesia	idAAA		idA+ s.d id A- idA+ up to id A-	id BBB+ s.d id BBB- id BBB+ up to id BBBid	id BB+ s.d id BB- id BB+ up to id BBid	
8	Kredit Beragunan Tempat Tinggal Home Collateral Credit	-	-	-	-	-	-	
9	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	-	-	
11	Kredit Pegawai atau Pensiunan Employee or Retiree Loans	-	-	-	-	-	-	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	-	-	-	-	-	-	
13	Tagihan Kepada Korporasi Claims on the Corporation	-	**556,093**	-	**2,270,241**	**610,607**	-	
14	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	-	-	-	-	-	-	
31 Desember 2022 **December 31, 2022**								
1	Tagihan Kepada Pemerintah Claims to Government	-	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	30,304	-	3,055,062	2,339,027	109,216	

Tagihan Bersih Net Bill								
			Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat No Rating	Total
	B+ s.d B- B+ up to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3		
	B+ s.d B- B+ up to B-	**Kurang dari B-** Less than B-	**F1+ s.d F1** F1+ up to F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d B3 B1 up to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d B-(idn) B+(idn) up to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) up to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	[Idr]B+ s.d [Idr]B- [Idr]B+ up to [Idr]B	**Kurang dari [Idr]B-** Less than [Idr]B-	**[Idr]A1+ s.d [Idr]A1** [Idr]A1+ up to [Idr]A1	**[Idr]A2+ s.d [Idr]A2** [Idr]A2+ up to [Idr]A2	**[Idr]A3+ s.d [Idr] A3** [Idr]A3+ up to [Idr] A3	**Kurang dari [Idr]A3** Less than [Idr]A3		
	id B+ s.d id B- id B+ up to id B-	**Kurang dari idB-** Less than id-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 up to id A4	**Kurang dari idA4** Less than idA4		
	-	-	-	-	-	-	**10,223,487**	**10,223,487**
	-	-	-	-	-	-	**3,065**	**3,065**
	-		-	-	-	-	-	-
	-	-	-	-	-	-	**61,897,903**	**61,897,903**
	-	-	-	-	-	-	**16,283,233**	**16,283,233**
	-	**278,109**	-	-	-	-	**15,945,693**	**19,660,743**
	-	-	-	-	-	-	**668,392**	**668,392**
	-	-	-	-	-	-	34,127,537	34,127,537
	-	121,818	-	-	-	-	2,754,568	8,409,995

No	Kategori Portofolio Portfolio Category	Tagihan Bersih Net Bill						
		Lembaga Pemeringkat Rating Agency	**Peringkat Jangka Panjang** Long Term Rating					
		Standards and Poor's	**AAA**	**AA+ s.d AA-** AA+ up to AA-	**A+ s.d A-** A+ up to A-	**BBB+ s.d BBB-** BBB+ up to BBB-	**BB+ s.d BB-** BB+ up to BB-	
		Fitch Rating	**AAA**	**AA+ s.d AA-** AA+ up to AA-	**A+ s.d A-** A+ up to A-	**BBB+ s.d BBB-** BBB+ up to BBB-	**BB+ s.d BB-** BB+ up to BB-	
		Moody's	**Aaa**	**Aa1 s.d Aa3** Aa1 up to Aa3	**A1 s.d A3** A1 up to A3	**Baa1 s.d Baa3** Baa1 up to Baa3	**Ba1 s.d Ba3** Ba1 up to Ba3	
		PT. Fitch Ratings Indonesia	**AAA (idn)**	**AA+(idn) s.d AA-(idn)** AA+(idn) up to AA-(idn)	**A+(idn) s.d. A-(idn)** A+(idn) up to. A-(idn)	**BBB+(idn) s.d BBB-(idn)** BBB+(idn) up to BBB-(idn)	**BB+(idn) s.d BB-(idn)** BB+(idn) up to BB-(idn)	
		PT. ICRA Indonesia	**[Idr] AAA**	**[Idr]AA+ s.d [Idr]AA-** [Idr]AA+ up to [Idr]AA-	**[Idr]A+ s.d [Idr]A-** [Idr]A+ up to [Idr]A-	**[Idr]BBB+ s.d [Idr]BBB-** [Idr]BBB+ up to [Idr]BBB-	**[Idr]BB+ s.d [Idr]BB-** [Idr]BB+ up to [Idr]BB-	
		PT Pemeringkat Efek Indonesia	**idAAA**		**idA+ s.d id A-** idA+ up to id A-	**id BBB+ s.d id BBB-** id BBB+ up to id BBBid	**id BB+ s.d id BB-** id BB+ up to id BBid	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	
4	Tagihan Kepada bank Claims on Bank	-	1,214,847	61,623	79,866	611,081	-	
5	Tagihan Berupa *Covered Bond* Receivables of a Covered Bond	-	-	-	-	-	-	
6	Tagihan Kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	
8	Kredit Beragunan Tempat Tinggal Home Collateral Credit	-	-	-	-	-	-	
9	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	-	-	
11	Kredit Pegawai atau Pensiunan Employee or Retiree Loans	-	-	-	-	-	-	

Tagihan Bersih Net Bill								
			Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat No Rating	Total
	B+ s.d B- B+ up to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3		
	B+ s.d B- B+ up to B-	**Kurang dari B-** Less than B-	**F1+ s.d F1** F1+ up to F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d B3 B1 up to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d B-(idn) B+(idn) up to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) up to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	[Idr]B+ s.d [Idr]B- [Idr]B+ up to [Idr]B	**Kurang dari [Idr]B-** Less than [Idr]B-	**[Idr]A1+ s.d [Idr]A1** [Idr]A1+ up to [Idr]A1	**[Idr]A2+ s.d [Idr]A2** [Idr]A2+ up to [Idr]A2	**[Idr]A3+ s.d [Idr] A3** [Idr]A3+ up to [Idr] A3	**Kurang dari [Idr]A3** Less than [Idr]A3		
	id B+ s.d id B- id B+ up to id B-	**Kurang dari idB-** Less than id-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 up to id A4	**Kurang dari idA4** Less than idA4		
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	4,680,648	6,648,065
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	9,068,474	9,068,474
	-	-	-	-	-	-	6,476	6,476
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	65,471,635	65,471,635

No	Kategori Portofolio Portfolio Category	Tagihan Bersih Net Bill						
		Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang Long Term Rating					
		Standards and Poor's	AAA	AA+ s.d AA- AA+ up to AA-	A+ s.d A- A+ up to A-	BBB+ s.d BBB- BBB+ up to BBB-	BB+ s.d BB- BB+ up to BB-	
		Fitch Rating	AAA	AA+ s.d AA- AA+ up to AA-	A+ s.d A- A+ up to A-	BBB+ s.d BBB- BBB+ up to BBB-	BB+ s.d BB- BB+ up to BB-	
		Moody's	Aaa	Aa1 s.d Aa3 Aa1 up to Aa3	A1 s.d A3 A1 up to A3	Baa1 s.d Baa3 Baa1 up to Baa3	Ba1 s.d Ba3 Ba1 up to Ba3	
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) up to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) up to. A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) up to BBB-(idn)	BB+(idn) s.d BB-(idn) BB+(idn) up to BB-(idn)	
		PT. ICRA Indonesia	[Idr] AAA	[Idr]AA+ s.d [Idr]AA- [Idr]AA+ up to [Idr]AA-	[Idr]A+ s.d [Idr]A- [Idr]A+ up to [Idr]A-	[Idr]BBB+ s.d [Idr]BBB- [Idr]BBB+ up to [Idr]BBB-	[Idr]BB+ s.d [Idr]BB- [Idr]BB+ up to [Idr]BB-	
		PT Pemeringkat Efek Indonesia	idAAA		idA+ s.d id A- idA+ up to id A-	id BBB+ s.d id BBB- id BBB+ up to id BBBid	id BB+ s.d id BB- id BB+ up to id BBid	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Business and Retail Portfolios	-	-	-	-	-	-	
13	Tagihan Kepada Korporasi Claims on the Corporation	-	156,810	935,624	1,804,325	696,311	-	
14	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	-	-	29	-	-	-	

PENGUNGKAPAN TAGIHAN BERSIH BERDASARKAN BOBOT RISIKO SETELAH MEMPERHITUNGKAN DAMPAK MITIGASI RISIKO KREDIT – BANK SECARA INDIVIDUAL

DISCLOSURE OF NET CLAIMS BASED ON RISK WEIGHT AFTER CALCULATING THE IMPACT OF CREDIT RISK MITIGATION - BANK INDIVIDUALLY

Tabel 4.1.a. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

Table of 4.1.a. Disclosure of Net Claims Based on Risk Weight After Calculating the Impact of Credit Risk Mitigation - Bank individually

No.	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023										
		Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation										
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
A	EKSPOSUR NERACA BALANCE SHEET EXPOSURE											
1	Tagihan Kepada Pemerintah Claims to Government	36,582,948	-	-	-	-	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	508,115	-	-	-	7,854,857	-	136,837	71,233	-	

Tagihan Bersih Net Bill								
			Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat No Rating	Total
	B+ s.d B- B+ up to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3		
	B+ s.d B- B+ up to B-	**Kurang dari B-** Less than B-	**F1+ s.d F1** F1+ up to F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d B3 B1 up to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d B-(idn) B+(idn) up to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) up to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	[Idr]B+ s.d [Idr]B- [Idr]B+ up to [Idr]B	**Kurang dari [Idr]B-** Less than [Idr]B-	**[Idr]A1+ s.d [Idr]A1** [Idr]A1+ up to [Idr]A1	**[Idr]A2+ s.d [Idr]A2** [Idr]A2+ up to [Idr]A2	**[Idr]A3+ s.d [Idr] A3** [Idr]A3+ up to [Idr] A3	**Kurang dari [Idr]A3** Less than [Idr]A3		
	id B+ s.d id B- id B+ up to id B-	**Kurang dari idB-** Less than id-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 up to id A4	**Kurang dari idA4** Less than idA4		
	-	-	-	-	-	-	9,119,239	9,119,239
	-	39,232	-	-	-	-	14,991,329	18,623,630
	-	88,359	-	-	-	-	28,108	116,496

(dalam jutaan Rupiah/in IDR million)

	ATMR RWA	**Beban Modal** Capital Expenses	**31 Desember 2022** December 31, 2022										**ATMR** RWA	**Beban Modal** Capital Expenses
			Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation											
			0%	**20%**	**35%**	**40%**	**45%**	**50%**	**75%**	**100%**	**150%**	**Lainnya** Others		
	(13)	**(14)**	**(3)**	**(4)**	**(5)**	**(6)**	**(7)**	**(8)**	**(9)**	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**
	-	-	34,127,537	-	-	-	-	-	-	-	-	-	-	-
	4,272,738	-	-	-	-	-	-	5,781,640	83,551	71,015	2,473,790	-	4,317,788	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023										
		Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation										
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada bank Claims on Bank	-	1,497,314	110,562	-	4,517,183	1,896,862	8,349	-	481	-	
5	Tagihan Berupa *Covered Bond* Receivables of a Covered Bond	-	-	-	-	-	-	-	-	-	-	
6	Tagihan Kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	-	-	-	-	
7	Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments	-	850,457	-	214,485	-	-	-	-	10,813	-	
8	Kredit Beragunan Tempat Tinggal Home Collateral Credit	-	-	7,783,455	-	-	-	2,439,853	179	-	-	
9	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	-	3,065	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	-	-	-	-	-	-	
11	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	-	-	-	-	-	61,897,903	-	-	-	-	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small and Retail Portfolios	-	-	-	-	26,599	-	15,248,668	1,007,966	-	-	
13	Tagihan Kepada Korporasi Claims on the Corporation	-	556,093	-	-	-	2,270,241	610,607	15,945,693	278,109	-	
14	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	-	-	-	-	-	28,145	-	252,711	387,535	-	
15	Aset Lainnya Other Assets	-	-	-	-	-	-	-	-	-	7,156,525	
	Total Eksposur Neraca **Total Balance Sheet Exposure**	36,582,948	3,411,979	7,894,018	214,485	4,543,782	73,948,009	18,310,541	17,343,385	748,171	7,156,525	

	ATMR RWA	Beban Modal Capital Expenses	31 Desember 2022 December 31, 2022										ATMR RWA	Beban Modal Capital Expenses
			Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation											
			0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
	(13)	(14)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	3,094,919	-	-	3,116,375	-	-	-	3,531,690	-	-	-	-	2,389,120	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	272,105	-	-	-	-	-	-	-	-	-	-	-	-	-
	4,165,078	-	-	-	9,068,474	-	-	-	-	-	-	-	3,173,966	-
	2,605	-	-	-	-	-	-	-	-	6,476	-	-	6,476	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	30,938,173	-	-	-	-	-	-	65,471,635	-	-	-	-	32,735,817	-
	10,101,550	-	-	-	-	-	-	-	9,119,239	-	-	-	6,731,651	-
	18,067,150	-	-	1,684,665	-	-	-	2,448,791	-	-	-	14,490,174	16,051,502	-
	848,087	-	-	-	-	-	-	-	-	3,303	113,193	-	173,092	-
	-	-	-	-	-	-	-	-	-	-	-	6,824,366	3,620,760	-
	-	-	34,127,537	4,801,041	9,068,474	-	-	77,233,755	9,202,790	80,793	2,586,983	21,314,540	69,200,173	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023										
		Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation										
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
B	**EKSPOSUR KEWAJIBAN KOMITMEN/KONTINJENSI PADA TRANSAKSI REKENING administratif** **COMMITMENT/CONTINGENT LIABILITY EXPOSURE IN ADMINISTRATIVE ACCOUNT TRANSACTIONS**											
1	Tagihan Kepada Pemerintah Claims to Government	-	-	-	-	-	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	237,362	-	-	-	-	
3	Tagihan Kepada Bank Claims on Bank	-	790	-	48,731	-	-	-	-	-	-	
4	Tagihan Kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	10,000	-	-	-	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Home Collateral Credit	-	-	17	-	-	-	-	-	-	-	
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	-	-	-	-	-	
7	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small and Retail Portfolios	-	-	-	-	-	-	113,326	13,100	-	-	
9	Tagihan Kepada Korporasi Claims on the Corporation	-	60,235	-	-	-	51,637	-	1,379,952	-	-	
10	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	-	-	-	-	-	-	-	-	-	-	
11	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	-	-	-	-	-	-	-	-	-	-	
	Total Eksposur TRA Total TRA Exposure	-	-	-	-	-	-	-	-	-	-	
C	**EKSPOSUR AKIBAT KEGAGALAN PIHAK LAWAN *(COUNTER PARTY CREDIT RISK)*** **EXPOSURE DUE TO COUNTER PARTY CREDIT RISK**											
1	Tagihan Kepada Pemerintah Claims to Government	-	-	-	-	-	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	

	ATMR RWA	Beban Modal Capital Expenses	31 Desember 2022 December 31, 2022										ATMR RWA	Beban Modal Capital Expenses
			Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation											
			0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
	(13)	(14)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	118,681	-	-	-	-	-	-	-	-	544,344	-	-	272,172	-
	19,650	-	-	-	-	-	-	-	-	-	-	-	-	-
	2,000	-	-	-	-	-	-	-	-	-	-	-	-	-
	5	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	96,130	-	-	-	-	-	-	-	-	-	-	-	-	-
	1,417,818	-	-	-	-	-	-	-	-	517,695	-	-	517,695	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	192	-	288	-
	-	-	-	-	-	-	-	-	-	1,062,039	192	-	790,155	-
	-	-	5,496,260	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023										
		Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation										
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank Claims on Bank	-	7,928	-	-	-	-	-	-	-	-	
5	Tagihan Kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	-	-	-	-	
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small and Retail Portfolios	-	-	-	-	-	-	-	-	-	-	
7	Tagihan Kepada Korporasi Claims on the Corporation	-	-	-	-	-	-	-	-	-	-	
	Total *Eksposur Counterparty Credit Risk*	-	7,928	-	-	-	-	-	-	-	-	

Tabel 4.2.a. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual
Table of 4.2.a. Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Individual Banks

No.	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023				
		Tagihan bersih Net Bill	Bagian Yang Dijamin Dengan Parts Guaranteed With			
			Agunan Collateral	Garansi Waranty	Asuransi Kredit Credit Insurance	
(1)	(2)	(3)	(4)	(5)	(6)	
A	**EKSPOSUR NERACA** **BALANCE SHEET EXPOSURE**					
1	Tagihan Kepada Pemerintah Claims to Government	36,582,948	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	8,571,042	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	

	ATMR RWA	Beban Modal Capital Expenses	31 Desember 2022 December 31, 2022										ATMR RWA	Beban Modal Capital Expenses
			Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation											
			0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
	(13)	(14)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	17,388	-	-	-	-	-	-	-	-	3,478	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	**5,496,260**	**17,388**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**3,478**	**-**

(dalam jutaan Rupiah/in IDR million)

			31 Desember 2022 December 31, 2022					
	Lainnya Others	Bagian Yang Tidak Dijamin Parts Not Guaranteed	Tagihan bersih Net Bill	Bagian Yang Dijamin Dengan Parts Guaranteed With				Bagian Yang Tidak Dijamin Parts Not Guaranteed
				Agunan Collateral	Garansi Waranty	Asuransi Kredit Credit Insurance	Lainnya Others	
	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
	-	**36,582,948**	34,127,537	-	-	-	-	34,127,537
	-	**8,571,042**	8,409,995	-	-	-	-	8,409,995
	-	-	-	-	-	-	-	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023				
		Tagihan bersih Net Bill	Bagian Yang Dijamin Dengan Parts Guaranteed With			
			Agunan Collateral	Garansi Waranty	Asuransi Kredit Credit Insurance	
(1)	(2)	(3)	(4)	(5)	(6)	
4	Tagihan Kepada Bank Claims on Bank	8,030,751	-	-	-	
5	Tagihan berupa *Covered Bond* Receivables of a Covered Bond	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-	
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments	1,075,755	-	-	-	
8	Kredit Beragunan Tempat Tinggal Home Collateral Credit	10,223,487	-	-	-	
9	Kredit Beragun Properti Komersial Commercial Property Backed Loans	3,065	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-				
11	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	61,897,903	-	-	-	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small and Retail Portfolios	16,283,233	-	-	3,833,014	
13	Tagihan Kepada Korporasi Claims on the Corporation	19,660,743	-	-	-	
14	Tagihan Yang Telah Jatuh Tempo Matured Claims	668,392	-	-	-	
15	Aset Lainnya Other Assets	7,156,525	-	-	-	
	Total Eksposur Neraca **Total Balance Sheet Exposure**	170,153,844	-	-	3,833,014	
B	**EKSPOSUR KEWAJIBAN KOMITMEN/KONTINJENSI PADA TRANSAKSI REKENING ADMINISTRATIF** **COMMITMENT/CONTINGENT LIABILITY EXPOSURE IN ADMINISTRATIVE ACCOUNT TRANSACTIONS**					
1	Tagihan Kepada Pemerintah Claims to Government	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	237,362	-	-	-	
3	Tagihan Kepada Bank Claims on Bank	49,521	-	-	-	
4	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	10,000	-	-	-	

			31 Desember 2022 December 31, 2022					
	Lainnya Others	Bagian Yang Tidak Dijamin Parts Not Guaranteed	Tagihan bersih Net Bill	Bagian Yang Dijamin Dengan Parts Guaranteed With				Bagian Yang Tidak Dijamin Parts Not Guaranteed
				Agunan Collateral	Garansi Waranty	Asuransi Kredit Credit Insurance	Lainnya Others	
	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
	-	**8,030,751**	6,648,065	-	-	-	-	6,648,065
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	**10,223,487**	9,068,474	-	-	-	-	9,068,474
	-	**3,065**	6,476	-	-	-	-	6,476
	-	-	-	-	-	-	-	-
	-	**61,897,903**	65,471,635	-	-	-	-	65,471,635
	-	**12,450,219**	9,119,239	-	-	195,961	-	8,923,278
	-	**19,660,743**	18,623,630	-	-	-	-	18,623,630
	-	**668,392**	116,496	-	-	-	-	116,496
	-	**7,156,525**	6,824,366	-	-	-	-	6,824,366
	-	**166,320,831**	**158,415,912**	**-**	**-**	**195,961**	**-**	**158,219,951**
	-	-	-	-	-	-	-	-
	-	**237,362**	-	-	-	-	-	-
	-	**49,521**	-	-	-	-	-	-
	-	-	-	-	-	-	-	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023				
		Tagihan bersih Net Bill	Bagian Yang Dijamin Dengan Parts Guaranteed With			
			Agunan Collateral	Garansi Waranty	Asuransi Kredit Credit Insurance	
(1)	(2)	(3)	(4)	(5)	(6)	
5	Kredit Beragun Rumah Tinggal Home Collateral Credit	17	-	-	-	
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	
7	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small and Retail Portfolios	126,427	-	-	-	
9	Tagihan Kepada Korporasi Claims on the Corporation	1,491,825	-	-	-	
8	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	-	-	-	-	
9	Tagihan yang telah jatuh tempo Matured Claims	-	-	-	-	
	Total Eksposur TRA Total TRA Exposure	1,915,151	-	-	-	
C	**EKSPOSUR AKIBAT KEGAGALAN PIHAK LAWAN *(COUNTER PARTY CREDIT RISK)*** **EXPOSURE DUE TO COUNTER PARTY CREDIT RISK**					
1	Tagihan Kepada Pemerintah Claims to Government	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	
4	Tagihan Kepada Bank Claims on Bank	7,928	-	-	-	
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-	
6	Tagihan Kepada Korporasi Claims on the Corporation	-	-	-	-	
7	Tagihan kepada usaha mikro, usaha kecil dan portofolio ritel Claims on Micro, Small and Retail Portfolios	-	-	-	-	
	Total Eksposure *Counterparty Credit Risk* **Total Counterparty Credit Risk Exposure**	7,928	-	-	-	

			31 Desember 2022 December 31, 2022					
		Bagian Yang Tidak Dijamin Parts Not Guaranteed	Tagihan bersih Net Bill	Bagian Yang Dijamin Dengan Parts Guaranteed With				Bagian Yang Tidak Dijamin Parts Not Guaranteed
	Lainnya Others			Agunan Collateral	Garansi Waranty	Asuransi Kredit Credit Insurance	Lainnya Others	
	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
	-	17	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	126,427	517,695	-	-	-	-	517,695
	-	1,491,825	544,344	-	-	-	-	544,344
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	1,905,151	192	-	-	-	-	1,062,039
	-	-	5,496,260	-	-	-	-	5,496,260
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	7,928	17,388	-	-	-	-	17,388
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	7,928	5,513,648	-	-	-	-	5,513,648

PERHITUNGAN ATMR RISIKO KREDIT PENDEKATAN STANDAR: PENGUNGKAPAN EKSPOSUR ASET DI NERACA – BANK SECARA INDIVIDUAL

CALCULATION OF RWA FOR CREDIT RISK STANDARDIZED APPROACH: DISCLOSURE OF ASSET EXPOSURE IN BALANCE SHEET - BANK INDIVIDUALLY

Tabel 6.1.1. Pengungkapan Eksposur Aset di Neraca

Table 6.1.1. Disclosure of Asset Exposures in the Balance Sheet

(dalam jutaan Rupiah/in IDR million)

No	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023			31 Desember 2022 December 31, 2022		
		Tagihan Bersih Net Claims	**ATMR Sebelum MRK** RWA Before MRK	**ATMR setelah MRK** RWA After MRK	**Tagihan Bersih** Net Claims	**ATMR Sebelum MRK** RWA Before MRK	**ATMR setelah MRK** RWA After MRK
1	Tagihan Kepada Pemerintah Claims to Government	**36,582,948**	**-**	**-**	34,127,537	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	**8,571,042**	**4,272,738**	**4,272,738**	8,409,995	4,317,788	4,317,788
3	Tagihan Kepada Bank Multilateral dan Lembaga Internasional Claims on Banks multilateral and International institution	**-**	**-**	**-**	-	-	-
4	Tagihan Kepada Bank Claims on Banks	**8,030,751**	**3,094,919**	**3,094,919**	6,648,065	2,389,120	2,389,120
5	Tagihan berupa *Covered Bond* Receivables of a Covered Bond	**-**	**-**	**-**	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	**1,075,755**	**272,105**	**272,105**	-	-	-
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	**-**	**-**	**-**	-	-	-
8	Kredit Beragunan Tempat Tinggal Home Collateral Credit	**10,223,487**	**4,165,078**	**4,165,078**	9,068,474	3,173,966	3,173,966
9	Kredit Beragun Properti Komersial Commercial property backed loans	**3,065**	**2,605**	**2,605**	6,476	6,476	6,476
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	**-**	**-**	**-**	-	-	-
11	Kredit pegawai atau pensiunan Employee or Retirement Loans	**61,897,903**	**30,948,952**	**30,938,173**	65,471,635	32,735,817	32,735,817
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small, and Retail Portfolios	**16,283,233**	**12,321,608**	**10,101,550**	9,119,239	6,839,429	6,731,651
13	Tagihan Kepada Korporasi Claims on Corporations	**19,660,743**	**18,067,150**	**18,067,150**	18,623,630	16,051,502	16,051,502
14	Tagihan Yang Telah Jatuh Tempo Matured Claims	**668,392**	**848,087**	**848,087**	116,496	173,092	173,092
15	Aset Lainnya Other Assets	**7,156,525**	**-**	**3,709,485**	6,824,366		3,620,760
	Total	**170,153,844**	**73,993,242**	**75,471,890**	**158,415,912**	**65,687,191**	**69,200,173**

PERHITUNGAN ATMR RISIKO KREDIT PENDEKATAN STANDAR: PENGUNGKAPAN EKSPOSUR KEWAJIBAN KOMITMEN/KONTIJENSI PADA TRANSAKSI REKENING ADMINSTRATIF – BANK SECARA INDIVIDUAL

CALCULATION OF RWA FOR CREDIT RISK STANDARD APPROACH: DISCLOSURE OF EXPOSURE OF COMMITMENT/ CONTINGENT LIABILITIES IN ADMINISTRATIVE ACCOUNT TRANSACTIONS – BANK INDIVIDUALLY

Tabel 6.1.2. Pengungkapan Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif

Table 6.1.2. Disclosure of Commitment/Contingent Liability Exposures in Off-balance sheet transactions

(dalam jutaan Rupiah/in IDR million)

No	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023			31 Desember 2022 December 31, 2022		
		Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK	Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK
1	Tagihan Kepada Pemerintah Claims to Government	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	**237,362**	**118,681**	**118,681**	544,344	272,172	272,172
3	Tagihan Kepada Bank Claims on Banks	**30,614**	**19,650**	**19,650**	-	-	-
4	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	**10,000**	**2,000**	**2,000**	-	-	-
5	Kredit Beragun Rumah Tinggal Home Collateral Credit	**17**	**5**	**5**	-	-	-
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	-
7	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loan for Land Acquisition, Land Management and Construction	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small, and Retail Business Portfolios	**126,427**	**96,130**	**96,130**	-	-	-
9	Tagihan Kepada Korporasi Claims on Corporations	**1,491,825**	**1,417,818**	**1,417,818**	517,695	517,695	517,695
10	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	-	-	-	-	-	-
11	Tagihan Yang Telah Jatuh Tempo Matured Claims	-	-	-	192	288	288
	Total	**1,896,245**	**1,654,285**	**1,654,285**	**1,062,231**	**790,155**	**790,155**

PERHITUNGAN ATMR RISIKO KREDIT PENDEKATAN STANDAR: PENGUNGKAPAN EKSPOSUR YANG MENIMBULKAN RISIKO KREDIT AKIBAT KEGAGALAN PIHAK LAWAN (*COUNTERPARTY CREDIT RISK*) – BANK SECARA INDIVIDUAL

CALCULATION OF RWA FOR CREDIT RISK STANDARD APPROACH: DISCLOSURE OF EXPOSURES THAT CAUSE CREDIT RISK DUE TO COUNTERPARTY CREDIT RISK - BANK INDIVIDUALLY

Tabel 6.1.3. Pengungkapan Eksposur yang menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*) Individual

Table 6.1.3. Disclosure of Exposures that give rise to Credit Risk due to Failure of Individual Counterparty Credit Risk

(dalam jutaan Rupiah/in IDR million)

No	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023			31 Desember 2022 December 31, 2022		
		Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK	Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK
1	Tagihan Kepada Pemerintah Claims to Government	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada Bank Multilateral dan Lembaga Internasional Claims on Banks multilateral and International institution	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	**7,928**	-	**1,586**	-	-	-
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small, and Retail Business Portfolios	-	-	-	-	-	-
7	Tagihan Kepada Korporasi Claims on Corporations	-	-	-	-	-	-
	Total	**7,928**	-	**1,586**	-	-	-

PERHITUNGAN ATMR RISIKO KREDIT PENDEKATAN STANDAR: PENGUNGKAPAN TOTAL PENGUKURAN RISIKO KREDIT – BANK SECARA INDIVIDUAL

CALCULATION OF RWA FOR CREDIT RISK STANDARD APPROACH: DISCLOSURE OF TOTAL CREDIT RISK MEASUREMENT - BANK INDIVIDUALLYINESS UNITS

Tabel 6.1.7. Pengungkapan Total Pengukuran Risiko Kredit Individual

Table 6.1.7. Disclosure of Total Individual Credit Risk Measurement

(dalam jutaan Rupiah/in IDR million)

	31 Desember 2023 December 31, 2023	31 Desember 2022 December 31, 2022
PERHITUNGAN ATMR RISIKO KREDIT RWA CALCULATION ON CREDIT RISK	**77,127,761**	69,990,328
TOTAL FAKTOR ATMR RISIKO KREDIT Selisih lebih cadangan umum PPKA atas aset produktif yang wajib dihitung dengan 1,25% ATMR Risiko Kredit TOTAL RWA CREDIT RISK FACTO The excess of PPKA general reserves over productive assets which must be calculated with 1.25% RWA for Credit Risk	**964,097**	-

	31 Desember 2023 December 31, 2023	31 Desember 2022 December 31, 2022
TOTAL ATMR RISIKO KREDIT (A) - (B) TOTAL RWA CREDIT RISK (A) - (B)	**76,163,664**	69,990,328
TOTAL FAKTOR PENGURANG MODAL TOTAL CAPITAL REDUCTION FACTORS	-	-

Risiko Pasar

Risiko pasar adalah risiko yang timbul atas portofolio pada posisi neraca dan rekening administratif termasuk transaksi derivatif, akibat perubahan secara keseluruhan dari kondisi pasar, termasuk risiko perubahan harga *option*. Komponen risiko pasar meliputi:

- Risiko suku bunga adalah risiko akibat perubahan harga instrumen keuangan dari posisi *Trading Book* yang disebabkan oleh pergerakan sensitivitas risiko (*risk factor*) pada setiap instrumen atau akibat perubahan nilai ekonomis modal (*economic value of equity*) bank **bjb** dari aktivitas *banking book* yang disebabkan oleh perubahan suku bunga.
- Klasifikasi risiko suku bunga mencakup pula risiko suku bunga dari posisi *banking book* yang antara lain meliputi *repricing risk, yield curve risk, basis risk*, dan *optionality risk*.
- Risiko nilai tukar adalah risiko akibat perubahan nilai posisi terbuka valuta asing klasifikasi *trading book* atau akibat perubahan posisi devisa neto bank **bjb** (*banking book*) yang disebabkan oleh perubahan nilai tukar valuta asing.

Risiko pasar timbul dari pergerakan/perubahan tingkat suku bunga dan/atau nilai tukar yang mempengaruhi posisi keuangan bank **bjb** khususnya terhadap rasio permodalan. Secara garis besar, manajemen risiko pasar terbagi menjadi 2 (dua) yaitu manajamen risiko pasar *trading book* dan manajemen risiko pasar *banking book*. Sumber risiko pasar *trading book* timbul dari aktivitas *dealing room* Divisi Treasuri akibat posisi terbuka bank **bjb** yang terekspos pergerakan suku bunga atau nilai tukar valuta asing.

Sumber risiko pasar *banking book* timbul antara lain disebabkan oleh perubahan stuktur portofolio neraca dan rekening adminstratif bank **bjb** yang sensitif terhadap pergerakan suku bunga sehingga berdampak terhadap pendapatan bunga bersih dan yang yang disebabkan pula karena perubahan struktur portofolio neraca dan rekening adminstratif bank **bjb** yang sensitif terhadap pergerakan nilaii tukar yang tercermin dari posisi devisa neto bank **bjb**.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi bertanggungjawab atas efektivitas penerapan manajemen risiko pasar di bank **bjb**. Terkait wewenang dan tanggung jawab pengawasan aktif Dewan Komisaris dan Direksi bank **bjb**, Dewan Komisaris dan Direksi selalu memperoleh informasi yang jelas mengenai evaluasi dan penerapan manajemen

Market Risk

Market Risk is the risk arising from the portfolio in the balance sheet and administrative account positions including derivative transactions, due to overall changes in market conditions, including the risk of changes in option prices. Components of market risk include :

- Interest Rate Risk is the risk due to changes in financial instrument prices from Trading Book positions caused by risk factor movements on each instrument or due to changes in the Economic Value Of Equity of bank **bjb** from Banking Book activities caused by changes in interest rates.

- Classification of interest rate risk also includes interest rate risk from the banking book position, which includes repricing risk, yield curve risk, basis risk, and optionality risk.
- Exchange Rate Risk is the risk due to changes in the value of open positions in the Trading Book classification or due to changes in the position of bank **bjb** Net Open Exchange (Banking Book) caused by changes in foreign exchange rates.

Market risk arises from movements/changes in interest rates and/or exchange rates that affect the financial position of bank **bjb**, especially towards capital ratios. Broadly speaking, market risk management is divided into 2 (two), namely trading book market risk management and banking book market risk management. The source of trading book market risk arises from the Dealing Room of the Treasury Division due to bank **bjb** open position exposed to movements in interest rates or foreign exchange rates.

Sources of banking book market risk arise, among others, due to changes in the structure of bank **bjb** balance sheet and administrative accounts which are sensitive to interest rate movements so that it has an impact on net interest income and which is also caused by changes in the structure of bank **bjb** balance sheet and administrative accounts which are sensitive to exchange rate movements reflected by bank **bjb** Net Open Position.

Active Supervision of the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors are responsible for the effectiveness of the application of Market Risk Management in bank **bjb**. Related to the authority and responsibility of active supervision of bank **bjb** Board of Commissioners and Board of Directors, the Board of Commissioners and Board of Directors

risiko eksposur risiko pasar, pemantauan limit secara harian serta langkah-langkah yang diambil oleh *Risk Taking Unit* khususnya terkait adanya pelampauan limit.

Dalam pelaksanaan pengawasannya, Dewan Komisaris dibantu oleh Komite Pemantau Risiko (KPR), bank **bjb** secara berkala melakukan pengawasan melalui koordinasi dengan Satuan Kerja Manajemen Risiko. Media koordinasi yang digunakan dapat berupa laporan pemantauan risiko oleh SKMR yang disampaikan kepada Komite Pemantau Risiko ataupun melalui media rapat antara kedua belah pihak. Pada implementasinya, pelaksanaan rapat yang diadakan umumnya membahas penerapan manajemen risiko di bank **bjb** menyangkut di antaranya penerapan pengukuran *risk appetite* dan *risk tolerance* risiko pasar, pembahasan profil risiko yang bersifat material, serta kecukupan dan evaluasi metodologi dan/atau *tools* pengukuran risiko pasar yang dipergunakan Satuan Kerja Manajemen Risiko.

Pengawasan yang dilakukan oleh Direksi adalah melalui pemantauan penerapan limit *treasury* secara berkala baik terjadi pelampauan limit (*breach limit*) maupun tidak terjadi pelampauan limit, dan melakukan persetujuan atas limit yang bersifat baru ataupun setelah dilakukan perubahan. Sedangkan pembahasan eksposur risiko pasar dibahas dalam rapat Komite Manajemen Risiko/*Risk Management Committee* (RMC). Sejalan dengan kebijakan manajemen risiko pasar mengenai tahapan eskalasi pelampauan limit, setiap pelampauan limit akan diinformasikan dan disetujui apabila terjadi kondisi abnormal dalam Komite Manajemen Risiko (RMC). Pengelolaan risiko pasar tersebut disusun ke dalam bentuk kebijakan, prosedur, limit risiko dan hasil keputusan lainnya terkait dengan pengelolaan risiko pasar. Limit risiko pasar dan *risk appetite* bank **bjb** dievaluasi secara periodik atau sewaktu-waktu diperlukan untuk dilakukan evaluasi sesuai dengan perubahan lingkungan bisnis bank **bjb**.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

Sebagai penerapan manajemen risiko pasar yang bersifat dinamis, Satuan Kerja Manajemen Risiko bank **bjb** melakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank **bjb** secara berkala. Evaluasi pedoman pengukuran limit risiko pasar oleh Satuan Kerja Manajemen Risiko secara berkala dan dilakukan pembahasan dengan *Risk Taking Unit* (Divisi Treasury) dan selanjutnya akan diajukan kepada Direksi untuk persetujuan atas pedoman dimaksud.

Terkait dengan evaluasi penetapan limit *dealing room* Treasury dan ALM yang diajukan oleh Divisi Treasury, Satuan Kerja Manajemen Risiko melakukan evaluasi terhadap limit tersebut dengan metodologi yang telah disahkan dalam pedoman manajemen risiko bank **bjb**. Limit untuk level portofolio *treasury*

always obtain clear information regarding the evaluation and application of risk management for market risk exposure, daily monitoring of limits and steps taken by the Risk Taking Unit, especially related to the existence of limit exceeding.

In carrying out its supervision, the Board of Commissioners is assisted by bank **bjb** Risk Monitoring Committee (KPR) periodically conducts supervision in coordination with the Risk Management Work Unit (SKMR). The coordination media used can be in the form of risk monitoring reports by SKMR submitted to the Risk Monitoring Committee or through media meetings between the two parties. In its implementation, the meeting held generally discusses the application of risk management in bank **bjb** involving among others the application of market risk risk tolerance measurement, discussion of material risk profiles, as well as the adequacy and evaluation of methodologies and/or market risk measurement tools used by the Risk Management Work Unit.

Supervision conducted by Board of Directors is through periodic monitoring of the application of Treasury limits, both breach limits and no exceeding limits, and approval of new limits or after changes are made, while the discussion of market risk exposures was discussed in a Risk Management Committee meeting. In line with market risk management policies regarding the escalation stages of limit exceeding, every limit exceeding will be informed and approved if abnormal conditions occur in the Risk Management Committee (RMC) Market risk management is arranged in the form of policies, procedures, risk limits, and other decision results related to market risk management. Market risk limits and bank **bjb** risk appetite are evaluated periodically or at any time needed to be evaluated in accordance with changes in bank **bjb** business environment.

Adequacy of Policies, Procedures, and Limit Determination

As a dynamic application of market risk management, bank **bjb** Risk Management Work Unit regularly updates and evaluates bank **bjb** risk management policies and guidelines. Evaluate guidelines for measuring market risk limits by the Risk Management Work Unit on a regular basis and discuss with the risk taking unit (Treasury Division) and subsequently will be submitted to Board of Directors for approval of the guidelines referred to.

In connection with the evaluation of the determination of the Dealing Room Treasury and ALM limits proposed by the Treasury Division, the Risk Management Work Unit evaluates these limits using the methodology that has been approved in bank **bjb** risk management guidelines. Limit for treasury portfolio level is

dievaluasi minimal satu tahun sekali atau dapat dilakukan lebih sering jika terdapat pergerakan volatilitas harga pasar atau perubahan *business plan Risk Taking Unit*. Evaluasi analisa tersebut sekurang-kurangnya memuat informasi mengenai latar belakang perubahan limit, kondisi saat ini, dasar perhitungan dalam melakukan perubahan limit, kepatuhan terhadap regulasi dan dampak terhadap modal.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Dalam melakukan penerapan manajemen risiko melalui proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko, serta sistem informasi manajemen risiko untuk risiko pasar sebagaimana Surat Edaran Otoritas Jasa Keuangan Nomor 34/SEOJK.03/2016 tanggal 1 September 2016, bank **bjb** melakukan penerapan manajemen risiko yaitu:

1. **Identifikasi Risiko Pasar**
   Proses identifikasi risiko pasar meliputi identifikasi dari karakteristik produk baru, identifikasi sumber risiko pasar yang dapat berdampak kepada transaksi yang akan dilakukan oleh *dealing room Treasury*. Proses identifikasi risiko yang disesuaikan dengan risiko pasar melekat pada aktivitas bisnis bank **bjb** yang meliputi risiko suku bunga antara lain *repricing risk, yield curve risk, basis risk, optionality risk,* dan untuk risiko nilai tukar antara lain tercermin dari besarnya eksposur transaksional. Satuan Kerja Manajemen Risiko juga melakukan *review* atau evaluasi atas produk maupun aktivitas yang terekspos pengaruh pergerakan variabel pasar.

2. **Pengukuran Risiko Pasar**
   Pengelolaan portofolio Divisi Treasuri tanpa adanya dasar pertimbangan dan penilaian risiko akan mengakibatkan kerugian di atas toleransi bank **bjb** dalam menyerap kerugian. Salah satu cara dalam menanggulangi kejadian risiko yang dapat menyebabkan kerugian di atas toleransi risiko bank **bjb** adalah penggunaan toleransi risiko atau limit transaksi yang diperkenankan manajemen bank **bjb**. Pengajuan limit oleh Divisi Treasuri sebagai *Risk Taking Unit* harus mendapatkan kajian risiko secara terukur oleh Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi. Pengajuan limit ini bertujuan untuk mempermudah manajemen bank **bjb** dalam memahami risiko yang dihadapi serta pengelolaan risikonya.

Pengajuan limit harus meliputi kriteria-kriteria sebagai berikut:

Divisi Treasuri sebagai *Risk Taking Unit* menerapkan "*trading*" dan "*hedging*" secara berkala sebagai bagian dari proses pengelolaan bisnis *treasury* khususnya bidang *treasury trading*. Pada konteks limit berbasis risiko ini, yang ditentukan adalah limit yang berkaitan dengan aktivitas *treasury*. Dalam proses penerapan limit dilakukan usaha pendekatan dimana terdapat komponen-komponen yang mendukung di antaranya:

evaluated at least once a year or can be done more frequently if there is a movement in market price volatility or changes in business plan risk taking units. Evaluation of the analysis contains at least information on the background of changes in limits, current conditions, the basis for calculating changes in limits, compliance with regulations and the impact on capital.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, As Well As Risk Management Information System

In implementing Risk Management through the process of identifying, measuring, monitoring, and controlling Risk, as well as the Risk Management information system for Market Risks as stated in the Financial Services Authority (OJK) Circular Letter Number 34/DPNP.03/2016 dated September 1, 2016, bank **bjb** implements risk management, namely:

1. **Market Risk Identification**
   The process of identifying market risk includes identification of the characteristics of new products and identification of sources of market risk that can have an impact on transactions that will be carried out by the Dealing Room Treasury. The risk identification process that is adjusted to Market Risk is inherent in bank **bjb** business activities which includes interest rate risk including repricing risk, yield curve risk, basis risk, and optionality risk and for exchange rate risk, among others, reflected in the magnitude of transactional exposure. The Risk Management Work Unit also reviews or evaluates products and activities that are exposed to the influence of market variable movements.
2. **Market Risk Measurement**
   Management of the Treasury Division's portfolio without a basis for consideration and risk assessment will result in losses above bank **bjb** tolerance in absorbing losses. One way to overcome risk events that can cause losses above bank **bjb** risk tolerance is to use risk tolerance or transaction limits that are allowed by bank **bjb** management. Submission of limits by the Treasury Division as a risk-taking unit must obtain a measurable risk assessment by the Credit, Market, and Integrated Risk Management Division. Submission of this limit aims to facilitate management bank **bjb** in understanding the risks faced and managing the risks.

Submission of limits must include the following criteria:

Treasury Division as a risk taking unit implements "trading" and "hedging" regularly as part of the Treasury business management process, especially in the field of Treasury Trading. In the context of this risk-based limit, what is determined is the limit relating to Treasury activities. In the process of applying limits, an attempt is made to approach where there are supporting components including:

1. **Rencana Bisnis**
   a. Rencana bisnis harus secara luas mencantumkan tujuan dari limit yang diminta, target pasar, pendapatan yang diharapkan dan kebutuhan akan modal. Rencana tersebut harus mengkualifikasikan cara bagaimana limit tersebut akan dipergunakan, contoh "*trading*" atau "*hedging*".
   b. Aplikasi limit harus mengidentifikasi mata uang dan pasar spesifik yang menjadi eksposur terhadap tujuan unit bisnis.

2. **Persyaratan Modal dan Proyeksi Pendapatan**
   a. Divisi Treasuri meminta masukan dari Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi dalam mengukur alokasi modal yang harus disediakan dalam memitigasi potensi kerugian yang akan timbul.
   b. Divisi Treasuri harus memberikan proyeksi pendapatan yang berhubungan dengan aplikasi limit. Proyeksi tersebut akan memudahkan Direksi dalam proses pengambilan keputusan persetujuan limit.

3. **Penggunaan Historis**
   Divisi Treasuri dapat memberikan analisa *trend market outlook* dengan penggunaan historis yang ada atas eksposur risiko atau limit yang akan diterapkan. Prosedur kerja pengukuran limit unit bisnis Treasuri mempertimbangkan beberapa aspek yang dinilai cukup berpotensial dalam menimbulkan kejadian risiko. Komponen yang mendasari dalam pengukuran limit memuat yaitu:
   a. **Faktor Sensitivitas Risiko Pasar**
      Setiap aktivitas Treasuri terdapat risiko yang melekat (*risk inherent*) dimana proses dalam pengukuran risiko harus didasarkan pada sensitivitas risiko yang melekat pada aktivitas transaksi Treasuri. Faktor sensitivitas risiko pasar meliputi yaitu PV01, *duration* dan volatilitas transaksi.
   b. **Kecukupan Data**
      Kecukupan data diperlukan sebagai kecukupan prosedur analisis statistik dan agar analisis pengukuran terhadap risiko menghasilkan *output* yang memadai dan sesuai dengan eksposur risiko yang dihadapi oleh bank **bjb**. Data yang diperlukan adalah data historis yang dibutuhkan guna memperkuat suatu analisis pengukuran limit risiko.
   c. **Pengukuran *Value at Risk***
      Model *Value at Risk* tersebut dipergunakan dalam mengukur dan menganalisa risiko transaksi Treasuri secara komprehensif dan terukur. Misalnya, penggunaan VaR (*value at risk*) untuk mengukur kerugian/ *budget loss* atas aktivitas transaksi *treasury trading* selain itu kegunaan model ini juga dapat mengukur perkiraan kerugian terburuk yang dapat dialami bank **bjb** dalam selang waktu tertentu pada kondisi pasar yang normal dan tingkat kepercayaan tertentu.

Beberapa strategi pengelolaan risiko pasar yang dilakukan bank **bjb** adalah mencakup sistem dan prosedur dengan menggunakan teknik *mark to market, mark to model, Value at Risk* (VaR), *stress testing,*

1. **Business Plan**
   a. The business plan must broadly state the objectives of the requested limit, target market, expected income, and capital requirements. The plan must qualify the way the limit will be used, for example "trading" or "hedging".
   b. The limit application must identify specific currencies and markets that are exposure to the objectives of the business unit.

2. **Capital Requirements and Projection of Income**
   a. The Treasury Division requests input from the Credit, Market, and Integrated Risk Management Division in measuring capital allocation that must be provided in mitigating potential losses that will arise.
   b. The Treasury Division must provide income projections related to limit applications. This projection will facilitate Board of Directors in the decision process for approval of limits.

3. **Historical Use**
   The Treasury Division can provide an analysis of market outlook trends with existing historical use of risk exposures or limits to be applied. The work procedure for measuring Treasury business unit limits considers several aspects that are considered to be quite potential in causing risk events. The underlying component in the measurement limit loading namely:
   a. **Market Risk Sensitivity Factor**
      Each Treasury activity has risk inherent where the process of measuring risk must be based on the risk sensitivity inherent in Treasury transaction activities. Market risk sensitivity factors include PV01, Duration and transaction volatility.
   b. **Data Adequacy**
      Adequacy of data is needed as an adequate statistical analysis procedure and so that the measurement of risk analysis produces adequate output and is in accordance with the risk exposures faced by bank **bjb**. The data needed is historical data needed to strengthen an analysis of risk limit measurements.
   c. **Measurement of Value Risk**
      The Value at Risk model is used in measuring and analyzing Treasury transaction risk in a comprehensive and measurable manner. For example, the use of VaR (value at risk) to measure losses/budget loss on Treasury trading transaction activities. In addition, the use of this model can also measure the estimated worst losses that can be experienced by bank **bjb** in certain intervals under normal market conditions and a certain level of confidence.

Some of the market risk management strategies undertaken by bank **bjb** include systems and procedures using Mark To Market, Mark to Model, Value at Risk (VaR), Stress Testing, Repricing Gap,

repricing gap and *duration gap model* atau metode lain yang sesuai untuk mendapatkan nilai wajar eksposur secara berkala, sekaligus merupakan *platform* yang tepat untuk menilai posisi risiko.

Pada saat ini bank **bjb** menerapkan metode yang mampu mengukur risiko terhadap nilai tukar yaitu dengan menggunakan Model Nilai Tukar Var EWMA (*Exponential Weighted Moving Average*) yang dilengkapi dengan *fundamental analysis* dan *historical simulation* untuk menangkap tingkat risiko nilai tukar yang tercermin dalam posisi devisa neto. bank **bjb** juga telah membangun model pengukuran risiko tingkat suku bunga dengan menggunakan metodologi yang dapat menangkap risiko suku bunga dari portofolio aset dan kewajiban yang sensitif terhadap perubahan suku bunga serta menentukan besaran risiko terhadap bank **bjb** melalui pengukuran *interest rate risk in the banking book* yang meliputi re*pricing profile, duration GAP, Economic Value of Equity* (EVE), dan sensitivitas *Net Interest Income* (NII). Dalam proses pengukuran potensi kerugian baik itu suku bunga dan nilai tukar dari transaksi-transaksi *treasury* diukur melalui VaR simulasi historis. Pengujian kelayakan internal VaR simulasi historis melalui *back testing* VaR vs *profit/loss treasury* dan dilakukan secara berkala.

Pemantauan Risiko Pasar

Aktivitas manajemen risiko dalam melakukan proses pemantauan aktivitas bisnis antara lain melalui:

1. Satuan Kerja Manajemen Risiko melakukan proses manajemen risiko pasar *trading book* melalui pemantauan limit *Treasury* secara harian, misalnya ketentuan GWM, *open position, budget loss, risk sensitivity limit*, dll. Sebagai upaya proses pemantauan yang efektif dan akurat, bank **bjb** telah mengukur eksposur risiko *trading book* yang dilakukan oleh *dealing room Treasury*.

2. Pemantauan risiko nilai tukar *banking book* dilakukan melalui pemantauan posisi devisa neto secara harian agar berada dalam toleransi limit internal bank **bjb** dan regulasi Bank Indonesia.
3. Pemantauan risiko suku bunga *banking book* dilakukan melalui pengukuran *repricing GAP, duration GAP,* dan *Economic Value of Equity* (EVE) untuk melihat sensitivitas portofolio aktiva dan pasiva bank **bjb** dalam menghadapi perubahan suku bunga di masa datang.
4. Melakukan evaluasi terhadap eksposur risiko yang dimiliki oleh bank **bjb**.
5. Apabila terjadi pelampauan limit, Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi segera melakukan pelampauan tersebut kepada Direksi.

Pengendalian Risiko Pasar

Strategi yang diambil oleh bank **bjb** dalam proses pengendalian risiko pasar, antara lain melalui *hedging, squaring position, back-to-back* dan cara lain yang bertujuan untuk meng-*offset* suatu

and Duration Gap Models or other appropriate methods to obtain fair value of periodic exposures, as well as being the right platform for assessing risk positions.

At this time bank **bjb** applies a method that is able to measure risk to the exchange rate, namely by using the EWMA Var (Exponential Weighted Moving Average) Exchange Rate Model which is equipped with fundamental analysis and historical simulation to capture the exchange rate risk level reflected in the Net Open Position. bank **bjb** has also developed a model for measuring interest rate risk using a methodology that can capture interest rate risk from portfolio assets and liabilities that are sensitive to changes in interest rates and determine the amount of risk to bank **bjb** through Repricing Profile, Duration GAP, Economic Value of Equity (EVE), and Net Interest Income sensitivity (NII). In the process of measuring potential losses both interest rates and exchange rates of Treasury transactions are measured through historical VaR simulation both systemically (OPICS Risk) and manually. Testing the internal feasibility of historical VaR simulations through back testing VaR vs Profit/Loss Treasury and is conducted regularly.

Market Risk Monitoring

Risk management activities in carrying out the process of monitoring business activities include:

1. The existence of an RMA (Risk Management Agency) that functions to carry out the trading book market risk management process through daily monitoring of Treasury limits, for example the statutory reserve requirement, open positions, budget loss, risk sensitivity limits, etc. As an effort to monitor the process effectively and accurately, bank **bjb** has an OPICS Risk system that functions in measuring trading book risk exposure by the Treasury dealing room.
2. Banking book exchange risk monitoring is carried out through monitoring the Net Open Position per 30 minutes and on a daily basis to be within the tolerance limits of bank **bjb** internal limits and Bank Indonesia regulations.
3. Banking book interest rate risk monitoring is carried out through measurement of Repricing GAP, Duration GAP, and Economic Value of Equity (EVE) to see the sensitivity of bank **bjb** assets and liabilities portfolio in the face of changes in interest rates in the future.
4. Evaluate the risk exposures held by bank **bjb**.

5. In the event of exceeding the limit, the Credit, Market, and Integrated Risk Management Division immediately conducts this exceeding this to Board of Directors.

Market Risk Control

Strategies taken by bank **bjb** in the process of controlling market risk include hedging, squaring positions, back-to-back and other means aimed at offsetting a transaction/position that has a loss

transaksi/posisi yang mengalami kerugian serta *stress testing* guna melihat ketahanan posisi keuangan bank **bjb** dalam menghadapi kondisi krisis. Selain itu pula dapat digunakan untuk mentransfer risiko yang dimiliki *dealing room Treasury* bank **bjb** sepanjang transfer risiko tersebut masih berada dalam *risk limit* bank **bjb**. bank **bjb** juga membatasi atau melarang jenis transaksi atau instrumen tertentu untuk ditransaksikan oleh bisnis unit, serta mengurangi risiko dengan cara memberikan batas maksimum transaksi atau portofolio sesuai dengan *risk appetite* bank **bjb**.

Sistem Pengendalian Intern yang Menyeluruh

Dalam rangka pengembangan penerapan manajemen risiko yang dinamis, Satuan Kerja Manajemen Risiko selalu melakukan evaluasi atas kebijakan, prosedur dan limit risiko pasar secara berkala. Sebagai upaya pengendalian risiko pasar berupa kecukupan kebijakan dan prosedur Satuan Kerja Manajemen Risiko, kaji ulang atas kebijakan dan prosedur dilakukan oleh unit independen baik di internal ataupun pihak eksternal.

Pelaksanaan kaji ulang dan evaluasi terhadap pengukuran risiko yang dilakukan oleh Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi meliputi:

a. Kesesuaian kebijakan, desain proses manajemen risiko, sistem informasi, dan pelaporan manajemen risiko bank **bjb** dengan kebutuhan bisnis, serta perkembangan peraturan dan praktik terbaik (*best practice*) terkait manajemen risiko.
b. Metode, asumsi, dan variabel yang digunakan untuk mengukur risiko dan menetapkan limit risiko pasar.
c. Perbandingan antara asumsi yang digunakan dalam metode pengukuran risiko yang dipergunakan dengan kondisi yang sebenarnya/aktual.
d. Perbandingan antara limit yang ditetapkan dengan eksposur yang sebenarnya/aktual.

Hasil kaji ulang Satuan Kerja Manajemen Risiko (Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi) yang telah dikaji ulang oleh Satuan Kerja Audit Intern (SKAI) akan disampaikan dalam Komite Manajemen Risiko (RMC) untuk kemudian diminta persetujuannya kepada Direksi. Pembahasan tersebut dilakukan pula dengan Dewan Komisaris yang dibantu oleh Komite Pemantau Risiko. Kaji ulang yang dilakukan oleh Satuan Kerja Audit Intern (SKAI) meliputi:

a. Keandalan kerangka manajemen risiko, yang mencakup kebijakan, struktur organisasi, alokasi sumber daya, desain proses manajemen risiko, sistem informasi, dan pelaporan risiko bank **bjb**.
b. Proses pemantauan yang dilakukan oleh Satuan Kerja Manajemen Risiko.
c. Evaluasi atas metodologi pengukuran Satuan Kerja Manajemen Risiko.

and stress testing in order to see the resilience of bank **bjb** financial position in facing crisis conditions. In addition, it can also be used to transfer risks owned by the Treasury bank's dealing room as long as the risk transfer is still within bank **bjb** risk limit. bank **bjb** also limits or prohibits certain types of transactions or instruments to be transacted by business units and reduces risk by providing a maximum limit of transactions or portfolios in accordance with bank **bjb** risk appetite.

Comprehensive Internal Control System

In the context of developing a dynamic application of risk management, the Risk Management Unit always evaluates market risk policies, procedures and limits on a regular basis. As an effort to control market risk in the form of adequacy of policies and procedures of the Risk Management Work Unit, reviews of policies and procedures are carried out by independent units, both internal and external parties.

The review and evaluation of risk measurements carried out by the Credit, Market, and Integrated Risk Management Division include:

a. Conformity of policies, design of Risk Management processes, information systems, and reporting of bank **bjb** risk management with bank business needs, as well as the development of regulations and best practices related to Risk Management;
b. The methods, assumptions, and variables used to measure risk and determine market risk limits;
c. Comparison between assumptions used in the risk measurement method used and actual/actual conditions;
d. Comparison between specified limits and actual/actual exposures;.

The results of the Risk Management Work Unit (Credit, Market, and Integrated Risk Management Division) which have been reviewed by the Internal Audit Work Unit (SKAI) will be submitted to the Risk Management Committee (RMC) for approval from Board of Directors. The discussion was also conducted with the Board of Commissioners, assisted by the Risk Monitoring Committee. The review conducted by the Internal Audit Work Unit (SKAI) includes:

a. Reliability of the Risk Management framework, which includes policies, organizational structure, resource allocation, design of the Risk Management process, information systems, and bank **bjb** Risk reporting;
b. The monitoring process carried out by the Risk Management Work Unit;
c. Evaluation of the measurement methodology of the Risk Management Work Unit;.

Pengungkapan Kuantitatif Risiko Pasar

Quantitative Disclosure of Market Risk

Tabel 7.1. Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar
Table 7.1. Disclosure of Market Risks Using the Standard Method

(dalam jutaan Rupiah/in IDR million)

No	Jenis Risiko Type of Risk	31 Desember 2023 December 31, 2023		31 Desember 2022 December 31, 2022	
		Bank		Bank	
		Beban Modal Capital Expense	ATMR RWA	Beban Modal Capital Expense	ATMR RWA
1	Risiko suku bunga Interest Rate Risk				
	a. Risiko spesifik Spesific Risk	**61,576**	**769,700**	53,980	674,747
	b. Risiko umum General Risk	**220,442**	**2,755,525**	199,866	2,498,324
2	Risiko nilai tukar Exchange Rate Risk	**112,230**	**1,402,875**	24,754	309,426
3	Risiko ekuitas Equity Risk	-	-	-	-
4	Risiko komoditas Commodity Risk	-	-	-	-
5	Risiko *option* Option Risk	-	-	-	-
	Total	**394,248**	**4,928,100**	**278,600**	**3,482,497**

Risiko Likuiditas

Risiko likuiditas adalah risiko akibat ketidakmampuan bank untuk memenuhi kewajiban yang timbul atau kewajiban yang telah jatuh tempo. Risiko ini terjadi akibat kegagalan pengelolaan sumber dana dan penanaman dana (*mismatch*) atau kekurangan likuiditas (*shortage*) yang mengakibatkan bank tidak mampu memenuhi kewajiban keuangannya pada waktu yang telah ditetapkan. Risiko likuiditas dapat dikategorikan sebagai berikut:

a. Risiko likuiditas pasar, yaitu risiko yang timbul karena bank tidak mampu melakukan *offsetting* posisi tertentu dengan harga pasar karena kondisi likuiditas pasar yang tidak memadai atau terjadi gangguan di pasar (*market disruption*).
b. Risiko likuiditas pendanaan, yaitu risiko yang timbul karena bank tidak mampu mencairkan asetnya atau memperoleh pendanaan dari sumber dana lain.

Liquidity Risk

Liquidity Risk is the risk due to the inability of banks to meet obligations that arise or obligations that are due. This risk occurs due to the failure of the management of the source of funds and investment of funds (mismatch) or lack of liquidity (shortage) which results in bank not being able to meet its financial obligations at the specified time. Liquidity risk can be categorized as follows :

a. Market Liquidity Risk, the risk arising because banks are unable to offsetting certain positions at market prices due to inadequate market liquidity conditions or market disruption;

b. Funding Liquidity Risk, the risk arising because banks are unable to disburse their assets or obtain funding from other funding sources.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi bertanggungjawab atas efektivitas penerapan manajemen risiko likuiditas di bank **bjb**. Terkait wewenang dan tanggung jawab pengawasan aktif Dewan Komisaris dan Direksi bank **bjb**, Dewan Komisaris dan Direksi selalu memperoleh informasi yang jelas mengenai evaluasi dan penerapan manajemen

Active Supervision of the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors are responsible for the effectiveness of the implementation of Liquidity Risk Management in bank **bjb**. Regarding the powers and responsibilities of active supervision of the Board of Commissioners and Board of Directors of bank **bjb**, the Board of Commissioners and Board

risiko eksposur risiko likuiditas, pemantauan limit secara harian serta langkah-langkah yang diambil oleh *Risk Taking Unit* khususnya terkait adanya pelampauan limit. Dalam pelaksanaan pengawasannya, Dewan Komisaris dibantu oleh Komite Pemantau Risiko (KPR) bank **bjb** yang secara berkala melakukan pengawasan melalui koordinasi dengan Satuan Kerja Manajemen Risiko. Media koordinasi yang digunakan dapat berupa laporan pemantauan risiko oleh SKMR yang disampaikan kepada Komite Pemantau Risiko maupun melalui media rapat antara kedua belah pihak. Adapun rapat yang diadakan tersebut pada umumnya membahas penerapan manajemen risiko di bank **bjb** menyangkut di antaranya penerapan pengukuran *risk tolerance* risiko likuiditas, *stress testing* likuiditas, pembahasan profil risiko likuiditas yang bersifat material, dan kecukupan metodologi pengukuran yang dipergunakan Satuan Kerja Manajemen Risiko. Pengawasan yang dilakukan oleh Direksi yaitu memantau penerapan limit *Treasury* secara berkala baik terjadi pelampauan limit (*breach limit*) maupun tidak terjadi pelampauan limit, melakukan persetujuan atas limit yang bersifat baru ataupun perubahannya. Pembahasan tentang pengelolaan risiko likuiditas seperti komposisi deposan inti, *maturity profile* bank **bjb** dilakukan dalam Rapat ALCO (*Asset Liability Committee*) sedangkan pembahasan eksposur risiko likuiditas seperti profil risiko likuiditas yang bersifat material, *liquidity stress testing*, dan eksposur risiko likuiditas lainnya dibahas dalam rapat Komite Manajemen Risiko (RMC).

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

Sebagai upaya menghadapi permasalahan likuiditas mendasar, bank **bjb** telah memiliki kebijakan dan pedoman terkait penerapan manajemen risiko likuiditas. Kebijakan dan pedoman tersebut memuat di antaranya prosedur pengukuran risiko likuiditas, *stress testing* likuiditas yang memuat skenario *general market crisis* dan *bank specific crisis* dan Pedoman Rencana Pendanaan Darurat/ *Contingency Funding Plan* (CFP). Penetapan limit likuiditas yang berjalan di bank **bjb** yaitu penetapan *limit primary reserve, secondary reserve,* dan *excess reserve* GWM, *Liquidity Coverage Ratio* (LCR) dan *Net Stable Funding Ratio* (NSFR) sedangkan untuk penetapan pagu kas di Cabang Operasional dilakukan oleh Divisi Operasi.

Satuan Kerja Manajemen Risiko selalu melakukan evaluasi atas kebijakan, prosedur dan analisis kinerja bank **bjb** terhadap limit yang diterapkan. Adapun perubahan limit dilakukan oleh *Risk Taking Unit* untuk kemudian dilakukan evaluasi melalui pengukuran yang telah distandardisasi oleh Satuan Kerja Manajemen Risiko.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Kebijakan risiko likuiditas mencakup risiko yang menyebabkan bank **bjb** menderita kerugian akibat meningkatnya biaya dana atau adanya hambatan/keterbatasan dalam memenuhi kewajiban yang jatuh tempo. Sebagian besar transaksi finansial atau komitmen

of Directors has always obtained clear information regarding the evaluation and implementation of risk management for liquidity risk exposure, daily limit monitoring as well as steps taken by the risk taking unit, especially in relation to the existence of exceedance of limit. In implementing its supervision, the Board of Commissioners has been assisted by bank **bjb** Risk Monitoring Committee (KPR), which has regularly performed supervision through coordination with the risk management work unit. The coordination media used could be in the form of risk monitoring reports by the Risk Management Working Unit (SKMR) which were submitted to the Risk Monitoring Committee or through media meetings between the two parties. The meetings held generally discuss the application of risk management at bank **bjb**, including the application of risk tolerance measurement for liquidity risk, stress testing of liquidity, discussion of material liquidity risk profiles, and the adequacy of the measurement methodology used by the Risk Management Work Unit. Supervision was carried out by Board of Directors, namely monitoring the implementation of treasury limits on a regular basis whether there was a breach limit or there was no exceeding the limit, approving new limits or changes. Discussions on liquidity risk management such as the composition of core depositors, bank **bjb** maturity profiles were conducted at the Asset Liability Committee (ALCO) meeting, while discussions on liquidity risk exposures such as material liquidity risk profiles, liquidity stress testing, and other liquidity risk exposures were discussed in the Risk Management Committee (RMC) meeting.

Adequacy of Policies, Procedures and Limit Determination

As an effort to deal with fundamental liquidity problems, bank **bjb** had policies and guidelines related to the implementation of liquidity risk management. The policies and guidelines included procedures for measuring liquidity risk, liquidity stress testing including scenarios of general market crisis and bank specific crisis and Guidelines for Contingency Funding Plan (CFP). The determination of the current liquidity limit at bank **bjb** was the determination of the limit of primary reserve, secondary reserve, and excess reserve GWM, excess to total funding ratio and daily limit of Liquidity coverage ratio while the determination of the cash ceiling in Operational Branch was carried out by the Operations Division.

The risk management work unit always evaluates the policies, procedures and performance analysis of bank **bjb** against the applied limits. The limit changes are carried out by the risk taking unit and then evaluated through standardized measurements by the Risk Management Work Unit.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, As Well As the Risk Management Information System

Liquidity risk policies include risks that cause bank **bjb** to suffer losses due to increased funding costs or the presence of obstacles/ limitations in meeting obligations that are due. Most financial transactions or commitments have an impact on bank **bjb** liquidity.

mempunyai dampak terhadap likuiditas bank **bjb**. Oleh karena itu, bank **bjb** sangat rentan terhadap masalah likuiditas, baik bagi bank **bjb** itu sendiri maupun pengaruhnya terhadap industri perbankan secara keseluruhan. bank **bjb** berkewajiban memenuhi kewajiban keuangannya secara tepat waktu sehingga bank **bjb** harus mampu memelihara suatu tingkat likuiditas yang memadai setiap waktu.

Dalam menentukan limit risiko likuiditas, bank **bjb** memperhatikan kondisi likuiditas dari aktiva-pasiva bank **bjb**. Likuiditas yang cukup besar perlu dikelola secara baik dan dijadikan indikator dalam menerapkan limit risiko likuiditas untuk mendukung upaya peningkatan profitabilitas bank **bjb**, karena likuiditas yang cukup besar justru akan meningkatkan *idle fund* dan akan merugikan bagi bank **bjb** terutama bank **bjb** yang didanai nasabah korporasi. *Gap* likuiditas secara historis dapat dijadikan patokan dalam menentukan limit risiko likuiditas bagi bank **bjb**. Penerapan limit likuiditas yang berjalan di bank **bjb** yaitu penetapan limit *primary reserve, secondary reserve* dan *ekses reserve* GWM, *excess to total funding ratio*, *Liquidity Coverage Ratio* (LCR) dan *Net Stable Funding Ratio* (NSFR) sedangkan untuk penetapan pagu kas di Cabang Operasional dilakukan oleh Divisi Operasi.

bank **bjb** telah memiliki sistem informasi pengukuran risiko likuiditas seperti *maturity profile*, LCR dan NSFR. Satuan Kerja Manajemen Risiko bersama *Risk Taking Unit* dalam tahapan integrasi sistem informasi *maturity profile* tersebut selalu diadakan rapat sebagai upaya mengetahui utilisasi progres yang telah dilakukan. Sistem pelaporan *maturity profile* valas telah terintegrasi dan tervalidasi dengan memadai sehingga pelaporannya tidak memerlukan proses manual lagi. Sebagai langkah koordinasi manajemen bank **bjb** dalam menghadapi kejadian krisis likuiditas dikemudian hari, bank **bjb** menyusun Tim Manajemen Krisis Likuiditas (*Liquidity Crisis Management Team*) sebagai langkah antisipatif dalam menyikapi krisis likuiditas dengan menjalankan prosedur rencana pendanaan darurat sesuai dengan kerangka kerja *contingency funding plan scenario*.

Dalam proses pemantauan limit *Risk Taking Unit*, Satuan Kerja Manajemen Risiko selalu melakukan pemantauan limit secara harian dan dilaporkan kepada Direksi secara berkala. Adapun apabila terjadi eskalasi pelampauan limit maka akan segera dilaporkan kepada Direksi termasuk upaya *contingency plan* yang akan dilakukan oleh *Risk Taking Unit*. Terkait menuju implementasi Basel III yang terfokus kepada permasalahan likuiditas, Satuan Kerja Manajemen Risiko bekerja sama dengan Unit Bisnis dan *Supporting Unit* melakukan pengukuran dampak Basel III terhadap bank **bjb** dengan melakukan simulasi perhitungan rasio *Liquidity Coverage Ratio* (LCR) dan *Net Stable Funding Ratio* (NSFR) yang dibutuhkan oleh bank **bjb** agar terhindari dari dampak risiko likuiditas dan kepatuhan internal maupun eksternal.

Sistem Pengendalian Intern yang Menyeluruh

Dalam rangka pengembangan penerapan manajemen risiko yang dinamis, Satuan Kerja Manajemen Risiko selalu melakukan

Therefore, banks are very vulnerable to liquidity problems, both for bank **bjb** themselves and their effects on bank **bjb** industry as a whole. bank **bjb** is required to meet their financial obligations in a timely manner so that bank **bjb** must be able to maintain an adequate level of liquidity at all times.

In determining the liquidity risk limit, bank **bjb** considered the liquidity condition of bank **bjb** assets and liabilities. Large liquidity needed to be managed properly and used as an indicator in implementing liquidity risk limits to support efforts to increase bank **bjb** profitability, because sufficiently large liquidity would actually increase idle funds and would be detrimental to bank **bjb**, especially bank **bjb** funded by corporate customers. The liquidity gap had historically been used as a benchmark in determining the liquidity risk limit for a bank **bjb**. The implementation of the current liquidity limit at the bank **bjb** became the determination of the limit of primary reserve, secondary reserve, excess reserve requirement, excess to total funding ratio and daily limit of Liquidity coverage ratio (LCR), while the determination of cash ceiling in Operational Branch was carried out by the Operations Division.

bank **bjb** has a liquidity risk measurement information system such as maturity profile, LCR, and NSFR. The Risk Management Unit together with the Risk Taking Unit in the integration stage of the maturity profile information system always hold meetings to find out the utilization of the progress that has been made. System The foreign currency maturity profile reporting system had been adequately integrated and validated so that reporting did not require manual processing anymore. As a coordinating step for bank **bjb** management in facing future liquidity crisis, bank **bjb** is preparing a Liquidity Crisis Management Team as an anticipatory step in responding to the liquidity crisis by carrying out emergency funding plan procedures in accordance with the Contingency Funding Plan Scenario framework.

In the process of monitoring the Risk Taking Unit limit, the Risk Management Unit always monitors the limits on a daily basis and is reported to Board of Directors periodically. Meanwhile, in the event of an escalation in excess of the limit, it will be immediately reported to Board of Directors, including a contingency plan that will be carried out by the Risk Taking Unit. Related to the implementation of Basel III which is focused on liquidity issues, the Risk Management Work Unit in collaboration with the Business Unit and Supporting Unit measures the impact of Basel III on bank **bjb** by simulating the calculation of the LCR ratio (Liquidity Coverage Ratio) and NSFR (Net Stable Funding Ratio) which needed by bank **bjb** to avoid the effects of liquidity risk and internal and external compliance.

Comprehensive Internal Control System

In the context of developing a dynamic application of risk management, the Risk Management Work Unit always evaluates

evaluasi atas kebijakan, prosedur dan limit risiko likuiditas secara berkala. Sebagai upaya pengendalian risiko pasar berupa kecukupan kebijakan dan prosedur Satuan Kerja Manajemen Risiko, kaji ulang atas kebijakan dan prosedur dilakukan oleh unit independen baik di internal ataupun pihak eksternal. Satuan Kerja Manajemen Risiko pun melakukan *stress testing* likuiditas bank **bjb** dan memberikan informasi kondisi kecukupan aset likuid yang dipandang memadai untuk meng-*cover* penarikan dana oleh nasabah secara tiba-tiba dan dalam jumlah besar. Laporan tersebut diinformasikan kepada Direksi dan *Risk Taking Unit* agar mendapatkan *feedback* dan menciptakan *risk awareness*.

policies, procedures and liquidity risk limits on a regular basis. As an effort to control market risk in the form of adequacy of policies and procedures of the Risk Management Work Unit, reviews of policies and procedures are carried out by independent units, both internal and external parties. The Risk Management Work Unit conducts stress testing of bank **bjb** liquidity and provides information on the adequacy of liquid assets that are deemed adequate to cover sudden and large withdrawals of funds by customers. The report is informed to Board of Directors and risk taking units in order to get feed back and create risk awareness.

Pengungkapan Kuantitatif Risiko Likuiditas

Quantitative Disclosure of Liquidity Risk

PROFIL MATURITAS RUPIAH – BANK SECARA INDIVIDUAL PENGUNGKAPAN PROFIL MATURITAS RUPIAH
RUPIAH MATURITY PROFILE – BANK INDIVIDUALLY DISCLOSURE OF RUPIAH MATURITY PROFILE

Tabel 8.1.a. Pengungkapan Profil Maturitas Rupiah - Bank secara Individual
Table of 8.1.a. Disclosure of Rupiah Maturity Profile - Bank Individually

(dalam jutaan Rupiah/in IDR million)

Pos-Pos Post	Saldo Balance	31 Desember 2023 December 31, 2023						
		Jatuh Tempo *) Due Date *)						
		Sampai dengan 1 minggu Up to 1 week	>1 minggu sampai dengan 2 minggu >1 week to 2 weeks	>2 minggu sampai dengan 1 bulan >2 weeks to 1 month	>1 bulan sampai dengan 3 bulan >1 month to 3 months	>3 bulan sampai dengan 6 bulan >3 months to 6 monts	>6 bulan sampai dengan 12 bulan >6 months to 12 months	>12 bulan >12 months
I. NERACA BALANCE								
A. Aset Asset	**166,608,098**	**22,540,669**	**1,034,252**	**2,183,720**	**33,272,456**	**6,323,519**	**14,507,550**	**86,745,932**
1. Kas Cash	**3,469,813**	**3,469,813**	-	-	-	-	-	-
2. Penempatan pada Bank Indonesia Placement with Bank Indonesia	**16,704,105**	**16,704,097**	-	-	-	-	-	**7**
a. Giro Current Account	**16,704,105**	**16,704,097**	-	-	-	-	-	**7**
b. SBI dan SDBI	-	-	-	-	-	-	-	-
c. Lainnya (*Depo Facility, Term Deposit* dan *Reverse Repo*) Other (Depo Facility, Term Deposit and Reverse Repo)	-	-	-	-	-	-	-	-
3. Penempatan pada bank lain Placement with Other Banks	**2,207,368**	**2,130,383**	**76,985**	-	-	-	-	-
4. Surat Berharga Securities	**27,587,981**	-	-	-	**26,188,019**	**160,252**	-	**1,239,709**
a. SUN	**19,494,123**	-	-	-	**18,094,162**	**160,252**	-	**1,239,709**
1) Diperdagangkan Traded	**885,024**	-	-	-	**885,024**	-	-	-
2) Tersedia untuk dijual Available for Sale	**16,787,853**	-	-	-	**16,787,853**	-	-	-
3) Dimiliki hingga jatuh tempo Held to Maturity	**1,821,247**	-	-	-	**421,285**	**160,252**	-	**1,239,709**

Pos-Pos Post	Saldo Balance	31 Desember 2023 December 31, 2023						
		Jatuh Tempo *) Due Date *)						
		Sampai dengan 1 minggu Up to 1 week	>1 minggu sampai dengan 2 minggu >1 week to 2 weeks	>2 minggu sampai dengan 1 bulan >2 weeks to 1 month	>1 bulan sampai dengan 3 bulan >1 month to 3 months	>3 bulan sampai dengan 6 bulan >3 months to 6 monts	>6 bulan sampai dengan 12 bulan >6 months to 12 months	>12 bulan >12 months
4) Pinjaman yang diberikan dan piutang Loans and Receivables	-	-	-	-	-	-	-	-
b. Surat Berharga Korporasi Corporate Securities	8,093,858	-	-	-	8,093,858	-	-	-
1) Diperdagangkan Traded	6,981,701	-	-	-	6,981,701	-	-	-
2) Tersedia untuk dijual Available for Sale	1,112,156	-	-	-	1,112,156	-	-	-
3) Dimiliki hingga jatuh tempo Held to Maturity	-	-	-	-	-	-	-	-
4) Pinjaman yang diberikan dan piutang Loans and Receivables	-	-	-	-	-	-	-	-
c. Lainnya Others	-	-	-	-	-	-	-	-
5. Kredit yang Diberikan Loans Given	116,637,499	235,043	957,267	2,183,720	7,084,436	6,163,267	14,507,550	85,506,215
a. Belum Jatuh Tempo Not Yet Due	115,832,461	235,043	957,267	2,183,720	7,084,436	6,163,267	14,507,550	84,701,178
b. Sudah Jatuh Tempo Matured	805,037	-	-	-	-	-	-	805,037
6. Tagihan Lainnya Other Receivables	-	-	-	-	-	-	-	-
a. Tagihan atas Surat Berharga yang dibeli dengan janji dijual kembali (RR) Claims on Securities Purchased Under Agreement to Resell (RR)	-	-	-	-	-	-	-	-
b. Lainnya Others	-	-	-	-	-	-	-	-
7. Lain-lain Others	1,333	1,333	-	-	-	-	-	-
B. Kewajiban **Obligation**	151,687,468	12,994,793	4,197,096	7,266,141	11,375,984	7,481,086	19,782,642	88,589,726
1. Dana Pihak Ketiga Third Parties Fund	126,465,232	7,355,299	4,129,345	6,918,697	8,286,743	7,438,100	14,321,570	78,015,476
a. Giro Current Account	21,306,875	3,763,783	176,969	176,969	1,415,754	2,123,631	4,247,262	9,402,507
b. Tabungan Savings	31,274,859	1,348,959	1,278,537	3,105,019	2,264,837	3,397,257	6,794,512	13,085,739
c. Simpanan Berjangka Time Deposits	73,883,498	2,242,558	2,673,840	3,636,709	4,606,152	1,917,212	3,279,796	55,527,230
1) *Deposito on call*	1,894,959	674,519	81,839	692,339	117,320	-	328,943	-
2) Deposito berjangka Time Deposit	71,988,539	1,568,039	2,592,001	2,944,371	4,488,832	1,917,212	2,950,853	55,527,230
3) Lainnya Others	-	-	-	-	-	-	-	-

Pos-Pos Post			Saldo Balance	31 Desember 2023 December 31, 2023						
				Jatuh Tempo *) Due Date *)						
				Sampai dengan 1 minggu Up to 1 week	>1 minggu sampai dengan 2 minggu >1 week to 2 weeks	>2 minggu sampai dengan 1 bulan >2 weeks to 1 month	>1 bulan sampai dengan 3 bulan >1 month to 3 months	>3 bulan sampai dengan 6 bulan >3 months to 6 monts	>6 bulan sampai dengan 12 bulan >6 months to 12 months	>12 bulan >12 months
2.	Kewajiban kepada Bank Indonesia Obligations to Bank Indonesia		-	-	-	-	-	-	-	-
3.	Kewajiban kepada bank lain Obligations to Other Banks		2,013,867	1,393,127	67,751	347,444	89,238	42,986	73,072	250
4.	Surat Berharga yang Diterbitkan Securities Issued		3,962,000	-	-	-	-	-	888,000	3,074,000
	a.	Obligasi Bond	962,000	-	-	-	-	-	888,000	74,000
	b.	Subordinasi Subordination	3,000,000	-	-	-	-	-	-	3,000,000
	c.	Lainnya Others	-	-	-	-	-	-	-	-
5.	Pinjaman yang Diterima Loans Received		15,000,000	-	-	-	3,000,000	-	4,500,000	7,500,000
	a.	Pinjaman Subordinasi Subordinated Loans	-	-	-	-	-	-	-	-
	b.	Lainnya Others	15,000,000	-	-	-	3,000,000	-	4,500,000	7,500,000
6.	Kewajiban Lainnya Other Obligations		4,246,352	4,246,352	-	-	-	-	-	-
	a.	Kewajiban atas Surat Berharga yang dijual dengan janji dibeli kembali (*Repo*) Obligations for Securities Sold Under Repurchase Agreement (Repo)	4,246,352	4,246,352	-	-	-	-	-	-
	b.	Lainnya Others	-	-	-	-	-	-	-	-
7.	Lain-lain Others		17	14	-	-	3	-	-	-
C.	**Selisih Aset dengan Kewajiban dalam Neraca** **Difference between Assets and Liabilities in the Balance Sheets**		14,920,630	9,545,876	(3,162,844)	(5,082,421)	21,896,472	(1,157,566)	(5,275,093)	(1,843,794)
II.	**REKENING ADMINISTRATIF** **ADMINISTRATIVE ACCOUNT**									
A.	**Tagihan Rekening Administratif** **Claim on Administrative Account**		-	-	-	-	-	-	-	-
1.	Komitmen Commitment		-	-	-	-	-	-	-	-
	a.	Fasilitas pinjaman yang belum ditarik Undisbursed Loans	-	-	-	-	-	-	-	-
	b.	Posisi pembelian *spot* dan derivatif yang masih berjalan Outstanding Spot and Derivative Purchases	-	-	-	-	-	-	-	-

Pos-Pos Post	Saldo Balance	31 Desember 2023 December 31, 2023						
		Jatuh Tempo *) Due Date *)						
		Sampai dengan 1 minggu Up to 1 week	>1 minggu sampai dengan 2 minggu >1 week to 2 weeks	>2 minggu sampai dengan 1 bulan >2 weeks to 1 month	>1 bulan sampai dengan 3 bulan >1 month to 3 months	>3 bulan sampai dengan 6 bulan >3 months to 6 monts	>6 bulan sampai dengan 12 bulan >6 months to 12 months	>12 bulan >12 months
1) *Spot*	-	-	-	-	-	-	-	-
2) Derivatif Derivative	-	-	-	-	-	-	-	-
c. Lainnya Others	-	-	-	-	-	-	-	-
2. Kontijensi Contingencies	-	-	-	-	-	-	-	-
B. Kewajiban Rekening Administratif **Administrative Account Obligations**	**7,614,985**	**31,910**	**563,066**	**283,342**	**1,946,859**	**366,399**	**1,425,615**	**2,997,794**
1. Komitmen Commitment	**7,614,985**	**31,910**	**563,066**	**283,342**	**1,946,859**	**366,399**	**1,425,615**	**2,997,794**
a. Fasilitas Kredit yang belum ditarik Undisbursed Loans	**7,614,985**	**31,910**	**563,066**	**283,342**	**1,946,859**	**366,399**	**1,425,615**	**2,997,794**
b. *Irrevocable* L/C yang masih berjalan Irrevocable L/C that is Still Running	-	-	-	-	-	-	-	-
c. Posisi penjualan *spot* dan derivatif yang masih berjalan Outstanding Spot and Derivative Purchases	-	-	-	-	-	-	-	-
1) *Spot*	-	-	-	-	-	-	-	-
2) Derivatif Derivative	-	-	-	-	-	-	-	-
d. Lainnya Others	-	-	-	-	-	-	-	-
2. Kontijensi Contingencies	-	-	-	-	-	-	-	-
C. Selisih Tagihan dan Kewajiban dalam Rekening Administratif **Difference between Claims and Obligatins in Administrative Account**	**(7,614,985)**	**(31,910)**	**(563,066)**	**(283,342)**	**(1,946,859)**	**(366,399)**	**(1,425,615)**	**(2,997,794)**
Selisih ((IA-IB) + (IIA-IIB)) **Difference ((IA-IB) + (IIA-IIB))**	**7,305,645**	**9,513,966**	**(3,725,910)**	**(5,365,763)**	**19,949,613**	**(1,523,965)**	**(6,700,708)**	**(4,841,588)**
Selisih Kumulatif **Cumulative Diffrence**	**14,920,630**	**9,545,876**	**6,383,033**	**1,300,612**	**23,197,084**	**22,039,517**	**16,764,425**	**14,920,630**

Tabel 8.1.b. Pengungkapan Profil Maturitas Rupiah - Bank secara Individual
Table of 8.1.b. Disclosure of Rupiah Maturity Profile - Bank Individually

(dalam jutaan Rupiah/in IDR million)

Pos-Pos Post	Saldo Balance	31 Desember 2022 December 31, 2022						
		Jatuh Tempo *) Due Date *)						
		Sampai dengan 1 minggu Up to 1 week	>1 minggu sampai dengan 2 minggu >1 week to 2 weeks	>2 minggu sampai dengan 1 bulan >2 weeks to 1 month	>1 bulan sampai dengan 3 bulan >1 month to 3 months	>3 bulan sampai dengan 6 bulan >3 months to 6 monts	>6 bulan sampai dengan 12 bulan >6 months to 12 months	>12 bulan >12 months
I. NERACA **BALANCE**								
A. Aset **Asset**	**161,622,366**	**25,616,965**	**4,159,509**	**2,031,391**	**30,032,666**	**6,866,683**	**12,470,751**	**80,444,401**
1. Kas Cash	3,228,282	3,228,282	-	-	-	-	-	-
2. Penempatan pada Bank Indonesia Placement with Bank Indonesia	17,483,140	17,483,130	-	-	-	-	-	10
a. Giro Current Account	12,483,140	12,483,130	-	-	-	-	-	10
b. SBI dan SDBI	-	-	-	-	-	-	-	-
c. Lainnya (*Depo Facility, Term Deposit* dan *Reverse Repo*) Other (Depo Facility, Term Deposit and Reverse Repo)	5,000,000	5,000,000	-	-	-	-	-	-
3. Penempatan pada bank lain Placement with Other Banks	2,213,541	2,113,541	100,000	-	-	-	-	-
4. Surat Berharga Securities	24,620,567	-	-	-	22,132,893	-	661,182	1,826,492
a. SUN	16,515,510	-	-	-	14,191,181	-	497,836	1,826,492
1) Diperdagangkan Traded	367,688	-	-	-	367,688	-	-	-
2) Tersedia untuk dijual Available for Sale	13,823,493	-	-	-	13,823,493	-	-	-
3) Dimiliki hingga jatuh tempo Held to Maturity	2,324,328	-	-	-	-	-	497,836	1,826,492
4) Pinjaman yang diberikan dan piutang Loans and Receivables	-	-	-	-	-	-	-	-
b. Surat Berharga Korporasi Corporate Securities	8,105,057	-	-	-	7,941,712	-	163,345	-
1) Diperdagangkan Traded	6,641,487	-	-	-	6,641,487	-	-	-
2) Tersedia untuk dijual Available for Sale	1,300,225	-	-	-	1,300,225	-	-	-
3) Dimiliki hingga jatuh tempo Held to Maturity	163,345	-	-	-	-	-	163,345	-
4) Pinjaman yang diberikan dan piutang Loans and Receivables	-	-	-	-	-	-	-	-
c. Lainnya Others	-	-	-	-	-	-	-	-
5. Kredit yang Diberikan Loans Given	108,307,828	288,799	1,059,509	2,031,391	7,883,977	6,866,683	11,559,570	78,617,899
a. Belum Jatuh Tempo Not Yet Due	107,657,399	288,799	1,059,509	2,031,391	7,883,977	6,866,683	11,559,570	77,967,470

Pos-Pos Post			Saldo Balance	31 Desember 2022 December 31, 2022						
				Jatuh Tempo *) Due Date *)						
				Sampai dengan 1 minggu Up to 1 week	>1 minggu sampai dengan 2 minggu >1 week to 2 weeks	>2 minggu sampai dengan 1 bulan >2 weeks to 1 month	>1 bulan sampai dengan 3 bulan >1 month to 3 months	>3 bulan sampai dengan 6 bulan >3 months to 6 monts	>6 bulan sampai dengan 12 bulan >6 months to 12 months	>12 bulan >12 months
	b.	Sudah Jatuh Tempo Matured	650,429	-	-	-	-	-	-	650,429
6.		Tagihan Lainnya Other Receivables	5,750,000	2,500,000	3,000,000	-	-	-	250,000	-
	a.	Tagihan atas Surat Berharga yang dibeli dengan janji dijual kembali (RR) Claims on Securities Purchased Under Agreement to Resell (RR)	5,750,000	2,500,000	3,000,000	-	-	-	250,000	-
	b.	Lainnya Others	-	-	-	-	-	-	-	-
7.		Lain-lain Others	19,008	3,212	-	-	15,796	-	-	-
B.		**Kewajiban** **Obligation**	**147,548,756**	**13,852,697**	**3,872,210**	**6,531,631**	**8,026,011**	**8,729,803**	**16,603,239**	**89,933,166**
1.		Dana Pihak Ketiga Third Parties Fund	121,753,421	7,658,039	3,840,177	6,308,588	7,959,571	7,180,106	13,831,443	74,975,497
	a.	Giro Current Account	24,766,773	4,374,962	205,706	205,706	1,645,650	2,468,475	4,936,950	10,929,325
	b.	Tabungan Savings	26,548,140	1,145,084	1,085,305	2,635,743	1,922,541	2,883,813	5,767,625	11,108,029
	c.	Simpanan Berjangka Time Deposits	70,438,507	2,137,993	2,549,166	3,467,139	4,391,380	1,827,818	3,126,868	52,938,143
		1) *Deposito on call*	1,806,602	643,068	78,023	660,057	111,849	-	313,606	-
		2) Deposito berjangka Time Deposit	68,631,904	1,494,925	2,471,143	2,807,083	4,279,530	1,827,818	2,813,263	52,938,143
		3) Lainnya Others	-	-	-	-	-	-	-	-
2.		Kewajiban kepada Bank Indonesia Obligations to Bank Indonesia	-	-	-	-	-	-	-	-
3.		Kewajiban kepada bank lain Obligations to Other Banks	3,639,648	3,112,514	31,877	221,423	66,172	49,698	155,296	2,669
4.		Surat Berharga yang Diterbitkan Securities Issued	5,571,500	-	-	-	-	-	916,500	4,655,000
	a.	Obligasi Bond	1,878,500	-	-	-	-	-	916,500	962,000
	b.	Subordinasi Subordination	3,693,000	-	-	-	-	-	-	3,693,000
	c.	Lainnya Others	-	-	-	-	-	-	-	-
5.		Pinjaman yang Diterima Loans Received	13,500,000	-	-	-	-	1,500,000	1,700,000	10,300,000
	a.	Pinjaman Subordinasi Subordinated Loans	-	-	-	-	-	-	-	-
	b.	Lainnya Others	13,500,000	-	-	-	-	1,500,000	1,700,000	10,300,000

Pos-Pos Post	Saldo Balance	31 Desember 2022 December 31, 2022						
		Jatuh Tempo *) Due Date *)						
		Sampai dengan 1 minggu Up to 1 week	**>1 minggu sampai dengan 2 minggu** >1 week to 2 weeks	**>2 minggu sampai dengan 1 bulan** >2 weeks to 1 month	**>1 bulan sampai dengan 3 bulan** >1 month to 3 months	**>3 bulan sampai dengan 6 bulan** >3 months to 6 monts	**>6 bulan sampai dengan 12 bulan** >6 months to 12 months	**>12 bulan** >12 months
6. Kewajiban Lainnya Other Obligations	3,082,144	3,082,144	-	-	-	-	-	-
a. Kewajiban atas Surat Berharga yang dijual dengan janji dibeli kembali (*Repo*) Obligations for Securities Sold Under Repurchase Agreement (Repo)	3,082,144	3,082,144	-	-	-	-	-	-
b. Lainnya Others	-	-	-	-	-	-	-	-
7. Lain-lain Others	2,043	-	156	1,620	268	-	-	-
C. Selisih Aset dengan Kewajiban dalam Neraca **Difference between Assets and Liabilities in the Balance Sheets**	**14,073,610**	**11,764,268**	**287,300**	**(4,500,240)**	**22,006,655**	**(1,863,120)**	**(4,132,488)**	**(9,488,765)**
II. REKENING ADMINISTRATIF **ADMINISTRATIVE ACCOUNT**								
A. Tagihan Rekening Administratif **Claim on Administrative Account**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
1. Komitmen Commitment	-	-	-	-	-	-	-	-
a. Fasilitas pinjaman yang belum ditarik Undisbursed Loans	-	-	-	-	-	-	-	-
b. Posisi pembelian *spot* dan derivatif yang masih berjalan Outstanding Spot and Derivative Purchases	-	-	-	-	-	-	-	-
1) *Spot*	-	-	-	-	-	-	-	-
2) Derivatif Derivative	-	-	-	-	-	-	-	-
c. Lainnya Others	-	-	-	-	-	-	-	-
2. Kontijensi Contingencies	-	-	-	-	-	-	-	-
B. Kewajiban Rekening Administratif **Administrative Account Obligations**	**5,611,107**	**18,728**	**317,053**	**651,237**	**1,386,038**	**780,582**	**211,032**	**2,246,438**
1. Komitmen Commitment	5,611,107	18,728	317,053	651,237	1,386,038	780,582	211,032	2,246,438
a. Fasilitas Kredit yang belum ditarik Undisbursed Loans	5,611,107	18,728	317,053	651,237	1,386,038	780,582	211,032	2,246,438

Pos-Pos Post	Saldo Balance	31 Desember 2022 December 31, 2022						
		Jatuh Tempo *) Due Date *)						
		Sampai dengan 1 minggu Up to 1 week	>1 minggu sampai dengan 2 minggu >1 week to 2 weeks	>2 minggu sampai dengan 1 bulan >2 weeks to 1 month	>1 bulan sampai dengan 3 bulan >1 month to 3 months	>3 bulan sampai dengan 6 bulan >3 months to 6 monts	>6 bulan sampai dengan 12 bulan >6 months to 12 months	>12 bulan >12 months
b. *Irrevocable* L/C yang masih berjalan Irrevocable L/C that is Still Running	-	-	-	-	-	-	-	-
c. Posisi penjualan *spot* dan derivatif yang masih berjalan Outstanding Spot and Derivative Purchases	-	-	-	-	-	-	-	-
1) *Spot*	-	-	-	-	-	-	-	-
2) Derivatif Derivative	-	-	-	-	-	-	-	-
d. Lainnya Others	-	-	-	-	-	-	-	-
2. Kontijensi Contingencies	-	-	-	-	-	-	-	-
C. Selisih Tagihan dan Kewajiban dalam Rekening Administratif **Difference between Claims and Obligatins in Administrative Account**	**(5,611,107)**	**(18,728)**	**(317,053)**	**(651,237)**	**(1,386,038)**	**(780,582)**	**(211,032)**	**(2,246,438)**
Selisih ((IA-IB) + (IIA-IIB)) **Difference ((IA-IB) + (IIA-IIB))**	**8,462,502**	**11,745,540**	**(29,753)**	**(5,151,476)**	**20,620,617**	**(2,643,702)**	**(4,343,519)**	**(11,735,204)**
Selisih Kumulatif **Cumulative Diffrence**	**14,073,610**	**11,764,268**	**12,051,568**	**7,551,328**	**29,557,983**	**27,694,863**	**23,562,375**	**14,073,610**

Risiko Operasional

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan atau adanya kejadian-kejadian eksternal yang mempengaruhi operasional bank **bjb**. Risiko operasional melekat kepada seluruh aktivitas bank **bjb**, oleh karena itu risiko operasional tidak dapat dihilangkan namun dapat dikendalikan melalui mitigasi risiko yang memadai. Dampak kerugian dari risiko operasional dapat berupa kerugian keuangan atau kerugian non keuangan. bank **bjb** melakukan tata kelola mengenai pengelolaan risiko operasional yang dilakukan melalui *three line of defense* yaitu *Risk Taking Unit* sebagai lini pertahanan pertama, unit kerja Manajemen Risiko Operasional sebagai lini pertahanan kedua, serta Internal Audit sebagai lini pertahanan ketiga.

Lini pertahanan pertama memiliki tanggung jawab untuk memastikan bahwa seluruh proses operasional yang dilakukan telah sesuai dengan kebijakan dan prosedur yang berlaku,

Operational Risk

Operational risk is the risk due to inadequate and/or malfunctioning internal processes, human error, system failure, and/or external events that affected bank **bjb** operations. Operational risk is inherent in all bank **bjb** activities, therefore operational risk can not be eliminated but can be controlled through adequate risk mitigation. The impact of losses from operational risk can be in the form of financial losses or non-financial losses. bank **bjb** implements governance regarding operational risk management through three lines of defense, namely the Risk Taking Unit as the first line of defense, Operational Risk Management work unit as the second line of defense, and Internal Audit as the third line of defense.

The first line of defense has the responsibility to ensure that all operational processes carried out are in accordance with applicable policies and procedures, identify operational risks and

melakukan identifikasi risiko operasional serta melakukan mitigasi atas peristiwa kejadian risiko operasional. Lini pertahanan kedua yang berfungsi untuk mendukung dan memastikan unit kerja pada lini pertahanan pertama telah melakukan pengelolaan risiko secara efektif. Lini pertahanan ketiga memiliki peran untuk memastikan proses pengelolaan risiko operasional yang dilakukan oleh lini pertahanan pertama dan kedua telah berlangsung secara efektif dalam memitigasi kejadian risiko yang sudah terjadi maupun yang bersifat potensial agar tidak menimbulkan potensi kerugian bagi bank **bjb**.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi melakukan pengawasan aktif atas manajemen risiko operasional, antara lain melalui Komite Risiko baik yang berada pada level Dewan Komisaris maupun Direksi. Dalam pelaksanaan pengawasan aktif yang dilakukan Dewan Komisaris, dilakukan melalui Komite Pemantau Risiko. Sementara pada tingkat Direksi dilakukan melalui Komite Manajemen Risiko yang anatara lain membahas mengenai kebijakan manajemen risiko bank **bjb**. Dalam rangka meminimalisir kejadian *fraud*, Direksi melakukan sosialisasi kepada seluruh pegawai mengenai pencegahan terkait *fraud* sebagai langkah untuk meningkatkan *awareness* pegawai mengenai kejadian *fraud*. Selain itu, sebagai upaya dalam peningkatan *awareness* terhadap risiko operasional bank **bjb** menerbitkan *comic strip* "Kang Risman" secara rutin yang berisi mengenai penerapan manajemen risiko operasional pada setiap aktivitas bank **bjb**.

bank **bjb** memiliki unit kerja independen yang melaksanakan pengelolaan manajemen risiko operasional secara *bankwide* yaitu Grup Manajemen Risiko Operasional yang berada dibawah Divisi Manajemen Risiko. Unit ini memiliki peran dalam menetapkan standard dan kebijakan pengelolaan risiko operasional, dan berhubungan serta berkoordnasi dengan seluruh unit bisnis dan *supporting unit* untuk memastikan langkah mitigasi yang dilakukan telah cukup dan memadai untuk mencegah potensi risiko operasional.

bank **bjb** melakukan pengelolaan risiko operasional pada seluruh aktivitas, dimana seluruh pegawai wajib berperan serta dalam mengelola risiko operasional pada unit kerja masing-masing serta memperhatikan kontrol yang efektif untuk mengantisipasi kemungkinan terjadinya risiko yang dapat merugikan bank **bjb**.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman manajemen risiko operasional yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank **bjb** tersebut. Selain itu bank **bjb** juga telah memiliki kebijakan lain terkait manajemen risiko operasional, di antaranya kebijakan

mitigate operational risk events. The second line of defense, which functions to support and ensure that work units on the first line of defense have effectively carried out risk management. The third line of defense has the role to ensure the operational risk management process carried out by the first and second line of defense has been carried out effectively in mitigating risk events that have already occurred and that are potential in nature so as not to cause potential losses to bank **bjb**.

Active Supervision of the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors carry out active oversight of operational risk management, including through the Risk Committee both at the level of commissioners and Board of Directors. In the implementation of active supervision carried out by the Board of Commissioners, it is conducted through the Risk Monitoring Committee. While at Board of Directors level, it is carried out through the Risk Management Committee while discussing bank **bjb** risk management policies. In order to minimize the incidence of fraud, Board of Directors conducts socialization to all employees regarding fraud prevention as a step to increase employee awareness regarding fraud events. In addition, as an effort to increase awareness of operational risk, the bank **bjb** regularly publishes the comic strip "Kang Risman" containing the implementation of operational risk management in every bank **bjb** activity.

bank **bjb** has an independent work unit that carry out bankwide operational risk management, namely the Operational Risk Group, which is under the Risk Management Division. This unit has a role in setting standards and policies for operational risk management, and in liaising and coordinating with all business units and supporting units to ensure adequate and sufficient mitigation measures are taken to prevent potential operational risks.

bank bank **bjb** has managed operational risk in all activities, where all employees are required to participate in managing operational risk in their respective work units and pay attention to effective controls to anticipate possible risks that may harm bank **bjb**.

Adequacy of Policies, Procedures and Limit Determination

bank **bjb** has policies and operational risk management guidelines which are regularly updated and evaluated on bank **bjb** risk management policies and guidelines. In addition, bank **bjb** also has other policies related to operational risk management, including anti-fraud policies, Business Continuity Management

manajemen risiko, kebijakan sistem pengendalian internal, kebijakan *anti fraud*, kebijakan *business continuity management* yang didalamnya meliputi *business continuity plan* sebagai prosedur kelangsungan usaha bank **bjb**, *emergency response plan* sebagai prosedur tanggap darurat bencana dalam rangka penyelamatan data dan aset serta *disaster recovery plan* sebagai prosedur kelangsungan sistem dan infrastruktur pendukung teknologi informasi, kebijakan pengelolaan teknologi informasi. Di samping itu terkait dengan kebijakan pengembangan produk dan aktivitas baru terlebih dahulu dilakukan analisa untuk menilai risiko yang melekat terhadap aktivitas/produk tersebut.

bank **bjb** memiliki prosedur operasional untuk proses aktivitas kegiatan operasional bank **bjb** yang harus dilaksanakan oleh setiap unit kerja dengan memperhatikan sistem pengendalian intern yang memadai sehingga dapat meminimalisir kemungkinan terjadinya risiko operasional pada bank **bjb**. Selain itu bank **bjb** memiliki kebijakan terkait limit kewenangan dalam kegiatan operasional, pemisahan tugas dan tanggung jawab pada setiap level jabatan, serta adanya *approval* untuk setiap eskalasi.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Dalam mendukung penerapan manajemen risiko operasional untuk proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko, bank **bjb** telah mengembangkan alat bantu manajemen risiko yaitu:

a. *Risk Control Self Assessment* (RCSA) merupakan penilaian sendiri untuk mengukur eksposur risiko dari kumpulan *risk register* sebagai analisis potensi risiko dari kegiatan operasional bank **bjb**. Penilaian RCSA mencakup *assessment* untuk sistem pengendalian risiko yang telah diimplementasikan bank **bjb**.
b. *Key risk indicator* merupakan *tools* yang digunakan untuk mengukur eksposur risiko melalui pengukuran terhadap indikator risiko yang ditetapkan sebagai *key risk* sebagai *early warning* dalam mendeteksi potensi- potensi risiko.
c. *Loss event database* merupakan pengumpulan data peristiwa risiko yang terjadi. Data ini bertujuan sebagai pemenuhan *internal loss database* sehingga bank **bjb** memiliki data kerugian yang pernah terjadi pada bank **bjb** selain itu data tersebut juga dapat digunakan untuk pengukuran kecukupan modal dengan metode yang lebih *advance*.

Di samping itu bank **bjb** menerapkan pelaksanaan *Focus Group Discussion* (FGD) mengenai *issue* risiko operasional beserta upaya pengendalian yang secara rutin dilakukan oleh masing-masing unit kerja. Proses identifikasi, pengukuran, pemantauan dan pengendalian risiko operasional tersebut diperlukan dukungan infrastruktur dan sumber daya manusia yang memadai sesuai dengan lingkup dan kompleksitas bisnis bank **bjb**. Selain itu terdapat Kontrol Internal dalam hal mendukung pelaksanaan fungsi kepatuhan dan manajemen risiko melalui *monitoring* dan

policies which include the Business Continuity Plan as a bank **bjb** business continuity procedure, Emergency Response Plan as a disaster emergency response procedure in the context of saving data and assets and Disaster Recovery Plan as a procedure for the continuity of systems and infrastructure supporting Information Technology, Information Technology Management Policies. Besides that, related to product development policies and new activities, an analysis is first carried out to assess the risks inherent in these activities/products..

bank **bjb** has operational procedures for the process of bank **bjb** operational activities that must be carried out by each work unit by taking into account adequate internal control systems so as to minimize the possibility of operational risk at bank **bjb**. In addition bank **bjb** has a policy related to authority limits in operational activities, segregation of duties and responsibilities at each level of position, as well as approval for each escalation.

Adequacy of the Risk Identification, Measurement, Monitoring, and Control Process, and the Risk Management Information System

In supporting the implementation of the operational risk management for the process of identifying, measuring, monitoring and controlling Risk, bank **bjb** has developed risk management tools, namely:

a. Risk Control Self Assessment (RCSA) is a selfassessment to measure risk exposures from a collection of risk registers as an analysis of potential risks from bank **bjb** operations. The RCSA assessment includes an assessment for the risk control system that bank **bjb** has implemented.
b. Key Risk Indicator is a tool used to measure risk exposures through measurement of risk indicators that are set as key risks as an early warning in detecting potential risks.
c. Loss Event Database is a collection of risk event data that occurs. This data aims as a fulfillment of the internal loss database so that bank **bjb** has data on losses that have occurred at bank **bjb** besides the data can also be used to measure.

In addition, bank **bjb** has implemented a Focus Group Discussion (FGD) regarding operational risk issues and control efforts routinely carried out by each work unit. The process of identifying, measuring, monitoring and controlling operational risk requires adequate infrastructure and human resources support in accordance with the scope and complexity of bank **bjb** business. In addition, there is Internal Control in terms of supporting the implementation of compliance and risk management functions through monitoring and evaluating the implementation of

evaluasi pelaksanaan fungsi kepatuhan dan manajemen risiko dalam aktivitas operasional dan perkreditan dengan sasaran untuk mengidentifikasi aspek kepatuhan dan manajemen risiko yang dilaksanakan oleh Kantor Cabang maupun Kantor Wilayah. Untuk pengukuran risiko operasional yang terkait dengan alokasi modal dan ATMR risiko operasional, maka bank **bjb** dilakukan perhitungan dengan metode pendekatan standar sesuai dengan ketentuan dari regulator.

compliance and risk management functions in operational and credit activities with the aim of identifying aspects of compliance and risk management implemented by Branch Offices and Regional Offices. For operational risk measurement related to capital allocation and operational risk RWA, bank **bjb** calculates it using the Basic Indicator Approach method in accordance with the provisions of the regulator.

Pengungkapan Kuantitatif Risiko Operasional

Quantitative Disclosure Operational Risk

Tabel Tabel 9.1.a. Pengungkapan Kuantitatif Risiko Operasional - Bank secara Individual
Table of 9.1.a. Quantitative Disclosure of Operational Risk – Bank Individually

(dalam jutaan Rupiah/in IDR million)

No	Kategori Portfolio Portfolio Category	31 Desember 2023 December 31, 2023			31 Desember 2022 December 31, 2022		
		Komponen Indikator Bisnis Components of Business Indicators	**Modal Minimum Risiko Operasional** Minimum Operational Risk Capital	**ATMR** RWA	**Pendapatan Bruto (Rata-rata 3 tahun terakhir)** Gross Income (Average Of The Past 3 Years)	**Beban Modal** Capital Expense	**ATMR** RWA
(1)	**(2)**	**(3)**	**(4)**	**(5)**	**(6)**	**(7)**	**(8)**
1	Pendekatan Indikator Dasar Basic Indicator Approach	**536,282**	**536,282**	**6,703,526**	7,886,150	1,182,922	14,786,531
Total Eksposur Total Exposure		**536,282**	**536,282**	**6,703,526**	**7,886,150**	**1,182,922**	**14,786,531**

*) Sesuai SEOJK Nomor 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Standar bagi Bank Umum
*) In accordance with OJK Circular Letter No. 6/SEOJK.03/2020 dated in April 29, 2020 regarding the calculation of risk weighted assets (RWA) for Operational Risk Using the Standard Approach for Commercial Banks.

Tabel Tabel 9.1.b. Pengungkapan Kuantitatif Risiko Operasional - Bank secara Konsolidasi dengan Entitas Anak
Table of 9.1.b. Quantitatve Disclosure Operational Risk - Bank Consolidated with Subsidiaries

(dalam jutaan Rupiah/in IDR million)

No	ATMR bank bjb	ATMR bank bjb syariah	Total ATMR Konsolidasi
1	**6,703,526**	926,165	7,050,353

Dalam penyajian informasi mengenai risiko operasional yang dihadapi, bank **bjb** telah menyusun beberapa pelaporan-pelaporan mengenai eksposur risiko operasional di antaranya yaitu profil risiko operasional secara *bankwide* yang disusun secara berkala, selain itu bank **bjb** juga membuat laporan secara rutin mengenai kejadian risiko operasional berdasarkan data yang diperoleh dari *tools* manajemen risiko, terdapat juga laporan risiko secara insidental yang dibuat sesuai dengan kebutuhan berdasdarkan *risk event* yang terjadi.

In presenting information regarding operational risks faced, bank **bjb** has compiled several reports regarding operational risk exposures including bank-wide operational risk profiles which are compiled periodically, besides bank **bjb** also regularly reports on operational risk events based on the data obtained. From risk management tools, there are also incidental risk reports that ar made according to the needs based on the risk events that occur.

Sistem Pengendalian Intern yang Menyeluruh

Sistem pengendalian internal dalam penerapan manajemen risiko mencakup:

a. Prosedur operasional yang sesuai dengan proses aktivitas kegiatan operasional bank **bjb** sehingga dapat meminimalisir kemungkinan terjadinya risiko operasional pada bank **bjb**.
b. Kebijakan terkait limit kewenangan dalam kegiatan operasional, pemisahan tugas dan tanggung jawab pada setiap level jabatan, serta adanya *approval* untuk setiap eskalasi.
c. Pemisahan fungsi yang jelas antara antara unit bisnis dan unit pendukung dengan unit yang melaksanakan fungsi pengendalian.

Risiko Hukum

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Kelemahan aspek yuridis antara lain disebabkan adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung, atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan yang tidak sempurna. Risiko hukum antara lain dapat bersumber dari pada operasional, perjanjian dengan pihak ketiga, ketidakpastian hukum dan kelalaian penerapan hukum, hambatan dalam proses litigasi untuk penyelesaian klaim, serta masalah yurisdiksi antar negara.

Pengawasan Aktif Dewan Komisaris dan Direksi

Para pihak yang berkepentingan terkait dengan risiko hukum yaitu Dewan Komisaris, Direksi dan seluruh pegawai bank **bjb**, dimana para pihak tersebut bertanggungjawab dalam pengelolaan risiko hukum. Dewan Komisaris dan Direksi memantau risiko hukum antara lain melalui pelaporan risiko hukum serta laporan lainnya yang berkaitan dengan legal. Dalam pelaksanaan pengelolaan risiko hukum bank **bjb** telah memiliki unit kerja khusus yang menangani permasalahan di bidang hukum yang terdiri dari bagian litigasi dan non litigasi.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman manajemen risiko hukum yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank **bjb** tersebut. Selain itu bank **bjb** juga telah memiliki kebijakan dan prosedur dalam pengelolaan di bidang hukum untuk memastikan bahwa aktivitas bank **bjb** telah sesuai dengan ketentuan perundang-undangan serta peraturan lainnya yang berlaku, sehingga bank **bjb** dapat terhindar dari risiko hukum.

Comprehensive Internal Control System

Control System In the Implementation of Risk Management Include:

a. Operational procedures in accordance with the process of bank **bjb** operational activities so as to minimize the possibility of operational risk at bank **bjb**.
b. Policies related to authority limits in operational activities, separation of duties and responsibilities at each level of position, as well as approval for each escalation.
c. Clear separation of functions between business units and supporting units and units that carry out control functions..

Legal Risk

Legal Risk is the risk due to lawsuits and/or weaknesses in juridical aspects. Weaknesses in the juridical aspects include, among others, the existence of lawsuits, the absence of supporting legislation, or weaknesses of the engagement such as nonfulfillment of contract legal requirements and imperfect collateral binding. Legal risks can originate from operational risks, agreements with third parties, legal uncertainty, and negligence in the application of the law, obstacles in the litigation process for settlement of claims, and jurisdictional issues between countries.

Active Supervision of the Board of Commissioners and Board of Directors

Stakeholders related to legal risk are the Board of Commissioners, Board of Directors and all bank **bjb** employees, where the parties are responsible for managing legal risk. The Board of Commissioners and Board of Directors monitor legal risks, among others, through legal risk reporting and other reports relating to the law. In implementing legal risk management, bank **bjb** has a special work unit that handles legal issues that consist of litigation and non-litigation sections.

Adequacy of Policies, Procedures, and Limit Determination

bank **bjb** has a policy and Legal Risk Management Guidelines that are regularly updated and evaluated on bank **bjb** risk management policies and guidelines. In addition, bank **bjb** also has policies and procedures in the management of the legal sector to ensure that bank **bjb** activities are in accordance with statutory provisions and other applicable regulations, so that bank **bjb** can avoid legal risk.

Selain itu bank **bjb** telah memiliki standardisasi dokumen hukum bagi produk dan layanan bank **bjb** yang dilakukan *review* secara berkala sesuai dengan perkembangan bisnis bank **bjb**. bank **bjb** juga melakukan kajian risiko hukum untuk setiap produk dan aktivitas baru sebagai langkah untuk memitigasi risiko hukum.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Dalam kecukupan proses penerapan manajemen risiko, bank **bjb** melakukan identifikasi, pengukuran, pemantauan dan pengendalian atas risiko hukum oleh Divisi Hukum. Divisi Hukum tersebut bertindak sebagai "*legal watch*" yang menyediakan analisis/advis hukum kepada seluruh pegawai pada setiap jenjang organisasi, selain itu juga berfungsi dalam memberikan legal opini dalam setiap perjanjian kerjasama yang akan dilakukan oleh bank **bjb**. bank **bjb** dalam melakukan pengelolaan risiko hukum dibantu oleh konsultan hukum untuk penanganan kasus hukum yang terjadi, dimana hal tersebut dilakukan untuk memitigasi dampak risiko hukum yang lebih luas.

Dalam melakukan pengendalian risiko hukum bank **bjb** melakukan beberapa hal di antaranya yaitu:

a. Proses kajian hukum dan pemberian opini atas produk serta layanan bank **bjb** termasuk aktivitas dan produk baru.
b. Terdapat standardisasi dokumen hukum bagi produk dan layanan bank **bjb**.
c. Kaji ulang terhadap dokumen-dokumen legal yang berlaku yang disesuaikan dengan perkembangan bisnis.
d. Kebijakan dan prosedur hukum yang memadai.
e. Melakukan penanganan kasus hukum yang dibantu juga oleh konsultan hukum apabila diperlukan.
f. Membantu unit-unit terkait dalam penanganan kasus hukum.
g. Memberikan informasi dan pengetahuan hukum kepada unit-unit terkait.
h. Mendokumentasikan setiap kejadian risiko hukum dan jumlah potensi kerugian akibat risiko hukum tersebut.
i. Terdapat fungsi legal pada aktivitas perkreditan dengan adanya unit bisnis legal.
j. Terdapat fungsi legal pada aktivitas pengadaan barang dan jasa yang membantu dalam proses *drafting* perjanjian kerjasama dengan pihak ketiga.

Sistem Pengendalian Intern yang Menyeluruh

Sistem pengendalian internal yang menyeluruh dalam proses pelaksanaan manajemen risiko hukum dilaksanakan secara berkala oleh Divisi Hukum dan berkoordinasi dengan Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal.

In addition, bank **bjb** have standardized legal documents for bank **bjb** products and services, which are regularly reviewed in accordance with bank **bjb** business development. bank **bjb** also conducts legal risk reviews for each new product and activity as a step to mitigate legal risk.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, and Risk Management Information System

In the adequacy of the process of implementing risk management, bank **bjb** conducts the process of identifying, measuring, monitoring and controling legal risks by the Legal Division. The Legal Division acts as a "legal watch" which provides legal analysis/advice to all employees at every level of the organization, but also functions in providing legal opinion in any cooperation agreement to be made by bank **bjb**. bank **bjb** in managing legal risk is assisted by legal consultants to handle legal cases that occur, where it is done to mitigate the impact of wider legal risks.

In carrying out legal risk control bank **bjb** does several things including:

a. The legal review process and providing opinions on bank **bjb** products and services including new activities and products.
b. The standardized legal documents for bank **bjb** products and services.
c. Review of applicable legal documents that are adjusted to cuurent business development.
d. Adequate legal policies and procedures.
e. Handling legal cases that are also assisted by legal consultants if needed.
f. Assist related units in handling legal cases.
g. Providing information and knowledge.
h. Documenting each legal risk event and the amount of potential loss due to the legal risk
i. A legal function in loan activities with the existence of a legal business unit
j. A legal function in goods and services procurement activities assisting in the drafting process of cooperation agreements with third parties.

Comprehensive Internal Control System

A comprehensive internal control system in the process of implementing legal risk management is carried out regularly by the Legal Division and coordinates with the Risk Management Work Unit and the Internal Audit Work Unit.

Risiko Kepatuhan

Risiko kepatuhan adalah risiko akibat bank **bjb** tidak memenuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku. Pengelolaan risiko kepatuhan dilakukan melalui penerapan sistem pengendalian intern yang konsisten.

Pengawasan Aktif Dewan Komisaris dan Direksi

Para pihak yang berkepentingan terkait dengan risiko Kepatuhan yaitu Dewan Komisaris, Direksi dan seluruh pegawai bank **bjb**, dimana para pihak tersebut bertanggungjawab dalam pengelolaan risiko kepatuhan. Penerapan prinsip dan budaya kepatuhan dimulai dari komitmen Dewan komisaris dan Direksi untuk memenuhi seluruh ketentuan yang berlaku. Kepatuhan terhadap ketentuan dan peraturan yang berlaku merupakan tanggung jawab dari seluruh jajaran organisasi termasuk Dewan Komisaris, Direksi dan seluruh pegawai. Struktur organisasi dalam melakukan pengelolaan risiko kepatuhan, bank **bjb** telah membentuk unit kerja kepatuhan yaitu Divisi Kepatuhan & APU-PPT yang bertanggung jawab untuk memastikan bahwa seluruh unit yang ada di bank **bjb** telah mematuhi pada peraturan-peraturan tersebut. Sementara Penanggung jawab atas kepatuhan suatu unit terhadap setiap peraturan yang berlaku berada pada setiap *Risk Taking Unit*.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman manajemen risiko kepatuhan yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank **bjb** tersebut. Selain itu bank **bjb** juga telah memiliki kebijakan mengenai Kebijakan Program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT) yang di antaranya membahas mengenai transaksi-transaksi yang mencurigakan serta pengkinian data nasabah, Kebijakan mengenai Pengendalian Gratifikasi yang bekerjasama dengan Komisi Pemberantasan Korupsi (KPK) dan terdapat prosedur kepatuhan untuk unit kerja. Selain itu, bank **bjb** telah menerapkan ISO 37001 mengenai sistem manajemen anti penyuapan sebagai upaya bank **bjb** untuk menerapkan tata kelola yang baik dalam aktivitas bank **bjb** dan ISO 37301 mengenai Sistem Manajemen Kepatuhan (SMK). bank **bjb** telah memiliki kebijakan mengenai pelaporan kepatuhan melalui *compliance sheet* kepada unit kerja terkait. Selain itu terkait dengan produk dan aktivitas baru terlebih dahulu dilakukan analisa untuk menilai kepatuhan terhadap ketentuan yang berlaku dalam penerbitan produk/aktivitas tersebut.

Compliance Risk

Compliance Risk is the risk due to bank **bjb** not fulfilling and/or not implementing the applicable laws and regulations. Compliance risk management is carried out through the implementation of a consistent internal control system.

Active Supervision of the Board of Commissioners and Board of Directors

Stakeholders associated with Compliance risk are the Board of Commissioners, Board of Directors and all bank **bjb** employees, where the parties are responsible for managing compliance risk. The application of the principle and culture of compliance begins with the commitment of the Board of Commissioners and Board of Directors to meet all applicable provisions. Compliance with applicable rules and regulation is the responsibility of all levels of organization, including the Board of Commissioners, Board of Directors, and all employees. The organizational structure in managing compliance risk, bank **bjb** has formed a compliance work unit, namely the Compliance & AML-CFT Division which is responsible for ensuring that all units in bank **bjb** had complied with these regulations. Meanwhile, the person in charge of a unit's compliance with every applicable regulation is in each risk taking unit.

Adequacy of Policies, Procedures, and Limit Determination

bank **bjb** has a policy and guidelines for compliance risk management that is regularly updated and evaluated on bank **bjb** risk management policies and guidelines. In addition, bank **bjb** also have policies regarding Anti-Money Laundering (APU) and Prevention of Terrorism Funding (PPT) Program policies which include discussing suspicious transactions and updating customer data, Policies on Gratification Control in collaboration with the Corruption Eradication Commission (KPK) and there is a Compliance Procedure for the work unit. In addition, bank **bjb** telah menerapkan ISO 37001 regarding the anti management system Bribery as an effort by bank BJB to implement good governance in bank bjb activities and ISO 37301 regarding Compliance Management System (SMK). bank **bjb** has a policy on compliance reporting through compliance sheets to related work units. In addition, with regard to new products and activities, analysis is first carried out to assess compliance with the applicable regulations in the issuance of these products/activities.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Dalam kecukupan penerapan proses manajemen risiko, bank **bjb** melakukan identifikasi, pengukuran, pemantauan dan pengendalian atas risiko kepatuhan melalui *Risk Taking Unit*. Dalam melakukan identifikasi serta pengukuran atas risiko kepatuhan dilakukan oleh unit kerja kepatuhan dengan melakukan pemantauan atas penerapan kepatuhan di semua unit kerja.

Dalam melakukan pengendalian risiko kepatuhan bank **bjb** melakukan beberapa hal di antaranya yaitu:

a. Melakukan kajian terhadap kebijakan dan prosedur internal bank **bjb**, serta pengajuan produk dan aktivitas baru.
b. Melakukan sosialisasi peraturan dan perundang-undangan yang berlaku kepada pegawai untuk mendukung terciptanya budaya kepatuhan.
c. Melakukan pemantauan atas pelaksanaan prinsip kehati-hatian bank **bjb.**
d. Melakukan pemantauan atas Risiko Kepatuhan.
e. Implementasi Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU- PPT)
f. Terdapat kebijakan pengendalian gratifikasi yang dikelola Unit Pengendalian Gratifikasi yang bekerjasama dengan Komisi Pemberantasan Korupsi (KPK) termasuk sosialisasi kepada pegawai untuk meningkatkan *awareness* pegawai terkait pengendalian gratifikasi.
g. Melakukan sosialisasi atas peraturan eksternal terbaru kepada unit kerja.

Dalam penyajian informasi mengenai risiko kepatuhan yang dihadapi, bank **bjb** telah menyusun beberapa pelaporan-pelaporan mengenai eksposur risiko kepatuhan di antaranya yaitu profil risiko kepatuhan secara *bankwide* yang disusum secara berkala, selain itu bank **bjb** juga membuat laporan secara rutin mengenai kejadian risiko kepatuhan berdasarkan data yang diperoleh dari *tools* manajemen risiko, terdapat juga laporan penerapan kepatuhan kepada manajemen.

Sistem Pengendalian Intern yang Menyeluruh

Sistem pengendalian internal yang menyeluruh dalam proses pelaksanaan manajemen risiko hukum dilaksanakan secara berkala oleh Divisi Kepatuhan & APU-PPT dan berkoordinasi dengan Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal.

Risiko Stratejik

Risiko stratejik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan perubahan lingkungan bisnis. Risiko ini timbul antara lain karena bank

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, As Well As the Risk Management Information System

In the adequacy of the application of risk management processes, bank **bjb** has conducted the process of identifying, measuring, monitoring and controling compliance risk through a Risk Taking Unit. The compliance work unit performed identification and measurement of compliance risk by monitoring the implementation of compliance in all work units.

In carrying out risk control, bank **bjb** compliance does several things including:

a. Reviewing bank **bjb** internal policies and procedures, as well as proposing new products and activities.
b. Disseminating the rules and regulations that apply to employees to support the creation of a culture of compliance
c. Monitoring the implementation of bank **bjb** prudential principles.
d. Monitoring the Compliance Risk.
e. Implementing the Anti-Money Laundering and Terrorism Financing Prevention Program (APU-PPT)
f. Implementing a gratification control policy that is managed by the Gratification Control Unit in collaboration with the Corruption Eradication Commission (KPK) Including socialization to employees to increase employee awareness regarding gratification control.
g. Disseminating the latest external regulations to the work unit.

In presenting information on compliance risks faced, bank **bjb** has compiled several reports on compliance risk exposures including bankwide compliance risk profiles that are periodically compiled, in addition to that bank **bjb** also makes regular reports on compliance risk events based on data obtained from tools risk management, there are also reports on the application of compliance to management.

Comprehensive Internal Control System

A comprehensive internal control system in the process of implementing legal risk management is carried out periodically by the Compliance & AML-CFT Division and coordinates with the Risk Management Work Unit and the Internal Audit Work Unit.

Strategic Risk

Strategic Risk is the risk due to inaccuracy in making and/or implementing a strategic decision and failure to anticipate changes in the changing business environment. This risk arises partly because bank **bjb** implements a strategy that is not in line

bjb menerapkan strategi yang kurang sejalan dengan visi dan misi bank **bjb**, melakukan analisis lingkungan stratejik yang kurang komprehensif dan/atau terdapat ketidaksesuaian rencana stratejik. Selain itu risiko stratejik juga timbul karena kegagalan dalam mengantisipasi perubahan lingkungan bisnis, mencakup kegagalan dalam mengantisipasi perubahan teknologi, perubahan kondisi ekonomi makro, dinamika kompetisi di pasar, dan perubahan kebijakan dari regulator.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi melakukan penetapan serta pengarahan mengenai strategi bisnis bank **bjb** sesuai dengan tugas dan kewenangannya. Dalam melakukan strategi bisnis tersebut disesuaikan dengan tingkat risiko yang dapat diterima oleh bank **bjb**. Selain itu, bank **bjb** juga melakukan penyesuaian strategi- strategi jangka pendek, jangka menengah maupun jangka panjang sejalan dengan arah bisnis dan perkembangan kondisi internal serta perkembangan kondisi eksternal.

Dalam menerapkan strategi bisnis tersebut dituangkan dalam KUDT serta Rencana Bisnis Bank (RBB) yang penyusunannya ditetapkan oleh Direksi dengan meminta persetujuan dari Dewan Komisaris. Direksi mengarahkan kepada masing-masing unit kerja untuk mengimplementasikan rencana bisnis bank tersebut untuk mencapai tujuan yang telah ditetapkan.

Dalam melakukan pengelolaan strategi bank **bjb**, Direksi dibantu oleh Divisi Perencanaan Strategis dalam memonitor implementasi strategi bank **bjb** termasuk implementasi rencana bisnis ban bank **bjb**. Selain itu dilakukan analisa implementasi rencana bisnis dan melaporkan hasil analisa kepada Direksi. Seluruh unit bisnis/ unit pendukung bertanggung jawab dalam membantu Direksi menyusun perencanaan stratejik dan mengimplementasikan strategi yang telah ditetapkan secara efektif. Unit-unit tersebut juga bertanggung jawab untuk memastikan bahwa pengelolaan risiko stratejik telah sesuai dengan kebijakan yang telah ditetapkan.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman manajemen risiko stratejik yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank **bjb** tersebut. Penyusunan Rencana Bisnis Bank (RBB) merupakan perencanaan strategis untuk mencapai tujuan yang telah bank **bjb** tetapkan. Sehingga dalam penyusunan kebijakan disesuaikan dengan rencana bisnis bank **bjb** yang dapat mendukung dalam pencapaian tujuan strategis bank **bjb**.

with bank **bjb** vision and mission, conducts an analysis of the strategic environment that is less comprehensive and/or there is a discrepancy in the strategic plan. In addition, strategic risks also arise because of failures in anticipating changes in the business environment, including failures in anticipating technological changes, changes in macroeconomic conditions, dynamics of competition in the market, and changes in policy from the regulator.

Active Supervision of the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors determine and direct bank **bjb** business strategy in accordance with its duties and authorities. In carrying out the business strategy, it is adjusted to the level of risk that is acceptable to bank **bjb**. In addition, bank **bjb** has also adjusted its short-term, medium-term and long-term strategies in line with the direction of the business and the development of internal conditions and the development of external conditions.

In implementing the business strategy, it is stated in KUDT bank business plan (RBB), the preparation is determined by Board of Directors by requesting approval from the Board of Commissioners. Board of Directors directs each work unit to implement bank business plan to achieve the stated goals.

In managing bank **bjb** strategies, Board of Directors is assisted by the Strategic Planning Division in monitoring the implementation of bank **bjb** strategies, including the implementation of bank **bjb** business plans. In addition, an analysis is carried out on the implementation of the business plan and reports the results of the analysis to Board of Directors. All business units/supporting units are responsible for assisting Board of Directors in developing strategic plans and implementing the strategies that have been set effectively. These units are also responsible for ensuring that strategic risk management is in accordance with established policies.

Adequacy of Policies, Procedures and Limit Determination

bank **bjb** has a strategic risk management policy and guidelines that are regularly updated and evaluated on bank **bjb** risk management policies and guidelines. The preparation of a bank business plan (RBB) is a strategic plan to achieve the goals bank **bjb** has set. So that the preparation of policies tailored to bank **bjb** business plan that can support the achievement of bank **bjb** strategic objectives.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Dalam kecukupan penerapan proses manajemen risiko, bank **bjb** melakukan identifikasi, pengukuran, pemantauan dan pengendalian atas risiko stratejik. bank **bjb** melakukan identifikasi, pengukuran dan pemantauan risiko stratejik dengan melakukan pemantauan atas pencapaian kinerja bank **bjb** dengan rencana bisnis bank **bjb** yang telah ditetapkan, selain itu bank **bjb** memperhatikan perubahan kondisi lingkungan bisnis untuk dilakukan penyesuaian kepada strategi yang akan diambil oleh bank **bjb**, bank **bjb** melakukan pengembangan bisnis dengan memperhatikan tingkat risiko yang dapat diterima oleh bank **bjb**, serta melakukan pemantauan terhadap posisi bisnis bank **bjb**. Adapun upaya pengendalian yang dilakukan untuk risiko stratejik adalah dengan melakukan analisa atas pencapaian kinerja bank **bjb**, mengambil langkah-langkah stratejik yang dirasa perlu sebagai respon terhadap perubahan kondisi bisnis, melakukan *business review* atas pencapaian kinerja bisnis secara berkala.

Sistem Pengendalian Intern yang Menyeluruh

Dalam pengendalian internal untuk risiko stratejik bank **bjb** melibatkan seluruh lini bisnis perusahaan serta kegiatan pengendalian yang dipantau pula oleh Unit Kerja Perencanaan Strategis, Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal.

Risiko Reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan *stakeholder* yang bersumber dari persepsi negatif terhadap bank **bjb**. Hal ini antara lain disebabkan oleh adanya pemberitaan media dan/atau rumor mengenai bank **bjb** yang bersifat negatif, serta adanya komunikasi bank **bjb** yang kurang efektif.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi memantau mengenai efektivitas penerapan manajemen risiko reputasi di bank **bjb**. Terkait wewenang dan tanggung jawab pengawasan aktif Dewan Komisaris dan Direksi bank **bjb**, Dewan Komisaris dan Direksi selalu memperoleh informasi yang jelas mengenai evaluasi dan penerapan manajemen risiko eksposur risiko reputasi. Struktur organisasi untuk melakukan pengelolaan terhadap risiko reputasi, bank **bjb** telah membentuk unit kerja tersendiri yang mengelola risiko reputasi yaitu Divisi *Corporate Secretary*, unit kerja tersebut berfungsi untuk melakukan pengelolaan terhadap reputasi bank **bjb** dan mengatur mengenai standar layanan di Kantor Cabang sebagai langkah untuk memitigasi risiko reputasi.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, As Well As the Risk Management Information System

In the adequacy of the implementation of the risk management process, bank **bjb** conducted identification, measures, monitors and controls strategic risk. bank **bjb** identifies, measures, and monitors strategic risk by monitoring the achievement of bank **bjb**performance with bank **bjb** business plan that has been set, in addition bank **bjb** pays attention to changes in business environment conditions to make adjustments to the strategy to be taken by bank **bjb**, bank **bjb** conducts business development by taking into account the level risks that can be accepted by bank **bjb**, as well as monitoring bank **bjb** business position. The control measures undertaken for strategic risk are by analyzing the achievement of bank **bjb** performance, taking strategic steps deemed necessary in response to changes in business conditions, conducting business reviews on the achievement of business performance on a regular basis.

Comprehensive Internal Control System

In internal control for strategic risk, bank **bjb** involves all lines of the company's business as well as control activities which are also monitored by the Strategic Planning Work Unit, Risk Management Work Unit and Internal Audit Unit.

Reputation Risk

Reputation Risk is the risk due to a decrease in the level of stakeholder confidence that comes from negative perceptions of bank **bjb**. This is partly due to negative media coverage and/or rumors about bank **bjb**, as well as ineffective bank **bjb** communications.

Active Supervision of the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors monitor the effectiveness of the implementation of Reputation Risk Management in bank **bjb**. Related to the authority and responsibility of active supervision of bank **bjb** Board of Commissioners and Board of Directors, the Board of Commissioners and Board of Directors always obtain clear information regarding the evaluation and application of risk management for risk exposure to reputation risk. The organizational structure to manage reputation risk, bank **bjb** has formed a separate work unit that manages reputation risk, namely the Corporate Secretary Division, the work unit functions to manage bank **bjb** reputation and regulate service standards at the Branch Offices as a measure to mitigate reputation risk.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman manajemen risiko reputasi yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank **bjb** tersebut. bank **bjb** juga telah memiliki kebijakan mengenai standar pelayanan yang harus dilakukan oleh unit kerja operasional, hal tersebut dilakukan untuk meminimalisir terjadinya risiko reputasi akibat kurang memadainya pelayanan bank **bjb**, terdapat juga kebijakan mengenai penanganan keluhan nasabah. Selain itu bank **bjb** telah memiliki *call center* sebagai sarana untuk melayani masyarakat yang membutuhkan jasa perbankan serta penyampaian permasalahan terkait dengan bank **bjb**. Terkait hubungan dengan pihak investor bank **bjb** telah memiliki unit kerja *investor relationship* yang melakukan komunikasi dengan pihak investor. bank **bjb** juga melakukan manajemen risiko reputasi dengan melakukan aktivitas *public relations*, *corporate social responsibility*, dan respon yang cepat terhadap penanganan keluhan yang masuk kepada pihak bank **bjb**.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Dalam kecukupan penerapan proses manajemen risiko, bank **bjb** melakukan identifikasi, pengukuran, pemantauan dan pengendalian atas risiko reputasi. bank **bjb** melakukan proses identifikasi dan pengukuran risiko reputasi dengan memantau jumlah keluhan nasabah kepada bank **bjb** melalui *call center* ataupun petugas bank **bjb** serta memantau mengenai tindakan penyelesaian atas keluhan tersebut, selain itu dilakukan pemantauan juga terhadap jumlah pemberitaan terhadap bank **bjb** yang dimuat di media masa. Dalam melakukan pengendalian atas risiko reputasi bank **bjb** memiliki *call center* serta mengadakan *coaching* bagi pegawai dengan memberikan *training* atau pelatihan mengenai standar layanan dengan tujuan bank **bjb** dapat memberikan pelayanan dengan lebih baik kepada nasabah baik eksternal maupun internal sebagai salah satu langkah mitigasi terhadap potensi risiko, selain itu bank **bjb** menekankan kepada seluruh pegawai bahwa reputasi bank **bjb** harus benar-benar dijaga, bank **bjb** juga memberikan informasi yang jelas kepada nasabah mengenai produk/aktivitas bank **bjb** sebagai langkah dalam memitigasi risiko.

Sistem Pengendalian Intern yang Menyeluruh

bank **bjb** telah memiliki unit kerja khusus dalam proses pelaksanaan manajemen risiko reputasi yang mencakup pengawasan secara berkala atas pemberitaan negatif dan keluhan yang berdampak pada reputasi bank **bjb** dan kegiatan pengendalian yang dipantau oleh Divisi Corporate Secretary, Divisi Jaringan & Layanan dan berkoordinasi dengan Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal.

Adequacy of Policies Procedures and Limit Determnation

bank **bjb** has a policy and reputation risk management guidelines that are regularly updated and evaluated on bank **bjb** risk management policies and guidelines. bank **bjb** also has a policy regarding service standards that must be performed by operational work units. This is done to minimize the risk of reputation due to inadequate bank **bjb** services. There are also policies regarding handling customer complaints. In addition, bank **bjb** also has a call center as a means to serve people who need banking services and address problems related to bank **bjb**. In relation to investor relations, bank **bjb** has an investor relationship work unit that communicates with investors. bank **bjb** also manages reputation risk by carrying out public relations activities, corporate social responsibility and rapid responses to handling complaints that come to bank **bjb**.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, As Well As the Risk Management Information System

In the adequacy of the implementation of risk management processes, bank **bjb** identifies, measures, monitors and controls reputation risk. bank **bjb** carries out the process of identifying and measuring reputational risk by monitoring the number of customer complaints to bank **bjb** through the call center or bank **bjb** officers and monitoring the resolution of these complaints, in addition to monitoring the number of reporting to bank **bjb** published in the mass media. In controlling the reputation risk of bank **bjb** having a call center and holding a coaching clinic for employees by providing training or trainingon service standards with the aim of bank **bjb** can provide better services to customers both externally and internally as one of the mitigation measures against potential risks, in addition bank **bjb** emphasizes to all employees that bank **bjb** reputation must be strictly guarded, bank **bjb** also provides clear information to customers about the products/activities of bank **bjb** as a step in mitigating risk.

Comprehensive Internal Control System

bank **bjb** has a special work unit in the process of implementing reputation risk management which includes regular supervision of negative news and complaints that affect bank **bjb** reputation and control activities monitored by the Corporate Secretary Division, Network and Service Division, and in coordination with the Risk Management Work Unit and the Internal Audit Unit.

HUMAN CAPITAL
Human Capital

06




bank bjb
Jaringan bank bjb
3Q22
3Q23
YoY
Jaringan Kantor
925
907
-18
Kantor Cabang
63
64
Kantor Cabang Pembantu
836
819
bjb Prioritas
18
18
Sentra UMKM
6
6
Terminal Elektronik
1,846
1,915

Kerangka Konseptual *Human Capital* bank bjb

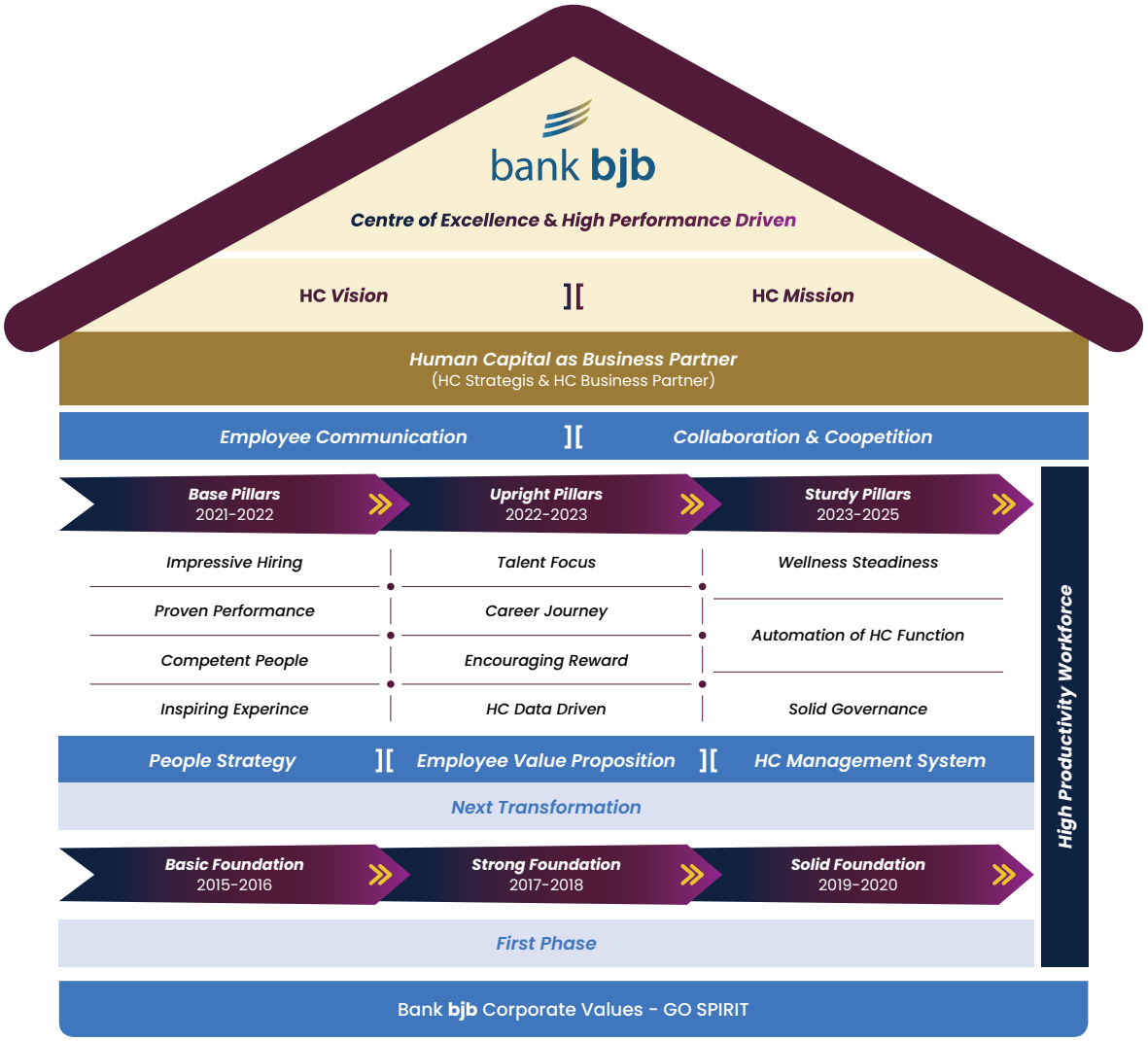
Conceptual Framework of bank **bjb** Human Capital

Sejalan dengan amanah *Corporate Plan* dan Strategi Perseroan dalam mendorong pertumbuhan bisnis dan menciptakan produktivitas pegawai yang berkelanjutan, *human capital* (HC) bank **bjb** terus memperkuat fondasi organisasi dengan meningkatkan kapabilitas *human capital*. Melalui beragam program, *human capital* bank **bjb** berkomitmen untuk mendorong seluruh insan bank **bjb** memiliki *business mindset* yang kuat dan budaya proaktif sebagai bagian dari transformasi organisasi.

Human Capital Stategic Plan (HCSP) 2021-2025 menjadi acuan bagi bank **bjb** dalam mewujudkan pilar-pilar strategi pengelolaan *human capital* dan menciptakan *talent* terbaik yang unggul, handal, dan tangguh serta bertaraf nasional yang mampu berkompetisi di Industri Keuangan Indonesia.

In accordance with the mandate of the Corporate Plan and Company Strategy in boosting business growth and creating sustainable employee productivity, bank **bjb** human capital (HC) continues to strengthen the organizational foundation by increasing human capital capabilities. Through various programs, bank **bjb** human capital is committed to encouraging all bank **bjb** people to have a strong business mindset and proactive culture as part of organizational transformation.

The Human Capital Strategic Plan (HCSP) 2021-2025 is a reference for bank **bjb** in realizing the strategic pillars of human capital management and creating the best talent, who is superior, reliable, tough and having national standard that can compete in the Indonesian Financial Industry.



Visi dan Misi *Human Capital*

Sebagai jawaban terhadap perkembangan organisasi dan perubahan bisnis yang dinamis, Divisi Human Capital secara responsif turut menyelaraskan Strategi, Visi-Misi pengelolaan *human capital* yang merupakan unsur fundamental dalam membangun insan *Great People* **bjb** yang Unggul, Handal dan Tangguh.

Vision and Mission of Human Capital

As a response to organizational development and dynamic business changes, Human Capital Division responsively aligned the Strategy, Vision Mission of human capital management as a fundamental in building bank **bjb** Great People with Superior, Reliable and Resilient capabilities.

VISI
Vision

STRATEGIC PARTNER
Menjadi mitra strategis yang transformatif untuk mendukung agility bank bjb dalam mencapai kinerja terbaik.
Be a transformative strategic partner to support the bank's agility in achieving the best performance

Misi Mission

HPEX
Membangun pengalaman pegawai dalam berkinerja untuk mendorong produktivitas tinggi.
Build high-performance employee experience to drive productivity

EFECTIVE – EFFICIENT HC SERVICE
Mengembangkan bisnis proses dan layanan Human Capital yang efektif dan efisien serta memberikan kontribusi optimal bagi organisasi.
Develop effective & efficient business processes and service in HC and contribute to whole organization.

GREAT PLACED TO WORK
Membangun budaya kerja yang sehat untuk mencapai hubungan Industrial yang harmonis secara berkelanjutan.
Building a healthy and harmonious culture to reach sustainable industrial peace.

Nilai Values

GO SPIRIT

SERVICE EXCELLENCE | ***PROFESSIONALISM*** | ***INTEGRITY*** | ***RESPECT*** | ***INNOVATION*** | ***TRUST***

Strategi Utama *Human Capital*

Productivity menjadi fokus utama dalam mendorong pertumbuhan bisnis Perseroan, sehingga dilakukan peningkatan pengelolaan fungsi *human capital* terutama dalam hal rekrutmen, kompetensi, penajaman KPI, *system reward*, pengembangan budaya dan penerapan strategi *talent management* yang kokoh serta berkelanjutan. *Talent Development* dilaksanakan pada setiap level Jabatan dengan tujuan untuk meningkatkan kompetensi, kinerja, dan karir pegawai sebagai bagian dari Program *Succession Planning* bank **bjb**.

Human Capital Main Strategy

Productivity is the main focus in encouraging the Company's business growth so that the management of human capital functions is improved, especially in terms of recruitment, competency, KPIs refinement, reward systems, cultural development, and implementation of a firm and sustainable talent management strategy. Talent Development is conducted at every level of position in order to improve employee competency, performance, and career as part of the bank **bjb** Succession Planning Program.

Selain itu, optimalisasi fungsi *Human Capital Business Partners* (HCBP) juga diperkuat melalui tanggung jawab pekerjaan dalam setiap siklus *human capital*, mengelola aspek-aspek pengelolaan *human capital* dengan dukungan pemenuhan kebijakan dan ketentuan. Untuk merealisasikan pencapaian visi dan *Corporate Plan* bank **bjb** 2021-2025, Divisi Human Capital mengimplementasikan 3 (tiga) strategi utama yaitu sebagai berikut:

Additionally, optimization of the Human Capital Business Partners (HCBP) function is also affirmed through job responsibilities in each human capital cycle, managing aspects of human capital management with support for satisfying policies and regulations. To realize bank **bjb's** vision and Corporate Plan 2021-2025 achievement, the Human Capital Division implements 3 (three) main strategies, as follows:



1. *Optimization Employee Productivity*
   Penajaman standarisasi *key performance indicator* (KPI) dan *monitoring* serta evaluasi kinerja untuk mendorong efektifitas akselerasi pencapaian kinerja yang berkelanjutan dengan optimalisasi pemanfaatan teknologi *digital*.
2. *Great Career Journey & Encouraging Reward*
   Redefining Career Journey melalui *effective development* program dan sistem *reward* yang berprinsip "*pay for position, pay for person & pay for performance*" serta sesuai dengan *effective best practice*.
3. *Decentralization HC Function*
   Peningkatan peran *human capital* sebagai *strategic business partner* melalui optimalisasi kewenangan dan desentralisasi fungsi *human capital* yang menjangkau seluruh unit kerja untuk memberikan *high performance employee experience* melalui dukungan teknologi *digital*.

1. Optimization Employee Productivity
   Improving the standardization of key performance indicators (KPI) and monitoring as well as performance evaluation to support the effectiveness of sustainable performance achievement acceleration by optimizing the use of digital technology.
2. Great Career Journey & Encouraging Reward
   Redefining Career Journey through an effective development program and reward system with the principle "pay for position, pay for person & pay for performance" and in accordance with effective best practices.
3. Decentralization HC Function
   Increasing the role of human capital as a strategic business partner through optimizing authorization and decentralization of human capital functions that reach all work units to provide high performance employee experience via the digital technology support.

Kebijakan dan Pelaksanaan Manajemen *Human Capital*

Human Capital Management Policy and Implementation

Rekrutmen

Kebijakan

Dalam kondisi persaingan bisnis yang sangat ketat, intensitas pemenuhan kebutuhan Perseroan terhadap sumber daya manusia (SDM) profesional dan *qualified* pun semakin tinggi. Karena itu, fungsi rekrutmen dan seleksi yang efektif dan strategis menjadi kunci penting untuk membangun tim yang kuat dan kompetitif. Dengan merekrut individu yang tepat, bank **bjb** dapat memacu ide-ide baru/inovatif dan solusi kreatif untuk membawa perubahan dan kemajuan kinerja terbaik.

bank **bjb** melaksanakan proses rekrutmen melalui *multi channel* dan bekerja sama dengan lembaga pendidikan tinggi terbaik di Indonesia dalam bentuk partisipasi pada *Job Fair* maupun *Campus Hiring* serta *outreach recruitment program*. Proses rekrutmen tersebut dilaksanakan melalui program sebagai berikut:

1. Rekrutmen *First Entry Level*
   Program penerimaan pegawai yang diperuntukkan bagi lulusan baru (*fresh graduate*) perguruan tinggi untuk untuk memenuhi kebutuhan pegawai Perseroan di level jabatan staf (Frontliner/Back Office).
2. Rekrutmen *Information Technology Development Program* (ITDP)
   Program penerimaan pegawai melalui pendidikan dan pelatihan yang dirancang khusus bagi lulusan sarjana yang diprioritaskan untuk mengisi posisi jabatan jabatan profesional di bidang Teknologi Informasi.
3. Rekrutmen *Officer Development Program*
   Program penerimaan pegawai melalui pendidikan dan pelatihan yang dirancang khusus bagi lulusan sarjana dalam rangka membentuk kader-kader calon pemimpin bank **bjb** di masa depan.
4. Rekrutmen *Experience Hire*
   Program penerimaan pegawai berpengalaman yang memiliki kompetensi dan pengalaman tertentu serta relevan dengan bidang jabatan tertentu sesuai kebutuhan Perseroan.
5. Rekrutmen *Outsourcing Hiring Program*
   Program penerimaan pegawai yang diperuntukan kepada para pegawai *outsourcing* yang telah memiliki masa kerja di atas 3 (tiga) tahun untuk memberikan kesempatan untuk mengembangkan diri menjadi calon pegawai yang profesional, handal dan siap bekerja di Perseroan.
6. Rekrutmen *Account Officer Development Program* (AODP)
   Program penerimaan pegawai dengan ruang lingkup pekerjaan dengan keahlian spesifikasi bidang bisnis, baik dana, jasa maupun kredit.

Recruitment

Policy

When there is a lot of competition in the business world, it is even more important for a company to have professional and qualified employees. Hence, an effective and strategic recruitment and selection function is an important key to building a strong and competitive team. By recruiting the right individuals, bank **bjb** can boost new/innovative ideas and creative solutions to bring change and best performance progress.

Bank **bjb** carried out the recruitment process through multi channels and cooperated with the best universities in Indonesia in the form of participation in Job Fairs and Campus Hiring as well as outreach recruitment programs. The recruitment process was carried out through the following recruitment programs:

1. First Entry Level Recruitment
   It was an employee recruitment program intended for fresh graduates of higher education to meet the needs of the Bank's employees at the staff position level (Frontliner/Back Office).
2. Recruitment of Information Technology Development Program (ITDP)
   It was an employee recruitment program through profession and training specifically designed for undergraduate graduates prioritized to fill professional positions in the field of Information Technology.
3. Recruitment of Officer Development Program
   It was an employee recruitment program through profession and training specifically designed for undergraduate graduates in order to form cadres of future bank **bjb** leaders.
4. Experience Hire Recruitment
   It was a program for recruitment of experienced employees who had certain competencies and experiences and were relevant to certain positions according to the needs of the Company.
5. Recruitment Outsourcing Hiring Program
   It was an employee recruitment program intended for outsourced employees who had a working period of more than 3 (three) years to provide opportunities to develop themselves into prospective employees who were professional, reliable and ready to work at the Company.
6. Account Officer Development Program (AODP) Recruitment
   It was an employee recruitment program with a scope of work with specific expertise in the business field, both funds, services and credit.

7. Rekrutmen **bjb** *Talent Scouting*
   Program pembinaan dan pendidikan yang diberikan kepada mahasiswa/mahasiswi terbaik dan berprestasi (sesuai dengan kriteria yang ditetapkan Perseroan) di perguruan tinggi yang bekerjasama dengan Perseroan guna menciptakan calon pegawai yang profesional, handal dan siap bekerja di Perseroan.
8. Penerimaan Peserta Pemagangan Abdi **bjb**
   Program Pemagangan yang diselenggarakan oleh Perseroan dalam rangka meningkatkan kualitas sumber daya manusia agar memiliki pengalaman, keterampilan dan meningkatkan kompetensi di bidang perbankan.

7. Recruitment of **bjb** Talent Scouting
   It was a coaching and professional program given to the best and outstanding students (according to the criteria set by the Bank) at universities in collaboration with the Bank to create professional, reliable and ready to work prospective employees at the Company.

8. Recruitment of Abdi **bjb** Internship Participants
   The bank organized an Internship Program to improve the quality of human resources to gain experience, and skills, and increase competency in the banking sector.

Pelaksanaan Rekrutmen

Selama tahun 2023, Perseroan telah merekrut 133 *First Entry Level*, 12 *Experience Hire* dan 162 peserta pemagangan. Jumlah penerimaan tersebut selaras dengan strategi Perseroan untuk mengoptimalkan dan meningkatkan efektivitas pengelolaan *Human Capital* bank **bjb**.

Implementation of Recruitment

During 2023, the Company recruited 133 First Entry Level, 12 Experience Hire and 162 apprentices, the number of employees was in line with the Bank's strategy to optimize and increase the effectiveness of bank **bjb** Human Capital management.

Tabel Rekrutmen Tahun 2023
Recruitment Table 2023

No	Jalur Rekrutmen Way of Recruitment	Jumlah (Orang) Amount (Employee)
1.	*First Entry Level*	133
2.	*Experience Hire*	12
3.	Program Pemagangan Abdi **bjb** Abdi **bjb** Internship Program	162
Total		**307**

Pengembangan Kompetensi

Kebijakan

Dinamika perekonomian global di sepanjang tahun 2023 berubah dengan sangat cepat, dinamika ekonomi global tersebut salah satunya adalah karena pelemahan ekonomi global. Perlambatan perekonomian global di tahun ini dipengaruhi oleh bayang-bayang resesi global pasca pandemi COVID-19 dan krisis keuangan. Di tahun ini, kondisi perekonomian Indonesia dinilai masih kuat bertahan menghadapi gejolak ekonomi global yang mengarah pada resesi ekonomi. Potensi untuk bertahan menghadapi risiko terjadinya resesi ekonomi cukup besar karena ditopang oleh PDB yang masih positif serta tingkat inflasi yang relatif lebih rendah dibandingkan banyak negara lain. Sebagai bagian dari pendorong pemulihan ekonomi nasional, bank **bjb** menyambut positif kebangkitan ekonomi dengan optimis dengan tetap berkomitmen untuk menjaga pertumbuhan berkualitas dan berkelanjutan, tentunya sumber daya manusia adalah kunci utama dari sebuah pencapaian Perseroan. Dengan komposisi pegawai yang saat ini didominasi oleh generasi milenial, bank **bjb**

Competency Development

Policy

The dynamics of the global economy throughout 2023 were changing rapidly. One of the dynamics of the global economy was due to the weakening of the global economy. In this year, the global economic slowdown was influenced by the shadow of the global recession following the COVID-19 pandemic and the financial crisis. Also, Indonesia's economic condition was considerably firm enough to survive global economic turmoil, which led to an economic recession. The potential to survive in dealing with the risk of an economic recession occurrence was quite large because it was supported by GDP, which was still positive and the inflation rate was relatively lower compared to many other countries. As part of the driving forces for national economic recovery, bank **bjb** positively welcomes economic revival with optimism, while remaining committed to maintain quality and sustainable growth. Indeed, human resources are the main key to the Company's achievements. With the composition of employees currently dominated by the millennial generation, bank

menerapkan rencana dan strategi pembelajaran bagi pegawai demi untuk meningkatkan kualitas sumber daya manusia yang unggul, kompeten dan berdaya saing tinggi. Strategi tersebut adalah sebagai berikut:

a. Membentuk *Learning Ecosystem* yang bersinergi untuk mengoptimalkan sisi pembelajaran yang tepat guna, tepat waktu dan tepat biaya;
b. Membangun *Learning Culture* berbasis integritas, *Good Corporate Governance (GCG)* dan efisiensi di dalam lingkungan kerja;
c. Menjadi *Business Support* dalam meningkatkan *Employee Productivity* terutama pada pegawai bisnis, pengembangan *hybrid bank* dan kolaborasi dengan *stakeholders*.

Pengembangan sumber daya manusia melalui kegiatan pembelajaran pada tahun 2023 tetap dilaksanakan dalam berbagai metode, baik tatap muka dan daring *(online)* dengan mengadaptasi kebiasaan baru dan menerapkan protokol kesehatan sesuai yang dianjurkan oleh pemerintah. Selain itu, pembelajaran bagi pegawai dilakukan menggunakan metode *blended learning solution*, untuk menciptakan *employee experience* serta mendorong optimalisasi kinerja pegawai yang meliputi *technical skill,* profesional, manajerial dan *leadership* sumber daya manusia bank **bjb** secara terus-menerus yang terencana, adaptif dan inovatif.

Selain strategi tersebut, pada tahun 2023 bank **bjb** tetap melakukan program berkelanjutan dalam bentuk pemberian beasiswa terhadap pegawai yang memenuhi kualifikasi yang telah ditetapkan. Hal ini merupakan wujud komitmen bank **bjb** untuk mendorong kualitas sumber daya manusia Perseroan dan pendidikan di Indonesia, dan juga sebagai bentuk *employee retention* serta untuk meningkatkan *engagement* pegawai terhadap Perseroan.

Sesuai dengan ketentuan regulator, untuk meningkatkan kualitas manajemen risiko dan penerapan *good corporate governance* di Perseroan, serta tersedianya sumber daya manusia yang *qualified* dan memiliki kompetensi di bidang manajemen risiko serta memiliki standar profesi dan kode etik yang baik, bank **bjb** memberikan Program Sertifikasi Manajemen Risiko dan Program *Refreshment* kepada pegawai secara berjenjang dan simultan. Selain itu, bank **bjb** memberikan sertifikasi lainnya yang dianggap penting bagi pegawai dalam menunjang pekerjaan sesuai dengan profesinya masing-masing.

bank **bjb** memiliki kebijakan bahwa setiap pegawai memiliki kesempatan yang setara dalam proses pengembangan karir sesuai dengan kinerja, kompetensi, pengalaman dan kriteria lainnya yang ditetapkan serta kesempatan dalam mendapatkan pendidikan dan pelatihan. Hal ini sesuai dengan kebijakan terkait pengembangan kompetensi pegawai yang tertuang dalam Surat Keputusan Direksi No. 0001/SK-DIR/ET/2017 tanggal 09 Februari 2017 tentang Pedoman Pengelolaan Pendidikan.

bjb will implement learning plans and strategies for employees in order to improve the quality of superior, competent, and highly competitive human resources. The strategy is as follows:

a. Establishing a synergized Learning Ecosystem to optimize the effective, timely, and cost-effective learning aspect;
b. Building a Learning Culture based on integrity, Good Corporate Governance (GCG) and efficiency in the work environment;
c. Being Business Support in increasing Employee Productivity, especially business employees, hybrid banks development, and collaborating with stakeholders.

Human resource development through the 2023 learning activities will be implemented in various methods, both face-to-face and online, by adapting new habits and implementing health protocols as recommended by the government. Apart from that, learning for employees is carried out using the blended learning solution method, to create employee experience and encourage the optimization of employee performance which includes technical, professional, managerial, and leadership of bank **bjb's** human resources in a continuously planned, adaptive and innovative way.

In addition to this strategy, in 2023, bank **bjb** will continue to perform a sustainable program, such as providing scholarships to employees who meet the specified qualifications. This is a form of bank **bjb's** commitment to improve the quality of the Company's human resources and education in Indonesia and employee retention as well as to increase employee engagement with the Company.

In accordance with regulatory provisions, to improve the quality of risk management and the implementation of good corporate governance in the Company and the availability of qualified and competent in the risk management aspect as well as good professional standards and codes of ethics human resources, bank **bjb** provides a Risk Management Certification Program and Refreshment program for employees gradually and simultaneously. Also, bank **bjb** provides other certifications, which are considerably important for employees in supporting their work in accordance with their respective professions.

bank **bjb** has a policy at all levels of the organization that every employee has equal opportunities in the career development process according to performance, competence, experience, and other established criteria, as well as opportunities to receive learning and training. This was in accordance with the policies related to employee competency development as stated in the Decree of the Directors No. 0001/SK-DIR/ET/2017 dated February 9, 2017 concerning Guidelines for Education Management.

Sebagai perusahaan yang bergerak di industri perbankan, bank **bjb** juga berkomitmen untuk meningkatkan kompetensi di bidang manajemen risiko. Adapun ketentuan pengelolaan Sertifikasi Manajemen Risiko tertuang dalam Surat Edaran Nomor 007/SE/DIR-ET/2017 tanggal 10 Februari 2017 perihal Sertifikasi Manajemen Risiko.

A company engaging in banking industry, bank **bjb** also commits to improve competency in the risk management sector. The provisions for the management of Risk Management Certification were contained in Circular Letter Number 007/SE/DIR-ET/2017 dated February 10, 2017 regarding Risk Management Certification.

Pelaksanaan Pengembangan Kompetensi

Competency Development Implementation

Tabel Pengembangan Kompetensi Berdasarkan Level Jabatan Tahun 2023
Table of Competency Development Based on Position Level in 2023

No.	Level Jabatan Job Level	Jenis Pendidikan Type of Learning	Tujuan Pelatihan Learning Goals	Jumlah Pegawai Number of employees	Jumlah Pegawai Yang Telah Mengikuti Number of Employees who have attended the Learning	Presentase Yang Telah Mengikuti Pelatihan Untuk Setiap Level Jabatan Percentage Who Have Followed Learning for Each Position Level	Presentase Yang Telah Mengikuti Pelatihan Untuk Setiap Jenis Pelatihan Percentage that has followed the learning for each type of learning
1.	Staff	*In House Training*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	4,652	4,652	100%	100%
2.		*Public Training*					
3.	First Line Management	*In House Training*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	1,712	1,712	100%	100%
4.		*Public Training*					
5.	Middle Management	*In House Training*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	641	641	100%	100%
6.		*Public Training*					
7.	Senior Management	*In House Training*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	179	179	100%	100%
8.		*Public Training*					
9.	Executive Management	*In House Training*	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan Fulfilling employee competencies according to job specifications	31	31	100%	100%
10.		*Public Training*					

Evaluasi Pelaksanaan Pengembangan Kompetensi

Evaluation of Competency Development Implementation

Evaluasi Pembelajaran Insan bank bjb Tahun 2023
Bank **bjb** Employee Learning Evaluation in 2023

Tipe Evaluasi Evaluation Type	Nilai Score	Target Target	Persentase Percentage
Level 1 (*Reaction*)	4.63	4.20	110%
Level 2 (*Learning*)	92.84	80.00	116%
Level 3 (*Behaviour*)	4.50	4.10	110%

Biaya Pengembangan Kompetensi

Pada tahun 2023, bank **bjb** telah mengeluarkan biaya sebesar Rp44,26 miliar untuk pelaksanaan pengembangan kompetensi pegawai. Biaya pengembangan kompetensi di tahun 2023 mengalami penurunan dari tahun 2022 yang sebesar Rp46,38 miliar. Berikut rincian dari biaya pengembangan kompetensi selama tahun 2023:

Competence Development Costs

In 2023, bank **bjb** will spend Rp 44.26 billion for implementing employee competency development. The 2023 competency development costs will decrease from 2022, amounted to Rp 46.38 billion. The following are details of competency development costs during 2023:

No.	Kategori 1 Category 1	Realisasi (Rp) Realization (IDR)
1.	Pembelajaran *In house Training* / In-house Training	28,607,528,928
2.	Pembelajaran *Public Training* / Public Training	14,431,384,225
3.	Pembuatan Modul Pembelajaran / Public Training	208,573,500
4.	Perpustakaan / Library	455,200
5.	Beasiswa / Scholarship	1,012,815,117
Total		**44,260,756,970**

No.	Kategori 1 Category 1	Realisasi (Rp) Realization (IDR)
1.	Pembelajaran *Business* / Business Learning	24,926,976,350
2.	Pembelajaran *Support* / Support Learning	18,111,936,803
3.	Pembuatan Modul Pembelajaran / Learning Module Drafting	208,573,500
4.	Perpustakaan / Library	455,200
5.	Beasiswa / Scholarship	1,012,815,117
Total		**44.260.756.970**

No.	Kategori 1 Category 1	Realisasi (Rp) Realization (IDR)
1.	*Hardskill/Technical Skill*	36,564,365,693
2.	*Softskill*	6,474,547,460
3.	Pembuatan Modul Pembelajaran / Learning Module Drafting	208,573,500
4.	Perpustakaan / Library	455,200
5.	Beasiswa / Scholarship	1,012,815,117
Total		**44,260,756,970**

No.	Kategori 1 Category 1	Realisasi (Rp) Realization (IDR)
1.	*Executive Program*	5,968,390,030
2.	*Talent Development Learning Program*	8,656,206,207
3.	*Banking Academy*	648,313,296
4.	*LNA*	2,500,595,024
5.	*Certification*	11,094,426,602
6.	MPP 5 3 1	357,905,571
7.	RAKB	308,143,218
8.	*Regular Training*	13,504,933,205
9.	Pembuatan Modul Pembelajaran / Learning Module Drafting	208,573,500
10.	Perpustakaan / Library	455,200
11.	Beasiswa / Scholarship	1,012,815,117
Total		**44,260,756,970**

Pengembangan Karir

Kebijakan

Untuk memastikan kelangsungan regenerasi dan suksesi yang terkoordinasi dengan baik dalam organisasi, kebijakan *career management* menjadi kunci dalam membentuk pegawai yang profesional dan memiliki kapabilitas yang dibutuhkan untuk mengarahkan Perseroan mencapai kinerja yang lebih baik. bank **bjb** berkomitmen untuk memberikan peluang dan dukungan kepada setiap pegawai agar dapat mengembangkan potensi dan mencapai puncak karir mereka melalui pelaksanaan *Career Development Program* dan *Leadership Development Program* yang dijalankan oleh Divisi Human Capital.

Pelaksanaan Pengembangan Karir

Sejumlah program *career development* yang telah diimplementasikan di tahun 2023 adalah:

1. *Acceleration Program*
   Program akselerasi *level assistant* bagi pegawai yang telah memenuhi kriteria penilaian dan *aging grade* yang ditetapkan.
2. *Treasury Development Program* (TDP)
   Program pengembangan pegawai yang diperuntukan bagi pegawai *level assistant* di bidang *Treasury* yang dipersiapkan untuk mengisi jabatan dan akan berkarir serta memiliki spesialisasi di bidang *treasury.*
3. *Staff Development Program* (SDP)
   Program pengembangan karir yang bertujuan mempersiapkan pegawai yang memiliki kompetensi untuk memenuhi jenjang jabatan di *level officer*.
4. *Manager Development Program*
   Program pengembangan dan percepatan karir yang ditujukan bagi *talent-talent* terbaik bank **bjb** di *level First Line Management* (minimal level jabatan *Officer* di rentang *Grade* 6-9) untuk dipersiapkan menjadi calon-calon Manager yang berkualitas, untuk selanjutnya akan diberikan pendidikan dan pelatihan secara komprehensif serta lebih difokuskan pada area bisnis.
5. *Branch Manager Development Program* (BMDP)
   Program pengembangan pegawai di Level Managerial yang ditujukan bagi Managers/SBM/Group Head. Managers/SBM/Group Head melalui Pendidikan dan Pelatihan yang bertujuan untuk peningkatan kompetensi dan mempersiapkan pegawai menjadi *Successor* Pejabat Eksekutif di Level Pemimpin Cabang.
6. *General Manager Development Program*
   Program pengembangan pegawai di level Managerial yang dipersiapkan menduduki L1 (Pemimpin Divisi/CEO Regional).

Penilaian Kinerja

Kebijakan

Untuk mendorong produktivitas pegawai dan memastikan setiap pegawai dapat berkontribusi secara optimal sesuai

Carrer Development

Policy

To ensure continuity of well-coordinated regeneration and succession within the organization, career management policies are the key in shaping professional and capable employees required to direct the Company to achieve better performance. bank **bjb** is committed to providing opportunities and support to each of the employees so they can develop their potential and reach the peak of their career through the implementation of the Career Development Program and Leadership Development Program operated by the Human Capital Division.

Career Development Implementation

Some career development programs that have been implemented in 2023 are:

1. Acceleration Program
   Assistant level acceleration program for employees who have met the specified assessment and aging grade criteria.
2. Treasury Development Program (TDP)
   Employee development program intended for assistant level employees in the Treasury sector, who are prepared to fill positions and will have a career and specialization in the treasury sector.
3. Staff Development Program (SDP)
   A career development program that aims to prepare competent employees to fulfill positions at the officer level.
4. Manager Development Program
   Career development and acceleration program aimed at bank **bjb** best talents at the first line management level (at least officer level in the grade 6-9) range to be prepared to become qualified candidates for managers, for further comprehensive education and training more focused on the business area.
5. Branch Manager Development Program (BMDP)
   Employee development program at Managerial Level aimed at Managers/SBM/Group Head. Managers/SBM/Group Head through Education and Training which aims to increase competence and prepare employees to become Successors of Executive Officers at Branch Manager Level.
6. General Manager Development Program
   Employee development program at Managerial level prepared to occupy L1 (Division Head/Regional CEO)

Performance Assessment

Policy

To improve employee productivity and ensure that each employee can optimally contribute in accordance with the Company's

dengan tujuan Perseroan, Perseroan terus menyempurnakan proses manajemen kinerja secara terintegrasi baik dari standar kompetensi dan kinerja yang diperlukan, melalui peningkatan sistem penilaian kinerja pegawai berbasis digital (**bjb** prestasiku). **bjb** Prestasiku tidak hanya menjadi alat administrasi penilaian namun menjadi sistem *monitoring* dan evaluasi berkelanjutan sekaligus *performance driven* pegawai, sehingga dapat dilakukan *continuous improvement* untuk peningkatan pencapaian bisnis. Selain itu dapat digunakan sebagai data analisis sehingga mampu memberikan *result* berupa rekomendasi atas pelatihan dan pengembangan untuk peningkatan kompetensi pegawai dikemudian hari.

Pelaksanaan Penilaian Kinerja

Pelaksanaan pengisian penilaian kinerja pegawai dilakukan secara berkala setiap triwulan dan tahunan melalui *performance management system* bank **bjb** dengan rincian siklus penilaian kinerja sebagai berikut:

1. Penetapan *goal setting*
   Menyusun dan menetapkan *goal setting* triwulanan dalam 1 (satu) tahun periode kinerja yang dilakukan atas kesepakatan Pegawai dengan atasan pada awal periode kinerja.

2. *Monitoring* kinerja
   Monitoring kinerja dilakukan melalui *Performance Coaching* oleh atasan dengan Pegawai selama periode penilaian.

3. Penilaian Kinerja (*appraisal*) Penilaian Kinerja dilakukan secara berkala pada periode sebagai berikut:
   a. *Quarterly Performance Review*, dilakukan untuk mengevaluasi pencapaian *Goal Settting* Pegawai selama periode kinerja ***Quarter* I (Januari- Maret), *Quarter* II (April - Juni), *Quarter* III (Juli - September) dan *Quarter* IV (Oktober - Desember)** yang dilakukan pada awal periode triwulan berikutnya.
   b. *Annual Performance Review*, dilakukan untuk mengevaluasi pencapaian target kerja Pegawai periode tahun penilaian (Januari - Desember) dengan mempertimbangkan Penilaian Kinerja *Quarterly Performance Review*.

Remunerasi

Kebijakan

Salah satu kunci untuk memenangkan persaingan dalam menarik dan memotivasi Pegawai Terbaik (*talent war*) di industri perbankan adalah melalui sistem pengelolaan remunerasi yang baik. Remunerasi adalah salah satu aspek penting dalam mempertahankan SDM yang berkualitas. bank **bjb** berkomitmen untuk terus menerapkan kebijakan yang wajar dan kompetitif kepada pegawai berdasarkan kinerja serta mempertimbangkan risiko yang ada sebagaimana diatur oleh regulator dalam Peraturan Remunerasi Berbasis Risiko. bank **bjb** juga senantiasa melakukan evaluasi atas kebijakan

objectives, the Company continues to refine the performance management process integrally in both competency standards and required performance through improving the digital-based employee performance assessment system (**bjb** prestasiku). **bjb** Prestasiku is not only an assessment administration tool but also a continuous monitoring and evaluation system as well as employee performance driven so that continuous improvement can be performed to increase business achievements. Additionally, analytical data can be employed so that it can provide recommendations for training and development to increase employee competency in the future.

Performance Assessment Implementation

Filling in employee performance assessments is carried out periodically every quarter and annually through the bank **bjb** performance management system with details of the performance assessment cycle as follows:

1. Determining goal setting
   Prepare and determine quarterly goal settings within a 1 (one) year performance period which is carried out based on the agreement of the employee with the superior at the beginning of the performance period.
2. Performance monitoring
   Performance monitoring is carried out through Performance Coaching by superiors and employees during the assessment period.
3. Performance Assessment (appraisal) Performance Assessment is carried out periodically in the following periods:
   a. Quarterly Performance Review, carried out to evaluate the achievement of Employee Goal Setting during the performance periods of **Quarter I (January-March), Quarter II (April - June), Quarter III (July - September) and Quarter IV (October - December)** which is carried out at the beginning of the period next quarter.
   b. The Annual Performance Review is carried out to evaluate the achievement of employee work targets for the assessment year period (January - December) by considering the Quarterly Performance Review Performance Assessment.

Remuneration

Policy

One of the keys to winning the competition in attracting and motivating the best employees (talent war) in the banking industry is through a good remuneration management system. Remuneration is an important aspect of maintaining quality human resources. Bank **bjb** is committed to continuing to apply reasonable and competitive policies to employees based on performance and considering existing risks as regulated by regulators in the Risk-Based Remuneration Regulations. Bank **bjb** also regularly evaluates existing remuneration policies and adapts

remunerasi yang ada secara berkala dan menyesuaikannya dengan kebutuhan industri serta pertumbuhan kinerja Perseroan agar memiliki daya saing yang kuat, dan mendorong terciptanya budaya organisasi yang berperforma tinggi menggunakan kompensasi yang mempertimbangkan faktor risiko.

bank **bjb** terus berupaya dalam mensejahterakan pegawainya melalui strategi pengelolaan remunerasi yang kompetitif, saat ini Bank memberikan Total *Reward* kepada pegawainya sebagai berikut:

1. Kompensasi (Gaji, THR, Tunjangan Cuti, Bonus, Lembur dan Tunjangan Jabatan).
2. *Benefit* (Fasilitas Kesehatan, Fasilitas Jabatan, Fasilitas Kesejahteraan Jaminan Sosial dan Pensiun).
   Remunerasi pegawai bank **bjb** diberikan berdasarkan peraturan yang berlaku. Besaran remunerasinya disesuaikan dengan ketentuan internal yang berlaku dan berada di atas standar Upah Minimum yang berlaku di wilayah operasional bank **bjb**. Meskipun begitu, bank **bjb** senantiasa berupaya menjaga remunerasi pegawai agar tetap kompetitif dan sesuai dengan strategi remunerasi Perseroan.

Pelaksanaan Remunerasi

Remunerasi pegawai bank **bjb** diberikan berdasarkan peraturan yang berlaku. Besaran remunerasinya disesuaikan dengan ketentuan internal yang berlaku dan berada di atas standar Upah Minimum yang berlaku di wilayah operasional bank **bjb**. Meskipun begitu, bank **bjb** senantiasa berupaya menjaga remunerasi pegawai agar tetap kompetitif dan sesuai dengan strategi remunerasi Bank.

Program Pensiun

Sebagai bentuk apresiasi terhadap dedikasi pegawai yang telah mengabdi, bank **bjb** memberikan program pensiun sebagai pembekalan bagi mereka yang memasuki masa pensiun untuk menjaga kesejahteraan mereka. Program pensiun bank **bjb** berupa dana pensiun dan pelatihan menjelang pensiun. Dana pensiun ini dikelola oleh Dana Pensiun yang telah didirikan oleh Perseroan, termasuk iuran pasti, program pensiun manfaat pasti dan tunjangan hari tua yang berasal dari masing-masing dana pensiun Perseroan peserta penggabungan. Selain itu, bagi pegawai yang memasuki masa pensiun, bank **bjb** menyediakan pelatihan dan seminar khusus sebagai persiapan agar para calon pensiunan tetap sejahtera dan produktif di masa pensiun.

Program pembelajaran Masa Persiapan Pensiun (MPP) di rancang secara bertahap melalui program **bjb** MPP 531, dimana tahapan program pembelajaran adalah sebagai berikut:

- Tahap 1 : 5 Tahun sebelum pensiun
- Tahap 2 : 3 Tahun sebelum pensiun
- Tahap 3 : 1 Tahun sebelum pensiun

them to industry needs and the growth of the Bank's performance so that it has strong competitiveness, and encourages the creation of a high-performing organizational culture using compensation that takes into account risk factors.

bank **bjb** continuously strives for the welfare of its employees through competitive remuneration management strategies. Currently, the Bank provides Total Rewards to its employees as follows:

1. Compensation (Salary, THR, Leave Allowance, Bonus, Overtime, and Positional Allowance).
2. Benefits (Health Facilities, Positional Facilities, Social Security and Pension Welfare Facilities).
   Remuneration for bank **bjb** employees is given based on applicable regulations. The amount of remuneration is adjusted to applicable internal regulations and is above the Minimum Wage standard applicable in the bank **bjb** operational area. Moreover, bank **bjb** always strives to maintain employee remuneration so that it remains competitive and in accordance with the Company's remuneration strategy.

Implementation of Remuneration

Remuneration for bank **bjb** employees was given based on applicable regulations. The amount of remuneration is adjusted to applicable internal regulations and is above the Minimum Wage standards applicable in the bank **bjb** operational area. Despite this, bank **bjb** always strives to maintain employee remuneration so that it remains competitive and in accordance with the Bank's remuneration strategy.

Retirement Program

As an appreciation for the dedication of employees having served, bank **bjb** provides a pension program as a provision for those entering retirement to maintain their welfare. The bank **bjb** pension program consists of pension funds and training before retirement. This pension fund is managed by the Pension Fund, which has been established by the Company, including definitive contribution, definitive benefit pension programs, and old age benefits originating from each pension fund of the Companies participating in the merger. In addition, for employees entering retirement, bank **bjb** provides special training and seminars as preparation so that prospective retirees remain prosperous and productive in retirement.

The Retirement Preparation Period (MPP) learning program is designed in stages through the **bjb** MPP 531 program, where the learning program stages are as follows:

- Stage 1 : 5 years before retirement
- Stage 2 : 3 years before retirement
- Stage 3 : 1 year before retirement

Reward and Punishment

Reward and Punishment

Reward

bjb Better Award

Program **bjb** Better Award secara konsisten dilaksanakan setiap tahun sebagai bentuk *Reward* dan *Recognition* yang seimbang dan berkelanjutan serta sebagai bentuk apresiasi manajemen kepada pegawai yang berprestasi dan memberikan kontribusi terbaik bagi pencapaian target kinerja bank **bjb**. Penghargaan apresiasi diberikan dengan memperhatikan perilaku dan prestasi yang telah ditunjukkan Pegawai dan Unit Kerja dalam performa mendukung pencapaian Perseroan. **bjb** Better Award bertujuan untuk meningkatkan *engagement* pegawai serta menunjukkan bahwa pegawai merupakan organ penting di dalam organisasi.

Dalam acara **bjb** Better Award terdapat beberapa kategori pemenang, yaitu *the best employee, service excellent award* dan *the best* pramubakti dan pengemudi yang terangkum dalam **bjb** better award dengan penjelasan sebagai berikut:

a. *The Best Employee*
   Program apresiasi pegawai yang memiliki kinerja terbaik dan berhasil menjadi *role model dan change agent* dalam implementasi budaya GO SPIRIT.
b. *Service Excellence Award*
   Program apresiasi frontliner, officer operasional, dan unit kerja dengan kinerja terbaik dalam memberikan *service excellence* sesuai standar layanan.
c. *The Best* Pramubakti & Pengemudi
   Program apresiasi kepada pramubakti dan pengemudi atas dukungannya terhadap pencapaian target kinerja pegawai yang salah satunya melalui kegiatan operasional yang dilaksanakan oleh tenaga dasar dalam menjaga kelancaran pelaksanaan tugas dan pekerjaan pegawai.

bjb Scholarship

bjb scholarship merupakan salah satu program *recognition* berupa pemberian beasiswa pendidikan di perguruan tinggi terkemuka kepada pegawai yang secara konsisten telah menunjukkan kinerja terbaiknya serta bagian dari program pengembangan pegawai dalam menciptakan *talent great leader* bank **bjb** yang kompeten sesuai dengan tuntutan perkembangan bisnis di masa depan. Jumlah peserta program **bjb** Scholarship tahun 2023 terdiri dari:

1. Program Beasiswa S2 sebanyak 6 (enam) pegawai.
2. Program Beasiswa S1 sebanyak 6 (enam) pegawai.

Reward

bjb Better Award

The **bjb** Better Award program is consistently implemented every year as a balanced and sustainable form of Reward and Recognition as well as a form of management appreciation for employees who excel and make the best contribution to achieving bank **bjb** performance targets. Appreciation awards are given by considering the behavior and achievements that have been demonstrated by employees and work units in their performance to support the Company's achievements. The **bjb** Better Award aims to increase employee engagement and show that employees are important organs in the organization.

In the **bjb** Better Award event, several winning categories comprise of the best employee, service excellent award, and the best servant and driver, which are summarized in the **bjb** better award with the following explanation:

a. The Best Employee
   Employee appreciation program that has the best performance and succeeded in becoming a role model and change agent in implementing the GO SPIRIT culture.
b. Service Excellence Award
   Frontliner appreciation program, operational officers, and work units with the best performance in providing service excellence according to service standards.
c. The Best Servant & Driver
   Appreciation program for servants and drivers for their support in achieving employee performance targets, which is through operational activities conducted by basic staff in maintaining the smooth implementation of employee duties and work.

bjb Scholarship

bjb Scholarship was one of the recognition programs in the form of providing educational scholarships at leading universities to employees who consistently showed their best performance as well as part of the employee development program in creating competent great talent leaders of bank **bjb** in accordance with the demands of future business development. The number of participants for the 2023 **bjb** Scholarship program consisted of:

1. Masters Scholarship Program for 6 (six) employees.
2. Undergraduate Scholarship Program for 12 (twelve) employees.

Punishment

Pemberian sanksi telah dilaksanakan berdasarkan Pedoman Disiplin Pegawai No. 0539/SK/DIR-HC/2021 yang ditetapkan pada tanggal 30 Juli 2021.

Punishment

The sanctions have been implemented based on the Employee Discipline Standard Operational Procedur (SOP) No. 0539/SK/DIRHC/2021 which was stipulated on July 30, 2021.

Tabel Data Sanksi Pegawai Tahun 2023
Table of Employee Sanctions Data for 2023

Sanksi yang telah di berikan oleh Divisi Human Capital berikut Tindak Lanjut atas Pengaduan Pelanggaran dari SKAI Sanctions that have been decided by the Human Capital Division as a Follow-up to Complaints of Violations from Internal Audit Unit				
Tahun Year	**Jenis Sanksi** Type of Sanction			
	Ringan Light	**Berat** Heavy	**Sedang** Medium	**Jumlah** Total
2023	29	33	38	100

Program *Human Capital* Selama Tahun 2023

Human Capital Program During 2023

Dalam menunjang keberhasilan Perseroan dalam mencapai kinerja terbaik, Divisi Human Capital telah melaksanakan sejumlah program strategis pada tahun 2023 secara berkelanjutan sesuai *Human Capital Strategic Plan*. Program tersebut yaitu *Sturdy Pillars* yang terdiri dari *Wellness Steadiness, Automation HC Function* dan *Solid Governance*. Dalam melaksanakan program strategis Tahun 2023, Divisi Human Capital berfokus pada Strategi Utama yaitu *Optimization Employee Productivity, Great Career Journey* & *Encouraging Reward* dan *Decentralitaion HC Function*.

Selama tahun 2023, Divisi Human Capital telah mengimplementasi kan sejumlah program strategis, antara lain:

1. Program *Human Productivity Improvement* melalui **bjb** *enterprise selling techniques* (BEST).
2. Pelaksanaan *Corporate Wellness Program* (CWP).
3. Penguatan *Strategic Workforce Planning* 2023 – 2025.
4. *Human Productivity Improvement Program*.
5. *Culture Fest* dan Olympic **bjb** Club.
6. *Enchanment* **bjb** Prestasiku melalui bjb MyFirstStep.
7. Penajaman dan Standarisasi *Key Performance Indicator*.
8. Standarisasi *Talent Management*.
9. Pelaksanaan **bjb** *Future Leader program* dan *Staff Hiring Program*.
10. *Empoyee Data Analytics* melalui pengembangan aplikasi *monitoring* Produktivitas Pegawai (bjb ONE).

In supporting the Bank's success in achieving the best performance, the Human Capital Division has implemented several strategic programs in 2023 in a sustainable manner according to the Human Capital Strategic Plan. The program is Sturdy Pillars, which consists of Wellness Steadiness, Automation HC Function, and Solid Governance. In implementing the 2023 strategic program, the Human Capital Division focuses on the Main Strategy, such as Optimization Employee Productivity, Great Career Journey & Encouraging Reward, and Decentralization of HC Function.

During 2023, the Human Capital Division has implemented a number of strategic programs, including:

1. Human Productivity Improvement program by **bjb** enterprise selling techniques (BEST).
2. Corporate Wellness Program (CWP) implementation.
3. Strategic Workforce Planning 2023 – 2025.
4. Human Productivity Improvement Program.
5. Culture Fest dan Olympic **bjb** Club.
6. **bjb** Prestasiku Enchanment through **bjb** MyFirstStep.
7. Refining and Standardization of Key Performance Indicator.
8. Talent Management standardization.
9. **bjb** Future Leader program and Staff Hiring Program implementation.
10. Employee Data Analytics through the development of an Employee Productivity monitoring application (bjb ONE).

Unit Penunjang Layanan *Human Capital*

Human Capital Services Supporting Unit

Untuk mendukung akselerasi layanan dan informasi kepegawaian yang semakin kompleks, maka budaya inovasi dan *digital mindset* menjadi hal penting dalam pengelolaan *human capital*. Untuk itu, bank **bjb** memberikan produk-produk digital HC sebagai penunjang Layanan Human Capital sebagai berikut.

To support the acceleration of increasingly complex staffing services and information, a culture of innovation and a digital mindset is important in managing human capital. As a result, Bank **bjb** offers the following HC digital products to support Human Capital Services.

HC Cares

HC Cares dibentuk sebagai wadah berdiskusi dan *sharing*, penyampaian saran atau masukan, ide kreatif dan inovasi, serta tempat konsultasi yang saat ini telah memiliki beberapa media dan layanan sebagai berikut:

1. Media HC Cares yaitu HC Cares hotline, HC Cares mail serta HC Cares Walk In (HC Cares Lounge & Private Room, menara bank **bjb**, Jln. Naripan 12-14 Bandung), dan HC Cares Chat Helpdesk.
2. Layanan HC Cares yaitu layanan *Coaching and Counseling, Complaint and Suggestions, Facilities* dan *Ask and Answer*, HC Cares Helpdesk.

HC Cares was established as a forum for discussion and sharing, submitting suggestions or input, creative ideas and innovations, as well as the right place for consultation which currently maintains several media and services as follows:

1. HC Cares Media are HC Cares hotline, HC Cares mail and HC Cares Walk In (HC Cares Lounge and Private Room, bank **bjb** tower, Jalan Naripan 12- 14 Bandung), dan HC Cares Chat Helpdesk.
2. HC Cares services consist of Coaching and Counselling services, Complaint and Suggestions, Facilities and Ask and Answer.

bjb Health+

bjb Health+ merupakan layanan fasilitas kesehatan bagi pegawai dan keluarga pegawai. Tahun 2022, bank **bjb** bekerjasama dengan Yayasan Kesejahteraan Pegawai bank **bjb** dalam memberikan layanan pengobatan ke rekanan rumah sakit, jaminan sosial kesehatan kerja dan bantuan kesehatan khusus sesuai syarat dan ketentuan berlaku.

bjb Health+ is a health facility service for employees and employees' families. In 2022 bank **bjb** collaborated with the bank **bjb** Employee Welfare Foundation in providing medical services to hospital partners, occupational health social security and special health assistance in accordance with applicable terms and conditions.

bjb Club

Wadah pegawai untuk menyalurkan minat dan bakat pegawai di bidang olahraga, seni budaya dan hobi agar lebih terorganisir, tertib, dan terarah untuk dikelola dengan baik yang terdiri dari berbagi jenis kegiatan.

It becomes a place for employees to channel their interests and talents in sports, arts and culture and hobbies to be more organized and wellmanaged consisting of various types of activities.

Human Capitasl Solution (HCS)

HC Solution didesain untuk memudahkan Pegawai dalam melakukan *Self-Service* dalam layanan kepegawaian yang secara otomatis terhubung dengan pusat layanan Human Capital dan mendukung perusahaan dalam pengambilan keputusan manajemen yang tepat dan sebagai media pengelolaan fungsi Human Capital. Pengembangan HCS antara lain:

1. Engagement Survey.
2. Integrated Data dengan Aplikasi Internal lainnya.
3. Sentralisasi Pembayaran Kompensasi Benefit Pegawai.
4. Modul Flexy Work.
5. My Activity.
6. **bjb** HC News.

HC Solution is designed to make it easier for Employees to perform Self-Service in personnel services that are automatically connected to the Human Capital service center and support companies in making the right management decisions and as a medium for managing the Human Capital function. The development of HCS as follows:

1. Engagement Survey.
2. Integrated Data with other Internal Applications.
3. Centralized Employee Benefit Compensation Payment.
4. Modul Flexy Work.
5. My Activity.
6. **bjb** HC News.

HCS Mobile



HCS Mobile merupakan system layanan informasi kepegawaian berbasis aplikasi. HCS Mobile dikembangkan sebagai media informasi dan komunikasi Internal bank **bjb** untuk memudahkan pegawai memperoleh berbagai informasi seputar kepegawaian.

HCS Mobile became an application-based personnel information service system. HCS Mobile was developed as an internal information and communication media for bank **bjb** to make it easier for employees to obtain various information about employment.

HCS Kehadiranku

HCS Kehadiranku sebagai suatu inovasi layanan kepegawaian alternatif absensi kehadiran pegawai yang semula menggunakan alat *fingerprint* yang rawan dengan penyebaran COVID-19 menjadi *touchless* dan personal melalui aplikasi *smartphone* yang terintegrasi ke HCS Mobile dan menggunakan Geo Tag.

HCS Kehadiranku became an alternative employee attendance service innovation that originally used a fingerprint device that was prone to the spread of COVID-19 to be touchless and personal through a smartphone application integrated into HCS Mobile and uses Geo Tag.

HC Cares Chat Help Desk



HC Cares Chat Help Desk merupakan media komunikasi internal pegawai berupa aplikasi WhatsApp yang terhubung kepada seluruh pegawai yang bersifat aktif untuk menyampaikan informasi mengenai kepegawaian maupun media *sharing* dan diskusi (*chat*) antara pegawai dan Divisi Human Capital.

The HC Cares Chat Help Desk is an internal employee communication medium in the form of the WhatsApp application which is connected to all active employees to convey information regarding employment as well as media sharing and discussion (chat) between employees and the Human Capital Division.

Instagram bjb_Greatpeople



Instagram **bjb**_Greatpeople merupakan media komunikasi internal pegawai berupa aplikasi Instagram yang terhubung kepada seluruh pegawai yang bersifat aktif untuk menyampaikan informasi mengenai kepegawaian dan merupakan media *sharing*/diskusi (chat) antara pegawai dan Divisi Human Capital.

Instagram **bjb**_Greatpeople is an internal employee communication medium in the form of an Instagram application that is connected to all employees who are active in conveying employment information and is a media sharing/discussion (chat) between employees and the Human Capital Division.

HC Cares Menyapa

HC Cares Menyapa merupakan media komunikasi internal pegawai yang bertujuan untuk saling berkomunikasi, berdiskusi dan *sharing* mengenai kepegawaian ataupun *personality* pegawai yang dikemas menarik dan informal sehingga pegawai dapat memiliki semangat dan motivasi untuk bekerja secara lebih efektif, efisien dan produktif.

HC Cares Menyapa is an internal employee communication medium that aims to communicate with each other, discuss, and share about staffing or employee personality, which is packaged attractively and informally so that employees can have enthusiasm and motivation to work more effectively, efficiently, and productively.

bjb News

bjb News merupakan platform yang disediakan di dalam mobile apps HCS Mobile sebagai media informasi dan komunikasi berita, aktivitas, kegiatan di lingkungan bank **bjb** seperti berita inovasi, info-info menarik seputar bank **bjb**, artikel inspiratif dan lain-lainnya.

bjb News is a platform provided in the HCS Mobile mobile app as a medium for information and communication of news, activities, activities within bank **bjb** such as innovation news, interesting info about bank **bjb**, inspirational articles and others.

Tim Gugus Tugas dan Tim Gercep COVID-19

Merupakan sebuah gugus tugas yang dibentuk manajemen bank **bjb** untuk mengkoordinasikan unit kerja dalam upaya mencegah dan menanggulangi dampak penyakit corona agar kegiatan usaha Perseroan tetap dapat beroperasi secara optimal di tengah wabah pandemi.

It is a task force formed by bank **bjb** management to coordinate work units in an effort to prevent and overcome the impact of the corona disease so that bank business activities could continue to operate optimally in the midst of a pandemic outbreak.

Human Capital Information System

Human Capital Information System

bank **bjb** terus bertransformasi dan berinovasi seiring dengan kebutuhan dan tuntutan **bjb** *Professionalism* dalam pengelolaan kepegawaian, hal tersebut merupakan jawaban atas tantangan Perseroan dalam menghadapi era Digital saat ini. Transformasi digital pengelolaan *human capital* dilakukan secara kontinu sesuai dengan tantangan yang dihadapi.

Human Capital Transformation

1. Sistem informasi human capital berbasis *web* dan *mobile*, yang memiliki tiga fungsi utama yaitu, memberikan layanan *end to end* kepada pegawai (*End to End Employee Services Transaction*), memberikan *support* data dan informasi bagi manajemen dalam pengambilan keputusan (*Strategic Decision Support*), bahkan saat ini mampu sebagai media informasi dan komunikasi internal pegawai yang hadir dalam genggaman, kapan pun, dimana saja (*Communication Media Platform*).

bank **bjb** continuously transforms and innovates in line with the needs and demands of **bjb** Professionalism in personnel management. This is the response to the Company's challenges in dealing with the current Digital era. Digital transformation of human capital management is conducted continuously in accordance with the dealt challenges.

Human Capital Transformation

1. Web and mobile-based human capital information system, which has three main functions, such as providing end-to-end service to employee (End-to-End Employee Services Transaction), data support and information for management in decision making (Strategic Decision Support). Further, it is currently able as a medium for information and internal communication for employees that is available at their fingertips, anytime, anywhere (Communication Media Platform).



2. Sistem *monitoring* produktivitas pegawai (**bjb** One) yaitu sebuah aplikasi yang dirancang untuk mengawasi dan menganalisis kinerja serta produktivitas pegawai di lingkungan Unit Kerja bisnis di bank **bjb**. Aplikasi ini memiliki fitur-fitur yang terintegrasi antara ekosistem *Digital Human Capital* dengan aplikasi pencapaian bisnis yang ada. Ekosistem *Digital Human Capital* mengacu pada berbagai sistem dan teknologi yang digunakan untuk mengelola sumber daya manusia di bank **bjb**, seperti sistem manajemen pegawai, sistem pelatihan dan pengembangan, serta sistem evaluasi kinerja.

2. Employee productivity monitoring system (**bjb** One), which is an application designed to monitor and analyze employee performance and productivity in the business Work Unit environment at bank **bjb**. This application has integrated features between the Digital Human Capital ecosystem and existing business achievement applications. The Digital Human Capital Ecosystem refers to various systems and technologies used to manage human resources at bank **bjb**, such as employee management systems, training and development systems, and performance evaluation systems.

Internalisasi Budaya
Culture Internalization

Penetapan tema dalam implementasi budaya diperlukan sebagai pedoman dalam penyusunan program kerja budaya yang sesuai visi misi dan strategi pencapaian kinerja tahunan Perseroan.

Determination of a theme in cultural implementation is required as a guideline in preparing a cultural work program that is in accordance with the Company's vision and mission and strategy for achieving the Company's annual performance.

Tujuan tema Budaya Tahun 2023

The 2023 Cultural Theme Objectives



Tema budaya di Tahun 2023 yang akan ditetapkan bertujuan untuk membangun budaya kerja dengan standar kualitas kinerja yang tinggi, meningkatkan budaya kepatuhan dan sadar risiko pegawai, serta menumbuhkan tata kelola dan bisnis proses dalam pencapaian kinerja yang sistematis, efektif dan efisien. Beberapa referensi perilaku kerja dalam penyusunan tema budaya perusahaan Tahun 2023 adalah sebagai berikut:

1. Perilaku bekerja yang selalu membiasakan sesuatu yang benar, bukan membenarkan sesuatu yang biasa atau yang sudah menjadi kebiasaan.
2. Kewajiban untuk melakukan *review* dan *refreshment* dalam tata kelola dan bisnis proses yang berlaku.
3. Bekerja secara kolaborasi dan sinergi antar Pegawai dan Unit Kerja.
4. Pemimpin harus menjadi *Role Model* dan *Change Leader* untuk menciptakan budaya kerja yang lebih baik.

The 2023 cultural theme, which will be determined, aims to build a work culture with high performance quality standards, increase the culture of employee compliance and risk awareness, and foster governance and business processes in achieving systematic, effective, and efficient performance. Some references to work behavior in preparing the 2023 corporate culture theme are as follows:

1. Work behavior always familiarizing correct thing, not affirming common thing or having been habit.
2. Obligation to review and conduct refreshment in the applicable governance and business process.
3. Collaborative and synergized work between Employee and Work Unit.
4. Leader must be Role Model and Change Leader to create better work culture.

bjb *Professionalism – Work The Line*



Penjelasan Program

Setiap "*Great People* **bjb**" harus bekerja dengan kompetensi terbaiknya dan penuh tanggung jawab serta melakukan upaya pengembangan diri secara berkelanjutan. "Perilaku profesional yang harus dimiliki dan dilakukan pegawai agar mampu bekerja baik dan benar."

Tujuan Program

Tujuan dari pelaksanaan kegiatan **bjb** *Professionalism – Work The Line* adalah sebagai berikut:

a. Pahami
   Setiap *Great People* **bjb** wajib mengetahui dan memahami segala hal yang terkait dengan tuntutan pekerjaan atau kompetensi jabatannya.
b. Laksanakan
   Setiap *Great People* **bjb** wajib mematuhi ketentuan yang berlaku dalam setiap pekerjaannya dan mengeksekusi target kinerja dengan efektif dan efisien.
c. Tuntaskan
   Setiap *Great People* **bjb** wajib melakukan *monitoring* dan evaluasi kinerja, serta menuntaskan pekerjaan secara optimal dan berkualitas.

bjb Professionalism – Work The Line

Program Description

Every "Great People **bjb**" must work with the best competence and duly responsibility, and make continuous self-development attempts. "Professional behavior that employees must have and exercise in order to work well and correctly."

Program Objectives

The objectives of the implementation of **bjb** Professionalism – Work The Line are as follows:

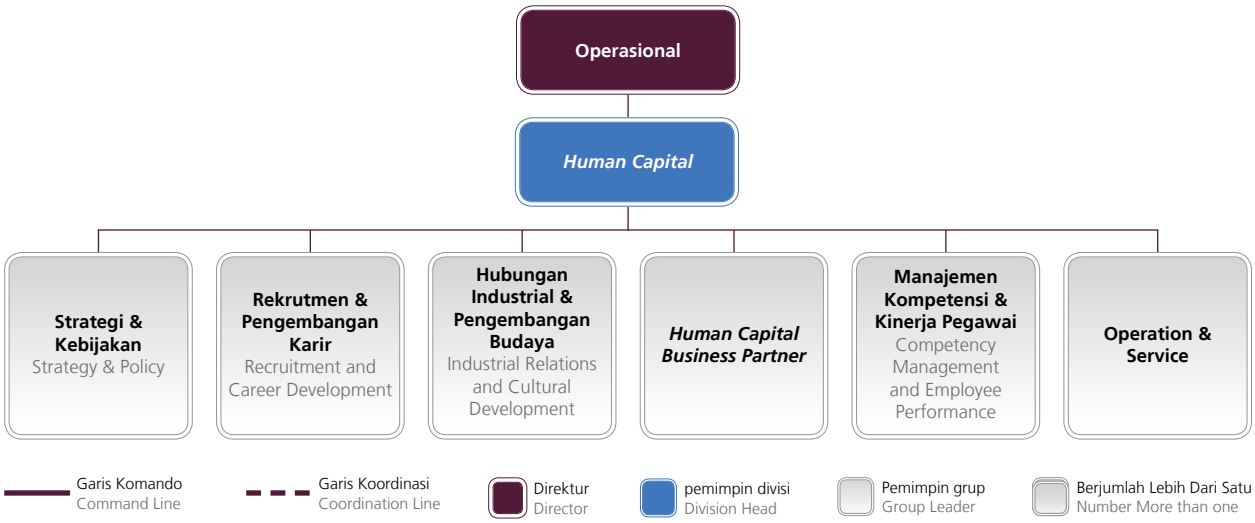
a. Understanding
   Every Great People **bjb** must know and understand any matters related to work demands or his/her position competency.
b. Conducting
   Every Great People **bjb** must comply with the applicable provisions in each of his/her works and execute performance target effectively and efficiently.
c. Completing
   Every Great People **bjb** must conduct monitoring and performance evaluation and complete work optimally and in quality manner.

Struktur Organisasi Pengelola *Human Capital*

Organizational Structure of Human Capital Management

Organisasi Pengelola Sumber Daya Manusia di bank **bjb** merupakan bagian dari Direktorat Operasional yang dipimpin oleh Direktur Operasional, dan Divisi Human Capital sebagai divisi yang mengelola dan berwenang dalam menetapkan kebijakan SDM, serta menjalankan peran sebagai *strategic business partner* dan melakukan operasionalisasi kebijakan SDM.

The Human Resources Management Organization at bank **bjb** is part of the Operations Directorate led by the Operations Director, and the Human Capital Division is the division that manages and is authorized to set HR policies, as well as carry out its role as a strategic business partner and carry out HR policy operations.



Rencana Pengembangan *Human Capital* Tahun 2024

Human Capital Development Plan for 2024

Untuk mendukung proses persiapan kapabilitas pegawai yang dapat berdaya saing secara global, Human Capital bank **bjb** telah merancang beberapa program pengembangan talenta pegawai yang berkesinambungan sehingga Perseroan bisa mendapatkan sumber daya manusia (SDM) yang unggul. Pengembangan talenta pegawai berfokus pada pengembangan karir pegawai dan pengembangan kompetensi pegawai yang dikemas melalui beberapa program utama sebagai berikut:

To support the process of preparing employee capabilities that can be globally competitive, bank **bjb** Human Capital has designed several sustainable employee talent development programs so that the Company can obtain superior human resources (HR). Employee talent development focuses on employee career development and employee competency development, which is packaged through several main programs as follows:

1. Program Pengembangan Karir
   a. Promosi *Grade Reguler* Tahunan
      Promosi *grade* bagi pegawai yang telah memenuhi kriteria penilaian dan *aging grade* yang ditetaplan.
   b. *Internal Job Posting*
      Pengembangan pegawai melalui mekanisme internal *Job Posting*.
   c. *Treasury Development Program*
      Pegawai *specialist level officer* dibidang *Treasury*.
   d. *Account Officer Development Program*
      Pemenuhan pegawai bisnis melalui mekanisme internal *Job Posting* Pegawai yang berasal dari *Supporting*.
   e. Staff Development Program
      Pegawai *specialist level Officer* dibidang Operasional maupun Bisnis.
   f. *Manager Development Program*
      Talent Pooling pegawai yang dipersiapkan menduduki jabatan Manager/Pemimpin KCP Tipe A.
2. Pengembangan Kompetensi Pegawai
   a. *Executive Development Program*
      Program ini dirancang bagi para *executive* atau pimpinan puncak organisasi yang fokus pengembangannya difokuskan kepada program *experiental learning* untuk membuka wawasan terbaru terkait *trend global* yang nantinya diharapkan dapat membawa inovasi baru ke dalam organisasi.
   b. *Senior Management Development Program*
      Program yang dirancang bagi para *senior management* untuk mengasah kemampuan *leadership* mereka yang fokus pengembangan difokuskan kepada 3 (tiga) kompetensi utama yaitu:
      - *Driving Innovation*
      - *Energizing the Organization*
      - *Establishing Strategic Direction*.
   c. *Talent Development Program*
      Program yang bertujuan untuk mengidentifikasi, mengembangkan, dan mempertahankan bakat-bakat unggul dalam organisasi. Program ini mencakup serangkaian kegiatan pengembangan seperti pelatihan keterampilan, *mentoring* untuk membantu para *talent* mencapai potensi maksimal mereka.

1. Career Development Program
   a. Annual Grade Regular Promotion
      Grade promotion for employee having satisfied assessment criteria and the stipulated aging grade.
   b. Internal Job Posting
      Employee development by internal Job Posting mechanism.
   c. Treasury Development Program
      Specialist level officer employee in the Treasury sector.
   d. Account Officer Development Program
      Business employee satisfaction by internal Job Posting Employee mechanism originating form Supporting.
   e. Staff Development Program
      Specialist level Officer Employee in the Operational or Business sector.
   f. Manager Development Program
      Talent Pooling employee prepared to occupy Manager/ KCP Head Type A position.
2. Employee Competency Development
   a. Executive Development Program
      This program is designed for executives or top leaders of organizations whose development focus is experiential learning programs to open up the latest insights regarding global trends which are expected to bring new innovations to the organization.

   b. Senior Management Development Program
      This program is designed for senior management to hone their leadership skills with a development focus on 3 (three) main competencies, such as:

      - Driving Innovation
      - Energizing the Organization
      - Establishing Strategic Direction.
   c. Talent Development Program
      A program that aims to identify, develop, and retain superior talents in the organization. This program includes a series of development activities such as skills training, mentoring to help talents reach their maximum potential.

TEKNOLOGI INFORMASI
Information Technology

07




bank bjb
A003 TELLER3
A002 TELLER2
A001 TELLER1
bank bjb
bank bjb

Strategi Teknologi Informasi
Information Technology Strategy

Dalam mendukung visi dan misi *information technology* (IT), bank **bjb** telah menyusun Langkah Strategis Divisi Information Technology yang dituangkan dalam Rencana Strategis Teknologi Informasi/*Information Technology Strategic Plan* (ITSP) bank **bjb.** ITSP ini disusun berdasarkan tujuan strategis, perkembangan bisnis dan digitalisasi, *best practice*, kebutuhan bisnis saat ini dan hasil *interview* dari *stakeholder* dan *Board of Director* bank **bjb**.

To support the vision and mission of Information Technology (IT), bank **bjb** has formulated Strategic Plans for the Information Technology Division outlined in the Information Technology Strategic Plan (ITSP) of bank **bjb**. This ITSP is developed based on strategic objectives, business and digitization trends, best practices, current business needs, and input from stakeholders as well as the Board of Directors of bank **bjb** which was obtained through interviews.



Visi IT IT Vission

" ***Uptime*** **Sistem 99,00% dalam mendukung kegiatan bisnis dan ekosistemnya, dengan memberikan layanan teknologi yang tepat guna "**

" Uptime System reaches 99.00% of its support to maintain business activities and its ecosystem by providing an excellent technology service "

Misi IT IT Mission

- Meningkatkan keandalan, stabilitas, dan upscaling infrastruktur
  Improving reliability, stability, and infrastructure upscaling
- Peningkatan kompetensi sumber daya yang berkualitas
  Enhancing quality resources
- Proaktif dalam penerapan teknologi terkini
  Being proactive in the latest technology implementation
- Melaksanakan tata kelola yang baik sebagai bentuk kepatuhan akan regulasi
  Conducting a good management as the form of regulatory compliances



Terdapat 7 (tujuh) tema kapabilitas taktikal IT yang ditentukan berdasarkan IT & *business alignment* pada ITSP bank **bjb**. Tema taktikal kapabilitas tersebut dibentuk untuk menyelaraskan ITSP dengan tujuan strategis dan menjawab tantangan utama yang teridentifikasi. Berikut merupakan 7 (tujuh) taktikal tema kapabilitas strategi Teknologi Informasi (TI):

There are 7 (seven) tactical IT capability themes based on IT and business alignment in the ITSP of bank **bjb**. These tactical capability themes are designed to align the ITSP with strategic objectives and address the identified key challenges. The 7 (seven) tactical themes of Information Technology (IT) strategy are as follow:

7 Taktikal Tema Kapabilitas / 7 Tactical Capability Themes



Adapun penjabaran dari 7 (tujuh) tema kapabiltas langkah strategis Divisi Information Technology adalah sebagai berikut:

1. *Process and Workforce Optimization*
   Process and Workforce Optimization yaitu tema yang berfokus dalam peningkatan efektifitas dan efisiensi proses melalui pembaharuan dan digitalisasi proses, serta harmonisasi dan sinergi antara fungsi dengan mengimplementasikan tata kelola yang terintegrasi dan otomatisasi.
2. *Infrastructure and Digital Culture Strengthening*
   Infrastructure and Digital Culture Strengthening yaitu tema yang berfokus dalam peningkatan infrastruktur TI secara fungsi maupun kapasitas serta pengimplementasian teknologi dan aplikasi terbaru untuk mendukung perkembangan bisnis.
3. *Data-Driven Monitoring and Decisioning*
   Data-Driven Monitoring and Decisioning yaitu tema yang berfokus dalam pembentukan *data management*, pemanfaatan teknologi untuk digitalisasi proses *reporting*, serta peningkatan penggunaan data dalam proses analisis di tiap lini bisnis bank **bjb**.

The further details of 7 (seven) themes of capabilities strategic steps of the IT Division are explained below:

1. Process and Workforce Optimization
   Process and Workforce Optimization theme focuses on Increasing the effectiveness and efficiency of processes through updating and digitizing processes, as well as harmonization and synergy between functions by implementing integrated governance and automation.
2. Infrastructure and Digital Culture Strengthening
   Infrastructure and Digital Culture Strengthening theme focuses on Increasing IT infrastructure in terms of function and capacity as well as implementing the latest technology and applications to support business development.
3. Data-Driven Monitoring and Decisioning
   Data-Driven Monitoring and Decisioning theme focuses on Formation of data management, use of technology to digitize the reporting process, and increase the use of data in the analysis process in each bank **bjb** business line.

4. *Market Digitalization and Penetration*
   Market Digitalization and Penetration yaitu tema yang berfokus dalam pengembangan kapabilitas digital dari segi produk dan layanan, kolaborasi *partner digital*, perluasan *digital market*, serta optimasi dan digitalisasi produk.
5. *Customer-centric and Customer-driven Organization*
   Customer-centric and Customer-driven Organization yaitu tema yang berfokus dalam Solusi terintegrasi yang dapat melayani kebutuhan *customer*, memberikan *feedback*, serta kemampuan untuk melakukan personalisasi kepada tiap nasabah berdasarkan *customer behavior*.
6. *Cyber Security and Data Privacy*
   Cyber Security and Data Privacy yaitu tema yang berfokus dalam menciptakan kemampuan untuk melihat potensi ancaman dan *vulnerability* yang ada, serta standarisasi prosedur dan teknologi pengelolaan.
7. *Sustainable Financial Ecosystem*
   Sustainable Financial Ecosystem yaitu tema yang berfokus dalam mengembangkan produk-produk perbankan yang dapat mencapai metrik-metrik ESG, serta menjadikan ESG sebagai bagian dari manajemen risiko dan pengembangan perusahaan ke depannya.

Salah satu dari langkah strategis Divisi Information Technology terdapat tema yang berfokus terhadap keamanan teknologi Informasi yaitu, *Cyber Security and Data Privacy*. Tema tersebut berfokus untuk menciptakan kemampuan dalam melihat potensi ancaman dan *vulnerability* yang ada, serta standarisasi prosedur dan teknologi pengelolaan. Langkah awal dalam mengembangkan strategi keamanan IT yaitu dengan melakukan inventarisasi dalam konteks *risk appetite* yang komprehensif termasuk semua aset infrastruktur IT, pegawai dan vendor. Ada beberapa kebijakan yang di terapkan bank **bjb** untuk memperkuat keamanan terkait keamanan siber dan data *privacy* yaitu:

1. *Data Loss Prevention* (DLP);
2. Penguatan *Security Operation* dan *Services*;
3. *Security Awareness Program*;
4. Pembentukan Unit Khusus Menanganani IT *Security*.

4. Market Digitalization and Penetration
   Market Digitalization and Penetration theme focuses on digital capability development in terms of products and services, digital partner collaboration, digital market expansion, as well as product optimization and digitalization.
5. Customer-centric and Customer-driven Organization
   Customer-centric and Customer-driven Organization theme focuses on Integrated solutions that can serve customer needs, provide feedback, as well as the ability to personalize each customer based on customer behavior.
6. Cyber Security and Data Privacy
   Cyber Security and Data Privacy theme focuses on Creating the ability to see potential threats and existing vulnerabilities, as well as standardize management procedures and technologies.
7. Sustainable Financial Ecosystem
   Sustainable Financial Ecosystem theme focuses on Develop banking products that can achieve ESG metrics, and make ESG a part of risk management and future development of the company.

One of the strategic steps of the Information Technology Division includes a theme focusing on Information Technology security, namely Cybersecurity and Data Privacy. This topic aims to develop capabilities in identifying potential threats and vulnerabilities, as well as standardizing procedures and technology management. The initial step in developing the IT security strategy involves conducting an inventory within a comprehensive risk appetite context, including all IT infrastructure assets, employees, and vendors. Several policies have been implemented by bank **bjb** to strengthen security related to cybersecurity and data privacy.

1. Data Loss Prevention (DLP);
2. Security Operation and Services Enhancement;
3. Security Awareness Program;
4. Special Unit for Handling IT Security.

Inovasi Teknologi Informasi
Information Technology Innovation

Pengembangan dan Inovasi Teknologi Informasi merupakan kunci dalam mendukungnya perkembangan bisnis dan digitalisasi di bank **bjb**. Sejalan dengan strategi teknologi informasi bank **bjb**, pada tahun 2023 bank **bjb** terus melakukan pengembangan dan inovasi teknologi informasi baik secara aplikasi, infrastruktur dan tren teknologi informasi saat ini untuk mendukung perkembangan bisnis bank **bjb**, dengan *highlight* yaitu:

a. Kartu Kredit Indonesia (KKI);
b. *New Loan Management System* (LMS);

Information Technology development and innovation is an essential factor in supporting the business growth and digitalization at bank **bjb**. In line with bank **bjb**'s information technology strategy, in 2023 the bank continues to carry out the development and innovation of information technology in applications, infrastructure, and current information technology trends to support the business development of bank **bjb** with several highlights such as:

a. Indonesian Credit Card (KKI);
b. New Loan Management System (LMS);

c. LMS *Channelling*;
d. *Smart Mobile Banking*;
e. *Software Defined Wide Area Network* (SDWAN);
f. *Cloud Computing*;
g. *Fraud Detection System* (FDS);
h. *Robotic Process Automation* (RPA);
i. *Change Data Capture* (CDC);
j. *Application Performance Monitoring* (APM).

Dalam pengembangan teknologi informasi, Divisi IT Security bank **bjb** melakukan transformasi *digital* dalam rangka mewujudkan pencapaian target usaha Perseroan. Implementasi proyek keamanan IT *security* adalah inisiatif strategis yang dilakukan oleh Perseroan untuk mengidentifikasi, menilai dan memitigasi kerentanan dan ancaman terhadap aset infomasi Perseroan. Divisi IT Security melakukan peningkatan IT *security* dan *Cyber defense* dalam implementasi transformasi *digital* yang selaras dengan arah *corporate plan* bank **bjb**. Berbagai inovasi dilakukan untuk peningkatan kemampuan serta memperbaharui teknologi untuk lebih meningkatkan keamanan Perseroan. Terdapat beberapa proyek yang telah diimplementasikan baik proyek baru maupun pengembangan proyek yang telah ada, contoh beberapa proyek yang telah diimplementasikan dan dikembangkan selama 1 (satu) tahun terakhir antara lain:

1. Penerapan *Network Access Control* (NAC)
2. Penerapan Keamanan *East-West Traffic*
3. Uji Coba Keamanan Siber secara berkala
4. Penerapan *Priviledged Access Control*

c. LMS Channelling;
d. Smart Mobile Banking;
e. Software Defined Wide Area Network (SDWAN);
f. Cloud Computing;
g. Fraud Detection System (FDS);
h. Robotic Process Automation (RPA);
i. Change Data Capture (CDC);
j. Application Performance Monitoring (APM).

In the development of information technology, the IT Security Division of bank **bjb** conducts a digital transformation to achieve the company's business targets. The implementation of IT security projects is a strategic initiative undertaken by the company to identify, assess, and mitigate vulnerabilities and threats to the company's information assets. The IT Security Division is enhancing IT security and cyber defense in the implementation of digital transformation aligned with bank **bjb**'s corporate plan. Various innovations are undertaken to improve capabilities and update technology for further improvement of the company's security. Several projects have been implemented, both new projects and the development of existing projects over the past year. Here are some examples of projects implemented and developed over the past one year:

1. Network Access Control (NAC) implementation
2. East West Traffic Security Implementation
3. Cyber Security periodical testing
4. Priviledged Access Control implementation

Tata Kelola Teknologi Informasi
Information Technology Governance

Penerapan IT *Governance* di bank **bjb** mengacu pada standar *Control Objectives for Information and Related Technologies* (COBIT) 2019 untuk pengukuran maturitas Teknologi Informasi Perseroan dan *The Open Group Architecture Framework* (TOGAF) untuk *Enterprise Architecture* yang tercantum pada IT Strategic Plan (ITSP). Dalam pelaksanaannya bank **bjb** telah tersertifikasi standar internasional ISO/IEC 27001:2022 dan ISO/IEC 20000-1:2018.

The implementation of IT Governance at bank **bjb** refers to the Control Objectives for Information and Related Technologies (COBIT) 2019 standards for measuring the maturity of the Company's Information Technology and The Open Group Architecture Framework (TOGAF) for Enterprise Architecture as outlined in the IT Strategic Plan (ITSP). In its execution, bank **bjb** has been certified with international standards ISO/IEC 27001:2022 and ISO/IEC 20000-1:2018.

COBIT® 2019

COBIT merupakan audit sistem informasi dan dasar pengendalian yang dibuat oleh *Information Systems Audit and Control Association* (ISACA) dan IT *Governance Institute* (ITGI) pada tahun 1992. COBIT merupakan standar kontrol yang umum terhadap

COBIT is an information system audit and control framework created by the Information Systems Audit and Control Association (ISACA) and IT Governance Institute (ITGI) in 1992. COBIT is a common control standard for information technology, providing

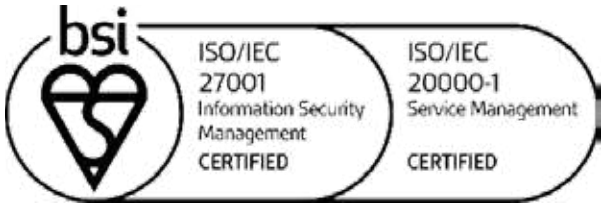
teknologi informasi, dengan memberikan kerangka kerja dan kontrol terhadap teknologi informasi yang dapat diterima dan diterapkan secara internasional. COBIT merupakan *best practice* yang biasa digunakan Perusahaan dalam mengukur tingkat maturitas IT.

a framework and controls for information technology that can be accepted and applied internationally. COBIT serves as a best practice commonly used by companies to measure the maturity level of their IT systems.

TOGAF™ 9

Enterprise Architecture (EA) merupakan sebuah *blueprint* yang menggambarkan strategi Teknologi Informasi untuk menyelaraskan antara strategi korporasi dan Teknologi Informasi guna mencapai tujuan tertentu yang sudah direncanakan. *Framework* yang digunakan dalam penyusunan EA menggunakan TOGAF. TOGAF adalah suatu kerangka kerja dan pengembangan metode untuk *Enterprise Architecture* yang digunakan oleh arsitek perusahaan untuk merancang, merencanakan, melaksanakan, dan mengatur perusahaan arsitektur organisasi.

Enterprise Architecture (EA) is a blueprint that outlines the Information Technology strategy to align corporate strategy and Information Technology in order to achieve specific planned objectives. The framework used in developing EA employs TOGAF. TOGAF is a framework and method development for Enterprise Architecture used by corporate architects to design, plan, implement, and manage organizational architectural structures.



ISO/IEC 20000-1:2018 merupakan suatu standar Internasional yang terfokus dalam penerapan Sistem Manajemen Layanan Teknologi Informasi (SMLTI). ISO/IEC 27001:2022 merupakan suatu standar Internasional yang terfokus dalam penerapan Sistem Manajemen Keamanan Informasi (SMKI).

ISO/IEC 20000-1:2018 is an international standard focusing on the implementation of an Information Technology Service Management System (ITSMS). ISO/IEC 27001:2022 is an international standard points out on the implementation of an Information Security Management System (ISMS).

Kepatuhan Divisi Information Technology terhadap peraturan regulator di antaranya:

1. Pemenuhan penyampaian laporan rencana pengembangan TI;
2. Pemenuhan penyampaian rencana strategis teknologi informasi (ITSP);
3. Pemenuhan penyampaian laporan hasil pengujian keamanan siber;
4. Pemenuhan penyampaian maturitas keamanan siber;
5. Pemenuhan penyampaian maturitas digital Bank;
6. Pemenuhan penyampaian laporan kondisi terkini penggunaan teknologi informasi.

Compliance of the Information Technology Division with regulatory rules includes

1. Fulfillment of the IT development plan report submission
2. Fulfillment of the Information Technology Strategic Plan (ITSP) submission.
3. Fulfillment of the cybersecurity testing results report.
4. The submission of cybersecurity maturity report.
5. The submission of the digital maturity of the bank.
6. The submission of the current condition report on the use of information technology.

Pelaporan Teknologi Informasi mengacu kepada POJK No. 11/POJK.03/2022 tanggal 6 Juli 2022 Tentang Penyelenggaraan Teknologi Informasi Oleh Bank Umum.

The reporting of Information Technology refers to OJK Regulation No. 11/POJK.03/2022 dated July 6, 2022, regarding the Implementation of Information Technology by Commercial Banks.

Tata Kelola Keamanan Teknologi Informasi

bank **bjb** memiliki unit kerja yang secara khusus berfokus terhadap keamanan Teknologi Informasi bank **bjb**, pembentukan unit kerja IT Security dibentuk dalam upaya mendukung keberlangsungan layanan nasabah yang optimal dan tangguh dalam menghadapi ancaman-ancaman keamanan siber. Selain penguatan di sisi organisasi, dilakukan penguatan keamanan siber di sisi regulasi, infrastruktur dan operasional guna mengantisipasi tren serangan siber. Penguatan keamanan siber ini telah tercantum dalam Strategi Teknologi Informasi bank **bjb**.

Information Technology Security Management

bank **bjb** has a specialized unit works specifically on bank **bjb** Information Technology security. The establishment of the IT Security unit is part of supports to the sustainability of optimal customer services and resilience in facing cybersecurity threats. In addition to strengthening the organizational aspect, cybersecurity is reinforced in terms of regulation, infrastructure, and operations to anticipate trends in cyber attacks. This cybersecurity reinforcement is outlined in bank **bjb**'s Information Technology Strategy.

Di dalam Strategi Teknologi Informasi, bank **bjb** telah memiliki *Enterprise Architecture Security* menggunakan acuan *Sherwood Applied Business Security Architecture* (SABSA). Penguatan dari sisi organisasi, regulasi, infrastruktur dan operasional keamanan Informasi diharapkan meningkatkan penilaian kematangan *cyber security* bank **bjb** dan sebagai komitmen bank **bjb** dalam meminimalisir risiko insiden keamanan dan menghindari kerugian dari serangan siber.

Dalam melakukan proses tata kelola apabila terjadi isu IT termasuk *disruption* (gangguan), dan *disaster recovery* (pemulihan bencana), Divisi Information Technology dan Divisi IT Security telah memiliki ketentuan terkait pengelolaan insidental yang mengacu terhadap peraturan Otoritas Jasa Keuangan dan Bank Indonesia di mana apabila terjadi isu/insiden terkait IT, Perseroan melakukan:

1. Analisis Isu/Insiden terkait IT.
2. Melakukan koordinasi di internal IT/IT Security dan apabila dibutuhkan bersama unit kerja terkait.
3. Melakukan koordinasi apakah perlu dilakukan pengaktifan DRP/tidak.
4. Melakukan pelaporan insidental kepada regulator yaitu Bank Indonesia dan Otoritas Jasa Keuangan mengacu terhadap masing masing ketentuan terkait pelaporan insidental setelah dilakukan koordinasi disisi internal.
5. Melakukan penyusunan *Root Cause Analysis* dan target *recovery plan* untuk pemulihan isu/insiden.

In the Information Technology Strategy, bank **bjb** has implemented Enterprise Architecture Security using the Sherwood Applied Business Security Architecture (SABSA) framework. Strengthening Information Security in terms of organizational aspects, regulations, infrastructure, and operations is expected to enhance the cybersecurity maturity assessment of bank **bjb.** This reflects bank **bjb**'s commitment to minimizing the risks of security incidents and avoiding losses from cyber attacks.

In carrying out management process, in the occurrence of IT issues, including disruptions and disaster recovery, the Information Technology Division and IT Security Division have established provisions related to incident management in accordance with the OJK and Bank Indonesia regulations, in which, in the event of IT-related issue or incident, the company takes the following steps:

1. Analyzing the IT-related issue/ incident
2. Coordinating internally within IT/IT Security and, if necessary, collaborating with relevant units.
3. Coordinating to determine whether the activation of the Disaster Recovery Plan (DRP) is necessary or not
4. Reporting incidents to Bank Indonesia and the Financial Services Authority as the regulators, following the respective provisions related to incident reporting after coordination has been carried out internally.
5. Conducting Root Cause Analysis and develop a target recovery plan for resolving the issue/incident

6. Melakukan penyampaian kepada Manajemen/Direksi bank **bjb** terkait insiden/isu yang terjadi.
7. Melakukan update terkait penyelesaian/*recovery* terhadap isu yang terjadi dari awal hingga isu telah dinyatakan *solved* kepada internal, manajemen bank **bjb** maupun pihak regulator perbankan (OJK & BI).

Selain itu, Divisi Information Technology dan Divisi IT Security telah memetakan risiko terkait teknologi informasi yang disusun dalam dokumen *Risk Control Self Assessment* yang dilakukan pengkinian secara berkala di mana dalam dokumen tersebut dilakukan identifikasi terhadap risiko yang ada terkait teknologi informasi serta dilakukan penilaian terhadap risiko dan dampak yang terjadi.

Penguatan Infrastruktur Teknologi Informasi

bank **bjb** telah memiliki infrastruktur teknologi Informasi yang dapat bersaing pada era modern salah satunya perangkat *server, storage, network* dan *security*. Dalam melakukan penguatan infrastruktur teknologi Informasi, pada tahun 2023 Divisi Information Technology melakukan:

1. Peningkatan kapasitas dan kapabilitas terhadap seluruh Data Center bank **bjb**;
2. Peningkatan kapasitas dan kapabilitas infrastruktur teknologi Informasi untuk menunjang operasional perbankan;
3. Melakukan pemeliharaan terhadap fasilitas *Data Center* dan infrastruktur teknologi Informasi bank **bjb** untuk melakukan *preventive* maupun *corrective maintenance*.

Infrastruktur dan teknologi memiliki peran kunci dalam keamanan siber, membangun dan mengelola infrastuktur teknologi yang aman sangat penting untuk melindungi sistem dan data dari serangan siber. Dalam rangka mendukung layanan *digital* yang tangguh terhadap segenap *stakeholder*. Divisi IT Security senantiasa melakukan perbaikan tiada henti. Salah satunya disisi keamanan infrastruktur teknologi, selain dilakukannya *monitoring* secara berkala pada infrastruktur Teknologi Informasi yang ada. Berikut aspek pendukung lain dalam penguatan Infrastruktur Teknologi *Security* bank **bjb**:

1. bank **bjb** telah menjalankan *monitoring* terhadap keamanan sistem dengan pemanfaatan *Security Operation Center* (SOC) yang terdiri dari komponen penting dalam mendukung keamanan jaringan Perseroan. *Security Operation Center* (SOC) ini bertujuan untuk mendeteksi, menganalisa, dan menanggapi insiden keamanan siber menggunakan kombinasi solusi dan serangkaian proses. Adapun terdapat aplikasi pendukung keamanan SIEM yang dapat memberikan informasi aktivitas di seluruh jaringan sehingga ancaman keamanan dapat segera direspon lebih cepat.
2. Melakukan pengujian secara berkala yaitu melalui penetration *testing* dan *red teaming* untuk penguatan pada keamanan system dan infrastruktur bank **bjb**.
3. Penerapan infrastuktur pendukung lainnya terkait keamanan siber.

6. Providing communication to the Management/Board of Directors of bank **bjb** regarding the incident/issue that has occurred.
7. Providing updates related to the resolution/recovery of issues that occur from the beginning until the issue is declared solved to internal stakeholders, the management of bank **bjb**, and banking regulatory authorities (OJK & BI).

In addition, the Information Technology Division and IT Security Division have mapped information technology-related risks in the Risk Control Self-Assessment document which is periodically updated. The identification of existing information technology-related risks and an assessment of the risks and their potential impacts has already conducted.

Strengthening Information Technology Infrastructure

Bank **bjb** has established Information Technology infrastructure that competes effectively in the modern era, particularly in server, storage, network, and security devices. In reinforcing the Information Technology infrastructure, the Information Technology Division embarked on the following initiatives in 2023:

1. Enhancement of capacity and capabilities across all bank **bjb** Data Centers;
2. Boosting capacity and capabilities of Information Technology infrastructure to support banking operations;
3. Maintenance of Data Center facilities and Information Technology infrastructure of bank **bjb** including preventive and corrective maintenance.

Infrastructure and technology play a pivotal role in cybersecurity. Building and managing a secure technology infrastructure are crucial for safeguarding systems and data against cyber threats. In the pursuit of resilient digital services for all stakeholders, the IT Security Division relentlessly engages in continuous improvement. This includes security measures in the technological infrastructure, such as periodic monitoring of existing Information Technology infrastructure. The following are additional supporting aspects in strengthening bank **bjb**'s Technology Security Infrastructure:

1. Bank **bjb** conducts monitoring of system security through the utilization of a Security Operation Center (SOC). This SOC, comprising essential components, aims to detect, analyze, and respond to cybersecurity incidents using a combination of solutions and processes. Supporting security information and event management (SIEM) applications provide comprehensive network activity information, enabling prompt responses to security threats.
2. Conducting periodic testing through penetration testing and red teaming to reinforce the security of bank **bjb**'s systems and infrastructure.
3. Adoption of additional infrastructure components concerning cybersecurity measures.

Perkembangan Struktur dan Sumber Daya Manusia *Divisi Information Technology*

Development of Structure and Human Resources in Information Technology Division

Dalam rangka mendukung perkembangan bisnis bank **bjb**, rencana strategis teknologi informasi dan mendukung regulasi perbankan di Indonesia seperti Peraturan Bank Indonesia dan Peraturan Otoritas Jasa Keuangan, bank **bjb** melakukan penyesuaian khususnya di Direktorat IT, Treasury & International Banking dengan dibentuknya Divisi IT Security di mana sebelumnya IT Security merupakan bagian di dalam Divisi Information Technology. Adapun komposisi dari organisasi Divisi Information Technology setelah dilakukan penyesuaian adalah sebagai berikut:

1. Struktur Organisasi Divisi Information Technology

Struktur Organisasi Divisi Information Technology berdasarkan Surat Keputusan Direksi No. 0196/SK/DIR-PST/2023 tanggal 19 Juni 2023 Tentang Struktur Organisasi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

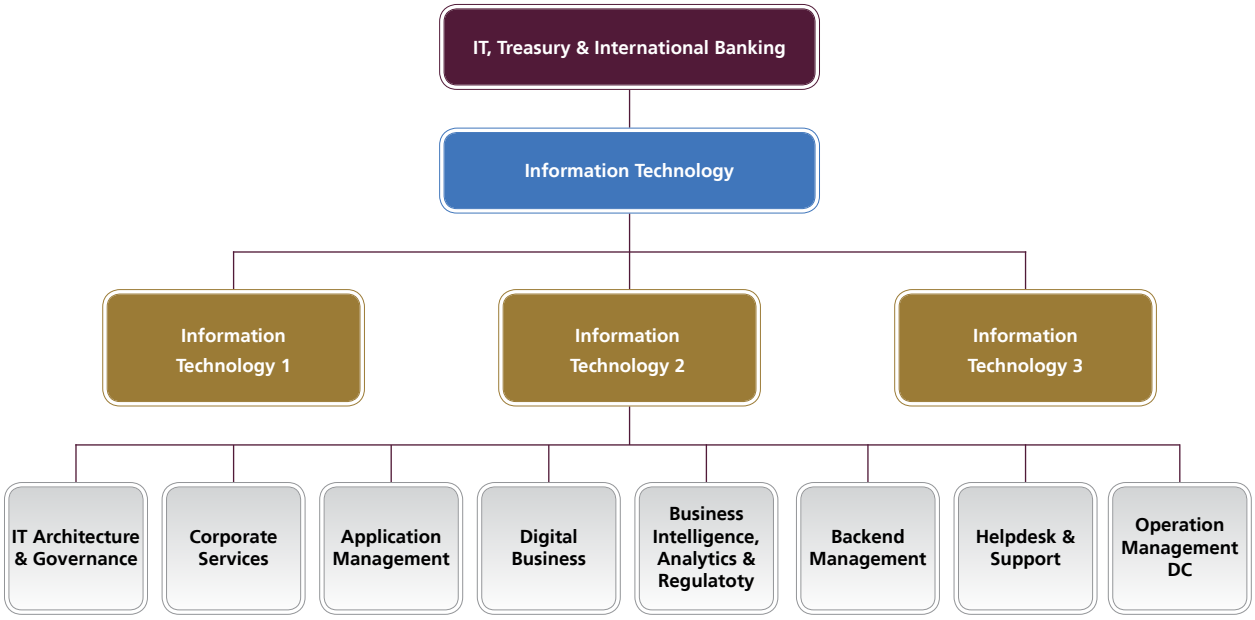
a. *Organizational Structure*

To support the business development of bank **bjb**, the strategic plan for information technology, and to comply with banking regulations in Indonesia, such as the Bank Indonesia Regulations and Financial Services Authority Regulations, bank **bjb** has made specific adjustments, especially within the Directorate of IT, Treasury & International Banking. This includes the establishment of the IT Security Division, which was previously part of the Information Technology Division. The organizational composition of the Information Technology Division after these adjustments is as follows:

1. Organizational Structure of The Information Technology Division

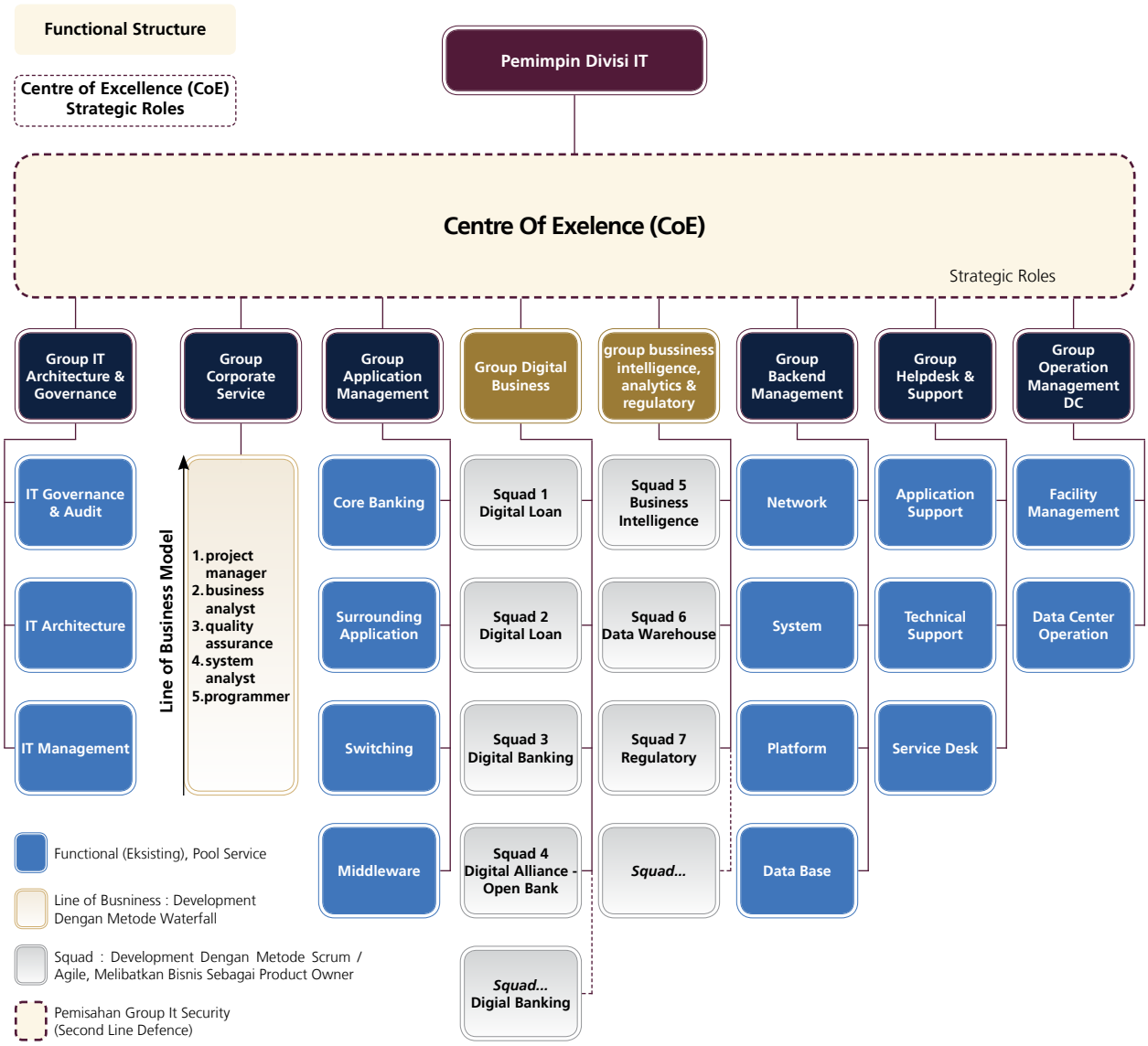
Based on the Director's Decree No. 0196/SK/DIR-PST/2023 dated June 19, 2023, regarding the Organizational Structure of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., the Information Technology Division's organizational structure is as follows.

a. Organizational Structure



b. *Functional Structure*

b. Functional Structure



Berdasarkan struktur organisasi tersebut, Divisi Information Technology bank **bjb** memiliki Pemimpin Divisi Information Technology dan memiliki 3 (tiga) Wakil Pemimpin Divisi Information Technology serta terdapat 8 (delapan) Grup, yaitu:

a. Grup IT Architecture & Governance;
b. Grup Corporate Services;
c. Grup Application Management;
d. Grup Digital Business;
e. Grup Business Intelligence, Analytic & Regulatory;
f. Grup Backend Management;
g. Grup Helpdesk & Support;
h. Grup Operation Management DC.

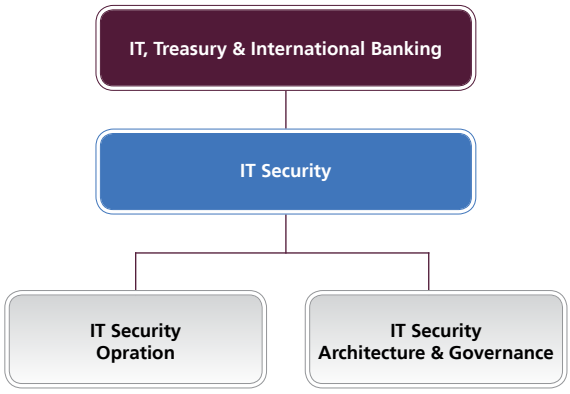
Based on the organizational structure, the Information Technology Division of bank **bjb** has a Division Leader, 3 (three) Deputy Leaders of the Information Technology Division, and 8 (eight) Groups, namely:

a. Grup IT Architecture & Governance;
b. Grup Corporate Services;
c. Grup Application Management;
d. Grup Digital Business;
e. Grup Business Intelligence, Analytic & Regulatory;
f. Grup Backend Management;
g. Grup Helpdesk & Support;
h. Grup Operation Management DC.

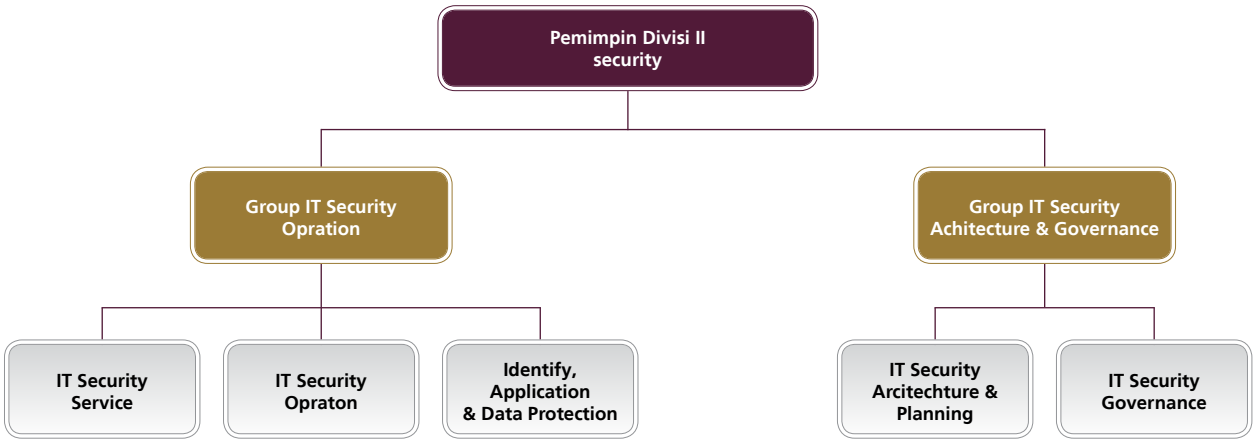
2. Struktur Organisasi Divisi IT Security

Struktur Organisasi Divisi Information Technology Security berdasarkan Surat Keputusan Direksi No. 0196/SK/DIR-PST/2023 tanggal 19 Juni 2023 Tentang Struktur Organisasi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

a. *Organizational Structure*



b. *Functional Structure*



Berdasarkan Struktur organisasi, Divisi IT Security bank **bjb** di memiliki 2 (dua) Grup, yaitu:

a. Grup IT Security Operation
b. Grup IT Security Architecture & Governance

3. Sertifikasi SDM Divisi Information Technology & Divisi Information Technology Security

a. ITIL *Foundation*.
b. ITIL *Intermediate – Service Operation*.
c. *Certified Ethical Hacker* (CEH).
d. *VMware Certified Professional* (VCP) V5.
e. *Certified Data Center Professional* (CDCP.
f. *International Software Testing Qualifications Board* (ITQSB).

2. Organizational Structure of The IT Security Division

Based on the Director's Decree No. 0196/SK/DIR-PST/2023 dated June 19, 2023, regarding the Organizational Structure of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., the Information Technology Division's organizational structure is as follows.

a. Organizational Structure

b. Functional Structure

Based on the organizational structure, the IT Security Division of bank **bjb** has 2 (two) Groups, namely:

a. Grup IT Security Operation
b. Grup IT Security Architecture & Governance

3. Certification of Human Resources in the Information Technology Division & Information Technology Security Division

a. ITIL Foundation.
b. ITIL Intermediate – Service Operation.
c. Certified Ethical Hacker (CEH).
d. VMware Certified Professional (VCP) V5.
e. Certified Data Center Professional (CDCP.
f. International Software Testing Qualifications Board (ITQSB).

g. *System Application and Processing* (SAP) *Fundamental* 01.
h. *Certified Big Data Analyst*.
i. *Cisco Certified Network Associate* (CCNA).
j. *Cisco Certified Network Professional* (CCNP).
k. Mikrotik.
l. *Oracle Cloud Infrastructure* (OCI) *Certified Foundation Associate*.
m. *Computer Hacking Forensic Investigator* (CHFI).
n. EC-*Council Certified Security Analyst* (ECSA).

g. System Application and Processing (SAP) Fundamental 01.
h. Certified Big Data Analyst.
i. Cisco Certified Network Associate (CCNA).
j. Cisco Certified Network Professional (CCNP).
k. Mikrotik.
l. Oracle Cloud Infrastructure (OCI) Certified Foundation Associate.
m. Computer Hacking Forensic Investigator (CHFI).
n. EC-Council Certified Security Analyst (ECSA).

Pengungkapan Mengenai Mitra Bisnis yang Mendukung *Divisi Information Technology*

Disclosure About Business Partners Supporting the Information Technology Division

Dalam mendukung kestabilan layanan teknologi informasi bank **bjb** agar selalu dapat tersedia untuk memberikan layanan terbaik kepada nasabah, bank **bjb** didukung oleh mitra bisnis yang terpercaya, di mana mitra bisnis tersebut terbagi menjadi beberapa aspek yaitu:

1. Dalam mendukung operasional terkait transaksi nasabah melalui ATM, bank **bjb** bekerja sama dengan Artajasa, Rintis dan Jalin sehingga nasabah dapat bertransaksi di ATM lain selain ATM milik bank **bjb** di mana saja dan kapan saja.
2. Dalam memperkaya layanan yang diberikan bank **bjb** melalui *electronic channel*, bank **bjb** bekerja sama dengan beberapa mitra bisnis terkait transaksi pembayaran antara lain Badan Pendapatan Daerah (Bapenda), Pendidikan seperti universitas, PDAM, PLN, Provider Telekomunikasi (seperti Telkom, Telkomsel, Indosat) dan sebagainya.
3. Untuk mendukung layanan perbankan yang "*real time on line*" bank **bjb** didukung oleh *Network Provider* yaitu Lintas Arta, Telkom, Icon+, Jabar Telematika, iForte, Biznet dan Link Net.
4. Perseroan juga bekerja sama dengan beberapa perguruan tinggi untuk melayani pembayaran bagi mahasiswanya.
5. Perseroan juga bekerja sama dengan *Multifinance* untuk melayani pembayaran cicilan melalui bank **bjb**.
6. Perseroan telah memiliki sertifikasi Open API SNAP Bank Indonesia yang dapat dimanfaatkan untuk melakukan kerja sama dengan pihak ketiga.

To support the stability of bank **bjb**'s information technology services, ensuring they are always available to provide the best service to customers, bank **bjb** is supported by reliable business partners. These partners are divided into several aspects, namely:

1. To support operations related to customer transactions through ATMs**,** bank **bjb** collaborates with Artajasa, Rintis, and Jalin, allowing customers to conduct transactions at ATMs other than those owned by bank **bjb**, anywhere and anytime.
2. To enrich the services provided by bank **bjb** through electronic channels, bank **bjb** works with several business partners related to payment transactions, including Regional Revenue Agencies (Badan Pendapatan Daerah - Bapenda), educational institutions such as universities, PDAM (Regional Drinking Water Company), PLN (State Electricity Company), Telecommunication Providers (such as Telkom, Telkomsel, Indosat), and others.
3. To support banking services that are "real time on line" bank **bjb** is supported by Network Providers namely Lintas Arta, Telkom, Icon+, Jabar Telematika, iForte, Biznet and Link Net.
4. The company also cooperates with several universities to serve payments for students.
5. The company also collaborates with Multifinance companies to facilitate installment payment services through bank **bjb**.
6. The company has obtained the Bank Indonesia SNAP Open API certification, which can be utilized to facilitate collaborations with third parties.

Implementasi Proyek *Divisi Information Technology*

Information Technology Division Project Implementation

Proyek Divisi Information Technology telah disusun dan direncanakan dalam Rencana Bisnis Bank (RBB) pada awal tahun dan merupakan Implementasi dari Rencana Strategis Teknologi Informasi/*Information Technology Strategic Plan* (ITSP) yang senantiasa selaras dengan Strategi Bisnis bank **bjb** sehingga tujuan bisnis dapat tercapai. Untuk menjawab ketersediaan sistem Teknologi Informasi yang aman, cepat handal dan selaras dengan kebutuhan bisnis, bank **bjb** memperkuat kehandalan infrastruktur teknologi Informasi dengan melakukan penambahan dan/atau perubahan di dalamnya serta melakukan digitalisasi pada suatu proses bisnis di bank **bjb** untuk mendukung kebutuhan bisnis dan perkembangan bisnis bank **bjb**.

Untuk memastikan kelancaran operasional secara berkelanjutan, Divisi Information Technology turut melakukan penyempurnaan pada kebijakan dan prosedur bidang Teknologi Informasi yang sejalan dengan strategi, hukum, regulasi dan bisnis bank **bjb**. Terdapat 246 (dua ratus empat puluh enam) proyek aplikasi dan infrastruktur yang telah berjalan sepanjang tahun 2023 baik teknologi/inovasi baru maupun pengembangan dan perubahan dari sistem informasi/infrastruktur teknologi informasi yang telah ada. Beberapa contoh proyek yang telah diimplementasikan selama 1 (satu) tahun terakhir antara lain:

1. Pengembangan Kartu Kredit Indonesia (KKI);
2. Pengembangan Aplikasi *New Loan Management System* (LMS);
3. Pengembangan Aplikasi LMS *Channeling Versi MobileView & App Mobile*;
4. Pengembangan *Smart Mobile Banking* bank **bjb**;
5. Implementasi Layanan *Cloud* bank **bjb**;
6. Pengembangan dan Implementasi *Fraud Detection System* (FDS) bank **bjb**;
7. Pengembangan dan Implementasi *Robotic Process Automation* (RPA);
8. Implementasi *Application Performance Monitoring* (APM) bank **bjb**;
9. Pengembangan Aplikasi *e-Care e-Channel* dan *Non e-Channel*;
10. Pengembangan *Dashboard* KPR dan KKB;
11. Pengembangan dan Implementasi **bjb** Prestasiku Mobile;
12. Pengembangan Aplikasi Pembukaan Akses Kode Bayar Pajak Kendaraan Bermotor pada Pihak Ketiga;
13. Pengembangan Aplikasi RoboSLIK;
14. Pengembangan Produk Kredit **bjb** Kredit GUNA Bhakti Pinjaman ASN (KGB PISAN);
15. *Project* Integrasi Pembayaran Pajak PBB – bjb FAST;
16. Pengembangan Aplikasi *E-form* bank **bjb**.

The Information Technology Division's projects have been organized and planned in the Bank's Business Plan (RBB) at the beginning of the year and represent the implementation of the Information Technology Strategic Plan (ITSP), which is always aligned with bank **bjb**'s Business Strategy so that business objectives can be achieved. To address the need for an Information Technology system that is secure, fast, reliable, and in alignment with business needs, bank **bjb** strengthens the reliability of its Information Technology infrastructure by making additions and/or changes within it and digitizing certain business processes at bank **bjb** to support business needs and bank **bjb'**s business development.

To ensure continuous smooth operation, the Information Technology Division also made improvements to policies and procedures in the field of Information Technology in line with the bank **bjb** strategies, laws, regulations and business. There were 246 (two hundred and forty six) application projects that had been implemented throughout 2023, both new applications and development and changes to existing applications. Some examples of projects implemented for the last 1 (one) year were as follows:

1. Development of Indonesian Credit Card (KKI);
2. Development of New Loan Management System (LMS) application;
3. Development of LMS Channeling MobileView version & App Mobile application;
4. Development of bank **bjb** Smart Mobile Banking;
5. Implementation of bank **bjb**'s Cloud Services;
6. Development and Implementation of bank **bjb**'s Fraud Detection System (FDS);
7. Development and Implementation of Robotic Process Automation (RPA);
8. Implementation of bank **bjb**'s Application Performance Monitoring (APM);
9. Development of e-Care e-Channel and Non e-Channel Application;
10. Development of *Dashboard* KPR and KKB;
11. Development and Implementation of **bjb** Prestasiku Mobile;
12. Development of the Motor Vehicle Tax Payment Code Access Opening Application for Third Parties;
13. Development of RoboSLIK Application;
14. Development of **bjb** Credit Products for Civil Servants (KGB PISAN);
15. Integration Project for Property Tax Payments – bjb FAST;
16. Development of bank **bjb** E-form Application.

Pengendalian Risiko Operasional
Operational Risk Control

Dalam melakukan pengendalian risiko operasional di bank **bjb** di sisi teknologi informasi, Divisi Information Technology telah melakukan beberapa langkah pengendalian di antaranya:

1. bank **bjb** saat ini memiliki lokasi alternatif yang bersifat *high availability active-active data center* dengan infrastruktur yang setara.
2. Melakukan *assessment* terhadap risiko yang terdapat pada Divisi Information Technology secara berkala dan didokumentasikan dalam *Risk Assessment* Divisi Information Technology.
3. Melakukan proses uji coba *Disaster Recovery Plan* (DRP) secara berkala untuk memastikan sistem dan infrastruktur teknologi informasi di area *recovery*/area alternatif dapat berjalan dan melakukan operasional dalam memberikan layanan kepada nasabah dan juga dalam angka mencegah, mendeteksi dan melakukan *corrective action* atas potensi risiko yang teridentifikasi pada area alternatif teknologi informasi.
4. Melakukan proses uji coba *Business Continuity Plan* (BCP) secara berkala di Divisi Information Technology dalam rangka mencegah, mendeteksi dan melakukan *corrective action* atas potensi risiko yang teridentifikasi.

Sedangkan pada IT *security*, Divisi IT Security menjalankan beberapa proses pengendalian antara lain:

a. Program *Security Awareness* untuk menumbuhkan kesadaran mengenai keamanan informasi dalam perilaku sehari-hari yang pada akhirnya menjadi budaya (*culture*) Perseroan. Selain itu, dilaksanakan juga program *campaign security awareness* rutin dalam berbagai media yaitu *Wallpaper Desktop, Short Message Services* (SMS), Whatsapp, Instagram, Twitter, email dan lainnya.
b. Melaksanakan *penetration testing* secara berkala pada sistem aplikasi ataupun infrastruktur Teknologi Informasi, dengan melakukan serangkaian simulasi serangan untuk menemukan celah-celah keamanan sistem dengan tujuan mengidentifikasi kerentanan keamanan.
c. Menjalankan *monitoring* terhadap keamanan sistem bank **bjb** dengan pemanfaatan *Security Operation Center* (SOC) dan mengimplementasikan aplikasi SIEM dalam proses deteksi insiden siber.
d. Menerapkan *antivirus* pada *endpoint* bank **bjb** dan *Network Detection Response* (NDR) yang dilakukan *update* secara berkala.
e. Menjalankan pengujian keamanan siber secara berkala yaitu dengan menjalankan *red teaming* dan juga *phishing campaign*.

In implementing operational risk control in bank **bjb'**s Information Technology, the Information Technology Division has taken several control measures, including::

1. Bank **bjb** currently has an alternative location with a high-availability, active-active data center equipped with equivalent infrastructure.
2. Regularly conducting risk assessments on the Information Technology Division and documenting them in the Risk Assessment for the Information Technology Division.
3. Periodically testing the Disaster Recovery Plan (DRP) to ensure that the information technology system and infrastructure in the recovery/alternative area can operate and provide services to customers. This process also aims to prevent, detect, and take corrective action against potential risks identified in the alternative information technology area.
4. Periodically conducting Business Continuity Plan (BCP) testing in the Information Technology Division to prevent, detect, and take corrective action against identified potential risks.

Regarding IT security, the IT Security Division implements various control processes, including:

a. Security Awareness programs to cultivate awareness of information security in everyday behavior, ultimately fostering a corporate culture. Additionally, routine security awareness campaigns are conducted through various media such as Desktop Wallpapers, Short Message Services (SMS), Whatsapp, Instagram, Twitter, email, and others.
b. Conducting periodic penetration testing on application systems or Information Technology infrastructure, simulating attacks to discover security system vulnerabilities with the goal of identifying security weaknesses.
c. Monitoring the security of bank **bjb**'s systems using a Security Operation Center (SOC) and implementing SIEM applications in the incident detection process.
d. Implementing antivirus software on bank **bjb**'s endpoints and Network Detection Response (NDR) with regular updates.
e. Conducting periodic cybersecurity testing, including red teaming and phishing campaigns.

Sertifikasi Sistem Teknologi Informasi

Certification of Information Tecnology System

Sampai dengan tahun 2023, bank **bjb** telah memperoleh berbagai sertifikasi Sistem Teknologi Informasi sebagai berikut:

1. *International Organization for Standardization* (ISO) 20000-1:2018 merupakan suatu standar Internasional dalam penerapan Sistem Manajemen Layanan Teknologi Informasi.
2. *International Organization for Standardization* (ISO) 27001:2022 merupakan suatu standar Internasional dalam menerapkan Sistem Manajemen Kemanan Informasi.
3. *Payment Card Industry Data Security Standard* (PCI DSS)
4. *National Standard Indonesia Chip Card Specification* (NSICCS) yaitu sebuah standar teknologi yang digunakan oleh Bank Indonesia sebagai standar teknologi untuk Alat Transaksi Menggunakan Kartu (ATMK). NSICCS merupakan sebuah migrasi teknologi untuk kartu berbasis magnetik *stripe* ke kartu berteknologi *chip*. Penggunaan kartu yang dimaksud disini adalah untuk kartu ATM atau debit yang sudah menggunakan teknologi *chip* dan yang sudah melalui proses sertifikasi yang dilakukan melalui *functional test* dan *security test*.
5. *National Payment Gateway* (NPG). Sebagai upaya meningkatkan efisiensi dalam penyelenggaraan sistem pembayaran ritel dan mikro, Bank Indonesia mendorong industri sistem pembayaran ritel dan mikro untuk mengembangkan *National Payment Gateway* (NPG). NPG merupakan suatu *switching* nasional untuk berbagai transaksi antar bank yang dilakukan melalui *delivery channel* seperti ATM, EDC, internet, telepon, dan *mobile payment*. Sistem pembayaran nasional ini memungkinkan transaksi pembayaran non tunai dapat diproses di dalam negeri.
6. Sertifikasi VISA
7. Sertifikasi QR Code Indonesia Standard (QRIS)
8. Standar Nasional Open API Pembayaran (SNAP) adalah seperangkat protokol dan instruksi yang ditetapkan oleh Bank Indonesia dalam proses interkoneksi antar aplikasi yang digunakan oleh penyelenggara berdasarkan perjanjian kerja sama antara penyedia layanan dan pengguna layanan dalam pemrosesan transaksi pembayaran.
9. Sertifikasi Jaringan *Switching* antara lain:
    a. PT Artajasa Pembayaran Elektronik (Artajasa) merupakan sebuah perusahaan pelopor sistem pembayaran elektronik di Indonesia dan prinsipal ATM Bersama yang merupakan jaringan *Switching* terbesar di Indonesia, yang telah terhubung dengan banyak institusi, baik Bank maupun lembaga non-Bank;
    b. PT Rintis Sejahtera (Rintis) merupakan penyedia layanan komunikasi satelit yang mengirimkan informasi digital domestik dan internasional;

Until 2023, bank **bjb** obtained various Information Technology System certifications as follows:

1. The International Organization for Standardization (ISO) 20000-1:2018 is an international standard for the implementation of Information Technology Service Management Systems.
2. International Organization for Standardization (ISO) 27001:2022 merupakan suatu standar Internasional dalam menerapkan Sistem Manajemen Kemanan Informasi.
3. Payment Card Industry Data Security Standard (PCI DSS)
4. National Standard Indonesian Chip Card Specification (NSICCS) is a technology standard used by Bank Indonesia as a technology standard for Card-Using Transaction Devices (ATMK). NSICCS is a technology migration for magnetic stripe-based cards to chip technology cards. The use of the cards referred here is for ATM or debit cards that have used chip technology and that have gone through a certification process carried out through functional tests and security tests.
5. National Payment Gateway (NPG). In an effort to improve efficiency in the operation of retail and micro payment systems, Bank Indonesia is encouraging the retail and micro payment system industry to develop the National Payment Gateway (NPG). NPG is a national switching for various interbank transactions carried out through delivery channels such as: ATM, EDC, internet, telephone and mobile payment. This national payment system allows non-cash payment transactions to be processed domestically.
6. VISA Certification
7. Indonesia Standard QR Code (QRIS) Certification
8. The National Payment Open API Standard (SNAP) became a set of protocols and instructions stipulated by Bank Indonesia in the process of interconnection among applications used by operators based on cooperation agreements between service providers and service users in processing payment transactions.
9. Network Switching Certifications included:
    a. PT Artajasa Electronic Payment (Artajasa) became a pioneer of electronic payment systems in Indonesia and the principal of ATM Bersama which had the largest Switching network in Indonesia, which had been connected to many institutions, both Banks and nonBank institutions;
    b. PT Rintis Sejahtera (Rintis) was a satellite communication service provider that transmitted digital domestic and international information;

c. Visa merupakan perusahaan teknologi pembayaran global yang menghubungkan konsumen, bisnis, bank dan pemerintahan di lebih dari 200 negara dan teritori untuk menyediakan pembayaran elektronik yang cepat, aman dan terpercaya;
d. PT Jalin Pembayaran Nusantara (JALIN) merupakan jaringan *switching* yang dikembangkan bank BUMN atau bank Himbara meliputi Bank Mandiri, BRI, BNI dan BTN.

c. Visa became a global payments technology company that connected consumers, businesses, banks and governments in more than 200 countries and territories to provide fast, secure and reliable electronic payments;

d. PT Jalin Payments Nusantara (JALIN) was a switching network developed by SOE banks or Himbara banks including Bank Mandiri, BRI, BNI and BTN.

Strategi Pengembangan Teknologi Informasi ke Depan

Strategies for Future Information Technology (IT) Development

Pesatnya perkembangan Teknologi Informasi dan Digitalisasi saat ini dengan munculnya tren Teknologi terbaru di yang dapat berdampak bagi mendukungnya perkembangan bisnis khususnya bagi sektor perbankan. Selain itu, perkembangan regulasi dan strategi regulasi perbankan menjadi salah satu faktor Perseroan dalam melakukan perkembangan Teknologi Informasi dan digitalisasi. Salah satu fokus Perseroan dalam melakukan digitalisasi yaitu melakukan pengembangan Teknologi Informasi kedepan disisi Teknologi baru, infrastruktur Teknologi Informasi maupun disisi *software*. Adapun strategi pengembangan Teknologi Informasi ke depan adalah sebagai berikut:

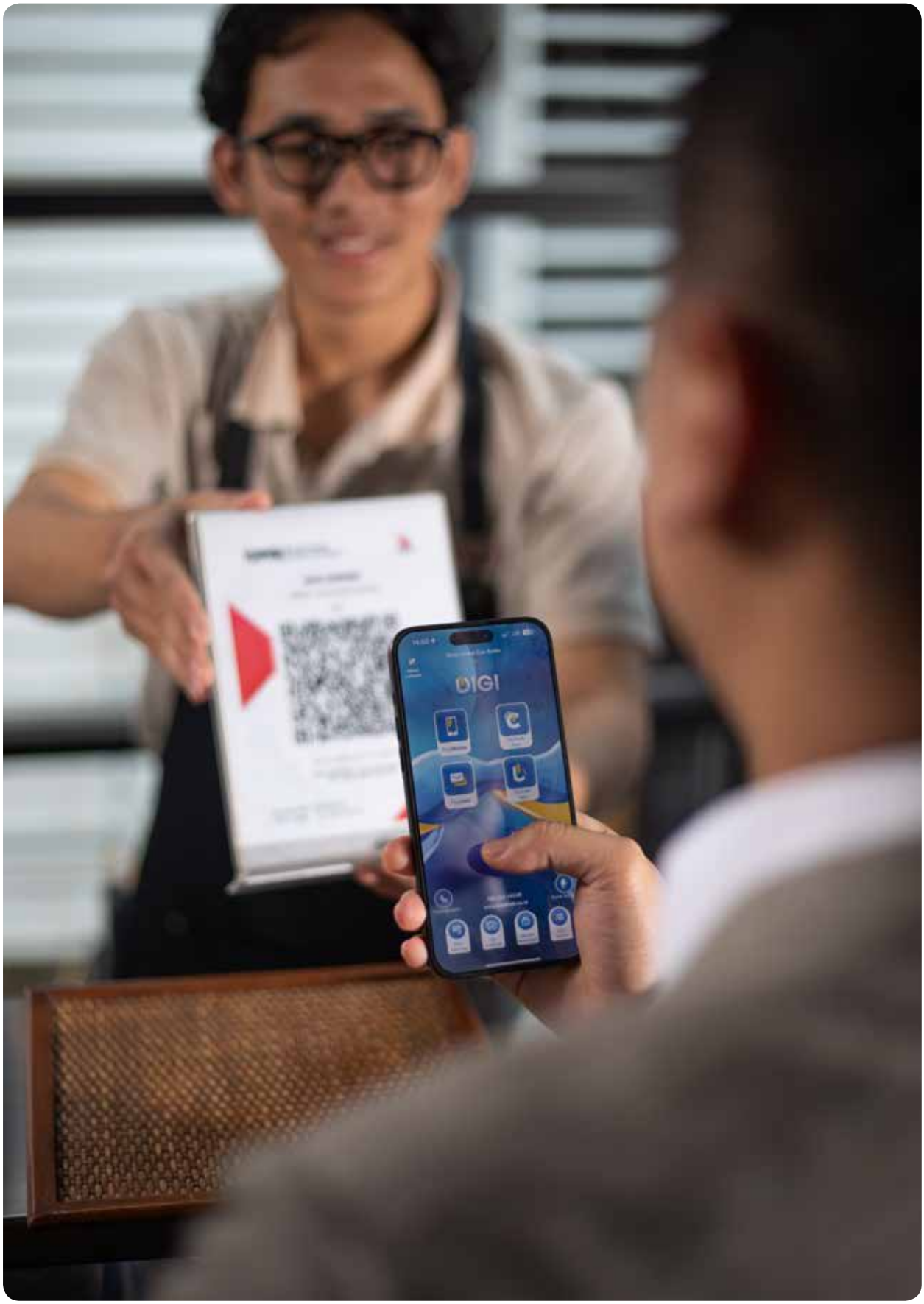
1. Mengimplementasikan Teknologi terkini yang dapat berdampak bagi bisnis, nasabah dan internal bank **bjb**;
2. Meningkatkan Efisiensi proses pekerjaan dengan menerapkan otomatisasi dan simplifikasi terhadap aktivitas bisnis yang bersifat *repetitive* dan manual;
3. Meningkatkan Efektifitas dan ketepatan pengambilan keputusan bisnis Perseroan yang berlandaskan *corporate data driven*;
4. Peningkatan kemampuan dan kehandalan dalam infrastruktur Teknologi Informasi guna memberikan *service excellence* dalam mendukung ekspansi bisnis bank **bjb** yang berdaya saing dan setara dengan Perseroan besar nasional;
5. Kolaborasi dengan pihak ketiga untuk pengembangan Layanan dan Teknologi Informasi di bank **bjb**.

Di sisi keamanan teknologi, strategi pengembangan keamanan teknologi bank **bjb** ke depan telah direncanakan dan disusun sesuai dengan ITSP yang sudah ditetapkan. *Security Architecture* dibagi berdasarkan 3 (tiga) pilar yang meliputi (tata kelola, perlindungan dan operasi). Keamanan informasi adalah aspek utama pada upaya untuk menjaga aset informasi pada suatu organisasi. Untuk dapat melanjutkan keberlangsungan Visi TI bank **bjb**, pengembangan keamanan TI pada tahun 2024 akan selalu berorientasi pada rencana strategis TI. Hal tersebut diwujudkan dengan implementasi teknologi yang memiliki kapasitas, skalabilitas dan fleksibilitas tinggi dengan melakukan modernisasi pada perangkat penunjang keamanan TI. Pemenuhan aspek fundamental keamanan TI menjadi sangat kritikal untuk memastikan *sustainability* eksekusi pengembangan TI.

The rapid development of Information Technology (IT) and digitalization, marked by emerging technology trends, significantly impacts business development, especially in the banking sector. In addition, the evolution of banking regulations and strategic regulatory approaches is a key factor for companies in advancing IT and digitalization initiatives. A primary focus for companies in pursuing digitalization is to develop future IT technologies, including new technologies, IT infrastructure, and software development. The strategies for future IT development include:

1. Adopting cutting-edge technologies that can impact the business, customers, and internal operations of bank **bjb** positively;
2. Enhancing Work Process Efficiency by applying automation and simplification to repetitive and manual business activities;
3. Enhancing the effectiveness and precision of the company's business decision-making based on corporate data-driven principles;
4. Improving the capability and reliability of Information Technology infrastructure to provide service excellence in supporting the competitive expansion of bank **bjb**'s business, aligning with national major corporations;
5. Collaboration with third parties for the development of Services and Information Technology at bank **bjb**.

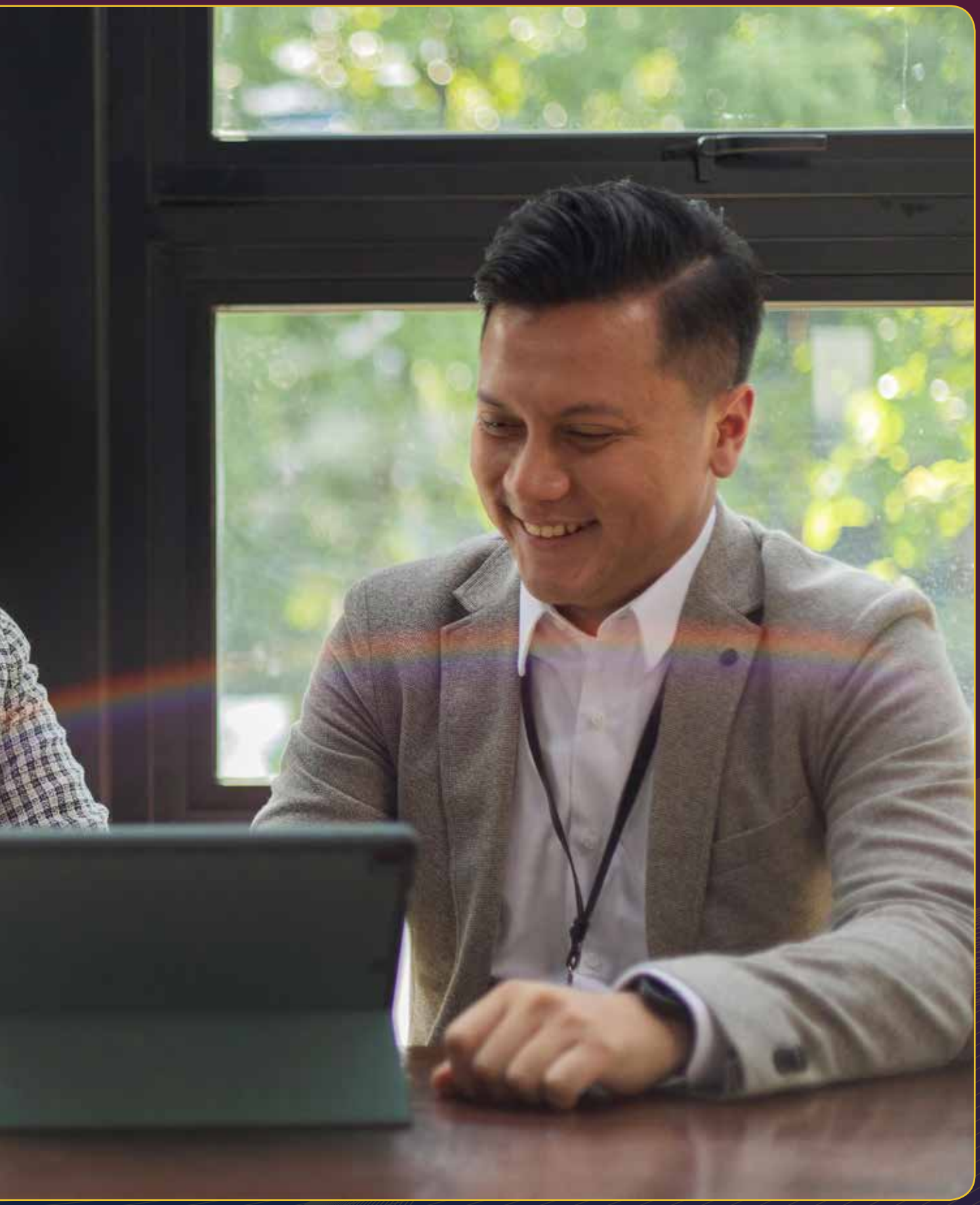
In terms of technology security, the strategy for future security development at bank **bjb** has been planned and organized in line with the established IT Strategic Plan (ITSP). The Security Architecture is divided into three pillars: governance, protection, and operations. Information security is a critical aspect of efforts to safeguard an organization's information assets. To continue the IT vision of bank **bjb**, the development of IT security in 2024 will always be oriented towards the strategic IT plan. This is realized through the implementation of technologies with high capacity, scalability, and flexibility by modernizing IT security support devices. Fulfilling fundamental aspects of IT security is critical to ensure the sustainability of IT development execution.


DIGI

TATA KELOLA PERUSAHAAN
Corporate Governance

08





Pencapaian Dalam Penerapan Tata Kelola Perusahaan

Achievements in the Implementation of Corporate Governance

Penilaian atas penerapan GCG melalui ASEAN *Corporate Governance Scorecard* (ACGS) dengan hasil nilai skor 99,32 atau predikat ***"Very Good"***.

The assessment of the GCG application through ASEAN Corporate Govenance Scorecard (ACGS) worth the score of 99,32 labelled as "**Very Good**."

Penilaian atas penerapan *GCG* oleh *The Indonesian Institue for Corporate Governance (IICG)* melalui penilaian *Corporate Governance Perception Index (CGPI)* dengan hasil nilai skor 87,03 atau predikat *Indonesia Most Trusted Companies* **(Sangat Tepercaya)**

The assessment of the GCG application by The Indonesian Institue for Corporate Governance (IICG) through the assessment of the Corporate Governance Perception Index (CGPI) with a score of 87,03 or the Indonesia Most Trusted Companies (**Highly Trusted**).

Otoritas Jasa Keuangan selaku pengawas melakukan penilaian Tingkat Kesehatan Bank terhadap bank **bjb** semester I Tahun 2023 dengan hasil komposit dinilai Sehat atau peringkat Komposit 2 (PK-2).

The Financial Services Authority as the supervisor conducts a Bank Soundness Level assessment of bank **bjb** in 2023 with composite results assessed as Healthy or Composite rating 2 (PK-2).

Dasar Penerapan Tata Kelola Perusahaan
Basic Application of Corporate Governance

Komitmen Perseroan untuk menerapkan prinsip-prinsip Tata Kelola Perusahaan yang baik mengacu kepada beberapa ketentuan yang berlaku, antara lain:

1. Undang-Undang Republik Indonesia No. 10 tahun 1998 tentang Perubahan atas Undang-undang No. 7 tahun 1992 tentang Perbankan.
2. Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas.
3. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
4. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Tata Kelola Perusahaan Terbuka.
5. Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
6. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan.
7. Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik.
8. Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik.
9. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum.

Selain ketentuan yang diharuskan dari berbagai peraturan perundang-undangan di atas, bank **bjb** juga mendasarkan pada pedoman-pedoman implementasi GCG sebagai berikut:

1. Prinsip-prinsip *Corporate Governance* yang dikembangkan oleh *Organization for Economic Cooperation and Development* (OECD).
2. ASEAN *Corporate Governance Scorecard*.
3. Pedoman GCG Indonesia yang dikembangkan oleh Komite Nasional Kebijakan Governance (KNKG).
4. Pedoman GCG Perbankan Indonesia yang dikembangkan oleh Komite Nasional Kebijakan *Governance* (KNKG).
5. *Principles for Enhancing Corporate Governance* yang diterbitkan oleh *Basel Committee on Banking Supervision*.

The Company commitment to implement the principles of Good Corporate Governance refers to several applicable provisions, including:

1. Law of the Republic of Indonesia No. 10 of 1998 concering Amendments to Law No. 7 of 1992 about Banking.
2. Law of the Republic of Indonesia No. 40 of 2007 concering Limited Liability Companies.
3. OJK Regulations No. 17 of 2023 concerning Implementation of Governance for Commercial Banks.
4. OJK Circullar Letters No. 32/SEOJK.04/2015 concering Public Company Governance.
5. OJK Regulations No. 17/POJK.03/2014 concering the Implementation of Integrated Risk Management for Financial Conglomerates.
6. OJK Regulations No. 18/POJK.03/2014 concering the Implementation of Integrated Governance for Financial Conglomerates.
7. OJK Regulations No. 8/POJK.04/2015 concering Issuer's or Public Companies' Websites.
8. OJK Regulations No. 31/POJK.04/2015 concering Governance Determination for Commercial Banks.
9. OJK Circullar Letters No. 13/SEOJK.03/2017 concering the Implementation of Governance for Commercial Banks.

In addition to the conditions required by the various laws and regulations above, bank **bjb** also bases on the guidelines for implementing GCG as follows:

1. Principles of Corporate Governance developed by the Organization for Economic Cooperation and Development (OECD).
2. ASEAN Corporate Governance Scorecard.
3. Indonesian Corporate Governance Guidelines (PUGKI) developed by the National Governance Policy Committee (KNKG).
4. Indonesian Banking GCG Guidelines developed by the National Governance Policy Committee (KNKG).
5. Principles for Enhancing Corporate Governance published by the Basel Committee on Banking Supervision.

Struktur dan Mekanisme Tata Kelola Perusahaan

Corporate Governance Structure and Mechanism

Berdasarkan Undang-Undang Republik Indonesia Nomor 40 tahun 2007 tentang Perseroan Terbatas (UU PT), Organ Perseroan terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi. Sistem kepengurusan menganut sistem dua badan (*two tier system*) yaitu Dewan Komisaris dan Direksi, yang memiliki wewenang dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanahkan dalam anggaran dasar dan peraturan perundang-undangan.

Based on the Law of the Republic of Indonesia Number 40 of 2007 about Limited Liability Companies (PT Law), the Company's Organs consist of General Meeting of Shareholders (GMS), Board of Commissioners, and Directors. The management system follows a two-tier system, namely the Board of Commissioners and the Directors, which has clear authority and responsibilities following their respective functions as mandated in the articles of association and legislation.

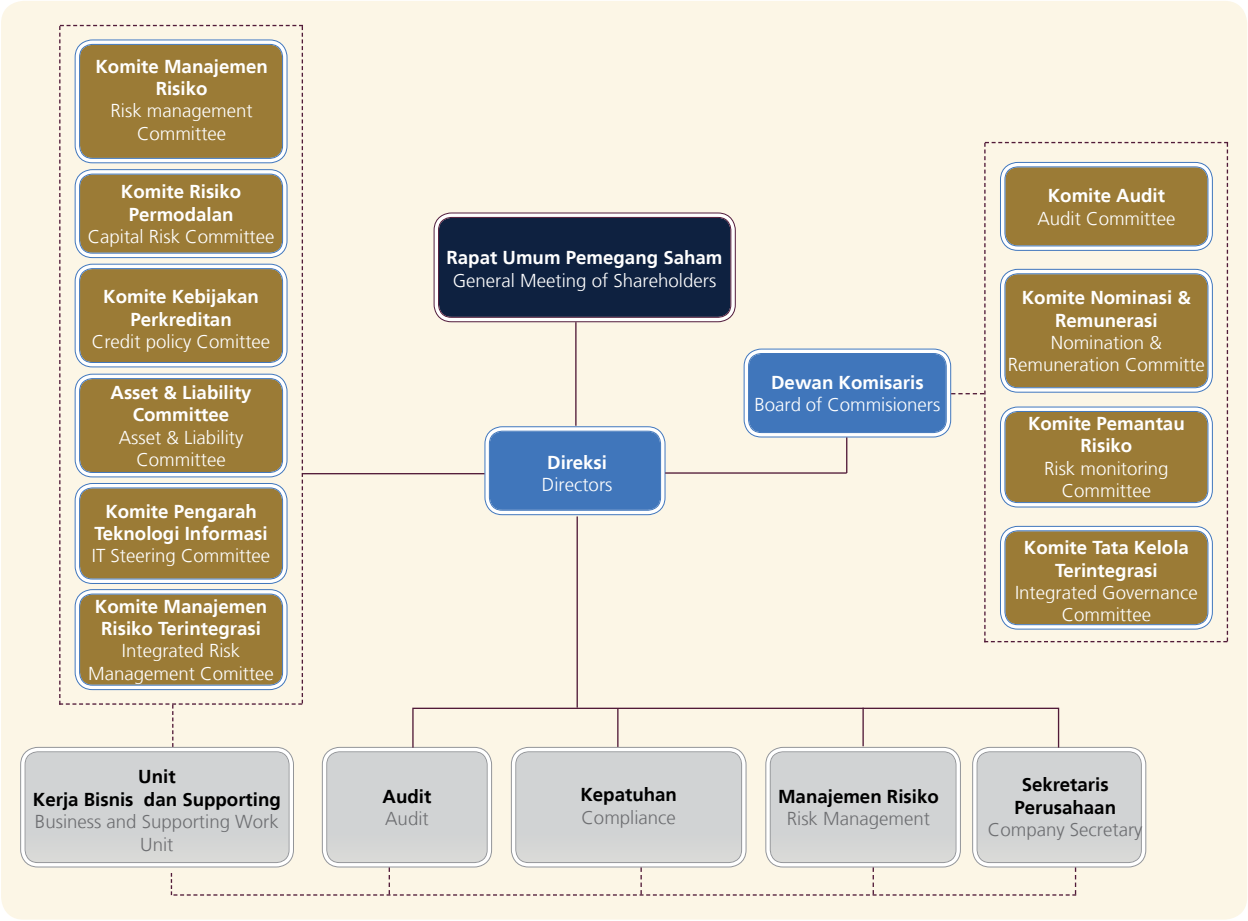


Struktur Organ Perusahaan

Dalam melaksanakan kepengurusan bank **bjb**, Direksi didukung oleh struktur organisasi yang terdiri dari organ utama dan organ pendukung sehingga manajemen dapat melaksanakan tugas secara efektif. Adapun dalam melaksanakan fungsi pengawasan dan pemberian nasihat, Dewan Komisaris didukung oleh organ penunjang yaitu Sekretaris Dewan Komisaris, Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi dan Komite Tata Kelola Terintegrasi.

Organ Structure of The Company

In carrying out the management of the bank **bjb**, the Directors is supported by an organizational structure consisting of the main organs and supporting organs so that management can conduct its duties effectively. In conducting its supervisory and advisory functions, the Board of Commissioners is supported by supporting organs namely the Secretary of the Board of Commissioners, the Audit Committee, the Risk Monitoring Committee, the Nomination and Remuneration Committee and the Integrated Governance Committee.

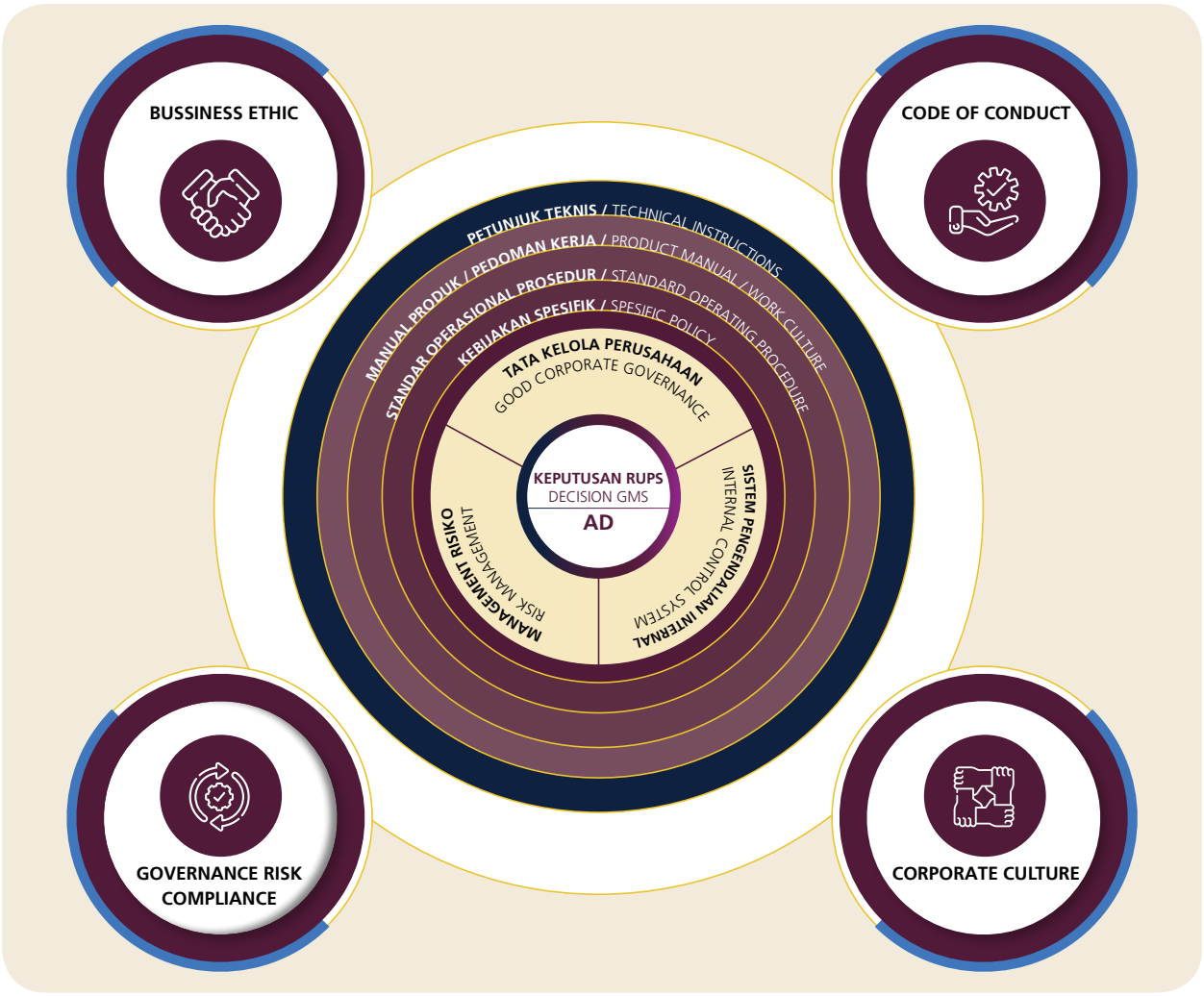


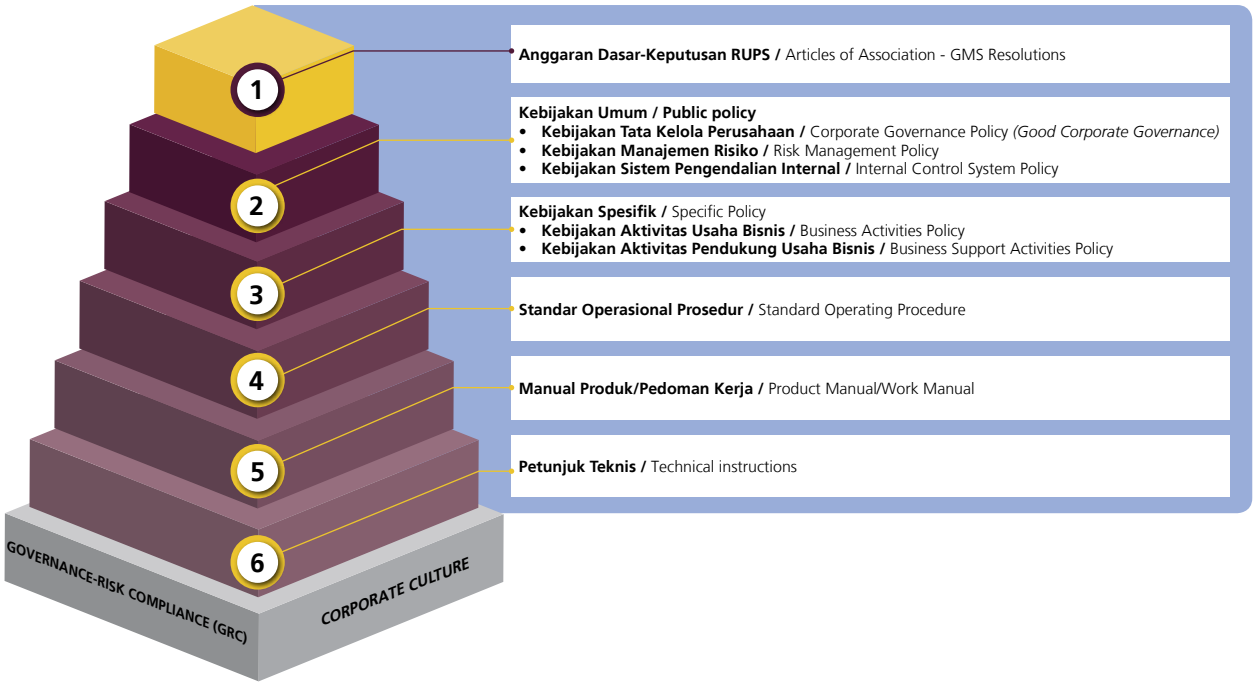
Governance Soft Structure

Dalam menerapkan tata kelola perusahaan yang baik, Perseroan memilki Arsitektur Kebijakan dan Prosedur adalah suatu kerangka menyeluruh yang menggambarkan hirarki/tata urutan dan pengelompokkan kebijakan dan prosedur dengan dilandasi *governance, Risk and Compliance* (GRC) serta etika yang diimplementasikan secara terintegrasi sebagai arah dan pelaskanaan pencapaian tujuan Perusahaan agar lebih efisien dan efektif.

Governance Soft Structure

In implementing good corporate governance, the Company has an Architecture of Policies and Procedures is an overall framework that describes the hierarchy/order and grouping of policies and procedures based on governance, Risk and Compliance (GRC) and ethics that are implemented in an integrated manner as the direction and implementation of achieving the Company's goals to be more efficient and effective.


BUSSINESS ETHIC
CODE OF CONDUCT
PETUNJUK TEKNIS / TECHNICAL INSTRUCTIONS
MANUAL PRODUK / PEDOMAN KERJA / PRODUCT MANUAL / WORK CULTURE
STANDAR OPERASIONAL PROSEDUR / STANDARD OPERATING PROCEDURE
KEBIJAKAN SPESIFIK / SPESIFIC POLICY
TATA KELOLA PERUSAHAAN
GOOD CORPORATE GOVERNANCE
KEPUTUSAN RUPS
DECISION GMS
AD
MANAGEMENT RISIKO
RISK MANAGEMENT
SISTEM PENGENDALIAN INTERNAL
INTERNAL CONTROL SYSTEM
GOVERNANCE RISK COMPLIANCE
CORPORATE CULTURE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GOVERNANCE-RISK COMPLIANCE (GRC)
CORPORATE CULTURE
Anggaran Dasar-Keputusan RUPS / Articles of Association - GMS Resolutions
Kebijakan Umum / Public policy
• Kebijakan Tata Kelola Perusahaan / Corporate Governance Policy (Good Corporate Governance)
• Kebijakan Manajemen Risiko / Risk Management Policy
• Kebijakan Sistem Pengendalian Internal / Internal Control System Policy
Kebijakan Spesifik / Specific Policy
• Kebijakan Aktivitas Usaha Bisnis / Business Activities Policy
• Kebijakan Aktivitas Pendukung Usaha Bisnis / Business Support Activities Policy
Standar Operasional Prosedur / Standard Operating Procedure
Manual Produk/Pedoman Kerja / Product Manual/Work Manual
Petunjuk Teknis / Technical instructions

Arsitektur Kebijakan dan Prosedur bertujuan untuk:
1. Sebagai upaya penyesuaian antara jenis, hirarki dan materi muatan dari kebijakan dan prosedur Bank.
2. Sebagai pelaksanaan prinsip kehati-hatian (*prudential banking*) dengan berpedoman pada *Governance, Risk and Compliance* (GRC), *Business Ethic* serta *Code of Conduct.*

Perseroan telah memiliki *governance soft structure* yang merupakan ketentuan-ketentuan yang telah ditetapkan oleh Dewan Komisaris dan Direksi guna mengimplementasikan prinsip-prinsip GCG pada seluruh jenjang organisasi, antara lain:
1. Anggaran Dasar Perseroan
2. Kebijakan Tata Kelola Perusahaan
3. Pedoman dan Tata Tertib Kerja Dewan Komisaris
4. Kebijakan Tata Tertib Kerja Direksi
5. Etika Usaha dan Tata Perilaku (*Code of Conduct*)
6. Tata Kerja Pelaporan Pelanggaran (*Whistleblowing*)
7. Pedoman Pengendalian Gratifikasi

Mekanisme Tata Kelola Perusahaan

Pemegang Saham

Pemegang saham yang dimaksud dalam Anggaran Dasar yaitu pemegang saham Seri A dan saham Seri B. Saham Perseroan adalah saham atas nama dan dikeluarkan atas nama pemiliknya yang terdaftar dalam Daftar Pemegang Saham yang terdiri dari Saham Seri A dan Seri B. Pemerintah Pusat, Pemerintah Provinsi, Kota dan Kabupaten memiliki Saham Seri A dan Seri B. Saham Seri B juga dimiliki oleh Direksi, Dewan Komisaris, Karyawan Perseroan dan Masyarakat.

Hak Pemegang Saham

Saham Seri A adalah saham yang memberikan hak khusus kepada pemegangnya dalam kuorum kehadiran dan kuorum persetujuan RUPS sebagaimana diatur dalam Anggaran Dasar. Adapun hak Pemegang Saham Seri A yaitu:
1. Menghadiri dan menyetujui pengangkatan, pemberhentian dan persetujuan pengunduran diri Dewan Komisaris dan Direksi.
2. Menghadiri dan menyetujui perubahan Anggaran Dasar pengeluaran Efek Bersifat atau perubahan Modal Ditempatkan dan Disetor.
3. Menghadiri dan menyetujui penyetoran saham dalam bentuk benda selain uang, baik benda berwujud maupun benda tidak berwujud.
4. Menghadiri dan menyetujui penggabungan, peleburan, pengambilalihan dan pemisahan serta pengajuan permohonan agar Perseroan dinyatakan pailit dan pembubaran Perseroan.

The Architecture of Policies and Procedures aims to be:
1. An effort to adjust between types, hierarchy and material content of Bank policies and procedures.
2. A prudential banking principle based on Governance, Risk and Compliance (GRC), Business Ethics and Code of Conduct.

The Company has a governance soft structure which is the provisions stipulated by the Board of Commissioners and Directors to implement GCG principles at all levels of the organization, including:
1. The Company's Articles of Association
2. Company Governance Policy
3. Board of Commissioners Charter
4. Directors Work Procedures Policy
5. Business Ethics and Code of Conduct
6. Work Procedures for Reporting Violations (Whistleblowing)
7. Gratification Control Guidelines

Corporate Governance Mechanism

Shareholders

Shareholders referred to in the Articles of Association are Series A and Series B shareholders. The Company's shares are shares in the name and issued in the name of the owners registered in the Register of Shareholders consisting of Series A and Series B Shares. The Central Government, Provincial Governments, City and District have Series A and B Shares. Meanwhile, Series B Shares is owned by the Directors, Board of Commissioners, Company Employees, and the Community.

Shareholders' Rights

Series A shares are shares which give special rights to their holders in the attendance quorum and the GMS approval quorum as stipulated in the Articles of Association. The rights of Series A Shareholders are:
1. Attending and approving the appointment, dismissal and approval of the resignation of the Board of Commissioners and Directors.
2. Attending and approving amendments to the Articles of Association for Issuance of Securities or changes in Issued and Paid-in Capital.
3. Attending and approving stock deposits in the form of objects other than money, both tangible and intangible objects.
4. Attending and approving the merger, consolidation, acquisition and separation and submission of an application so that the Company is declared bankrupt and the liquidation of the Company.

5. Pemegang Saham dapat meminta penyelenggaran RUPS.
6. Pemegang saham dapat mengusulkan mata acara dalam RUPS. Pemegang saham yang dapat mengusulkan mata acara rapat adalah 1 (satu) pemegang saham atau lebih yang mewakili 1/20 (satu per dua puluh) atau lebih dari jumlah seluruh saham dengan hak suara.
7. Setiap saham memberikan hak kepada pemegang saham untuk mengeluarkan 1 (satu) suara.
8. Menyetujui Laporan Tahunan dan Laporan Keuangan serta menetapkan penggunaan laba, jika perusahaan mempunyai saldo laba yang positif.
9. Menetapkan gaji berikut fasilitas dan tunjangan anggota Dewan Komisaris dan Direksi.
10. Memutuskan perbuatan hukum untuk melakukan transaksi material dan transaksi benturan kepentingan tertentu sebagaimana dimaksud dalam peraturan perundang-undangan di bidang pasar modal.
11. Memutuskan perbuatan hukum untuk mengalihkan atau menjadikan jaminan utang seluruh atau lebih dari 50% (lima puluh persen) dari sejumlah kekayaan bersih Perseroan baik dalam satu transaksi atau beberapa transaksi yang berdiri sendiri ataupun yang berkaitan satu sama lain, yang terjadi dalam jangka waktu 1 (satu) tahun buku atau jangka waktu yang lebih lama sebagaimana diatur dalam Anggaran Dasar Perseroan.
12. Penunjukan Akuntan Publik dan/atau pemberian kuasa kepada Dewan Komisaris untuk menunjuk Akuntan Publik dengan disertai penjelasan mengenai alasan pemberian kuasa tersebut dan kriteria atau batasan Akuntan Publik.

Sepanjang dalam Anggaran Dasar tidak ditetapkan lain, maka Pemegang Saham Seri A dan Pemegang Saham Seri B mempunyai hak yang sama.

Kebijakan Hubungan dengan Pemegang Saham

Dalam menjalankan hubungan dengan pemegang saham, perseroan melakukan komunikasi dengan pemegang saham atau investor melalui pemberian informasi laporan keuangan secara berkala, *analyst meeting*, laporan pelaksanaan GCG, serta laporan tahunan. Perseroan telah memiliki kebijakan komunikasi dengan pemegang saham atau investor yang diatur dalam SK Direksi Nomor 0681/SK/DIR-CS/2019 tentang Pedoman Pengelolaan Aktivitas Pasar Modal. Tujuannya agar para pemegang saham atau investor mendapatkan pemahaman lebih jelas atas informasi yang telah dipublikasikan kepada masyarakat.

Perlakuan yang Sama Terhadap Pemegang Saham

Dalam memberikan informasi yang diperlukan oleh investor atau Pemegang Saham (transparansi informasi), Perseroan

5. Shareholders may request the holding of a GMS.
6. Shareholders may propose agenda items in the General Meeting of Shareholders (RUPS). Shareholders who may propose the agenda of the meeting are 1 (one) or more shareholders representing 1/20 (one-twentieth) or more of the total number of shares with voting rights .
7. Each share gives the right to shareholders to cast 1 (one) vote.
8. Approve the Annual Report and Financial Reports and determine the use of income, if the company has a positive income balance.
9. Determine the salaries along with facilities and allowances for members of the Board of Commissioners and Directors.
10. Decide on legal actions to carry out material transactions and certain conflict of interest transactions as intended in statutory regulations in the capital markets sector.
11. Decide on legal action to transfer or make debt collateral for all or more than 50% (fifty percent) of the Company's net assets either in one transaction or several transactions that are independent or related to each other, which occur within a period of 1 (one) financial year or longer period as regulated in the Company's Articles of Association.
12. Appointment of a Public Accountant and/or empower the Board of Commissioners to appoint a Public Accountant accompanied by an explanation regarding the reasons for empower and the criteria or limitations of a Public Accountant.

As long as the Articles of Association are not stipulated otherwise, the Series A Shareholders and Series B Shareholders have the same rights.

Relationship Policies with Shareholders

Relationships with Shareholders are conducted by the Company by communicating between the Company and shareholders or investors through periodic financial report information, analyst meetings, GCG implementation reports, and annual reports. The company has a communication policy with shareholders or investors which is regulated in the Decree of the Board of Directors Number 0681/SK/DIR-CS/2019 concerning Guidelines for the Management of Capital Market Activities. The aim is for shareholders or investors to gain a clearer understanding of the information that has been published to the public.

Same Treatment of Shareholders

In providing information needed by investors or shareholders (transparency of information), the company provides the same

memberikan perlakuan yang sama terhadap seluruh Pemegang Saham, baik pemegang saham Mayoritas maupun Minoritas. Hal ini dimaksudkan agar tidak terdapat informasi pihak dalam (*inside information*) yang hanya diketahui oleh Pemegang Saham Mayoritas. Seluruh Pemegang Saham memiliki hak yang sama dalam memperoleh informasi terkait Bank. Pelaksanaan fungsi diseminasi informasi tersebut dilakukan oleh bagian Hubungan Investor (*Investor Relations*) di bawah Sekretaris Perusahaan (*Corporate Secretary*).

treatment to all shareholders, both majority and minority shareholders. This is intended so that there is no inside information that is only known by the majority Shareholders. All Shareholders have the same rights in obtaining information related to the Company. The information dissemination function is conducted by the Investor Relations section under the Corporate Secretary.

Beberapa bentuk pelaksanaan transparansi informasi yang dilakukan Perseroan adalah aktif menyelenggarakan forum-forum pertemuan dengan analis dan investor, melalui paparan publik untuk menjamin keterbukaan informasi dapat dilaksanakan dengan baik. Metode yang digunakan, adalah sebagai berikut.

1. *Direct*, yang meliputi *Public Expose, Non Deal Road Show, Analyst meeting, Press Conference, 1-on-1 Meetings, Group Meetings, Branch Visits* dan *Site Visits.*
2. *Indirect*, yang meliputi Laporan Tahunan, Laporan Keuangan Publikasi (triwulan), *Website*, Media, *Conference Calls* dan *Emails.*

Some forms of information transparency conducted by the Company are active in holding forums for meetings with analysts and investors, through public exposure to ensure information disclosure can be carried out properly. The method used, is as follows.

1. Direct, which includes Public Expose, Non Deal Road Show, Analyst meeting, Press Conference, 1-on-1 Meetings, Group Meetings, Branch Visits and Site Visits.
2. Indirect, which includes Annual Report, Published Financial Reports (quarterly), Website, Media, Conference Calls and Emails.

Prinsip dasar yang digunakan oleh Perseroan adalah:

1. Pengungkapan informasi dilakukan secara wajar (*fair disclosure information*) dengan memperhatikan prinsip kesetaraan (*equitable treatment*) dan transparansi.
2. Bank maupun Direksi serta pegawai wajib memberikan informasi dengan berpegang pada prinsip kehati-hatian dengan memperhatikan ketentuan kerahasiaan di bidang perbankan yang berlaku.
3. Komunikasi dengan Komunitas Pasar Modal dan Komunitas Investor menggunakan kebijakan satu pintu (*one door policy*). Perseroan senantiasa membangun hubungan baik dengan investor, analis maupun masyarakat pasar modal lainnya melalui penyelenggaraan secara berkala kegiatan-kegiatan seperti pertemuan dengan analis/investor dalam skala nasional maupun internasional serta paparan kinerja kepada publik.

The basic principles used by the Company are:

1. Information disclosure is conducted fairly (fair disclosure information) with due regard to the principle of equality (equitable treatment) and transparency.
2. Companys and Directors and employees are required to provide information by adhering to the principle of prudence by observing the provisions of confidentiality in the applicable banking sector.
3. Communication with the Capital Market Community and Investor Community uses a one door policy. The Company continues to build good relations with investors, analysts and other capital market communities through the regular implementation of activities such as meetings with analysts/ investors/shareholders on a national and international scale and performance exposure to the public.

Perseroan senantiasa membangun hubungan baik dengan investor, analis maupun masyarakat pasar modal lainnya melalui penyelenggaraan secara berkala kegiatan-kegiatan seperti pertemuan dengan analis/investor dalam skala nasional maupun internasional serta paparan kinerja kepada publik. Perseroan juga memenuhi kewajiban keterbukaan informasi sebagaimana yang diatur dalam peraturan Pasar Modal Indonesia seperti laporan keuangan, laporan tahunan, laporan pemegang saham tertentu dan paparan publik.

The Company always builds good relations with investors, analysts and other capital market communities through regular organizing of activities such as meetings with analysts/ investors/shareholders on a national and international scale and performance exposure to the public. The Company also fulfils the obligation to disclose information as regulated in Indonesian Capital Market regulations such as financial reports, annual reports, certain shareholder reports and public exposures.

Perseroan juga telah memberikan akses seluas-luasnya kepada masyarakat umum dan investor untuk memperoleh informasi melalui situs Perseroan di laman resmi www.bankbjb.co.id. Situs ini memuat informasi terkini seperti aksi korporasi, laporan

The Company has also provided the widest possible access to the general public and investors to obtain information through the Company's website on page www.bank**bjb**.co.id This site contains the latest information such as corporate actions, financial

keuangan dan *company guidance* (triwulanan), bahan presentasi Perseroan ke publik dan kliping media mengenai pemberitaan Bank.

Rapat Umum Pemegang Saham

Rapat Umum Pemegang Saham (RUPS) bank **bjb** terdiri atas RUPS Tahunan dan RUPS Luar Biasa. RUPS Tahunan diselenggarakan tiap tahun paling lambat 6 (enam) bulan setelah tahun buku Perseroan ditutup. Sedangkan RUPS Luar Biasa dapat diselenggarakan sewaktu-waktu berdasarkan kebutuhan untuk membicarakan dan memutuskan mata acara rapat dengan memperhatikan peraturan perundang-undangan yang berlaku dan Anggaran Dasar Perseroan.

Pada saat pelaksanaan RUPS, Perseroan dapat mengundang pihak lain yang terkait dengan mata acara RUPS, Pihak lain yang dimaksud antara lain lembaga dan/atau Profesi Penunjang Pasar Modal yang terkait dengan penyelenggaraan RUPS dan/atau terkait dengan mata acara rapat dan komite yang dimiliki Perseroan.

Kewenangan RUPS

Kewenangan RUPS meliputi hal-hal sebagai berikut, termasuk namun tidak terbatas pada:

1. Mengangkat dan memberhentikan anggota Dewan Komisaris dan Direksi Perusahaan.
2. Menyetujui Laporan Tahunan dan Laporan Keuangan serta menetapkan penggunaan laba, jika perusahaan mempunyai saldo laba yang positif.
3. Menetapkan gaji berikut fasilitas dan tunjangan anggota Dewan Komisaris dan Direksi.
4. Memutuskan perbuatan hukum untuk melakukan transaksi material dan transaksi benturan kepentingan tertentu sebagaimana dimaksud dalam peraturan perundang-undangan di bidang pasar modal.
5. Memutuskan perbuatan hukum untuk mengalihkan atau menjadikan jaminan utang seluruh atau lebih dari 50% (lima puluh persen) dari sejumlah kekayaan bersih Perseroan baik dalam satu transaksi atau beberapa transaksi yang berdiri sendiri ataupun yang berkaitan satu sama lain, yang terjadi dalam jangka waktu 1 (satu) tahun buku atau jangka waktu yang lebih lama sebagaimana diatur dalam Anggaran Dasar Perseroan.
6. Menyetujui pengunduran diri anggota Direksi dan anggota Dewan Komisaris.
7. Merubah Anggaran Dasar Perseroan.
8. Memberikan persetujuan pengeluaran Efek Bersifat Ekuitas/ Perubahan Modal Ditempatkan dan Disetor, serta penyetoran saham.
9. Memberikan persetujuan penggabungan, peleburan, pengambilalihan, pemisahan, pengajuan permohonan agar Perseroan dinyatakan pailit dan pembubaran Perseroan.

reports and company guidance (quarterly), Company presentation material to the public and media clippings regarding the Bank's news.

General Meeting of Shareholders

The bank **bjb** General Meeting of Shareholders (GMS) consists of the Annual GMS and the Extraordinary GMS. The Annual GMS is held every year no later than 6 (six) months after the Company's Financial Year is closed. While Extraordinary GMS can be held at any time based on the need to discuss and decide on the agenda of the meeting by observing the applicable laws and regulations and the Company's Articles of Association.

In the GMS, the Company may invite other parties related to the agenda of the GMS. The other parties includes institutions and/or Capital Market Supporting Professionals related to the holding of the GMS and/or related to the agenda and meetings of committees owned by the Company.

GMS Authority

The authority of the GMS includes the following matters, including but not limited to:

1. To appoint and dismiss members of the Company's Board of Commissioners and Directors.
2. Approve the Annual Report and Financial Statements and determine the use of profits, if the company has a positive profit balance.
3. Determine the salary and facilities and benefits of members of the Board of Commissioners and Directors.
4. Decides legal actions to conduct material transactions and certain conflict of interest transactions as referred to in legislation in the capital market.
5. Decides legal actions to transfer or guarantee debt in whole or more than 50% (fifty percent) of the total net assets of the Company either in one transaction or several transactions that are independent or related to each other, which occur within a period of 1 (one) fiscal year or a longer period of time as stipulated in the Company's Articles of Association.
6. Approve the resignation of members of the Directors and the Board of Commissioners.
7. Change the Company's Articles of Association.
8. To approve the issuance of Equity Securities/ Changes in Issued and Paid-Up Capital, as well as the payment of shares.
9. To approve the merger, consolidation, acquisition, separation and submission of an application so that the Company is declared bankrupt and the liquidation of the Company.

10. Penunjukan Akuntan Publik dan/atau pemberian kuasa kepada Dewan Komisaris untuk menunjuk Akuntan Publik dengan disertai penjelasan mengenai alasan pemberian kuasa tersebut dan kriteria atau batasan Akuntan Publik.

11. Menetapkan pembagian tugas dan wewenang pengurusan diantara anggota Direksi.

Proses Penyelenggaraan RUPS

RUPS Tahunan diselenggarakan setiap tahun paling lambat 6 (enam) bulan setelah tahun buku Perseroan ditutup. Sedangkan untuk RUPS Luar Biasa dapat diselenggarakan sewaktu-waktu berdasarkan kebutuhan Perseroan dengan memperhatikan peraturan perundang-undangan yang berlaku dan Anggaran Dasar.

Tempat Penyelenggaran RUPS

RUPS wajib dilakukan di wilayah Republik Indonesia yaitu dapat diadakan di:
1. Tempat kedudukan Perseroan.
2. Tempat Perseroan melakukan kegiatan usaha utama.
3. Ibukota Provinsi tempat kedudukan atau tempat kegiatan usaha utama Perseroan.
4. Provinsi tempat kedudukan Bursa Efek atas saham Perseroan dicatatkan.

Pengumuman dan Pemanggilan RUPS

Pengumuman RUPS dilakukan paling lambat 14 (empat belas) hari sebelum pemanggilan RUPS dengan tidak memperhitungkan tanggal pengumuman dan tanggal pemanggilan. Perseroan wajib melakukan pemanggilan RUPS kepada Pemegang Saham paling lambat 21 (dua puluh satu) hari sebelum RUPS, dengan tidak memperhitungkan tanggal pemanggilan dan tanggal RUPS. Pengumuman dan Pemanggilan RUPS dilakukan dalam Bahasa Indonesia dan Bahasa Inggris.

Perseroan menyediakan bahan mata acara rapat bagi pemegang saham sejak tanggal dilakukannya pemanggilan RUPS sampai dengan penyelenggaraan RUPS. Dalam hal mata acara RUPS mengenai pengangkatan Direksi dan/atau anggota Dewan Komisaris, daftar Riwayat hidup calon anggota Direksi dan/atau Dewan Komisaris yang akan diangkat wajib tersedia pada situs web Perseroan paling kurang sejak saat pemanggilan sampai dengan penyelenggaraan RUPS.

Penyelenggaraan RUPS dapat dilakukan atas permintaan 1 (satu) orang atau lebih Pemegang Saham yang mewakili 1/10 (satu per sepuluh) bagian atau lebih dari jumlah seluruh saham yang ditempatkan oleh Perseroan dengan hak suara.

10. Appointment of a Public Accountant and/or granting power of attorney to the Board of Commissioners to appoint a Public Accountant accompanied by an explanation of the reasons for the power of attorney and the criteria or limitations of the Public Accountant..
11. Establish the division of tasks and management authority among members of the Directors.

Process of The GMS

The Annual GMS is held every year no later than 6 (six) months after the Company's Financial Year is closed. Meanwhile, the Extraordinary GMS can be held at any time based on the needs of the Company by taking into account the applicable laws and regulations and the Articles of Association.

The Place of The GMS

GMS must be held in the territory of the Republic of Indonesia which can be held at:
1. The domicile of the Company.
2. Where the Company conducts main business activities.
3. The Capital of the Province of the domicile or place of the Company's main business activities.
4. The province where the Stock Exchange is domiciled over the Company's shares is listed.

Announcement and Invitations of GMS

Announcement of the GMS is made no later than 14 (fourteen) days before the invitation of the GMS, excluding the announcement date and the date of the summons. The Company is obliged to call the GMS to Shareholders no later than 21 (twenty-one) days before the GMS, without considering the date of the invitation and the date of the GMS. Announcement and summons are made through Indonesian and English.

The company shall provide meeting agenda materials for shareholders from the date of the invitation to the RUPS until it is held. In the event that the agenda of the RUPS concerned the appointment of members of the Board of Directors and/or members of the Board of Commissioners, the curriculum vitae of the candidates for members of the Board of Directors and/or the Board of Commissioners to be appointed must be available on the Company'smwebsite at least from the time of the invitation until the holding of the RUPS.

The RUPS may be held at the request of 1 (one) or more shareholders representing 1/10 (one-tenth) or more of the total number of shares issued by the company with voting rights.

Pimpinan, Tata Tertib dan Berita Acara RUPS

RUPS dipimpin oleh Komisaris Utama, dalam hal Komisaris Utama tidak hadir atau kosong, maka RUPS dipimpin oleh seorang anggota Dewan Komisaris yang ditunjuk oleh Rapat Dewan Komisaris. Dalam hal semua anggota Dewan Komisaris tidak hadir atau kosong, maka RUPS dipimpin oleh salah seorang anggota Direksi yang ditunjuk oleh Direksi. Dalam hal semua anggota Direksi tidak hadir atau kosong, maka RUPS dipimpin oleh Pemegang Saham yang hadir dalam RUPS yang ditunjuk dari dan oleh peserta.

Dalam hal anggota Dewan Komisaris yang ditunjuk oleh Dewan Komisaris yang mempunyai benturan kepentingan atas hal yang akan diputuskan dalam RUPS, maka RUPS dipimpin oleh anggota Dewan Komisaris lainnya yang tidak mempunyai benturan kepentingan yang ditunjuk oleh Dewan Komisaris. Apabila semua anggota Dewan Komisaris mempunyai benturan kepentingan, maka RUPS dipimpin oleh salah satu Direktur yang ditunjuk oleh Direksi.

Dalam hal salah satu Direktur yang ditunjuk oleh Direksi mempunyai benturan kepentingan atas hal yang akan diputuskan dalam RUPS, maka RUPS dipimpin oleh anggota Direksi yang tidak mempunyai benturan kepentingan. Apabila semua anggota Direksi mempunyai benturan kepentingan, maka RUPS dipimpin oleh salah seorang Pemegang Saham bukan pengendali yang dipilih oleh mayoritas Pemegang Saham yang hadir dalam RUPS.

Pada saat pelaksanaan RUPS, tata tertib RUPS harus diberikan kepada Pemegang Saham yang hadir. Tata tertib RUPS juga telah disajikan pada *website* Perseroan. Pada saat pembukaan RUPS, pimpinan RUPS wajib memberikan penjelasan kepada Pemegang Saham paling kurang mengenai:

1. Kondisi Umum Perseroan secara singkat.
2. Mata Acara Rapat.
3. Mekanisme pengambilan Keputusan dan pemungutan suara (*voting*) terkait Mata Acara Rapat.
4. Tata cara penggunaan hak Pemegang Saham untuk mengajukan pertanyaan dan/atau pendapat.

Perseroan wajib membuat risalah RUPS dan ringkasan RIsalah RUPS yang ditandatangani oleh pimpinan rapat dan paling sedikit 1 (satu) orang Pemegang Saham yang ditunjuk dari dan oleh peserta RUPS. Ringkasan RIsalah RUPS diumumkan melalui situs web Perseroan dalam Bahasa Indonesia dan Bahasa Inggris.

Chairman, Rules of Procedure and Minutes of The RUPS

The RUPS is chaired by the President Commissioner, in the event that the President Commissioner was absent or vacant, the RUPS was chaired by a member of the Board of Commissioners appointed by the Board of Commissioners Meeting. In the event that all members of the Board of Commissioners were absent or vacant, the RUPS shall be chaired by a member of the Board of Directors appointed by the Board of Directors. In the event that all members of the Board of Directors were absent or vacant, the RUPS shall be chaired by a Shareholder present at the RUPS apponted from and by the participants.

In the event that a member of the Board of Commissioners appointed by the Board of Commissioners had a conflict of interest over the matter to be decided in the RUPS, the RUPS shall be chaired by another member of the Board of Commissioners who did not have a conflict of interest appointed by the Board of Commissioners. If all members of the Board of Commissioners had had a conflict of interest, the RUPS would have been chaired by one of the Directors appointed by the Board of Directors.

In the event that one of the Directors appointed by the Board of Directors had a conflict of interest over the matter to be decided in the RUPS, the RUPS shall be chaired by a member of the Board of Directors who did not have a conflict of interest, the RUPS shall be chaired by one of the non-controlling shareholders elected by the majority of the shareholders present at the RUPS.

At the time of the RUPS meeting, the RUPS rules of procedure must be given to the attending shareholders. The RUPS rules had also been presented on the Company's website. At the opening of the RUPS, the chairman of the RUPS must provide an explanation to the shareholders at least regarding the folowing:

1. General condition of the Company briefly.
2. Agenda of the Meeting.
3. Decision-making and voting mechanism related to the Agenda of the Meeting.
4. Procedures for using the rights of Shareholders to raise questions and/or opinions.

The company should make minutes of the RUPS and the summary of the minutes of the RUPS signed by the chairman of the meeting and at least 1 (one) shareholders appointed from and by the participants of the RUPS. The summary of RUPS Minutes should be announced through the company's website in both Indonesian and English.

Kuorum Dalam RUPS

RUPS dapat dilangsungkan apabila:

1. Dihadiri oleh Pemegang Saham atau kuasanya yang sah yang mewakili lebih dari ½ (satu per dua) bagian dari seluruh saham dengan hak suara yang sah, dan keputusan disetujui oleh lebih dari ½ (satu per dua) bagian dari seluruh saham dengan hak suara yang hadir dalam RUPS kecuali ditentukan lain dalam peraturan perundangan yang berlaku.
2. Rapat kedua adalah sah dan berhak mengambil keputusan yang mengikat apabila dihadiri oleh Pemegang Saham atau kuasanya yang sah yang mewakili sedikitnya 1/3 (satu per tiga) bagian dari jumlah seluruh saham dengan hak suara yang sah dan keputusan disetujui oleh lebih dari ½ (satu per dua) bagian dari seluruh saham dengan hak suara yang hadir dalam RUPS, kecuali ditentukan lain dalam Anggaran Dasar dan peraturan perundang-undangan yang berlaku.
3. Dalam hal kuorum kehadiran pada RUPS kedua tidak tercapai, RUPS ketiga dapat diadakan dengan ketentuan RUPS ketiga sah dan berhak mengambil keputusan jika dihadiri oleh Pemegang Saham dari saham dengan hak suara yang sah dalam kuorum kehadiran dan kuorum keputusan yang ditetapkan oleh OJK atas permohonan Perseroan.
4. Pemanggilan RUPS ketiga dilakukan atas permohonan Perseroan dan ditetapkan oleh OJK. Dalam pemanggilan RUPS ketiga menyebutkan RUPS kedua telah dilangsungkan dan tidak mencapai kuorum kehadiran.

Pemegang saham baik sendiri maupun diwakili berdasarkan surat kuasa berhak menghadiri RUPS. Pemegang saham dapat memberikan kuasa kepada pihak lain untuk mewakilinya menghadiri dan/atau memberikan suara dalam RUPS sesuai dengan ketentuan pertaturan perundang-undangan. Pemegang saham memberikan kuasa dengan mekanisme *e-Proxy* melalui Aplikasi eASY.KSEI. Form surat kuasa dapat diunduh pada *website* Perseroan.

Pengambilan Keputusan Dalam RUPS

Semua keputusan diambil berdasarkan musyawarah untuk mufakat. Dalam hal keputusan berdasarkan musyawarah untuk mufakat tidak tercapai maka keputusan diambil berdasarkan suara setuju sebagaimana ditentukan dalam Anggaran Dasar. Setiap Pemegang Saham tunduk kepada Anggaran Dasar Perseroan dan kepada semua keputusan yang diambil dengan sah dalam RUPS serta peraturan perundangan-undangan yang berlaku.

Quorum In GMS

GMS can be held if:

1. Attended by Shareholders or their legal proxies representing more than 1/2 (one half) of all shares with valid voting rights, and decisions are approved by more than 1/2 (one half) of all shares with voting rights attend the GMS unless otherwise specified in the applicable laws and regulations.

2. The second meeting is valid and has the right to make binding decisions if attended by Shareholders or their legal proxies representing at least 1/3 (one third) of the total number of shares with valid voting rights and decisions approved by more than 1/2 (one-half) share of all shares with voting rights present at the GMS, unless otherwise stipulated in the Articles of Association and applicable laws and regulations.

3. In the event that the attendance quorum at the second GMS is not reached, the third RUPS may be held provided that the third RUPS is valid and has the right to make decisions if attended by Shareholders of shares with valid voting rights in the attendance quorum and a quorum for decisions determined by the OJK at the request of the Company.
4. Summons for the third GMS are made at the request of the Company and determined by the OJK. In the summons of the third GMS, the second GMS was held and did not reach the attendance quorum.

Shareholders, either in person or by proxy, were entitled to attend the RUPS. Shareholders might authorize other parties to represent them to attend and/or vote at the RUPS in accordance with the provisions of laws and regulations. Shareholders granted power of attorney with the e-Proxy mechanism through the eASY.KSEI Application. The power of attorney form could be downloaded on the company's website.

Decision Making in GMS

All decisions are made based on deliberation to reach consensus. In the event that a decision based on deliberation to reach consensus is not reached, then the decision is taken based on the agreed vote as determined in the Articles of Association. Each Shareholder is subject to the Company's Articles of Association and to all decisions taken legally at the GMS and the applicable laws and regulations.

Tiap-tiap saham memberikan hak kepada pemegangnya untuk mengeluarkan 1 (satu) suara, apabila seorang Pemegang Saham mempunyai lebih dari satu saham, ia diminta untuk memberikan suara satu kali saja dan suaranya itu mewakili seluruh jumlah saham yang dimilikinya.

1. Untuk Pemegang Saham atau kuasanya yang hadir secara fisik, pemungutan suara akan dilakukan dengan ketentuan sebagai berikut:
   a. Bagi yang "Tidak Setuju" atau "Abstain" diminta untuk mengangkat tangan dan memberi tanda dalam kolom kartu suara serta menyerahkan kartu suaranya kepada petugas;
   b. Jumlah Suara Abstain dianggap mengeluarkan suara yang sama dengan suara mayoritas pemegang saham yang mengeluarkan suara;
   c. Suara Tidak Sah (tidak lengkap diisi atau tidak dalam kondisi utuh / cacat) dianggap tidak ada dan tidak dihitung dalam menentukan jumlah suara yang dikeluarkan dalam Rapat. Selanjutnya jumlah suara yang tidak setuju akan diperhitungkan dengan suara yang sah dan selisihnya merupakan jumlah suara yang setuju.
2. Pemegang Saham atau kuasanya yang hadir secara elektronik menghadiri Rapat menggunakan eASY.KSEI, melakukan pemungutan suara melalui e-voting sesuai dengan mekanisme yang ditentukan oleh Penyedia eASY.KSEI dengan tetap memperhatikan ketentuan Peraturan Perundang-undangan.
3. Apabila terdapat peserta Rapat yang kehadirannya telah diperhitungkan dalam menentukan kuorum, namun tidak berada di ruangan Rapat pada saat pemungutan suara dilakukan, maka yang bersangkutan dianggap menyetujui segala keputusan yang diambil dalam Rapat.
4. Pimpinan RUPS akan mengumumkan hasil pemungutan suara.
5. Setiap Pemegang Saham dapat diwakili pada RUPS oleh pemegang selain atau pihak ketiga dengan surat kuasa. Anggota Direksi, anggota Dewan Komisaris, Sekretaris Dewan Komisaris dan Pegawai Perseroan boleh bertindak sebagai kuasa dalam pemungutan suara.

Risalah RUPS

Perseroan wajib membuat risalah RUPS dan ringkasan risalah RUPS. Risalah RUPS wajib dibuat dan ditandatangani oleh pimpinan rapat dan paling sedikit 1 (satu) orang Pemegang Saham yang ditunjuk dari dan oleh peserta RUPS. Risalah RUPS dibuat dalam bentuk akta Berita Acara Rapat yang dibuat oleh notaris. Selanjutnya, risalah RUPS wajib disampaikan kepada OJK paling lambat 30 (tiga puluh) hari setelah RUPS diselenggarakan. Dalam risalah rapat dijelaskan adanya dinamika pemberian kesempatan pada pemegang saham untuk bertanya dan tanggapan atas pertanyaan pemegang saham.

Each share provides the right to its holder to cast 1 (one) vote. If one of the Shareholders has more than one share, he/she is requested to vote only once and his/her vote represents the entire number of shares that he/she owns.

1. For Shareholders or their proxies, who are physically present, voting will be conducted with the following conditions:
   a. Those who "Disavow" or "Abstain" are requested to raise their hands and put a mark in the voting card column and submit their voting cards to the officer;
   b. The number of Abstain Votes is considered to be the same as the majority of voting shareholders;
   c. Invalid votes (incompletely filled in or not intact/ defective) are considered non-existent and not counted in determining the number of casting votes at the Meeting. Furthermore, the number of against votes will be counted with the valid votes and the difference will be the number of in favour votes.
2. Shareholders or their proxies, who attend the Meeting electronically use eASY.KSEI, vote via e-voting in accordance with the mechanism determined by the eASY.KSEI Provider, while observing the provisions of regulations.
3. If there are Meeting participants whose presence has been taken into account in determining the quorum, but who are not in the Meeting room when voting is taken, the concerned person is deemed having agreed to all resolutions taken at the Meeting.
4. GMS Chairman will announce the results of voting.
5. Each Shareholder can be represented at the GMS by other holders or third parties with a power of attorney. Members of the Board of Directors, members of the Board of Commissioners, Secretary of the Board of Commissioners and Company employees may act as proxies in voting.

Minute of GMS

The Company is required to prepare a GMS minutes and a summary of GMS minutes. Minutes of the GMS must be prepared and signed by the chair of the meeting and at least 1 (one) Shareholder appointed from and by the GMS participants. Minutes of the GMS are made in the form of a Minutes of Meeting made by a notary. Furthermore, minutes of the GMS must be submitted to the OJK no later than 30 (thirty) days after the GMS is held. The minutes of the meeting explain the dynamics of providing shareholders with the opportunity to ask questions and respond to shareholder questions.

Pelaksanaan RUPS Tahunan Tahun Buku 2022 dan Realisasinya
Implementation of The 2022 Annual GMS and Its Realization

Pemberitahuan Information	Pengumuman Announcement	Pemanggilan Invitation	Pelaksanaan Implementation	Ringkasan Risalah Summary of Minutes	Hasil RUPS GMS Result
Diberitahukan kepada OJK pada tanggal 17 Februari 2023	Diumumkan pada tanggal 24 Februari 2023 melalui Surat Kabar Bisnis Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan dengan Bahasa Indonesia dan Bahasa Inggris	Diumumkan pada tanggal 13 Maret 2023 melalui Surat Kabar Bisnis Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan dengan Bahasa Indonesia dan Bahasa Inggris	RUPS Tahunan Tahun Buku 2022 dilaksanakan pada hari Selasa, 4 April 2023 pada pukul 10.14 s/d 12.48 WIB, bertempat di Grand Ballroom Trans Hotel Bandung.	Ringkasan Risalah RUPS Tahunan Tahun Buku 2022 diumumkan pada 5 April 2023 situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan dengan Bahasa Indonesia dan Bahasa Inggris	Hasil Rapat Umum Pemegang Saham Tahunan Tahun Buku 2022 dilaporkan pada tanggal 4 Mei 2023 kepada Otoritas Jasa Keuangan dan PT KSEI
Notified to OJK on February 17, 2023	February 24, 2023 through the Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website in Indonesian and English	Announced on March 13, 2023 through Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website in Indonesian and English	The Annual GMS for the 2022 Financial Year will be held on Wednesday, April 4, 2023 from 10.14 to 12.48 WIB, at the Grand Ballroom of Trans Hotel Bandung	Summary of the Minutes of the Annual GMS for the 2022 Financial Year announced on April 5, 2023 through the Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website in Indonesian and English	The results of the Annual General Meeting of Shareholders for the 2022 Financial Year were reported on May 4, 2023 to the Financial Services Authority and PT KSEI

Pihak Independen Penghitung Suara

Pihak independen penghitung suara pada RUPS Tahunan Tahun Buku 2022 adalah:

1. Raden Tendy Suwarman, Notaris di Kota Bandung yang akan membuat Risalah Rapat Umum Pemegang Saham Tahunan dan melakukan perhitungan suara.
2. Biro Administrasi Efek Perseroan yaitu PT Datindo Entrycom.

Vote Counting Independent Party

The independent parties to count the votes at the Annual RUPS for Financial Year 2022 were:

1. Raden Tendy Suwarman, Notary in Bandung City who would prepare the Minutes of the Annual General Meeting of Shareholders and conduct the vote count.
2. The Company's Securities Administration Bureau, PT. Datindo Entrycom.

Rekapitulasi Kehadiran Pada RUPS Tahunan Tahun Buku 2022

Seluruh Dewan Komisaris dan Direksi hadir pada RUPS Tahunan Tahun Buku 2022. Adapun Dewan Komisaris dan Direksi yang hadir dalam RUPS Tahunan Tahun Buku 2022 adalah sebagai berikut.

Recapitulation of Attendance at The Annual GMS for Financial Year 2022

All members of the Board of Commissioners and Board of Directors were present at the 2022 Annual RUPS. The Board of Commissioners and Directors who attended the 2022 Annual RUPS were as follows.

No.	Nama Name	Jabatan Position	Kehadiran Attandance
1	Farid Rahman	Komisaris Utama Independen Independent President Commissioner	Hadir / Present
2	Muhadi	Komisaris Commissioner	Hadir / Present
3	Setiawan Wangsaatmaja	Komisaris Commissioner	Hadir / Present
4	Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	Hadir / Present

No.	Nama Name	Jabatan Position	Kehadiran Attandance
5	Diding Sakri	Komisaris Independen Independent Commissioner	Hadir / Present
6	Yuddy Renaldi	Direktur Utama President Director	Hadir / Present
7	Cecep Trisna	Direktur Kepatuhan Director of Compliance	Hadir / Present
8	Nia Kania	Direktur Keuangan Director of Finance	Hadir / Present
9	Suartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	Hadir / Present
10	Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro, Small and Medium Enterprises	Hadir / Present
11	Rio Lanasier	Direktur Information Technology, Treasury dan International Banking Director of Information Technology, Treasury and International Banking	Hadir / Present
12	Tedi Setiawan	Direktur Operasional Director of Operations	Hadir / Present

Keputusan dan Realisasi RUPS Tahunan Tahun Buku 2022

Decisions and Realization of Annual GMS for Financial Year 2022

Agenda Pertama First Agenda	
Persetujuan atas Laporan Tahunan termasuk pengesahan Laporan Keuangan Konsolidasian Perseroan dan Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris untuk tahun buku 2022 sekaligus pemberian pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) kepada Direksi atas tindakan pengurusan Perseroan dan Dewan Komisaris atas tindakan pengawasan Perseroan yang telah dijalankan selama Tahun Buku 2022.	Approval of the Annual Report including ratification of the Company's Consolidated Financial Report and Report on the Implementation of Supervisory Duties of the Board of Commissioners for the 2022 **financial year** as well as granting full repayment and release of responsibility (acquit et de charge) to the Board of Directors for the Company's management actions and the Board of Commissioners for the Company's supervisory actions that have been carried out running during the 2022 Financial Year.
Hasil Pemungutan Suara Setuju : 8.344.892.178 Saham (99,81%), **Terdiri dari :** Seri A : 7.414.714.661, Seri B : 930.177.517 Tidak Setuju : 53.897 Saham (0,00%), yang seluruhnya merupakan saham Seri B Abstain : 15.387.239 Saham (0,18%), yang seluruhnya merupakan saham Seri B	**Voting Results** In Favor : 8.344.892.178 Shares (99,81%), **Consisted of :** Series A : 7.414.714.661, Series B : 930.177.517 Against : 53.897 Shares (0,00%), which were thoroughly owned by Series B shares Abstain : 15.387.239 Shares (0,18%), which are all Series B shares
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/ tanggapan.	No shareholder raised a question/feedback.
Keputusan 1. Menyetujui Laporan Tahunan Direksi mengenai keadaan dan jalannya Perseroan termasuk Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris untuk Tahun Buku 2022. 2. Mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku 2022 yang telah diaudit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar Dan Rekan sesuai dengan laporan nomor 00050/2.1030/ AU.1/07/0499-1/1/II/2023 tanggal 24 Februari 2023, dengan opini Wajar dalam Semua Hal Yang Material. 3. Menyetujui memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) kepada seluruh anggota Direksi atas tindakan pengurusan Perseroan dan kepada seluruh anggota Dewan Komisaris atas tindakan pengawasan Perseroan yang telah dijalankan selama tahun buku 2022, sepanjang tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Konsolidasian Perseroan untuk Tahun buku 2022 serta dokumen pendukungnya. **Tindak Lanjut**: Telah Terealisasi	**Decision** 1. Approving the Annual Report of the Directors regarding the condition and operation of the Company including the Report on the Implementation of the Supervisory Duties of the Board of Commissioners for the Financial Year 2022. 2. To ratify the Company's Financial Statements for the Financial Year 2022 audited by the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar and co. in accordance with the report number 00050/2.1030/ AU.1/07/0499-1/1/II/2023 February 24, 2023 with a fair opinion in All Material Matters. 3. To approve to grant full release and discharge (acquit et de charge) to all members of the Board of Directors for the management of the company and to all members of the Board of Commissioners for the supervision of the company that had been carried out during the 2022 financial year, as long as such actions were reflected in the Company's Annual Report and Consolidated Financial Statement for the 2022 financial year and its supporting documents. **Follow-up**: Realized

Agenda Kedua Second Agendas	
Persetujuan penetapan penggunaan laba bersih Perseroan termasuk pembagian dividen tahun buku 2022.	Approval of the determination of the use of the company's net profit, including the distribution of dividents for the financial year 2022.
Hasil Pemungutan Suara Setuju : 8.359.808.317 Saham (99,99%), **Terdiri dari :** Seri A : 7.414.714.661, Seri B : 945.093.656 Tidak Setuju : 55.387 Saham (0,00%), yang seluruhnya merupakan saham Seri B Abstain : 471.100 Saham (0,00%), yang seluruhnya merupakan saham Seri B	**Voting Results** In Favor : 8.359.808.317 Shares (99,99%), **Consisted of :** Series A : 7.414.714.661, Series B : 945.093.656 Against : 55.387 Shares (0,00%), which are all Series B shares Abstain : 471.100 Shares (0,00%), which are all Series B shares
Terdapat 2 (dua) orang Pemegang Saham yang mengajukan pertanyaan/tanggapan.	There were 2 (two) shareholders who raised questions and provided feedback.
Keputusan Menetapkan penggunaan laba bersih Perseroan tahun buku 2022 sebesar Rp2.223.637.871.682,- sebagai berikut: 1. 49,47% dari Laba Bersih Tahun Buku 2022 atau setelah pembulatan sebesar Rp1.100.016.937.371,- atau sebesar Rp104,55 per lembar saham ditetapkan sebagai Dividen Tunai dan dibagikan kepada seluruh pemegang saham yang tercatat sesuai dengan ketentuan yang berlaku. Selanjutnya Rapat memberikan kuasa dan wewenang kepada Direksi untuk mengatur tata cara pembayaran Dividen Tunai tersebut. 2. 50,53% dari Laba Bersih Tahun Buku 2022 atau setelah pembulatan sebesar Rp1.123.620.934.311,- ditetapkan sebagai Saldo Laba.	**Decision** Determining the use of the Company's net profit for the **Financial Year** 2022 of Rp2.223.637.871.682,- as follows: 1. 49,47% dari Laba Bersih Tahun Buku 2022 atau setelah pembulatan sebesar Rp1.100.016.937.371,- atau sebesar Rp104,55 per lembar saham ditetapkan sebagai Dividen Tunai dan dibagikan kepada seluruh pemegang saham yang tercatat sesuai dengan ketentuan yang berlaku. Selanjutnya Rapat memberikan kuasa dan wewenang kepada Direksi untuk mengatur tata cara pembayaran Dividen Tunai tersebut. 2. 50,53% dari Laba Bersih Tahun Buku 2022 atau setelah pembulatan sebesar Rp1.123.620.934.311,- ditetapkan sebagai Saldo Laba.
Tindak Lanjut: Telah Terealisasi	**Follow-up:** Realized

Agenda Ketiga Third Agendas	
Penunjukan Akuntan Publik dan Kantor Akuntan Publik untuk mengaudit laporan keuangan Perseroan tahun buku 2023.	Appointment of a Public Accountant and Public Accounting Firm to audit the Company's Financial Statements for the Financial Year 2023.
Hasil Pemungutan Suara Setuju : 8.347.245.149 Saham (99,84%), **Terdiri dari :** Seri A : 7.414.714.661, Seri B : 932.530.488 Tidak Setuju : 12.617.065 Saham (0,15%), yang seluruhnya merupakan saham Seri B Abstain : 471.100 Saham (0,00%), yang seluruhnya merupakan saham Seri B	**Voting Results** In Favor : 8.347.245.149 Shares (99,84%), **Consisted of :** Series A : 7.414.714.661, Series B : 932.530.488 Against : 12.617.065 Shares (0,15%), which are all Series B shares Abstain : 471.100 Shares (0,00%), which are all Series B shares
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/tanggapan.	No shareholder raised a question/feedback.
Keputusan Memberikan kuasa kepada Dewan Komisaris untuk: 1. Menunjuk Akuntan Publik dan Kantor Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan Tahun Buku 2023. 2. Menetapkan persyaratan lain serta besarnya jasa audit dengan memperhatikan kewajaran serta ruang lingkup pekerjaan audit.	**Decision** Granting power to the Board of Commissioners to: 1. Appoint a Public Accountant and Public Accounting Firm to audit the Company's Financial Statements for the Financial Year 2023. 2. Determine other requirements and the amount of audit services by considering the fairness and scope of audit work.
Tindak Lanjut: Telah Terealisasi	**Follow-up:** Realized

Agenda Keempat Fourth Agendas	
Laporan realisasi penggunaan dana hasil penawaran umum Perseroan.	Report on the Realization of the Use of Proceeds from the Company's Public Offering
Hasil Pemungutan Suara Tidak dilakukan pemungutan suara karena bersifat laporan.	**Voting Results** No voting was conducted because it was a report.
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/tanggapan.	No shareholder raised a question/feedback.

Keputusan Melaporkan total dana yang dihimpun oleh Perseroan dari Penawaran Umum pada tahun 2022 adalah sebagai berikut: 1. Penambahan Modal Dengan Memberikan Hak Memesan Efek Terlebih Dahulu I atau PMHMETD I. a. Total dana yang berhasil dihimpun sebesar Rp924.999.591.375,- b. Total Biaya emisi sesuai hasil audit sebesar Rp7.579.557.750 c. Total *proceed netto* sebesar Rp 917.420.033.625,- 2. Penawaran Umum Berkelanjutan Obligasi Subordinasi Berkelanjutan III Tahap II atau PUB III Tahap II. a. Total dana yang berhasil dihimpun sebesar Rp1.000.000.000.000,- b. Total biaya emisi sesuai hasil audit sebesar Rp3.635.449.400,- c. Total *proceed netto* sebesar Rp 996.364.550.600,-	**Decision** Reports of the total funds by the company from the Public Offering in 2022 were as follows: 1. Capital increase with pre-emptive rights I or PMHMETD I. a. Total funds raised amounted to IDR 924,999,591,375.- b. Total issuance cost according to the audit result amounted to IDR 7,579,557,750 c. Total net proceeds amounted to IDR 917,420,033,625.- 2. Sustainable public offering of subordinated bonds III phase II or PUB III phase II. a. Total funds raised amounted to IDR 1,000,000,000,00.- b. Total issuance costs according to the audit results amounted to IDR 3,635,449,400.- d. Total net proceeds of IDR 996,364,550,600.-
Dari perolehan dana tersebut, seluruhnya telah dipergunakan untuk ekspansi kredit.	From the funds earning, it has been used for credit expansion.
Tindak Lanjut: Telah Terealisasi	**Follow-up:** Realized

Agenda Kelima
Fifth Agendas

Persetujuan atas pengkinian Rencana Aksi (*Recovery Plan*) Perseroan.	Approval of updating the Company's Recovery Plan.
Hasil Pemungutan Suara Setuju : 8.359.806.517 Saham (99,99%), **Terdiri dari :** Seri A : 7.414.714.661, Seri B : 945.091.856 Tidak Setuju : 38.419.758 Saham (0,46%), yang seluruhnya merupakan saham Seri B Abstain : 483.806 Saham (0,005%), yang seluruhnya merupakan saham Seri B	**Voting Results** In Favor : 8.359.806.517 Shares (99,99%), **Consisted of :** Series A : 7.414.714.661, Series B : 945.091.856 Against : 38.419.758 Shares (0,46%), which are all Series B shares Abstain : 483.806 Shares (0,005%), which are all Series B shares
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/tanggapan.	No shareholder raised a question/feedback.
Keputusan 1. Menyetujui pengkinian Rencana Aksi (*Recovery Plan*) Perseroan sebagaimana dokumen Rencana Aksi (*Recovery Plan*) yang telah disampaikan kepada Otoritas Jasa Keuangan melalui surat nomor 1171/DIR-MRI/2022 tanggal 22 November 2022 dalam rangka memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No 14/POJK.03/2017 tentang Rencana Aksi (*Recovery Plan*) bagi Bank Sistemik. 2. Memberikan wewenang dan kuasa kepada Dewan Komisaris dan/atau Direksi untuk menjalankan seluruh tindakan yang diperlukan dalam melaksanakan Rencana Aksi (*Recovery Plan*) sesuai ketentuan yang berlaku. **Tindak Lanjut:** Telah Terealisasi	**Decision** 1. Approved the update of the Company's Action Plan (Recovery Plan) as per the Action Plan document (Recovery Plan) which was submitted to the OJK via letter number 1171/DIR-MRI/2022 dated November 22, 2022 in order to comply with the provisions of OJK Regulation No. 14/POJK .03/2017 concerning Action Plan (Recovery Plan) for Systemic Banks. 2. Granting authority and power to the Board of Commissioners and/or the Directors to perform all necessary actions in implementing Recovery Plan in accordance with applicable regulations. **Follow-up:** Realized

Agenda Keenam
Sixth Agendas

Persetujuan atas Rencana Resolusi (*Resolution Plan*) Perseroan.	Approval of the Company's Resolution Plan
Hasil Pemungutan Suara Setuju : 8.359.786.217 Saham (99,99%), **Terdiri dari :** Seri A : 7.414.714.661, Seri B : 945.071.556 Tidak Setuju : 74.197 Saham (0,00%), yang seluruhnya merupakan saham Seri B Abstain : 472.900 Saham (0,00%), yang seluruhnya merupakan saham Seri B	**Voting Results** In Favor : 8.359.786.217 Shares (99,99%), **Consisted of :** Series A : 7.414.714.661, Series B : 945.071.556 Against : 74.197 Shares (0,00%), which are all Series B shares Abstain : 472.900 Shares (0,00%), which are all Series B shares
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/ tanggapan.	No shareholder raised a question/feedback.

Keputusan 1. Menyetujui Rencana Resolusi (*Resolution Plan*) Perseroan sebagaimana dokumen Rencana Resolusi (*Resolution Plan*) yang telah disampaikan kepada Lembaga Penjamin Simpanan melalui surat nomor 1172/DIR-MRI/2022 tanggal 22 November 2022 dalam rangka memenuhi ketentuan Peraturan Lembaga Penjamin Simpanan Nomor 1 Tahun 2021 tanggal 30 Maret 2021 tentang Rencana Resolusi (*Resolution Plan*) Bagi Bank Umum. 2. Memberikan wewenang dan kuasa kepada Dewan Komisaris dan/atau Direksi untuk menjalankan seluruh tindakan yang diperlukan dalam melaksanakan Rencana Resolusi (*Resolution Plan*) sesuai ketentuan yang berlaku.	**Decision** 1. Approved the Resolution Plan of the Company as the Resolution Plan document submitted to the Deposit Insurance Corporation through letter number 1172/DIR-MRI/2022 November 22, 2022 in order to comply with the provisions of the Deposit Insurance Corporation Regulation Number 1 of 2021 dated March 30, 2021 concerning Resolution Plan for Commercial Banks. 2. Authorized the Board of Commissioners and/or the Board of Directors to carry out all necessary actions in implementing the Resolution Plan in accordance with applicable regulations.
Tindak Lanjut: Telah Terealisasi	**Follow-up:** Realized

Agenda Ketujuh
Seventh Agendas

Perubahan Anggaran Dasar Perseroan.	Changes to the Company's articles of association
Hasil Pemungutan Suara Setuju : 7.964.996.991 Saham (95,27%), **Terdiri dari :** Seri A : 7.414.714.661, Seri B : 550.282.330 Tidak Setuju : 394.862.423 Saham (4,72%), yang seluruhnya merupakan saham Seri B Abstain : 473.900 Saham (0,00%), yang seluruhnya merupakan saham Seri B	**Voting Results** In Favor : 7.964.996.991 Shares (95,27%), **Consisted of :** Series A : 7.414.714.661, Series B : 550.282.330 Against : 394.862.423 Shares (4,72%), which are all Series B shares Abstain : 473.900 Shares (0,00%), which are all Series B shares
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/tanggapan.	No shareholder raised a question/feedback.
Keputusan 1. Menyetujui Perubahan Anggaran Dasar Perseroan sebagaimana yang telah diusulkan. 2. Memberikan kuasa dan wewenang kepada Direksi dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara Rapat ini, termasuk menyusun dan menyatakan kembali seluruh Anggaran Dasar dalam suatu Akta Notaris dan selanjutnya menyampaikan kepada instansi yang berwenang untuk mendapatkan persetujuan dan atau tanda penerimaan pemberitahuan perubahan Anggaran Dasar tersebut.	**Decision** 1. Approving the Amendments of the Company's Articles of Association as proposed. 2. Granting authority and power to the Directors with the right of substitution to take all necessary actions in connection with the decisions on agenda of this Meeting, including compiling and restating the entire Articles of Association in a Notary Deed, and submitting to the competent authority for approval and/or a receipt of notification of the amendments of Articles of Association.
Tindak Lanjut: Telah Terealisasi	**Follow-up:** Realized

Agenda Kedelapan
Eighth Agendas

Pembatalan pengangkatan anggota Dewan Komisaris serta pengangkatan kembali Direksi Perseroan.	Cancellation of appointment of members of the Board of Commissioners and reappointment of Directors of the Company.
Hasil Pemungutan Suara Setuju : 8.359.805.517 Saham (99,99%), **Terdiri dari :** Seri A : 7.414.714.661, Seri B : 945.090.856 Tidak Setuju : 53.897 Saham (0,00%), yang seluruhnya merupakan saham Seri B Abstain : 473.900 Saham (0,00%), yang seluruhnya merupakan saham Seri B	**Voting Results** In Favor : 8.359.805.517 Shares (99,99%), **Consisted of :** Series A : 7.414.714.661, Series B : 945.090.856 Against : 53.897 Shares (0,00%), which are all Series B shares Abstain : 473.900 Shares (0,00%), which are all Series B shares B
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/tanggapan.	No shareholder raised a question/feedback.

Keputusan

1. Membatalkan pengangkatan Bapak Tubagus Raditya Indrajaya selaku Komisaris Independen terhitung sejak ditutupnya Rapat ini.
2. Memberhentikan dengan hormat Direksi Perseroan sebagai berikut:
   a. Ibu Nia Kania selaku Direktur Keuangan.
   b. Ibu Suartini selaku Direktur Konsumer dan Ritel.

   Terhitung sejak ditutupnya Rapat ini dan mengucapkan terima kasih atas sumbangsih tenaga dan pikiran yang diberikan selama menjabat sebagai Direksi Perseroan.
3. Mengangkat kembali Direksi Perseroan sebagai berikut:
   a. Ibu Nia Kania selaku Direktur Keuangan.
   b. Ibu Suartini selaku Direktur Konsumer dan Ritel.

   Berlaku efektif sejak ditutupnya Rapat ini dan berakhir pada penutupan RUPS Tahunan yang ke 1 (satu) setelah tanggal pengangkatannya.
4. Mengusulkan kandidat anggota Dewan Komisaris sebagaimana surat Pj. Gubernur Banten Nomor 800/1028-BKD/2023 tanggal 17 Maret 2023 atas nama Bapak Tomsi Tohir dan surat Bupati Bandung Nomor 575/980a/perek tanggal 31 Maret 2023 atas nama Bapak Rudie Kusmayadi untuk mengikuti penilaian kemampuan dan kepatutan selaku calon anggota Dewan Komisaris kepada Otoritas Jasa Keuangan sesuai peraturan yang berlaku dan hasilnya disampaikan pada RUPS Luar Biasa yang akan dilaksanakan dua bulan setelah Rapat ini.
5. Memberikan wewenang dan kuasa kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara Rapat ini dan selanjutnya memberitahukan dan/atau melaporkan kepada instansi yang berwenang dan selanjutnya melakukan segala sesuatu yang dipandang perlu dan berguna untuk keperluan tersebut dengan tidak ada satu pun yang dikecualikan. Dengan demikian, susunan pengurus Perseroan menjadi sebagai berikut:

Decision

1. Cancelled the appointment of Mr. Tubagus Raditya Indrajaya as Independent Commissioner effective as of the closing of this Meeting.
2. Honorably discharged the Directors of the Company as follows:
   a. Ms. Nia Kania as the Finance Diretor.
   b. Ms. Suartini as the Director of Consumer and Retail.

   As of the closing of this meeting and thank you for the contribution of energy and thought given during your tenure as Directors of the Company.
3. Reappointed the Board of Directors of the Company as follows:
   a. Ms. Nia Kania as the Finance Diretor.
   b. Ms. Suartini as the Director of Consumer and Retail.

   Effective as of the closing of this meeting and expired at the closing of the 1st Annual RUPS after the date of appointment.
4. Proposed candidates for members of the Board of Commissioners as stated in the letter of Pj. Governor of Banten Number 800/1028-BKD/2023 March 17, 2023 on behalf of Mr. Tomsi Tohir and letter from the Regent of Bandung Number 575/980a/perek March 31, 2023 on behalf of Mr. Rudie Kusmayadito take part in the fit and proper assessment as candidates for members of the Board of Commissioners to the Financial Services Authority in accordance with applicable regulations and the results would be submitted at the Extraordinary RUPS which would be held two months after this meeting.
5. Authorized the Board of Directors of the company with the right of substitution to take all necessary actions related to the resolutions of this meeting agenda and subsequently notify and/or report to the competent authorities and subsequently do everything deemed necessary and useful for such purposes with no one being excluded. Thus, the composition of the company's management is as follows:

Dewan Komisaris / Board of Commissioners		
- Komisaris Utama Independen / Independent President Commissioner	:	Farid Rahman
- Komisaris / Commissioner	:	Setiawan Wangsaatmaja
- Komisaris / Commissioner	:	Muhadi
- Komisaris Independen / Independent Commissioner	:	Fahlino F. Sjuib
- Komisaris Independen / Independent Commissioner	:	Diding Sakri
Direksi / Directors		
- Direktur Utama / President Director	:	Yuddy Renaldi
- Direktur Kepatuhan / Director of Compliance	:	Cecep Trisna
- Direktur Keuangan / Director of Finance	:	Nia Kania
- Direktur Konsumer dan Ritel / Director of Consumer and Retail	:	Suartini
- Direktur Komersial dan Usaha Mikro Kecil dan Menengah / Director of Commercial and Micro, Small and Medium Enterprises	:	Nancy Adistyasari
- Direktur IT, Treasury dan International Banking / Director of IT, Treasury and International Banking	:	Rio Lanasier
- Direktur Operasional / Director of Operations	:	Tedi Setiawam

Tindak Lanjut: Telah Terealisasi
Follow-up: Realized

Pelaksanaan RUPS Luar Biasa Tahun 2023 dan Realisasinya
Implementation of The Extraordinary GMS In 2023 and Its Realization

Pemberitahuan Information	Pengumuman Announcement	Pemanggilan Invitation	Pelaksanaan Implementation	Ringkasan Risalah Summary of Minutes	Hasil RUPS GMS Result
Diberitahukan kepada OJK 11 April 2023	Diumumkan pada 18 April 2023 melalui situs web PT KSEI eASY. KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan	Pemanggilan pada tanggal 3 Mei 2023 melalui situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan	RUPS Luar Biasa Tahun 2023 dilaksanakan pada hari Kamis, 25 Mei 2023 pada pukul 09.40 s/d 10.27 WIB, bertempat di Grand Ballroom Trans Hotel Bandung.	Ringkasan Risalah RUPS Luar Biasa Tahun 2023 diumumkan pada 27 Mei 2023 melalui situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan	Hasil Rapat Umum Pemegang Saham Luar Biasa Tahun 2023 dilaporkan pada tanggal 23 Juni 2023 kepada Otoritas Jasa Keuangan dan PT KSEI
Notified to OJK on April 11, 2023	Announced on April 18, 2023 through the Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website	Announced on May 8, 2023 through Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website	The 2023 Extraordinary GMS will be held on Thursday, May 25, 2023 at 09.40 to 10.27 WIB, at the Grand Ballroom of Trans Hotel Bandung..	Summary of the Minutes of the Extraordinary GMS for the 2023 Financial Year announced on May 27, 2023 through the PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website	The results of the 2023 Extraordinary General Meeting of Shareholders were reported on June 23, 2023 to the Financial Services Authority and PT KSEI

Pihak Independen Penghitung Suara

Pihak independen penghitung suara pada RUPS Luar Biasa Tahun 2023 adalah:

1. Yenni Yunithawati Rukmana, Notaris di Kota Bandung yang akan membuat Risalah Rapat Umum Pemegang Saham Luar Biasa dan melakukan perhitungan suara.
2. Biro Administrasi Efek Perseroan yaitu PT Datindo Entrycom.

Vote Counting Independent Party

The independent parties to count the votes at the 2023 Extraordinary RUPS were:

1. Yenni Yunithawati Rukmana, Notary in Bandung City who would prepare the Minutes of the Extraordinary General Meeting of Shareholders and count the votes.
2. The Company's Securities Administration Bureau, PT. Datindo Entrycom.

Rekapitulasi Kehadiran Pada RUPS Luar Biasa Tahun 2023

Seluruh Dewan Komisaris dan Direksi hadir dalam RUPS Luar Biasa Tahun 2023. Adapun Dewan Komisaris dan Direksi yang hadir adalah sebagai berikut.

Recapitulation of Attendance at The 2023 Etraordinary RUPS

All of the Board of Commissioners and Directors attended the Extraordinary RUPS of 2023. The Board of Commissioners and Directors who attended were as follows:

No.	Nama Name	Jabatan Position	Kehadiran Attandance
1	Farid Rahman	Komisaris Utama Independen Independent President Commissioner	Hadir / Present
2	Muhadi	Komisaris Commissioner	Hadir / Present
3	Setiawan Wangsaatmaja	Komisaris Commissioner	Hadir / Present
4	Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	Hadir / Present
5	Diding Sakri	Komisaris Independen Independent Commissioner	Hadir / Present
6	Yuddy Renaldi	Direktur Utama President director	Hadir / Present
7	Cecep Trisna	Direktur Kepatuhan Director of Compliance	Hadir / Present

No.	Nama Name	Jabatan Position	Kehadiran Attandance
8	Nia Kania	Direktur Keuangan Director of Finance	Hadir / Present
9	Suartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	Hadir / Present
10	Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro, Small and Medium Enterprises	Hadir / Present
11	Rio Lanasier	Direktur Information Technology, Treasury dan International Banking Director of Information Technology, Treasury and International Banking	Hadir / Present
12	Tedi Setiawan	Direktur Operasional Director of Operations	Hadir / Present

Keputusan dan Realisasi RUPS Luar Biasa Tahun 2023

Decisions and Realization of The 2023 Extraordinary GMS

Agenda Pertama First Agenda	
Perubahan Anggota Dewan Komisaris Perseroan	Changes in Members of the Board of Commissioners of the Company
Hasil Pemungutan Suara Setuju : 8.294.812.637 Saham (99,53%), **Terdiri dari :** Seri A : 7.414.714.661, Seri B : 880.097.976 Tidak Setuju : 38.419.758 Saham (0,46%), yang seluruhnya merupakan saham Seri B Abstain : 483.806 Saham (0,005%), yang seluruhnya merupakan saham Seri B	**Voting Results** In Favor : 8.294.812.637 Shares (99,53%), **Consisted of :** Series A : 7.414.714.661, Series B : 880.097.976 Against : 38.419.758 Shares (0,46%), which are all Series B shares Abstain : 483.806 Shares (0,005%), which are all Series B shares
Terdapat 6 (enam) orang Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan tanggapan.	There were 6 (six) shareholders who asked questions and/or gave responses.
Keputusan 1. Memberhentikan dengan hormat Bapak Muhadi selaku Komisaris Perseroan terhitung sejak ditutupnya rapat ini dan mengucapkan terima kasih atas sumbangsih tenaga dan pikiran yang diberikan selama menjabat sebagai anggota Dewan Komisaris Perseroan. 2. Mengangkat anggota Dewan Komisaris Perseroan sebagai berikut: a. Bapak Tomsi Tohir selaku Komisaris. b. Bapak Rudie Kusmayadi selaku Komisaris. Sejak ditutupnya Rapat ini dan berlaku efektif sejak persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) serta memenuhi ketentuan perundang-undangan yang berlaku. 3. Memberikan wewenang dan kuasa kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara Rapat ini dan selanjutnya memberitahukan dan/atau melaporkan kepada instansi yang berwenang dan selanjutnya melakukan segala sesuatu yang dipandang perlu dan berguna untuk keperluan tersebut dengan tidak ada satu pun yang dikecualikan.	**Decision** 1. Honorably discharged Mr. Muhadi as Commissioner of the Company as of the closing of this meeting and thanked him for his contribution of energy and thought during his tenure as a member of the Company's Board of Commissioners. 2. Appointed the following members of the Company's Board of Commissioners: a. Mr. Tomsi Tohir as Commissioner. b. Mr. Rudie Kusmayadi as Commissioner. Since the closing of this meeting and effective since the approval from the Financial Services Authority on the fit and proper test and fulfill the applicable laws and regulations. 3. Authorized the Board of Directors of the Company with the right of substitution to take all necessary actions related to the resolution of this agenda item of the meeting and subsequently notify and/or report to the competent authorities and subsequently do everything deemed necessary and useful for such purposes with no one being excluded.

Dengan demikian, susunan pengurus Perseroan menjadi sebagai berikut:
Thus, the composition of the company's management was as follows

Dewan Komisaris / Board of Commissioners		
- Komisaris Utama Independen / Independent President Commissioner	:	Farid Rahman
- Komisaris / Commissioner	:	Setiawan Wangsaatmaja
- Komisaris / Commissioner	:	Tomsi Tohir*
- Komisaris / Commissioner	:	Rudie Kusmayadi*
- Komisaris Independen / Independent Commissioner	:	Fahlino F. Sjuib
- Komisaris Independen / Independent Commissioner	:	Diding Sakri
Direksi / Directors		
- Direktur Utama / President director	:	Yuddy Renaldi
- Direktur Kepatuhan / Director of Compliance	:	Cecep Trisna
- Direktur Keuangan / Director of Finance	:	Nia Kania
- Direktur Konsumer dan Ritel / Director of Consumer and Retail	:	Suartini
- Direktur Komersial dan Usaha Mikro Kecil dan Menengah / Director of Commercial and MSMEs	:	Nancy Adistyasari
- Direktur IT, Treasury dan International Banking / Director of IT, Treasury and International Banking	:	Rio Lanasier
- Direktur Operasional / Director of Operations	:	Tedi Setiawam

*Terhitung sejak ditutupnya rapat ini dan berlaku efektif sejak persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test)* serta memenuhi ketentuan perundang-undangan yang berlaku.
* As of the closing of this meeting and effective as of the approval of the Financial Services Authority on the fit and proper test and fulfillment of the applicable laws and regulations.

Tindak Lanjut: Telah Terealisasi
Follow-up: Realized

Pelaksanaan RUPS Tahunan Tahun Buku 2021 dan Realisasinya
Implementation of The 2021 Financial Year AGMS and Realization

Pemberitahuan Information	Pengumuman Announcement	Pemanggilan Invitation	Pelaksanaan Implementation	Ringkasan Risalah Summary of Minutes	Hasil RUPS GMS Result
Diberitahukan kepada OJK pada tanggal 14 Februari 2022	Diumumkan pada tanggal 21 Februari 2022 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan	Diumumkan pada tanggal 8 Maret 2022 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY. KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan	RUPS Tahunan Tahun Buku 2021 dilaksanakan pada hari Rabu, 30 Maret 2022 pada pukul 11.30 sampai dengan pukul 13.26 WIB, bertempat di Grand BallroomTrans Hotel Bandung	Ringkasan Risalah RUPS Tahunan Tahun Buku 2021 diumumkan pada tanggal 1 April 2022 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY. KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan	Hasil Rapat Umum Pemegang Saham Tahunan Tahun Buku 2021 dilaporkan pada tanggal 1 April 2022 kepada Otoritas Jasa Keuangan dan PT KSEI
Notified to OJK on February 14, 2022	Announced on February 21, 2022 through the Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website	Announced on March 8, 2022 through Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website	The Annual GMS for the 2021 Financial Year will be held on Wednesday, March 30, 2022 from 11.30 to 13.26 WIB, at the Grand Ballroom of Trans Hotel Bandung	Summary of the Minutes of the Annual GMS for the 2021 Financial Year announced on April 1, 2022 through the Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website	Results of the General Meeting of Shareholders Annual Financial Year 2021 reported on April 1, 2022 to the Financial Services Authority and PT KSEI

Pihak Independen Penghitung Suara

Pihak independen penghitung suara pada RUPS Tahunan Tahun Buku 2021 adalah:

1. Raden Tendy Suwarman, Notaris di Kota Bandung yang akan membuat Risalah Rapat Umum Pemegang Saham Tahunan dan melakukan perhitungan suara.
2. Biro Administrasi Efek Perseroan yaitu PT Datindo Entrycom.

Vote Counting Independent Party

The independent parties to count the votes at the Annual General Meeting of Sharholders for Financial Year 2021 were:

1. Raden Tendy Suwarman, Notary in Bandung City who would prepare the Minutes of the Annual General Meeting of Shareholders and count the votes.
2. The Company's Securities Administration Bureau, PT. Datindo Entrycom.

Rekapitulasi Kehadiran Pada RUPS Tahunan Tahun Buku 2021

Dewan Komisaris dan Direksi yang yang hadir dalam RUPS Tahunan Tahun Buku 2021 adalah sebagai berikut.

Recapitulation of Attendance at The AGMS for Financial Year 2021

The Board of Commissioners and Directors who attended the AGMS for the 2021 Financial Year were as follows.

No.	Nama Name	Jabatan Position	Kehadiran Attandance
1	Farid Rahman	Komisaris Utama Independen Independent President Commissioner	Hadir / Present
2	Muhadi	Komisaris Commissioner	Hadir / Present
3	Setiawan Wangsaatmaja	Komisaris Commissioner	Hadir / Present
4	Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	Hadir / Present
5	Diding Sakri	Komisaris Independen Independent Commissioner	Hadir / Present
6	Yuddy Renaldi	Direktur Utama President Director	Hadir / Present
7	Cecep Trisna	Direktur Kepatuhan Director of Compliance	Hadir / Present

No.	Nama Name	Jabatan Position	Kehadiran Attandance
8	Nia Kania	Direktur Keuangan Director of Finance	Hadir / Present
9	Suartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	Hadir / Present
10	Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and MSMEs	Hadir / Present
11	Rio Lanasier	Direktur Information Technology, Treasury dan International Banking Director of Information Technology, Treasury and International Banking	Hadir / Present
12	Tedi Setiawan	Direktur Operasional Director of Operations	Hadir / Present

Keputusan dan Realisasi RUPS Tahunan Tahun Buku 2021

Decisions and Realization of The 2021 AGMS for Financial Year

Agenda Pertama First Agenda	
Persetujuan Laporan Tahunan Direksi Mengenai Keadaan dan Jalannya Perseroan Termasuk Laporan Pelaksanaan Tugas Dewan Komisaris Untuk Tahun Buku 2021 dan Pengesahan Laporan Keuangan Perseroan Tahun Buku 2021 Sekaligus Pemberikan Pelepasan atau Pembebasan Tanggung Jawab Sepenuhnya (*Acquit De Charge*) Kepada Direksi dan Dewan Komisaris atas Tindakan Pengurusan dan Pengawasan Yang Telah Dijalankan Selama Tahun Buku 2021.	Approval of the Annual Report of the Directors regarding the Condition and Operation of the Company, including the Report on the Implementation of the Supervisory Duties of the Board of Commissioners for the Financial Year 2021 and Ratification of the Company's Financial Statements for the Financial Year 2021 as well as Granting Full Release or Acquittal (Acquit De Charge) to the Directors and Board of Commissioners for Management Actions and Supervision That Has Been Performed during the Financial Year 2021
Hasil Pemungutan Suara Setuju : 8.234.583.210 Saham (99,84%) **Terdiri dari :** Seri A : 7.414.714.661 Saham Seri B : 819.868.549 Saham Tidak Setuju : 0 Saham (0%) Abstain : 12.391.000 Saham (0.15%), yang seluruhnya merupakan saham Seri B	**Voting Results** In Favor : 8.234.583.210 Shares (99,84%) **Consist of :** Series A : 7.414.714.661 Shares Series B : 819.868.549 Shares Against : 0 Shares (0%) Abstain : 12.391.000 Shares (0.15%), which are all Series B shares
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat.	There were no Shareholders who asked questions and/or gave opinions
Keputusan 1. Menyetujui Laporan Tahunan Direksi mengenai keadaan dan jalannya Perseroan termasuk Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris untuk Tahun Buku 2021. 2. Mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku 2021 yang telah diaudit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar dan Rekan sesuai dengan Laporan Nomor 00112/2.1030/AU.1/07/0645-3/1/III 2022 tanggal 01-03-2022, dengan opini Wajar dalam semua hal yang material. 3. Selanjutnya dengan disetujuinya Laporan Tahunan dan disahkannya Laporan Keuangan Perseroan Konsolidasian untuk Tahun Buku 2021 tersebut, maka Rapat memberikan pelepasan atau pembebasan sepenuhnya dari tanggung jawab (*acquit de charge*) kepada seluruh anggota Direksi atas tindakan pengurusan dan kepada seluruh anggota Dewan Komisaris atas tindakan pengawasan yang telah dijalankan selama Tahun Buku 2021 sejauh tindakan tersebut tercermin dalam Laporan tersebut di atas. **Tindak Lanjut**: Telah Terealisasi	**Decision** 1. Approving the Annual Report of the Directors regarding the condition and operation of the Company including the Report on the Implementation of the Supervisory Duties of the Board of Commissioners for the Financial Year 2021. 2. Ratifying the Company's Financial Statements for the Financial Year 2021 audited by the Public Accounting Firm of Amir Abadi Jusuf, Aryanto, Mawar Dan Rekan in accordance with a report number 00112/2.1030/AU.1/07/0645-3/1/III/2022 dated March 01st, 2022, with a Fair opinion in all material respects. 3. With the approval of the Annual Report and the ratification of the Company's Consolidated Financial Statements for the Financial Year 2021, the Meeting granted full release from responsibilities (acquit de charge) to all members of the Directors for their management actions and to all members of the Board of Commissioners for their supervision performed during the Financial Year 2021 to the extent that such actions were reflected in the Company's Financial Statements. **Follow-up:** Realized

Agenda Kedua Second Agendas	
Penetapan penggunaan laba bersih Perseroan termasuk pembagian dividen untuk tahun buku 2021.	Determination of the use of the Company's Net Profit including dividend distribution for the Financial Year 2021
Hasil Pemungutan Suara Setuju : 8.246.822.310 Saham (99,99%) **Terdiri dari :** Seri A : 7.414.714.661 Seri B : 832.107.649 Tidak Setuju : 0 Saham (0%) Abstain : 151.900 Saham (0,00%), yang seluruhnya merupakan saham Seri B	**Voting Results** In Favor : 8.246.822.310 Shares (99,99%) **Consist of :** Series A : 7.414.714.661 Series B : 832.107.649 Against : 0 Shares (0%) Abstain : 151.900 Shaes (0,00%), which are all Series B shares
Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat sebanyak 1 (satu) orang.	Shareholders who ask questions and/or provide opinions are 1 (one) person.
Keputusan Menetapkan penggunaan laba bersih Perseroan tahun buku 2021 sebesar Rp2.014.277.161.078,- sebagai berikut: 1. 51,77% dari Laba Bersih Tahun Buku 2021 atau setelah pembulatan sebesar Rp1.042.780.283.718,- atau sebesar Rp99,11 per lembar saham ditetapkan sebagai Dividen Tunai dan dibagikan kepada seluruh pemegang saham yang tercatat sesuai dengan ketentuan yang berlaku. Selanjutnya Rapat memberikan kuasa dan wewenang kepada Direksi untuk mengatur tata cara pembayaran Dividen Tunai tersebut. 2. 48,23% dari Laba Bersih Tahun Buku 2021 atau setelah pembulatan sebesar Rp971.496.877.359,- ditetapkan sebagai Saldo Laba. **Tindak Lanjut**: Telah Terealisasi	**Decision** Determining the use of the Company's net profit for the Financial Year 2021 of Rp2.014.277.161.078,- as follows: 1. 51,77% of Net Profit for Financial Year 2021 or after rounding up of Rp1.042.780.283.718,- or Rp99,11 per share was determined as Cash Dividend and distributed to all registered shareholders in accordance with applicable regulations. GMS granted power and authority to the Directors to regulate the procedure for the payment of the Cash Dividend. 2. 48,23% of Net Profit for the Financial Year 2021 or after rounding up of Rp971.496.877.359,- was determined as Retained Earnings. **Follow-up:** Realized

Agenda Ketiga Third Agendas	
Penunjukan akuntan publik dan kantor akuntan publik untuk mengaudit laporan keuangan Perseroan tahun buku 2022.	Appointment of a Public Accountant and Public Accounting Firm to audit the Company's Financial Statements for the Financial Year 2022.
Hasil Pemungutan Suara Setuju : 8.236.886.247 Saham (99,88%) **Terdiri dari :** Seri A : 7.414.714.661 Seri B : 822.171.586 Tidak Setuju : 9.936.063 Saham (0,12%), yang seluruhnya merupakan saham Seri B Abstain : 151.900 Saham (0,00%), yang seluruhnya merupakan saham Seri B	**Voting Results** In Favor : 8.236.886.247 Shares (99,88%) **Consist of :** Series A : 7.414.714.661 Series B : 822.171.586 Against : 9.936.063 Shares (0,12%), which are all Series B shares Abstain : 151.900 Shares (0,00%), which are all Series B shares
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat.	There were no Shareholders who asked questions and/or gave opinions
Keputusan Memberikan kuasa kepada Dewan Komisaris untuk: 1. Menunjuk Akuntan Publik dan Kantor Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan Tahun Buku 2022. 2. Menetapkan persyaratan lain serta besarnya jasa audit dengan memperhatikan kewajaran serta ruang lingkup pekerjaan audit. **Tindak Lanjut**: Telah Terealisasi	**Decision** Granting power to the Board of Commissioners to: 1. Appoint a Public Accountant and Public Accounting Firm to audit the Company's Financial Statements for the Financial Year 2022. 2. Determine other requirements and the amount of audit services by considering the fairness and scope of audit work. **Follow-up:** Realized

Agenda Keempat Fourth Agendas	
Laporan realisasi penggunaan dana hasil penawaran umum Perseroan.	Report on the Realization of the Use of Proceeds from the Company's Public Offering
Hasil Pemungutan Suara Tidak dilakukan pemungutan suara karena bersifat laporan.	**Voting Results** No voting was conducted because it was a report
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat.	There were no Shareholders who asked questions and/or gave opinions

Keputusan Melaporkan total dana yang dihimpun oleh Perseroan dari Penawaran Umum Berkelanjutan III Tahap I tahun 2021 adalah sebagai berikut: 1. Jumlah total dana hasil penawaran umum sebesar Rp1.000.000.000.000,- 2. Jumlah total biaya emisi sesuai hasil audit sebesar Rp6.076.836.134,- 3. Jumlah total proceed netto sebesar Rp993.923.163.866,- Dari perolehan dana tersebut, seluruhnya telah dipergunakan untuk ekspansi kredit. **Tindak Lanjut**: Telah Terealisasi	**Decision** Reporting the total funds raised by the Company from the Sustainable Public Offering III Phase I in 2021 were as follows: 1. The total amount of proceeds from the public offering was Rp1.000.000.000.000,- 2. The total amount of emission costs according to the audit results was Rp6.076.836.134,- 3. The total amount of net proceeds was Rp993.923.163.866,- From the funds earning, it has been used for credit expansion. **Follow-up**: Realized

Agenda Kelima
Fifth Agendas

Persetujuan atas pengkinian rencana aksi (*Recovery Plan*) Perseroan.	Approval of updating the Company's Recovery Plan
Hasil Pemungutan Suara Setuju : 8.238.342.865 Saham (99,90%) **Terdiri dari :** Seri A : 7.414.714.661 Seri B : 823.628.204 Tidak Setuju : 6.369.522 Saham (0,08%), yang seluruhnya merupakan saham Seri B Abstain : 2.261.823 Saham (0,03%), yang seluruhnya merupakan saham Seri B	**Voting Results** In Favor : 8.238.342.865 Shares (99,90%) **Consist of :** Series A : 7.414.714.661 Series B : 823.628.204 Against : 6.369.522 Shares (0,08%), which are all Series B shares Abstain : 2.261.823 Shares (0,03%), which are all Series B shares
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat.	There were no Shareholders who asked questions and/or gave opinions.
Keputusan 1. Menyetujui pengkinian Rencana Aksi (*Recovery Plan*) Perseroan sebagaimana dokumen Rencana Aksi (*Recovery Plan*) yang telah disampaikan kepada Otoritas Jasa Keuangan melalui surat nomor 925/DIR-MRI/2021 tanggal 29 November 2021 dalam rangka memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No 14/POJK.03/2017 tentang Rencana Aksi (*Recovery Plan*) bagi Bank Sistemik. 2. Memberikan wewenang dan kuasa kepada Dewan Komisaris dan/atau Direksi untuk menjalankan seluruh tindakan yang diperlukan dalam melaksanakan Rencana Aksi (*Recovery Plan*) sesuai ketentuan yang berlaku. **Tindak Lanjut**: Telah Terealisasi	**Decision** 1. Approving the update of the Company's Recovery Plan as described in the Recovery Plan document which was submitted to the Financial Services Authority by letter number 925/DIR-MRI/2021 dated November 29th, 2021 in order to comply with the provisions of the OJK Regulations No 14/POJK.03/2017 concerning Recovery Action Plans for Systemic Banks. 2. Granting authority and power to the Board of Commissioners and/or the Directors to perform all necessary actions in implementing Recovery Plan in accordance with applicable regulations. **Follow-up:** Realized

Agenda Keenam
Sixth Agendas

Laporan rencana aksi korporasi Perseroan.	Report on the Company's corporate action plan.
Hasil Pemungutan Suara Tidak dilakukan pemungutan suara karena bersifat laporan.	**Voting Results** No voting was conducted because it was a report.
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat.	There were no Shareholders who asked questions and/or gave opinions.

Keputusan 1. Melaporkan rencana Sinergi Perbankan sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 tentang Bank Umum dengan Bank Pembangunan Daerah yang sehat dan memiliki potensi memberikan nilai positif bagi kedua belah pihak. 2. Melaporkan rencana program penambahan modal sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu yang telah diubah dengan Peraturan Otoritas Jasa Keuangan Nomor 14/POJK.04/2019 untuk memperkuat struktur permodalan Perseroan dalam rangka mendukung rencana ekspansi bisnis dan Sinergi Perbankan. 3. Rencana Aksi Korporasi tersebut akan dilakukan setelah memperoleh persetujuan sesuai dengan ketentuan yang berlaku untuk Aksi Korporasi tersebut. **Tindak Lanjut**: Telah Terealisasi	**Decision** 1. Reporting Banking Synergy plan as referred to in the Financial Services Authority Regulation Number 12/POJK.03/2021 concerning Commercial Bank and Regional Development Bank that are healthy and have potential in providing positive value for both parties. 2. Reporting the plan to increase capital as referred to in the Financial Services Authority Regulation Number 32/POJK.04/2015 concerning Additional Company Capital by Granting Pre-emptive Rights as amended by the Financial Services Authority Regulation Number 14/POJK.04/2019 to affirm the Company's capital structure in terms of supporting business expansion plan and Banking Synergy. 3. The Company's Recovery Plan will be conducted after obtaining approval in accordance with applicable provisions for the Recovery Plan. **Follow-up:** Realized

Agenda Ketujuh
Seventh Agendas

Perubahan anggaran dasar Perseroan.	Changes to the Company's articles of association
Hasil Pemungutan Suara Setuju : 7.845.008.314 Saham (95,13%) **Terdiri dari :** Seri A : 7.414.714.661 Seri B : 430.293.653 Tidak Setuju : 401.800.796 Saham (4,87%), yang seluruhnya merupakan saham Seri B Abstain : 165.100 Saham (0,00%), yang seluruhnya merupakan saham Seri B.	**Voting Results** In Favor : 7.845.008.314 Shares (95,13%) **Consist of :** Series A : 7.414.714.661 Series B : 430.293.653 Against : 401.800.796 Shares (4,87%), which are all Series B shares Abstain : 165.100 Shares (0,00%), which are all Series B shares. .
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat.	There were no Shareholders who asked questions and/or gave opinions
Keputusan 1. Menyetujui Perubahan Anggaran Dasar Perseroan sebagaimana yang telah diusulkan. 2. Memberikan kuasa dan wewenang kepada Direksi dengan hak substitusi untuk melakukan segala Tindakan yang diperlukan berkaitan dengan keputusan mata acara Rapat ini, termasuk menyusun dan menyatakan kembali seluruh Anggaran Dasar dalam suatu Akta Notaris dan selanjutnya menyampaikan kepada instansi yang berwenang untuk mendapatkan persetujuan dan atau tanda penerimaan pemberitahuan perubahan Anggaran Dasar tersebut. **Tindak Lanjut**: Telah Terealisasi	**Decision** 1. Approving the Amendments of the Company's Articles of Association as proposed. 2. Granting authority and power to the Directors with the right of substitution to take all necessary actions in connection with the decisions on agenda of this Meeting, including compiling and restating the entire Articles of Association in a Notary Deed, and submitting to the competent authority for approval and/or a receipt of notification of the amendments of Articles of Association. **Follow-up:** Realized

Agenda Kedelapan
Eighth Agendas

Penetapan dan pengangkatan anggota Dewan Komisaris serta pengangkatan kembali Direksi Perseroan.	Determination and appointment of members of the Board of Commissioners and reappointment of the Board of Directors of the Company.
Hasil Pemungutan Suara Setuju : 7.850.721.982 Saham (95,20%) **Terdiri dari :** Seri A : 7.414.714.661 Seri B : 436.007.321 Tidak Setuju : 396.034.528 Saham (4,80%), yang seluruhnya merupakan saham Seri B Abstain : 217.700 Saham (0,00%), yang seluruhnya merupakan saham Seri B	**Voting Results** In Favor : 7.850.721.982 Shares (95,20%) **Consist of :** Series A : 7.414.714.661 Series B : 436.007.321 Against : 396.034.528 Shares (4,80%), which are all Series B shares Abstain : 217.700 Shares (0,00%), which are all Series B shares
Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat sebanyak 2 (dua) orang.	Shareholders who ask questions and/or provide opinions are 2 (two) people.
Keputusan 1. Membatalkan pengangkatan anggota Dewan Komisaris Perseroan sebagai berikut: a. Bapak Dedi Tauk selaku Komisaris. b. Bapak Tubagus Raditya Indrajaya selaku Komisaris Independen. Terhitung sejak ditutupnya Rapat ini.	**Decision** 1. Cancelling the appointment of members of the Company's Board of Commissioners as follows: a. Mr. Dedi Tauk as Commissioner. b. Mr. Tubagus Raditya Indrajaya as Independent Commissioner. As of the closing of the Meeting.

2. Memberhentikan dengan hormat Direksi Perseroan sebagai berikut: a. Ibu Nia Kania selaku Direktur Keuangan. b. Ibu Suartini selaku Direktur Konsumer dan Ritel. Terhitung sejak ditutupnya Rapat ini dan mengucapkan terima kasih atas sumbangsih tenaga dan pikiran yang diberikan selama menjabat sebagai pengurus Perseroan.	2. Dismissal with honor the company's Directors as follows: a. Mrs. Nia Kania as Director of Finance. b. Mrs. Suartini as Director of Consumer and Retail. As of the closing of the Meeting and express the greatest gratitude for the contribution of energy and thoughts given while serving as the Company's Management.
3. Mengangkat anggota Dewan Komisaris Perseroan sebagai berikut: a. Bapak Setiawan Wangsaatmaja selaku Komisaris. b. Bapak Diding Sakri selaku Komisaris Independen. c. Bapak Tubagus Raditya Indrajaya selaku Komisaris Independen. Terhitung sejak ditutupnya Rapat ini dan berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) dan memenuhi ketentuan peraturan perundang-undangan yang berlaku, dengan masa jabatan sesuai ketentuan Anggaran Dasar Perseroan dengan memperhatikan peraturan perundang-undangan di bidang pasar modal.	3. To appoint members of the Board of Commissioners of the Company as follows: a. Mr. Setiawan Wangsaatmaja as Commissioner. b. Mr. Diding Sakri as Independent Commissioner. c. Mr. Tubagus Raditya Indrajaya as Independent Commissioner. As of the closing of the Meeting and effective obtaining approval from the Financial Services Authority on the fit and proper test and complying with the provisions of the applicable laws and regulations, with the term of office in accordance with the provisions of the Company's Articles of Association with due observance of the laws and regulations in the capital market sector.
4. Mengangkat kembali Direksi Perseroan sebagai berikut: a. Ibu Nia Kania selaku Direktur Keuangan. b. Ibu Suartini selaku Direktur Konsumer dan Ritel. Berlaku efektif sejak ditutupnya Rapat ini dan berakhir pada penutupan RUPS Tahunan yang ke 1 setelah tanggal pengangkatannya.	4. Re-appointment the Company's Directors as follows: a. Mrs. Nia Kania as Director of Finance. b. Mrs. Suartini as Director of Consumer and Retail. Effective as of the closing of the Meeting and ends at the close of the 1st Annual GMS after the date of appointment.
5. Memberikan wewenang dan kuasa kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara Rapat ini dan selanjutnya memberitahukan dan/atau melaporkan kepada instansi yang berwenang dan selanjutnya melakukan segala sesuatu yang dipandang perlu dan berguna untuk keperluan tersebut dengan tidak ada satu pun yang dikecualikan.	5. Granting authority and power to the Company's Directors with substitution rights to take all necessary actions related to the decision on the agenda of this Meeting and subsequently notify and/or report to the competent authority and do everything that was deemed necessary and useful for that purpose without any that were excluded.
Dengan demikian, susunan pengurus Perseroan menjadi sebagai berikut: **Dewan Komisaris** - Komisaris Utama Independen : Farid Rahman - Komisaris : Setiawan Wangsaatmaja* - Komisaris : Muhadi - Komisaris Independen : Fahlino F. Sjuib - Komisaris Independen : Diding Sakri* - Komisaris Independen : Tubagus Raditya Indrajaya* **Direksi** - Direktur Utama : Yuddy Renaldi - Direktur Kepatuhan : Cecep Trisna - Direktur Keuangan : Nia Kania - Direktur Konsumer dan Ritel : Suartini - Direktur Komersial dan Usaha Mikro Kecil dan Menengah : Nancy Adistyasari - Direktur IT, Treasury dan International Banking : Rio Lanasier - Direktur Operasional : Tedi Setiawan	Hence, the composition of the Company's Management was as follows: **Board of Commissioners** - Independent President Commissioner: Farid Rahman - Commissioner : Setiawan Wangsaatmaja* - Commissioner : Muhadi - Independent Commissioner: Fahlino F. Sjuib - Independent Commissioner: Diding Sakri* - Independent Commissioner: Tubagus Raditya Indrajaya* **Directors** - President Director: Yuddy Renaldi - Director of Compliance: Cecep Trisna - Director of Finance: Nia Kania - Director of Consumer and Retail: Suartini - Director of Commercial and Micro, Small and Medium Enterprises: Nancy Adistyasari - Director of IT, Treasury and International Banking: Rio Lanasier - Director of Operations: Tedi Setiawan

* terhitung sejak ditutupnya Rapat ini dan berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*test and proper test*) dan memenuhi ketentuan peraturan perundang-undangan yang berlaku.
* starting from the closing of the Meeting and effective after obtaining approval from the Financial Services Authority on a fit and proper test and complying with the provisions of the applicable laws and regulations.

Tindak Lanjut: Telah Terealisasi
Follow-up: Realized

Keputusan RUPS Pada Tahun Buku dan 1 (Satu) Tahun Sebelum Tahun Buku yang Direalisasikan Pada Tahun Buku

Seluruh keputusan RUPS Tahun Buku 2023 telah terealisasi pada tahun 2023 dan RUPS Tahun Buku 2022 telah terealisasi pada tahun 2022. Sehingga tidak terdapat keputusan RUPS Tahun 2022 dan Keputusan RUPS yang belum direalisasikan pada tahun 2023.

GMS Decisions in The Financial Year and 1 (One) Year Before The Financial Year Which Are Realized in The Financial Year

All GMS decisions for the 2023 Financial Year have been realized in 2023 and the 2022 GMS have been realized in 2022. So there are no 2022 GMS decisions and GMS decisions that have not been realized in 2023.

Direksi

Direksi merupakan organ Perseroan yang bertanggung jawab atas jalannya pengurusan Perseroan untuk kepentingan Perseroan serta sesuai dengan maksud dan tujuan Perseroan. Direksi memiliki wewenang serta bertugas dan bertanggung jawab secara kolegial dalam mengelola Perseroan. Secara garis besar, masing-masing Direktur dapat melaksanakan tugas dan mengambil keputusan sesuai dengan pembagian tugas dan wewenangnya. Direksi bertanggung jawab terhadap pengelolaan Perseroan agar dapat menghasilkan keuntungan dan memastikan kesinambungan usaha Perseroan sesuai dengan anggaran dasar dan peraturan perundang-undangan.

Tugas dan Tanggung Jawab Direksi

Direksi bertugas untuk menjalankan pengurusan Perseroan melalui setiap tindakan dan kebijakan yang dianggap tepat. Atas dasar tersebut, Direksi bertanggung jawab penuh atas pelaksanaan kepengurusan Perseroan untuk kepentingan Perseroan serta sesuai dengan maksud dan tujuan Perseroan yang telah ditetapkan dalam Anggaran Dasar Perseroan maupun diatur dalam peraturan perundang-undangan, dengan itikad baik, penuh tanggung jawab dan kehati-hatian.

Penetapan tugas masing-masing anggota Direksi dilaksanakan sesuai dengan bidang keahlian masing-masing anggota Direksi. Dalam hal RUPS tidak menetapkan keputusan mengenai penetapan tugas bagi masing-masing anggota Direksi, penetapan tugas masing-masing anggota Direksi ditetapkan berdasarkan keputusan rapat Direksi.

Direksi memiliki tanggung jawab untuk:
1. Mengelola Perseroan sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur di dalam Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku.
2. Mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui RUPS.
3. Mengurus kekayaan Perseroan sesuai dengan peraturan perundang-undangan yang berlaku.
4. Menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris.
5. Menyampaikan rencana kerja tahunan dan laporan keuangan Perseroan sesuai dengan ketentuan yang berlaku.
6. Membuat laporan tahunan dan laporan keuangan perseroan sesuai dengan ketentuan yang berlaku.
7. Menyerahkan laporan tahunan Perseroan kepada akuntan publik yang ditunjuk oleh RUPS untuk diperiksa. Hasil pemeriksaan akuntan publik tersebut disampaikan secara tertulis kepada Pemegang Saham dalam RUPS Tahunan.

Directors

The Directors is the organ of the Company which is responsible for managing the Company for the benefit of the Company and in accordance with the aims and objectives of the Company. The Directors has the authority and duty and collegial responsibility in managing the Company. Broadly speaking, each Director can carry out their duties and make decisions in accordance with the division of tasks and authority. The Directors is responsible for managing the Company so as to generate profits and ensure the sustainability of the Bank's business in accordance with the articles of association and legislation.

Duties and Responsibilities of The Directors

The Directors has the duty to carry out the management of the Company through every action and policy deemed appropriate. On this basis, the Directors is fully responsible for the implementation of the management of the Company for the benefit of the Company and in accordance with the aims and objectives of the Company as stipulated in the Articles of Association of the Company and regulated in legislation, in good faith, full of responsibility and prudence.

The determination of the duties of each member of the Directors is carried out in accordance with the area of expertise of each member of the Directors. In the event that the GMS does not stipulate a decision regarding the assignment of duties for each member of the Directors, the determination of the duties of each member of the Directors is determined based on a decision of the Directors meeting.

Directors have the responsibility to:
1. Manage the Company in accordance with its authority and responsibilities as regulated in the Company's Articles of Association and applicable laws and regulations.
2. Accountable for the implementation of its duties to Shareholders through the GMS.
3. Manage the Company assets in accordance with applicable laws dan regulations.
4. Provide accurate, relevant and timely data and information to the Board of Commissioners.
5. Submitting the annual work plan and financial statements of the Company in accordance with applicable regulations.
6. Making annual reports and company financial reports in accordance with applicable regulations.
7. Submit the Company's annual report to the public accountant appointed by the GMS for review. The results of the examination of the public accountant will be submitted in writing to the Shareholders at the Annual GMS.

8. Menyusun kebijakan tata tertib kerja Direksi yang bersifat mengikat bagi setiap anggota Direksi.
9. Menerapkan manajemen risiko dan penerapan tata perusahaan yang baik (*Good Corporate Governance*) dalam setiap kegiatan usaha Perseroan pada seluruh jenjang organisasi.
10. Menyelenggarakan RUPS Tahunan dan RUPS Luar Biasa sebagaimana diatur dalam peraturan perundang-undangan dan Anggaran Dasar Perseroan.
11. Menetapkan kebijakan Perseroan berdasarkan persetujuan Dewan Komisaris dalam menjalankan kepengurusan perseroan, kecuali ditetapkan lan berdasarkan peraturan perundang-undangan yang berlaku.
12. Menetapkan susunan organisasi dan tata kerja Perseroan melalui persetujuan Dewan Komisaris.
13. Menindaklanjuti rekomendasi atas hasil temuan pengawasan Satuan Kerja Audit Internal, auditor eksternal, pengawasan OJK dan/atau pengawasan otoritas pengawas yang berwenang lainnya.
14. Menyimpan dan memelihara daftar pemegang saham dan daftar khusus sebaik-baiknya.
15. Mengungkapkan kebijakan Perseroan yang bersifat strategis di bidang kepegawaian kepada seluruh Pegawai Bank.
16. Membuat dan melaksanakan rencana kerja tahunan untuk disampaikan kepada Dewan Komisaris selambat-lambatnya 60 (enam puluh) hari sebelum dimulainya tahun buku yang akan datang.
17. Mengungkapkan kepemilikan saham, hubungan keuangan dan hubungan keluarga dengan sesama anggota Direksi, anggota Dewan Komisaris dan/atau Pemegang Saham Bank serta remunerasi dan fasilitas yang didapatnya sesuai ketentuan yang berlaku.

Wewenang Direksi

Adapun wewenang Direksi adalah sebagai berikut:
1. Mengangkat dan memberhentikan Pegawai Bank.
2. Mengatur ketentuan-ketentuan tentang kepegawaian termasuk menetapkan gaji, pensiun atau jaminan hari tua dan penghasilan lainnya bagi para pegawai Bank.
3. Mengatur ketentuan-ketentuan mengenai pemberian bantuan hukum bagi pegawai Bank maupun mantan Pegawai Bank sepanjang terkait tugas kedinasan, dengan terlebih dahulu dikonsultasikan kepada Dewan Komisaris.
4. Melakukan hapus tagih terhadap bunga, denda dan/atau biaya lainnya selain pokok kredit, dengan tetap berpedoman kepada peraturan perundang-undangan yang berlaku.
5. Mewakili Perseroan di dalam dan di luar pengadilan tentang segala hal dan dalam segala kejadian, mengikat Perseroan dengan pihak lain dan pihak lain dengan Perseroan, serta menjalankan segala tindakan baik mengenai pengurusan maupun kepemilikan.

8. Compiling Code of Conduct policy for the Directors that are binding for each member of the Directors.
9. Implement risk management and the application of good corporate governance in every business activity of the Company at all levels of the organization.
10. Organize the Annual GMS and Extraordinary GMS as stipulated in the legislation and the Company's Articles of Association.
11. Establish Company policies based on the approval of the Board of Commissioners in carrying out the management of the company unless determined based on applicable laws and regulations.
12. Establish the organizational structure and work procedures of the Company through the approval of the Board of Commissioners.
13. Follow up on recommendations on the findings of supervision by the Internal Audit Work Unit, external auditors, OJK supervision and/or other supervisory authorities.
14. Maintain and maintain a register of shareholders and special register as well as possible.
15. Disclose the Company's strategic policies in the field of employment to all Company Employees.
16. Make and implement an annual work plan to be submitted to the Board of Commissioners no later than 60 (sixty) days prior to the commencement of the forthcoming financial year.
17. Disclose share ownership, financial relations and family relationships with fellow members of the Directors, members of the Board of Commissioners and/or Company's Shareholders as well as remuneration and facilities obtained in accordance with applicable regulations.

Authority of the Directors

The authority of the Directors is as follows:
1. Appoint and dismiss Bank Employees.
2. Regulates provisions on employment including determining salary, pension or old age savings and other income for Company employees.
3. Regulate provisions regarding the provision of legal assistance for Company employees as well as former Bank Employees in relation to official duties, with prior consultation with the Board of Commissioners.
4. Perform write-offs on interest, penalties and/ or other costs other than the loan principal, while still referring to the applicable laws and regulations.
5. Represent the Company in and out of court regarding all matters and in all incidents, binding the Company with other parties and other parties with the Company, and carrying out all actions both in terms of management and ownership.

6. Untuk perbuatan tertentu Direksi dapat mengangkat seorang atau lebih, sebagai wakil atau kuasanya dengan memberikan kepadanya kekuasaan yang diatur dalam surat kuasa.
7. Melaksanakan perbuatan lainnya sesuai dengan ketentuan yang berlaku dengan tetap memperhatikan persetujuan Dewan Komisaris maupun RUPS.
8. Mengambil keputusan yang mengikat dan menjadi tanggung jawab seluruh anggota Direksi sepanjang keputusan yang diambil telah sesuai dengan pedoman dan tata tertib kerja Direksi.

Hak Direksi

Direksi mempunyai hak untuk mendapatkan remunerasi, tunjangan serta fasilitas yang jumlahnya ditetapkan oleh RUPS dengan memperhatikan ketentuan yang berlaku. Ketentuan mengenai hak Direksi Bank tersebut mutatis mutandis berlaku bagi anggota Dewan Komisaris.

Masa Jabatan Direksi

Masa jabatan anggota Direksi terhitung sejak tanggal ditetapkannya dalam Rapat Umum Pemegang Saham pengangkatannya dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-5 (lima) setelah tanggal pengangkatannya, kecuali apabila ditentukan lain oleh Rapat Umum Pemegang Saham dan dapat diangkat kembali.

Persyaratan Anggota Direksi

Persyaratan Umum, adalah Warga Negara Indonesia yang:

1. Bertaqwa kepada Tuhan yang Maha Esa.
2. Mempunyai akhlak, moral dan integritas yang baik.
3. Setia dan taat kepada negara dan Pemerintah Republik Indonesia.
4. Tidak terlibat secara langsung maupun tidak langsung dalam kegiatan pengkhianatan kepada Negara Republik Indonesia.
5. Sehat jasmani dan rohani.
6. Tidak pernah dihukum karena melakukan kegiatan yang merugikan negara atau tindakan-tindakan yang tercela di bidang perbankan.
7. Tidak dicabut hak pilihnya berdasatkan keputusan pengadilan.
8. Mampu melaksanakan perbuatan hukum.
9. Tidak pernah dinyatakan pailit atau menjadi anggota Direksi atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu Perseroan dinyatakan pailit dalam waktu 5 (lima) tahun sebelum dicalonkan.
10. Calon anggota Direksi yang akan mengikuti penilaian kemampuan dan kepatutan kepada Otoritas Jasa Keuangan, diusulkan oleh Pemegang Saham Seri A yang mewakili sekurang-kurangnya 10% (sepuluh persen) baik secara sendiri-sendiri maupun gabungan dari jumlah seluruh saham dengan hak suara yang sah.

6. For certain actions, the Directors may appoint one or more, as representatives or proxies by granting him the power regulated in the power of attorney.
7. Conduct other actions in accordance with applicable regulations while still observing the approval of the Board of Commissioners and the GMS.
8. Take binding decisions and become the responsibility of all members of the Directors as long as the decisions taken are in accordance with the guidelines and work rules of the Directors.

Right of Directors

The Directors has the right to receive remuneration, benefits and facilities, the amount of which is determined by the GMS, taking into account the applicable provisions. The provisions regarding the rights of the Company's Directors mutatis mutandis apply to members of the Board of Commissioners.

Term of Office of Directors

The term of office of a member of the Directors commences from the date of stipulation at the appointment of the General Meeting of Shareholders and ends at the close of the 5th Annual General Meeting of Shareholders after the date of appointment, unless otherwise stipulated by the General Meeting of Shareholders and can be reappointed.

Requirements for Members of The Board of Directors

General Requirements are Indonesian citizens who:

1. Devotion to God Almighty.
2. Having good morals, morals and integrity.
3. Loyal and obedient to the country and the Government of the Republic of Indonesia.
4. Not involved directly or indirectly in activities of betrayal to the Republic of Indonesia.
5. Physically and mentally healthy.
6. Never been convicted of carrying out activities which are detrimental to the state or disgraceful actions in the banking sector.
7. No voting rights are revoked based on a court decision.
8. Able to carry out legal actions.
9. Have never been declared bankrupt or been a member of the Directors or a Board of Commissioners who was found guilty of causing a Company to be declared bankrupt within 5 (five) years before being nominated.
10. Prospective members of the Directors who will take an appraisal of their capability and appropriateness to the Financial Services Authority, are proposed by Series A Shareholders who represent at least 10% (ten percent) either individually or in combination of the total number of shares with valid voting rights.

11. Usia maksimal calon anggota Direksi pada saat pertama kali diangkat adalah 56 (lima puluh enam) tahun.
12. Bukan sebagai mantan anggota Direksi Perseroan atau Pejabat Eksekutif Perseroan yang purnabakti, mengundurkan diri atau diberhentikan.
13. Wajib mempunyai latar belakang dan pengalaman operasional Bank Umum Devisa dengan jabatan terakhir serendah-rendahnya 1 (satu) tingkat di bawah Direksi bagi calon Direktur Utama dan calon Direktur yang berasal dari Bank kelompok BUKU 4.
14. Wajib mempunyai latar belakang dan pengalaman operasional Bank Umum Devisa dengan jabatan terakhir serendah-rendahnya 1 (satu) tingkat di bawah Direksi bagi calon Direksi bagi calon Direktur dan serendah-rendahnya Direktur bagi calon Direktur Utama yang berasal dari Bank Kelompok BUKU 3.
15. Wajib mempunyai latar belakang dan pengalaman operasional Bank Umum Devisa dengan jabatan terakhir yang setingkat, bagi calon Direktur Utama dan calon Direktur yang berasal dari Bank kelompok BUKU 2.
16. Wajib menjabat sebagai anggota Direksi Perseroanbagi calon Direktur Utama yang berasal dari Perseroan.
17. Wajib menjabat sebagai eksekutif dengan jabatan satu tingkat di bawah Direksi atau serendah-rendahnya Pemimpin Divisi, termasuk yang sedang dalam penugasan oleh Perseroan bagi calon Direktur yang berasal dari dalam Perseroan.

Persyaratan lainnya, yaitu:
1. Wajib berasal dari pihak independen terhadap pemegang saham pengendali bagi calon Direktur Utama.
2. Mayoritas anggota Direksi paling kurang memiliki pengalaman 5 (lima) tahun di bidang operasional sebagai pejabat eksekutif bank umum.
3. Tidak merangkap jabatan sebagai anggota Dewan Komisaris, Direksi atau Pejabat Eksekutif pada Bank, perusahaan dan/atau lembaga lain kecuali apabila anggota Direksi yang bersangkutan bertanggung jawab terhadap pengawasan atas penyertaan pada perusahaan anak Perseroan, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada perusahaan bukan anak Perseroan yang dikendalikan oleh Perseroan, sepanjang perangkapan jabatan tersebut tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi Perseroan.
4. Anggota Direksi baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebih 25% (dua puluh lima persen) dari modal disetor pada suatu perusahaan lain.
5. Antara sesama anggota Direksi dan antara anggota Direksi dengan anggota Dewan Komisaris tidak boleh ada hubungan keluarga sampai dengan derajat kedua, baik menurut garis lurus maupun ke samping, termasuk menantu dan ipar.

11. The maximum age of a candidate for the Directors when he is first appointed is 56 (fifty six) years.
12. Not as a former member of the Company's Directors or the Company's Executive officer who retires, resigns or is dismissed.
13. Must have background and operational experience of a Foreign Exchange Commercial Bank with the last position as low as 1 (one) level below the Directors for candidates for the President Director and candidates for Directors who are from the BUKU 4 Group Bank.
14. Must have background and operational experience of Foreign Exchange Commercial Banks with the last position as low as 1 (one) level below the Directors for candidates for Directors for candidates for Directors and as low as Directors for candidates for President Director who are from BUKU 3 Group Bank.
15. Must have background and operational experience of a Foreign Exchange Commercial Bank with the last position of the same level, for the candidates for President Director and candidates for Directors who are from BUKU 2 Group Bank.
16. Must serve as a member of the Company's Directors for prospective President Directors who are from the Company.
17. Must be an executive with one level below the Directors or as low as Division Heads, including those currently being assigned by the Company to candidates for Directors from within the Company.

Other requirements, namely:
1. Obligated to come from an independent party against a controlling shareholder for a candidate for President Director.
2. The majority of members of the Directors have at least 5 (five) years experience in the operational field as executive officers of commercial banks.
3. Do not hold concurrent positions as members of the Board of Commissioners, Directors or Executive officers of Banks, companies and/or other institutions unless the relevant member of the Directors is responsible for oversight of the participation in the Company's subsidiary companies, carrying out functional duties as a member of the Board of Commissioners in a noncompany a subsidiary of the Company that is controlled by Company, as long as the concurrent position does not result in the person concerned neglecting the implementation of duties and responsibilities as a member of the Company's Directors.
4. Members of the Directors, individually or jointly, are prohibited from owning shares in excess of 25% (twenty-five percent) of the paid-up capital in another company.
5. Between fellow members of the Board of Directors and between members of the Board of Directors and members of the Board of Commissioners, there must be no family relationship up to the second degree, either in a straight line or sideways, including son-in-law and brother-in-law.

Kebijakan Tata Tertib Kerja Direksi

Direksi memiliki Pedoman Kerja Direksi berdasarkan Surat Keputusan Direksi Nomor 0077/SK/DIR-CS/2019 tanggal 14 Januari 2019 tentang Kebijakan Tata Tertib Kerja Direksi yang menjelaskan tahapan aktivitas secara terstruktur, sistematis, mudah dipahami dan dapat dijalankan dengan konsisten, serta menjadi acuan bagi Direksi dalam melaksanakan tugas masing-masing untuk mencapai Visi dan Misi Perseroan.

Kebijakan Tata Tertib Kerja Direksi mengacu pada prinsip-prinsip hukum Bank, ketentuan anggaran dasar, peraturan perundang-undangan yang berlaku, serta praktik-praktik terbaik (*best practices*) GCG. Kebijakan Tata Tertib Kerja Direksi sebagai landasan bagi Direksi dalam melaksanakan tugas dan tanggung jawab secara efektif, efisien, memperhatikan prinsip-prinsip keterbukaan, akuntabilitas, pertanggungjawaban, independen dan kewajaran, sehingga internal kontrol dan manajemen risiko Perseroan dapat terlaksana dengan baik.

Adapun isi Kebijakan Tata Tertib Kerja Direksi bank **bjb** yaitu:

I. Pendahuluan
II. Organisasi dan Kewenangan
III. Nilai-nilai
IV. Waktu Kerja
V. Rapat Direksi
VI. Evaluasi Kinerja
VII. Pelaporan dan Pertanggungjawaban

Directors' Work Policies

The Directors has Directors 'Work Guidelines based on Directors' Decree Number 0077/SK/DIR-CS/2019 dated January 14, 2019 on the Directors Work Procedure Policy which explains the stages of activities in a structured, systematic, easily understood and consistent manner, and serves as a reference for Directors in carrying out their respective duties to achieve the Vision and Mission of the Company.

The Directors Work Policy refers to the Bank's legal principles, provisions of the articles of association, applicable laws and regulations, as well as GCG best practices. The Directors Work Policy as a foundation for the Directors in carrying out their duties and responsibilities effectively, efficiently, taking into account the principles of openness, accountability, responsibility, independence and fairness, so that the Company's internal control and risk management can be carried out properly.

The contents of the bank **bjb** Directors Work Policy are:

I. Introduction
II. Organization and Authority
III. Values
IV. Working time
V. Directors' Meeting
VI. Performance evaluation
VII. Reporting and Liability

Jumlah dan Komposisi Direksi

Selama tahun 2023, tidak terjadi perubahan komposisi Direksi, sehingga komposisi Direksi pada tahun 2023 sebanyak 7 (tujuh) orang yang terdiri dari 1 (satu) orang Direktur Utama, 6 (enam) orang Direksi. Seluruh Direksi berdomisili di wilayah kerja Kantor bank **bjb**. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

Total and Composition of the Board of Directors

During 2023, there was no change in the composition of the Board of Directors, so that the composition of the Board of Directors in 2022 was 7 (seven) people consisting of 1 (one) President Director, 6 (six) Directors. All Directors were domiciled in the working area of the bank **bjb** office. The composition and basis for the appointment of the Board of Directors can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Direksi
Table of Composition and Basis of Appointment of the Directors

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Yuddy Renaldi	Direktur Utama President Director	OJK OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	3 Juli 2019 July 3, 2019
Nia Kania	Direktur Keuangan Director of Finance	OJK OJK	RUPS Tahunan tanggal 28 Februari 2018 Annual GMS on February 28, 2018	28 Februari 2018 February 28, 2018
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	OJK OJK	RUPS Tahunan tanggal 28 Februari 2018 Annual GMS on February 28, 2018	28 Februari 2018 February 28, 2018
Tedi Setiawan	Direktur Operasional Director of Operations	OJK OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	21 Juni 2019 June 21, 2019

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	OJK OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	21 Juni 2019 June 21, 2019
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro, Small and Medium Enterprises	OJK OJK	RUPS Luar Biasa tanggal 1 September 2020 Extraordinary GMS on September 1, 2020	1 September 2020 September 1, 2020
Cecep Trisna	Direktur Kepatuhan Director of Compliance	OJK OJK	RUPS Tahunan 2021 tanggal 6 April 2021 Annual GMS on April 6, 2021	22 Juli 2021 July 22, 2021

Pembidangan Tugas Direksi

Adapun pembidangan tugas Direksi adalah sebagai berikut.

Duties on the Directors

The assignment of duties for the Directors is as follows.

Tabel Pembidangan Tugas Direksi
Table of Duties on the Directors

Nama Name	Jabatan Position	Bidang Tugas Duties
Yuddy Renaldi	Direktur Utama President Director	1. Mengkoordinir dan memberikan arahan dalam penyusunan visi, misi dan nilai-nilai serta rencana korporasi dan rencana bisnis untuk dibicarakan dan disetujui oleh Dewan Komisaris atau RUPS sesuai dengan ketentuan Anggaran Dasar Bank. 2. Menyelaraskan dan mengakomodir inisiatif internal Bank yang dapat memberi nilai tambah serta meningkatkan kinerja dan daya saing Bank. 3. Mengkoordinasikan pelaksanaan tugas antar anggota Direksi, melaksanakan pembinaan dan pengendalian terhadap seluruh kegiatan operasional dan pengelolaan Bank secara efektif dan efisien, dengan memperhatikan asas keseimbangan dan keserasian serta memastikan kepatuhan terhadap aturan regulator yang berlaku. 4. Mengkoordinasikan, mengendalikan dan mengevaluasi penerapan prinsip-prinsip GCG dan standar etika Bank secara konsisten dalam perusahaan. 5. Memimpin rapat Direksi. 1. Coordinate and provide direction in preparing the vision, mission and values as well as corporate plans and business plans to be discussed and approved by the Board of Commissioners or GMS in accordance with the provisions of the Bank's Articles of Association. 2. Align and accommodate the Bank's internal initiatives that can provide added value and improve the performance and competitiveness of the Bank. 3. Coordinate the implementation of duties among members of the Directors, carry out guidance and control of all operational and management activities of the Bank effectively and efficiently, taking into account the principles of balance and harmony and ensure compliance with applicable regulatory rules. 4. Coordinate, control and evaluate the consistent application of GCG principles and the Bank's ethical standards in the company. 5. Chair a Directors' meeting.

Nama Name	Jabatan Position	Bidang Tugas Duties
Cecep Trisna	Direktur Kepatuhan Director of Compliance	1. Merumuskan strategi guna mendorong terciptanya budaya kepatuhan Bank. 2. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi. 3. Menetapkan sistem dan prosedur kepatuhan yang digunakan untuk menyusun ketentuan dan pedoman internal Bank. 4. Memastikan bahwa seluruh kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan. 5. Meminimalkan risiko kepatuhan Bank. 6. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Bank atau pimpinan kantor cabang dari bank yang berkedudukan di luar negeri tidak menyimpang dari ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan. 7. Melakukan tugas lain yang terkait dengan fungsi kepatuhan. 1. Formulate strategies to encourage the creation of a culture of compliance with the Bank. 2. Propose compliance policies or compliance principles that will be determined by the Directors. 3. Establish compliance systems and procedures that are used to prepare internal provisions and guidelines of the Bank. 4. Ensuring that all policies, provisions, systems and procedures, as well as business activities carried out by the Bank are in accordance with the provisions of the Financial Services Authority and the provisions of the legislation. 5. Minimize the Bank's compliance risk. 6. Take precautionary measures so that the policies and/or decisions taken by Bank Directors or branch office leaders from banks domiciled abroad do not deviate from the provisions of the Financial Services Authority and the provisions of the legislation. 7. Perform other tasks related to the compliance function
Nia Kania	Direktur Keuangan Director of Finance	1. Mengkoordinasikan, mengendalikan, mengembangkan, membina, mengelola serta mengevaluasi pelaksanaan tugas dari bidang-bidang yang berada di bawah tanggung jawabnya agar efektif dengan mengutamakan asas keseimbangan. 2. Mengembangkan program efisiensi, efektivitas dan manajemen mutu dari produk-produk Bank, serta memastikan dilaksanakannya secara konsisten di lingkungan unit kerja masing-masing. 3. Memantau serta mengawasi Batas Maksimal Pemberian Kredit atas aktivitas intermediasi Bank. 4. Memonitor kualitas hasil kerja dan kinerja seluruh bidang-bidang di bawahnya agara rencana bisnis yang telah ditetapkan dapat tercapai. 5. Memantau serta mengendalikan penerapan manajemen risiko dan penerapan prinsip tata kelola perusahaan yang baik (*Good Corporate Governance*) pada bidang-bidang di bawahnya. 6. Mengevaluasi dan menyetujui rencana kerja masing-masing bidang di bawahnya. 1. Coordinate, control, develop, foster, manage and evaluate the implementation of the tasks of the fields under his responsibility to be effective by prioritizing the principle of balance. 2. Develop an efficiency, effectiveness and quality management program for the Bank's products, as well as ensuring that it is consistently implemented in the environment of each work unit. 3. Monitor and oversee the Legal Lending Limit for Bank intermediation activities. 4. Monitor the quality of the work and the performance of all fields below it so that the business plan that has been determined can be achieved. 5. Monitor and control the application of risk management and the application of the principles of good corporate governance in the fields below. 6. Evaluate and approve the work plan for each field below.
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	
Tedi Setiawan	Direktur Operasional Director of Operations	
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro, Small and Medium Enterprises	

Kebijakan Rangkap Jabatan Direksi

Anggota Direksi dilarang merangkap jabatan sebagai anggota Dewan Komisaris, Direksi atau pejabat eksekutif pada bank, perusahaan dan/atau lembaga lain. Tidak termasuk rangkap jabatan apabila anggota Direksi yang bersangkutan bertanggung jawab terhadap pengawasan atas penyertaan pada Perusahaan Anak Bank, menjalankan tugas fungsional sebagai anggota Dewan Komisaris pada Perusahaan anak bukan yang dikendalikan oleh Bank, sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi.

Concurrent Position of Directors

Members of the Directors are prohibited from holding concurrent positions as members of the Board of Commissioners, Directors or executive officers at banks, companies and/or other institutions. Excludes concurrent positions if the member of the Directors concerned is responsible for oversight of the participation in the Bank Subsidiary Company, carries out functional duties as a member of the Board of Commissioners in a subsidiary company not controlled by the Bank, as long as it does not result in the person neglecting the implementation of the duties and responsibilities as a member of the Directors.

Tabel Rangkap Jabatan Direksi
Table of Concurrent Position of Directors

Nama Name	**Jabatan** Position	**Jabatan pada Perusahaan/ Instansi Lain** Position at Other Companies/ Institutions	**Nama Perusahaan/ Instansi Lain** Name of Company/ Other Institution
Yuddy Renaldi	Direktur Utama President Director	-	-
Cecep Trisna	Direktur Kepatuhan Director of Compliance	-	-
Nia Kania	Direktur Keuangan Director of Finance	-	-
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	-	-
Tedi Setiawan	Direktur Operasional Director of Operations	-	-
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	-	-
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro, Small and Medium Enterprises	-	-

Hubungan Afiliasi Direksi

Direksi senantiasa bertindak independen, dalam arti tidak mempunyai benturan kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugas secara mandiri dan kritis, baik dalam hubungan satu sama lain maupun hubungan terhadap Dewan Komisaris. Direksi tidak memiliki hubungan keuangan, hubungan kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, sehingga dapat melaksanakan tugas dan tanggung jawabnya secara independen.

Directors' Affiliate Relations

The Board of Directors always acts independently, in the sense that it does not have a conflict of interest that could interfere with its ability to carry out its duties independently and critically, both in relation to each other and to the Board of Commissioners. The Board of Directors has no financial relationship, management relationship, share ownership and/or family relationship with other members of the Board of Commissioners, the Board of Directors and/or Controlling Shareholders or relationship with the Bank, so that they can carry out their duties and responsibilities independently.

Tabel Hubungan Afiliasi Direksi
Table of Directors' Affiliate Relationships

Nama Name	Jabatan Position	Hubungan Keuangan, Keluarga dan Kepengurusan Direksi Financial, Family Relations and Management of Directors													
		Hubungan Keuangan dengan Relation of Financial with						Hubungan Keluarga dengan Relation of Family with						Hubungan Kepengurusan dengan Perusahaan Lain Management Relationship with Other Companies	
		Dewan Komisaris Board of Commissioners		Direksi Directors		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris Board of Commissioners		Direksi Directors		Pemegang Saham Pengendali Controlling Shareholders			
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Yuddy Renaldi	Direktur Utama President Director		√		√		√		√		√		√		√
Cecep Trisna	Direktur Kepatuhan Director of Compliance		√		√		√		√		√		√		√
Nia Kania	Direktur Keuangan Director of Finance		√		√		√		√		√		√		√
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail		√		√		√		√		√		√		√
Tedi Setiawan	Direktur Operasional Director of Operations		√		√		√		√		√		√		√
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking		√		√		√		√		√		√		√
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro, Small and Medium Enterprises		√		√		√		√		√		√		√

Pengelolaan Benturan Kepentingan Direksi

Benturan kepetingan maupun yang berpotensi menjadi benturan kepentingan atau segala sesuatu yang dapat menghambat Direksi untuk bertindak independen harus diungkapkan oleh Direksi. Benturan kepentingan merupakan suatu kondisi adanya konflik antara kepentingan ekonomis perusahaan dan kepentingan ekonomi individu. Dalam hal terdapat benturan kepentingan dalam pengambilan keputusan, Direksi harus mengutamakan kepentingan Bank.

Dalam hal terjadi benturan kepentingan, anggota Direksi dilarang mengambil tindakan yang dapat merugikan Perseroan atau merugikan keuntungan Perseroan dan wajib mengungkapkan benturan kepentingan dimaksud dalam setiap keputusan. Pengungkapan benturan kepentingan dicantumkan dalam setiap risalah rapat Direksi, paling kurang mencakup nama Direksi yang memiliki benturan kepentingan, masalah benturan kepentingan dan dasar pertimbangan pengambilan keputusan.

Terkait dengan pengambilan keputusan dalam rapat Direksi, Direksi yang memiliki benturan kepentingan diperkenankan untuk mengungkapkan ide dan pendapat, akan tetapi tidak disertakan dalam pengambilan keputusan, baik dalam musyawarah maupun pengambilan suara terbanyak. Hal tersebut harus dicatat dalam risalah rapat Direksi.

Dalam hal Perseroan mempunyai benturan kepentingan dengan kepentingan pribadi seorang anggota Direksi, maka Perseroan akan diwakili oleh anggota Direksi lainnya dan dalam hal Perseroan mempunyai kepentingan yang bertentangan dengan kepentingan seluruh anggota Direksi, maka dalam hal ini Perseroan diwakili oleh Dewan Komisaris.

Independensi Direksi

Direksi senantiasa bertindak independen, dalam arti tidak mempunyai benturan kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugas secara mandiri dan kritis, baik dalam hubungan satu sama lain maupun hubungan terhadap Dewan Komisaris.

Rapat Direksi

Kebijakan Rapat

Direksi wajib mengadakan rapat Direksi secara berkala paling kurang 1 (satu) kali dalam setiap bulan. Rapat Direksi dapat dilangsungkan apabila dihadiri mayoritas dari seluruh anggota Direksi. Direksi wajib mengadakan rapat Direksi bersama Dewan Komisaris secara berkala paling kurang 1 (satu) kali dalam 4 (empat) bulan. Direksi harus menjadwalkan rapat untuk tahun berikutnya sebelum berakhirnya tahun buku.

Management of Conflicts of Interest In The Directors

Conflicts of interests as well as those that have the potential to become a conflict of interest or anything that can prevent the Directors from acting independently must be disclosed by the Directors. Conflict of interest is a condition of conflict between the economic interests of the company and individual economic interests. In the event of a conflict of interest in decision making, the Directors must prioritize the interests of the Bank.

In the event of a conflict of interest, members of the Directors are prohibited from taking actions that could harm the Company or harm the Company's profit and must disclose the conflict of interest referred to in each decision. Disclosure of conflicts of interest is included in each minutes of the Directors' meeting, at least covering the names of Directors who have a conflict of interest, conflict of interest issues and the basis for decision making.

Related to decision making in Directors' meetings, Directors who have a conflict of interest are allowed to express their ideas and opinions, but they are not included in decision making, both in deliberations and the majority of votes. This must be noted in the minutes of the Directors' meeting.

If the Company has a conflict of interest with the personal interests of a member of the Directors, then the Company will be represented by other members of the Directors and in the event that the Company has an interest that conflicts with the interests of all members of the Directors, then in this case the Company is represented by the Board of Commissioners.

Board of Directors' Independence

The Board of Directors always acts independently, in the sense that it does not have a conflict of interest that could interfere with its ability to carry out its duties independently and critically, both in relation to each other and to the Board of Commissioners.

Meeting of The Directors

Meeting Policy

The Board of Directors is obliged to hold regular Board of Directors meetings at least 1 (one) time every month. A Board of Directors meeting can be held if attended by a majority of all members of the Board of Directors. The Board of Directors is obliged to hold regular meetings between the Board of Directors and the Board of Commissioners at least once every 4 (four) months. The Board of Directors must schedule meetings for the following year before the end of the financial year.

Bahan rapat disampaikan kepada peserta paling lambat 5 (lima) hari sebelum rapat diselenggarakan. Dalam hal terdapat rapat yang diselenggarakan di luar jadwal yang telah disusun, bahan rapat disampaikan kepada peserta rapat paling lambat sebelum rapat diselenggarakan. Setiap kebijakan dan Keputusan strategis wajib diputusakan melalui rapat Direksi. Panggilan rapat Direksi dilakukan oleh anggota Direksi yang berhak mewakili Direksi menurut anggaran dasar.

Rapat Direksi dipimpin oleh Direktur Utama dalam hal Direktur Utama tidak dapat hadir atau berhalangan hal mana tidak perlu dibuktikan kepada pihak Ketika, maka Rapat Direksi akan dipimpin oleh dan dari anggota Direksi yang hadir. Rapat Direksi adalah sah dan berhak mengambil Keputusan yang mengikat apabila lebih dari setengah bagian dari jumlah anggota Direksi hadir atau diwakili dalam rapat. Hasil rapat dituangkan dalam risalah rapat.

Meeting materials are submitted 5 (five) days before the meeting is held. In the case that a meeting is held outside the prepared schedule, the meeting materials are delivered to the meeting participants no later than before the meeting is held. Every policy and strategic decision must be decided at a Board of Directors meeting. Calls for meetings of the Board of Directors are made by members of the Board of Directors who have the right to represent the Board of Directors according to the articles of association.

The Directors meeting is chaired by the President Director, in the event that the President Director is unable to attend or is unable to attend, which does not need to be proven to a third parties, the Directors meeting will be chaired by someone chosen by and from the present Directors. Directors meetings are valid and have the right to make binding decisions only if more than half of the total members of the Directors are present or represented at the meeting. The results of the meeting are stated in the minutes of the meeting.

Rencana Rapat Direksi

Directors Meeting Plan 2023

Bulan Month	**Tanggal** Date
Januari/ January	8, 22, 29
Februari/ February	5, 12, 19
Maret/ March	4, 12, 18
April/ April	1, 15, 22
Mei/ May	6, 13, 20
Juni/ June	3, 10, 18
Juli/ July	8, 15, 22
Agustus/ August	5, 12, 19
September/ September	2, 9, 17
Oktober/ October	7, 14, 21
November/ November	4, 11, 18
Desember/ December	2, 9, 16

*Jadwal rapat Direksi dapat berubah sewaktu - waktu sesuai dengan kebutuhan.
*The Director's meeting schedule may change at any time according to need.

Rapat Internal Direksi

Sepanjang tahun 2023, Direksi telah melaksanakan rapat sebanyak 69 (enam puluh sembilan) kali. Adapun rincian rapat Direksi adalah sebagai berikut.

Internal Meeting of The Directors

Throughout 2023, the Board of Directors held 69 (sixty-nine) meetings. The details of the meeting of the Board of Directors are as follows.



Tabel Rapat Direksi
Table of Directors Meeting

No.	Tanggal Date			Agenda Rapat Direksi	Yuddy Renaldi	Cecep Trisna	
1	09 Januari 2023 January 09, 2023	1	-	*Limit Switching* Sektor Ekonomi Segmen Korporasi & Komersial	1	1	
		2	-	Pengelolaan Benefit Kepegawaian	1	1	
		3	-	Pengelolaan Kepegawaian Pejabat Eksekutif	1	1	
2	18 Januari 2023 January 18, 2023	4	-	Persetujuan Perubahan Kebijakan Perkreditan Bank untuk direkomendasikan kepada Dewan Komisaris	1	1	
		5	-	Pengalihan Pengelolaan Fasilitas Kesehatan Pegawai dari Swakelola ke Asuransi Kesehatan	1	1	
		6	-	Pengadaan Jasa Asuransi Fasilitas Kesehatan Pegawai bank **bjb** Tahun 2023	1	1	
		7	-	Review Pengelolaan Fasilitas Kepegawaian - Perjalanan Dinas Luar Negeri	1	1	
3	25 Januari 2023 January 25, 2023	8	-	Penambahan Modal dengan Pemesanan Efek Terlebih Dahulu II (PMHMETD II)	1	1	
		9	-	Persiapan Rapat Umum Pemegang Saham (RUPS) Tahun Buku 2022	1	1	
4	06 Februari 2023 February 06, 2023	10	-	*Review* Pengelolaan Fasilitas Kepegawaian - Perjalanan Luar Negeri	1	1	
		11	-	Penetapan Definitif Pejabat Eksekutif dalam Masa robation (PJ)	1	1	
		12	-	Pengadaan Perpanjangan Lisensi Aplikasi *Core Banking System* (CBS) *Equation*	1	1	
5	14 Februari 2023 February 14, 2023	13	-	Evaluasi Ketentuan Pengelolaan *Human Capital*	1	Perjalanan Dinas Business Trip	
6	20 Februari 2023 February 20, 2023	14	-	Persetujuan Waiver Ketentuan CAMA, MRA dan KMKP PT Waskita Karya	1	-	
7	27 Februari 2023 February 27, 2023	15	-	Usulan Kenaikan Gaji Berkala Tahun 2023 dan Pemberian Bonus Tahunan Tahun Buku 2022	1	1	
		16	-	Penugasan pada Investee : Komisaris PT Asuransi Bangun Askrida	1	1	
8	07 Maret 2023 March 07, 2023	17	-	RUPS bank **bjb** Tahun Buku 2022	1	1	
		18	-	Perkembangan Rencana Aksi Korporasi/PMHMETD II	1	1	
		19	-	Pembahasan Hasil Due Dilligance dan Valuasi Bank Bengkulu Dalam Rangka Penyertaan Modal Tahap II Kepada Bank Bengkulu	1	1	
		20	-	Kebijakan Dana, Layanan dan atau Jasa	1	1	
9	13 Maret 2023 March 13, 2023	21	-	Pengisian Pejabat Eksekutif	1	1	
10	21 Maret 2023 March 21, 2023	22	-	Remunerasi Pegawai	1	1	
11	24 Maret 2023 March 24, 2023	23	-	*Risk Appetite Statement* (RAS) dan *Risk Tolerance* terkait Teknologi Informasi, Limit Kewenangan Memutus Pengeluaran Risiko Operasional, Portofolio *Guideline* Segmen Korporasi dan Komersial	1	1	

	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari	Board of Directors Meeting Agenda
	1	1	1	1	1	Limit Switching of Economy Sector in Corporate & Commercial Segments
	1	1	1	1	1	Employment Benefit Management
	1	1	1	1	1	Executive Officer Employment Management
	1	1	1	1	Perjalanan Dinas Business Trip	Approval on Bank Credit Changes Policy to be recommended to the Board of Commissioners
	1	1	1	1	Perjalanan Dinas Business Trip	Transfer of Management of Employee Health Facilities from Self-Management to Health Insurance
	1	1	1	1	Perjalanan Dinas Business Trip	The 2023 bank **bjb** Employee Health Facility of Inurance Service Procurement
	1	1	1	1	Perjalanan Dinas Business Trip	Review of Employment Facility Management – Overseas Business Trip
	1	1	1	1	Perjalanan Dinas Business Trip	Capital Addition with Prempetive Securities II (PMHMETD II)
	1	1	1	1	Perjalanan Dinas Business Trip	Preparation of General Meeting of Shareholders for the Financial Year of 2022
	1	1	1	1	1	Review of Employment Facility Management – Overseas Business Trip
	1	1	1	1	1	Definitive Stipulation of Executive Officer in Probation (PJ)
	1	1	1	1	1	Procurement of License Extension of Core Banking System (CBS) Equation Application
	1	Perjalanan Dinas Business Trip	1	1	1	Evaluation of Human Capital Management Provision
	1	Perjalanan Dinas Business Trip	1	1	1	Approval on Waiver of Provision of CAMA, MRA and KMKP PT Waskita Karya
	1	1	1	1	1	Proposal of the 2023 Periodic Salary Increases and Provision of Annual Bonuses for the Financial Year of 2022
	1	1	1	1	1	Assignment to Investee : Commissioner of PT Asuransi Bangun Askrida
	1	1	1	Perjalanan Dinas Business Trip	1	bank **bjb** GMS for the Financial Year of 2022
	1	1	1	1	Perjalanan Dinas Business Trip	Development of Corporate Action Plan/PMHMETD II
	1	1	1	1	1	Discussion of Due Diligence Results and Valuation of Bank Bengkulu in the Context of Phase II Capital Participation in Bank Bengkulu
	1	1	1	1	1	Funds, Service, and/or Services Policy
	1	1	1	1	1	Filling out Executive Officer
	1	1	1	1	1	Employee Remuneration
	1	1	1	1	1	Risk Appetite Statement (RAS) and Risk Tolerance related to Information Technology, Limits on Authority to Decide Operational Risk Expenditures, Portfolio Guideline for Corporate and Commercial Segments

No.	Tanggal Date			Agenda Rapat Direksi	Yuddy Renaldi	Cecep Trisna	
12	27 Maret 2023 March 27, 2023	24	-	Persiapan Rapat Umum Pemegang Saham (RUPS) dan Skenario Deviden Tahun Buku 2022	1	1	
		25	-	Remunerasi Pegawai	1	1	
13	29 Maret 2023 March 29, 2023	26	-	Restrukturisasi Kredit PT Multi Trading Pratama - Perubahan Struktur Fasilitas Kredit	1	1	
14	05 April 2023 April 05, 2023	27	-	Persiapan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023	1	1	
		28	-	Pengisian Pejabat Eksekutif	1	1	
15	11 April 2023 April 11, 2023	29	-	Rapat Umum Pemegang Saham **bjb** Syariah	1	1	
16	17 April 2023 April 17, 2023	30	-	Perjalanan Dinas Luar Negeri	1	1	
		31	-	Rencana Bisnis Bank	1	1	
17	08 Mei 2023 May 08, 2023	32	-	Penyertaan Modal Tahap II kepada Bank Bengkulu	1	1	
18	15 Mei 2023 May 15, 2023	33	-	Persiapan Rapat Umum Pemegang Saham Luar Biasa Tahun 2023	1	1	
		34	-	Perpanjangan Jangka Waktu KMK RC Terbatas dan Restrukturisasi Kredit Investasi atas nama PT Waskita Karya Infrastuktur	1	1	
19	23 Mei 2023 May 23, 2023	35	-	Pemilihan Calon Investee Penyertaan Modal pada Perusahaan Pialang Asuransi	1	1	
20	24 Mei 2023 May 24, 2023	36	-	Pengelolaan *Payroll* Pegawai	1	1	
		37	-	Pemenuhan Jabatan Pemimpin Cabang Pekanbaru	1	1	
21	26 Mei 2023 May 26, 2023	38	-	Pemenuhan Jabatan Pemimpin Cabang Pekanbaru	1	1	
22	31 Mei 2023 May 31, 2023	39	-	Penyesuain Struktur Organisasi bank **bjb**	1	1	
23	12 Juni 2023 June 12, 2023	40	-	Revisi Rencana Bisnis Bank 2023-2025	1	1	
24	05 Juli 2023 July 05, 2023	42	-	Remunerasi Pegawai	Cuti Leave	1	
25	10 Juli 2023 July 10, 2023	43	-	Penugasan pada Investee : PT BPR Parung Panjang dan BPR Cianjur (BPR Parung Panjang diher)	Cuti Leave	1	
26	26 Juli 2023 July 26, 2023	44	-	Izin pengeluaran biaya pengadaan pembelian unit satuan rumah susun non hunian (Gedung **bjb** T Tower) berkaitan dengan penyesuaian PPN	1	1	
27	31 Juli 2023 July 31, 2023	45	-	Penugasan Calon Direktur pada Investee : PD BPR LPK Parung Panjang	1	1	
28	28 Agustus 2023 August 28, 2023	46	-	Restrukturisasi KI dan Penambahan Fasilitas Garansi Bank PT Waskita Karya Infrastruktur	1	1	
29	05 September 2023 September 05, 2023	47	-	Pengadaan Jasa C*ash Replenishment & First Level Maintenance* ATM bank **bjb** Periode 2023 - 2025	1	1	
30	20 September 2023 September 20, 2023	48	-	Evaluasi Pejabat Eksekutif	1	1	
		49	-	Penempatan PE pada investee	1	1	

	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari	Board of Directors Meeting Agenda
	1	1	1	1	1	Preparation of General Meeting of Shareholders (GMS) and Dividend Scenario for the Financial Year of 2022
	1	1	1	1	1	Employee Remuneration
	1	1	1	1	1	Credit Restructuring of PT Multi Trading Pratama - Changes in Credit Facility Structure
	1	1	1	1	1	Preparation of Extraordinary General Meeting of Shareholders (EGMS) for the Financial Year of 2023
	1	1	1	1	1	Filling out Executive Officer
	1	1	1	1	1	**bjb** Syariah General Meeting of Shareholders
	Perjalanan Dinas Business Trip	1	1	1	1	Oversea Business Trip
	Perjalanan Dinas Business Trip	1	1	1	1	Bank Business Plan
	1	Perjalanan Dinas Business Trip	1	1	1	Capital equity Phase II to Bank Bengkulu
	1	Perjalanan Dinas Business Trip	1	1	1	Preparation of the 2023 Extraordinary General Meeting of Shareholders
	1	Perjalanan Dinas Business Trip	1	1	1	Time Extension of Limited KMK RC and Investment Credit Restructuring on behalf of PT Waskita Karya Infrastuktur
	1	1	1	1	1	Nomination of Prospective Investee of Capital Equity in Insurance Brokerage Company
	1	1	1	1	1	Employee Payroll Management
	1	1	1	1	1	Satisfaction of Head Position of Pekanbaru Branch
	1	1	1	1	1	Satisfaction of Head Position of Pekanbaru Branch
	1	1	1	1	1	Adjustment of bank **bjb** organizational structure
	1	1	1	1	1	Revision of Bank Business Plan for 2023-2025
	1	1	1	1	1	Employee Remuneration
	1	1	1	1	1	Assignment to Investee: PT BPR Parung Panjang and BPR Cianjur (BPR Parung Panjang diher)
	1	1	1	1	1	Permit to spend procurement costs for the purchase of non-residential flats (Gedung **bjb** T Tower) related to VAT adjustments
	1	1	1	1	1	Assignment to Prospective Director to Investee : PD BPR LPK Parung Panjang
	1	1	1	1	1	KI Restructuring and Bank Guarantee Facility Addition to PT Waskita Karya Infrastruktur
	1	1	1	1	1	bank **bjb** Cash Replenishment & First Level Maintenance ATM service procurement for 2023 – 2025
	1	1	1	1	1	Evaluation to Executive Officer
	1	1	1	1	1	PE placement to investee

No.	Tanggal Date			Agenda Rapat Direksi	Yuddy Renaldi	Cecep Trisna	
31	22 September 2023 September 22, 2023	50	-	Arahan Strategi Direksi Tahunan Tahun 2024	1	1	
32	25 September 2023 September 25, 2023	51	-	*Risk appetite Statement* (RAS) dan *Risk Tolerance*, Portofolio *Guideline* Segmen Korporasi	1	1	
		52	-	Rencana Penyehatan PT BPR Intan Jabar	1	1	
33	29 September 2023 September 29, 2023	53	-	Restrukturiasai Kredit PT Pindad	1	1	
34	05 Oktober 2023 October 05, 2023	54	-	Remunerasi Pegawai	1	1	
		55	-	Remunerasi Pengurus	1	1	
36	16 Oktober 2023 October 16, 2023	56	-	Kebijakan Kepatuhan	1	1	
37	17 Oktober 2023 October 17, 2023	57	-	Pengadaan Jasa Keamanan bank **bjb** Periode Tahun 2023-2026 (Repeat Order)	1	1	
38	31 Oktober 2023 October 31, 2023	58	-	Rencana Rapat Bank Tahun 2024	1	1	
39	01 November 2023 November 01, 2023	59	-	Restrukturisasi atas kredit PT Wijaya Karya (Persero)	1	1	
		60	-	Surat Keputusan (SK) Direksi tentang Limit Kewenangan Memutus Penghapusan dan Pinjam Aset Tetap dan Inventaris	1	1	
40	07 November 2023 November 7, 2023	61	-	Perubahan Kebijakan APU, PPT & PPPSPM.	1	1	
41	20 November 2023 November 20, 2023	62	-	Rencana Bisnis Bank 2024 Volume 2	1	1	
		63	-	Rencana Aksi Keuangan Berkelanjutan Tahun 2024	1	1	
		64	-	Recovery Plan	1	1	
42	29 November 2023 November 29, 2023	65	-	Kebijakan *Treasury*	1	1	
43	01 Desember 2023 December 01, 2023	66	-	Pengadaan Jasa Layanan Jaringan Komunikasi Data Tahun 2023 - PT Telekomunikasi Indonesia	1	1	
44	08 Desember 2023 December 08, 2023	67	-	Persetujuan *Review Master Restructing Aggreement* (MRA) PT Waskita Karya (Persero) Tbk	1	1	
45	11 Desember2023 December 11, 2023	68	-	Usulan Penyelesaian Klaim PT PLN (Persero) atas Garansi Bank PT Nincec Multi Dimensi	1	1	
46	18 Desember 2023 December 18, 2023	69	-	Permohonan Ijin Persetujuan Limit dan Pengeluaran Biaya Atas Pengadaan Jasa Sewa Mesin ATM Tahun 2023	1	1	

	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari	Board of Directors Meeting Agenda
	1	1	1	1	1	The 2024 Annual Directors' Strategic Directives
	1	1	1	1	1	Risk Appetite Statement (RAS) and Risk Tolerance, Corporate Segment Portfolio Guidelines
	1	1	1	1	1	PT BPR Intan Jabar Rehabilitation Plan
	1	1	1	1	1	PT Pindad Credit Restructuring
	1	1	Perjalanan Dinas Business Trip	1	Perjalanan Dinas Business Trip	Employee Remuneration
	1	1	Perjalanan Dinas Business Trip	1	Perjalanan Dinas Business Trip	Management Remuneration
	1	1	1	1	1	Compliance Policy
	1	1	1	1	1	Security Services Procurement for bank **bjb**, Period 2023-2026 (Repeat Order)
	1	1	1	1	1	Bank Meeting Plan for the Year 2024
	1	1	1	1	1	Restructuring of PT Wijaya Karya (Persero) Loans
	1	1	1	1	1	Board of Directors' Decree (SK) on Authority Limits for Disposal and Borrowing of Fixed Assets and Inventory
	Perjalanan Dinas Business Trip	1	1	1	1	Change in AML, CFT & CPF Policies
	1	1	1	1	Perjalanan Dinas Business Trip	Bank Business Plan 2024 Volume 2
	1	1	1	1	Perjalanan Dinas Business Trip	2024 Sustainable Financial Action Plan
	1	1	1	kuasa ke dirkeu kuasa ke dirkeu	Perjalanan Dinas Business Trip	Recovery Plan
	1	1	1	1	1	*Treasury Policy*
	1	1	1	1	1	Procurement of Data Communication Network Services for the Year 2023 - PT Telekomunikasi Indonesia
	1	1	Perjalanan Dinas Business Trip	1	1	Approval of the Master Restructuring Agreement (MRA) Review for PT Waskita Karya (Persero) Tbk
	1	1	1	1	1	Proposal for the Settlement of PT PLN (Persero) Claims against Bank PT Nincec Multi Dimensi Guarantees
	1	1	1	1	1	Application for Approval of Limits and Expenditure for ATM Machine Leasing Services for the Year 2023

Rapat Direksi Bersama Dewan Komisaris
Meeting of Directors With Board of Commissioners

No	Tanggal Date		Agenda Rapat Direksi Board of Directors Meeting Agenda		Farid Rahman	Muhadi	Setiawan Wangsaatmaja	Fahlino F.Sjuib	Diding Sakri	Tomsi Tohir	
1	08 Maret 2023 March 08, 2023	1	-	Program Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu II (PMHMETD II) Capital Increase Program through Pre-emptive Rights II (PMHMETD II)	1	1	1	1	1		
2	17 Mei 2023 May 17, 2023	2		Penyertaan Modal Kepada Bank Bengkulu Tahap II Capital Participation in Bank Bengkulu Phase II	1	1	1	1	1		
		3		Kinerja Keuangan Periode April 2023 Financial Performance for the Period of April 2023	1	1	1	1	1		
3	18 Juli 2023 Juli 18, 2023	4		Kinerja Keuangan Periode Juni 2023 Financial Performance for the Period of June 2023	1		1	1	1		
4	21-Nov 2023 Nov 21, 2023	5		Persetujuan RBB Tahun 2024-2026 Approval of the 2024-2026 Business Plan (RBB)	1		1	1	1	1	
		6		RAKB Tahun 2024 Annual General Meeting of Shareholders (RAKB) for the Year 2024	1		1	1	1	1	
		7		Kinerja Keuangan Periode Oktober 2023 Financial Performance for the Period of October 2023	1		1	1	1	1	
		8		Peretujuan *Recovery Plan* Approval of the Recovery Plan	1		1	1	1	1	

	Rudie Kusmayadi	Yuddy Renaldi	Cecep Trisna	Nia Kania	Suartini	Tedi Setiawan	Rio Lanasier	Nancy Adistyasari
		1	1	1	1	1	Perjalanan Dinas dikuasakan ke Direktur Keuangan Official travel is authorized by the Finance Director	1
		1	1	1	1	1	1	1
		1	1	1	1	1	1	1
		1	1	1	1	1	1	1
	1	1	1	1	1	1	1	1
	1	1	1	1	1	1	1	1
	1	1	1	1	1	1	1	1
	1	1	1	1	1	1	1	1

Agenda dan peserta rapat gabungan Dewan Komisaris mengundang Direksi disajikan pada bagian Rapat Dewan Komisaris Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

The agenda and participants of the joint meeting of the Board of Commissioners inviting the Directors were presented in the Board of Commissioners Meeting section of the Corporate Governance Chapter of this Annual Report.

Frekuensi dan Kehadiran Rapat Direksi

Frequency and Attendance of The Directors Meetings

Tabel Frekuensi dan Kehadiran Rapat Direksi
Table of Frequency and Attendance of Directors Meetings

Nama Name	**Jabatan** Position	**Rapat Direksi** Board of Directors Meeting			**Rapat Direksi bersama Dewan Komisaris** Meeting of the Board of Directors with the Board of Commissioners			**RUPS** GMS		
		Jumlah dan Persentasi Kehadiran Number and Percentage of Attendance			**Jumlah dan Persentase Kehadiran** Number and Percentage of Attendance			**Jumlah dan Persentase Kehadiran** Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	**Jumlah Kehadiran** Total Attendance	**Persentase** Percentage	**Jumlah Rapat** Number of Meetings	**Jumlah Kehadiran** Total Attendance	**Persentase** Percentage	**Jumlah Rapat** Number of Meetings	**Jumlah Kehadiran** Total Attendance	**Persentase** Percentage
Yuddy Renaldi	Direktur Utama President Director	69	67	97%	8	8	100%	2	2	100%
Cecep Trisna	Direktur Kepatuhan Director of Compliance	69	68	98,5%	8	8	100%	2	2	100%
Nia Kania	Direktur Keuangan Director of Finance	69	66	95,6%	8	8	100%	2	2	100%
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	69	64	92,7%	8	8	100%	2	2	100%
Tedi Setiawan	Direktur Operasional Director of Operations	69	66	95,6%	8	8	100%	2	2	100%
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	69	67	97,1%	8	8	100%	2	2	100%

Nama Name	Jabatan Position	Rapat Direksi Board of Directors Meeting			Rapat Direksi bersama Dewan Komisaris Meeting of the Board of Directors with the Board of Commissioners			RUPS GMS		
		Jumlah dan Persentasi Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Percentage
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro, Small and Medium Enterprises	69	58	84%	8	8	100%	2	2	100%

Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi

Perseroan telah memiliki kebijakan yang mengatur bahwa seluruh level organisasi memiliki kesempatan yang setara dalam proses pengembangan kompetensi yang tertuang dalam Surat Keputusan Direksi No. 0001/SK-DIR/ET/2017 tanggal 09 Februari 2017 tentang Pedoman Pengelolaan Pendidikan. Adapun pelatihan dan/atau peningkatan kompetensi anggota Direksi selama tahun 2023 adalah sebagai berikut.

Training and/or Competence Increase of The Members of the Directors

The Company had a policy that stipulated that all levels of the organization had equal opportunities in the competency development process as stated in the Decree of the Directors No. 0001/SK-DIR/ET/2017 dated February 09, 2017 concerning Guidelines for Education Management. The training and/or competency improvement of members of the Directors during 2023 are as follows.

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/Training Materials	Waktu dan tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Yuddy Renaldi	Direktur Utama President Director	*Executive Workshop* Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Uniting Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	**bjb** University
		Executive Workshop 2023 *Be One :* Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One : United, Compact, and Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	**bjb** University
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui *Fee Based Income* Kredit Yang Berkualitas Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	**bjb** University
		Seminar Nasional BPD-SI *Corporate Digital Culture : Digital Transformation Leader* BPD-SI National Seminar Corporate Digital Culture : Digital Transformation Leader	Makassar, 30 Agustus 2023 Makassar, August 30, 2023	ASBANDA

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Types of Training and Competency Development/Training Materials	**Waktu dan tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
		Executive Future Banking Symposium Japan (*Refreshment Cyber Security Risk Management Program*) Executive Future Banking Symposium Japan (Refreshment Cyber Security Risk Management Program)	Tokyo, 11 November 2023 Tokyo, November 11, 2023	TD Consultant
		Risk Management Workshop (*Refreshment* Sertifikasi Manajemen Risiko) Untuk Pengurus bank **bjb** (*Public Training*-Luring) Risk Management Workshop (Risk Management Certification Refreshment) for bank **bjb** Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Cecep Trisna	Direktur Kepatuhan Director of Compliance	*Executive Workshop* Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Uniting Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	**bjb** University
		Executive Workshop 2023 *Be One :* Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One : United, Compact, and Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	**bjb** University
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui *Fee Based Income* Kredit Yang Berkualitas Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	**bjb** University
		Program ISO 31000 Standar Internasional Manajemen Risiko Fundamental ERM ISO 31000 Program International Standard for ERM Fundamental Risk Management	Bali, 4 Desember 2023 Bali, December 4, 2023	CRMS Indonesia
		Risk Management Workshop (*Refreshment* Sertifikasi Manajemen Risiko) Untuk Pengurus bank **bjb** (*Public Training*-Luring) Risk Management Workshop (Risk Management Certification Refreshment) for bank **bjb** Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Nia Kania	Direktur Keuangan Director of Finance	*Executive Workshop* Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Uniting Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	**bjb** University
		Executive Workshop 2023 *Be One :* Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One : United, Compact, and Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	**bjb** University
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui *Fee Based Income* Kredit Yang Berkualitas Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	**bjb** University
		Overseas Program International Conference On Economics Finance and Accounting (ICEFA) Overseas Program International Conference On Economics Finance and Accounting (ICEFA)	Tokyo, 4 November 2023 Tokyo, November 4, 2023	PT Sinergi Indonesia Pintar

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Types of Training and Competency Development/Training Materials	**Waktu dan tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
		Risk Management Workshop (*Refreshment* Sertifikasi Manajemen Risiko) Untuk Pengurus bank **bjb** (*Public Training*-Luring) Risk Management Workshop (Risk Management Certification Refreshment) for bank **bjb** Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	*Executive Workshop* Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Uniting Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	**bjb** University
		Talkshow BPD-SI : Tantangan dan Peluang BPD Ke Depan Di Era Layanan Keuangan Digital BPD-SI Talkshow: Future Challenges and Opportunities for BPD in the Era of Digital Financial Services	Padang, 8 Maret 2023 Padang, March 8, 2023	ASBANDA
		Executive Workshop 2023 *Be One :* Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One : United, Compact, and Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	**bjb** University
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui *Fee Based Income* Kredit Yang Berkualitas Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	**bjb** University
		Seminar Nasional BPD-SI *Corporate Digital Culture : Digital Transformation Leader* BPD-SI National Seminar on Corporate Digital Culture: Digital Transformation Leader	Makassar, 30 Agustus 2023 Makassar, August 30, 2023	ASBANDA
		The 10th International Certified Wealth Manager (CWM) & Continuing Professional Development (CPD) The 10th International Certified Wealth Manager (CWM) & Continuing Professional Development (CPD)	New York, 21 Oktober 2023 New York, October 21, 2023	CWMA (Certified Wealth Managament Association)
		Risk Management Workshop (*Refreshment* Sertifikasi Manajemen Risiko) Untuk Pengurus bank **bjb** (*Public Training*-Luring) Risk Management Workshop (Risk Management Certification Refreshment) for bank **bjb** Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Tedi Setiawan	Direktur Operasional Director of Operations	*Executive Workshop* Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Uniting Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	**bjb** University
		Executive Workshop 2023 *Be One :* Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One : United, Compact, and Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	**bjb** University
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui *Fee Based Income* Kredit Yang Berkualitas Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	**bjb** University

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		Gartner Reimagine HR Conference The Premiere Conference For Chros & Their HR Leadership Teams Gartner Reimagine HR Conference The Premiere Conference For Chros & Their HR Leadership Teams	Sydney, 1 Desember 2023 Sydney, December 1, 2023	PT Sinergi Indonesia Pintar
		Risk Management Workshop (*Refreshment* Sertifikasi Manajemen Risiko) Untuk Pengurus bank **bjb** (*Public Training*-Luring) Risk Management Workshop (Risk Management Certification Refreshment) for bank **bjb** Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	*Executive Workshop* Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Uniting Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	**bjb** University
		Executive Workshop 2023 *Be One :* Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One : United, Compact, and Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	**bjb** University
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui *Fee Based Income* Kredit Yang Berkualitas Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	**bjb** University
		The 10th International Certified Wealth Manager (CWM) & Continuing Professional Development (CPD) The 10th International Certified Wealth Manager (CWM) & Continuing Professional Development (CPD)	New York, 21 Oktober 2023 New York, October 21, 2023	CWMA (Certified Wealth Managament Association)
		Risk Management Workshop (*Refreshment* Sertifikasi Manajemen Risiko) Untuk Pengurus bank **bjb** (*Public Training*-Luring) Risk Management Workshop (Risk Management Certification Refreshment) for bank **bjb** Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro, Small and Medium Enterprises	*Executive Workshop* Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Uniting Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	**bjb** University
		Executive Workshop 2023 *Be One :* Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One : United, Compact, and Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	**bjb** University
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui *Fee Based Income* Kredit Yang Berkualitas Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	**bjb** University
		Executive Workshop International Conference - Building Strategies In Business Development & Management Executive Workshop International Conference - Building Strategies In Business Development & Management	Barcelona, 18 November 2023 Barcelona, November 18, 2023	TD Consultant

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		Risk Management Workshop (*Refreshment* Sertifikasi Manajemen Risiko) Untuk Pengurus bank **bjb** (*Public Training*-Luring) Risk Management Workshop (Risk Management Certification Refreshment) for bank **bjb** Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant

Program Orientasi Bagi Direksi Baru

Program pengenalan Direksi dilaksanakan bagi anggota Direksi yang baru diangkat oleh RUPS untuk mendapat informasi mengenai Perseroan di dalam mendukung pelaksanaan tugas dan tanggung jawabnya. Berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik, bahwa fungsi Sekretaris Perusahan memiliki tugas dan tanggung jawab untuk melaksanakan program orientasi (*induction program*) bagi Direksi dan/atau Dewan Komisaris yang baru diangkat. Adapun program tersebut bertujuan untuk memberikan gambaran atas kegiatan bisnis, rencana Perseroan ke depan, panduan kerja dan lainnya yang menjadi tanggung jawab Pengurus yang dapat berupa penyampaian dokumen Perseroan diantaranya:

1. Laporan Tahunan.
2. Rencana Bisnis Bank.
3. Anggaran Dasar.
4. Kebijakan Tata Kelola Perusahaan.
5. Kebijakan Tata Tertib Kerja Direksi.
6. Kebijakan Perkreditan Bank.
7. Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan dan Fasilitas Dewan Komisaris dan Direksi.

Selama tahun 2023 tidak terdapat Direksi baru sehingga tidak terdapat pelaksanaan program orientasi bagi Direksi baru.

Orientation Program for New Directors

The Directors introduction program is implemented for new members of the of Directors appointed by the GMS to obtain information about the Company in supporting the implementation of its duties and responsibilities. Based on the OJK Regulation No. 35/POJK.04/2014 concerning Corporate Secretary of Issuers or Public Companies, that the Corporate Secretary function has the duty and responsibility to carry out an induction program for the newly appointed Directors and/or Board of Commissioners. The program aims to provide an overview of business activities, the Company's future plans, work guidelines and others that are the responsibility of the Management which can be in the form of submission of Company documents including:

1. Annual Report.
2. Bank Business Plan.
3. Articles of Association.
4. Corporate Governance Policy.
5. The Board of Directors' Work Rules Policy.
6. Bank Credit Policy.
7. Standard Operational Procedures for Management of Income, Allowances and Facilities for the Board of Commissioners and Directors.

During 2023 there were no new Directors so there was no implementation of an orientation program for new Directors.

Pelaksanaan Tugas dan Tanggung Jawab Serta Keputusan Direksi

Sepanjang tahun 2023, Direksi telah melaksanakan tugas kepengurusan bank **bjb** sebagaimana tercantum di Anggaran Dasar Perseroan, di antaranya:

1. Melaksanakan kepengurusan Bank.
2. Pengelolaan aset dan keuangan Bank.
3. Penyusunan perencanaan perusahaan antara lain RBB 2024 yang diantaranya memuat strategi Perseroan, rencana kerja dan anggaran tahunan, dan target-target Perseroan.
4. Penyelenggaraan rapat Direksi, menghadiri rapat Dewan Komisaris dan RUPS.
5. Pengawasan pelaksanaan strategi dan perbaikan proses bisnis internal.
6. Menetapkan Manajemen Risiko dan prinsip – prinsip GCG.

Implementation of Duties and Responsibilities and Decisions of The Board of Directors

Throughout 2023, the Board of Directors has carried out bank **bjb** management duties as stated in the Company's Articles of Association, including:

1. Implement the management of the Bank.
2. Management of Company assets and finances.
3. Preparation of corporate plans, including the RBB 2022 yang diantaranya memuat strategi Perseroan, rencana kerja dan anggaran tahunan, dan target-target Perseroan.
4. Organizing Board of Directors meetings, attending Board of Commissioners meetings and GMS.
5. Pengawasan pelaksanaan strategi dan perbaikan proses bisnis internal.
6. Establish Risk Management and GCG principles.

7. Pemenuhan target kinerja Bank.
8. Pelaksanaan tugas lainnya terkait kepengurusan Bank.

Sebagai bagian dari pelaksanaan tugas dan tanggung jawabnya, Direksi terus berupaya untuk mendorong pelaksanaan pengawasan yang semakin efektif. Selama 2023, Direksi telah mengeluarkan beberapa keputusan dan persetujuan, antara lain :

Sebagai bagian dari pelaksanaan tugas dan tanggung jawabnya, Direksi terus berupaya untuk mendorong pelaksanaan pengawasan yang semakin efektif. Selama 2023, Direksi telah mengeluarkan 496 keputusan dan persetujuan, antara lain:

7. Fulfillment of the Bank's performance targets.
8. Implementation of other tasks related to the management of the Bank.

Sebagai bagian dari pelaksanaan tugas dan tanggung jawabnya, Direksi terus berupaya untuk mendorong pelaksanaan pengawasan yang semakin efektif. Selama 2023, Direksi telah mengeluarkan beberapa keputusan dan persetujuan, antara lain :

As part of carrying out its duties and responsibilities, the Board of Directors continues to strive to encourage more effective supervision. During 2023, the Board of Directors has issued 496 decisions and approvals, among others:

Nomor Surat Letter Number	**Tentang** Concern
0025/SK/DIR-DDB/2023	Ketentuan biaya dan limit kartu ATM dan/atau Kartu Debet, Delivery Channel, Uang Elekronik serta *Quick Respond Code Indonesian Standard* (QRIS) Fees and limits for ATM cards and/or Debit Cards, Delivery Channels, Electronic Money and Quick Response Code Indonesian Standard (QRIS)
0499/SK/DIR-KAP/2023	SOP Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (SOP Penerapan Program APU, PPT dan PPPSPM) SOP for Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (SOP for Implementation of AML, CFT and CPF Programs)
0103/SK/DIR-PST/2023	SOP Perencanaan Bisnis Bank Bank Business Planning SOP
0136/SK/DIR-UKM/2023	Ketentuan suku bunga dan biaya produk divisi kredit UMKM Terms of interest rates and product fees for the MSME credit division
0147/SK/DIR-MRI/2023	Parameter Profil Risiko Operasional, Risiko Strategik, Resiko Reputasi, Risiko Kepatuhan dan Risiko Hukum Operational Risk Profile Parameters, Strategic Risk, Reputation Risk, Compliance Risk and Legal Risk
0149/SK/DIR-HCA/2023	Rotasi Mutasi dan Promosi Rotation of Transfers and Promotions
0150/SK/DIR-HCA/2023	Atribut Jabatan (Level Jabatan, Jenis Jabatan, Kelompok Jabatan dan *Critical Job*) Position Attributes (Position Level, Position Type, Position Group and Critical Job)
0154/SK/DIR-OPE/2023	Standar Perjanjian Kredit bank **bjb** Bank **bjb** Credit Agreement Standards
0156/SK/DIR-DPL/2023	Perubahan Ketentuan Setoran dan Biaya DPLK bank **bjb** Changes in Bank BJB DPLK Deposit Conditions and Fees
0157/SK/DIR-KUM/2023	Manual produk Kredit Skema Subsisdi Resi Gudang Warehouse Receipt Subsidy Credit Scheme product manual
0162/SK/DIR-TRE/2023	Perhitungan Tingkat Bunga Sistem Rekening Antar Kantor SRAK SRAK Interoffice Account System Interest Rate Calculation
0171/SK/DIR-HCA/2023	SOP Pengelolaan Penghasilan dan Fasilitas Kepegawaian SOP for Management of Income and Personnel Facilities
0176/SK/DIR-KAP/2023	Perubahan Pedoman Sistem Manajemen Anti Penyuapan (SMAP) Changes to Anti-Bribery Management System (SMAP) Guidelines
0203/SK/DIR-DPL/2023	Limit Kewenangan *Approval* Transaksi Operasional dan transaksi DPLK Limit of Authority for Approval of Operational Transactions and DPLK transactions
0212/SK/DIR-KOM/2023	Perubahan Standar Operasional Prosedur (SOP) Segmen Komersial Changes to Commercial Segment Standard Operating Procedures (SOP).
0213/SK/DIR-KOM/2023	Penerapan *Single Cost* Biaya Provisi dan Administrasi Kredit Segmen Komersial Implementation of Single Cost Provision and Administration Fees for Commercial Segment Credit

Nomor Surat Letter Number	Tentang Concern
0214/SK/DIR-IBA/2023	SOP Trade Finance and Trade Services SOP Trade Finance and Trade Services
0227/SK/DIR-MRI/2023	Pedoman Perhitungan Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Kredit dengan menggunakan pendekatan Standar Guidelines for Calculating Risk Weighted Assets (RWA) for Credit Risk using the Standard approach
0238/SK/DIR-OPE/2023	Petunjuk Teknis Penyaluran Gaji ASN, Prajurit TNI, Anggota Polri dan Pejabat Negara Secara Terpusat Melalui Aplikasi Sistem Perbendaharaan dan Anggaran Negara (SPAN) Technical Instructions for Centralized Distribution of Salaries for ASN, TNI Soldiers, Police Members and State Officials Through the State Treasury and Budget System (SPAN) Application
0263/SK/DIR-HCA/2023	Pembayaran Sebagian Gaji Pegawai Dalam Bentuk **bjb** Digicash Partial payment of employee salaries in the form of **bjb** Digicash
0264/SK/DIR-DPL/2023	Pedoman Penentuan Nilai Kekayaan dan Distribusi Hasil Investasi Dana Pensiun Lembaga Keuangan (DPLK) Guidelines for Determining Wealth Value and Distribution of Investment Results from Financial Institution Pension Funds (DPLK)
0278/SK/DIR-MAP/2023	Struktur Konglomerasi Keuangan PT Bank Pembagunan Daerah Jawa Barat dan Banten, Tbk. Structure of the Financial Conglomeration of PT Bank Pembangunan Daerah West Java and Banten, Tbk.
0279/SK/DIR-CRI/2023	SOP Divisi Credit Risk Credit Risk Division SOP
0296/SK/DIR-HCA/2023	Perubahan Nomenklatur Jabatan Pegawai Terhadap Struktur Organisasi Baru Changes in Nomenclature of Employee Positions Regarding the New Organizational Structure
0315/SK/DIR-TRE/2023	Penetapan Parameter dan Limit Risiko Likuiditas Serta Kriteria *Early Warning* & Krisis Dalam rencana Pendanaan Darurat Determination of Liquidity Risk Parameters and Limits and Early Warning & Crisis Criteria in Emergency Funding Plans
0326/SK/DIR-UMU/2023	Standar Operasional Prosedur Pengadaan Tanah dan/atau Bangunan Standard Operational Procedures for Land and/or Building Procurement
0332/SK/DIR-KKO/2023	Ketentuan *Pricing* dan Delegasi Wewenang Penetapan Keringanan *Pricing* Kredit Kelolaan Divisi Korporasi Pricing Provisions and Delegation of Authority to Determine Credit Pricing Relief for Corporate Division Management
0442/SK/DIR-TRE/2023	Limit Kewenangan Transaksi dan *Budget Loss* Transaction Authority Limits and Budget Losses
0484/SK/DIR-KPR/2023	Kebijakan Penerapan Program Anti pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (Kebijakan APU, PPT dan PPPSPM) Policy for Implementing Anti-Money Laundering Programs, Prevention of Terrorism Financing and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (AML, CFT and PFWMD Policies)
0522/SK/DIR-ITE/2023	Pedoman Sistem Manajemen Layanan Teknologi Informasi Information Technology Service Management System Guidelines
0523/SK/DIR-KPR/2023	Perubahan SOP Pengadaan Barang/Jasa Changes to SOP for Procurement of Goods/Services
0528/SK/DIR-CSE/2023	Pedoman Pengelolaan Dana *Corporate Social Responsibility* (CSR) Guidelines for Managing Corporate Social Responsibility (CSR) Funds

Penilaian Kinerja Komite di Bawah Direksi dan Dasar Penilaiannya

Dalam melaksanaan tugas kepengurusannya, Direksi juga dibantu oleh Komite di bawah Direksi sebanyak 6 (enam) Komite, yaitu:

1. Komite Manajemen Risiko
2. Komite Kebijakan Perkreditan
3. Komite Pengarah Teknologi Informasi
4. Komite Manajemen Risiko Terintegrasi

Performance Assessment of the Committee Under the Directors and the Basis of the Assessment

In conducting its management tasks, the Directors is also assisted by Committees under the Directors. There are 6 (six) Committees, namely:

1. Risk Management Committee
2. Credit Policy Committee
3. Information Technology Steering Committee
4. Integrated Risk Management Committee

5. *Assets and Liability Committee* (ALCO)
6. Komite Risiko Permodalan

Prosedur penilaian kinerja Komite di bawah Direksi dilakukan oleh Direksi melalui rapat Direksi secara berkala. Adapun kriteria yang digunakan dalam penilaian Direksi terhadap kinerja Komite di bawah Direksi yaitu berdasarkan pelaksanaan tugas masing-masing Komite di bawah Direksi. Selama tahun 2023, Direksi menilai bahwa komite di bawah Direksi telah menjalankan tugas dan tanggungjawabnya dengan baik.

Mekanisme Pengunduran Diri dan Pemberhentian Direksi

Anggota Direksi diangkat dan diberhentikan oleh RUPS dengan persyaratan dan tata cara yang telah ditetapkan di dalam Anggaran Dasar serta peraturan perundang-undangan yang berlaku. Direksi diangkat untuk jangka waktu tertentu dan berakhir apabila:

1. Kehilangan Kewarganegaraan Indonesia.
2. Mengundurkan diri dengan memperhatikan ketentuan yang berlaku.
3. Meninggal dunia.
4. Masa jabatannya berakhir, kecuali diangkat kembali sesuai dengan ketentuan yang berlaku.
5. Diberhentikan berdasarkan keputusan RUPS atas dasar:
   a. Tidak lagi memenuhi persyaratan yang berlaku.
   b. Tidak menjalankan fungsinya dengan baik sesuai dengan ketentuan yang berlaku.

5. Assets and Liability Committee (ALCO)
6. Capital Risk Committee

The procedure for evaluating the performance of the Committees under the Board of Directors is carried out by the Board of Commissioners periodically. The criteria that are used for evaluating the Directors to the performance of the Committees under the Directors are based on the implementation of respective duties of the Committees under the Directors. Throughout 2023, the Directors evaluated that the committees under the Directors have conducted their duties and responsibilities properly.

Mechanism of Self Resignation and Termination of the Directors

Members of the Directors are appointed and dismissed by the GMS with the requirements and procedures set out in the Articles of Association and applicable laws and regulations. Directors are appointed for a certain period and end if:

1. Loss of Indonesian Citizenship.
2. Resign by observing the applicable provisions.
3. Passed away.
4. His term of office expires, unless reappointed in accordance with applicable regulations.
5. Dismissed based on the GMS decision on the basis of:
   a. No longer meets the applicable requirements.
   b. Not carrying out its functions properly in accordance with applicable regulations.

Dewan Komisaris

Dewan Komisaris merupakan organ perusahaan yang bertugas dan bertanggung jawab secara kolektif kolegial untuk melakukan pengawasan dan memberikan nasihat kepada Direksi serta memastikan bahwa Perseroan melaksanakan GCG pada seluruh tingkatan atau jenjang organisasi. Dalam melaksanakan tugas, Dewan Komisaris bertanggung jawab kepada RUPS. Pertanggungjawaban Dewan Komisaris kepada RUPS merupakan perwujudan akuntabilitas pengawasan atas pengelolaan perusahaan dalam rangka pelaksanaan prinsip-prinsip GCG.

Dalam menjalankan kegiatannya Dewan Komisaris memerlukan suatu pedoman dan tata tertib kerja agar tujuan tersebut dapat dicapai secara efektif dan efisien. Pedoman dan tata tertib kerja Dewan Komisaris ini diharapkan dapat menjadi panduan Dewan Komisaris dalam melaksanakan tugas dan wewenangnya, yaitu pengawasan Bank yang didasari pada prinsip Tata Kelola yang baik (*Good Corporate Governance).*

Board of Commissioners

The Board of Commissioners is a corporate organ that has the collegial duty and collective responsibility to supervise and provide advice to the Directors and ensure that the Company implements GCG at all levels or levels of the organization. In carrying out its duties, the Board of Commissioners is responsible to the GMS. The responsibility of the Board of Commissioners to the General Meeting of Shareholders is a manifestation of the accountability of supervision over the management of the company in the context of implementing GCG principles.

In carrying out its activities the Board of Commissioners requires a work guideline and code of conduct so that these objectives can be achieved effectively and efficiently. The Board of Commissioners' guidelines and work procedures are expected to be a guide for the Board of Commissioners in carrying out their duties and authorities, namely Company supervision based on the principles of Good Corporate Governance.

Tugas dan Tanggung Jawab Dewan Komisaris

Dewan Komisaris bertugas untuk menyelenggarakan pengawasan terhadap kebijakan pengurusan, jalannya pengurusan pada umumnya baik mengenai Perseroan maupun usaha Perseroan. Dalam melaksanakan tugasnya, Dewan Komisaris bertindak secara independen sesuai dengan ketentuan di dalam Anggaran Dasar Perseroan serta keputusan RUPS dengan itikad baik, penuh tanggung jawab dan kehati-hatian.

Tanggung jawab Dewan Komisaris yang telah diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris yaitu:

1. Dewan Komisaris wajib melaksanakan tugas dan tanggung jawab secara independen.
2. Dewan Komisaris wajib memastikan penerapan tata kelola yang baik terselenggara dalam setiap kegiatan usaha bank pada seluruh tingkatan atau jenjang organisasi.
3. Dewan Komisaris wajib melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi serta memberikan nasihat kepada Direksi.
4. Dalam melaksanakan pengawasan tersebut, Dewan Komisaris wajib mengarahkan, memantau dan mengevaluasi perumusan dan pelaksanaan kebijakan strategis Bank oleh Direksi.
5. Dewan Komisaris dilarang ikut serta dalam pengambilan keputusan kegiatan operasional bank, kecuali:
   a. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan mengenai batas maksimum pemberian kredit bank umum; dan
   b. Hal – hal lain yang ditetapkan dalam anggaran dasar Bank atau peraturan perundang – undangan.
6. Pengambilan keputusan kegiatan operasional Bank oleh Dewan Komisaris tersebut, merupakan bagian dari tugas pengawasan oleh Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.
7. Dewan Komisaris wajib memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari satuan kerja audit intern Bank, audit ekstern, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas lain.
8. Dewan Komisaris melakukan tugas, tanggung jawab, dan wewenang sesuai dengan ketentuan Anggaran Dasar Perseroan, Keputusan RUPS serta Peraturan Perundang-undangan yang berlaku, diantaranya:
   a. Menyusun dan melakukan evaluasi berkala atas Pedoman dan Tata Tertib kerja Dewan Komisaris yang bersifat mengikat bagi setiap anggota Dewan Komisaris.
   b. Mengevaluasi dan menyetujui Rencana Bisnis Bank (RBB).
   c. Berdasarkan keputusan RUPS, Dewan Komisaris menunjuk Kantor Akuntan Publik atas rekomendasi Komite Audit untuk melakukan audit atas laporan keuangan Perseroan.

Duties and Responsibilities of The Board of Commissioners

The Board of Commissioners has the duty to supervise management policies, generally the management of the Company and the Company's business. In carrying out its duties, the Board of Commissioners acts independently in accordance with the provisions in the Company's Articles of Association and the resolutions of the GMS in good faith, full of responsibility and prudence.

The responsibilities of the Board of Commissioners that have been set out in the Board of Commissioners Charter are:

1. The Board of Commissioners must carry out their duties and responsibilities independently.
2. The Board of Commissioners must ensure the application of good governance in all Bank business activities at all levels of the organization.
3. The Board of Commissioners must exercise supervision over the implementation of the duties and responsibilities of the Directors and provide advice to the Directors.
4. In carrying out this supervision, the Board of Commissioners is obliged to direct, monitor and evaluate the formulation and implementation of the Bank's strategic policies by the Board of Directors.
5. The Board of Commissioners is prohibited from participating in making decisions on bank operations, except:
   a. Provision of funds to related parties as stipulated in the provisions concerning the maximum lending limit for commercial banks; and
   b. Other matters stipulated in the Company's articles of association or laws and regulations.
6. Decision making on the Company's operational activities by the Board of Commissioners was part of the supervisory duties by the Board of Commissioners so that it did not negate the responsibility of the Directors for the implementation of the management of the Company.
7. The Board of Commissioners must ensure that the Directors has followed up on audit findings and recommendations from the Bank's internal audit work unit, external audit, the results of the supervision of the Financial Services Authority and/or the results of supervision of other authorities.
8. The Board of Commissioners carries out its duties, responsibilities, and authorities in accordance with the provisions of the Company's Articles of Association, GMS Decrees and the prevailing laws and regulations, including:
   a. Prepare and conduct periodic evaluations of the Board of Commissioners Charter which are binding for each member of the Board of Commissioners.
   b. Evaluate and approve the Bank's Business Plan (RBB).
   c. Based on the GMS decision, the Board of Commissioners appoints a Public Accountant office on the recommendation of the Audit Committee to conduct an audit of the Company's financial statements.

9. Dewan Komisaris wajib membentuk Komite – komite dan memastikan bahwa Komite tersebut telah menjalankan tugasnya secara efektif sesuai dengan peraturan perundangan yang berlaku.
10. Mengkaji dan menyetujui kebijakan-kebijakan yang menurut peraturan perundangan yang berlaku wajib memerlukan persetujuan Dewan Komisaris.
11. Mengkaji pertanggungjawaban Direksi atas pelaksanaan kebijakan-kebijakan yang telah disetujui.
12. Membuat laporan tentang tugas pengawasan yang telah dilakukan selama tahun buku yang baru lampau untuk disampaikan kepada RUPS.
13. Mengevaluasi laporan tahunan yang dipersiapkan oleh Direksi serta menandatangani laporan tersebut. Penelaahan laporan tahunan dilakukan sebelum pelaksanaan RUPS.
14. Dewan Komisaris wajib melaporkan kepada Otoritas Jasa Keuangan paling lambat 7 (tujuh) hari kerja semenjak ditemukannya:
    a. Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan; dan
    b. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank, yang didasarkan pada temuan maupun rekomendasi dari Komite-komite yang membantu Dewan Komisaris dalam pengawasan operasional Bank. Hal-hal yang wajib dilaporkan di atas yang belum atau tidak dilaporkan oleh Bank dan/atau Direktur Kepatuhan kepada Otoritas Jasa Keuangan.
15. Menentukan dan melaksanakan sistem nominasi, evaluasi, remunerasi yang transparan bagi Pengurus setelah mempertimbangkan rekomendasi Komite Nominasi dan Remunerasi yang selanjutnya diajukan untuk memperoleh persetujuan RUPS.
16. Tugas dan Tanggung Jawab Dewan Komisaris selaku Dewan Pengawas DPLK.
    a. Bertanggung jawab penuh atas pengawasan DPLK.
    b. Memantau efektivitas penerapan tata kelola dana pensiun.
    c. Memastikan struktur pengendalian internal dana pensiun telah dapat dilaksanakan dengan baik.
    d. Melaksanakan tugas dan tanggung jawab Dewan Pengawas sebagaimana diatur dalam Peraturan Dana Pensiun (PDP) dan ketentuan perundang – undangan di bidang dana pensiun secara independen.
    e. Memastikan pelaksanaan audit internal maupun audit eksternal telah dilaksanakan sesuai dengan ketentuan yang berlaku.
    f. Memastikan tindak lanjut temuan hasil audit dilaksanakan oleh manajemen.
    g. Mengawasi Pelaksana Tugas Pengurus dalam menjaga keseimbangan kepentingan semua pihak, khususnya kepentingan Peserta dan/atau pihak yang berhak memperoleh manfaat.

9. The Board of Commissioners must establish Committees and ensure that the Committee has carried out its duties effectively in accordance with applicable laws and regulations.
10. Review and approve policies which according to the applicable laws and regulations require approval from the Board of Commissioners.
11. Review the responsibilities of the Directors for the implementation of agreed policies.
12. Make a report on the supervisory tasks that have been carried out during the new financial year to be submitted to the GMS.
13. Evaluate the annual report prepared by the Directors and sign the report. An annual report review is conducted prior to the GMS.
14. The Board of Commissioners must report to the Financial Services Authority no later than 7 (seven) working days since the discovery of:
    a. Violations of laws and regulations in the financial and banking sector; and
    b. Circumstances or estimates of conditions that could endanger the business continuity of the Bank, based on the findings or recommendations of the Committees that assist the Board of Commissioners in supervising the Company's operations. Matters that must be reported above that have not been or not reported by the Company and/or Director of Compliance to the Financial Services Authority.
15. Determine and implement a transparent nomination, evaluation and remuneration system for Management after considering the recommendations of the Nomination and Remuneration Committee which are then submitted to obtain GMS approval.
16. Duties and Responsibilities of the Board of Commissioners as the DPLK Supervisory Board.
    a. Fully responsible for the supervision of DPLK.
    b. Monitor the effectiveness of implementing pension fund governance.
    c. Ensuring the internal control structure of pension funds has been implemented properly.
    d. Carry out the duties and responsibilities of the Supervisory Board as stipulated in the Pension Fund Regulations (PDP) and the provisions of legislation in the field of pension funds independently.
    e. Ensure that internal and external audits are carried out in accordance with applicable regulations.
    f. Ensuring follow-up on audit findings carried out by management.
    g. Overseeing the Implementing Duties of the Management in maintaining the balance of the interests of all parties, in particular the interests of participants and/or parties entitled to benefit.

h. Memastikan bahwa DPLK memiliki kode etik sebagai pedoman perilaku etis bagi Dewan Pengawas, Pelaksana Tugas Pengurus, dan seluruh karyawan.
i. Menyusun dan menerapkan mekanisme pengawasan DPLK.
j. Menyusun laporan hasil pengawasan Dewan Pengawas atas penerapan Tata Kelola Dana Pensiun yang merupakan bagian dari laporan penerapan Tata Kelola Dana Pensiun.

Tugas dan Tanggung Jawab Komisaris Utama

1. Bertanggung jawab sebagai Koordinator umum Dewan Komisaris.
2. Melakukan pemanggilan Rapat Dewan Komisaris secara tertulis yang disampaikan kepada seluruh anggota Dewan Komisaris.
3. Memimpin rapat Dewan Komisaris dan rapat Dewan Komisaris bersama Direksi.
4. Mengkoordinasikan serta memastikan pelaksanaan tugas dan tanggung jawab Dewan Komisaris sesuai ketentuan yang berlaku.

Wewenang Dewan Komisaris

Wewenang Dewan Komisaris berdasarkan Pedoman dan Tata Tertib Dewan Komisaris adalah sebagai berikut:

1. Secara bersama-sama maupun sendiri-sendiri setiap waktu dalam jam kerja Bank berhak memasuki bangunan dan halaman atau tempat lain yang dipergunakan atau yang dikuasai oleh Bank dan berhak memeriksa semua pembukuan, surat dan alat bukti lainnya, persediaan barang, memeriksa dan mencocokkan keadaan uang kas (untuk keperluan verifikasi) dan lain-lain surat berharga serta berhak untuk mengetahui segala tindakan yang dijalankan oleh Direksi.
2. Memberikan pendapat dan nasihat/saran kepada Direksi mengenai setiap persoalan yang dianggap penting dalam pengelolaan Bank.
3. Memberikan tanggapan atas laporan mengenai perkembangan kinerja dari Direksi secara berkala.
4. Mengajukan pertanyaan kepada Direksi terkait kegiatan operasional Bank serta berhak meminta akses informasi.
5. Dewan Komisaris dapat memberhentikan sementara waktu apabila seorang atau lebih anggota Direksi bertindak bertentangan dengan Anggaran Dasar atau terdapat indikasi melakukan kerugian Bank atau melalaikan kewajibannya atau terdapat alasan yang mendesak bagi Bank dengan memperhatikan ketentuan yang berlaku.
6. Menyelenggarakan RUPS, bila dalam jangka waktu yang ditentukan sesuai ketentuan yang berlaku, tidak diselenggarakan oleh Direksi.

h. Ensure that DPLK has a code of ethics as a guideline for ethical behavior for the Supervisory Board, Implementing the Management Duties, and all employees.
i. Develop and implement a DPLK supervision mechanism.
j. Prepare a report on the results of the Supervisory Board of the Supervisory Board on the implementation of the Pension Fund Governance which is part of the report on the implementation of the Pension Fund Governance.

Duties and Responsibilities of the President Commissioner

1. Responsible as general coordinator of the Board of Commissioners.
2. Call for a Board of Commissioners Meeting in writing which is delivered to all members of the Board of Commissioners.
3. Chair meetings of the Board of Commissioners and meetings of the Board of Commissioners with the Directors.
4. Coordinate and ensure the implementation of the duties and responsibilities of the Board of Commissioners in accordance with applicable regulations.

Authority of the Board of Commissioners

The authority of the Board of Commissioners based on the Board of Commissioners Guidelines and Rules are as follows:

1. Together or individually at any time during working hours the Company has the right to enter buildings and yards or other places used or controlled by the Company and has the right to check all books, letters and other evidence, inventory, check and match the situation cash (for verification purposes) and other securities and have the right to know all actions taken by the Directors.
2. Providing opinions and advice/suggestions to the Directors regarding any issues deemed important in the management of the Bank.
3. Provide responses to reports on the development of performance from the Directors on a regular basis.
4. Asking questions to the Directors regarding the Company's operational activities and has the right to request access to information.
5. The Board of Commissioners may temporarily dismiss if one or more members of the Directors act contrary to the Articles of Association or there is an indication of committing a loss to the Company or neglecting its obligations or there is an urgent reason for the Company by taking into account applicable regulations.
6. Organize the GMS, if within the period specified in accordance with applicable provisions, it is not held by the Directors.

7. Memberikan persetujuan untuk:
   a. Rencana Bisnis Bank.
   b. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan Peraturan Otoritas Jasa Keuangan tentang Batas Maksimum Pemberian Kredit Umum/BMPK dan hal – hal lain yang ditetapkan dalam anggaran dasar Bank atau peraturan perundangan yang berlaku.
   c. Kebijakan Bank.
   d. Struktur organisasi Bank.
   e. Mengadakan kerjasama Bangun Guna Serah (*Built, Operate and Transfer/BOT*), Bangun Guna Milik (*Built, Operate and Own/BOO*), dan perjanjian-perjanjian lain yang mempunyai sifat yang sama.
   f. Mengambil bagian atau ikut serta dalam Perseroan atau badan-badan lain atau menyelenggarakan Perusahaan baru yang tidak dalam rangka penyelamatan piutang, sesuai dengan ketentuan yang berlaku.
   g. Melepaskan sebagian atau seluruhnya penyertaan Perseroan dalam Perusahaan atau badan-badan lain.
   h. Perbuatan untuk melakukan:
      1) Penggunaan cadangan untuk penghapusan kredit kepada pihak terkait sebagaimana diatur dalam ketentuan Batas Maksimum Pemberian Kredit Umum/ BMPK atau peraturan perundangan yang berlaku
      2) Hapus tagih terhadap pokok kredit yang diberikan kepada pihak terkait sesuai dengan peraturan perundangan yang berlaku
   i. Perbuatan hukum untuk mengalihkan atau menjadikan jaminan utang kurang dari 50% (lima puluh persen) dari seluruh jumlah kekayaan bersih Bank baik dalam satu transaksi, atau beberapa transaksi yang berdiri sendiri ataupun yang berkaitan satu sama lain yang terjadi dalam jangka waktu 1 (satu) tahun buku, atau jangka waktu yang lebih lama sebagaimana diatur dalam anggaran dasar Bank.
   j. Rencana akuisisi, pendirian, penghapusan, atau penghentian bisnis Bank.
   k. Kebijakan lainnya yang menurut peraturan perundangan yang berlaku wajib mendapat persetujuan Dewan Komisaris
8. Mengevaluasi dan menyetujui rencana kerja tahunan dari masing-masing Komite yang dibentuknya.
9. Menyetujui pengangkatan dan/atau penggantian Kepala Satuan Kerja Audit Internal (SKAI).
10. Apabila seluruh anggota Direksi diberhentikan sementara dan Bank tidak mempunyai seorangpun anggota Direksi, maka untuk sementara Dewan Komisaris diwajibkan mengurus Bank. Dalam hal demikian, Dewan Komisaris berhak untuk memberikan kekuasaan sementara kepada seorang atau lebih di antara mereka atas tanggungan mereka bersama.
11. Dalam hal jumlah anggota Dewan Komisaris kurang dari 3 (tiga) orang dan/atau terjadi kekosongan Komisaris Utama, maka segala tugas dan wewenang tidak dapat dilakukan secara sendiri-sendiri melainkan berdasarkan keputusan Dewan Komisaris, sampai dengan terpenuhinya komposisi

7. Give consent to:
   a. Bank Business Plan.
   b. Provision of funds to related parties as stipulated in the provisions of the Financial Services Authority Regulation on the Legal Lending Limit/LLL and other matters stipulated in the articles of association of the Company or applicable laws and regulations.
   c. Bank Policy.
   d. Bank's organizational structure.
   e. Establishing Build, Operate and Transfer (BOT) cooperation, Build, Operate and Own (BOO), and other agreements that have the same nature.
   f. Take part or participate in the Company or other bodies or organize a new Company that is not in the context of saving receivables, in accordance with applicable regulations.
   g. Give up part or all of the Company's participation in the Company or other bodies.
   h. Actions to do:
      1) Use of reserves to write off credit to related parties as stipulated in the Legal Lending Limit/LLL for General Loan or applicable laws and regulations
      2) Write off the loan principal granted to related parties in accordance with applicable laws and regulations
   i. Legal actions to transfer or make debt collateral less than 50% (fifty percent) of the total net assets of the Company either in one transaction, or several transactions that are independent or related to each other that occur within a period of 1 (one) year books, or a longer period of time as stipulated in the articles of association of the Bank.
   j. Plans for acquisition, establishment, writeoff or termination of the Bank's business.
   k. Other policies that according to the applicable laws and regulations must obtain the approval of the Board of Commissioners
8. Evaluate and approve the annual work plan of each Committee that is formed.
9. Approve the appointment and/or replacement of the Head of Internal Audit Work Unit (SKAI).
10. If all members of the Directors are suspended and the Company does not have a singlemember of the Directors, the Board of Commissioners is temporarily required to take care of the Company. In such case the Board of Commissioners has the right to give temporary authority to one or more of them on their joint responsibility.
11. In the event that the number of members of the Board of Commissioners is less than 3 (three) people and/or there is a vacancy of the President Commissioner, all tasks and authorities cannot be carried out individually but based on the decision of the Board of Commissioners, until the composition

keanggotaan Dewan Komisaris sesuai dengan ketentuan yang berlaku.

12. Tugas Khusus
    a) Pemberian tugas khusus kepada seorang anggota Dewan Komisaris atau anggota Komite bukan anggota Dewan Komisaris dilakukan melalui perintah tertulis dari Komisaris Utama berdasarkan keputusan rapat Dewan Komisaris.

    b) Anggota Dewan Komisaris atau anggota komite yang diberi tugas harus menyampaikan laporan pelaksanaan tugas khusus kepada Komisaris Utama.

Hak Dewan Komisaris

Dewan Komisaris mempunyai hak untuk:

1. Mendapatkan gaji, tunjangan serta fasilitas yang jumlahnya ditetapkan oleh RUPS dengan memperhatikan ketentuan yang berlaku.
2. Mendapatkan informasi mengenai Perusahaan secara tepat waktu dan lengkap.

Masa Jabatan Dewan Komisaris

1. Masa jabatan anggota Dewan Komisaris terhitung sejak tanggal ditetapkan dalam RUPS pengangkatannya dan berakhir pada penutupan RUPS Tahunan yang ke-5 (lima) setelah tanggal pengangkatannya, kecuali apabila ditentukan lain dalam RUPS dan dapat diangkat kembali.
2. 1 (satu) periode masa jabatan anggota Dewan Komisaris adalah 5 (lima) tahun atau sampai dengan penutupan RUPS tahunan pada akhir 1 (satu) periode masa jabatan dimaksud.
3. Komisaris Independen yang telah menjabat selama 2 (dua) periode masa jabatan berturut – turut dapat diangkat kembali pada periode selanjutnya sebagai Komisaris Independen dalam hal:
    a. Rapat anggota Dewan Komisaris menilai bahwa Komisaris Independen tetap dapat bertindak independen; dan

    b. Komisaris Independen menyatakan dalam RUPS mengenai independensi yang bersangkutan. Pernyataan independensi tersebut wajib diungkapkan dalam laporan pelaksanaan tata Kelola.
4. Jabatan anggota Dewan Komisaris berakhir apabila:

    a. Kehilangan Kewarganegaraan Indonesia
    b. Mengundurkan diri
    c. Meninggal dunia dalam masa jabatannya
    d. Masa jabatannya berakhir, kecuali diangkat kembali sesuai dengan ketentuan yang berlaku
    e. Diberhentikan berdasarkan keputusan RUPS atas dasar:
        - tidak lagi memenuhi persyaratan yang berlaku
        - tidak menjalankan fungsinya dengan baik sesuai dengan ketentuan yang berlaku

of the Board of Commissioners' membership is fulfilled in accordance with applicable provision.

12. Special Duties
    a) Granting special duties to a member of the Board of Commissioners or member of the Committees that is not member of the Board of Commissioners is conducted by a written instruction from the President Commissioner based on decision of the Board of Commissioners' meeting.
    b) Member of the Board of Commissioners or member of the Committees that is assigned must submit report of special task implementation to the President Commissioner.

Board of Commissioners 'Rights

The Board of Commissioners has the right to:

1. Obtain salary, benefits and facilities whose amount is determined by the GMS with due regard to the applicable provisions.
2. Obtain information about the Company in a timely and complete manner.

The Board of Commissioners Terms

1. The term of office of the members of the Board of Commissioners counts from the date specified in the appointment GMS and ends at the close of the 5th (fifth) Annual GMS after the date of his appointment, unless otherwise specified in the GMS and can be reappointed.
2. 1 (one) term of office for members of the Board of Commissioners is 5 (five) years or until the closing of the annual GMS at the end of the 1 (one) term of office.
3. Independent Commissioners who have served for 2 (two) consecutive terms of office may be reappointed in the next period as Independent Commissioners in terms of:

    a. The meeting of the members of the Board of Commissioners considered that the Independent Commissioners could still act independently; and.
    b. The Independent Commissioner stated in the GMS regarding the independency concerned. The statement of independence must be disclosed in the report on the implementation of governance.
4. The term of office of a member of the Board of Commissioners ends if:
    a. Loss of Indonesian Citizenship
    b. Resign
    c. Died during his/her term of office
    d. The term of office ends, unless reappointed in accordance with applicable provisions
    e. Dismissed based on GMS decision on the basis of:
        - no longer meets the applicable requirements
        - does not carry out its functions properly in accordance with the applicable regulations

5. Anggota Dewan Komisaris berhak untuk mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis mengenai maksud tersebut kepada Dewan Komisaris dengan tembusan kepada Direksi.
6. Perseroan wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Dewan Komisaris dalam jangka waktu paling lambat 60 (enam puluh) hari setelah diterimanya surat pengunduran diri. Apabila RUPS tidak diselenggarakan dalam jangka waktu tersebut maka pengunduran diri anggota Dewan Komisaris menjadi sah tanpa memerlukan persetujuan RUPS, namun Perseroan wajib menyampaikan laporan pengunduran diri tersebut dalam RUPS yang akan datang.
7. Apabila anggota Dewan Komisaris mengundurkan diri sehingga mengakibatkan jumlah anggota Dewan Komisaris 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.
8. Bagi anggota Dewan Komisaris yang mengundurkan diri tersebut tetap berkewajiban menyelesaikan tugas dan tanggung jawabnya sesuai dengan ketentuan anggaran dasar sebagai anggota Dewan Komisaris sampai tanggal pengunduran dirinya berlaku efektif.

Persyaratan Anggota Dewan Komisaris

Persyaratan Umum, adalah Warga Negara Indonesia yang:
1. Bertaqwa kepada Tuhan yang Maha Esa.
2. Mempunyai akhlak dan moral yang baik.
3. Setia dan taat kepada Negara dan Pemerintah Republik Indonesia.
4. Tidak terlibat secara langsung maupun tidak langsung dalam kegiatan pengkhianatan kepada Negara Republik Indonesia.
5. Sehat jasmani dan rohani.
6. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara atau tindakan-tindakan yang tercela di bidang perbankan.
7. Tidak dicabut hak pilihnya berdasarkan putusan pengadilan.
8. Mampu melaksanakan perbuatan hukum.
9. Tidak pernah dinyatakan pailit atau menjadi anggota Direksi dan anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu Perseroan dinyatakan pailit.
10. Tidak memiliki kredit macet.
11. Calon Anggota Dewan Komisaris yang akan mengikuti penilaian kemampuan dan kepatutan kepada Otoritas Jasa Keuangan, diusulkan oleh Pemegang Saham Seri A.

Persyaratan lainnya, yaitu:
1. Tidak memiliki hubungan keluarga sampai dengan derajat kedua, baik menurut garis lurus maupun garis ke samping termasuk menantu dan ipar diantara sesama anggota Dewan

5. Members of the Board of Commissioners have the right to resign from their positions by delivering their intention in the form of written notification with a copy to the Board of Directors.
6. The Company is obliged to hold a GMS to decide on requests for resignation of members of the Board of Commissioners within a period of no later than 60 (sixty) days after the receipt of the resignation letter. If the GMS is not held within this period of time, the resignation of a member of the Board of Commissioners will be valid without requiring approval from the GMS. However, the Company is obliged to submit a report of the resignation at the next GMS.
7. If a member of the Board of Commissioners resigns, resulting in the number of members of the Board of Commissioners being less than 3 (three) people, then the resignation is valid if it has been determined by the GMS and new members of the Board of Commissioners have been appointed, thereby meeting the minimum requirements for the number of members of the Board of Commissioners .
8. Members of the Board of Commissioners who resign are still obliged to complete their duties and responsibilities in accordance with the provisions of the articles of association as members of the Board of Commissioners until the effective date of their resignation.

Requirements for Members of The Board of Commissioners

General Requirements are Indonesian citizens who:
1. Be devoted to God Almighty.
2. Have good character and morals.
3. Loyal and obedient to the State and Government of the Republic of Indonesia.
4. Not involved directly or indirectly in treasonous activities to the Republic of Indonesia.
5. Physically and mentally healthy.
6. Never been punished for committing a crime that was detrimental to state finances or for other disgraceful acts in the banking sector.
7. The right to vote is not revoked based on a court decision.
8. Able to carry out legal actions.
9. Never been declared bankrupt or a member of the Directors and a member of the Board of Commissioners found guilty of causing a company to be declared bankrupt.
10. Do not have bad credit.
11. Candidates for members of the Board of Commissioners who will take part in the fit and proper test to the Financial Services Authority, are proposed by Series A Shareholders.

Other requirements, namely:
1. Does not have family relations up to the second degree, either in a straight line or sideways line including son-in-law and brother-in-law between fellow members of the Board of

Komisaris dengan anggota Direksi, dibuktikan dengan surat pernyataan.

2. Mantan anggota Direksi Perseroan atau Pejabat Eksekutif Perseroan atau pihak-pihak yang mempunyai kemampuan yang bersangkutan untuk bertindak independen, wajib menjalani masa tunggu (cooling off) slama 1 (satu) tahun sebelum menjadi Komisaris Independen pada Perseroan. Ketentuan mengenai masa tunggu (cooling off) tersebut tidak berlaku bagi mantan anggota Direksi yang membawahkan fungsi pengawasan atau Pejabat Eksekutif yang melakukan fungsi pengawasan pada Perseroan.
3. Setiap anggota Dewan Komisaris harus memenuhi persyaratan dan ketentuan yang berlaku.
4. Anggota Dewan Komisaris harus profesional dan mempunyai kompetensi yang dapat menunjang pelaksanaan tugas dan fungsinya.
5. Anggota Dewan Komisaris dilarang melakukan rangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris atau pejabat eksekutif.
   a. Pada lembaga keuangan atau perusahaan keuangan, baik bank maupun bukan bank.
   b. Pada lebih dari 1 (satu) lembaga bukan keuangan atau perusahaan bukan keuangan, baik yang berkedudukan di dalam maupun luar negeri.
6. Tidak termasuk rangkap jabatan sebagaimana dimaksud dalam hal:
   a. Anggota Dewan Komisaris menjabat sebagai anggota Direksi, anggota Dewan Komisaris atau pejabat eksekutif yang melaksanakan fungsi pengawasan pada 1 (satu) perusahaan anak bukan bank yang dikendalikan oleh bank;
   b. Komisaris non independen menjalankan tugas fungsional dari Pemegang Saham bank yang berbentuk badan hukum pada kelompok usaha bank; dan/atau
   c. Anggota Dewan Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba.
7. Tugas dalam jabatan dan fungsi sebagaimana dimaksud dapat dilaksanakan sepanjang yang bersangkutan tidak mengabaikan pelaksanaan tugas dan tanggung jawab sebagai Dewan Komisaris bank.
8. Dalam hal calon komisaris memiliki jabatan rangkap, wajib menyertakan:
   a. Surat pernyataan pribadi di atas kertas bermaterai atas nama calon anggota Dewan Komisaris yang masih memiliki jabatan rangkap (namun bersedia melepaskan jabatan tersebut), yang menyatakan akan mengundurkan diri dari jabatan rangkap tersebut apabila disetujui OJK sebagai Pengurus Bank
   b. Surat pernyataan dari badan hukum pemilik Bank bahwa jabatan yang bersangkutan merupakan tugas fungsional (bagi calon yang memiliki tugas fungsional)

Commissioners and members of the Directors, evidenced by a statement letter.

2. Former members of the Company's Directors or the Company's Executive officers or parties who have the ability concerned to act independently, must undergo a cooling off period of 1 (one) year before becoming an Independent Commissioner of the Company. The provisions regarding the waiting period (cooling off) do not apply to former members of the Directors who carry out the supervisory function or Executive officers who perform supervisory functions at the Company.
3. Each member of the Board of Commissioners must meet the applicable terms and conditions.
4. Members of the Board of Commissioners had to be professional and had competencies that could support the implementation of their duties and functions.
5. Members of the Board of Commissioners were prohibited from holding concurrent positions as members of the Directors, members of the Board of Commissioners or executive officers.
   a. In financial institutions or financial companies, both banks and non-banks.
   b. In more than 1 (one) non-financial institution or nonfinancial company, either domiciled at home or abroad.
6. Does not include concurrent positions as referred to in terms of:
   a. Members of the Board of Commissioners served as members of the Directors, members of the Board of Commissioners or executive officers who carried out supervisory functions in 1 (one) non-bank subsidiary controlled by the bank.
   b. Non-independent commissioners carryied out functional duties of Company shareholders in the form of legal entities in the bank business group; and/or.
   c. Members of the Board of Commissioners held positions in non-profit organizations or institutions.
7. Duties in the position and function as intended can be carried out as long as the person concerned does not neglect the implementation of their duties and responsibilities as the bank's Board of Commissioners.
8. In the event that the candidate for commissioner has multiple positions, it had to include:
   a. Personal statement on stamped paper on behalf of a candidate member of the Board of Commissioners who still had a dual position (but was willing to leave the position), stating that he/she would resign from that dual position if approved by OJK as a Bank Manager.
   b. A statement letter from the legal entity that owned the Company stating that the position concerned was a functional task (for a candidate who had functional duties).

c. Jika yang bersangkutan adalah Pegawai Negeri Sipil, maka wajib menyampaikan:
   1) Surat pernyataan pribadi yang ditandatangani di atas meterai cukup bahwa yang bersangkutan tidak melanggar ketentuan atau peraturan perundang – undangan terkait dengan status Pegawai Negeri Sipil termasuk UU No. 25 Tahun 2009 Tentang Pelayanan Publik.
   2) Surat persetujuan dari atasan langsung di atas materai cukup yang memberikan persetujuan atas pencalonan yang bersangkutan sebagai anggota Dewan Komisaris bank dan pencalonan yang bersangkutan tidak melanggar ketentuan dan/atau peraturan perundang-undangan terkait dengan status Pegawai Negeri Sipil termasuk UU No. 25 tahun 2009.

9. Khusus calon Komisaris Independen/Komisaris Utama Independen wajib menyertakan:
   a. Surat pernyataan pribadi yang menyatakan bahwa yang bersangkutan merupakan pihak yang independen terhadap pemilik bank atau PSP (ditandatangani di atas materai cukup).
   b. Surat pernyataan pribadi yang menyatakan bahwa yang bersangkutan tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi dan/atau pemegang saham pengendali atau hubungan lain yang dapat mempengaruhi kemampuannya untuk bertindak independen (ditandatangani di atas meterai cukup).
10. Calon anggota Dewan Komisaris yang diajukan dalam RUPS harus diusulkan oleh Pemegang Saham Seri A dengan hak suara yang sah, dengan berpedoman kepada peraturan perundang-undangan yang berlaku.
11. RUPS dapat mengangkat Dewan Komisaris dan dinyatakan efektif setelah lulus penilaian kemampuan dan kepatutan dari Otoritas Jasa Keuangan sesuai dengan ketentuan yang berlaku.
12. Dalam hal calon anggota Dewan Komisaris yang telah diangkat oleh RUPS namun belum dinyatakan lulus penilaian kemampuan dan kepatutan oleh Otoritas Jasa Keuangan, maka yang bersangkutan belum memiliki hak dan kewajiban sebagai anggota Dewan Komisaris.
13. Calon Komisaris non independen wajib melampirkan bukti kelulusan sertifikasi manajemen risiko level 1 (satu), sedangkan untuk Calon Komisaris Independen wajib melampirkan bukti kelulusan sertifikasi manajemen risiko level 2 (dua).

c. If the person concerned was a Civil Servant, then he/she was obliged to submit:
   1) A personal statement signed on a seal is sufficient that the person concerned did not violate any provisions or laws and regulations relating to the status of Civil Servants, including Law No. 25 of 2009 concerning Public Services.
   2) A letter of approval from the direct superior on a sufficient seal which gave approval for the nomination of the concerned member of the Board of Commissioners of the Company and the nomination concerned did not violate the provisions and/or laws and regulations relating to the status of a Civil Servant including Law No. 25 of 2009.

9. Specifically for candidates for Independent Commissioner/ Independent President Commissioner, they had to include:
   a. Personal statement stating that the person concerned was an independent party to the owner of the Company or PSP (signed on a sufficient seal).
   b. A personal statement stating that the person concerned had no financial, management, share ownership and/ or family relationship with other members of the Board of Commissioners, members of the Directors and/or controlling shareholders or other relationships that might affect his ability to act independently (signed above seal enough).
10. Candidates for the members of the Board of Commissioners proposed in the GMS had to be proposed by Series A Shareholders with valid voting rights, guided by the prevailing laws and regulations.
11. The GMS might appoint the Board of Commissioners and be declared effective after passing the fit and proper test from the Financial Services Authority in accordance with applicable regulations.
12. In the event that a candidate member of the Board of Commissioners had been appointed by the GMS but had not passed the fit and proper test by the Financial Services Authority, then the person concerned didnot yet have the rights and obligations as a member of the Board of Commissioners.
13. Candidates for non-independent commissioners had to attach proof of passing level 1 (one) risk management certification, while Candidates for Independent Commissioners had to attach proof of passing level 2 (two) risk management certification.

Pedoman dan Tata Tertib Kerja Dewan Komisaris

Dewan Komisaris bank **bjb** telah memiliki pedoman kerja yang menjadi panduan Dewan Komisaris dalam melaksanakan tugas dan tanggung jawab serta wewenangnya, pedoman tersebut telah ditetapkan berdasarkan Surat Keputusan Dewan Komisaris Nomor **02/SK/DKO/2022** tanggal 04 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris. Adapun isi dari Pedoman dan Tata Tertib Kerja Dewan Komisaris yaitu:

Bab I Pendahuluan
Bab II Organisasi Dewan Komisaris
Bab III Tugas, Tanggung Jawab dan Wewenang
Bab IV Hubungan Dewan Komisaris dengan Direksi
Bab V Penutup

Guidelines and Procedures For the Board of Commissioners

The Board of Commissioners of bank **bjb** had a work guideline that guides the Board of Commissioners in carrying out its duties and responsibilities and authorities, these guidelines had been established based on the Decree of the Board of Commissioners Number **02/SK/DKO/2022** dated January 4, 2022 concerning Board Work Guidelines and Rules Commissioner. The contents of the Charter of the Board of Commissioners are:

Chapter I Introduction
Chapter II Organization of the Board of Commissioners
Chapter III Duties, Responsibilities and Authority
Chapter IV Relationship of the Board of Commissioners with the Directors
Chapter V Closing

Perubahan Komposisi Anggota Dewan Komisaris dan Alasan Perubahannya

Berdasarkan Akta Pernyataan Keputusan RUPS Tahunan Tahun Buku 2022 nomor 05 tanggal 04 April 2023, anggota Dewan Komisaris berjumlah 5 (lima) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 2 (dua) Komisaris Independen, dan 2 (dua) Komisaris non Independen.

Changes In The Composition of Members of The Board of Commissioners and Reasons for The Changes

Based on the Deed of Statement of AGMS Resolutions number 05 dated April 30, 2023, there were 5 (five) members of the Board of Commissioners consisting of 1 (one) Independent Main Commissioner, 2 (two) Independent Commissioners, and 2 (two) non-Independent Commissioners.

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Setelah RUPS Tahunan Tahun Buku 2022
Table of Composition and Basis for Appointment of the Board of Commissioners After the 2022 Annual GMS

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	OJK OJK	RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019 2018 Annual General Meeting of Shareholders on April 30, 2019	21 Juni 2019 June 21, 2019
Muhadi	Komisaris Commissioner	Bank Indonesia	• Akta RUPS Tahunan No. 14 tanggal 19 November 2008 • RUPSLB No. 74,75,76 tanggal 25 Juli 2011 • Akta RUPS Tahunan No. 117,118,119 tanggal 31 Maret 2015 • RUPS Tahunan No. 87 tanggal 30 April 2019 • Deed of Annual GMS No. 14th November 19, 2008 • EGMS No. 74,75,76 July 25, 2011 • Deed of Annual GMS No. 117,118,119 March 31, 2015 • Annual GMS No. 87 April 30, 2019	19 November 2008 November 19, 2008

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	OJK OJK	RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019 2018 Annual General Meeting of Shareholders on April 30, 2019	21 Juni 2019 June 21, 2019
Setiawan Wangsaatmaja	Komisaris Commissioner	OJK OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022 RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022	19 Juli 2022 July 19, 2022
Diding Sakri	Komisaris Independen Independent Commissioner	OJK OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022 2022 Annual GMS on March 30, 2022	19 Juli 2022 July 19, 2022

Komposisi Dewan Komisaris Setelah RUPS Luar Biasa Tahun 2023

Berdasarkan Akta Pernyataan Keputusan RUPS Luar Biasa nomor 72 tanggal 25 Mei 2023, terdapat pemberhentian dengan hormat 1 (satu) orang Komisaris non Independen dan mengangkat 2 (dua) orang Komisaris non Independen sehingga anggota Dewan Komisaris berjumlah 6 (enam) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 2 (dua) Komisaris Independen, dan 3 (tiga) Komisaris non Independen dengan rincian sebagai berikut:

Composition of The Board of Commissioners After The 2023 Extraordinary GMS

Based on the Deed of Extraordinary GMS Decision Statement number 72 dated May 25, 2023, there was an honorable dismissal of 1 (one) non-Independent Commissioner and the appointment of 2 (two) non-Independent Commissioners so that the members of the Board of Commissioners numbered 6 (six) people consisting of 1 (one) Independent Main Commissioner, 2 (two) Independent Commissioners, and 3 (three) non-Independent Commissioners with the following details:

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Setelah RUPS Luar Biasa Tahun 2023
Table of Composition and Basis for Appointment of the Board of Commissioners After the 2023 Extraordinary GMS

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	OJK OJK	RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019 2018 Annual General Meeting of Shareholders on April 30, 2019	21 Juni 2019 June 21, 2019
Rudie Kusmayadi	Komisaris Commissioner	OJK OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 2023 Extraordinary GMS on May 25, 2023	9 Agustus 2023 August 9, 2023
Setiawan Wangsaatmaja	Komisaris Commissioner	OJK OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022 2022 Annual General Meeting of Shareholders on March 30, 2022	19 Juli 2022 July 19, 2022
Tomsi Tohir	Komisaris Commissioner	OJK OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 2023 Extraordinary GMS on May 25, 2023	9 Agustus 2023 August 9, 2023
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	OJK OJK	RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019 2018 Annual General Meeting of Shareholders on April 30, 2019	21 Juni 2019 June 21, 2019
Diding Sakri	Komisaris Independen Independent Commissioner	OJK OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022 2022 Annual GMS on March 30, 2022	19 Juli 2022 July 19, 2022

Pembidangan Tugas Pengawasan Dewan Komisaris

Untuk mengefektifkan peran Dewan Komisaris, dilakukan pembagian tugas diantara anggota Dewan Komisaris. Pembagian tugas diantara anggota Dewan Komisaris ditujukan agar pelaksanaan tugas masing-masing anggota Dewan Komisaris secara teknis pada aspek yang dibidangi dapat berjalan lancar, efektif dan efisien, sesuai tanggung jawab dan wewenang masing-masing sehingga terdapat kejelasan tentang peran anggota Dewan Komisaris, baik secara kolektif maupun individual.

Berdasarkan salah satu hasil keputusan Rapat Umum Pemegang Saham Luar Biasa Tahun 2022 pada tanggal 25 Mei 2023 terjadi perubahan susunan pengurus, sehingga terjadi perubahan dalam pembidangan tugas Dewan Komisaris dan ditetapkan melalui Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris sehingga Pembidangan Tugas Dewan Komisaris menjadi sebagai berikut:

The Supervision of the Board of Commissioners' Supervisory Duties

To streamline the role of the Board of Commissioners, division of duties was carried out among members of the Board of Commissioners. The division of duties among the members of the Board of Commissioners was intended so that the implementation of the duties of each member of the Board of Commissioners could technically run smoothly, effectively and efficiently, according to their respective responsibilities and authorities so that there was clarity on the role of members of the Board of Commissioners, both collectively and individually.

Based on one of the results of the 2022 Extraordinary General Meeting of Shareholders on May 25 2023, there was a change in the composition of the management, resulting in a change in the division of duties of the Board of Commissioners and this was determined through a Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners, thereby the Division of Duties of the Board of Commissioners is as follows:

Nama Name	**Jabatan** Position	**Bidang Tugas** Duties
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	1. Ketua merangkap Anggota Komite Audit. 2. Ketua merangkap Anggota Komite Nominasi dan Remunerasi 3. Anggota Komite Pemantau Risiko 4. Anggota Komite Tata Kelola Terintegrasi 1. Chairman concurrently a Member of the Audit Committee. 2. Chairman concurrently as Member of the Nomination and Remuneration Committee 3. Member of the Risk Monitoring Committee 4. Member of the Integrated Governance Committee
Rudie Kusmayadi	Komisaris Commissioner	1. Anggota Komite Pemantau Risiko 2. Anggota Komite Nominasi dan Remunerasi 3. Anggota Komite Tata Kelola Terintegrasi 1. Member of the Risk Monitoring Committee 2. Member of the Nomination and Remuneration Committee 3. Member of the Integrated Governance Committee
Setiawan Wangsaatmaja	Komisaris Commissioner	1. Anggota Komite Pemantau Risiko 2. Anggota Komite Nominasi dan Remunerasi 3. Anggota Komite Tata Kelola Terintegrasi 1. Member of the Risk Monitoring Committee 2. Member of the Nomination and Remuneration Committee 3. Member of the Integrated Governance Committee
Tomsi Tohir	Komisaris Commissioner	1. Anggota Komite Pemantau Risiko 2. Anggota Komite Nominasi dan Remunerasi 3. Anggota Komite Tata Kelola Terintegrasi 1. Member of the Risk Monitoring Committee 2. Member of the Nomination and Remuneration Committee 3. Member of the Integrated Governance Committee

Nama Name	Jabatan Position	Bidang Tugas Duties
Diding Sakri	Komisaris Independen Independent Commissioner	1. Ketua Merangkap Anggota Komite Pemantau Risiko 2. Anggota Komite Audit 3. Anggota Komite Nominasi dan Remunerasi 4. Anggota Komite Tata Kelola Terintegrasi 1. Chairman concurrently a Member of the Risk Monitoring Committee 2. Member of the Audit Committee 3. Member of the Nomination and Remuneration Committee 4. Member of the Integrated Governance Committee
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	1. Ketua merangkap anggota Komite Tata Kelola Terintegrasi. 2. Anggota Komite Audit 3. Anggota Komite Pemantau Risiko 4. Anggota Komite Nominasi dan Remunerasi 1. Chairman concurrently a member of the Integrated Governance Committee. 2. Member of the Audit Committee 3. Member of the Risk Monitoring Committee 4. Member of the Nomination and Remuneration Committee

Kebijakan Rangkap Jabatan Dewan Komisaris

Setiap anggota Dewan Komisaris dapat melaksanakan rangkap jabatan sepanjang diperkenankan oleh ketentutan yang berlaku serta Anggaran Dasar Perseroan. Anggota Dewan Komisaris dilarang melakukan rangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif:

1. Pada lembaga keuangan atau perusahaan keuangan, baik bank maupun bukan bank.
2. Pada lebih dari 1 (satu) lembaga bukan keuangan atau perusahaan bukan keuangan baik yang berkedudukan di dalam maupun di luar negeri.

Tidak termasuk rangkap jabatan sebagaimana telah disebutkan di atas dalam hal:

1. Anggota Dewan Komisaris menjabat sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif yang melaksanakan fungsi pengawasan pada 1 (satu) perusahaan anak bukan bank yang dikendalikan oleh Bank.
2. Komisaris non independen menjalankan tugas fungsional dari pemegang saham Bank yang berbentuk badan hukum pada kelompok usaha Bank.
3. Anggota Dewan Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba.

Tugas dalam jabatan dan fungsi sebagaimana dimaksud di atas dapat dilaksanakan sepanjang yang bersangkutan tidak mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Dewan Komisaris Bank.

Concurrent Position Policy Board of Commissioners

Each member of the Board of Commissioners can carry out concurrent positions as long as permitted by applicable regulations and the Company's Articles of Association. Members of the Board of Commissioners are prohibited from holding concurrent positions as members of Directors, members of the Board of Commissioners or Executive officers:

1. In financial institutions or financial companies, both banks and non-banks.
2. In more than 1 (one) non-financial institution or non-financial company both domiciled inside and outside the country.

Does not include concurrent positions as mentioned above in terms of:

1. Members of the Board of Commissioners serve as members of the Directors, members of the Board of Commissioners or Executive officers who carry out the supervisory function in 1 (one) non-Company subsidiary company controlled by the Bank.
2. Non-independent commissioners carry out functional tasks from Bank shareholders in the form of legal entities in the Bank business group.
3. Members of the Board of Commissioners hold positions in non-profit organizations or institutions.

Duties in functions and functions as referred to above can be carried out as long as the person concerned does not neglect the implementation of duties and responsibilities as a member of the Board of Commissioners of the Bank.

Rangkap jabatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

The concurrent positions of the Board of Commissioners can be seen in the table below.

Tabel Rangkap Jabatan Dewan Komisaris
Table of Concurrent Positions of Board of Commissioners

Nama Name	**Jabatan** Position	**Jabatan pada Perusahaan/ Instansi Lain** Position at Other Companies/ Institutions	**Nama Perusahaan/ Instansi Lain** Other Company name/ Agencies
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	Direktur Direktur	PT Medco Intidinamika
Rudie Kusmayadi	Komisaris Commissioner	-	-
Setiawan Wangsaatmaja	Komisaris Commissioner	Asesor Utama Asesor Utama	Pemerintah Provinsi Jawa Barat West Java Provincial Government
Tomsi Tohir	Komisaris Commissioner	Inspektorat Jendral Inspektorat Jendral	Kementerian Dalam Negeri Kementerian Dalam Negeri
Diding Sakri	Komisaris Independen Independent Commissioner	-	-
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	-	-

Hubungan Afiliasi Dewan Komisaris

Kriteria hubungan afiliasi antara Dewan Komisaris, Direksi dan Pemegang Saham Pengendali meliputi:

1. Hubungan afiliasi antara anggota Dewan Komisaris dengan anggota Dewan Komisaris lainnya.
2. Hubungan afiliasi antara anggota Dewan Komisaris dengan Direksi
3. Hubungan afiliasi antara anggota Dewan Komisaris dengan Pemegang Saham Utama dan/atau pengendali.

Hubungan afiliasi antara anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali, dapat dilihat sebagaimana tabel di bawah ini:

Affiliated Relationship of The Board of Commissioners

The criteria for affiliation between the Board of Commissioners, Directors and Controlling Shareholders include:

1. Affiliation relationship between members of the Board of Commissioners and other members of the Board of Commissioners.
2. Affiliation relationship between members of the Board of Commissioners and the Board of Directors
3. Affiliation relationship between members of the Board of Commissioners and Major and/or controlling Shareholders.

Affiliation relationships among members of the Board of Commissioners, Directors and Controlling Shareholders, can be seen in the table below:



Tabel Hubungan Afiliasi Dewan Komisaris
Table of Affiliation of the Board of Commissioners

Hubungan Keuangan, Keluarga dan Kepengurusan Komisaris Table of Affiliation Relations of the Board of Commissioners															
Nama Name	**Jabatan** Position	**Hubungan Keuangan dengan** Relation of Financial with						**Hubungan Keluarga dengan** Relation of Family with						**Hubungan Kepengurusan di Perusahaan lain** Management Relationship in Other Companies	
		Dewan Komisaris Board of Commissioners		**Direksi** Directors		**Pemegang Saham Pengendali** Controlling Shareholders		**Dewan Komisaris** Board of Commissioners		**Direksi** Directors		**Pemegang Saham Pengendali** Controlling Shareholders			
		Ya Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No
Farid Rahman	Komisaris Utama Independen Komisaris Utama Independen		√		√		√		√		√		√		√
Rudie Kusmayadi	Komisaris Komisaris		√		√		√		√		√		√		√
Setiawan Wangsaatmaja	Komisaris Komisaris		√		√		√		√		√		√		√
Tomsi Tohir	Komisaris Komisaris		√		√		√		√		√		√		√
Diding Sakri	Komisaris Independen Komisaris Independen		√		√		√		√		√		√		√
Fahlino F. Sjuib	Komisaris Independen Komisaris Independen		√		√		√		√		√		√		√

Pengelolaan Benturan Kepentingan Dewan Komisaris

1. Anggota Dewan Komisaris dilarang memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan/atau anggota Direksi.
2. Dalam hal terjadi benturan kepentingan, anggota Dewan Komisaris dilarang mengambil tindakan yang dapat merugikan Bank atau mengurangi keuntungan Bank dan wajib mengungkapkan benturan kepentingan dalam setiap keputusan.
3. Anggota Dewan Komisaris dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank.
4. Anggota Dewan Komisaris dilarang bertindak sebagai kuasa dari Pemegang Saham dalam pemungutan suara di dalam rapat.
5. Anggota Dewan Komisaris dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lain yang ditetapkan berdasarkan keputusan RUPS.

Komisaris Independen

Komisaris Independen adalah anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris lain dan/atau pemegang saham pengendali, atau hubungan dengan bank yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen.

Jumlah Komisaris Independen sebanyak 50% yaitu 3 (tiga) orang dari 6 (enam) orang Dewan Komisaris. Dengan demikian, jumlah Komisaris Independen tersebut telah memenuhi ketentuan yang ditetapkan Otoritas Jasa Keuangan.

Management of Conflicts of Interest of The Board of Commissioners

1. Members of the Board of Commissioners are prohibited from having family relations up to the second degree with fellow members of the Board of Commissioners and/or members of the Directors.
2. In the event of a conflict of interest, members of the Board of Commissioners are prohibited from taking actions that could harm the Bank or reduce the profit of the Bank and are required to disclose conflicts of interest in every decision.
3. Members of the Board of Commissioners are prohibited from using the Bank for personal, family and/or other parties' interests which may harm or reduce the Bank's profits.
4. Members of the Board of Commissioners are prohibited from acting as proxy from Shareholders in the vote at the meeting.
5. Members of the Board of Commissioners are prohibited from taking and/or receiving personal benefits from the Bank other than remuneration and other facilities determined based on the resolution of the GMS.

Independent Commissioners

Independent Commissioner was a member of the Board of Commissioners who had no financial, management, share ownership and/or family relationship with members of the Directors, other members of the Board of Commissioners and/or controlling shareholders, or a relationship with a bank that might affect the ability of the person concerned to act independently.

The number of Independent Commissioners is 50%, namely 3 (three) people from the 6 (six) Board of Commissioners. Thus, the number of Independent Commissioners has fulfilled the provisions set by the Financial Services Authority.

Kriteria Penentuan Komisaris Independen

Kriteria penentuan Komisaris Independen yang diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris adalah sebagai berikut.

Criteria for Determining Independent Commissioners

The criteria for determining the Independent Commissioner as stipulated in the Guidelines and Work Rules of the Board of Commissioners are as follows.

Kriteria Criterias	**Komisaris Independen** Independent Commissioner		
	Farid Rahman	**Diding Sakri**	**Fahlino F. Sjuib**
Merupakan pihak yang independen terhadap pemilik bank atau PSP. Is an independent party to the owner of the bank or PSP..	√	√	√
Tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau dengan Bank, serta bebas dari hubungan bisnis atau hubungan lainnya yang dapat mempengaruhi kemampuannya untuk bertindak independen. Has no financial, management, share ownership and/or family relationships with other members of the Board of Commissioners, Directors and/or with the Bank, and is free from business relationships or other relationships that may affect his or her ability to act independently.	√	√	√

Seluruh Komisaris Independen Perseroan telah memenuhi kriteria penentuan Komisaris Independen yang telah ditetapkan.

All of the Company's Independent Commissioners have met the established criteria for determining Independent Commissioners.



Pernyataan Komisaris Independen

Independent Commissioner Statement



SURAT PERNYATAAN INDEPENDEN

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN, Tbk.

Saya selaku calon Komisaris Utama Independen yang bertanda tangan di bawah ini :

Nama	:	Farid Rahman
Tempat/tanggal lahir	:	Jakarta/ 16 April 1958
Alamat domisili	:	Jl. Bendi V No. 5 Tanah Kusir Jakarta 12240
No. telepon	:	021 7262480
Jabatan	:	Direktur
Nama Perusahaan	:	PT Medco Inodinamika
No. telepon perusahaan	:	021 7821671

Dengan ini menyatakan bahwa saya :

1. Merupakan pihak yang independen terhadap pemilik bank atau PSP
2. Tidak memiliki hubungan keuangan, hubungan kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi dan/atau Pemegang Saham Pengendali atau hubungan lain yang dapat mempengaruhi kemampuan saya untuk bertindak independen sebagaimana diatur dalam ketentuan pelaksanaan Tata Kelola (*Good Corporate Governance*) bagi Bank Umum.
3. Apabila dikemudian hari, saya ditemukan memiliki hubungan-hubungan sebagaimana dimaksud pada butir 1 di atas, maka saya bersedia melepaskan jabatan Komisaris Utama Independen saya dan bersedia untuk diganti.

Bandung, 8 April 2019

Farid Rahman



SURAT PERNYATAAN INDEPENDEN

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN, Tbk.

Saya selaku calon Komisaris Independen yang bertanda tangan di bawah ini :

Nama	:	Fahlino F. Sjulb
Tempat/tanggal lahir	:	Bandung/ 13 Desember 1972
Alamat domisili	:	Jl. Barito B/15C, Kebayoran Baru, Jakarta, 12130
No. telepon	:	+62 21 722-7837
Jabatan	:	Dosen
Nama Perusahaan	:	Universitas Katolik Parahyangan
No. telepon perusahaan	:	+62 22-203-2655

Dengan ini menyatakan bahwa saya :

1. Merupakan pihak yang independen terhadap pemilik bank atau PSP
2. Tidak memiliki hubungan keuangan, hubungan kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi dan/atau Pemegang Saham Pengendali atau hubungan lain yang dapat mempengaruhi kemampuan saya untuk bertindak independen sebagaimana diatur dalam ketentuan pelaksanaan Tata Kelola (*Good Corporate Governance*) bagi Bank Umum.
3. Apabila dikemudian hari saya ditemukan memiliki hubungan-hubungan sebagaimana dimaksud pada butir 1 di atas, maka saya bersedia melepaskan jabatan Komisaris Independen saya dan bersedia untuk diganti.

Bandung, 7 April 2019

(Fahlino F. Sjulb)



bank bjb

Rapat Dewan Komisaris

Kebijakan Rapat

1. Dewan Komisaris wajib menyelenggarakan rapat Dewan Komisaris paling kurang 1 (satu) kali dalam 1 (satu) bulan dan wajib dihadiri oleh seluruh anggota Dewan Komisaris secara fisik paling kurang 2 (dua) kali dalam setahun.
2. Rapat Dewan Komisaris dapat juga diadakan setiap waktu bilamana dianggap perlu oleh Komisaris Utama atau oleh 1/3 (satu pertiga) dari jumlah anggota Dewan Komisaris atau atas permintaan tertulis dari Direksi.
3. Dalam hal dipandang perlu, rapat Dewan Komisaris dapat mengundang Direksi atau Direktur dan Satuan Kerja yang membidangi.
4. Rapat Dewan Komisaris wajib dihadiri oleh seluruh anggota Dewan Komisaris secara fisik paling kurang 2 (dua) kali dalam setahun.
5. Panggilan rapat Dewan Komisaris dilakukan oleh Komisaris Utama. Dalam hal Komisaris Utama berhalangan hal mana tidak perlu dibuktikan kepada pihak ketiga, maka dapat dilakukan oleh anggota Dewan Komisaris yang lain. Panggilan rapat harus mencantumkan acara, tanggal, waktu, dan tempat rapat.
6. Undangan rapat Dewan Komisaris disampaikan kepada setiap anggota Dewan Komisaris secara langsung.
7. Rapat Dewan Komisaris diadakan di tempat kedudukan Bank atau di tempat lain sesuai dengan kesepakatan.
8. Rapat Dewan Komisaris dipimpin oleh Komisaris Utama. Dalam hal Komisaris Utama berhalangan hadir, maka rapat Dewan Komisaris dapat dipimpin oleh salah seorang anggota Dewan Komisaris yang hadir berdasarkan kesepakatan.
9. Seorang anggota Dewan Komisaris dapat diwakili dalam rapat Dewan Komisaris hanya oleh seorang anggota Dewan Komisaris lainnya berdasarkan surat kuasa.
10. Dalam hal Komisaris non independen tidak dapat menghadiri rapat secara fisik, maka dapat menghadiri rapat melalui teknologi telekonferensi.
11. Dalam kaitannya dengan telekonferensi, maka:
    a. Anggota yang hadir secara telekonferensi disebutkan dalam risalah Rapat Dewan Komisaris.
    b. Bukti rekaman penyelenggaraan rapat.
12. Rapat Dewan Komisaris adalah sah dan berhak mengambil keputusan yang mengikat hanya apabila lebih dari setengah dari jumlah anggota Dewan Komisaris hadir atau diwakili dalam rapat.
13. Keputusan rapat Dewan Komisaris harus diambil berdasarkan musyawarah untuk mufakat. Dalam hal keputusan

Meeting of Board of Commissioners

Meeting Policy

1. The Board of Commissioners must hold a Board of Commissioners' meeting at least 1 (one) time in 1 (one) month and must be physically attended by all members of the Board of Commissioners at least 2 (two) times in a year.
2. Meetings of the Board of Commissioners can also be held at any time if deemed necessary by the President Commissioner or by 1/3 (one third) of the total members of the Board of Commissioners or at the written request of the Directors.
3. If deemed necessary, meetings of the Board of Commissioners can invite the Directors or Director and relevant Work Unit.
4. Meetings of the Board of Commissioners must be physically attended by all members of the Board of Commissioners at least 2 (two) times in a year.
5. Summons of the Board of Commissioners' meeting are chaired by the President Commissioner. In the event the President Commissioner is absent or unavailable, which does not need to be proven to a third parties, the meeting shall be chaired by other members of the Board of Commissioners present. The summons of the meeting must draft agenda, date, time, and venue.
6. Invitation of the Board of Commissioners' meeting is delivered to each of members of the Board of Commissioners directly.
7. Meetings of the Board of Commissioners are held in the domicile of the Bank or other places in accordance with consensus.
8. Meetings of the Board of Commissioners are chaired by the President Commissioners. In the event the President Commissioner is absent, the meetings of the Board of Commissioners can be chaired by one of the members of the Board of Commissioners present based on consensus.
9. A member of the Board of Commissioners can be represented in the meeting of the Board of Commissioners only by other members of the Board of Commissioners under the power of attorney.
10. In the event non-independent Commissioner is unable to attend a Board of Commissioners' meeting physically, a non-independent Commissioner may attend a Board of Commissioners' meeting through teleconferencing technology.
11. In relation to teleconferencing:
    a. Member that is present by teleconferencing is mentioned in the minutes of the meeting of the Board of Commissioners.
    b. A proof of meeting commencement recording.
12. Meetings of the Board of Commissioners are valid and entitled to take a binding decision, if only more than one half of the total members of the Board of Commissioners present or represented in the meeting.
13. The Board of Commissioners' meeting results must be taken based on deliberation to reach consensus. In the event the

berdasarkan musyawarah untuk mufakat tidak dapat tercapai maka keputusan diambil dengan pemungutan suara.

14. Apabila suara yang setuju dan tidak setuju sama berimbang, maka pimpinan rapat Dewan Komisaris yang akan menentukan
15. Setiap anggota Dewan Komisaris yang hadir berhak mengeluarkan 1 (satu) suara dan tambahan 1 (satu) suara untuk setiap anggota Dewan Komisaris yang diwakilinya.
16. Dewan Komisaris dapat juga mengambil keputusan yang sah tanpa mengadakan rapat Dewan Komisaris dengan ketentuan semua anggota Dewan Komisaris telah diberitahu secara tertulis dan semua anggota Dewan Komisaris memberikan persetujuan mengenai usul yang diajukan secara tertulis serta menandatangani persetujuan tersebut. Keputusan yang diambil dengan cara demikian, mempunyai kekuatan yang sama dengan keputusan rapat Dewan Komisaris.
17. Segala keputusan Dewan Komisaris bersifat mengikat bagi seluruh anggota Dewan Komisaris.
18. Setidaknya sekali dalam setahun Dewan Komisaris harus menyelenggarakan rapat yang membahas kinerja Dewan Komisaris.
19. Hasil rapat Dewan Komisaris wajib dituangkan dalam risalah rapat dan seluruh peserta anggota Dewan Komisaris yang hadir dan yang turut serta dengan menggunakan teknologi telekonferensi menandatangani risalah serta didokumentasikan secara baik.
20. Sekretariat Dewan Komisaris bertanggung jawab menyiapkan bahan-bahan rapat yang diperlukan, bertindak sebagai notulis, dan mendokumentasikan risalah rapat Dewan Komisaris.
21. Risalah asli dari setiap rapat Dewan Komisaris harus didokumentasikan dalam kumpulan tahunan dan disimpan serta harus tersedia bila diminta oleh setiap anggota Dewan Komisaris.
22. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam Rapat Dewan Komisaris wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
23. Setiap anggota Dewan Komisaris berhak menerima salinan risalah Rapat Dewan Komisaris, terlepas apakah anggota Dewan Komisaris yang bersangkutan hadir atau tidak hadir dalam Rapat Dewan Komisaris tersebut.

Rapat Internal Dewan Komisaris

RENCANA RAPAT INTERNAL DEWAN KOMISARIS

Rapat Dewan Komisaris diadakan sekurang-kurangnya 1 (satu) kali dalam satu bulan. Rapat tersebut antara lain membahas:

1. Evaluasi atas kebijakan strategis dan rencana bisnis Bank.
2. Evaluasi atas kinerja bank secara periodik dan posisi akhir tahun.

deliberations are not reached for consensus, then the decision is made with the voting.

14. If agreed and disagreed votes are equal, the chairman of the meeting of the Board of Commissioners that will determine.
15. Each of the members of the Board of Commissioners present is entitled to cast 1 (one) vote and additional 1 (one) vote for each of the members of the Board of Commissioners that is represented.
16. The Board of Commissioners can also take valid decision without commencing the meeting of the Board of Commissioners providing that all members of the Board of Commissioners have been notified in written and all members of the Board of Commissioners provide approval regarding an input that is proposed in written and sign the consent. The decision that is taken by this way has equal power to the decision of the Board of Commissioners' meeting.
17. All decisions of the Board of Commissioners are binding to all members of the Board of Commissioners.
18. At least once in a year, the Board of Commissioners must hold a meeting that discusses on the Board of Commissioners' performance.
19. The results of the Board of Commissioners' meeting must be drafted in the minutes of the meeting and all participants of the members of the Board of Commissioners present and participating with using teleconference technology sign the minutes and it is well-documented.
20. Secretariat of the Board of Commissioners is responsible for preparing required meeting materials, acting for the minutes secretary, and documents the minutes of the Board of Commissioners' meeting.
21. The original minutes from each of the meetings of the Board of Commissioners must be documented in annual compilation and kept as well as available if requested by each of the members of the Board of Commissioners.
22. Dissenting opinions that occur in the Board of Commissioners' meeting must be clearly stated in the minutes of the meeting along with the reasons for the dissent.
23. Each of the members of the Board of Commissioners is entitled to receive the minutes of the Board of Commissioners' meetings, whether the related member of the Board of Commissioners is present or not in the Board of Commissioners' meetings.

Internal Meeting of Board of Commissioners

THE INTERNAL MEETING OF THE BOARD OF COMMISSIONERS

Meetings of the Board of Commissioners are held at least 1 (one) time in a month. The meeting discussed, among others:

1. Evaluation of the Bank's strategic policies and business plans.
2. Periodic evaluation of Company performance and year-end position.

3. Evaluasi hasil pemantauan atas kepatuhan Bank terhadap Peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku.
4. Rapat terkait hal – hal tertentu yang sifatnya insidentil

REALISASI RAPAT INTERNAL DEWAN KOMISARIS

Sepanjang tahun 2023, agenda, tanggal dan peserta Rapat Dewan Komisaris adalah sebagai berikut.

3. Evaluate the results of monitoring of the Bank's compliance with the Financial Services Authority Regulations and applicable laws and regulations.
4. Meetings related to certain matters that are incidental.

REALIZATION OF THE INTERNAL MEETING OF THE BOARD OF COMMISSIONERS

During 2023, the agenda, date and participants of the Board of Commissioners' Meeting are as follows.

Tabel Rapat Dewan Komisaris
Table of the Internal Meeting of the Board of Commissioners

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1	Rabu 4 Januari 2023 Wednesday, January 4, 2023	Pembahasan Laporan Komite Audit Terkait Penunjukan KAP Audit Pengelolaan Dana CSR Tahun 2022 Discussion of the Audit Committee Report Regarding the Appointment of Audit KAP for CSR Fund Management in 2022	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
2	Rabu, 8 Februari 2023 Wednesday, February 8 2023	Pembahasan Rekomendasi Komite Nominasi dan Remunerasi Terkait Proses Pengisian Pengurus Discussion of the Nomination and Remuneration Committee Recommendations Regarding the Management Filling Process	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
3	Selasa, 21 Februari 2023 Tuesday, February 21 2023	1. Pembahasan Laporan Pengawasan Dewan Komisaris atas Realisasi Rencana Bisnis Bank (RBB) bank **bjb** Periode semester II tahun 2022. 2. Pembahasan Laporan Komite Audit terkait dengan penunjukan KAP untuk Kaji Ulang Fungsi Satuan Kerja Audit Internal 3. Pembahasan Laporan Komite Nominasi dan Remunerasi terkait Penilaian Kinerja Direksi tahun buku 2022. 1. Discussion of the Board of Commissioners' Supervision Report on the Realization of bank **bjb**'s Bank Business Plan (RBB) for the second semester of 2022. 2. Discussion of the Audit Committee Report related to the appointment of KAP to review the function of the Internal Audit Work Unit 3. Discussion of the Nomination and Remuneration Committee Report regarding the Performance Assessment of the Board of Directors for the 2022 financial year.	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
4	Selasa, 21 Februari 2023 Tuesday, February 21, 2023	Pembahasan Rekomendasi Komite Nominasi dan Remunerasi terkait dengan pengisian jabatan anggota Komite Nominasi dan Remunerasi dari Pihak Independen Discussion of the Nomination and Remuneration Committee Recommendations related to the filling positions of members of the Nomination and Remuneration Committee from Independent Parties	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
5	Jumat, 24 Februari 2023 Friday, February 24, 2023	Pembahasan Rekomendasi Komite Audit terkait dengan Publikasi Laporan Keuangan bank **bjb** Periode 31 Desember 2022 Discussion of Audit Committee Recommendations related to the Publication of bank **bjb** Financial Reports for the Period of December 31, 2022	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
6	Rabu, 8 Maret 2023 Wednesday, March 8, 2023	1. Pembahasan Laporan Pengawasan Dewan Komisaris Pada RUPS Tahunan Tahun Buku 2022 2. Pembahasan Laporan KNR pada RUPS Tahun Buku 2022 1. Discussion of the Board of Commissioners' Supervision Report at the 2022 Annual GMS 2. Discussion of the KNR Report at the GMS Financial Year 2022	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
7	Selasa, 28 Maret 2023 Tuesday, March 28, 2023	1. Pembahasan Laporan Pengawasan Dewan Komisaris untuk RUPS Tahunan Tahun Buku 2022 2. Pembahasan Laporan KNR terkait Rekomendasi KNR untuk RUPS Tahunan Tahun Buku 2022 1. Discussion of the Board of Commissioners' Supervision Report for the 2022 Annual GMS 2. Discussion of the KNR Report regarding KNR Recommendations for the 2022 Annual GMS	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
8	Senin, 3 April 2023 Monday, April 3, 2023	Pembahasan Laporan Komite Nominasi dan Remunerasi Discussion of the Nomination and Remuneration Committee Report	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
9	Senin, 17 April 2023 Monday, April 17, 2023	Pembahasan Permohonan Cuti Direktur Utama Discussion of the President Director's Leave Request	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
10	Kamis, 27 April 2023 Thursday, April 27, 2023	Pembahasan Rekomendasi Komite Audit Terkait Penerbitan Laporan Keuangan Periode 31 Maret 2023 Discussion of Audit Committee Recommendations Regarding the Issuance of Financial Reports for the Period of March 31, 2023	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
11	Senin, 8 Mei 2023 Monday, May 8, 2023	Pembahasan Laporan Komite Nominasi dan Remunerasi Discussion of the Nomination and Remuneration Committee Report	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
12	Rabu, 24 mei 2023 Wednesday, May 24, 2023	Pembahasan Laporan Komite Nominasi dan Remunerasi terkait Rekomendasi Komite Nominasi untuk Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 Discussion of the Nomination and Remuneration Committee Report regarding the Nomination Committee's Recommendations for the 2023 Extraordinary General Meeting of Shareholders (GMS)	Farid Rahman Muhadi* Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
13	Selasa, 29 Mei 2023 Tuesday, May 29, 2023	Pembahasan Laporan dan Rekomendasi Komite Nominas dan Remunerasi Discussion of the Nomination and Remuneration Committee Report and Recommendations	Farid Rahman Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
14	Rabu, 14 Juni 2023 Wednesday, June 14, 2023	Pembahasan Permohonan Cuti Direktur Utama Discussion of the President Director's Leave Request	Farid Rahman Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
15	Selasa, 27 Juni 2023 Tuesday, June 27, 2023	Pembahasan Laporan Komite Audit Terkait Pengadaan Jasa Kantor Akuntan Publik untuk Audit Laporan Keuangan bank **bjb** Tahun Buku 2023 Discussion of the Audit Committee Report Regarding the Procurement of Public Accounting Firm Services for the Audit of bank **bjb**'s Financial Report for the 2023 Financial Year	Farid Rahman Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
16	Selasa, 18 Juli 2023 Tuesday, July 18, 2023	Pembahasan Laporan Komite Nominasi dan Remunerasi Discussion of the Nomination and Remuneration Committee Report	Farid Rahman Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
17	Selasa, 25 Juli 2023 Tuesday, July 25, 2023	Pembahasan Laporan Komite Audit terkait Publikasi Laporan Keuangan Periode Juni 2023. Discussion of the Audit Committee Report regarding the Publication of Financial Report for the period of June 2023.	Farid Rahman Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib
18	Rabu, 9 Agustus 2023 Wednesday, August 9, 2023	Pembahasan Rekomendasi Komite Audit Terkait Penunjukan Kantor Akuntan Publik untuk Pendampingan Dalam Surat Berharga Perpetual I tahun 2023. Discussion of Audit Committee Recommendations Regarding the Appointment of a Public Accounting Firm for the Assistance of Perpetual Securities I in 2023.	Farid Rahman Setiawan Wangsaatmaja Diding Sakri Fahlino F. Sjuib

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
19	Selasa, 22 Agustus 2023 Tuesday, August 22, 2023	Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris Distribution of Duties and Implementation of Activities of the Board of Commissioners	Farid Rahman Rudie Kusmayadi** Setiawan Wangsaatmaja Tomsi Tohir** Diding Sakri Fahlino F. Sjuib
20	Selasa, 24 Oktober 2023 Tuesday, October 24, 2023	1. Pembahasan Rekomendasi Komite Audit terkait Penerbitan Laporan Keuangan Periode September 2023 2. Pembahasan Rekomendasi Komite Audit Terkait Perubahan RBB Audit Teknologi Informasi Triwulan IV Tahun 2023 3. Pembahasan Rekomendasi Komite Nominasi dan Remunerasi Terkait Perpanjangan Perjanjian Kerja Komite Audit dari Pihak Independen 1. Discussion of the Audit Committee's Recommendations regarding the Issuance of Financial Report for the Period of September 2023 2. Discussion of the Audit Committee's Recommendations Regarding Changes to the Information Technology Audit RBB for the Fourth Quarter of 2023 3. Discussion of the Nomination and Remuneration Committee's Recommendations Regarding the Extension of the Audit Committee's Work Agreement from Independent Parties	Farid Rahman Rudie Kusmayadi** Setiawan Wangsaatmaja Tomsi Tohir** Diding Sakri Fahlino F. Sjuib
21	Selasa, 14 November 2023 Tuesday, November 14, 2023	1. Pembahasan Laporan Komite Audit terkait rekomendasi persetujuan Rencana Kerja dan Anggaran Tahunan (RKAT) Satuan Kerja Audit Internal Tahun 2024. 2. Pembahasan Rekomendasi Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan bank **bjb** Tahun Buku 2023. 3. Pembahasan Rekomendasi Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan bank **bjb** Tahun Buku 2023. 1. Discussion of the Audit Committee Report Regarding Recommendations for Approval of the Internal Audit Work Unit's Annual Work Plan and Budget (RKAT) for 2024. 2. Discussion of Recommendations for the Appointment of a Public Accounting Firm to Audit bank **bjb**'s Financial Report for the 2023 Financial Year. 3. Discussion of Recommendations for the Appointment of a Public Accounting Firm to Audit the Financial Report of the bank **bjb** Financial Institution Pension Fund for the 2023 Financial Year.	Farid Rahman Rudie Kusmayadi** Setiawan Wangsaatmaja Tomsi Tohir** Diding Sakri Fahlino F. Sjuib
22	Kamis, 21 November 2023 Thursday, November 21, 2023	1. Laporan Komite Pemantau Risiko atas Evaluasi Kebijakan, Strategi dan Pelaksanaan Kerangka Manajemen Risiko 2. Pembahasan Rekomendasi Komite Nominasi dan Remunerasi terkait Perpanjangan Perjanjian Kerja Anggota Komite Pemantau Risiko dari Pihak Independen 1. Risk Monitoring Committee Report on Evaluation of Policy, Strategy, and Implementation of the Risk Management Framework 2. Discussion of the Nomination and Remuneration Committee Recommendations regarding the Extension of the Employment Agreements of Risk Monitoring Committee Members from Independent Parties	Farid Rahman Rudie Kusmayadi** Setiawan Wangsaatmaja Tomsi Tohir** Diding Sakri Fahlino F. Sjuib
23	Kamis, 28 Desember 2023 Thursday, December 28, 2023	Persetujuan Cuti Direktur Utama bank **bjb** bank **bjb** President Director Leave Approval	Farid Rahman Rudie Kusmayadi** Setiawan Wangsaatmaja Tomsi Tohir** Diding Sakri Fahlino F. Sjuib

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 tanggal 25 Mei 2023
** Diangkat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 dan Efektif menjabat pada tanggal 9 Agustus 2023 berdasarkan hasil keputusan Penilaian Kemampuan dan Kepatutan dari Otoritas Jasa Keuangan.
* Respectfully dismissed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) dated May 25, 2023
** Appointed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) and effective on August 9 2023 based on the results of the Fit and Proper Test decision from the Financial Services Authority.

Rapat Gabungan Dewan Komisaris Mengundang Direksi

Sepanjang tahun 2023, agenda, tanggal dan peserta Rapat Gabungan Dewan Komisaris mengundang Direksi adalah sebagai berikut.

Joint Meeting of The Board of Commissioners Invites The Board of Directors

Throughout 2023, the agenda, dates and participants of the Joint Meeting of the Board of Commissioners inviting the Board of Directors are as follows.



Tabel Rapat Gabungan Dewan Komisaris dengan Direksi
Table of Joint Meetings between the Board of Commissioners and the Board of Directors

No	Hari & Tanggal Days & Dates	Agenda	Dewan Komisaris Board of Commissioners						
			Farid Rahman	Muhadi *	Setiawan Wangsaatmaja	Fahlino F. Sjuib	Diding Sakri	Rudie Kusmayadi*	
1	Rabu, 11 Januari 2023 Wednesday, January 11, 2023	1. Pembahasan Kinerja bank **bjb** Posisi Desember 2022 2. Peran KIC dan KIW dalam memitigasi *Fraud*	1	1	1	1	1		
2	Kamis, 19 Januari 2023 Thursday, January 19, 2023	1. Pembahasan Persetujuan Perubahan Kebijakan Perkreditan Bank 2. Pembahasan Tingkat Kesehatan Bank Secara Individu Posisi Semester 2 Tahun 2022	1	1		1	1		
3	Selasa, 31 Januari 2023 Tuesday, January 31, 2023	Realisasi Rencana Bisnis DPLK Periode Semester II Tahun 2022	1	1		1	1		
4	Selasa, 31 Januari 2023 Tuesday, January 31, 2023	Pembahasan Penerapan ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) dan ISO 37301:2021 Sistem Manajemen Kepatuhan (SMK) bank **bjb** Tahun 2022 dengan ruang lingkup: Proses Pengajuan dan Pencairan Kredit Komersial & Korporasi pada Kantor Cabang Utama Bandung	1	1		1	1		
5	Selasa, 7 Februari 2023 Tuesday, February 7, 2023	1. Pembahasan Kinerja bank **bjb** Posisi Januari 2023 2. Pembahasan Persiapan RUPS Tahunan Tahun Buku 2022	1	1	1	1	1		
6	Rabu, 8 Februari 2023 Wednesday, February 8, 2023	Pembahasan *Information Technology Strategic Plan* (ITSP) bank **bjb**	1	1	1	1	1		
7	Senin, 13 Februari 2023 Monday, February 13, 2023	Pembahasan Persetujuan *Right Issue* bank **bjb**	1	1		1	1		

		Direksi Directors							Agenda
	Tomsi Tohir*	Yuddy Renaldi	Cecep Trisna	Nancy Adistyasari	Nia Kania	Rio Lanasier	Suartini	Tedi Setiawan	
		1	1	1	1	1	1	1	1. Discussion of bank **bjb**'s performance for December 2022 2. The role of KIC and KIW in mitigating fraud
		1	1	1	1	1	1	1	1. Discussion on Approval of Changes to Bank Credit Policy 2. Discussion of Individual Bank Soundness Levels in the Second Semester of 2022
							1		Realization of the DPLK Business Plan for the Second Semester Period of 2022
			1						Discussion on the Implementation of ISO 37001:2016 Anti-Bribery Management System (SMAP) and ISO 37301:2021 bank **bjb** Compliance Management System (SMK) in 2022 with the scope: Commercial & Corporate Credit Application and Disbursement Process at Bandung Main Branch Office
		1	1	1	1	1	1	1	1. Discussion of bank **bjb** performance for January 2023 2. Discussion of Preparation for the 2022 Annual GMS
						1			Discussion of bank **bjb**'s Information Technology Strategic Plan (ITSP).
		1		1	1	1		1	Discussion on the Approval of bank **bjb**'s Right Issue

No	Hari & Tanggal Days & Dates	Agenda	Dewan Komisaris Board of Commissioners						
			Farid Rahman	Muhadi *	Setiawan Wangsaatmaja	Fahlino F. Sjuib	Diding Sakri	Rudie Kusmayadi*	
8	Rabu, 8 Maret 2023 Wednesday, March 8, 2023	1. Pembahasan Persiapan RUPS Tahunan Tahun Buku 2022 2. Pembahasan *Progress* Hasil Sosialisasi *Right Issue*	1	1	1	1	1		
9	Rabu, 15 Maret 2023 Wednesday, March 15, 2023	1. Pembahasan Persetujuan Kebijakan Dana dan Jasa 2. Pembahasan Kinerja bank **bjb** Periode Februari 2023 3. Tematik: Evaluasi Penyelenggaraan Sistem Pembayaran bank **bjb**	1	1	1	1	1		
10	Selasa, 28 Maret 2023 Tuesday, March 28, 2023	1. Persiapan RUPS Tahunan Tahun Buku 2022 2. Pembahasan Persetujuan *Risk Apetite Statement* (RAS) dan *Risk Tolerance* terkait teknologi informasi	1	1	1	1	1		
11	Selasa, 28 Maret 2023 Tuesday, March 28, 2023	1. Pembahasan Persetujuan Fasilitas Kredit Kepada Pihak Terkait AN. Koperasi Karyawan Ziebar 2. Pembahasan Persetujuan Fasilitas Kredit Kepada Pihak Terkait AN. Artdeco Sejahtera Abadi	1	1	1	1	1		
12	Rabu, 12 April 2023 Wednesday, April 12 2023	1. Kinerja bank **bjb** periode Maret 2023 2. Tematik: Evaluasi Pelaksanaan Fungsi Kepatuahan Periode Semester II Tahun 2022	1	1	1	1	1		
13	Senin, 17 April 2023 Monday, April 17, 2023	Pembahasan Kinerja Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Periode Triwulan I Tahun 2023	1	1	1	1	1		

		Direksi Directors							Agenda
	Tomsi Tohir*	Yuddy Renaldi	Cecep Trisna	Nancy Adistyasari	Nia Kania	Rio Lanasier	Suartini	Tedi Setiawan	
		1	1	1	1	1	1	1	1. Discussion of Preparation for the 2022 Annual GMS 2. Discussion of Progress on the Right Issue Socialization Results
		1	1	1	1	1	1	1	1. Discussion of Fund and Services Policy Approval 2. Discussion of bank **bjb**'s performance for the period of February 2023 3. Thematic: Evaluation of bank **bjb** Payment System Implementation
		1	1	1	1	1	1	1	1. Preparation for the 2022 Annual GMS 2. Discussion of Approval of the Risk Apetite Statement (RAS) and Risk Tolerance Related to Information Technology
				1					1. Discussion of Credit Facility Approval with Related Parties on behalf of Ziebar Koperasi Karyawan 2. Discussion of Credit Facility Approval with Related Parties on behalf of Artdeco Sejahtera Abadi
		1	1	1	1	1	1	1	1. bank **bjb** performance for the period of March 2023 2. Thematic: Evaluation of the Implementation of the Compliance Function for the Second Semester Period of 2022
							1		Discussion of the Performance of the bank **bjb** Financial Institution Pension Fund (DPLK) for the First Quarter of 2023

No	Hari & Tanggal Days & Dates	Agenda	Dewan Komisaris Board of Commissioners						
			Farid Rahman	Muhadi *	Setiawan Wangsaatmaja	Fahlino F. Sjuib	Diding Sakri	Rudie Kusmayadi*	
14	Rabu, 17 Mei 2023 Wednesday, May 17, 2023	1. Penyertaan Modal Kepada Bank Bengkulu Tahap II 2. Kinerja bank **bjb** Periode April 2023 3. Lain-lain	1	1	1	1	1		
15	Rabu, 17 Mei 2023 Wednesday, May 17, 2023	Penyediaan Dana Kepada Pihak Terkait Untuk Kartu Kredit Pemerintah Domestik (KKPD) AN BPKAD Pemprov Jabar	1	1		1	1		
16	Selasa, 13 Juni 2023 Tuesday, June 13, 2023	1. Pembahasan Kinerja Periode Mei 2023 2. Pembahasan Persetujuan Struktur Organisasi bank **bjb** 3. Pembahasan Persetujuan Revisi RBB Tahun 2023 - 2025	1		1	1	1		
17	Rabu, 21 Juni 2023 Wednesday, June 21, 2023	Pembahasan Persetujuan Fasilitas Kredit Kepada Pihak Terkait an, Koperasi Konsumen bank **bjb** "Ziebar"	1		1	1	1		
18	Selasa, 27 Juni 2023 Tuesday, June 27, 2023	Pembahasan Penerapan Program APU PPT	1		1	1	1		
19	Selasa, 18 Juli 2023 Tuesday, July 18, 2023	Pembahasan Kinerja bank **bjb** Periode Juni 2023	1		1	1	1		
20	Selasa, 18 Juli 2023 Tuesday, July 18, 2023	Pembahasan Kinerja Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Periode Juni 2023	1		1	1	1		
21	Selasa, 22 Agustus 2023 Tuesday, August 22, 2023	Pembahasan Kinerja bank **bjb** Periode Juli 2023	1		1	1	1	1	
22	Selasa, 22 Agustus 2023 Tuesday, August 22, 2023	Permohonan Persetujuan Restrukturisasi Fasilitas Kredit KMK BPR Installment Pihak Terkait an. PT BPR Indramayu Jabar (Perseroda)	1		1	1	1	1	

	Direksi Directors							Agenda
	Tomsi Tohir*	Yuddy Renaldi	Cecep Trisna	Nancy Adistyasari	Nia Kania	Rio Lanasier	Suartini	Tedi Setiawan	
		1	1	1	1	1	1	1	1. Capital participation in Bank Bengkulu Phase II 2. bank **bjb** performance for the period of April 2023 3. Others
				1					Providing Funds to Related Parties for Domestic Government Credit Cards (KKPD) on behalf of BPKAD West Java Provincial Government
		1	1	1	1	1	1	1	1. Discussion of Performance for the Period of May 2023 2. Discussion on Approval of bank **bjb** Organizational Structure 3. Discussion on Approval of RBB Revisions for 2023 – 2025
									Discussion on Approval of Credit Facilities to Related Parties on behalf of bank **bjb** "Ziebar" Koperasi Konsumen
			1						Discussion of the Implementation of the APU PPT Program
		1	1	1	1	1	1	1	Discussion of bank **bjb** performance for the period of June 2023
							1		Discussion of the Performance of the bank **bjb** Financial Institution Pension Fund (DPLK) for the Period of June 2023
	1	1	1	1	1	1	1	1	Discussion of bank **bjb** performance for the period of July 2023
	1								Request for Approval of Restructuring of KMK BPR Credit Facility Installment for Related Parties on behalf of PT BPR Indramayu Jabar (Perseroda)

No	Hari & Tanggal Days & Dates	Agenda	Dewan Komisaris Board of Commissioners						
			Farid Rahman	Muhadi *	Setiawan Wangsaatmaja	Fahlino F. Sjuib	Diding Sakri	Rudie Kusmayadi*	
23	Selasa, 29 Agustus 2023 Tuesday, August 29, 2023	Pembahasan Permohonan Persetujuan Restrukturisasi Kredit Kepada Pihak Terkait AN. BPR Indramayu Jabar	1		1	1	1	1	
24	Selasa, 5 September 2023 Tuesday, September 5, 2023	Pembahasan Kinerja Anak Perusahaan dan Perusahaan Terelasi dalam Konglomerasi Keuangan bank **bjb**	1		1	1	1	1	
25	Selasa, 19 September 2023 Tuesday, September 19, 2023	Pembahasan Kinerja bank **bjb** periode Agustus 2023	1		1	1	1	1	
26	Rabu, 20 September 2023 Wednesday, September 20, 2023	Pembahasan Persetujuan Permohonan Perpanjangan Fasilitas Kredit Kepada Pihak Terkait An. BPR Cipatujah Jabar	1		1	1	1	1	
27	Rabu, 27 September 2023 Wednesday, September 27, 2023	1. Pembahasan Persetujuan Atas Rencana Penyertaan Modal Lanjutan Dalam Rangka Penyehatan BPR Intan Jabar 2. Pembahasan Permohonan Persetujuan *Risk Apetite Statement* (RAS) dan *Risk Tolerance*	1		1	1	1	1	
28	Jumat, 13 Oktober 2023 Friday, October 13, 2023	1. Pembahasan Kinerja bank **bjb** Periode September 2023 2. Pembahasan Pemberlakuan POJK Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum	1		1	1	1	1	
29	Jumat, 13 Oktober 2023 Friday, October 13, 2023	Pembahasan Kinerja Unit Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** periode September 2023	1		1	1	1	1	

	Direksi Directors							Agenda
	Tomsi Tohir*	Yuddy Renaldi	Cecep Trisna	Nancy Adistyasari	Nia Kania	Rio Lanasier	Suartini	Tedi Setiawan	
	1								Discussion of Credit Restructuring Approval Request to Related Parties on behalf of BPR Indramayu Jabar
	1	1	1	1	1	1	1	1	Discussion of the Performance of Subsidiaries and Related Companies in the bank **bjb** Financial Conglomeration
	1	1	1	1	1	1	1	1	Discussion of bank **bjb** performance for the period of August 2023
	1								Discussion of Approval of Request for the Extension of Credit Facilities to Related Parties on behalf of BPR Cipatujah Jabar
	1	1	1	1	1	1	1	1	1. Discussion of Approval of the Plan for Further Capital Inclusion in the Context of Restructuring BPR Intan Jabar 2. Discussion of the Request for Approval of the Risk Apetite Statement (RAS) and Risk Tolerance
	1	1	1	1	1	1	1	1	1. Discussion of bank **bjb**'s performance for the period of September 2023 2. Discussion of the Implementation of POJK Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks
	1								Discussion of the Performance of the bank **bjb** Financial Institution Pension Fund Unit (DPLK) for the period of September 2023

No	Hari & Tanggal Days & Dates	Agenda	Dewan Komisaris Board of Commissioners						
			Farid Rahman	Muhadi *	Setiawan Wangsaatmaja	Fahlino F. Sjuib	Diding Sakri	Rudie Kusmayadi*	
30	Kamis, 19 Oktober 2023 Thursday, October 19, 2023	Pembahasan Penerapan Sistem Manajemen Kepatuhan Ruang Lingkup Fungsi Kepatuhan Pada Divisi Kepatuhan & APU PPT	1		1	1	1	1	
31	Selasa, 24 Oktober 2023 Tuesday, October 24, 2023	Pembahasa Revisi Kebijakan Kepatuhan	1		1	1	1	1	
32	Selasa, 21 November 2023 Tuesday, November 21, 2023	Pembahasan Rencana Bisnis Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun 2024	1		1	1	1	1	
33	Selasa, 21 November 2023 Tuesday, November 21, 2023	1. Pembahasan Persetujuan *Recovery Plan* bank **bjb** 2. Pembahasan Persetujuan Rencana Bisnis Bank (RBB) dan Rencana Aksi Keuangan Berkelanjutan (RKAB) 3. Pembahasan Kinerja bank **bjb** Periode Oktober 2023	1		1	1	1	1	
34	Selasa, 28 November 2023 Tuesday, November 28, 2023	Pembahasan Permohonan Persetujuan Kebijakan APU, PPT dan PPPSPM	1		1	1	1	1	
35	Selasa, 12 Desember 2023 Tuesday, December 12, 2023	1. Pembahasan Kinerja bank **bjb** Periode November 2023 2. Pembahasan Persetujuan Kebijakan Treasury	1		1	1	1	1	
36	Rabu, 20 Desember 2023 Wednesday, December 20, 2023	Pembahasan Persetujuan Penyediaan Dana Fasilitas Kredit Kepada Pihak Terkait AN. Koperasi Karyawan "Ziebar"	1		1	1	1	1	

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 tanggal 25 Mei 2023
** Diangkat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 dan Efektif menjabat pada tanggal 9 Agustus 2023 berdasarkan hasil keputusan Penilaian Kemampuan dan Kepatutan dari Otoritas Jasa Keuangan.
* Respectfully dismissed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) dated May 25, 2023
** Appointed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) and effective on August 9, 2023 based on the results of the Fit and Proper Test decision from the Financial Services Authority.

	Direksi Directors							Agenda
	Tomsi Tohir*	Yuddy Renaldi	Cecep Trisna	Nancy Adistyasari	Nia Kania	Rio Lanasier	Suartini	Tedi Setiawan	
	1		1						Discussion of the Compliance Management System Implementation in the Scope of Compliance Function for the Division of Compliance & APU PPT
	1	1	1	1				1	Discussion of Compliance Policy Revisions
	1	1	1	1	1	1	1	1	Discussion of the bank **bjb** Financial Institution Pension Fund (DPLK) Business Plan for 2024
	1	1	1	1	1	1	1	1	1. Discussion of bank **bjb** Recovery Plan Approval 2. Discussion of Approval of the Bank Business Plan (RBB) and Sustainable Financial Action Plan (RKAB) 3. Discussion of bank **bjb** performance for the period of October 2023
	1		1						Discussion of Request for Policy Approval AML, CFT & CPF
	1	1	1	1	1	1	1	1	1. Discussion of bank **bjb** performance for the period of November 2023 2. Discussion of the Approval for Treasury Policy
	1			1					Discussion of the Approval for Providing Credit Facility Funds to Related Parties on behalf of Koperasi Karyawan "Ziebar"

Selain mengikuti rapat gabungan Dewan Komisaris mengundang Direksi, Dewan Komisaris juga mengikuti rapat gabungan Direksi mengundang Dewan Komisaris. Agenda dan peserta rapat gabungan Direksi mengundang Dewan Komisaris tersaji pada bagian Rapat Direksi pada Bab Tata Kelola Perusahaan dalam Laporan tahunan ini.

In addition to attending meetings of the Board of Commissioners inviting the Directors, the Board of Commissioners also attends meetings of the Directors inviting the Board of Commissioners. The agenda and participants of the meeting of the Board of Directors inviting the Board of Commissioners are presented in the Board of Directors Meeting section in the Corporate Governance Chapter of this annual report.

Frekuensi dan Kehadiran Rapat

Frequency and Attendance of Meeting

Tabel Frekuensi dan Kehadiran Rapat Dewan Komisaris
Table of Frequency and Attendance of Board of Commissioners' Meetings

Nama Name	**Jabatan** Position	**Rapat Dewan Komisaris** Board of Commissioners Meeting			**Rapat Gabungan Dewan Komisaris dengan Direksi** Joint Meeting of the Board of Commissioners and Directors			**RUPS** GMS		
		Jumlah dan Persentasi Kehadiran Number and Percentage of Attendance			**Jumlah dan Persentase Kehadiran** Number and Percentage of Attendance			**Jumlah dan Persentase Kehadiran** Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	**Jumlah Kehadiran** Total Attendance	**Persentase** Percentage	**Jumlah Rapat** Number of Meetings	**Jumlah Kehadiran** Total Attendance	**Persentase** Percentage	**Jumlah Rapat** Number of Meetings	**Jumlah Kehadiran** Total Attendance	**Persentase** Percentage
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	23	23	100%	36	36	100%	2	2	100%
Muhadi*	Komisaris Commissioner	12	12	100%	15	15	100%	2	2	100%
Rudie Kusmayadi**	Komisaris Commissioner	5	5	100%	16	16	100%	1	1	100%
Setiawan Wangsaatmaja	Komisaris Commissioner	23	23	100%	36	31	86%	2	2	100%
Tomsi Tohir**	Komisaris Commissioner	5	5	100%	16	16	100%	1	1	100%
Diding Sakri	Komisaris Independen Independent Commissioner	23	23	100%	36	36	100%	2	2	100%
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	23	23	100%	36	36	100%	2	2	100%

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 tanggal 25 Mei 2023
** Diangkat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 dan Efektif menjabat pada tanggal 9 Agustus 2023 berdasarkan hasil keputusan Penilaian Kemampuan dan Kepatutan dari Otoritas Jasa Keuangan.
* Respectfully dismissed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) dated May 25, 2023
** Appointed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) and effective on August 9, 2023 based on the results of the Fit and Proper Test decision from the Financial Services Authority.

Pelatihan dan/atau Peningkatan Kompetensi Anggota Dewan Komisaris

Kebijakan diseluruh level organisasi bank **bjb**, setiap pegawai memiliki kesempatan yang setara dalam proses pengembangan karir sesuai dengan kinerja, kompetensi, pengalaman dan kriteria lainnya yang ditetapkan serta kesempatan dalam mendapatkan pendidikan dan pelatihan. Hal ini sesuai dengan kebijakan terkait pengembangan kompetensi karyawan yang tertuang dalam Surat Keputusan Direksi No. 0001/SK-DIR/ET/2017 tanggal 09 Februari 2017 tentang Pedoman Pengelolaan Pendidikan. Adapun ketentuan pengelolaan Sertifikasi Manajemen Risiko tertuang dalam Surat Edaran Nomor 007/SE/DIR-ET/2017 tanggal 10 Februari 2017 perihal Sertifikasi Manajemen Risiko.

Adapun pelatihan dan/atau peningkatan kompetensi Dewan Komisaris selama tahun 2023 adalah sebagai berikut.

Training and/or Increasing the Competence of Members of the Board of Commissioners

The policy at all levels of the bank **bjb** organization was that every employee had equal opportunities in the career development process in accordance with performance, competence, experience and other established criteria as well as opportunities to receive education and training. This was in accordance with the policies related to employee competency development as stated in the Decree of the Directors No. 0001/SK-DIR/ET/2017 dated February 09, 2017 concerning Guidelines for Education Management. The provisions for the management of Risk Management Certification were contained in Circular Letter Number 007/SE/DIR-ET/2017 dated February 10, 2017 regarding Risk Management Certification.

The training and/or competency improvement for the Board of Commissioners during 2023 are as follows.

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Types of Training and Competency Development/Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	*Executive Workshop* Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	**bjb** University
		Forum Leadership Direktur Utama Dan Komisaris Utama BPDSI BPDSI President Director and Main Commissioner Leadership Forum	Lombok, 07 - 08 Juli 2023 Lombok, July 7-8, 2023	ASBANDA
		Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif Executive Workshop in 2023 Be One: United Solid Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	PUTRA ADITYA UTAMA PT - TAGAR MEDIA INDONESIA
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui *Fee Based Income* Kredit Yang Berkualitas Executive Workshop in 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	AWATARA KREATIF NUSANTARA PT (AWATARA) - TD CONSULTANT
		Workshop Strategi BPD Dalam Disrupsi Era Financial 4.0 dan 5.0 BPD Strategy Workshop in the Disruption of 4.0 and 5.0 Financial Era	Padang, 15 - 16 Agustus 2023 Padang, August 15 – 16, 2023	LEARNING MEDIA INDONESIA
		International Risk Management Refreshment Program For Executives International Risk Management Refreshment Program For Executives	New York, 28 Oktober 2023 - 05 November 2023 New York, October 28, 2023 - November 05, 2023	PT SINERGI INDONESIA PINTAR
		Seminar: Berkolaborasi Di Era Teknologi Tanpa Batas Seminar: Collaborating in the Era of Unlimited Technology	Surabaya, 15 - 17 November 2023 Surabaya, November 15 – 17, 2023	FORUM KOMUNIKASI DEWAN KOMISARIS BANK PEMBANGUNAN DAERAH SELURUH INDONESIA

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Types of Training and Competency Development/Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
		Workshop and Refreshment Sertifikasi Manajemen Risiko : Stress Test Operational And Bank Risk Management Workshop and Refreshment Sertifikasi Manajemen Risiko : Stress Test Operational And Bank Risk Management	Jakarta, 22 - 23 November 2023 Jakarta, November 22 – 23, 2023	PT SINERGI INDONESIA PINTAR
		Risk Management Workshop (Refreshment Sertifikasi Manajemen Risiko) Untuk Pengurus bank **bjb** (Public Training-Luring) Risk Management Workshop (Risk Management Certification Refreshment) for bank **bjb** Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Muhadi*	Komisaris Commissioner	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	**bjb** University
Rudie Kusmayadi**	Komisaris Commissioner	Workshop Strategi BPD Dalam Disrupsi Era Financial 4.0 dan 5.0 BPD Strategy Workshop in the Disruption of 4.0 and 5.0 Financial Era	Padang, 15 - 16 Agustus 2023 Padang, August 15 – 16, 2023	LEARNING MEDIA INDONESIA
		International Risk Management Refreshment Program For Executives International Risk Management Refreshment Program For Executives	New York, 28 Oktober 2023 - 05 November 2023 New York, October 28, 2023 - November 05, 2023	PT SINERGI INDONESIA PINTAR
		Seminar: Berkolaborasi Di Era Teknologi Tanpa Batas Seminar: Collaborating in the Era of Unlimited Technology	Surabaya, 15 - 17 November 2023 Surabaya, November 15 – 17, 2023	FORUM KOMUNIKASI DEWAN KOMISARIS BANK PEMBANGUNAN DAERAH SELURUH INDONESIA
		Workshop And Refreshment Sertifikasi Manajemen Risiko : Stress Test Operational and Bank Risk Management Workshop And Refreshment Sertifikasi Manajemen Risiko : Stress Test Operational and Bank Risk Management	Jakarta, 22 - 23 November 2023 Jakarta, November 22 – 23, 2023	PT SINERGI INDONESIA PINTAR
		Risk Management Workshop (Refreshment Sertifikasi Manajemen Risiko) Untuk Pengurus bank **bjb** (Public Training-Luring) Risk Management Workshop (Risk Management Certification Refreshment) for bank **bjb** Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Setiawan Wangsaatmaja	Komisaris Commissioner	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	**bjb** University
		Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif Executive Workshop in 2023 Be One: United Solid Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	PUTRA ADITYA UTAMA PT - TAGAR MEDIA INDONESIA
		Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui *Fee Based Income* Kredit Yang Berkualitas Executive Workshop in 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	AWATARA KREATIF NUSANTARA PT (AWATARA) - TD CONSULTANT

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Types of Training and Competency Development/Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
		Workshop Strategi BPD Dalam Disrupsi Era Financial 4.0 dan 5.0 BPD Strategy Workshop in the Disruption of 4.0 and 5.0 Financial Era	Padang, 15 - 16 Agustus 2023 Padang, August 15 – 16, 2023	LEARNING MEDIA INDONESIA
		Executive Workshop Banking & Finance International Program (Include: Refreshment Risk Management Program Climate Change Risk) Executive Workshop Banking & Finance International Program (Include: Refreshment Risk Management Program Climate Change Risk)	London, 19 - 29 Oktober 2023 London, October 19 - 29, 2023	TD CONSULTANT
		Workshop And Refreshment Sertifikasi Manajemen Risiko : *Stress Test Operational And Bank Risk Management* Workshop And Refreshment Sertifikasi Manajemen Risiko : Stress Test Operational And Bank Risk Management	Jakarta, 22 - 23 November 2023 Jakarta, November 22 – 23, 2023	PT SINERGI INDONESIA PINTAR
		Risk Management Workshop (Refreshment Sertifikasi Manajemen Risiko) Untuk Pengurus bank **bjb** (Public Training-Luring) Risk Management Workshop (Risk Management Certification Refreshment) for bank **bjb** Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Tomsi Tohir**	Komisaris Commissioner	Workshop Strategi BPD Dalam Disrupsi Era Financial 4.0 Dan 5.0 BPD Strategy Workshop in the Disruption of 4.0 and 5.0 Financial Era	Padang, 15 - 16 Agustus 2023 Padang, August 15 – 16, 2023	LEARNING MEDIA INDONESIA
		Workshop and Refreshment Sertifikasi Manajemen Risiko : *Stress Test Operational and Bank Risk Management* Workshop and Refreshment Sertifikasi Manajemen Risiko : Stress Test Operational and Bank Risk Management	Jakarta, 22 - 23 November 2023 Jakarta, November 22 – 23, 2023	PT SINERGI INDONESIA PINTAR
		Risk Management Workshop (Refreshment Sertifikasi Manajemen Risiko) Untuk Pengurus bank **bjb** (Public Training-Luring) Risk Management Workshop (Risk Management Certification Refreshment) for bank **bjb** Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Diding Sakri	Komisaris Independen Independent Commissioner	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	**bjb** University
		Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop in 2023 Be One: United Solid Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	PUTRA ADITYA UTAMA PT - TAGAR MEDIA INDONESIA
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas Executive Workshop in 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	AWATARA KREATIF NUSANTARA PT (AWATARA) - TD CONSULTANT
		Workshop Strategi BPD Dalam Disrupsi Era Financial 4.0 Dan 5.0 BPD Strategy Workshop in the Disruption of 4.0 and 5.0 Financial Era	Padang, 15 - 16 Agustus 2023 Padang, August 15 – 16, 2023	LEARNING MEDIA INDONESIA

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Types of Training and Competency Development/Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
		International Risk Management Refreshment Program For Executives International Risk Management Refreshment Program For Executives	New York, 28 Oktober 2023 - 05 November 2023 New York, October 28, 2023 - November 05, 2023	PT SINERGI INDONESIA PINTAR
		Seminar: Berkolaborasi Di Era Teknologi Tanpa Batas Seminar: Collaborating in the Era of Unlimited Technology	Surabaya, 15 - 17 November 2023 Surabaya, November 15 – 17, 2023	FORUM KOMUNIKASI DEWAN KOMISARIS BANK PEMBANGUNAN DAERAH SELURUH INDONESIA
		Workshop and Refreshment Sertifikasi Manajemen Risiko : *Stress Test Operational And Bank Risk Management* Workshop and Refreshment Sertifikasi Manajemen Risiko : Stress Test Operational And Bank Risk Management	Jakarta, 22 - 23 November 2023 Jakarta, November 22 – 23, 2023	PT SINERGI INDONESIA PINTAR
		Risk Management Workshop (*Refreshment* Sertifikasi Manajemen Risiko) Untuk Pengurus bank **bjb** (*Public Training-Luring*) Risk Management Workshop (Risk Management Certification Refreshment) for bank **bjb** Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	*Executive Workshop* Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage	Bandung, 16 Januari 2023 Bandung, January 16, 2023	**bjb** University
		Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif Executive Workshop in 2023 Be One: United Solid Collaborative	Bandung, 23 Juli 2023 Bandung, July 23, 2023	PUTRA ADITYA UTAMA PT - TAGAR MEDIA INDONESIA
		Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas Executive Workshop in 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Quality Fee Based Income Credit	Bandung, 24 Juli 2023 Bandung, July 24, 2023	AWATARA KREATIF NUSANTARA PT (AWATARA) - TD CONSULTANT
		Workshop Strategi BPD Dalam Disrupsi Era Financial 4.0 Dan 5.0 BPD Strategy Workshop in the Disruption of 4.0 and 5.0 Financial Era	Padang, 15 - 16 Agustus 2023 Padang, August 15 – 16, 2023	LEARNING MEDIA INDONESIA
		Executive Workshop Banking & Finance International Program (Include: Refreshment Risk Management Program Climate Change Risk) Executive Workshop Banking & Finance International Program (Include: Refreshment Risk Management Program Climate Change Risk)	London, 19 - 29 Oktober 2023 London, October 19 - 29, 2023	TD CONSULTANT
		Seminar: Berkolaborasi Di Era Teknologi Tanpa Batas Seminar: Collaborating in the Era of Unlimited Technology	Surabaya, 15 - 17 November 2023 Surabaya, November 15 – 17, 2023	FORUM KOMUNIKASI DEWAN KOMISARIS BANK PEMBANGUNAN DAERAH SELURUH INDONESIA
		Workshop and Refreshment Sertifikasi Manajemen Risiko : *Stress Test Operational and Bank Risk Management* Workshop and Refreshment Sertifikasi Manajemen Risiko : Stress Test Operational and Bank Risk Management	Jakarta, 22 - 23 November 2023 Jakarta, November 22 - 23 2023	PT SINERGI INDONESIA PINTAR

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Types of Training and Competency Development/Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
		Risk Management Workshop (*Refreshment* Sertifikasi Manajemen Risiko) Untuk Pengurus bank **bjb** (*Public Training-Luring*) Risk Management Workshop (Risk Management Certification Refreshment) for bank **bjb** Management (Public Training-Offline)	Jakarta, 13 Desember 2023 Jakarta, December 13, 2023	TD Consultant

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 tanggal 25 Mei 2023
** Diangkat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 dan Efektif menjabat pada tanggal 9 Agustus 2023 berdasarkan hasil keputusan Penilaian Kemampuan dan Kepatutan dari Otoritas Jasa Keuangan.
* Respectfully dismissed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) dated May 25, 2023
** Appointed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) and effective on August 9, 2023 based on the results of the Fit and Proper Test decision from the Financial Services Authority.

Program Orientasi Bagi Komisaris Baru

Program pengenalan Dewan Komisaris dilaksanakan bagi anggota Dewan Komisaris yang baru diangkat oleh RUPS untuk mendapat informasi mengenai Perusahaan di dalam mendukung pelaksanaan tugas dan tanggung jawabnya yang dilaksanakan pada internal Dewan Komisaris.

bank **bjb** telah melaksanakan program orientasi (*induction program*) bagi Dewan Komisaris yang baru diangkat dengan tujuan untuk memberikan gambaran atas kegiatan bisnis, rencana Perseroan kedepan, panduan kerja dan lainnya yang menjadi tanggung jawab pengurus dengan dokumen sebagai berikut:

1. Rencana Bisnis Bank (RBB) 2023 – 2025.
2. Arahan Strategi Direksi Tahunan (ASDT) 2024.
3. Rencana Aksi Keuangan Berkelanjutan (RAKB) 2023.
4. Anggaran Dasar berupa Akta Pernyataan Keputusan RUPS Nomor 05 tanggal 04 April 2023.
5. Laporan Tahunan Tahun Buku 2022.
6. Laporan Keberlanjutan Tahun 2022.
7. Laporan Pelaksanaan Tata Kelola Tahun 2022.
8. Ketentuan bank **bjb** pada level Kebijakan, yaitu:
   a. Kebijakan Akuntansi.
   b. Kebijakan APU, PPT & PPPSPM.
   c. Kebijakan Audit Internal.
   d. Kebijakan *Business Continuity Management*.
   e. Kebijakan *Corporate Secretary*
   f. Kebijakan *Change Management Office*.
   g. Kebijakan *Aplikasi Sistem Monitoring Proyek*.
   h. Kebijakan Dana dan Jasa.
   i. Kebijakan Hukum.
   j. Kebijakan Human Capital.
   k. Kebijakan Kepatuhan.
   l. Kebijakan Keuangan Berkelanjutan.
   m. Kebijakan Manajemen Risiko.
   n. Kebijakan Operasional.
   o. Kebijakan Pendidikan dan Pelatihan.
   p. Kebijakan Pengelolaan Penyertaan Modal, Divestasi dan Konglomerasi Keuangan.
   q. Kebijakan Perkreditan Bank.

Orientation Program For New Commissioners

The Board of Commissioners induction program is carried out for members of the Board of Commissioners whom the GMS has just appointed to obtain information about the Company in order to support the implementation of their duties and responsibilities, which are carried out internally by the Board of Commissioners.

bank **bjb** has conducted an induction program for the newly appointed Board of Commissioners. The program aims to provide an overview of business activities, the Company's future plans, work guidelines and others that are the responsibility of the Management which can be in the following documents, including:

1. Bank Business Plan (RBB) 2023 – 2025.
2. Annual Directors' Strategy Direction (ASDT) 2024.
3. Sustainable Finance Action Plan (RAKB) 2023.
4. Articles of Association, comprising of Deed of Resolutions of GMS Number 05 dated April 4, 2023.
5. Annual Report for the 2022 Financial Year.
6. Sustainable Report 2022.
7. Report of the Implementation of Governance 2022.
8. Provisions of bank **bjb** in the policy level, are as follows:
   a. Accounting Policy.
   b. AML, CFT & CPF Policy.
   c. Internal Audit Policy.
   d. Business Continuity Management Policy.
   e. Corporate Secretary Policy
   f. Change Management Office Policy.
   g. Project Monitoring System Application Policy.
   h. Funds and Service Policy.
   i. Legal Policy.
   j. Human Capital Policy.
   k. Compliance Policy.
   l. Sustainable Finance Policy.
   m. Risk Management Policy.
   n. Operational Policy.
   o. Education and Training Policy.
   p. Equity Participation, Divestments, and Financial Conglomerate Management Policy.
   q. Bank Credit Policy.

r. Kebijakan Perlindungan Nasabah.
s. Kebijakan Sistem Pengendalian Intern.
t. Kebijakan Tata Kelola.
u. Kebijakan Tata Tertib Kerja Direksi.
v. Kebijakan Teknologi Informasi.
w. Kebijakan Tresuri

Program orientasi bagi anggota Komisaris baru di tahun 2023 diselenggarakan melalui rapat internal Dewan Komisaris, rapat gabungan Dewan Komisaris dengan Direksi dan unit-unit yang terkait.

Keputusan dan Pelaksanaan Tugas Dewan Komisaris

Dewan Komisaris bank **bjb** proaktif dalam melakukan pengawasan terhadap kinerja Direksi dan memberikan saran kepada Direksi. Bentuk pengawasan yang dilakukan Dewan Komisaris tentunya mengacu pada Anggaran Dasar Bank, ketentuan internal, POJK dan peraturan perundang–undangan yang berlaku.

Sebagai upaya di dalam menjalankan tugas dan tanggung jawabnya, selama tahun 2023 Dewan Komisaris telah melaksanakan hal-hal sebagai berikut:

1. Melakukan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi termasuk pengawasan terhadap:
   a. Perumusan dan pelaksanaan Rencana Bisnis Bank;
   b. Evaluasi pencapaian kinerja bulanan;
   c. Ketentuan Anggaran Dasar dan Keputusan RUPS;
   d. Peraturan perundang–undangan, untuk kepentingan Bank dan sesuai dengan maksud dan tujuan bisnis Bank.
2. Melakukan tugas yang secara khusus diberikan kepadanya menurut Anggaran Dasar, peraturan perundang–undangan dan/atau keputusan RUPS, diantaranya adalah:
   a. Memantau dan melaporkan pelaksanaan *action plan* Tata Kelola Perusahaan (*Good Corporate Governance*);
   b. Mengawasi dan memberikan nasihat kepada Direksi dalam menjalankan kegiatan bisnis Bank (kebijakan kepengurusan oleh Direksi);
   c. Mengawasi efektivitas penerapan GCG pada setiap tingkatan dan jenjang organisasi Bank;
   d. Mengawasi pelaksanaan Manajemen Risiko;
   e. Memantau dan mengevaluasi kinerja Direksi ;
   f. Memantau kepatuhan Bank terhadap peraturan OJK, Bank Indonesia dan peraturan perundang–undangan yang berlaku serta komitmen kepada Bank Indonesia, Otoritas Jasa Keuangan dan pihak – pihak lainnya;
   g. Mengawasi dan memberikan nasihat terkait pelaksanaan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) Bank;

r. Customer Protection Policy.
s. Internal Control System Policy.
t. Governance Policy.
u. Directors' Code of Conduct Policy.
v. Information Technology Policy.
w. Treasury Policy

The induction program for members of the Commissioners in 2023 is held through the Board of Commissioners' internal meeting, joint meetings of the Board of Commissioners and the Directors as well as relevant units.

Decision and Implementation of the Board of Commissioners' Tasks

bank **bjb**'s Board of Commissioners was proactive in supervising the performance of the Board of Directors and providing advice to the Board of Directors. The form of supervision carried out by the Board of Commissioners certainly referred to the Bank's Articles of Association, internal regulations, POJK and applicable laws and regulations.

As an effort in carrying out its duties and responsibilities, during 2023 the Board of Commissioners carried out the following:

1. Supervising the implementation of the duties and responsibilities of the Board of Directors including supervision of:
   a. Perumusan dan pelaksanaan Bank Business Plan;
   b. Evaluation of monthly performance achievement;
   c. Provisions of the Articles of Association and GMS Decisions;
   d. Laws and regulations, for the benefit of the Bank and in accordance with the purposes and objectives of the Bank's business.
2. Carrying out tasks specifically assigned to him according to the Articles of Association, laws and regulations and/or GMS resolutions, including:
   a. Monitor and report on the implementation of the Good Corporate Governance action plan;
   b. Supervise and provide advice to the Board of Directors in carrying out the Bank's business activities (management policy by the Board of Directors);
   c. Supervise the effectiveness of GCG implementation at every level and level of the Bank's organization;
   d. Supervise the implementation of Risk Management;
   e. Monitor and evaluate the performance of the Board of Directors;
   f. Monitor the Bank's compliance with OJK Regulation, Bank Indonesia and applicable laws and regulations as well as commitments to Bank Indonesia, the Financial Services Authority and other parties;
   g. Supervise and provide advice regarding the implementation of the Bank's Anti-Money Laundering and Prevention of the Financing of Terrorism (AML-CFT) program;

h. Mengarahkan, memantau, dan mengevaluasi pelaksanaan Rencana Bisnis Bank (RBB).
3. Menyusun pembagian tugas diantara anggota Dewan Komisaris sesuai dengan keahlian dan pengalaman masing-masing anggota Dewan Komisaris;
4. Menyusun program kerja dan target kinerja Dewan Komisaris setiap tahun serta mekanisme *review* terhadap kinerja Dewan Komisaris;
5. Mempertanggungjawabkan pelaksanaan tugas Dewan Komisaris kepada RUPS;
6. Meneliti dan menelaah laporan berkala dan Laporan Tahunan yang disiapkan Direksi, termasuk laporan hasil audit internal Bank;
7. Memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Internal Bank, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan, Bank Indonesia dan/atau hasil pengawasan otoritas lain yang berwenang;
8. Memastikan bahwa komite yang telah dibentuk telah menjalankan tugasnya secara efektif;
9. Melaksanakan *review* atas struktur organisasi;
10. Melaksanakan *review* atas KPI Direksi.

Sebagai bagian dari pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris terus berupaya untuk mendorong pelaksanaan pengawasan yang semakin efektif. Selama 2023, Dewan Komisaris telah mengeluarkan beberapa keputusan dan persetujuan, antara lain:

1. Surat Keputusan Dewan Komisaris Nomor 01/SK/DKO/2023 tanggal 15 Februari 2023 tentang Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
2. Surat Keputusan Dewan Komisaris Nomor 02/SK/DKO/2023 tanggal 26 Mei 2023 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
3. Surat Keputusan Dewan Komisaris Nomor 03/SK/DKO/2023 tanggal 13 Juni 2023 tentang Persetujuan Atas Revisi Rencana Bisnis Tahun 2023 - 2025 PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
4. Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 Tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
5. Surat Keputusan Dewan Komisaris Nomor 05/SK/DKO/2023 tanggal 21 November 2023 Tentang Persetujuan Atas Rencana Bisnis Tahun 2024 - 2026 PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
6. Penilaian Kinerja Direksi dan Dewan Komisaris Posisi Tahun 2022 Berdasarkan Metode *Self Assessment*.

h. Direct, monitor, and evaluate the implementation of the Bank's Business Plan (RBB).
3. Arranging division of tasks among members of the Board of Commissioners in accordance with the expertise and experience of each member of the Board of Commissioners;
4. Developing a work program and performance targets for the Board of Commissioners every year as well as a review mechanism for the performance of the Board of Commissioners;
5. Responsible for carrying out the duties of the Board of Commissioners to the GMS;
6. Examining and reviewing periodic reports and Annual Reports prepared by the Board of Directors, including reports on the Bank's internal audit results;
7. Ensuring that the Board of Directors had followed up on audit findings and recommendations from the Bank's Internal Audit Work Unit, external auditors, monitoring results from the Financial Services Authority, Bank Indonesia and/or monitoring results from other authorized authorities;
8. Ensuring that the committees that had been formed carry out their duties effectively;
9. Carrying out a review of the organizational structure;
10. Carrying out a review of the Board of Directors KPI.

As part of the implementation of its duties and responsibilities, the Board of Commissioners continued to strive to encourage more effective supervision. During 2023, the Board of Commissioners issued several decisions and approvals, including:

1. Decree of the Board of Commissioners Number 01/SK/DKO/2023 dated February 15, 2023, concerning Guidelines and Work Rules for the Risk Monitoring Committee of PT Bank Pembangunan Daerah West Java and Banten Tbk.
2. Decree of the Board of Commissioners Number 02/SK/DKO/2023 dated May 26, 2023, concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees of PT Bank Pembangunan Daerah West Java and Banten Tbk.
3. Decree of the Board of Commissioners Number 03/SK/DKO/2023 dated June 13, 2023, concerning Approval of the Revised Business Plan for 2023 - 2025 PT Bank Pembangunan Daerah West Java and Banten Tbk.
4. Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023, concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees of PT Bank Pembangunan Daerah West Java and Banten Tbk.
5. Decree of the Board of Commissioners Number 05/SK/DKO/2023 dated November 21, 2023, concerning Approval of the 2024 - 2026 Business Plan of PT Bank Pembangunan Daerah West Java and Banten Tbk.
6. Performance Assessment of Directors and Board of Commissioners Positions in 2022 Based on the Self-Assessment Method.

7. Penunjukan Kantor Akuntan Publik dengan mempertimbangkan rekomendasi Komite Audit terkait:
   a. Audit Pengelolaan Dana *Corporate Social Responsibility* (CSR) Tahun 2022.
   b. Kaji Ulang (*review*) Penerapan Fungsi Satuan Kerja Audit Internal (SKAI).
   c. Audit Laporan Keuangan bank **bjb** Tahun 2023.
   d. Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun 2023.
   e. Pendampingan Dalam Rangka Penerbitan Surat Berharga *Perpetual* I bank **bjb** Tahun 2023.
8. Persetujuan Rencana Kerja dan Anggaran Tahunan (RKAT) Satuan Kerja Audit Internal Tahun 2024.
9. Memberikan persetujuan Penerbitan Laporan Keuangan dengan mempertimbangkan Rekomendasi Komite Audit yaitu:
   a. Penerbitan Laporan Keuangan bank **bjb** Periode 31 Desember 2022 (Audited).
   b. Penerbitan Laporan Keuangan bank **bjb** Periode 31 Maret 2023.
   c. Penerbitan Laporan Keuangan bank **bjb** Periode 30 Juni 2023.
   d. Penerbitan Laporan Keuangan bank **bjb** Periode 30 September 2023.
10. Persetujuan Kebijakan Dana, Layanan, dan/atau Jasa.
11. Persetujuan Kebijakan Perkreditan Bank.
12. Persetujuan Pencabutan SK DIreksi Tentang Pedoman Penerapan Program APU PPT bank **bjb.**
13. Persetujuan Penyediaan Dana Fasilitas Kredit kepada Pihak terkait atas nama:
    a. Badan Pengelolaan Keuangan dan Aset Daerah (BPKAD) selaku Bendahara Umum Daerah (BUD) Pemerintah Daerah Provinsi Jawa Barat.
    b. Perubahan Syarat Penarikan Fasilitas Kredit KMK Koperasi Simpan Pinjam pada Pihak Terkait atas nama Koperasi Konsumen bank **bjb** "Ziebar".
    c. PT Artdeco Sejahtera Abadi.
    d. Restrukturisasi Faskred KMK BPR Installment Pihak Terkait atas nama PT BPR Indramayu Jabar
    e. Perpanjangan Fasilitas Kredit *Cash Collateral* pada Pihak Terkait atas nama BPR Cipatujah Jabar (Perseroda).
    f. Koperasi Konsumen bank **bjb** "Ziebar".
14. Persetujuan Penyertaan Modal Tahap II Kepada BPD Bengkulu Dalam Rangka Kelompok Usaha Bank (KUB).
15. Persetujuan Penetapan Rencana Bisnis DPLK bank **bjb** Periode Tahun 2024.
16. Persetujuan Kebijakan Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT dan PPPSPM).
17. Persetujuan *Risk Appetite Statement* dan *Risk Tolerance* terkait Teknologi Informasi.
18. Persetujuan Penyesuaian Struktur Organisasi bank **bjb**.

7. Appointment of a Public Accounting Firm by considering the relevant Audit Committee recommendations:
   a. Audit of Corporate Social Responsibility (CSR) Fund Management in 2022.
   b. Evaluating (reviewing) the Implementation of Internal Audit Work Unit (SKAI) Functions.
   c. Bank **bjb** financial report audit for 2023.
   d. Audit of bank **bjb** Financial Institution Pension Fund (DPLK) financial reports for 2023.
   e. Assistance in the issuance of bank **bjb** perpetual securities I in 2023.
8. Approval of the Internal Audit Work Unit's Annual Work Plan and Budget (RKAT) for 2024.
9. Providing approval for the issuance of Financial Reports by considering the Audit Committee Recommendations, namely:
   a. Issuance of bank **bjb** financial report for the period of December 31, 2022 (Audited).
   b. Issuance of bank **bjb** financial report for the period of March 31, 2023.
   c. Issuance of bank **bjb** financial report for the period of June 30, 2023.
   d. Issuance of bank **bjb** financial report for the period of September 30, 2023.
10. Approval of Fund, Service and/or Service Policies.
11. Approval of Bank Credit Policy.
12. Approval of the Revocation of the Directors' Decree concerning Guidelines for Implementing the bank **bjb** APU PPT Program.
13. Approval of the provision of credit facility funds to related parties on behalf of:
    a. Regional Financial and Asset Management Agency (BPKAD) as Regional General Treasurer (BUD) of the Regional Government of West Java Province.
    b. Changes to the Conditions for Withdrawing KMK Credit Facilities for Savings and Loans Cooperatives to Related Parties in the name of the bank **bjb** "Ziebar" Consumer Cooperative.
    c. PT Artdeco Sejahtera Abadi.
    d. Restructuring of KMK BPR Instalment Credit Facilities Related Parties on behalf of PT BPR Indramayu Jabar
    e. Extension of Cash Collateral Credit Facilities to Related Parties on behalf of BPR Cipatujah Jabar (Perseroda).
    f. Bank **bjb** "Ziebar" Consumer Cooperative.
14. Approval of Phase II Capital Participation to BPD Bengkulu in the Context of the Bank Business Group (KUB).
15. Approval of Determination of the bank **bjb** DPLK Business Plan for the 2024 Period.
16. Approval of the Policy for Implementing Anti-Money Laundering Programs, Prevention of Terrorism Financing and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (APU, PPT and PPPSPM).
17. Approval of the Risk Appetite Statement and Risk Tolerance related to Information Technology.
18. Approval of adjustments to bank **bjb**'s organizational structure.

19. Persetujuan Rencana Penyehatan BPR Intan Jabar (BIJ).
20. Persetujuan *Risk Appetite Statement* dan *Risk Tolerance*.
21. Persetujuan Kebijakan Kepatuhan.
22. Persetujuan Perubahan RBB Audit Teknologi Informasi Periode Triwulan IV Tahun 2023.
23. Persetujuan Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2024.
24. Persetujuan *Recovery Plan* bank **bjb.**
25. Persetujuan Kebijakan Trisury.
25. Evaluasi Kebijakan, Strategi, dan Kerangka manajemen Risiko.

Penilaian Kinerja Direksi dan Dewan Komisaris

Penilaian Kinerja Dewan Komisaris dan Direksi untuk tahun 2023 sesuai dengan Peraturan Otoritas Jasa Keuangan nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum dilakukan oleh Dewan Komisaris yang dibantu oleh Komite Nominasi dan Remunerasi kemudian disampaikan pada RUPS melalui laporan tugas pengawasan Dewan Komisaris dalam Laporan Tahunan Perseroan.

Penilaian Kinerja Direksi

Penilaian kinerja Direksi dilakukan secara kolektif kolegial dan individu melalui metode *self assessment*, berdasarkan parameter – parameter sesuai dengan ketentuan yang berlaku.

PROSEDUR PELAKSANAAN PENILAIAN KINERJA DIREKSI

1. Penilaian kinerja Direksi dilakukan 1 (satu) kali dalam satu tahun setiap akhir tahun buku baik secara kolektif kolegial maupun individu.
2. Penilaian kinerja menjadi dasar pertimbangan dalam pemberian remunerasi khususnya tantiem.
3. Mekanisme dan Indikator penilaian kinerja Direksi diatur dalam Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi

Hasil penilaian Direksi yang dilakukan oleh Dewan Komisaris, tersebut disampaikan kepada Pemegang Saham, untuk diputuskan di dalam Rapat Umum Pemegang Saham Tahunan.

KRITERIA EVALUASI KINERJA DIREKSI

Kriteria penilaian kinerja Direksi adalah pencapaian atas Rencana Bisnis Bank yang telah ditetapkan.

19. Approval of the Restructuring Plan for BPR Intan Jabar (BIJ).
20. Approval of the Risk Appetite Statement and Risk Tolerance.
21. Approval of Compliance Policy.
22. Approval of Changes to the Information Technology Audit RBB for the Fourth Quarter of 2023.
23. Approval of the 2024 Sustainable Financial Action Plan (RAKB).
24. Approval of bank **bjb** Recovery Plan.
25. Trisury Policy Approval.
26. Evaluation of Risk Management Policies, Strategies and Frameworks.

Performance Assessment of the Directors and Board of Commissioners

Performance appraisal of the Board of Commissioners and Directors for 2023 in accordance with OJK Regulation number 45/POJK.03/2015 concerning Implementation of Governance in Providing Remuneration for commercial banks was carried out by the Board of Commissioners assisted by the Nomination and Remuneration Committee then submitted to the GMS through a report the supervisory duties of the Board of Commissioners in the Company's Annual Report.

Performance Assessment of the Directors

Performance appraisal of the Directors was carried out collectively, collegially and individually through the self-assessment method, based on parameters in accordance with applicable regulations.

PROCEDURES FOR THE IMPLEMENTATION OF THE PERFORMANCE OF THE DIRECTORS

1. Performance appraisal of the Directors is carried out 1 (one) time in a year at the end of each financial year, both collectively, collegial and individual.
2. Performance appraisal is the basis for consideration in the provision of remuneration, especially tantiem.
3. Mechanisms and indicators for evaluating the performance of the Directors are regulated in the Nomination and Remuneration Committee Guidelines and Work Procedures

The results of the Board of Directors' assessment carried out by the Board of Commissioners are submitted to the Shareholders, to be decided at the Annual General Meeting of Shareholders.

EVALUATION CRITERIA OF THE DIRECTORS PERFORMANCE

The criteria for evaluating the performance of the Directors is the achievement of the established Bank Business Plan.

PIHAK YANG MELAKUKAN PENILAIAN

Pihak yang melakukan penilaian atas kinerja Direksi adalah Dewan Komisaris dan Pemegang Saham dalam Rapat Umum Pemegang Saham Tahunan.

HASIL PENILAIAN KINERJA DIREKSI

Atas pelaksanaan tugas kepengurusan Perseroan oleh Direksi, RUPS dan Dewan Komisaris memutuskan bahwa Direksi telah melaksanakan tugasnya dengan baik. Hasil penilaian kinerja Direksi secara kolektif kolegial pada tahun 2023 dinilai baik dengan pencapaian nilai sebesar 100%.

Penilaian Kinerja Dewan Komisaris

Penilaian kinerja Dewan Komisaris dibantu oleh Komite Nominasi dan Remunerasi yang kemudian disampaikan pada RUPS melalui Laporan tugas pengawasan Dewan Komisaris dalam Laporan Tahunan Perseroan. Berdasarkan laporan tersebut RUPS memberikan pembebasan sepenuhnya terhadap pertanggungjawaban (*acquit et decharge*) Dewan Komisaris atas tugas pengawasan yang dilakukan sepanjang tahun buku 2022.

PROSEDUR PELAKSANAAN PENILAIAN KINERJA DEWAN KOMISARIS

1. Penilaian kinerja Dewan Komisaris dilakukan 1 (satu) kali dalam satu tahun setiap akhir tahun buku baik secara kolektif kolegial maupun individu.
2. Penilaian kinerja menjadi dasar pertimbangan dalam pemberian remunerasi khususnya tantiem.
3. Mekanisme dan Indikator penilaian kinerja Dewan Komisaris diatur dalam Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi.

KRITERIA EVALUASI KINERJA DEWAN KOMISARIS

Kinerja Dewan Komisaris yang dilaporkan kepada Pemegang Saham melalui RUPS dinilai berdasarkan kriteria–kriteria yang berhubungan dengan pelaksanaan tugas dan tanggung jawab Dewan Komisaris baik secara kolegial maupun individual yang mencakup aspek struktur, operasional, pengarahan, pengawasan dan pelaporan serta pencapaian realisasi Program Kerja/Rencana Kerja Tahunan Dewan Komisaris tahun 2023.

PIHAK YANG MELAKUKAN PENILAIAN

Pihak yang melakukan penilaian atas kinerja Dewan Komisaris yaitu Pemegang Saham dalam RUPS.

PARTIES THAT DO THE ASSESSMENT

The parties that evaluate the performance of the Directors are the Board of Commissioners and Shareholders at the Annual General Meeting of Shareholders.

RESULTS OF THE DIRECTORS 'PERFORMANCE ASSESSMENT

For the implementation of the management of the Company by the Directors, the GMS and the Board of Commissioners decide that the Directors have carried out their duties properly. The results of the collegial collective performance assessment of the Board of Directors in 2023 are considered good with a score of 100%.

Performance Assessment of the Board of Commissioners

The performance assessment of the Board of Commissioners was assisted by the Nomination and Remuneration Committee which was then submitted to the GMS through the Board of Commissioners' supervisory duties report in the Company's Annual Report. Based on this report, the GMS provided full release of the Board of Commissioners' accountability (acquit et decharge) for the supervisory duties carried out throughout the 2022 financial yea.

PROCEDURES FOR THE IMPLEMENTATION OF THE PERFORMANCE OF THE BOARD OF COMMISSIONERS

1. Assessment of the performance of the Board of Commissioners is conducted 1 (once) a year at the end of each financial year, both collectively and individually.
2. Performance appraisal became the basis for consideration in providing remuneration, especially bonuses
3. Mechanism and performance assessment indicators for the Board of Commissioners were regulated in the Nomination and Remuneration Committee Charter.

EVALUATION CRITERIA OF THE BOARD OF COMMISSIONER PERFORMANCE

The performance of the Board of Commissioners reported to Shareholders through the GMS is assessed based on the criteria related to the implementation of the duties and responsibilities of the Board of Commissioners baik secara kolegial maupun individual which includes aspects of structure, operations, direction, supervision and reporting as well as the achievement of the realization of the Work Program/Annual Work Plan of the Board of Commissioners in 2023.

PARTIES THAT DO THE ASSESSMENT

The party evaluating the performance of the Board of Commissioners is the Shareholders at the GMS.

HASIL PENILAIAN KINERJA DEWAN KOMISARIS

Dewan Komisaris telah menyusun dan melaksanakan program kerja Dewan Komisaris tahun 2023 dengan memperhatikan tugas, wewenang dan kewajiban Dewan Komisaris dalam hal pengawasan Perseroan sesuai dengan peraturan dan perundang-undangan yang berlaku. Atas pelaksanaan tugas pengawasan Perseroan oleh Dewan Komisaris, RUPS menyatakan bahwa Dewan Komisaris telah melaksanakan tugasnya dengan baik.

Hasil penilaian kinerja Dewan Komisaris secara kolektif kolegial pada tahun 2023 dinilai baik dengan pencapaian nilai sebesar 100%.

Penilaian Kinerja Komite di Bawah Dewan Komisaris dan Dasar Penilaiannya

Dalam rangka meningkatkan peran Dewan Komisaris dalam menjalankan fungsi pengawasan, Dewan Komisaris telah membentuk 4 (empat) komite yaitu:
1. Komite Audit
2. Komite Nominasi dan Remunerasi
3. Komite Pemantau Risiko
4. Komite Tata Kelola Terintegrasi

Prosedur penilaian kinerja Komite di bawah Dewan Komisaris dilakukan oleh Dewan Komisaris secara periodik yang dilakukan 1 (satu) kali dalam satu tahun berdasarkan kriteria yang telah ditetapkan. Proses penilaian kinerja Komite di bawah Dewan Komisaris dilakukan melalui rapat internal Dewan Komisaris. Adapun kriteria penilaian kinerja Komite di bawah Dewan Komisaris berdasarkan kompetensi, rapat dan pelaksanaan tugas komite selama tahun buku. Uraian terkait rapat dan pelaksanaan tugas masing-masing Komite di bawah Dewan Komisaris dijelaskan pada bagian Komite di bawah Dewan Komisaris Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

Komite Audit memiliki tugas dan tanggung jawab untuk membantu Dewan Komisaris melakukan pengawasan atas efektivitas sistem pengendalian internal, internal audit dan proses pelaporan keuangan. Sepanjang tahun 2023, Komite Audit telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Audit telah melaksanakan rapat sebanyak 15 (lima belas) kali dan menjalankan tugasnya yang antara lain:
1. Melakukan evaluasi terhadap rencana kerja tahunan dan anggaran Satuan Kerja Audit Internal (SKAI) Tahun 2023 dan Tahun 2024.
2. Melakukan *review* dan pemantauan atas pelaksanaan tugas Satuan Kerja Audit Internal (SKAI) yang dilakukan setiap triwulan dan dilaporkan kepada Dewan Komisaris.

RESULTS OF THE BOARD OF COMMISSIONER PERFORMANCE ASSESSMENT

The Board of Commissioners compiled and implemented the work program of the Board of Commissioners in 2023 by considering the duties, authorities and obligations of the Board of Commissioners in terms of supervision of the Company in accordance with the applicable laws and regulations. On the implementation of the supervisory duties of the Company by the Board of Commissioners, the GMS stated that the Board of Commissioners carried out its duties properly.

The results of the collective, collegial and individual performance appraisal of the Board of Commissioners in 2023 are considered good with the achievement of a score of 100%.

Performance Assessment of the Committee Under the Board of Commissioners and the Basis of the Assessment

In order to enhance the role of the Board of Commissioners in carrying out the supervisory function, the Board of Commissioners has formed 4 (four) committees namely:
1. Audit Committee
2. Nomination and Remuneration Committee
3. Risk Monitoring Committee
4. Integrated Governance Committee

The procedure for evaluating the performance of the Committees under the Board of Commissioners was carried out by the Board of Commissioners periodically, carried out 1 (one) time in a year based on predetermined criteria. Process for evaluating the performance of Committees under the Board of Commissioners based on competency internal meeting of the Board of Commissioners. The criteria for evaluating the performance of the Committees under the Board of Commissioners were based on the committee's meetings and duties during the financial year. The descriptions related to the meetings and the implementation of the duties of each Committee under the Board of Commissioners were explained in the Organ and Committees section under the Board of Commissioners Chapter of Corporate Governance in this Annual Report.

The Audit Committee had duties and responsibilities to assist the Board of Commissioners in supervising the effectiveness of the internal control system, internal audit and financial reporting processes. Throughout 2023, the Audit Committee carried out its duties and responsibilities well. The Audit Committee held 15 (fifteen) meetings and carried out its duties, which include

1. Evaluate the annual work plan and budget of the Internal Audit Work Unit (SKAI) for 2023 and 2024.

2. Reviewing and monitoring the implementation of the duties of the Internal Audit Unit (SKAI) carried out every quarter and reported to the Board of Commissioners.

3. Pemantauan pemenuhan komitmen tindak lanjut atas Hasil Audit Internal oleh SKAI.
4. Melakukan penelitian dan analisis mengenai kelayakan Auditor Eksternal (AP dan KAP) dan memberikan rekomendasi kepada Dewan Komisaris terkait dengan Penunjukan Kantor Akuntan Publik terkait:
   a. Audit Pengelolaan Dana *Corporate Social Responsibility* (CSR) Tahun 2022
   b. Kaji Ulang (*review*) Penerapan Fungsi Satuan Kerja Audit Internal (SKAI)
   c. Audit Laporan Keuangan bank **bjb** Tahun 2023
   d. Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun 2023
   e. Pendampingan Dalam Rangka Penerbitan Surat Berharga *Perpetual I* bank **bjb** Tahun 2023
5. Melakukan evaluasi terhadap pelaksanaan audit oleh AP dan KAP terkait:
   a. Pelaksanaan Audit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar dan Rekan (RSM) atas Audit Laporan Keuangan bank **bjb** Tahun Buku 2022.

   b. Pelaksanaan Audit oleh Kantor Akuntan Publik Kumalahadi, Kuncara, Sugeng Pamudji & Rekan (KKSP) atas Laporan Keuangan dan Portofolio Investasi Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun 2022.
6. Melakukan *review* terhadap laporan keuangan publikasi triwulanan bank **bjb**.
7. Memberikan rekomendasi tentang perbaikan pelaksanaan proses audit dan peningkatan kompetensi auditor.

8. Evaluasi terhadap pelaksanaan tugas Divisi Kepatuhan dalam pemenuhan tindak lanjut Hasil Pemeriksaan Otoritas Jasa Keuangan (OJK) serta hasil pemeriksaan eksternal lainnya.

Komite Nominasi dan Remunerasi berfungsi untuk membantu Dewan Komisaris dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan remunerasi terhadap anggota Direksi dan Dewan Komisaris. Sepanjang tahun 2023, Komite Nominasi dan Remunerasi telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 15 (lima belas) kali dan menjalankan tugasnya yang antara lain:

1. Melakukan proses nominasi untuk jabatan Pengurus pada RUPS Tahunan Tahun Buku 2022 dan RUPS Luar Biasa Tahun 2023.
2. Memberikan rekomendasi kepada Dewan Komisaris terkait pengangkatan dan perpanjangan perjanjian kerja anggota Komite dari pihak independen.
3. Mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi Pengurus dan Pegawai
4. Melakukan Penilaian Kinerja Dewan Komisaris dan Direksi Berdasarkan *self assessment*.

3. Monitoring the fulfillment of follow-up commitments on Internal Audit Results by SKAI.
4. Conduct research and analysis regarding the feasibility of External Auditors (AP and KAP) and provide recommendations to the Board of Commissioners regarding the Appointment of the relevant Public Accounting Firm:
   a. Corporate Social Responsibility (CSR) Fund Management Audit 2022
   b. Evaluating (reviewing) the Implementation of Internal Audit Work Unit (SKAI) Functions
   c. Audit of bank **bjb** financial statements for 2023
   d. Financial Statements Audit of the Financial Institution Pension Fund (DPLK) bank **bjb** 2023
   e. Assistance in the Issuance of bank **bjb** Perpetual Securities I in 2023
5. Evaluate the implementation of the audit by the relevant AP and KAP:
   a. Audit Implementation by Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar dan Rekan (RSM) on Financial Statements Audit bank **bjb** for the 2022 Financial Year.
   b. Audit Implementation by Public Accounting Firm Kumalahadi, Kuncara, Sugeng Pamudji & Rekan (KKSP) on Financial Statements and Investment Portfolio of bank **bjb** Financial Institution in 2022.

6. Reviewing the quarterly published financial statements of bank **bjb**.
7. Providing recommendations on improving the implementation of the audit process and increasing the competence of auditors.
8. Evaluation of the implementation of the duties of the Compliance Division in the fulfillment of follow-up on the results of the Financial Services Authority (OJK) examination as well as the results of other external audits.

The Nomination and Remuneration Committee functions to assist the Board of Commissioners in carrying out their functions and duties in areas related to the nomination and remuneration of members of the Directors and Board of Commissioners. Throughout 2023, the Nomination and Remuneration Committee carried out its duties and responsibilities well. The Nomination and Remuneration Committee held 15 (fifteen) meetings and carried out its duties, which include:

1. Conducting the nomination process for the position of the Management at the 2023 Annual GMS.

2. Providing recommendations to the Board of Commissioners regarding the extension of work agreements for Committee members from independent parties.
3. Evaluating and provide recommendations to the Board of Commissioners regarding the remuneration policy for Management and Employees
4. Conduct performance assessments of the Board of Commissioners and Directors based on self-assessment

Komite Pemantau Risiko berfungsi untuk membantu Dewan Komisaris dalam memonitor risiko dan menilai toleransi risiko yang dapat diambil oleh Bank, mengevaluasi perbaikan yang dilakukan atas kebijakan, prosedur dan praktik manajemen risiko Bank guna memastikan telah dilakukannya pengelolaan risiko dengan baik. Sepanjang tahun 2023, Komite Pemantau Risiko telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Pemantau Risiko telah melaksanakan rapat sebanyak 8 (delapan) kali sesuai dengan tugas dan tanggung jawabnya antara lain:

1. Melakukan *Review* Pedoman dan Tata Kerja Komite Pemantau Risiko.
2. Melaksanakan Pemantauan Tingkat Kesehatan Bank (TKB) bank **bjb** dan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** setiap semester secara berkala.
3. Mengevaluasi tingkat risiko melalui penelaahan dan pembahasan Laporan *self assessment* Profil Risiko secara berkala.
4. Melakukan evaluasi atas penerapan fungsi Kepatuhan dan Manajemen Risiko Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb**.
5. Melakukan Evaluasi Kebijakan, Strategi dan Kerangka Manajemen Risiko.
6. Mengevaluasi *Root Cause Credit Risk* (RCCR) secara berkala.
7. Melakukan evaluasi atas *Bottom Up Stress Test (BUST) dan Climate Change Risk*

Komite Tata Kelola Terintegrasi berfungsi untuk membantu Dewan Komisaris dalam melakukan pengawasan terhadap pelaksanaan tata kelola terintegrasi bagi Lembaga Jasa Keuangan dalam konglomerasi keuangan bank **bjb**. Sepanjang tahun 2023, Komite Tata Kelola Terintegrasi telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Tata Kelola Terintegrasi telah melaksanakan rapat sebanyak 4 (empat) kali dan menjalankan tugasnya yang antara lain:

1. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tata kelola terintegrasi dalam konglomerasi keuangan bank **bjb**.
2. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tugas dan fungsi Direktur yang membawahkan fungsi Pengawasan terhadap Lembaga Jasa Keuangan dalam Konglomerasi Keuangan.
3. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tugas dan fungsi dari Satuan Kerja Audit Internal Terintegrasi, Satuan Kerja Manajemen Risiko Terintegrasi dan Satuan Kepatuhan Terintegrasi.
4. Melakukan pemantauan terhadap Kinerja dan Profil Risiko dari perusahaan anak dan perusahaan terelasi dalam konglomerasi keuangan.
5. Melakukan pemantauan dan evaluasi atas tindak lanjut terhadap hasil evaluasi satuan kerja audit internal terintegrasi, satuan kepatuhan terintegrasi dan satuan manajemen risiko terintegrasi oleh Lembaga Jasa Keuangan (LJK) pada Konglomerasi Keuangan.

The Risk Monitoring Committee functions to assist the Board of Commissioners in monitoring risk and assessing the risk tolerance that could be taken by the Bank, evaluating improvements made to the Bank's risk management policies, procedures and practices to ensure that risk management had been carried out properly. Throughout 2023, the Risk Monitoring Committee carried out its duties and responsibilities well. The Risk Monitoring Committee held 8 (eight) meetings in accordance with its duties and responsibilities, including:

1. Reviewing the Guidelines and Work Procedures of the Risk Monitoring Committee.
2. Monitoring the Semester Bank Soundness Level (TKB) and Financial Institution Pension Funds bank **bjb** (DPLK) periodically.
3. Evaluating the level of risk through reviewing and discussing the Risk Profile self-assessment report periodically.
4. Evaluating the Implementation of the Risk Management and Compliance Function at bank **bjb** DPLK Unit.
5. Evaluating Policy, Strategy, and Risk Management Framework.
6. Evaluating Root Cause Credit Risk (RCCR) periodically.
7. Evaluating Bottom Up Stress Test (BUST) and Climate Change Risk

The Integrated Governance Committee functions to assist the Board of Commissioners in supervising the implementation of integrated governance for Financial Services Institutions in the bank **bjb** financial conglomerate. Throughout 2023, the Integrated Governance Committee carried out its duties and responsibilities well. The Integrated Governance Committee held 4 (four) meetings and carried out its duties, which include:

1. Monitoring and evaluating the implementation of integrated governance in the bank **bjb** financial conglomerate.
2. Monitoring and evaluating the implementation of the duties and functions of the Director in charge of Supervision of Financial Services Institutions in Financial Conglomerates.
3. Monitoring and evaluating the implementation of the duties and functions of the Integrated Internal Audit Unit, the Integrated Risk Management Unit and the Integrated Compliance Unit.
4. Monitoring the Performance and Risk Profile of subsidiaries and related companies in financial conglomerates.
5. Monitoring and evaluating the follow-up to the evaluation results of the integrated internal audit work unit, integrated compliance unit and integrated risk management unit by the Financial Services Institution (LJK) in the Financial Conglomerate.

Mekanisme Pemberhentian dan Pengunduran Diri Dewan Komisaris

Anggota Dewan Komisaris diangkat dan diberhentikan oleh RUPS dengan persyaratan dan tata cara yang telah ditetapkan di dalam Pedoman dan Tata Tertib Dewan Komisaris serta peraturan perundang-undangan yang berlaku. Komisaris diangkat untuk jangka waktu tertentu dan berakhir apabila:

1. Kehilangan Kewarganegaraan Indonesia.
2. Mengundurkan diri.
3. Meninggal dunia dalam masa jabatannya.
4. Masa jabatannya berakhir, kecuali diangkat kembali sesuai dengan ketentuan yang berlaku.
5. Diberhentikan berdasarkan keputusan RUPS atas dasar:
   a. Tidak lagi memenuhi persyaratan yang berlaku.
   b. Tidak menjalankan fungsinya dengan baik sesuai dengan ketentuan yang berlaku.
6. Anggota Dewan Komisaris berhak untuk mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis mengenai maksud tersebut kepada Dewan Komisaris dengan tembusan kepada Direksi.
7. Perseroan wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Dewan Komisaris dalam jangka waktu paling lambat 60 (enam puluh) hari setelah diterimanya surat pengunduran diri. Apabila RUPS tidak diselenggarakan dalam jangka waktu tersebut maka pengunduran diri anggota Dewan Komisaris menjadi sah tanpa memerlukan persetujuan RUPS, namun Perseroan wajib menyampaikan laporan pengunduran diri tersebut dalam RUPS yang akan datang.
8. Apabila anggota Dewan Komisaris mengundurkan diri sehingga mengakibatkan jumlah anggota Dewan Komisaris 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.
9. Bagi anggota Dewan Komisaris yang mengundurkan diri tersebut tetap berkewajiban menyelesaikan tugas dan tanggungjawabnya sesuai dengan ketentuan anggaran dasar sebagai anggota Dewan Komisaris sampai tanggal pengunduran dirinya berlaku efektif.

Mechanism of Termination and Withdrawal of the Board of Commissioners

Members of the Board of Commissioners are appointed and dismissed by the GMS with the requirements and procedures set out in the Board of Commissioners' Guidelines and Rules and applicable laws and regulations. Commissioners are appointed for a certain period and end if:

1. Loss of Indonesian Citizenship.
2. Resign.
3. Passed away during the term of office.
4. The term of office ends, unless re-appointed in accordance with the applicable provisions
5. Dismissed based on the GMS decision on the basis of:
   a. No longer meets the applicable requirements.
   b. Not carrying out its functions properly in accordance with applicable regulations.
6. Members of the Board of Commissioners had the right to resign from their positions by notifying in writing of the intent to the Board of Commissioners with a copy to the Directors.
7. The Company was required to hold a GMS to decide on the application for resignation of members of the Board of Commissioners within a period of no later than 60 (sixty) days after receipt of the resignation letter. If the GMS was not held within that time period, the resignation of the members of the Board of Commissioners became valid without requiring the approval of the GMS, however, the Company was obliged to submit the resignation report at the upcoming GMS.
8. If a member of the Board of Commissioners resigned so that the number of members of the Board of Commissioners became less than 3 (three) people, then the resignation was valid if it was determined by the GMS and a new member of the Board of Commissioners had been appointed, thus meeting the minimum requirements for the number of members of the Board of Commissioners.
9. The member of the Board of Commissioners who resigned was still obliged to complete his/her duties and responsibilities in accordance with the provisions of the articles of association as a member of the Board of Commissioners until the date his resignation became effective.

Nominasi dan Remunerasi Dewan Komisaris dan Direksi

Prosedur Nominasi Dewan Komisaris dan Direksi

Para anggota Dewan Komisaris dan Direksi diangkat dan diberhentikan oleh RUPS. Calon anggota Dewan Komisaris dan Direksi terlebih dahulu dipilih oleh Komite Nominasi dan Remunerasi berdasarkan persyaratan anggota Komisaris yang sesuai dengan Anggaran Dasar serta ketentuan yang berlaku. Calon anggota Dewan Komisaris yang diajukan dalam RUPS harus diusulkan oleh Pemegang Saham Seri A.

RUPS dapat mengangkat Dewan Komisaris dan Direksi yang selanjutnya dinyatakan efektif setelah lulus penilaian kemampuan dan kepatutan dari OJK sesuai ketentuan yang berlaku. Dalam hal calon anggota Dewan Komisaris dan Direksi yang telah diangkat oleh RUPS namun belum dinyatakan lulus penilaian kemampuan dan kepatutan oleh OJK, maka yang bersangkutan belum memiliki hak dan kewajiban sebagai anggota Dewan Komisaris dan Direksi.

Kebijakan Remunerasi Dewan Komisaris dan Direksi

Remunerasi Dewan Komisaris dan Direksi mengacu kepada Peraturan Otoritas Jasa Keuangan Nomor 45/ POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum serta Surat Edaran Otoritas Jasa Keuangan Nomor 40/SEOJK.03/2016 tanggal 26 September 2016 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum dan diturunkan dalam ketentuan internal bank **bjb** dalam Surat Keputusan Direksi Nomor 0380/SK/DIR-CSE/2022 tanggal 22 Juli 2022 tentang Standar Operasional Prosedur Penghasilan, Tunjangan dan Fasilitas Dewan Komisaris dan Direksi. Pemberian remunerasi bagi anggota Dewan Komisaris dan Direksi dihitung berdasarkan formula yang ditetapkan oleh RUPS. Setiap anggota Komisaris dan Direksi berhak menerima sejumlah kompensasi yang diberikan secara bulanan. Dewan Komisaris dan Direksi berhak mendapatkan tantiem berdasarkan kinerja dan pencapaian Perseroan dengan besaran yang ditentukan dalam RUPS. Dewan Komisaris dan Direksi juga berhak mendapatkan tunjangan pada saat mereka telah tidak lagi menjabat sebagai Dewan Komisaris ataupun Direksi.

Prosedur Penetapan Remunerasi

Prosedur standar penetapan remunerasi Dewan Komisaris dan Direksi ditetapkan sebagai berikut:

1. Dewan Komisaris meminta Komite Nominasi dan Remunerasi untuk menyusun rancangan usulan remunerasi.

Nomination and Remuneration of the Board of Commissioners and Directors

Board of Commissioners and Directors Nomination Procedures

The members of the Board of Commissioners and the Directors are appointed and dismissed by the GMS. Candidates for the members of the Board of Commissioners and the Directors are first selected by the Nomination and Remuneration Committee based on the members of the Board of Commissioners following the Articles of Association and applicable regulations. Candidates for members of the Board of Commissioners proposed at the GMS must be proposed by Series A Shareholders.

The GMS may appoint the Board of Commissioners and the Directors, which will be declared effective after passing the fit and proper test from the OJK following applicable regulations. Suppose the candidate members of the Board of Commissioners and the Directors whom the GMS has appointed have not been declared to have passed the fit and proper test by the OJK. In that case, those who are members of the Directors do not have the rights and obligations as members of the Board of Commissioners and Directors.

Remuneration Policy of Board of Commissioners and Directors

Remuneration of Board of Commissioners and Directors shall refer to the prevailing provisions of the OJK Regulations No. 45/POJK.03/2015 dated December 23, 2015 concerning the implementation of governance in the provision of remuneration for commercial banks and OJK Circular Letters No. 40/SEOJK.03/2016 dated September 26, 2016 concerning the implementation of governance in remuneration for commercial banks and derived in the internal understanding of bank **bjb** in the Decree of the Directors No. 0380/SK/DIR-CSE/2022 dated July 22, 2022 concerning Standard Operational Procedures for Income, Allowances and Facilities for the Board of Commissioners and Directors. Remuneration for members of the Board of Commissioners and directors is calculated based on the formula stipulated by the GMS. Each member of the Board of Commissioners and directors has the right to receive a monthly compensation. The BOC and BOD are entitled to a tantiem based on the performance and achievement of the company with the magnitude specified in the GMS. Board of Commissioners and Directors are also entitled to benefit when they have no longer served as Board of Commissioners or Directors.

Remuneration Assignment Procedure

The standard procedure for determining remuneration for the Board of Commissioners and Board of Directors is as follows:

1. The Board of Commissioners asks the nomination and remuneration committee to draft a remuneration proposal.

2. Komite Nominasi dan Remunerasi meminta pihak independen untuk menyusun rancangan remunerasi.
3. Komite Nominasi dan Remunerasi mengusulkan kepada Dewan Komisaris mengenai remunerasi.
4. Dewan Komisaris mengusulkan remunerasi bagi anggota Dewan Komisaris dan Direksi kepada RUPS.
5. RUPS menetapkan remunerasi bagi anggota Dewan Komisaris dan Direksi.

Indikator Penetapan Remunerasi

Dalam menetapkan indikator Dewan Komisaris dan Direksi bank **bjb** mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum dengan mempertimbangkan hal-hal sebagai berikut:

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

Struktur dan Jumlah Nominal/Komponen Remunerasi Dewan Komisaris dan Direksi

Struktur Remunerasi Direksi

Struktur remunerasi anggota Direksi yang mengacu pada Surat Keputusan Direksi Nomor 0380/SK/DIR-CSE/2022 tanggal 22 Juli 2022 tentang Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan dan Fasilitas Bagi Dewan Komisaris dan Direksi, sebagai berikut:

2. Nomination and remuneration Committee requests independent Parties to draft remuneration plan.
3. The nomination and remuneration committee proposes to the Board of Commissioners regarding remuneration.
4. The Board of Commissioners proposes remuneration for members of the Board of Commissioners and directors to the GMS.
5. GMS stipulates remuneration for Board of Commissioners and Directors.

Remuneration Determination Indicators

In establishing the indicator of the Board of Commissioners and Directors of bank **bjb** referring to OJK Regulations No. 45/POJK.03/2015 concerning the implementation of governance in remuneration for commercial banks by providing the following things:

1. Business scale factor.
2. Factors of complexity need.
3. Inflation rate.
4. Company's financial conditions and capabilities.
5. Other relevant factors, and should not be contrary to statutory regulations.

Structure and Number of Remuneration/ Components of Board of Commissioners and Directors

Remuneration Structure of Board of Directors

The remuneration structure of members of the Board of Directors as referred to in the Decree of the Directors Number 0380/SK/DIRCSE/2022 dated July 22, 2022 concerning Standard Operating Procedures for Income, Allowance, and Facilities for the Board of Commissioners and Directors, as follows:

No	Jenis Remunerasi Type of Remuneration	Keterangan Information
1	**GAJI/ SALARY**	
		Direktur Utama sebesar 100% President Director 100%
		Direktur sebesar 80% Director 80%
	Tantiem Tantiem	Ditentukan dalam Rapat Umum Pemegang Saham Determined in the General Meeting of Shareholders
		Tantiem merupakan remunerasi yang bersifat Variabel dapat diberikan dalam bentuk tunai dan/atau saham Tantiem/bonuses became a variable remuneration that could be given in the form of cash and/or share
		Material Risk Takers atas penerima *tantiem* yang ditetapkan oleh bank adalah Direksi, tantiem untuk *Material Risk Takers* diberikan dengan proporsi sebagai berikut: a. 90% tunai dan diberikan secara langsung sesuai ketentuan b. 10% ditangguhkan sebagai *Long Term* Insentif terdiri dari 5% tunai dan 5% saham Material Risk Takers to the recipient determined by the Bank were the Directors, tantiem/bonuses for Material Risk Takers was given in the following proportions: a. 90% cash and given directly according to the provisions b. 10% deferred as Long-Term Incentives consisting of 5% cash and 5% shares

No	Jenis Remunerasi Type of Remuneration	Keterangan Information
		Pemberian *long term* insentif diberikan dengan jangka waktu penangguhan selama 3 (tiga) tahun Long-Term Incentives were granted within a suspension period of 3 (three) years
		Malus terjadi apabila *Material Risk Takers* terindikasi *fraud* Malus occurred when Material Risk Takers were indicated as Fraud
2	**FASILITAS DAN TUNJANGAN / FACILITIES AND BENEFITS**	
	Hari Raya Holiday	Anggota Direksi diberikan tunjangan Hari Raya Keagamaan sebesar 2 (dua) kali gaji setiap tahun. Members of the Directors are provided Religious Holiday allowance of 2 (two) times salary annually.
	Fasilitas Kendaraan Vehicle Facilities	Disediakan Bank dan dapat dimiliki The Company provides and it can be owned
	Jamuan Makan Banquet	Diberikan jamuan makan Provided a banquet
	Cuti dan Bekal Cuti Leave and Leave Provisions	1 (satu) kali gaji 1 (one) time salary
	Tunjangan Hari Tua Pension	Bank mengikut sertakan Direktur dalam program Tunjangan Hari Tua Bank includes the Directors in the Old Age Allowance program
	Tunjangan Pakaian Dinas Official Wear Allowance	Diberikan 1 (satu) tahun sekali Awarded 1 (once) a year
	Uang Penghargaan Award Money	Diberikan sesuai masa jabatan Given according to the term of office
	Perjalanan Dinas Official Travel	Diberikan uang saku perjalanan dinas, akomodasi, dan transportasi sesuai ketentuan Given pocket money for official travel, accommodation, and transportation in accordance with the provisions
	Manfaat Pensiun Retirement Benefits	Direktur Diikutsertakan program pensiun iuran pasti Directors are included in the defined contribution pension plan
	Asuransi Jabatan Position Insurance	Direktur Utama sebesar 70.000 USD dan bagi Direktur sesuai formulasi gaji President Director is 70.000 USD and the Directors is according to salary formula
	Fasilitas Kesehatan dan *Medical Check Up* Medical Facilities and Medical Check Up	Fasilitas kesehatan termasuk suami/isteri dan anak dalam tanggungan maksimum 3 (tiga) anak baik dalam negeri maupun luar negeri Medical facilities include husband/wife and dependent children for a maximum 3 (three) children both domestically and abroad
	Fasilitas Rumah Dinas dan Penginapan Official Housing and Lodging Facilities	Direktur Utama Rp. 20.000.000 dan Direktur sebesar Rp. 15.000.000 President Directors is Rp20.000.000 and the Directors is Rp15.000.000
	Fasilitas Komunikasi Communication Facilities	3 (tiga) perangkat 3 (three) devices
	Insentif Prestasi Kerja Work Achievement Incentives	Diberikan sesuai ketentuan Bank Given according to the Bank regulations
3	**BANTUAN HUKUM / LEGAL PROTECTION ASSISTANCE**	
	Bantuan Perlindungan Hukum Legal Protection Assistance	Diberikan sesuai *plafon* Given according to the Ceiling

Struktur Remunerasi Dewan Komisaris

Remunerasi Dewan Komisaris mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum serta Surat Edaran Otoritas Jasa Keuangan Nomor 40/SEOJK.03/2016 tentang PenerapanTata Kelola Dalam Pemberian Remunerasi bagi Bank Umum dan diturunkan dalam ketentuan internal dalam Surat Keputusan Direksi Nomor 0380/SK/DIR-CSE/2022 tanggal 22 Juli 2022 tentang Standar Operasional Prosedur Pengelolaan,

Remuneration Structure of Board of Commissioners

The remuneration of the Board of Commissioners refers to OJK Regulation Number 45/POJK.03/2015 concerning Implementation of Good Corporate Governance in Providing Remuneration for Commercial Banks and OJK Circular Letters Number 40/SEOJK.03/2016 concerning Implementation of Good Corporate Governance in Providing Remuneration for Commercial Banks and derived in the internal understanding in the Decree of the Directors Number 0380/SK/ DIR-CSE/2022 dated July 22, 2022 concerning

Penghasilan, Tunjangan dan Fasilitas Bagi Dewan Komisaris dan Direksi.

Pemberian remunerasi bagi anggota Dewan Komisaris dihitung berdasarkan formula yang ditetapkan oleh RUPS. Setiap anggota Komisaris berhak menerima sejumlah kompensasi yang diberikan secara bulanan. Dewan Komisaris berhak mendapatkan tantiem berdasarkan kinerja dan pencapaian Bank dengan besaran yang ditentukan dalam RUPS. Dewan Komisaris juga berhak mendapatkan tunjangan pada saat mereka telah tidak lagi menjabat sebagai Dewan Komisaris ataupun Direksi.

Adapun struktur remunerasi Dewan Komisaris berdasarkan Surat Keputusan Direksi Nomor 0380/SK/DIR-CSE/2022 tanggal 22 Juli 2022 tentang Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan, dan Fasilitas Bagi Dewan Komisaris dan Direksi sebagai berikut:

Standard Operating Procedures for Income, Allowance, and Facilities for the Board of Commissioners and Directors.

Remuneration for members of the Board of Commissioners is calculated based on the formula stipulated by the GMS. Each member of the Board of Commissioners has the right to receive a monthly compensation. The Board of Commissioners is entitled to a tantiem/ bonuses based on the performance and achievement of the Bank with magnitude specified in the GMS. The Board of Commissioners is also entitled to benefits when they have no longer served as the Board of Commissioners of Directors.

The remuneration structure of the Board of Commissioners is based on the Decree of the Directors Number 0380/SK/DIR-CSE/2022 dated July 22, 2022 concerning Standard Operating Procedures for Income, Allowance, and Facilities for the Board of Commissioners and Directors as follows:

No	Jenis Remunerasi Type of Remuneration	Keterangan Information
1	**HONORARIUM DAN TANTIEM / HONORARIUM AND TANTIEM**	
	Honorarium Honorarium	Komisaris Utama Independen sebesar 60% dari Direktur Utama. Independent President Commissioner is 60% of the President Director
		Anggota Dewan Komisaris sebesar 50% dari Direktur Utama. Members of the Board of Commissioners are 50% of the President Director
	Tantiem Tantiem	1. Ditentukan dalam Rapat Umum Pemegang Saham 2. Tantiem Bagi Dewan Komisaris diberikan sebagai berikut: a. Komisaris Utama Independen dan Komisaris Independen diberikan seluruhnya secara langsung dalam bentuk tunai. b. Komisaris diberikan 3% dalam bentuk saham dan sisanya diberikan tunai secara langsung. 1. Determined in the General Meeting of Shareholders. 2. The Board of Commissioners' bonuses were given as follows: a. Independent President Commissioner and Independent Commissioner are given entirely directly in the form of cash. b. Commissioners are given 3% in the form of shares, and the rest was given in cash directly.
2	**FASILITAS DAN TUNJANGAN / FACILITIES AND BENEFITS**	
	Hari Raya Holiday	Dewan Komisaris diberikan tunjangan Hari Raya sebesar 2 (dua) kali honorarium. The Board of Commissioners is given Holiday Allowance 2 (two) times honorarium.
	Fasilitas Kendaraan Vehicle Facilities	Disediakan Bank dan dapat dimiliki Company provides and it can be owned
	Jamuan Makan Banquet	Diberikan jamuan makan Provided a banquet
	Tunjangan Hari Tua Pension	Bank mengikutsertakan Dewan Komisaris dalam Program Tunjangan Hari Tua The Company includes the Board of Commissioners in the Old Age Allowance Program
	Tunjangan Pakaian Dinas Official Wear Allowance	Diberikan 1 (satu) tahun sekali Awarded 1 (once) a year
	Uang Penghargaan Award Money	Diberikan sesuai masa jabatan Given according to the term of office
	Perjalanan Dinas Official Travel	Diberikan sebesar 75% dari dinas Direksi Given 75% of the service of the Directors
	Asuransi Jabatan Position Insurance	Direktur Utama sebesar 70.000 USD dan bagi Dewan Komisaris sesuai formula gaji President Director amounting to 70,000 USD and for the Board of Commissioners according to the salary formula

No	Jenis Remunerasi Type of Remuneration	Keterangan Information
	Fasilitas Kesehatan dan *Medical Check Up* Health Facilities and Medical Check Up	Fasilitas kesehatan termasuk suami/isteri dan anak dalam tanggungan maksimum 3 (tiga) anak baik dalam negeri dan luar negeri Health Facilities include husband/wife and dependent children for a maximum of 3 (three) children both domestically and abroad
	Fasilitas Rumah Dinas dan Penginapan Official House and Lodging Facilities	Disediakan penginapan Provided accommodation
	Fasilitas Komunikasi Communication Facilities	2 (dua) perangkat 2 (two) devices
	Insentif Prestasi Kerja Work Performance Incentives	Diberikan sesuai ketentuan Bank Given according to the Bank regulations
3	**BANTUAN HUKUM / LEGAL ASSISTANCE**	
	Bantuan Perlindungan Hukum Legal Protection Assistance	Diberikan sesuai Plafon Given according to the Ceiling

Paket Remunerasi dan Fasilitas Yang Diterima Oleh Masing-Masing Dewan Komisaris dan Direksi

Paket Remunerasi dan fasilitas yang diterima oleh Dewan Komisaris dan Direksi mencakup struktur Remunerasi dan rincian jumlah nominal, sebagaimana dalam tabel di bawah ini:

Remuneration and Benefits Packages Received by Board of Commissioners and Directors

The Remuneration and benefits Packages received by the Board of Commissioners and Directors include the Remuneration structure and details of the nominal amount, as in the table below:

Jenis Remunerasi dan Fasilitas Lain Types of Remuneration and Other Facilities	Jumlah yang Diterima Dewan Komisaris dalam 1 Tahun Amount Received by the Board of Commissioners in 1 Year		Jumlah yang Diterima Direksi dalam 1 Tahun Amount Received by the Board of Directors in 1 Year	
	Orang People	Jumlah (dalam Juta Rupiah) Amount (in Million Rupiah)	Orang People	Jumlah (dalam Juta Rupiah) Amount (in Million Rupiah)
Remunerasi (gaji, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura) Remuneration (salary, regular allowances, bonuses and other facilities in the form of in kind)	7	34,350	7	93,641
Fasilitas lain dalam bentuk natura (perumahan, transport, asuransi, dan sebagainya) yang dapat dimiliki tidak dapat dimiliki Other facilities in kind (housing, transport, insurance, etc.) that can be owned cannot be owned	-	-	1	800
Total	**7**	**34,350**	**7**	**94,441**

Termasuk Direksi dan Dewan Komisaris yang berhenti menjabat di tahun 2023.

Including Directors and Board of Commissioners who stopped serving in 2023.

Remunerasi Dewan Komisaris dan Direksi dalam satu tahun dikelompokkan dalam kisaran tingkat penghasilan adalah sebagai berikut.

Remuneration of the Board of Commissioners and Directors in one year is grouped into a range of income levels as follows.

Tabel Kelompok Jumlah Remunerasi Dewan Komisaris dan Direksi
Table of Total Remuneration Groups for the Board of Commissioners and Directors

Jumlah Remunerasi per orang dalam 1 (satu) tahun Amount of Remuneration per person in 1 (one) year	**Jumlah Dewan Komisaris** Number of Board of Commissioners	**Jumlah Direksi** Number of Directors
Di atas Rp2 Milyar Above IDR2 billion	5	7
Di atas Rp1 Milyar – Rp2 Milyar Above IDR1 billion – IDR2 billion	2	-
Di atas Rp500 Juta – Rp1 Milyar Above IDR500 Million – IDR1 Billion	-	-
Rp500 Juta ke bawah IDR500 Million and below	-	-

Transparansi Kepemilikan Saham Direksi dan Dewan Komisaris

Kepemilikan Saham Anggota Direksi dan Dewan Komisaris

Direksi dan Dewan Komisaris wajib mengungkapkan kepemilikan saham yang mencapai 5% (lima persen) atau lebih, baik pada Bank maupun pada perusahaan lain yang berkedudukan di dalam dan di luar negeri.

Kepemilikan Saham Direksi Lebih Dari 5%

Transparency of Share Ownership of Directors and Board of Commissioners

Share Ownership of Members of The Directors and Board of Commissioners

The Directors and the Board of Commissioners are obliged to disclose share ownership that reaches out 5% (five percent) or more, either in the Bank or in other companies domiciled in domestic and abroad.

Directors Shares Ownership More Than 5%

Nama Name	**Jabatan** Position	**Kepemilikan Saham** Share Ownership (shares)			
		bank bjb bank **bjb**	**Bank Lain** Other Bank	**Lembaga Keuangan Bukan Bank** Non-Bank Financial Institutions	**Perusahaan Lain** Other Company
Yuddy Renaldi	Direktur Utama President Director	-	-	-	-
Cecep Trisna	Direktur Kepatuhan Director of Compliance	-	-	-	-
Nia Kania	Direktur Keuangan Director of Finance	-	-	-	-
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	-	-	-	-
Tedi Setiawan	Direktur Operasional Director of Operations	-	-	-	-
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	-	-	-	-

Nama Name	Jabatan Position	Kepemilikan Saham Share Ownership (shares)			
		bank bjb bank **bjb**	**Bank Lain** Other Bank	**Lembaga Keuangan Bukan Bank** Non-Bank Financial Institutions	**Perusahaan Lain** Other Company
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro, Small and Medium Enterprises	-	-	-	-

Kepemilikan Saham Dewan Komisaris Lebih Dari 5%

Board of Commissioners Share Ownership More Than 5%

Nama Name	Jabatan Position	Kepemilikan Saham Share Ownership (shares)			
		bank bjb bank **bjb**	**Bank Lain** Other Bank	**Lembaga Keuangan Bukan Bank** Non-Bank Financial Institutions	**Perusahaan Lain** Other Company
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	-	-	-	-
Muhadi*	Komisaris Commissioner	-	-	-	-
Rudie Kusmayadi**	Komisaris Commissioner	-	-	-	-
Setiawan Wangsaatmaja	Komisaris Commissioner	-	-	-	-
Tomsi Tohir**	Komisaris Commissioner	-	-	-	-
Diding Sakri	Komisaris Independen Independent Commissioner	-	-	-	-
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	-	-	-	-

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 tanggal 25 Mei 2023
** Diangkat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 dan Efektif menjabat pada tanggal 9 Agustus 2023 berdasarkan hasil keputusan Penilaian Kemampuan dan Kepatutan dari Otoritas Jasa Keuangan.
* Honorably dismissed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) dated May 25, 2023
** Appointed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) and effective on August 9, 2023, based on the results of the Fit and Proper Test decision from the Financial Services Authority.

Pembelian/Penjualan Saham Dewan Komisaris dan Direksi

Transaksi kepemilikan saham Direksi dan Dewan Komisaris Perseroan termasuk pada penyampaian laporan kepada Regulator mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.04/2017 Tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka serta Surat Keputusan Direksi Nomor 0681/SK/DIR-CS/2019 tentang Pedoman Pengelolaan Aktivitas Pasar Modal. Informasi dilaporkan kepada Sekretaris Perusahaan paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan

Shares Purchase/Sale of The Board of Commissioners and Directors

Share ownership transactions for the Board of Directors and the Board of Commissioners of the Company included submitting reports to Regulators referring to the OJK Regulations Number 11/POJK.04/2017 Concerning Ownership Reports or Any Changes in Public Company Share Ownership and Directors Decree Number 0681/SK/DIR-CS /2019 concerning Guidelines for Management of Capital Market Activities. Information is reported to the Corporate Secretary no later than 3 (three) working days after the ownership or any change in ownership of the Company's shares. Members of

atas saham Perusahaan. Anggota Direksi atau anggota Dewan Komisaris wajib melaporkan kepada OJK atas kepemilikan dan setiap perubahan kepemilikannya atas saham Perusahaan Terbuka baik langsung maupun tidak langsung. Laporan wajib disampaikan paling lambat 10 (sepuluh) hari sejak terjadinya kepemilikan atau perubahan kepemilikan atas saham Perusahaan Terbuka tersebut.

Adapun transaksi kepemilikan saham Direksi dan Dewan Komisaris selama tahun 2023 adalah sebagai berikut.

the Board of Directors or members of the Board of Commissioners must report to OJK the ownership and any changes in their ownership of the shares of the Public Company, either directly or indirectly. The report must be submitted no later than 10 (ten) days after the ownership or change in ownership of the shares of the Public Company.

The share ownership transactions for the Board of Directors and the Board of Commissioners for 2023 were as follows.

Nama Name	**Jabatan** Position	**Tanggal Transaksi** Transaction date	**Pembelian/Penjualan Saham** Purchase/Sell of Shares	**Jumlah Saham yang dibeli/jual** Number of Shares purchased/sold
Yuddy Renaldi	Direktur Utama President Director	13 April 2023 April 13, 2023	Pembelian Purchase	401,754
Nia Kania	Direktur Keuangan Director of Finance	13 April 2023 April 13, 2023	Pembelian Purchase	321,401
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	13 April 2023 April 13, 2023	Pembelian Purchase	321,401
Tedi Setiawan	Direktur Operasional Director of Operations	13 April 2023 April 13, 2023	Pembelian Purchase	321,401
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	13 April 2023 April 13, 2023	Pembelian Purchase	321,401
Nancy Adistyasari	Direktur Komersial & UMKM Commercial & MSME Director	13 April 2023 April 13, 2023	Pembelian Purchase	321,401
Cecep Trisna	Direktur Kepatuhan Director of Compliance	13 April 2023 April 13, 2023	Pembelian Purchase	321,401
Setiawan Wangsaatmaja	Komisaris Commissioner	13 April 2023 April 13, 2023	Pembelian Purchase	54,420
Muhadi*	Komisaris Commissioner	13 April 2023 April 13, 2023	Pembelian Purchase	120,520
Muhadi*	Komisaris Commissioner	6 Maret 2023 March 6, 2023	Pembelian Purchase	140,000
Muhadi*	Komisaris Commissioner	8 Maret 2023 March 8, 2023	Pembelian Purchase	45,000
Muhadi*	Komisaris Commissioner	15 Maret 2023 March 15, 2023	Pembelian Purchase	75,000
Muhadi*	Komisaris Commissioner	5 Mei 2023 May 5, 2023	Pembelian Purchase	127,400
Muhadi*	Komisaris Commissioner	11 Mei 2023 May 11, 2023	Pembelian Purchase	100,000
Muhadi*	Komisaris Commissioner	15 Mei 2023 May 15, 2023	Pembelian Purchase	67,000

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 tanggal 25 Mei 2023
* Respectfully dismissed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) dated May 25, 2023

Kebijakan Keberagaman Direksi dan Dewan Komisaris

Kebijakan keberagaman Komposisi Dewan Komisaris dan Direksi bank **bjb** mengacu pada rekomendasi Otoritas jasa keuangan yang dituangkan dalam Lampiran Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka dinyatakan bahwa komposisi Dewan Komisaris dan Direksi wajib memperhatikan keberagaman komposisi Dewan Komisaris dan Direksi. Keberagaman komposisi Dewan Komisaris dan Direksi merupakan kombinasi karakteristik baik dari segi Dewan Komisaris dan Direksi maupun anggota Dewan Komisaris dan Direksi secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Karakteristik tersebut dapat tercermin dalam penentuan keahlian, pengetahuan, dan pengalaman yang dibutuhkan dalam pelaksanaan tugas pengawasan dan pemberian nasihat oleh Dewan Komisaris serta yang sesuai pada pembagian tugas dan fungsi jabatan Direksi dalam mencapai tujuan Perusahaan Terbuka. Komposisi yang telah memperhatikan kebutuhan Perusahaan Terbuka merupakan suatu hal yang positif, khususnya terkait pengambilan keputusan dalam rangka pelaksanaan fungsi pengawasan yang dilakukan dengan mempertimbangkan berbagai aspek yang lebih luas. Kebijakan keberagaman komposisi Direksi dan Dewan Komisaris bank **bjb** mengacu pada SEOJK tersebut.

Policies on Diversity of Directors and Board of Commissioners

The policies on diversity of the bank **bjb** Board of Commissioners and Directors Composition refers to the recommendation of the OJK Circular Letters Number 32/ SEOJK.04/2015 concerning Guidelines for Public Company Governance stated that the composition of the Board of Commissioners and Directors must pay attention to the diversity of the composition of the Board Commissioners and Directors. The diversity of the composition of the Board of Commissioners and Directors is a combination of characteristics both in terms of Board of Commissioners and Directors as well as members of the Board Commissioners and the Directors individually, according to the needs of the Public Company. These characteristics can be reflected in the determination of expertise, knowledge and experience needed in the implementation of supervisory duties and providing advice by the Board of Commissioners and those appropriate to the division of tasks and functions and the Director's positions in achieving the goals of the Public Company. The composition that has taken into account the needs of the public company is a positive thing, especially related to decision making in the context of implementing the supervisory function carried out by considering a boarder range of aspects. The policies on diversity on the composition of bank **bjb** Board of Commissioners refers to the SEOJK.

Keberagaman Komposisi Direksi

Keberagaman komposisi Direksi pada tahun 2023 tercermin dalam pendidikan, pengalaman kerja, usia dan jenis kelamin, dapat dilihat sebagaimana dalam tabel di bawah ini:

Diversity In The Composition of The Board of Directors

The diversity of the composition of the Board of Directors in 2023 is reflected in education, work experience, age, and gender, which can be seen in the table below:

Tabel Keberagaman Komposisi Direksi
Table of Diversity Composition of the Board of Directors

Nama Name	**Jabatan** Position	**Usia** Age	**Jenis Kelamin** Gender	**Pendidikan** Educational Background	**Pengalaman Kerja** Work Experience	**Keahlian** Expertise
Yuddy Renaldi	Direktur Utama President Director	59 Tahun 59 years old	Laki-laki Man	• Sarjana bidang Ekonomi Akuntansi • Master bidang Manajemen • Bachelor of Accounting Economics • Master in Management	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Akuntansi, Manajemen Accounting, Management
Tedi Setiawan	Direktur Operasional Director of Operations	57 Tahun 57 years old	Laki-laki Man	• Sarjana bidang Administrasi Negara • Master bidang Manajemen Keuangan • Doktor bidang Manajemen • Bachelor of Public Administration • Master in Financial Management • Doctorate in Management	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Administrasi Negara, Manajemen Keuangan. State Administration, Financial Management.

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Educational Background	Pengalaman Kerja Work Experience	Keahlian Expertise
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	48 tahun 48 years old	Laki-laki Man	• Sarjana bidang Teknik Sipil • Master bidang Civil & Environment Engineering • Bachelor of Civil Engineering • Master in Civil & Environmental Engineering	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Teknik Sipil Civil Engineering
Nia Kania	Direktur Keuangan Director of Finance	57 tahun 57 years old	Perempuan Woman	• Sarjana Bidang Ekonomi • Master Bidang Hukum • Bachelor in Economics • Master in Law	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Ekonomi Economics
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	55 tahun 55 years old	Perempuan Woman	Sarjana Bidang Statistika Bachelor of Statistics	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Statistika, Manajemen Statistics, Management
Cecep Trisna	Direktur Kepatuhan Director of Compliance	56 Tahun 56 years old	Laki-laki Man	Sarjana bidang Manajemen Bachelor of Management	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Ekonomi, Kepatuhan dan Manajemen Risiko Economics, Compliance and Risk Management
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial and Micro, Small and Medium Enterprises (MSMEs)	42 tahun 42 years old	Perempuan Woman	Sarjana Bidang Geofisika dan Meteorologi Bachelor of Geophysics and Meteorology	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Ekonomi Economics

Keberagaman Komposisi Dewan Komisaris

Keberagaman komposisi Dewan Komisaris pada tahun 2023 juga tercermin dalam pendidikan, pengalaman kerja, usia dan jenis kelamin, dapat dilihat sebagaimana dalam tabel di bawah ini:

Composition Diversity of The Board of Commissioners

The diversity of the composition of the Board of Commissioners in 2023 is also reflected in education, work experience, age, and gender, which can be seen in the table below:

Tabel Keberagaman Komposisi Dewan Komisaris
Table of Diversity in the Composition of the Board of Commissioners

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Educational Background	Pengalaman Kerja Work Experience	Keahlian Expertise
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	65 Tahun 65 years old	Laki-laki Man	• S1 Ekonomi • S2 Business Administration • Bachelor's Degree in Economics • Master of Business Administration	Memiliki pengalaman kerja di bidang perbankan. Has work experience in banking.	Perbankan Banking

Nama Name	**Jabatan** Position	**Usia** Age	**Jenis Kelamin** Gender	**Pendidikan** Educational Background	**Pengalaman Kerja** Work Experience	**Keahlian** Expertise
Rudie Kusmayadi	Komisaris Commissioner	65 Tahun 65 years old	Laki-laki Man	• D3 Teknik Lingkungan • S1 Manajemen Pembangunan Daerah • S2 Manajemen Pembangunan Daerah • D3 Environmental Engineering • Bachelor's Degree in Regional Development Management • Masters in Regional Development Management	Memiliki pengalaman sebagai Direktur Utama BUMD Has experience as President Director of BUMD	Managerial Managerial
Setiawan Wangsaatmaja	Komisaris Commissioner	60 Tahun 60 years old	Laki-laki Man	• Sarjana bidang Teknik Lingkungan • Master of Sanitary Engineering • Master of Environmental Engineering • Doktor bidang Teknik Lingkungan • Bachelor's degree in Environmental Engineering • Master of Sanitary Engineering • Master of Environmental Engineering • Doctorate in Environmental Engineering	Memiliki pengalaman kerja di bidang pemerintahan dan Perbankan. Has work experience in government and banking.	Managerial Managerial
Tomsi Tohir	Komisaris Commissioner	55 Tahun 55 years old	Laki-laki Man	• Akademi Kepolisian • S2 Kajian Ilmu Kepolisian • Police Academy • Masters in Police Science Studies	Memiliki Pengalaman di Kepolisian Republik Indonesia Has experience in the Republic of Indonesia Police	Managerial Managerial
Muhadi*	Komisaris Commissioner	69 Tahun 69 years old	Laki-laki Man	• S1 Teknik Geodesi • S2 Perencanaan Wilayah dan Kota • Bachelor's Degree in Geodetic Engineering • Masters in Regional and City Planning	Memiliki pengalaman kerja di bidang pemerintahan dan Perbankan. Has work experience in government and banking.	Managerial Managerial
Diding Sakri	Komisaris Independen Independent Commissioner	46 Tahun 46 years old	Laki-laki Man	• Sarjana bidang Teknik Planologi (Perencanaan Wilayah dan Kota) • Master of Arts (double degree) • PhD bidang Development Economics • Bachelor's degree in Planology Engineering (Regional and City Planning) • Master of Arts (double degree) • PhD in Development Economics	Memiliki pengalaman kerja di bidang Ekonomi, Penelitian dan perbankan. Has work experience in Economics, Research and banking..	Ekonomi Economics
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	51 Tahun 51 years old	Laki-laki Man	• S2 Ekonomi • S3 Ekonomi • Masters in Economics • Doctoral Degree in Economics	Memiliki pengalaman kerja di bidang pendidikan, ekonomi dan Perbankan Has work experience in education, economics and banking	Ekonomi Economics

* Diberhentikan dengan hormat berdasarkan salah satu keputusan RUPS Luar Biasa Tahun 2023
* Honourably dismissed based on one of the decisions of the 2023 Extraordinary GMS

Organ dan Komite di Bawah Dewan Komisaris

Dalam rangka mendukung efektivitas tugas dan tanggungjawabnya, Dewan Komisaris dibantu oleh Sekretaris Dewan Komisaris dan Komite-komite yang bertanggung jawab kepada Dewan Komisaris, antara lain:

1. Komite Audit
2. Komite Pemantau Risiko
3. Komite Nominasi dan Remunerasi
4. Komite Tata Kelola Terintegrasi

Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris adalah organ Dewan Komisaris yang diangkat oleh Perseroan yang bertugas membantu kelancaran kegiatan administrasi pelaksanaan tugas dan tanggung jawab Dewan Komisaris. Sekretaris Dewan Komisaris bertanggung jawab kepada Direktur Utama. Sekretaris Dewan Komisaris bertanggung jawab untuk mengkoordinasikan kegiatan identifikasi, perencanaan dan pelaksanaan strategi pengelolaan kegiatan kesekretariatan dan protokoler Dewan Komisaris demi terciptanya fungsi Kesekretariatan Dewan Komisaris yang berjalan efektif, efisien dan mendukung kelancaran aktivitas Dewan Komisaris.

Tugas dan Tanggung Jawab Sekretaris Dewan Komisaris

Secara struktural Sekretaris Dewan Komisaris bertanggung jawab langsung kepada Direktur Utama dan secara fungsional bertanggung jawab langsung kepada Dewan Komisaris. Adapun tugas dan tanggung jawab Sekretaris Dewan Komisaris meliputi:

1. Mengelola penyusunan kebijakan dan/prosedur bidang corporate secretary
   a. Menyusun Pedoman tata tertib Dewan Komisaris
   b. Menyusun Pedoman tata tertib Komite Dewan Komisaris
   c. Menyusun kebijakan dan/atau prosedur lain terkait Kesekretariatan Dewan Komisaris
2. Mengelola rencana dan aktivitas reward management untuk Dewan Komisaris
   a. Pengelolaan administrasi penghasilan, tunjangan dan fasilitas bagi Dewan Komisaris
   b. Pengelolaan administrasi remunerasi dan fasilitas anggota Komite Dewan Komisaris
   c. Laporan administrasi remunerasi Dewan Komisaris dan anggota Komite Dewan Komisaris
3. Mengelola kegiatan kesekretariatan perusahaan untuk Dewan Komisaris
   a. Strategi dan rencana pengelolaan kegiatan kesekretariatan Dewan Komisaris

Organs and Committees Under the Board of Commissioners

In order to support the effectiveness of their duties and responsibilities, the Board of Commissioners is assisted by the Secretary of the Board of Commissioners and Committees that are responsible to the Board of Commissioners, namely:

1. Audit Committee
2. Risk Monitoring Committee
3. Nomination and Remuneration Committee
4. Integrated Governance Committee

Secretary of Board of Commissioners

The Secretary of the Board of Commissioners is an organ of the Board of Commissioners appointed by the Company whose task is to assist the smooth administration of the duties and responsibilities of the Board of Commissioners. The Secretary of the Board of Commissioners is responsible to the President Director. The Secretary of the Board of Commissioners is responsible for coordinating the identification, planning and implementation of strategies for managing the secretariat activities and protocols of the Board of Commissioners for the creation of the Secretariat function of the Board of Commissioners that runs effectively, efficiently and supports the smooth activities of the Board of Commissioners.

Duties and Responsibilities of the Board of Commissioners

Structurally the Secretary of the Board of Commissioners reports directly to the President Director and functionally reports directly to the Board of Commissioners. The duties and responsibilities of the Secretary of the Board of Commissioners include:

1. Manage the preparation of policies and/ procedures in the field of corporate secretary
   a. Prepare the Board of Commissioners Code of Conduct.
   b. Preparing the Board of Commissioners Committee Rules of Procedure.
   c. Formulate other policies and/or procedures related to the Secretariat of the Board of Commissioners
2. Manage plans and reward management activities for the Board of Commissioners
   a. Managing the administration of income, benefits and facilities for the Board of Commissioners
   b. Management of remuneration administration and facilities of Committee members of the Board of Commissioner
   c. Report on the remuneration administration of the Board of Commissioners and members of the Board of Commissioners Committee
3. Managing corporate secretarial activities for the Board of Commissioners
   a. Strategy and plan for managing the Board of Commissioners' secretarial activities.

b. Laporan aktivitas kesekretariatan dan protokoler Dewan Komisaris dan/atau Komite (*monitoring* dan evaluasi)

c. Laporan kegiatan Dewan Komisaris dan/atau Komite (*monitoring* dan evaluasi)
d. Laporan atas notula rapat Dewan Komisaris dan/atau rapat Komite Dewan Komisaris (*monitoring* dan evaluasi)

b. Secretariat and protocol report of the Board of Commissioners and/or Committee (monitoring and evaluation).
c. Report on the activities of the Board of Commissioners and/ or Committee (monitoring and evaluation).
d. Report on minutes of meetings of the Board of Commissioners and/or Committee meetings (monitoring and evaluation)

Profil Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris dijabat oleh Kenny Noviany Djaenudin. Beliau menjabat sebagai Sekretaris Dewan Komisaris sejak 3 Agustus 2021 berdasarkan Surat Keputusan Direksi Nomor 0544/SK/DIR-HCA/2021.

Board of Commissioners' Secretary Profile

The Secretary of the Board of Commissioners is held by Kenny Noviany Djaenudin. She has served as Secretary to the Board of Commissioners since August 3, 2021 based on the Decree of the Board of Directors Number 0544/SK/DIR-HCA/2021.

Kenny Noviany Djaenudin

Sekretaris Dewan Komisaris /
Board of Commissioners Secretary



	Kewarganegaraan	**Nationality**
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir di Bandung, 14 November 1984, saat ini berusia 39 tahun.

Born in Bandung, November 14, 1984, currently 39 years old.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Ekonomi dari Universitas Padjadjaran Bandung tahun 2008	Bachelor in Economics from Padjadjaran University Bandung in 2008
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Surat Keputusan Direksi Nomor 0544/SK/DIR-HCA/2021	Board of Directors Decree Number 0544/SK/DIR-HCA/2021
Pengalaman Kerja	**Work Experience**
Bergabung di Perseroan sejak 2010 dan menempati berbagai posisi jabatan antara lain: - Officer Kesekretariatan Dewan Komisaris 2015 – 2019 - Manager Kesekretariatan Dewan Komisaris 2019 – 2021 - Pemimpin Grup Kesekretariatan Dewan Komisaris 2021 – saat ini	Joined the Company from 2010 and held various positions, including: - Secretariat Officer of the Board of Commissioners 2015 – 2019 - Secretariat Manager of the Board of Commissioners 2019 – 2021 - Head of the secretariat group of the Board of Commissioners 2021 – present
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 5 dari Lembaga Sertifikasi Profesi Perbankan (LSPP)	Level 2 Risk Management Certification from the Banking Professional Certification Institute (LSPP)

Pengembangan Kompetensi Sekretaris Dewan Komisaris

Competence Development of Secretary Board of Commissioners Competencies

Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
Webinar BPD Sharing Corner Kutak Katik Ekosistem Digital BPD BPD Sharing Corner Webinar Kutak Katik BPD Digital Ecosystem	Bandung, 10 Maret 2023 Bandung, March 10, 2023	LPPI (Lembaga Pengembangan Perbankan Indonesia)

Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Kegiatan Pemeliharaan/*Refreshment* Sertifikasi Manajemen Risiko Batch 2 & Batch 3 Tahun 2023 (*Inhouse Training* Daring) Maintenance/Refreshment Activities for Risk Management Certification Batch 2 & Batch 3 in 2023 (Inhouse Online Training)	Bandung, 17 Maret 2023 Bandung, March 17, 2023	TD Consultant
Pengenalan Digital Digital Introduction	Bandung, 16 Juni 2023 Bandung, June 16, 2023	**bjb** University
Forum Leadership Direktur Utama dan Komisaris Utama BPDSI BPDSI President Director and Main Commissioner Leadership Forum	Lombok, 07 - 08 Juli 2023 Lombok, July 07 - 08, 2023	FKDK BPDSI
Workshop and Refreshment Sertifikasi Manajemen Risiko : *Stress Test Operational and Bank Risk Management* Risk Management Certification Workshop and Refreshment: Operational Stress Test and Bank Risk Management	Jakarta, 22 - 23 November 2023 Jakarta, November 22 – 23, 2023	PT Sinergi Indonesia Pintar

Pelaksanaan Tugas Sekretaris Dewan Komisaris

Sepanjang tahun 2023, Sekretaris Dewan Komisaris telah melaksanakan kegiatan sebagai berikut.

1. Mengkoordinasikan kegiatan rapat Dewan Komisaris dan Komite di bawah Dewan Komisaris.
2. Menjalankan fungsi sebagai notulis rapat/meeting Dewan Komisaris dan Komite di bawah Dewan Komisaris.
3. Berkoordinasi dengan Divisi terkait untuk membuat dan memastikan tersedianya materi, data, informasi yang diperlukan Dewan Komisaris untuk kegiatan Rapat.
4. Melaksanakan fungsi advisory dalam membantu Dewan Komisaris dan Komite dalam menjalankan tugas dan tanggung jawabnya.
5. Mengelola laporan khusus pelaksanaan tugas Dewan Komisaris kepada lembaga ekstern.
6. Mengkoordinasikan kegiatan protokoler dewan komisaris untuk acara internal dan eksternal bank **bjb**.
7. Membantu Dewan Komisaris dan Komite di bawah Dewan Komisaris dalam penyusunan Pedoman dan Tata Tertib Kerja serta Program Kerja.
8. Membantu dan memastikan pelaksanaan tugas komite - komite di bawah Dewan Komisaris dalam pelaksanaan tugasnya sesuai dengan Pedoman dan Tata Tertib Kerja serta Program Kerja yang telah ditetapkan.

The Implementation of the Secretary of the Board of Commissioners

During 2023, the Secretary of the Board of Commissioners carried out the following activities.

1. Coordinate the meetings of the Board of Commissioners and Committees under the Board of Commissioners.
2. Performs the function of meeting minutes for meetings of the Board of Commissioners and Committees under the Board of Commissioners.
3. Coordinate with related divisions to make and ensure the availability of material, data, information needed by the Board of Commissioners for the Meeting.
4. Carrying out advisory functions in assisting the Board of Commissioners and Committees in carrying out their duties and responsibilities.
5. Manage special reports on the implementation of the duties of the Board of Commissioners to external institutions.
6. Coordinate board of commissioners protocol activities for bank **bjb** internal and external events.
7. Assist the Board of Commissioners and Committees under the Board of Commissioners in preparing the Work Guidelines and Rules of Procedure.
8. Assist and ensure the implementation of the duties of the committees under the Board of Commissioners in carrying out their duties in accordance with the Guidelines and Work Orders and Work Programs that have been determined.

Komite Audit

Komite Audit merupakan alat kelengkapan Dewan Komisaris yang berfungsi untuk melakukan pengawasan atas efektivitas sistem pengendalian internal, internal audit dan proses pelaporan keuangan. Fungsi utama Komite Audit adalah membantu Dewan Komisaris memenuhi tugas dan tanggung jawabnya dengan menelaah laporan keuangan dan informasi keuangan lainnya sebelum diberikan Bank kepada *stakeholders* serta menelaah

Audit Committee

The Audit Committee is a complete tool of the Board of Commissioners whose function is to oversee the effectiveness of the internal control system, internal audit and financial reporting processes. The main function of the Audit Committee is to assist the Board of Commissioners in fulfilling their duties and responsibilities by reviewing financial reports and other financial information before the Bank provides it to stakeholders and

sistem pengendalian internal bank, dan efektivitas fungsi audit intern.

Dasar Pembentukan Komite Audit

Dasar pembentukan Komite Audit Perseroan mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit. Komite Audit merupakan alat kelengkapan Dewan Komisaris yang berfungsi untuk melakukan pengawasan atas efektivitas sistem pengendalian intern, internal audit, proses pelaporan keuangan, sehingga Bank dapat dikelola berdasarkan prinsip-prinsip transparansi, akuntabilitas, pertanggungjawaban, independensi dan kewajaran.

Pembentukan Komite Audit Perseroan juga berpedoman pada ketentuan sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 55/ POJK.04/2015 Tanggal 25 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
2. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
3. Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 05/SK/ DK/2005 tanggal 17 Mei 2005 Tentang Pembentukan Komite Audit PT. BANK JABAR.
4. Surat Keputusan Dewan Komisaris Nomor 01/SK/DKO/2021 tanggal 07 April 2021 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.
5. Surat Keputusan Dewan Komisaris Nomor 06/SK/DKO/2022 tanggal 4 November 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite sebagaimana telah diubah berdasarkan Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.

Tugas dan Tanggung Jawab Komite Audit

1. **Pengawasan Terhadap Proses Pelaporan Keuangan**
   Komite audit bertugas melakukan pengawasan terhadap proses pembuatan Laporan Keuangan Bank. Dalam kaitannya dengan hal tersebut, Komite Audit:
   a. Memantau proses pelaporan keuangan untuk memastikan terpenuhinya standar dan kebijakan akuntansi yang berlaku.
   b. Melakukan evaluasi atas informasi keuangan yang akan dikeluarkan oleh Bank seperti laporan keuangan, proyeksi dan informasi keuangan lainnya.

reviews the bank's internal control system, and the effectiveness of the internal audit function.

Basic Formation of Audit Committees

The basis for forming the Company's Audit Committee refers to the OJK Regulations Number 55/ POJK.04/2015 concerning the Formation and Guidelines for the Implementation of the Audit Committee's Work. The Audit Committee is a complete tool of the Board of Commissioners whose function is to supervise the effectiveness of the internal control system, internal audit, financial reporting process, so that the Bank can be managed based on the principles of transparency, accountability, responsibility, independence and fairness.

The establishment of the Company's Audit Committee is also guided by the following provisions:

1. OJK Regulations Number 55/ POJK.04/2015 December 25, 2015 about the Formation and Guidelines for the Implementation of the Audit Committee's Work.
2. Financial Services Authority Regulation Number 17 of 2023 concerning Implementation of Governance for Commercial Banks.
3. Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 05/SK/DK/2005 on May 17, 2005 about the Establishment of the Audit Committee of PT BANK JABAR.
4. Decree of the Board of Commissioners Number 01/SK/ DKO/2021 dated April 07, 2021 concerning the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and Committees.
5. Decree of the Board of Commissioners Number 06/SK/ DKO/2022 dated November 4, 2022, concerning the Division of Duties and Implementation of the Activity Schedule of the Board of Commissioners and Committees as amended based on Decree of the Board of Commissioners Number 04/SK/ DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees.

Duties and Responsibilities of The Audit Committee

1. **Supervision of the Financial Reporting Process**
   The audit committee was in charge of supervising the process of preparing Bank Financial Statements. In this regard, the Audit Committee:
   a. Monitoring the financial reporting process to ensure its compliance with applicable accounting standards and policies.
   b. Evaluating financial information that will be issued by the Bank such as financial statements, projections and other financial information.

c. Memeriksa ulang laporan keuangan apakah sudah sesuai dengan standar akuntansi yang berlaku serta apakah sudah konsisten dengan informasi lain yang diketahui oleh anggota Komite Audit secara bulanan, triwulanan dan tahunan.
d. Melakukan pemantauan atas penetapan metode penilaian aktiva dan *pasiva*, komitmen dan kontijensi serta cadangan-cadangan yang harus dibentuk.
e. Melakukan pemantauan atas pos-pos laporan keuangan yang mengandung transaksi-transaksi yang kompleks dan tidak lazim.
f. Menilai kecukupan pengungkapan transaksi dengan pihak terkait.
g. Menilai dan memberikan rekomendasi kepada Dewan Komisaris terhadap saran yang diajukan oleh Auditor Eksternal, Direksi dan Auditor Internal jika terdapat perubahan dalam ruang lingkup audit serta prinsip dan standar akuntansi.
h. Komite Audit mengkomunikasikan kepada Auditor Eksternal, Direksi dan Auditor Internal bila menghadapi penafsiran yang berbeda maupun sesuatu hal yang tidak konsisten.

2. Seleksi dan Penunjukkan Kantor Akuntan Publik (KAP) serta Pengawasan Pekerjaannya

Komite Audit dalam memberikan rekomendasi kepada Dewan Komisaris mengenai Kantor Akuntan Publik (KAP) yang akan melakukan audit tahunan sebagai Auditor Eksternal sekurang-kurangnya melakukan, sebagai berikut:

a. Menyeleksi dan merekomendasikan penunjukan KAP sebagai Auditor Eksternal.
   1) Komite Audit menyeleksi dan merekomendasikan calon KAP yang akan melakukan audit Laporan Keuangan Tahunan Bank kepada Dewan Komisaris.
   2) Proses seleksi dan penunjukkan KAP berpedoman pada peraturan yang berlaku.
   3) Komite Audit dapat merekomendasikan untuk pemutusan hubungan kerja dengan auditor eksternal kepada Dewan Komisaris jika terdapat indikasi kuat bahwa independensi auditor dapat terganggu atau terbukti bahwa auditor tidak melakukan pemeriksaan sesuai dengan Standar Profesional Akuntan Publik.
b. Mengawasi pekerjaan Auditor Eksternal
   1) Melakukan evaluasi terhadap Rencana Audit dan kecukupan program audit serta melakukan pengawasan atas pekerjaan Auditor Eksternal serta pemantauan atas tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian internal termasuk kecukupan proses pelaporan keuangan.
   2) Terlibat dalam dan/atau menerima laporan atas pembahasan temuan audit yang dilakukan oleh Auditor Eksternal dengan manajemen serta membuat laporan tertulis mengenai adanya perbedaan pendapat antara auditor dengan manajemen yang perlu mendapat perhatian Dewan Komisaris.

c. Re-checking the financial reports from the Audit Committee members by adjusting the applicable accounting standards and making it consistent with other information monthly, quarterly and annually.
d. Monitoring the determination of assessment methods for active and pasiva methods, commitments, contingencies and reserves that must be created.
e. Monitoring financial statement items that contain complex and unusual transactions.
f. Assessing the adequacy of transaction disclosures with related parties.
g. Assessing and providing recommendations to the Board of Commissioners based on from External Auditors, Directors and Internal Auditors if there are changes in the scope of the audit as well as accounting principles and standards.
h. Communicating to External Auditors, Directors and Internal Auditors when faced with different interpretations or inconsistent items.

2. Selection and Appointment of Public Accounting Firm and Supervision Work

The Audit Committee in providing recommendations to the Board of Commissioners regarding the Public Accounting Firm which conduct an annual audit in which External Auditor conduct the following minimum actions:

a. Selecting and recommending the appointment of Public Accounting Firm as an External Auditor.
   1) The Audit Committee selects and recommends Public Accounting Firm candidates who will audit the Bank's Annual Financial Report to the Board of Commissioners.
   2) The process of selecting and appointing Public Accounting Firm referring to applicable regulations.
   3) The Audit Committee may recommend termination of employment with external auditors to the Board f Commissioners if there are strong indications that auditor independence can be disrupted or proven that the auditor has not conducted audits in line with the Professional Standards of Public Accountants.
b. Supervising External Audit Works
   1) Evaluating the Audit Plan and the adequacy of the audit program and supervise the work of the External Auditor and monitor the follow-up of the audit results in order to assess the adequacy of internal control including the adequacy of the financial reporting process.
   2) Being involved and/or received a report on the discussion of audit findings from the External Auditor and management and made a written report regarding differences of opinion between the auditor and management that need the attention of the Board of Commissioners.

3) Dalam rangka melaksanakan tugas tersebut di atas, Komite Audit sekurang-kurangnya melakukan pemantauan dan evaluasi terhadap:
   a) Kesesuaian pelaksanaan audit oleh Kantor Akuntan Publik dengan standar yang berlaku
   b) Kesesuaian laporan keuangan dengan standar akuntansi yang berlaku
   c) Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan Auditor Eksternal sebagai rekomendasi untuk Dewan Komisaris.
   d) Memberi masukan kepada Auditor Eksternal agar mengidentifikasikan area-area berisiko tinggi.
   e) Berkonsultasi dengan Auditor Eksternal tanpa kehadiran manajemen tentang pengendalian internal berkenaan dengan identifikasi kemungkinan adanya kelemahan pengendalian internal, serta pemenuhan dan ketepatan laporan keuangan Bank.
   f) Memastikan agar Auditor Eksternal, dalam kaitannya dengan pelaksanaan audit umum (*general audit*) mengkomunikasikan hal-hal berikut:
      - Tingkat tanggung jawab auditor terhadap pengendalian internal dalam penyajian laporan keuangan.
      - Perubahan kebijakan akuntansi yang signifikan.
      - Kelemahan signifikan dalam disain dan penerapan pengendalian internal.
      - Metode pencatatan, pelaporan dan dampak dari transaksi luar biasa yang signifikan terhadap laporan keuangan.
      - Adanya *Fraud* ataupun indikasi Fraud serta penyimpangan terhadap peraturan dan perundang-undangan yang berlaku, yang dilakukan oleh manajemen atau pegawai yang berdampak salah saji material dalam laporan keuangan.
      - Koreksi audit yang signifikan.
      - Prosedur yang dilaksanakan oleh auditor terhadap laporan tahunan yang berisi laporan keuangan audit-an.
      - Ketidaksepakatan dengan manajemen tentang penerapan standar akuntansi, lingkup audit, pengungkapan dalam laporan keuangan dan kata-kata yang digunakan auditor dalam laporan auditnya.
      - Adanya perbedaan pendapat antara manajemen dengan auditor eksternal untuk melakukan konsultasi dengan Auditor Eksternal lainnya.
      - Hambatan dalam pelaksanaan audit.
4) Melakukan kajian bersama Komisaris, Direksi serta Auditor Eksternal mengenai:

3) In order to perform the above-mentioned tasks, it at least conducts monitoring and evaluation towards:
   a) Suitability of the audit implementation by the Public Accountant office with applicable standards.
   b) Compliance of financial statements with applicable accounting standards.
   c) Follow-up actions by the Directors on the findings of the External Auditor as a recommendation for the Board of Commissioners.
   d) Input provision to the External Auditor to identify high-risk areas.
   e) Consultation with the External Auditor without the presence of management of internal control regarding the identification of possible weaknesses in internal control, as well as the completion and accuracy of the Bank's financial reports.
   f) Conducting general audits with the External Auditor by communicating the following:
      - The auditor's responsibility level for internal control in presenting financial reports.
      - Significant changes in accounting policies.
      - Significant weaknesses in the design and implementation of internal controls.
      - The method of recording, reporting and the impact of significant extraordinary transactions on the financial statements.
      - Fraud or indications of Fraud as well as deviations from applicable laws and regulations done by management or employees that negatively impact on the financial statements.
      - Significant audit corrections.
      - Procedures performed by the auditor on annual reports containing audited financial statements
      - Disagreement with management regarding the application of accounting standards, the scope of the audit, disclosures in the financial statements and words used by the auditor in the audit report.
      - Any differences in opinion between management and external auditors to conduct consultations with other External Auditors.
      - Obstacles in conducting audits.
4) Conducts joint studies with Commissioners, Directors and External Auditors regarding:

a) Laporan Keuangan Tahunan Bank beserta catatan atas laporan keuangan sebelum dipublikasikan.

b) Laporan audit dari Auditor Eksternal mengenai Laporan Keuangan Tahunan Bank dan pendapat serta saran dari Auditor Eksternal.

c) Temuan penting dan rekomendasi yang dibuat oleh Auditor Eksternal serta memonitor tindak lanjut atas rekomendasi tersebut oleh Direksi dan manajemen.

d) Mengkaji surat representasi yang ditandatangani oleh Direksi, serta meyakinkan tidak adanya kesulitan dalam memperoleh surat tersebut dan juga hal-hal spesifik yang ditemui dalam penugasan.

e) Menilai pendapat Auditor Eksternal tentang kualitas dan ketepatan penerapan Standar Akuntansi Keuangan yang berlaku bagi perbankan.

5) Komite Audit melakukan evaluasi terhadap Auditor Eksternal mengenai kualifikasi, kinerja dan independensi atas Partner Audit dari KAP serta auditor yang ditugaskan untuk melakukan audit keuangan, menerima masukan dari manajemen serta Satuan Kerja Audit Internal atas pekerjaan Auditor Eksternal tersebut.

6) Berdiskusi dengan Dewan Komisaris dan Direksi serta Auditor Eksternal untuk mendapatkan pengertian atas pertimbangan yang digunakan dalam menentukan standar akuntansi beserta aplikasinya.

7) Memastikan adanya pengungkapan yang memadai terhadap standar akuntansi.

3. Evaluasi Jasa Non-Audit

Untuk menjaga independensi Auditor Eksternal, Komite Audit wajib melakukan evaluasi sebelum memberikan persetujuan awal (*pre-approval*) terhadap jasa non-audit yang akan ditugaskan kepada Auditor Eksternal yang sedang melaksanakan jasa audit. Jasa-jasa non-audit yang mengganggu independensi adalah:

a. Jasa pembukuan atau jasa-jasa lain yang berhubungan dengan catatan akuntansi atau laporan keuangan Bank.
b. Jasa disain dan implementasi sistem informasi keuangan
c. Jasa penilaian atau jasa untuk memberikan opini atas kewajaran
d. Jasa aktuaria
e. Jasa outsourcing internal audit
f. Jasa fungsi manajemen atau sumber daya manusia
g. Jasa perantara
h. Jasa layanan hukum dan jasa keahlian yang tidak berkaitan dengan audit
i. Jasa konsultasi perpajakan
j. Jasa lain berdasarkan perundang-undangan yang berlaku dan peraturan Bank Indonesia.

a) The Bank's Annual Financial Reports along with notes to the financial statements before published.

b) Audit report from the External Auditor regarding the Bank's Annual Financial Report as well as opinions and suggestions from the External Auditor.

c) Important findings and recommendations made by the External Auditor and the follow-up by the Directors and management from those recommendations.

d) Reviewing the representation letter signed by the Directors, and making sure there are no difficulties in obtaining the letter and the specific details encountered during the assignment.

e) Assessing the opinion of the External Auditor about the quality and accuracy of the application of Financial Accounting Standards.

5) The Audit Committee evaluates the External Auditor regarding the qualifications, performance and independence of the Audit Partners from the assigned Public Accounting office and the auditors and receives input from management and the Internal Audit Work Unit on the work of the External Auditor.

6) Discussing with the Board of Commissioners and Directors and External Auditors to get an understanding of determining accounting standards and their applications.

7) Ensuring adequate disclosure of accounting standards.

3. Evaluation of Non-Audit service

To maintain the independence of the External Auditor, the Audit Committee must conduct an evaluation before giving pre-approval to non-audit services that will be assigned to the External Auditor. Non-audit services that can interfere its independence are:

a. Bookkeeping services or other services related to accounting records or financial reports of the Bank.
b. Design and implementation of financial information systems.
c. Assessment services or services to provide an opinion on fairness.
d. Actuarial services.
e. Internal audit outsourcing services.
f. Management functions or human resources services.
g. Intermediary services.
h. Legal services and expert services not related to auditing.
i. Tax consulting services.
j. Other services based on applicable laws and Bank Indonesia regulations.

Langkah-langkah yang harus dilaksanakan Manajemen Bank untuk mendapatkan persetujuan awal (*pre-approval*) adalah sebagai berikut:

a. Direksi, menyampaikan kepada Dewan Komisaris uraian rinci mengenai jenis jasa dan pekerjaan yang akan ditugaskan kepada KAP.
b. Komite Audit mengevaluasi dan menganalisis jasa non-audit yang akan ditugaskan kepada KAP agar tidak mengganggu independensi atau menimbulkan benturan kepentingan.
c. Komite Audit hanya dapat menyetujui pemberian jasa non-audit tersebut apabila hasil evaluasi tidak menunjukkan adanya gangguan dalam hal independensi atau menimbulkan benturan kepentingan.

Pre-approval terhadap jasa non-audit ini dapat dikecualikan, jika nilai seluruh jasa non-audit tidak lebih dari 5% dari total nilai biaya audit yang dibayarkan Bank kepada KAP dalam tahun fiskal di mana jasa non-audit diberikan.

4. Pengawasan Pengendalian Internal

Komite Audit dan Satuan Kerja Audit Internal melakukan pengawasan atas operasional Bank sesuai dengan fungsi masing-masing agar tidak melanggar peraturan Bank Indonesia, peraturan dan perundang-undangan yang berlaku. Pengawasan tersebut sekurang-kurangnya meliputi:

a. Komite Audit mendapatkan laporan audit internal secara berkala dari Satuan Kerja Audit Internal sebagai masukan untuk mengidentifikasi kemungkinan adanya kelemahan pengendalian internal.
b. Dalam rangka meningkatkan efektivitas pengendalian internal, Komite Audit dapat memberikan masukan kepada Manajemen Bank, melalui Dewan Komisaris, *saran tersebut* berkenaan dengan peningkatan kinerja Satuan Kerja Audit Internal.
c. Mengkaji dan memberikan masukan kepada Dewan Komisaris atas Rencana Kerja Tahunan Audit Internal, termasuk ruang lingkup Audit, serta untuk memastikan bahwa Rencana Kerja Tahunan Audit Internal tersebut sudah mencakup risiko operasional Bank secara Keseluruhan.
d. Setiap awal tahun, Komite Audit mengevaluasi Program Kerja Audit tahunan yang disusun oleh Satuan Kerja Audit Internal serta ruang lingkup audit, dan merekomendasikan hasil evaluasinya kepada Dewan Komisaris.
e. Mengkaji dan memberikan pertimbangan kepada Dewan Komisaris atas kesulitan dan hambatan yang dihadapi Audit Internal dalam melaksanakan tugasnya, termasuk hambatan atas lingkup kerja audit dan/atau hambatan akses untuk mendapatkan informasi yang diperlukan.
f. Komite Audit harus berkoordinasi dengan Satuan Kerja Audit Internal untuk;
    1) Mengadakan pertemuan reguler dalam rangka membahas temuan dan/atau hal-hal lain yang mengandung indikasi mengenai kelemahan

The steps that must be carried out by Bank Management to obtain pre-approval are as follows:

a. Directors convey the detailed descriptions of the types of services and tasks to the Board of Commissioners to be assigned to Public Accountants Firm.
b. Audit Committee evaluates and analyses non-audit services that will be assigned to the Public Accountants Firm to guarantee its independence or to avoid conflicts of interest.
c. Audit Committee will approve the provision of nonaudit services if the evaluation results do not indicate any interferences in case of independence or conflict of interest.

Pre-approval of non-audit services can be excluded if the value of all non-audit services is less than 5% (five percent) from the total audit fees paid by the Bank to the Public Accountants Firm in the Financial Year of the provision of non-audit services.

4. Internal Control Supervision

Audit Committee and Internal Audit Unit supervise the Bank operations to follow Bank Indonesia regulations, as well as applicable regulations and laws. The supervision include at least:

a. Audit Committee receives periodic internal audit reports from the Internal Audit Unit as inputs to identify possible weaknesses of internal control.
b. Audit Committee can provide suggestions to Bank Management to improve the effectiveness of the internal control through the Board of Commissioners. The suggestionsaim at improving the performance of the Internal Audit Unit.
c. Review and provide inputs to the Board of Commissioners on Annual Internal Audit Planincluding the Audit scope, and ensure that the Internal Audit Annual Work Plan has covered the Bank's overall operational risks.
d. Audit Committee evaluates the Annual Audit Work Program prepared by the Internal Audit Unit and scope of the audit and makes recommendations based on the evaluation results to the Board of Commissioners.
e. Review and give consideration to the Board of Commissioners on the difficulties and obstacles faced by Internal Audit in performing their duties including obstacles of audit works and/or barriers to access the required information.
f. Audit Committee must coordinate with the Internal Audit Work Unit in order to;
    1) Hold regular meetings to discuss findings and/or other matters that contain indications regarding weaknesses of internal control and errors of

pengendalian internal, serta kekeliruan penerapan standar akuntansi termasuk melakukan pemantauan tindak lanjut Manajemen Bank atas temuan tersebut.

2) Membahas tanggapan Manajemen Bank atas temuan signifikan dalam operasional bank serta rekomendasi yang diberikan oleh Satuan Kerja Audit Internal terhadap temuan tersebut.
3) Secara tahunan melakukan pemantauan terhadap kode etik profesi, mengevaluasi kegiatan, struktur organisasi dan kualifikasi anggota audit internal.
4) Memperluas evaluasi untuk menilai sifat, lingkup, besaran dan dampak dari kelemahan signifikan pengendalian internal serta pengaruhnya terhadap laporan keuangan.

g. Melakukan penilaian efektivitas dan independensi Satuan Kerja Audit Internal serta melakukan evaluasi atas aktivitas-aktivitas rutin, penempatan auditor internal, dan struktur organisasi Satuan Kerja Audit Internal.
h. Merekomendasikan kepada Dewan Komisaris tentang;

1) Perubahan signifikan dalam lingkup kerja audit dari rencana semula, termasuk sumber daya manusia dan anggaran Audit Internal
2) Pemutakhiran Pedoman Kerja Komite Audit
3) Kepatuhan terhadap Pedoman Kerja Komite Audit

i. Komite Audit atas permintaan Dewan Komisaris dapat merekomendasikan tentang pengangkatan dan pemberhentian Pemimpin Satuan Kerja Audit Internal.

5. Pengawasan Kepatuhan Terhadap Peraturan dan Perundang-undangan

Komite Audit dan Satuan Kerja Kepatuhan dan Hukum sesuai dengan fungsinya masing-masing bertugas untuk memantau kepatuhan operasional Bank terhadap Peraturan dan Perundang-undangan yang berlaku, sekurang-kurangnya meliputi:

a. Pemantauan dapat dilakukan melalui evaluasi atas temuan, pelaporan atau hasil pemeriksaan yang dilakukan oleh Otoritas Jasa Keuangan, auditor eksternal, satuan kerja Kepatuhan, Satuan Kerja Audit Intern, satuan kerja Manajemen Risiko/Komite Manajemen Risiko.
b. Apabila terdapat indikasi kuat bahwa telah terjadi pelanggaran terhadap peraturan dan perundang-undangan yang berlaku, Komite Audit harus melaporkan kepada Dewan Komisaris dan mengusulkan diadakannya investigasi.

6. Penelaahan Pengaduan Pihak Ketiga

Komite Audit tidak hanya menerima informasi yang berasal dari pelaksanaan tugas-tugas rutinnya, akan tetapi juga menerima pengaduan pihak ketiga mengenai akuntansi, pengendalian internal dan *fraud* yang dapat mengganggu operasi Bank.

accounting standards application, as well as monitor Bank Management in following up on these findings.

2) Discuss Bank Management's response toward significant findings of bank operations and recommendations from the Internal Audit Unit.
3) Monitor annually the professional code of ethics, as well as evaluate activities, organizational structure, and qualifications of internal audit members.
4) Expand the evaluation to assess the nature, scope, magnitude, and impact of significant weaknesses in internal control and financial reports.

g. Assess the effectiveness and independence of the Internal Audit Unit and evaluate routine activities, placement of internal auditors, and the organizational structure of the Internal Audit Unit.
h. Provide recommendations to the Board of Commissioners regarding;
   1) Significant changes in the scope of audit work from the original plan including human resources and Internal Audit budget.
   2) Updating guidelines of the Audit Committee works.
   3) Compliance towards Audit Committee Working Guidelines
i. Audit Committee upon request from the Board of Commissioners can recommend the appointment and dismissal of the Head of the Internal Audit Work Unit.

5. Compliance Supervision towards Laws and Regulations

Audit Committee along with Compliance and Legal Work Unit based on their respective function to monitor Bank's operational compliance towards applicable laws and regulations at least:

a. Monitoring can be done through evaluation of findings, report or the result of examinations conducted by Financial Services Authority, External Auditors, Compliance Work Units, Internal Audit Work Unit, Risk Management Work Unit/Committee.
b. If there are strong indications of violation from applicable laws and regulations that have occurred, the Audit Committee must report to the Board of Commissioners and propose such investigation.

6. Reviewing Complaints from Third Parties

Audit Committee not only receives information from its routine tasks but also complaints from the third parties regarding accounting, internal control and fraud that can hider Bank operations.

a. Syarat pengaduan yang dapat diproses lebih lanjut:
   1) Pengaduan disampaikan secara tertulis.
   2) Terdapat alibi dan permasalahan yang jelas atas pengaduan yang dibuat.
b. Penelaahan Pengaduan
   Dalam menangani pengaduan yang disampaikan oleh pihak ketiga, Komite Audit dapat meminta audit internal untuk menindaklanjutinya.
c. Hasil Penelaahan
   Jika dari hasil penelaahan, terbukti bahwa pengaduan yang disampaikan oleh pihak ketiga ternyata benar:
   1) Komite Audit meneruskan hasil penelaahan kepada Dewan Komisaris.
   2) Komite Audit memantau tindak lanjut dari hasil penelaahan, jika diminta oleh Dewan Komisaris.

7. Pelaksanaan Tugas Terkait Pelaksanaan Tata kelola Dana Pensiun

Dalam hal pelaksanaan tata kelola dana pensiun, Komite Audit mempunyai tugas dan tanggung jawab sebagai fasilitator bagi Dewan Pengawas (dalam hal ini Dewan Komisaris bank **bjb**) untuk memastikan bahwa:

a. Struktur pengendalian internal dana pensiun telah dilaksanakan dengan baik
b. Pelaksanaan audit internal maupun audit eksternal telah dilaksanakan sesuai dengan ketentuan yang berlaku
c. Tindak lanjut temuan hasil audit dilaksanakan oleh manajemen

8. Pelaksanaan Tugas Khusus

Tugas khusus merupakan tugas di luar rutin sebagaimana diperintahkan oleh Dewan Komisaris, dengan memberikan surat penugasan kepada Komite Audit.

a. Dewan Komisaris memberikan tugas khusus, karena:
   1) terdapat indikasi adanya ketidakpatuhan terhadap peraturan dan perundang-undangan yang berlaku sehingga Komite Audit, dengan persetujuan Dewan Komisaris, memperluas evaluasi dengan melaksanakan Audit Investigasi untuk menentukan dampak dan besarnya kerugian akibat pelanggaran tersebut. Untuk melaksanakan audit investigasi tersebut, Komite Audit dapat meminta bantuan pihak Satuan Kerja Audit Internal atau auditor eksternal.
   2) terdapat laporan/pengaduan pihak ketiga yang mengindikasikan adanya ketidakpatuhan dan/atau kecurangan.
b. Pelaksanaan tugas khusus Komite Audit antara lain dapat:
   1) Melakukan evaluasi terhadap semua pencatatan termasuk didalamnya risalah rapat Direksi dan risalah rapat Dewan Komisaris, dokumentasi serta informasi lainnya yang diperlukan.

a. The requirements for complaints that can be further processed:
   1) Complaints that are submitted in written forms.
   2) Clear alibis and problems exist in the complaints.
b. Reviewing Complaints
   In handling complaints submitted by third parties, the Audit Committee may request an Internal Audit Unit to make follow-up actions.
c. Review results
   If the review results from the complaints submitted by the third parties are proven true:
   1) Audit Committee conveys the review results to the Board of Commissioners.
   2) Audit Committee monitors the followup actions if requested by the Board of Commissioners.

7. Implementation of Duties Related to the Implementation of Pension Fund Governance

In terms of implementing pension fund governance, the Audit Committee had the duties and responsibilities as a facilitator for the Supervisory Board (in this case the Board of Commissioners of bank **bjb**) to ensure that:

a. The structure of internal control of pension funds had been implemented properly.
b. The implementation of internal audits and external audits had been carried out in accordance with applicable regulations.
c. Follow up of audit findings was carried out by management

8. Implementation of Special Duties

It covers tasks beyond routine activities as instructed by the Board of Commissioners through an assignment letter to the Audit Committee.

a. Board of Commissioners gives special duties under the following circumstances:
   1) There are indications of non-compliance towards applicable laws and regulations so that the Audit Committee with approval of the Board of Commissioners expands the evaluation by conducting an Investigative Audit to determine the impact and the number of losses due to the violation. To carry out the audit investigation, the Audit Committee may request assistance from the Internal Audit Work Unit or external auditor.
   2) There are reports/complaints from third parties indicating non-compliance and/ or fraud.
b. Audit Committee's specific duties may include the following:
   1) Evaluate all records including the minutes of Directors 'meeting and Board of Commissioners' meeting, documentation and other necessary information.

2) Mengajukan pertanyaan kepada Direksi dan stafnya, yang hasilnya dituangkan dalam Berita Acara Tanya Jawab yang ditandatangani oleh kedua belah pihak.
3) Jika dianggap perlu, melakukan audit investigasi yang dilaksanakan bekerjasama dengan Satuan Kerja Audit Internal atau Auditor Eksternal.

Komite Audit memiliki Tanggung jawab diantaranya adalah sebagai berikut:

1. Memastikan bahwa laporan keuangan Bank dapat dimengerti, transparan dan dapat diandalkan.
2. Menilai pelaksanaan kegiatan serta hasil audit yang dilakukan oleh Satuan Kerja Audit Internal maupun Auditor Eksternal sehingga dapat mencegah pelaksanaan dan pelaporan yang tidak memenuhi standar.
3. Melakukan evaluasi kebijakan Bank yang berhubungan dengan kepatuhan terhadap peraturan dan perundang-undangan yang berlaku, etika, benturan kepentingan dan investigasi akan adanya kesalahan maupun kecurangan, melalui Dewan Komisaris memberikan rekomendasi mengenai penyempurnaan sistem pengendalian intern Bank serta pelaksanaannya.
4. Melakukan evaluasi Rencana Kerja Satuan Kerja Audit Internal, pelaporan dan temuan yang signifikan.
5. Berkomunikasi dengan Direksi dan Satuan Kerja terkait tentang status, kemajuan dan perkembangan baru pada permasalahan operasional yang dijumpai serta temuan Satuan Kerja Audit Internal.
6. Memastikan bahwa Satuan Kerja Audit Internal dapat memiliki akses langsung kepada Komite Audit dan mendorong adanya komunikasi di luar rapat komite yang telah dijadwalkan.
7. Menciptakan jalur komunikasi langsung dengan Auditor Eksternal/pengawas Bank untuk membahas rencana audit, temuan maupun laporan

Wewenang Komite Audit

Komite Audit mempunyai wewenang sebagai berikut

1. Komite Audit diberi wewenang untuk mendapatkan informasi, melalui Dewan Komisaris, mengenai operasional bank, data karyawan, dana, aset serta sumber daya Bank lainnya yang berkaitan dengan pelaksanaan tugasnya.
2. Dalam melaksanakan tugas dan tanggung jawab serta wewenang, Komite Audit bekerja sama dengan Satuan Kerja Audit Internal.
3. Memberi masukan kepada Dewan Komisaris mengenai keperluan perbaikan dalam proses audit internal, eksternal dan laporan keuangan Bank.
4. Melakukan evaluasi deskripsi mengenai internal kontrol/ audit yang akan dipublikasikan dalam Laporan Keuangan dan Laporan Pelaksanaan Penerapan GCG.
5. Melakukan kajian atas independensi dan objektivitas Auditor Eksternal serta merekomendasikan Auditor Eksternal yang akan dipilih oleh Bank untuk mengaudit laporan keuangan Bank, unit bisnis maupun anak perusahaan.

2) Asking questions to Directors and staff, then the results of which are set forth in the Minutes of Question and Answer signed by both parties.
3) If necessary, conducting an investigative audit in collaboration with the Internal Audit Work Unit or External Auditor.

The Audit Committee had the following responsibilities:

1. Ensuring that Bank's financial reports are understandable, transparent and reliable.
2. Assessing audit activities and results conducted by Internal Audit Work Unit and External Auditor to make sure that its implementation and report have met the standards.
3. Evaluating Bank's policies related to compliance towards applicable laws, regulations, ethics, and conflicts of interest as well as to conduct an investigation on errors or fraud through the Board of Commissioners by providing recommendations to enhance the Bank's internal control system and its implementation.
4. Evaluating the Work Plan of the Internal Audit Unit as well as reporting and significant findings.
5. Communicating with the Directors and related Work Units about the status, progress and new developments on the operational problems encountered and the findings from the Internal Audit Work Unit.
6. Ensuring that Internal Audit Work Unit can have direct access to the Audit Committee and encouraging communication outside the routine committee meetings.
7. Creating a direct line of communication with the External Auditor/Bank supervisor to discuss the audit plan, findings, and reports

Audit Committee Authority

Audit Committee has the following authorities

1. Obtaining information through the Board of Commissioners regarding bank operations, employee data, funds, assets and other Bank resources relating to the implementation of its duties.
2. In carrying out its duties and responsibilities as well as authority, the Audit Committee works closely with the Internal Audit Unit.
3. Providing inputs to the Board of Commissioners regarding the need for improvement in the processes of internal, external and financial audits of the Bank.
4. Evaluating descriptions of internal controls/ audits that will be published in the Financial and GCG Implementation Report.
5. Reviewing independence and objectivity of External Auditor and providing recommendations to the Bank in choosing External Auditor to audit its financial reports, both business units, and subsidiaries.

Pedoman dan Tata Tertib Kerja Komite Audit

Komite Audit mempunyai suatu Pedoman dan Tata Tertib Kerja Komite Audit berdasarkan Surat Keputusan Dewan Komisaris nomor 12/DKO/SK/2019 tanggal 04 Desember 2019 tentang Pedoman dan Tata Tertib Kerja Komite Audit, yang menetapkan secara jelas peran, tanggung jawab dan lingkup kerja Komite Audit untuk meningkatkan efektivitas, tanggungjawab, keterbukaan dan objektivitas Dewan Komisaris dalam menjalankan fungsinya. Dalam Pedoman dan Tata Tertib Kerja Komite Audit mengatur mengenai struktur organisasi dan masa kerja Komite Audit, tugas dan tanggung jawab, rapat, pelaporan dan anggaran serta standar etika bagi Komite Audit.

Masa Jabatan Komite Audit

Masa jabatan anggota komite di bawah Dewan Komisaris yang menjabat sebagai Dewan Komisaris yaitu sama seperti masa jabatan sebagai Dewan Komisaris, sedangkan untuk anggota Komite yang berasal dari pihak independen masa jabatannya selama 2 (dua) tahun.

Struktur, Keanggotaan dan Keahlian Komite Audit

Struktur keanggotaan Komite Audit yaitu:

1. Anggota Komite Audit sekurang-kurangnya terdiri atas:
   a. Seorang Komisaris Independen;
   b. Seorang dari Pihak Independen yang memiliki keahlian di bidang keuangan atau akuntansi;
   c. Seorang dari Pihak Independen yang memiliki keahlian di bidang perbankan atau hukum;
   d. Anggota Komite Audit yang merupakan Komisaris Independen bertindak sebagai Ketua Komite Audit.
2. Komisaris yang menjabat sebagai Ketua Komite Audit dapat merangkap sebagai Ketua Komite paling banyak pada 1 (satu) Komite lainnya.
3. Dalam melaksanakan tugas sehari-hari, Komite Audit dapat dibantu oleh Kesekretariatan Dewan Komisaris.

Keanggotaan

1. Anggota Komite Audit diangkat oleh Direksi berdasarkan keputusan rapat Dewan Komisaris.

2. Ketua Komite Audit mengusulkan penggantian anggota Komite Audit yang berakhir masa tugasnya, mengundurkan diri atau diberhentikan

Surat Keputusan Dewan Komisaris Nomor 06/SK/DKO/2022 tanggal 4 November 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite sebagaimana telah diubah berdasarkan Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite, sehingga pada periode 31

Rules and Guidelines of Audit Committees

The Audit Committee owned an Audit Committee Charter based on the Decree of the Board of Commissioners Number 12/DKO/SK/2019 dated December 4, 2019 concerning the Audit Committee Charter, which clearly defined the roles, responsibilities and scope of work of the Audit Committee to increase the effectiveness, responsibility, openness and objectivity of the Board of Commissioners in carrying out its functions. The Audit Committee Charter regulated the organizational structure and tenure of the Audit Committee, duties and responsibilities, meetings, reporting and budget as well as ethical standards for the Audit Committee.

The Audit Committee's Term of Service

The term of office of committee members under the Board of Commissioners who served as the Board of Commissioners was the same as the term of office as the Board of Commissioners, while for Committee members who came from independent parties the term of office was 2 years.

Structure, Membership, and Expertise of the Audit Committee

The Audit Committee membership structure:

1. The members of the Audit Committee at least consist of:
   a. An Independent Commissioner;
   b. An Independent Party who has expertise in finance or accounting;
   c. An Independent Party who has expertise in banking or law;
   d. Members of the Audit Committee are Independent Commissioners as the Head of the Audit Committee.
2. Commissioner who serves as Chairperson of the Audit Committee can concurrently as Chairperson of the Committee at most on 1 (one) of another Committee.
3. The Audit Committee in performing its daily tasks can be assisted by the Secretariat of the Board of Commissioners.

Membership

1. Members of the Audit Committee were appointed by the Directors based on the resolutions of the Board of Commissioners meeting.
2. The Chairman of the Audit Committee proposed the replacement of members of the Audit Committee who have ended their term of office, resigned or been dismissed

Decree of the Board of Commissioners Number 06/SK/DKO/2022 dated November 4, 2022 concerning the Division of Duties and Implementation of the Activity Schedule of the Board of Commissioners and Committees as amended based on Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and

Desember 2023 komposisi Komite Audit menjadi sebagai berikut:

Committees, so that in the period of December 31, 2023 the composition of the Audit Committee will be as follows:

No.	Nama Name	Jabatan Position	Keterangan Description	Keahlian Expertise
1.	Farid Rahman	Ketua Merangkap Anggota Chairman concurrently member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
2	Diding Sakri	Anggota Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
3	Fahlino F. Sjuib	Anggota Member	Komisaris Independen Independent Commissioner	Ekonomi dan Perbankan Economics and Banking
4	Dewi Kania Sugiharti	Anggota Member	Pihak Independen Independent Party	Hukum, Manajemen dan Internal Audit Law, Management and Internal Audit
5	Wawan Hernawan	Anggota Member	Pihak Independen Independent Party	Perbankan, Akuntansi, Manajemen dan Internal Audit Banking, Accounting, Management and Internal Audit



Profil Komite Audit

Profil Komite Audit per 31 Desember 2023 adalah sebagai berikut.

Profile of Audit Committee

The Audit Committee profile as of December 31, 2023 is as follows.

Farid Rahman

Ketua Merangkap Anggota/ Komisaris Utama Independen /
Chairman Concurrently Member / Independent President Commissioner



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Jakarta	Jakarta

Lahir di Jakarta pada tahun 1958, usia 65 tahun per Desember 2023.

Born in Jakarta in 1958, 65 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Ekonomi jurusan Manajemen dari Universitas Indonesia (1983). • Master bidang Business Administration dari Golden State University, San Francisco, Amerika Serikat (1987).	• Bachelor's degree in Economics majoring in Management from the University of Indonesia (1983). • Master in Business Administration from Golden State University, San Francisco, United States (1987).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Surat Keputusan Dewan Komisaris 01/SK/DKO/2021 tanggal 7 April 2021 tentang tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Board of Commissioners Decree 01/SK/DKO/2021 dated April 7, 2021, concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees which has been updated several times with the latest Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	**Work Experience**
• Direktur Utama PT Bank Himpunan Saudara 1906 (1994 – 2011). • Komisaris Utama PT Bank Himpunan Saudara 1906 (2012-2019). • Direktur PT Medco Intidinamika (2012 – saat ini). • Komisaris Utama Independen bank **bjb** (2019 – saat ini).	• President Director of PT Bank Himpunan Saudara 1906 (1994 – 2011). • President Commissioner of PT Bank Himpunan Saudara 1906 (2012-2019). • Director of PT Medco Intibisnisa (2012 – present). • Independent President Commissioner of bank **bjb** (2019 – present).
Periode dan Masa Jabatan	**Period of Service**
Sebagai anggota sejak 30 April 2019 Sebagai Ketua merangkap anggota sejak 7 April 2021 – saat ini (periode pertama).	As a member since April 30, 2019 As Chairman concurrently member since April 7, 2021 – present (first period).
Jabatan Rangkap	**Concurrent Position**
Direktur PT Medco Intidinamika (2012 – saat ini).	Director of PT Medco Intidinamika (2012 – present)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Diding Sakri

Anggota/Komisaris Independen /
Member/Independent Commissioner



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir di Kuningan pada tahun 1977, usia 46 tahun per Desember 2023.

Born in Kuningan in 1977, 46 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Teknik Planologi (Perencanaan Wilayah dan Kota) dari Institut Teknologi Bandung (2001). • Master of Arts (double degree) dari Trento University (Italy) dan Regensburg University (Germany) (2011). • PhD bidang Development Economics King's College London (United Kingdom) (2020).	• Bachelor's degree in Planology Engineering (Regional and City Planning) from the Bandung Institute of Technology (2001). • Master of Arts (double degree) from Trento University (Italy) and Regensburg University (Germany) (2011). • PhD in Development Economics King's College London (United Kingdom) (2020).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Surat Keputusan Dewan Komisaris Nomor 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Board of Commissioners Decree Number 05/SK/DKO/2022 dated July 26, 2022 concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees which has been updated several times with the latest Board of Commissioners Decree Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	**Work Experience**
• Anggota Tim Akselerasi Pembangunan (TAP) Provinsi Jawa Barat (2020 – Maret 2022) • Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020). • Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). • Komisaris Independen bank **bjb** (2022 – saat ini).	• Member of the West Java Province Development Acceleration Team (TAP) (2020 – March 2022) • Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020). • Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). • Independent Commissioner of bank **bjb** (2022 – present).
Periode dan Masa Jabatan	**Period of Service**
26 Juli 2022 – saat ini (periode pertama).	July 26, 2022 – present (first period).
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Fahlino F. Sjuib

Anggota/ Komisaris Independen /
Member/Independent Commissioner



	Kewarganegaraan	**Nationality**
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Jakarta	Jakarta

Lahir di Bandung pada tahun 1972, usia 51 tahun per Desember 2023

Born in Bandung in 1972, 51 years old as of December 2023

Riwayat Pendidikan	Educational Background
• Sarjana bidang Ekonomi/Akuntansi dari Universitas Katolik Parahyangan (Bandung) (1996). • Master of Arts Economics dari Western Illionis University (Amerika Serikat) (1998). • PhD bidang Economics dari Kansas State University (Amerika Serikat) (2023).	• Bachelor's degree in Economics/Accounting from Parahyangan Catholic University (Bandung) (1996). • Master of Arts Economics from Western Illinois University (United States) (1998). • PhD in Economics from Kansas State University (United States) (2023).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite	04/SK/DKO/2023 dated August 22, 2023, concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees
Pengalaman Kerja	**Work Experience**
• Adjunct Professor of Economics di Boston College Amerika Serikat (2017 - saat ini) • EBCICON Universitas Katolik Parahyangan (2018 - saat ini) • Komisaris Independen bank **bjb** (2019 - saat ini)	• Adjunct Professor of Economics at Boston College United States (2017 - present) • EBCICON Parahyangan Catholic University (2018 - present) • Bank **bjb** Independent Commissioner (2019 - present)
Periode dan Masa Jabatan	**Period of Service**
22 Agustus 2023 - saat ini (Periode Pertama)	August 22, 2023 - present (First Period)
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Wawan Hernawan

Anggota/Pihak Independen /
Member/Independent Party



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Bandung pada tahun 1963, usia 60 per Desember 2023

Born in Bandung in 1963, 60 years old as of December 2023

Riwayat Pendidikan

- D3 Akuntansi di Pendidikan Ahli Administrasi Perusahaan (PAAP) di Universitas Padjadjaran Bandung pada Tahun 1986.
- Sarjana di bidang Manajemen dari Universitas Bandung Raya (UNBAR) pada Tahun 2014.

Educational Background

- D3 Accounting in Corporate Administration Expert Education (PAAP) at Padjadjaran University, Bandung in 1986.
- Bachelor's degree in Management from Bandung Raya University (UNBAR) in 2014.

Dasar Hukum Pengangkatan

- Surat Keputusan Dewan Komisaris Nomor 009/SK/DIR-CS/2019 tanggal 4 Januari 2019 periode menjabat terhitung mulai tanggal 1 Januari 2019 sampai dengan 31 Desember 2020.
- Surat Keputusan Direksi Nomor 011/SK/DIR-CSE/2021 tanggal 06 Januari 2021 periode menjabat terhitung mulai tanggal 01 Januari 2021 sampai dengan tanggal 31 Desember 2022.
- Surat Keputusan Direksi Nomor 0756/SK/DIR-CSE/2022 tanggal 28 Desember 2022 periode menjabat terhitung mulai tanggal 01 Januari 2023 sampai dengan 31 Desember 2024.

Legal Basis for Appointment

- Decree of the Board of Commissioners Number 009/SK/DIR-CS/2019 dated January 4, 2019, the term of office is from January 1, 2019 to December 31, 2020.
- Board of Directors Decree Number 011/SK/DIR-CSE/2021 dated January 6, 2021, period of office starting from January 1, 2021 to December 31, 2022.
- Directors' Decree Number 0756/SK/DIR-CSE/2022 dated December 28, 2022 for the term of office starting from January 1, 2023 to December 31, 2024.

Pengalaman Kerja

Beliau menduduki berbagai jabatan penting, antara lain sebagai:
- Pemimpin bagian Akuntansi Keuangan bank **bjb** (2009 - 2010)
- Pemimpin Cabang bank **bjb** (2010 – 2012)
- Pemimpin Grup Audit Kantor Pusat & Kantor Wilayah bank **bjb** (2012-2014)
- Pemimpin Grup SD & QA Audit Internal bank **bjb**. (2014-2016)
- Anggota Komite Audit bank **bjb** (2019 - saat ini)

Work Experience

He held various important positions, including:
- Head of Financial Accounting at bank **bjb** (2009 - 2010)
- Bank **bjb** Branch Manager (2010 – 2012)
- Head of bank **bjb** Head Office & Regional Office Audit Group (2012-2014)
- SD & QA Group Leader Internal Audit bank **bjb**. (2014-2016)
- Member of bank **bjb** Audit Committee (2019 - present)

Periode dan Masa Jabatan

- 1 Januari 2019 sampai dengan 31 Desember 2020 (Periode Pertama)
- 01 Januari 2021 sampai dengan tanggal 31 Desember 2022 (Periode Kedua)
- 01 Januari 2023 sampai dengan 31 Desember 2024 (Periode Ketiga)

Period of Service

- January 1, 2019 to December 31, 2020 (First Period)
- January 1, 2021 to December 31, 2022 (Second Period)
- January 01, 2023 to December 31, 2024 (Third Period)

Jabatan Rangkap

-

Concurrent Position

-

Sertifikasi

Sertifikasi Manajemen Risiko Jenjang 5 dari Badan Sertifikasi Manajemen Risiko (BSMR)

Certification

Level 5 Risk Management Certification from the Risk Management Certification Agency (BSMR)

Dewi Kania Sugiharti

Anggota/Pihak Independen /
Member/Independent Party



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir di Bandung pada tahun 1962, usaia 61 Tahun per Desember 2023

Born in Bandung in 1962, 61 years old as of December 2023

Riwayat Pendidikan	Educational Background
• S1 Fakultas Ilmu Hukum Universitas Padjadjaran Bandung pada Tahun 1986. • S2 Fakultas Ilmu Hukum Universitas Padjajaran Bandung pada Tahun 1995. • S3 Program Ilmu Hukum Universitas Padjajaran Bandung pada Tahun 2010.	• Bachelor degree from the Faculty of Law, Padjadjaran University, Bandung in 1986. • Masters Degree at the Faculty of Law, Padjadjaran University, Bandung in 1995. • Doctoral Program in Legal Studies, Padjadjaran University, Bandung in 2010.
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
• Surat Keputusan Direksi Nomor 0665/SK/DIR-CSE/2022 tanggal 9 November 2022 periode menjabat terhitung mulai tanggal 4 November 2022 sampai dengan 3 November 2023. • Surat Keputusan Direksi Nomor 0450/SK/DIR-CSE/2023 tanggal 3 November 2023 periode menjabat terhitung mulai tanggal 04 November 2023 sampai dengan 03 November 2025	• Board of Directors Decree Number 0665/SK/DIR-CSE/2022 dated November 9 2022, term of office starting from November 4, 2022 to November 3, 2023. • Directors Decree Number 0450/SK/DIR-CSE/2023 dated November 3, 2023, term of office starting from November 4, 2023 to November 3, 2025
Pengalaman Kerja	**Work Experience**
Beliau menduduki berbagai jabatan penting, antara lain sebagai: • Ketua Satuan Pengawas Intern UNPAD (2014-28 Okt 2015) • Anggota Senat FH UNPAD (4 Januari 2016 – 8 Februari 2018) • Wakil Dekan II FH UNPAD (4 Januari 2016 – 8 Februari 2018) • Anggota Senat FH UNPAD (2 Februari 2021 – Sekarang) • Kepala Dept HAN FH UNPAD (2 Februari 2021 – Sekarang) • Anggota Komite Audit bank **bjb** (2022 - sekarang)	He held various important positions, including as: • Head of UNPAD Internal Supervisory Unit (2014- October 28, 2015) • Member of the FH UNPAD Senate (January 4, 2016 – February 8, 2018) • Deputy Dean II FH UNPAD (January 4, 2016 – February 8, 2018) • Member of the FH UNPAD Senate (February 2, 2021 – Present) • Head of HAN Dept FH UNPAD (February 2, 2021 – Present) • Member of bank **bjb** Audit Committee (2022 - present)
Periode dan Masa Jabatan	**Period of Service**
• 4 November 2022 sampai dengan 3 November 2023 (Periode Pertama) • 04 November 2023 sampai dengan 03 November 2025 (Periode Kedua)	• November 4, 2022 to November 3, 2023 (First Period) • November 4, 2023 to November 3, 2025 (Second Period)
Jabatan Rangkap	**Concurrent Position**
Kepala Departemen HAN Fakultas Hukum Universitas Padjadjaran	Head of the HAN Department, Faculty of Law, Padjadjaran University
Sertifikasi	**Certification**
-	-

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Audit

Secara umum, persyaratan Kompetensi Komite Audit Perseroan, sebagai berikut:

1. Anggota Komite Audit wajib memiliki integritas, akhlak dan moral yang baik, independen, obyektif, tanggung jawab profesi serta memiliki kemampuan, pengetahuan dan pengalaman yang memadai sesuai dengan latar belakang pendidikannya, dan mampu berkomunikasi secara efektif termasuk menyediakan waktu yang cukup untuk melaksanakan tugasnya.
2. Memiliki pengetahuan membaca dan memahami laporan keuangan.
3. Memiliki pengetahuan mengenai lingkungan bisnis Bank, risiko dan kontrol serta memahami tugas, tanggung jawab dan wewenang dari Komite Audit.
4. Memiliki keseimbangan keterampilan dan pengalaman dengan latar belakang yang luas di bidang keuangan, akuntansi, perbankan, atau hukum.
5. Memiliki pengetahuan yang memadai tentang peraturan dan perundang-undangan yang berlaku terkait dengan operasional Bank.
6. Anggota Komite Audit dari Pihak Independen yang memiliki keahlian di bidang keuangan, akuntansi, perbankan, atau hukum apabila memenuhi kriteria sebagai berikut:
   a. Memiliki pengetahuan di bidang keuangan, akuntansi, perbankan, atau hukum
   b. Memiliki pengalaman kerja di bidang keuangan, akuntansi, perbankan, atau hukum sedikitnya 5 (lima) tahun.
7. Setiap anggota Komite Audit wajib mempelajari kegiatan Bank sehingga memiliki pengetahuan yang memadai tentang kegiatan Bank.
8. Komite Audit harus melakukan orientasi pada awal masa jabatan untuk memperoleh gambaran operasional Bank serta ruang lingkup kerja, dalam melaksanakan tanggung jawabnya secara efektif.
9. Komite Audit mendapatkan pelatihan secara periodik selama kurun waktu jabatan untuk meningkatkan pengetahuan dan keterampilannya.

Kualifikasi pendidikan dan pengalaman kerja Ketua dan Anggota Komite Audit adalah sebagai berikut.

Qualification of Education and Work Experience of Audit Committee

Generally, the Company's Audit Committee Competency requirements are as follows:

1. Having integrity, good character, and morals. Being independent, objective, professional, and responsibleas well as having adequate abilities, knowledge and experience in accordance with their educational background, and able to communicate effectively and to provide sufficient time to carry out their duties.
2. Having knowledge of reading and understanding financial reports.
3. Having knowledge of the Bank's business environment, risk and control as well as understanding duties, responsibilities and authority of Audit Committee.
4. Having adequate skills and experience with a broad background in finance, accounting, banking, or law.
5. Having adequate knowledge of the applicable laws and regulations related to Bank operations.
6. Coming from Independent Parties who have expertise in finance, accounting, banking, or law andfulfilling the following criteria:
   a. Having knowledge in finance, accounting, banking, or law
   b. Have work experience in finance, accounting, banking, or law for at least 5 (five) years.
7. Studying Bank's activities so that they have adequate knowledge about the Bank's activities.
8. Conducting an orientation at the beginning of their term of service to obtain an overview of the Bank's operations and scope of work in order to carry out their responsibilities effectively.
9. Receiving periodic training during the term of service to improve their knowledge and skills.

The educational qualifications and work experience of the Chairperson and Members of the Audit Committee are as follows.

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Audit
Table of Audit Committee Education and Work Experience Qualification

Nama Name	**Jabatan** Position	**Pendidikan** Educational Background	**Pengalaman Kerja** Work Experiences
Farid Rahman	Ketua Merangkap Anggota Chairman concurrently member	• S1 Manajemen • S2 Banking & Finance • Bachelor of Management • Masters in Banking and Finance	Memiliki pengalaman kerja di bidang perbankan. Has work experience in the banking sector.

Nama Name	Jabatan Position	Pendidikan Educational Background	Pengalaman Kerja Work Experiences
Diding Sakri	Anggota Member	• S1 Teknik Planologi • S2 Master Of Art • S3 PHD on Development Economics • Bachelor's Degree in Planning Engineering • S2 Master of Art • PhD in Development Economics	Memiliki pengalaman kerja dibidang Penelitian, Keuangan, Ekonomi dan Perbankan. Has work experience in Research, Finance, Economics and Banking.
Fahlino F. Sjuib	Anggota Member	• S1 Ekonomi/Akuntansi • S2 Master of Arts Economics • S3 PhD bidang Economics • Bachelor's Degree in Economics/ Accounting • Master of Arts Economics • PhD Doctoral in Economics	Memiliki pengalaman kerja dibidang Penelitian, Pendidikan, Ekonomi dan Perbankan. Has work experience in Research, Education, Economics and Banking.
Wawan Hernawan	Anggota Member	• D3 Akuntansi • S1 Manajemen • Diploma 3 Accounting • Bachelor of Management	Memiliki pengalaman kerja di bidang perbankan, Akuntansi dan Audit Internal. Has work experience in banking, accounting and internal audit.
Dewi Kania Sugiharti	Anggota Member	• S1 Hukum • S2 Hukum • S3 Ilmu Hukum • Bachelor of Laws • Master of Law • Doctoral Degree in Law	Memiliki pengalaman kerja dibidang Hukum, pendidikan, Audit Internal dan perbankan. Has work experience in the fields of Law, education, Internal Audit and banking.

Independensi Komite Audit

Persyaratan Independensi Komite Audit yang diatur dalam Pedoman dan Tata Tertib Kerja Komite Audit, yaitu:

1. Anggota Direksi dilarang menjadi anggota Komite Audit
2. Komisaris independen dan Pihak Independen yang menjadi anggota Komite paling kurang 51% (lima puluh satu perseratus) dari jumlah anggota Komite Audit.
3. Anggota Komite Audit tidak mempunyai hubungan afiliasi dengan Bank, Dewan Komisaris, Direksi, atau Rapat Umum Pemegang Saham (RUPS)
4. Tidak memiliki hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank.
5. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Emiten atau Perusahaan Publik tersebut dalam waktu 6 (enam) bulan terakhir, kecuali Komisaris Independen;
6. Tidak mempunyai saham langsung maupun tidak langsung pada Emiten atau Perusahaan Publik;
7. Pihak Independen yang menjadi anggota Komite Audit adalah pihak yang berada di luar Bank yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi, dan/ atau Pemegang Saham Pengendali atau hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak independen;
   a. Yang dimaksud dengan Pemegang Saham Pengendali adalah badan hukum, orang perseorangan dan/atau

Audit Committee Independence

Below are the requirements of the Audit Committee Independence regulated in Audit Committee Rules and Guidelines:

1. Members of the Directors are prohibited to become Audit Committee.
2. Independent Commissioners and Independent Parties as the committee members at least 51% (fifty-one percent) of the total members of the Audit Committee.
3. Audit Committee members have no affiliation with the Bank, Board of Commissioners Directors, or General Meeting of Shareholders (GMS).
4. Audit Committee members have no business relations, direct or indirect, related to the Bank's business activities.
5. Audit Committee members are not a person who works or have the authority and responsibility to plan, lead, control, or supervise the activities of the Issuer or Public Company within the last 6 (six) months except for Independent Commissioners.
6. Audit Committee members have no direct or indirect shares in the Public Company.
7. Independent Parties as Audit Committee refers to a party beyond Bank circle without any financial relationship, management connection, share ownership, and/or family relation with the Board of Commissioners, Directors, and/or Controlling Shareholders or anything that can influence his ability to act independently;
   a. What is meant by Controlling Shareholders are legal entities, individuals and/or business groups as mentioned

kelompok usaha sebagaimana dimaksud dalam ketentuan Bank Indonesia mengenai Uji Kemampuan dan Kepatutan (*Fit and Proper Test*) Bank Umum. Termasuk dalam pengertian Pemegang Saham Pengendali Bank adalah pemegang saham Bank sampai dengan pengendali terakhir (*ultimate shareholders*) Bank.

b. Hubungan keuangan yang dimaksud adalah apabila seseorang menerima penghasilan, bantuan keuangan, atau mendapatkan pinjaman dari:
   i. Anggota Dewan Komisaris dan/atau anggota Direksi Bank
   ii. Perusahaan yang Pemegang Saham Pengendalinya adalah anggota Dewan Komisaris, dan/atau anggota Direksi Bank
   iii. Perusahaan yang Pemegang Saham Pengendali Bank.
c. Hubungan kepengurusan adalah apabila seseorang menduduki posisi sebagai:
   i. Anggota Dewan Komisaris atau Direksi pada perusahaan dimana anggota Dewan Komisaris menjadi anggota Dewan Komisaris dan/atau anggota Direksi
   ii. Anggota Dewan Komisaris atau Direksi pada perusahaan yang Pemegang Saham Pengendalinya adalah anggota Dewan Komisaris dan/atau anggota Direksi Bank
   iii. Anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif pada perusahaan Pemegang Saham Pengendali Bank.
d. Hubungan kepemilikan saham adalah apabila seseorang menjadi pemegang saham pada:
   i. Perusahaan yang secara bersama-sama dimiliki oleh anggota Dewan Komisaris, Direksi, dan/atau Pemegang Saham Pengendali Bank sehingga bersama-sama menjadi Pemegang Saham Pengendali pada perusahaan tersebut; dan/atau
   ii. Perusahaan Pemegang Saham Pengendali Bank.
e. Hubungan keluarga adalah memiliki hubungan keluarga sampai dengan derajat kedua baik hubungan vertikal maupun horizontal, termasuk mertua, menantu dan ipar.

   Dalam hal Pemegang Saham Pengendali Bank berbentuk badan hukum, maka hubungan keluarga antara Komisaris Independen dengan Pemegang Saham Pengendali Bank dilihat dari hubungan keluarga antara seseorang dengan Pemegang Saham Pengendali dari badan hukum yang merupakan Pemegang Saham Pengendali Bank.

f. Hubungan dengan Bank yang dapat menghalangi anggota Komite Audit dari Pihak Independen tidak dapat bertindak independen adalah;
   i. Kepemilikan saham Bank dengan jumlah kepemilikan lebih dari 5% (lima perseratus) dari modal disetor Bank;
   ii. Menerima atau memberi penghasilan, bantuan keuangan, atau pinjaman dari/kepada Bank yang

in Bank Indonesia guidelines concerning Fit and Proper Test of Commercial Banks. Included in the understanding of Bank Controlling Shareholders, it covers shareholders up to ultimate shareholders.

b. Financial relationship means that one receives income, financial assistance, or loan from:
   i. Members of Board of Commissioners and/or Directors of the Bank.
   ii. Companies with Controlling Shareholders as members of the Board of Commissioners, and/or Directors of the Bank.
   iii. Companies with Bank Controlling Shareholders.
c. Management relationship means that someone occupies a position as:
   i. Members of Board of Commissioners or Directors in companies where members of Board of Commissioners becoming Board of Commissioners and/or members of Directors
   ii. Members of the Board of Commissioners or Directors in companies whose controlling shareholders are members of Board of Commissioners and/or members of Directors of the Bank
   iii. Members of the Board of Commissioners, Directors, or Executive officers in Bank Controlling Shareholder company.
d. Share ownership relationship refers to a person who becomes a shareholder in:
   i. Companies that are mutually owned by members of the Board of Commissioners, Directors and/or Bank Controlling Shareholders so that they jointly become Controlling Shareholders in the certain company; and or
   ii. Bank Controlling Shareholder Company.
e. Family relationships refer to the connection until second level both vertical and horizontal relationships, including fathers in-law, sons-in-law and brother/ sisters-in law.

   In Bank Controlling Shareholder as a legal entity, the family relationship between the Independent Commissioner and Bank Controlling Shareholder is seen from affiliation between a person and Controlling Shareholder.

f. Relationships with Banks that can hinder Audit Committee members to act independently including;
   i. Ownership of Bank shares of more than 5% (five percent) of the Bank's paid-up capital.
   ii. Receiving or giving income, financial assistance, or loans from/to banks that cause the parties who give

menyebabkan pihak yang memberi penghasilan, bantuan keuangan atau pinjaman memiliki kemampuan untuk mempengaruhi (*controlling influence*) pihak yang menerima penghasilan, bantuan keuangan atau pinjaman seperti:

- Pihak terafiliasi yakni pihak yang memberikan jasanya kepada Bank, antara lain akuntan publik, penilai, konsultan;
- Transaksi keuangan dengan Bank yang dapat mempengaruhi kelangsungan usaha Bank dan/atau pihak yang melakukan transaksi keuangan, antara lain debitur inti, deposan inti, atau perusahaan yang sebagian besar sumber pendanaannya diperoleh dari Bank.
- Debitur inti, deposan inti adalah debitur inti, deposan inti sebagaimana dimaksud dalam ketentuan Bank Indonesia mengenai Laporan Berkala Bank Umum
- Menerima penghasilan dari Bank, kecuali penghasilan yang diterima oleh anggota Komite Audit (Pihak Independen) karena jabatan rangkapnya sebagai anggota Komite lainnya pada Bank yang sama.

8. Anggota Komite Audit dari Pihak Independen tidak merupakan:
   a. Mantan anggota Direksi; atau
   b. Pejabat Eksekutif Bank; atau
   c. Pihak-pihak yang mempunyai hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak independen.

   Kecuali;
   a. Pihak-pihak yang melakukan fungsi pengawasan antara lain direktur kepatuhan, direktur manajemen risiko, dan Pejabat Eksekutif yang membawahi unit kerja pengawasan, antara lain Pejabat Eksekutif yang membidangi audit intern, kepatuhan, dan manajemen risiko.
   b. Telah menjalani masa tunggu (*cooling off*–tenggang waktu) antara berakhirnya jabatan secara efektif pada Bank, yaitu sejak tanggal efektif dinyatakan berhenti secara tertulis sebagai anggota Direksi atau Pejabat Eksekutif atau pihak-pihak lain yang mempunyai hubungan dengan Bank, dengan tanggal pengangkatan yang bersangkutan secara efektif sebagai anggota Komite Audit dari Pihak Independen) selama 1 (satu) tahun.
9. Anggota Komite Audit dari Pihak Independen dapat merangkap jabatan sebagai Pihak Independen anggota Komite lainnya pada Bank, dan/atau perusahaan lain sepanjang yang bersangkutan;
   a. Memenuhi seluruh kompetensi yang disyaratkan
   b. Memenuhi kriteria independensi
   c. Mampu menjaga rahasia Bank
   d. Memperhatikan kode etik yang berlaku
   e. Tidak mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Komite

income, financial assistance or loans have the ability to influence (controlling influence) those who receive income, financial assistance or loans such as:

- Affiliated parties who provide services to Bank including public accountants, assessments, consultants.
- Financial transactions with Bank that can affect the business acquaintance of Bank and/ or parties conducting financial transactions, including core debtors, core depositors, or companies, where most of the funding sources are obtained from the Bank.
- Core debtors, core depositors are core debtors, core depositors as referred to in Bank Indonesia provisions concerning Commercial Bank Periodic Reports
- Receiving income from Bank except for income received by members of the Audit Committee (Independent Party) because of his dual position as another Committee member at the same Bank.

8. Members of Audit Committee from Independent Parties must not constitute as follow:
   a. The former member of the Directors; or
   b. Bank Executive officers; or
   c. Parties that have a relationship with Bank that can affect their independence.

   Except;
   a. Parties performing supervisory functions include director of compliance, director of risk management, and Executive officer in charge of supervisory work unit including the Executive officer in charge of internal audit, compliance, and risk management.

   b. Having undergone a calling off period between effective termination at the Bank, i.e. since effective date declared it stop (written doc) as a member of the Directors or an Executive officer or other parties related to Bank with date of appointment as a member of Audit Committee from an Independent Party for 1 (one) year.

9. Members of the Audit Committee from an Independent Party may concurrently as Independent Members of other Committees at Bank, and/or other companies as long as they are able to fulfill the following;
   a. All required competencies
   b. Independence criteria
   c. Bank secrecy
   d. Applicable code of ethics
   e. Duties and responsibilities as a member of the Committee

Tabel Independensi Komite Audit
Table of Audit Committee Independence

Aspek Independensi Independence Aspects	Farid Rahman	Diding Sakri	Fahlino F. Sjuib	Wawan Hernawan	Dewi Kania Sugiharti
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	√	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries or affiliated companies	√	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	√	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Audit Has no family relationship with the Board of Commissioners, Board of Directors, and/or other members of the Audit Committee	√	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as administrators of political parties, officials and government	√	√	√	√	√

Rapat Komite Audit

KEBIJAKAN RAPAT KOMITE AUDIT

Ketentuan mengenai rapat Komite Audit yang diatur dalam Pedoman dan Tata Tertib Kerja Komite Audit yaitu:

1. Komite Audit sekurang-kurangnya mengadakan rapat 1 (satu) kali dalam 1 (satu) bulan dan/atau disesuaikan dengan kebutuhan Bank. Rapat sekurang-kurangnya membahas mengenai;
   a. Pengawasan atas proses pelaporan keuangan Bank.
   b. Penyeleksian, rekomendasi, penunjukkan serta mengawasi pekerjaan Auditor Eksternal.
   c. Evaluasi atas pemberian jasa non-audit yang diberikan pada auditor eksternal yang sedang melakukan audit.
   d. Pengawasan atas pengendalian internal bersama-sama dengan Satuan Kerja Audit Internal.
   e. Pengawasan atas kepatuhan terhadap Peraturan Bank Indonesia/Peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku bersama-sama dengan Satuan Kerja Kepatuhan dan Hukum.
   f. Evaluasi pengaduan dari pihak ketiga akan adanya dugaan *fraud* maupun perilaku tidak terpuji dari segenap organisasi Bank.
   g. Pelaksanaan tugas khusus yang diberikan oleh Dewan Komisaris.
2. Rapat Komite Audit dapat mengambil keputusan apabila sekurang-kurangnya dihadiri oleh 51% (lima puluh satu per seratus) dari jumlah anggota termasuk seorang Komisaris Independen dan Pihak Independen. Apabila Ketua Komite Audit tidak dapat hadir, dimana tidak perlu dibuktikan kepada pihak ketiga, anggota Komite yang hadir memilih seorang anggotanya sebagai pimpinan rapat.

Audit Committee Meetings

AUDIT COMMITTEE MEETING POLICY

The provisions regarding Audit Committee meetings set out in the Audit Committee Rules and Guidelines as follows:

1. The Audit Committee held at least 1 (one) meeting every 1 (one) month and/or according to the Bank's needs. The meeting at least discusses;
   a. Supervision of the Bank's financial reporting process.
   b. Selection, recommendation, appointment and supervising the work of the External Auditor.
   c. Evaluation of the provision of non-audit services provided to external auditors who are conducting audits.
   d. Supervision of internal control together with the Internal Audit Unit.
   e. Supervision of compliance with Bank Indonesia Regulations/Financial Services Authority Regulations and applicable laws and regulations together with the Compliance and Legal Unit.
   f. Evaluation of complaints from third parties regarding allegations of fraud and disgraceful behavior from all Bank organizations.
   g. Implementation of special tasks assigned by the Board of Commissioners.
2. Audit Committee Meeting can make a decision if it is attended by at least 51% (fifty-one percent) of the total number of members including the Independent Commissioner and Independent Party. If the head of the Audit Committee cannot attend, which does not need to be proven to a third parties, the Committee member present elects a member as chairperson of the meeting.

3. Keputusan Rapat Komite Audit dilakukan berdasarkan musyawarah mufakat.
4. Apabila dalam musyawarah tidak tercapai kata mufakat, pengambilan keputusan dapat dilakukan dengan cara pengambilan suara terbanyak.
5. Dalam kaitannya dengan pemungutan suara;
   1) Setiap anggota Komite Audit yang hadir berhak mengeluarkan 1 (satu) suara.
   2) Dalam hal terdapat anggota Komite tidak dapat hadir, anggota yang tidak hadir tersebut memberikan surat kuasa kepada salah seorang anggota Komite Audit untuk memberikan suaranya. Seorang anggota Komite hanya dapat mewakili 1 (satu) orang Komite lain dengan surat kuasa yang sah.
   3) Pemungutan suara mengenai diri orang dilakukan dengan surat suara tertutup tanpa tanda tangan, sedangkan pemungutan suara mengenai hal-hal lain dilakukan dengan lisan kecuali Ketua Rapat memutuskan lain tanpa ada keberatan dari peserta rapat Komite Audit.
   4) Suara blanko (kosong) dan suara yang dianggap tidak sah dianggap tidak ada serta tidak dihitung dalam menentukan jumlah suara yang dikeluarkan.
6. Komite Audit dapat meminta manajemen atau Pegawai Bank atau pihak lain untuk menghadiri rapat/pertemuan dan memberikan informasi yang diperlukan terkait dengan materi rapat Komite, melalui Komisaris.
7. Hasil rapat Komite Audit wajib dituangkan dalam risalah rapat dan didokumentasikan dengan baik.
8. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam rapat Komite wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
9. Kesekretariatan Dewan Komisaris berkewajiban untuk menyiapkan dan mendokumentasikan risalah rapat Komite.

3. The decision of the Audit Committee Meeting is based on the consensus agreement.
4. If the consensus agreement is not reached, the decision making can be done by taking the most votes.
5. In relation to voting;
   1) Each Audit Committee member hold 1 (one) vote.
   2) When a committee member is unable to attend, the absent member provides a power of attorney to one of Audit Committee member to vote. A Committee member can only represent 1 (one) of another Committee.
   3) Voting on oneself is carried out with a closed ballot without a signature, whereas voting on other matters is done verbally unless based on the Chairperson of Meeting decision without any objections from other participants of the Audit Committee meeting.
   4) Blank votes and invalid votes are considered non-existent (not counted) in determining the number of votes cast.
6. Audit Committee may ask the Bank's management or employees or other parties to attend meetings and provide necessary information related to the Committee meeting material through the Commissioners.
7. Results of the Audit Committee meeting must be reported in the minutes of the meeting and properly documented.
8. Dissenting opinions that occur in Committee meetings must be clearly stated in the minutes of the meeting along with reasons of the dissenting opinions.
9. Secretariat of Board of Commissioners is obliged to prepare and document minutes of Committee meetings.

AGENDA RAPAT KOMITE AUDIT

Sepanjang tahun 2023, tanggal pelaksanaan, agenda rapat dan peserta rapat Komite Audit, sebagai berikut.

AGENDA OF COMMITTEE AUDIT MEETING

Throughout 2023, the implementation date, meeting agenda and Audit Committee meeting participants, are as follows.

Tabel Agenda Rapat Komite Audit
Table of Audit Committee Meeting Agenda

No	Tanggal Date	Agenda Agendas	Peserta Rapat Participants
1	04 Januari 2023 January 04, 2023	Pembahasan Penunjukan Kantor Akuntan Publik untuk Audit Pengelolaan Dana CSR Tahun 2022. Discussion on the Appointment of a Public Accounting Firm to Audit CSR Fund Management in 2022.	• Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan
2	21 Februari 2023 February 21, 2023	Pembahasan Penunjukan Kantor Akuntan Publik untuk Kaji Ulang Penerapan Fungsi Satuan Kerja Audit Internal (SKAI) Discussion on the Appointment of a Public Accounting Firm to Review the Implementation of Internal Audit Work Unit (SKAI) Functions	• Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan

No	Tanggal Date	Agenda Agendas	Peserta Rapat Participants
3	24 Februari 2023 February 24, 2023	Pembahasan Publikasi Laporan Keuangan bank **bjb** Periode 31 Desember 2022 Discussion on the Publication of bank **bjb** Financial Reports for the Period of December 31, 2022	• Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan
4	01 Maret 2023 March 01, 2023	1. Pembahasan Evaluasi Pemenuhan Komitmen Tindak Lanjut atas Hasil Pemeriksaan Pihak Eksternal Periode Triwulan IV Tahun 2022. 2. Evaluasi Hasil Audit oleh Satuan Kerja Audit Internal Periode TW IV Tahun 2022 1. Discussion on Evaluation of Fulfilment of Follow-up Commitments on External Audit Results for the Fourth Quarter Period of 2022. 2. Evaluation of Audit Results by the Internal Audit Work Unit for the Fourth Quarter of 2022	• Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan
5	27 April 2023 April 27, 2023	Pembahasan Publikasi Laporan Keuangan bank **bjb** Periode 31 Maret 2023 Discussion of the Publication of bank **bjb** Financial Reports for the Period of March 31, 2023	• Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan
6	6 Juni 2023 June 6, 2023	1. Pembahasan Evaluasi Pemenuhan Komitmen Tindak Lanjut atas Hasil Pemeriksaan Pihak Eksternal Periode Triwulan I Tahun 2023. 2. Evaluasi Hasil Audit oleh Satuan Kerja Audit Internal Periode TW I Tahun 2023 1. Discussion on Evaluation of Fulfilment of Follow-up Commitments on External Audit Results for the First Quarter of 2023. 2. Evaluation of Audit Results by the Internal Audit Work Unit for the First Quarter of 2023	• Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan
7	14 Juni 2023 June 14, 2023	Pembahasan Evaluasi Pelaksanaan Audit Oleh Kantor Akuntan Publik atas Laporan Keuangan bank **bjb** Tahun 2022. (Menghadirkan KAP Amir Abadi Jusuf, Aryanto, Mawar dan Rekan) Discussion of the Evaluation of Audit Implementation by the Public Accounting Firm on the 2022 bank **bjb** Financial Report. (Presenting KAP Amir Abadi Jusuf, Aryanto, Mawar and Partners)	• Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan
8	20 Juni 2023 June 20, 2023	Pembahasan Evaluasi Pelaksanaan Audit Oleh Kantor Akuntan Publik atas Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun 2022. (Menghadirkan Kantor Akuntan Publik/KAP Kumalahadi, Kuncara, Sugeng Pamudji dan Rekan/KKSP) Discussion of the Evaluation of the Audit Implementation by the Public Accounting Firm on the Financial Reports of the 2022 bank **bjb** Financial Institution Pension Fund (DPLK). (Presenting the Public Accounting Firm/KAP Kumalahadi, Kuncara, Sugeng Pamudji and Rekan/KKSP)	• Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan
9	27 Juni 2023 June 27, 2023	Pembahasan Pengadaan Jasa Kantor Akuntan Publik Untuk Pemeriksaan Laporan Keuangan bank **bjb** Tahun Buku 2023 Discussion on the Procurement of Public Accounting Firm Services for Auditing bank **bjb**'s Financial Reports for the 2023 Financial Year	• Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan
10	25 Juli 2023 July 25, 2023	Pembahasan Penerbitan Laporan Keuangan bank **bjb** Periode 30 Juni 2023 Discussion on the Publication of bank **bjb** Financial Reports for the Period of June 30, 2023	• Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan
11	09 Agustus 2023 August 09, 2023	Pembahasan Penunjukan Kantor Akuntan Publik (KAP) Terkait Pendampingan Dalam Rangka Penerbitan Surat Berharga *Perpetual* I bank **bjb** Tahun 2023. Discussion on the Appointment of a Public Accounting Firm (KAP) Regarding Assistance in the Issuance of bank **bjb** Perpetual Securities I in 2023.	• Farid Rahman • Diding Sakri • Dewi Kania Sugiharti • Wawan Hernawan
12	20 September 2023 September 20, 2023	1. Pembahasan Evaluasi Pemenuhan Komitmen Tindak Lanjut atas Hasil Pemeriksaan Pihak Eksternal Periode Triwulan II Tahun 2023. 2. Pembahasan Evaluasi Hasil Audit oleh Satuan Kerja Audit Internal (SKAI) Periode TW II Tahun 2023. 1. Discussion on Evaluation of Fulfilment of Follow-up Commitments on External Audit Results for the Second Quarter Period of 2023. 2. Discussion of the Evaluation of Audit Results by the Internal Audit Work Unit (SKAI) for the QW II 2023 period.	• Farid Rahman • Diding Sakri • Fahlino F. Sjuib • Dewi Kania Sugiharti • Wawan Hernawan
13	24 Oktober 2023 October 24, 2023	1. Pembahasan Penerbitan Laporan Keuangan bank **bjb** Periode 30 September 2023 2. Pembahasan Permohonan Perubahan RBB Audit Teknologi Informasi Triwulan IV Tahun 2023 1. Discussion on the Publication of bank **bjb** Financial Reports for the Period of September 30, 2023 2. Discussion of the Request for Changes to the RBB Information Technology Audit for the Fourth Quarter of 2023	• Farid Rahman • Diding Sakri • Fahlino F. Sjuib • Dewi Kania Sugiharti • Wawan Hernawan

No	Tanggal Date	Agenda Agendas	Peserta Rapat Participants
14	14 November 2023 November 14, 2023	1. Pembahasan Rencana Kerja dan Anggaran Tahunan (RKAT) Satuan Kerja Audit Internal (SKAI) Tahun 2024. 2. Pembahasan Rekomendasi Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun 2023. 3. Pembahasan Rekomendasi Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan bank **bjb** Tahun 2023 1. Discussion of the Annual Work Plan and Budget (RKAT) of the Internal Audit Work Unit (SKAI) for 2024. 2. Discussion of Recommendations for the Appointment of a Public Accounting Firm to Audit the Financial Reports of bank **bjb** Financial Institution Pension Fund (DPLK) in 2023. 3. Discussion of Recommendations for the Appointment of a Public Accounting Firm to Audit bank **bjb**'s Financial Statements in 2023	• Farid Rahman • Diding Sakri • Fahlino F. Sjuib • Dewi Kania Sugiharti • Wawan Hernawan
15	20 Desember 2023 December 20, 2023	1. Pembahasan Evaluasi Pemenuhan Komitmen Tindak Lanjut atas Hasil Pemeriksaan Pihak Eksternal Periode Triwulan II Tahun 2023. 2. Pembahasan Evaluasi Hasil Audit oleh Satuan Kerja Audit Internal (SKAI) Periode TW II Tahun 2023 1. Discussion on Evaluation of Fulfilment of Follow-up Commitments on External Audit Results for the Second Quarter Period of 2023. 2. Discussion of Evaluation of Audit Results by the Internal Audit Work Unit (SKAI) for the Q2 2023 Period	• Farid Rahman • Diding Sakri • Fahlino F. Sjuib • Dewi Kania Sugiharti • Wawan Hernawan

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE AUDIT

Selama tahun 2023, Komite Audit telah melaksanakan rapat sebanyak 15 (lima belas) kali. Adapun frekuensi dan tingkat kehadiran masing-masing anggota Komite Audit adalah sebagai berikut.

FREQUENCY AND ATTENDANCE OF AUDIT COMMITTEE MEETINGS

During 2022, the Audit Committee has held 15 (fifteen) meetings. The frequency and level of attendance of each member of the Audit Committee are as follows.

Tabel Tingkat Kehadiran Rapat Komite Audit
Table of Attendance Level on Audit Committee Meeting

Nama Name	Jabatan Position	Rapat Komite Audit Audit Committee Meeting		
		Jumlah dan Persentase Kehadiran The Number and Attendance Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Farid Rahman	Ketua Merangkap Anggota Chairman Concurrently Member	15	15	100%
Diding Sakri	Anggota Member	15	15	100%
Fahlino F. Sjuib*	Anggota Member	4	4	100%
Dewi Kania Sugiharti	Anggota Member	15	15	100%
Wawan Hernawan	Anggota Member	15	15	100%

*Mulai menjabat sebagai anggota Komite Audit sejak tanggal 22 Agustus 2023
* Started serving as a member of the Audit Committee on August 22, 2023.

Pelatihan dan/atau Peningkatan Kompetensi Komite Audit Pada Tahun 2023

Audit Committee Training and/or Competency Improvement In 2023

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Types of Training and Competency Development/ Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
Farid Rahman	Ketua Merangkap Anggota Chairman Concurrently Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Diding Sakri	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Fahlino F. Sjuib	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Dewi Kania Sugiharti	Anggota Member	Seminar Outlook Perekonomian Indonesia Tahun 2024 Peluang dan Tantangan Untuk BPD Seluruh Indonesia Indonesian Economic Outlook Seminar in 2024 Opportunities and Challenges for BPDs throughout Indonesia	Medan, 07 Desember 2023 Medan, December 07, 2023	FKDK BPDSI
Wawan Hernawan	Anggota Member	Seminar Outlook Perekonomian Indonesia Tahun 2024 Peluang dan Tantangan Untuk BPD Seluruh Indonesia Indonesian Economic Outlook Seminar in 2024 Opportunities and Challenges for BPDs throughout Indonesia	Medan, 07 Desember 2023 Medan, December 07, 2023	FKDK BPDSI

Program Kerja dan Pelaksanaan Tugas Komite Audit Tahun 2023

Dalam pelaksanaan tugas dan tanggung jawab Komite Audit selama tahun 2023 didasarkan pada program kerja yang telah ditetapkan dimana program kerja tersebut bersifat rutin maupun insidentil. Program kerja tersebut diantaranya adalah:

1. Pemantauan dan evaluasi pelaksanaan audit internal sesuai dengan rencana kerja dan anggaran Satuan Kerja Audit Internal (SKAI) tahun 2023 serta memberikan rekomendasi persetujuan atas Rencana Kerja Anggaran Tahunan (RKAT) Tahun 2024.
2. Pemantauan dan evaluasi atas penerapan pengendalian internal berdasarkan hasil audit yang dilakukan oleh SKAI.
3. Komite audit melakukan evaluasi terhadap tindak lanjut pemenuhan komitmen atas hasil pemeriksaan pihak eksternal guna memastikan bahwa setiap temuan hasil pemeriksaan pihak eksternal telah ditindaklanjuti sesuai dengan komitmen yang telah diberikan dan disepakati, serta berdasarkan hasil pemantauan bank **bjb** secara periodik telah melaporkan tindak lanjut dari setiap temuan kepada pihak eksternal.
4. Memberikan Rekomendasi atas Penunjukan Kantor Akuntan Publik kepada Dewan Komisaris:

Work Programs and Implementation of The Duties of The Audit Committee in 2023

The implementation of the duties and responsibilities of the Audit Committee during 2023 is based on the work program that has been determined, where the work program is both routine and incidental. These work programs include:

1. Monitoring and evaluating the implementation of internal audits in accordance with the 2023 Internal Audit Work Unit (SKAI) work plan and budget and providing recommendations for approval of the 2024 Annual Budget Work Plan (RKAT).
2. Monitoring and evaluating the implementation of internal control based on the results of audits conducted by SKAI.
3. The audit committee evaluates the follow-up to the fulfillment of commitments based on the results of external audits to ensure that every finding from external audits has been followed up in accordance with the commitments that have been given and agreed upon, and based on monitoring results, bank **bjb** has periodically reported on the follow-up of each findings to external parties.
4. Providing Recommendations on the Appointment of a Public Accounting Firm to the Board of Commissioners:

a. Audit Pengelolaan Dana *Corporate Social Responsibility* (CSR) Tahun 2022.
b. Kaji Ulang (review) Penerapan Fungsi Satuan Kerja Audit Internal (SKAI).
c. Audit Laporan Keuangan bank **bjb** Tahun 2023.
d. Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun 2023.
e. Pendampingan Dalam Rangka Penerbitan Surat Berharga Perpetual I bank **bjb** Tahun 2023.

5. Komite Audit melakukan evaluasi atas efektivitas pelaksanaan audit eksternal termasuk penelaahan independensi dan objektivitas auditor eksternal serta penelaahan kecukupan pemeriksaan yang dilakukan untuk memastikan semua risiko yang penting telah dipertimbangkan, pelaksanaan evaluasi kesesuaian pelaksanaan audit oleh kantor akuntan publik berdasarkan Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2017. Dari hasil pemantauan dan evaluasi Komite Audit, kantor akuntan publik telah melaksanakan sesuai dengan Standar Audit yang berlaku.
6. Komite Audit melakukan *review* terhadap draft laporan keuangan publikasi bank **bjb** setiap triwulanan dan memberikan rekomendasi kepada Dewan Komisaris.

Pernyataan Komite Audit Atas Efektivitas SPI dan Manajemen Risiko

Sistem Pengendalian Internal dan Manajemen Risiko di bank **bjb** telah diimplementasikan dengan tujuan untuk memastikan aktivitas manajemen dalam mencapai tujuan organisasi berjalan secara efektif dan efisien. Efektivitas SPI tercermin pada pencapaian pemenuhan tingkat kepatuhan bank terhadap berbagai peraturan-peraturan yang berlaku baik yang bersifat internal maupun eksternal yang ditetapkan oleh Otoritas Jasa Keuangan, efektivitas dan efisiensi kegiatan operasional bank, penerapan manajemen risiko pada semua unit organisasi, ketersediaan informasi dan laporan keuangan secara lengkap, tepat waktu dan akurat, sehingga kegiatan bank berjalan dengan lancar dan berkesinambungan (*sustainable*) dari waktu ke waktu.

Dewan komisaris selalu melakukan pemantauan dan pengawasan terhadap pelaksanaan sistem pengendalian internal dan manajemen risiko secara umum termasuk berbagai kebijakan yang ditetapkan Direksi, untuk memastikan proses pengendalian internal bank dan penerapan manajemen risiko bank berjalan secara efektif dan efisien. Dalam menjalankan tugasnya, Dewan Komisaris dibantu oleh Komite Audit dan Komite Pemantau Risiko.

Pada pelaksanaannya, Direksi, Unit-unit kerja terkait, dan Satuan Kerja Audit Internal (SKAI) selalu melakukan pemantauan secara rutin dan berkesinambungan terhadap pelaksanaan pengendalian internal bank dengan membandingkan sasaran dengan realisasi. Risiko-risiko utama bank telah menjadi perhatian utama agar dapat diidentifikasi secara dini dengan menyiapkan berbagai

a. Audit of Corporate Social Responsibility (CSR) Fund Management in 2022.
b. Evaluating (reviewing) the Implementation of Internal Audit Work Unit (SKAI) Functions.
c. Bank **bjb** Financial Report Audit for 2023.
d. Audit of bank **bjb** Financial Institution Pension Fund (DPLK) Financial Reports for 2023.
e. Assistance in the Issuance of bank **bjb** Perpetual Securities I in 2023.

5. The Audit Committee evaluates the effectiveness of the external audit, including a review of the independence and objectivity of the external auditor as well as a review of the adequacy of the audits carried out to ensure that all important risks have been considered, and that the evaluation of the suitability implementation of the audit by the public accounting firm has been in line with the OJK Regulations No. 13/POJK.03/2017. From the monitoring and evaluation results of the Audit Committee, the Public Accounting Firm has implemented it following the applicable Audit Standards.
6. The Audit Committee reviews the draft financial statements published by bank **bjb** every quarter and provides recommendations to the Board of Commissioners.

Statement of the Audit Committee on the Effectiveness of Internal Control System and Risk Management

The Internal Control and Risk Management System at bank **bjb** was implemented with the aim of ensuring that management activities in achieving organizational goals run effectively and efficiently. The effectiveness of SPI was reflected in the achievement of compliance with the level of bank compliance with various applicable internal and external regulations set by the Financial Services Authority, effectiveness and efficiency of bank operational activities, implementation of risk management in all organizational units, availability of information and financial reports on a regular basis complete, timely and accurate, so that bank activities run smoothly and sustainably from time to time.

The Board of Commissioners always monitored and supervised the implementation of the internal control system and risk management in general, including the various policies set by the Directors, to ensure that the bank's internal control process and the implementation of bank risk management run effectively and efficiently. In carrying out its duties, the Board of Commissioners was assisted by the Audit Committee and the Risk Monitoring Committee.

In practice, the Directors, related work units, and the Internal Audit Unit (SKAI) always carried out regular and continuous monitoring of the implementation of bank internal control by comparing targets with realization. The main bank risks became a major concern so that they could be identified early by preparing various mitigations to overcome these risks. The Internal Audit

mitigasi untuk mengatasi risiko-risiko tersebut. Satuan Kerja Audit Internal yang merupakan organ organisasi vital bank dengan didukung sumber daya yang kompeten dengan sertifikasi yang memadai, secara efektif dan efisien menjalankan fungsi audit internal terhadap keseluruhan unit-unit organisasi baik di pusat maupun cabang dan selalu menyampaikan hasil temuan audit kepada Komite Audit dan Direksi yang membidangi agar dapat ditindaklanjuti secara cepat dan tepat. Komite Audit sebagai organ yang membantu Komisaris selalu melakukan pemantauan atas efektivitas jalannya Audit Internal dan memastikan bahwa pelaksanaan Audit internal berjalan sesuai dengan rencana yang ditetapkan setiap awal tahun.

Unit, as a vital organizational organ of the bank and supported by competent resources with adequate certification, effectively and efficiently carried out the internal audit function of all organizational units both at the head and branches and always submitted audit findings to the Audit Committee and Directors in charge so that it could be followed up quickly and precisely. The Audit Committee as an organ assisting the Commissioners always monitored the effectiveness of the Internal Audit and ensureed that the implementation of the internal audit went according to the plan set at the beginning of each year.

Secara umum komitmen secara menyeluruh dan berkesinambungan dalam melaksanakan sistem pengendalian internal dan manajemen risiko Bank telah dijalankan dengan baik dan memadai oleh seluruh jajaran manajemen, dalam hal ini direksi dan pejabat Bank, serta seluruh karyawan Bank terutama unit-unit terkait dengan pemantauan intensif yang dilakukan oleh Dewan Komisaris dari waktu ke waktu secara berkesinambungan.

In general, the overall and continuous commitment to implementing the Company internal control and risk management system had been carried out properly and adequately by all levels of management, in this case the Company Directors and officers, as well as all the Company employees, especially units related to intensive monitoring carried out by the Bank Board of Commissioners from time to time on an ongoing basis.

Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi merupakan salah satu alat kelengkapan Dewan Komisaris yang berfungsi untuk membantu Dewan Komisaris dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan remunerasi terhadap anggota Direksi dan Dewan Komisaris. Peraturan Otoritas Jasa Keuangan mewajibkan bank untuk membentuk Komite Nominasi dan Remunerasi sebagai penerapan *good corporate governance* sehingga bank dapat dikelola berlandaskan prinsip-prinsip keterbukaan, akuntabilitas, pertanggungjawaban, independensi dan kewajaran sehingga pengelolaan bank dapat dipertanggungjawabkan.

The Nomination and Remuneration Committee

The Nomination and Remuneration Committee is one of the equipment of the Board of Commissioners which functions to assist the Board of Commissioners in carrying out its functions and duties in areas related to nomination and remuneration of members of the Board of Directors and Board of Commissioners. Financial Services Authority regulations require banks to form a Nomination and Remuneration Committee as an implementation of good corporate governance so that banks can be managed based on the principles of openness, accountability, responsibility, independence and fairness so that bank management can be held accountable.

Dasar Pembentukan Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi Perseroan dibentuk berdasarkan:

1. Peraturan Otoritas Jasa Keuangan nomor 34/POJK.04/2014 tanggal 08 Desember 2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.
2. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
3. Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 02/SK/DK/2016 tanggal 04 Februari 2016 tentang Pembentukan Komite Nominasi dan Remunerasi.
4. Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 01/SK/DKO/2021 tanggal 7 April 2021 tentang Pembagian Tugas dan pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite sebagaimana telah diubah terakhir dengan surat

Duties and Responsibilities of the Nomination and Remuneration Committee

The Company's Nomination and Remuneration Committee was formed based on:

1. OJK Regulation number 34/ POJK.04/2014 dated December 8, 2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.
2. OJK Regulation Number 17 of 2023 concerning Application of Governance for Commercial Banks.
3. Decree of the Board of Commissioners of PT Regional Development Bank West Java and Banten, Tbk. Number 02/SK/DK/2016 dated February 04, 2016 concerning Establishment of the Nomination and Remuneration Committee.
4. Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 01/SK/DKO/2021, dated April 7, 2021, concerning the division of duties and implementation of the activities of the Board of Commissioners and committees as last amended

Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite.

Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi

Agar Komite Nominasi dan Remunerasi dapat bekerja secara efektif, maka Komite Nominasi dan Remunerasi harus mempunyai suatu pedoman yang mengatur secara jelas peran dan tanggung jawab komite dan lingkup kerjanya, yang ditetapkan atas keputusan rapat Dewan Komisaris bank **bjb**. Pedoman kerja dan Tata Tertib Kerja Komite Nominasi dan Remunerasi diatur dalam Surat Keputusan Dewan Komisaris bank **bjb** nomor 03/SK/DKO/2022 tanggal 4 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi.

Tugas dan Tanggung Jawab Komite Nominasi dan Remunerasi

Berdasarkan Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi 03/SK/DKO/2022 tanggal 4 Januari 2022, Komite Nominasi dan Remunerasi memiliki Tugas, Tanggung Jawab, Wewenang dan Standar Etika Sebagai berikut:

Tugas dan Tanggung Jawab

1. Komite Nominasi dan Remunerasi memiliki tugas dan tanggung jawab untuk menyusun dan melaksanakan rencana kerja tahunan Komite Nominasi dan Remunerasi sesuai arahan Dewan Komisaris dan ketentuan yang berlaku di Bank.

2. Komite Nominasi dan Remunerasi bertanggung jawab kepada Dewan Komisaris
3. Komite Nominasi dan Remunerasi wajib bertindak independen dalam melaksanakan tugasnya.

A. Tugas yang terkait dengan Nominasi, yaitu:

1. Memberikan rekomendasi pemberhentian, pengisian, dan penggantian Pengurus untuk disampaikan atas nama Dewan Komisaris kepada RUPS.
2. Memberikan rekomendasi mengenai komposisi jabatan anggota Direksi dan/atau anggota Dewan Komisaris

3. Memberikan usulan yang memenuhi syarat sebagai anggota Dewan Komisaris dan/atau anggota Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS.
4. Menyusun dan memberikan rekomendasi mengenai sistem dan prosedur pemilihan dan/atau penggantian anggota Pengurus kepada Dewan Komisaris untuk disampaikan kepada RUPS.

by decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 06/SK/DKO/2022, dated November 4, 2022, concerning the distribution of duties and implementation of the activities of the Board of Commissioners and Committees.

Guidelines and Work Rules of the Nomination and Remuneration Committee

To ensure the Nomination and Remuneration Committee is able to work effectively, the Nomination and Remuneration Committee must have a guideline that clearly regulates the roles and responsibilities of the committee and its scope of work, which is determined by the decision of the bank **bjb** Board of Commissioners' meeting. The Work Guidelines and Code of Conduct of the Nomination and Remuneration Committee are regulated in the Decree of the Board of Commissioners of bank **bjb** number 03/SK/DKO/2022 dated January 4, 2022, concerning Guidelines and Code of Conduct of the Nomination and Remuneration Committee.

Duties and Responsibilities of the Nomination and Remuneration Committee

Based on the Guidelines and Work Rules of the Nomination and Remuneration Committee 03/SK/DKO/2022 dated January 4, 2022, the Nomination and Remuneration Committee has the following Duties, Responsibilities, Authorities and Ethical Standards:

Duties and responsibilities

1. The Nomination and Remuneration Committee has the duties and responsibilities of preparing and implementing the Nomination and Remuneration Committee's annual work plan in accordance with the directions of the Board of Commissioners and the provisions in force at the Bank.
2. The Nomination and Remuneration Committee is responsible to the Board of Commissioners.
3. The Nomination and Remuneration Committee must act independently in carrying out its duties.

A. Tasks related to Nominations, namely:

1. Provide recommendations for dismissal, filling and replacement of Management to be submitted on behalf of the Board of Commissioners to the GMS.
2. Provide recommendations regarding the composition of positions of members of the Directors and/or members of the Board of Commissioners.
3. Provide proposals that met the requirements as members of the Board of Commissioners and/or members of the Directors to the Board of Commissioners to be submitted to the GMS.

4. Compile and provide recommendations regarding systems and procedures for selecting and/or replacing members of the Management to the Board of Commissioners to be submitted to the GMS.

5. Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi calon anggota Komite kepada Dewan Komisaris.
6. Memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan evaluasi kinerja bagi anggota Direksi dan/atau anggota Dewan Komisaris
7. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan Komisaris berdasarkan tolak ukur yang telah disusun sebagai bahan evaluasi
8. Memberikan rekomendasi mengenai program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris

B. Tugas yang terkait dengan Remunerasi, yaitu:

1. Mempelajari ketentuan dan peraturan perundang-undangan yang berlaku dalam kebijakan remunerasi, penetapan fasilitas dan tunjangan lainnya.
2. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
   a. Struktur remunerasi
   b. Kebijakan atas remunerasi
   c. Besaran atas remunerasi
3. Penyusunan struktur, kebijakan, dan besaran remunerasi sebagaimana yang dimaksud pada angka 2) harus memperhatikan:
   a. Remunerasi yang berlaku pada industri sesuai dengan kegiatan usaha perusahaan sejenis dan skala usaha perusahaan dalam industri.
   b. Tugas, tanggung jawab, dan wewenang anggota Direksi dan/atau anggota Dewan Komisaris dikaitkan dengan pencapaian tujuan dan kinerja perusahaan
   c. Target kinerja atau kinerja masing – masing anggota Direksi dan/atau anggota Dewan Komisaris
   d. Keseimbangan tunjangan yang bersifat tetap dan bersifat variabel
4. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian remunerasi yang diterima masing – masing anggota Direksi dan/atau anggota Dewan Komisaris
5. Mengevaluasi struktur, kebijakan, dan besaran remunerasi yang berlaku pada Bank paling kurang 1 (satu) tahun sekali
6. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
   a. Kebijakan remunerasi berupa gaji, fasilitas dan tunjangan lainnya bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS.
   b. Kebijakan remunerasi bagi pejabat eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi melalui Dewan Komisaris.

5. Provide recommendations regarding Independent Parties who will become candidates for Committee members to the Board of Commissioners.
6. Provide recommendations to the Board of Commissioners regarding performance evaluation policies for members of the Directors and/or members of the Board of Commissioners
7. Assist the Board of Commissioners in assessing the performance of members of the Directors and/or members of the Board of Commissioners based on benchmarks that have been prepared as evaluation materials.
8. Provide recommendations regarding capacity building programs for members of the Directors and/or members of the Board of Commissioners

B. Duties related to Remuneration, namely:

1. Studying the rules and regulations that apply in the remuneration policy, the determination of facilities and other benefits.
2. Provide recommendations to the Board of Commissioners regarding:
   a. Remuneration structure
   b. Policy on remuneration
   c. The amount of remuneration
3. Preparation of the structure, policy and amount of remuneration as referred to in number 2) must pay attention to:
   a. Remuneration that applies to the industry is in accordance with the business activities of similar companies and the business scale of the company in the industry.
   b. The duties, responsibilities, and authority of members of the Directors and/or members of the Board of Commissioners related to the achievement of the goals and performance of the company.
   c. Performance targets or the performance of each member of the Directors and/or members of the Board of Commissioners.
   d. The balance of fixed and variable allowances
4. Assisting the Board of Commissioners in evaluating performance according to the remuneration received by each member of the Directors and/or members of the Board of Commissioners.
5. Evaluate the structure, policies and remuneration amount applicable to the Bank at least once a year.
6. Provide recommendations to the Board of Commissioners regarding:
   a. Remuneration policy in the form of salary, facilities and other benefits for the Board of Commissioners and Directors submitted to the GMS.
   b. Remuneration policy for executive officers and employees as a whol submitted to the Directors through the Board of Commissioners.

7. Rekomendasi sebagaimana dimaksud dalam angka 6) disampaikan dengan memperhatikan kinerja, risiko, kewajaran dengan peer group, sasaran, strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan yang berlaku;
8. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian remunerasi yang diterima masing – masing anggota Direksi dan/atau anggota Dewan Komisaris.
9. Memberikan rekomendasi kepada Dewan Komisaris atas kebijakan remunerasi pegawai Bank secara keseluruhan untuk disampaikan kepada Direksi.
10. Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan.

C. Evaluasi Kinerja Dewan Komisaris dan Direksi

1) Tugas dan Tanggung Jawab Dewan Komisaris
   a. Dewan Komisaris wajib melaksanakan tugas dan tanggung jawab secara independen.
   b. Dewan Komisaris wajib melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi serta memberikan nasihat kepada Direksi.
   c. Dalam melaksanakan pengawasan tersebut, Dewan Komisaris wajib mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank.

2) Indikator Penilaian Dewan Komisaris
   a. Penilaian kinerja Dewan Komisaris dilakukan 1 (satu) kali dalam satu tahun setiap akhir tahun buku baik secara kolektif kolegial maupun individu.
   b. Penilaian kinerja menjadi dasar pertimbangan dalam pemberian remunerasi khususnya tantiem
   c. Indikator dan bobot penilaian kinerja Dewan Komisaris:

1. Tugas dan Tanggung Jawab Direksi
   Direksi bertugas menjalankan dan bertanggung jawab atas pengurusan Perusahaan untuk kepentingan perusahaan sesuai dengan maksud dan tujuan perusahaan

2. Penilaian Kinerja Direksi
   a. Penilaian kinerja Direksi dilakukan 1 (satu) kali dalam satu tahun setiap akhir tahun buku baik secara kolektif kolegial maupun individu.
   b. Penilaian kinerja menjadi dasar pertimbangan dalam pemberian remunerasi khususnya tantiem
   c. Indikator dan bobot penilaian kinerja Direksi.

7. Recommendations as referred to in number 6) are submitted with regard to performance, risk, fairness with peer groups, targets, Bank's long-term strategy, fulfillment of reserves as regulated in applicable laws and regulations.
8. Assisting the Board of Commissioners in evaluating performance according to the remuneration received by each member of the Directors and/or members of the Board of Commissioners.
9. Providing recommendations to the Board of Commissioners on the overall remuneration policy for Bank employees to be submitted to the Directors.
10. Ensuring that the remuneration policy complies with the provisions.

C. Performance Evaluation of the Board of Commissioners and Directors

1) Duties and Responsibilities of the Board of Commissioners
   a. The Board of Commissioners is obliged to carry out its duties and responsibilities independently.
   b. The Board of Commissioners is obliged to supervise the implementation of the duties and responsibilities of the Board of Directors and provide advice to the Board of Directors.
   c. In carrying out this supervision, the Board of Commissioners is obliged to direct, monitor and evaluate the implementation of the Bank's strategic policies.
2) Assessment Indicators of Board of Commissioners
   a. The performance appraisal of the Board of Commissioners was carried out 1 (once) a year at the end of each financial year, both collectively and individually.
   b. Performance appraisal was the basis for consideration in providing remuneration, especially bonuses
   c. Indicators and weights for evaluating the Board of Commissioners' performance:

1. Duties and Responsibilities of the Board of Directors
   The Board of Directors is assigned to perform and be responsible for the management of the Company for the interests of the company in accordance with the purposes and objectives of the company
2. Assessment Indicators of Directors
   a. The performance assessment of the Directors is conducted 1 (once) in a year at the end of the financial year, both collectively and individually.
   b. The performance assessment is the basis for consideration in providing remuneration, especially tantiem
   c. Indicators and weights for assessing the performance of the Board of Directors

d. Untuk penilaian kinerja Direksi secara individual disamping menggunakan parameter sebagaimana tabel di atas, dapat juga menggunakan hasil *balance scorecard* dari masing-masing Direktorat sebagai referensi penilaian terhadap efektivitas pelaksanaan tugas dan tanggung jawab masing-masing Direktur terhadap Direktoratnya.
e. Parameter lainnya sesuai dengan kondisi tertentu dan ketentuan yang berlaku

D. Struktur Remunerasi

Berdasarkan keputusan Rapat Umum Pemegang Saham, struktur remunerasi Dewan Komisaris dan Direksi adalah:

1. Gaji
2. Tantiem
3. Fasilitas kendaraan
4. Tunjangan pajak
5. Tunjangan Hari Raya (THR)
6. Tunjangan Hari Tua
7. Tunjangan Pakaian Dinas
8. Uang Penghargaan
9. Honorarium Rapat
10. Perjalanan Dinas
11. Manfaat Pensiun
12. Asuransi Jabatan
13. Biaya Pendidikan dan Pelatihan
14. Fasilitas Kesehatan dan Medical Check Up
15. Fasilitas Rumah Dinas dan penginapan
16. Fasilitas Komunikasi
17. Insentif Prestasi Kerja

Pembagian remunerasi berdasarkan penilaian kinerja Pengurus dikenakan pada Tantiem dan Insentif Prestasi Kerja (IPK)

E. Dalam hal pelaksanaan tata kelola dana pensiun, Komite Nominasi dan Remunerasi bertugas sebagai:

1. Fasilitator bagi Dewan Pengawas dalam membantu Pendiri untuk menetapkan kriteria dan memilih calon Dewan Pengawas atau Pelaksana Tugas Pengurus.
2. Fasilitator bagi Dewan Pengawas dalam membantu Pendiri untuk menetapkan sistem remunerasi.

f. Pelaksanaan Tugas Khusus

1. Melakukan tugas lain yang diberikan Dewan Komisaris dalam batasan lingkup kerja Komite Nominasi dan Remunerasi sesuai ketentuan perundang-undangan dan Peraturan Otoritas Jasa Keuangan/Peraturan Bank Indonesia yang berlaku.

2. Dalam hal keperluan penugasan yang diberikan Dewan Komisaris, maka Komite Nominasi dan Remunerasi dapat

d. To assess the performance of Directors individually, while using the parameters in the table above, it also use the results of the balanced scorecard from each Directorate as a reference for assessing the effectiveness of each of the Directors' implementation of duties and responsibilities towards his/her Directorate.
e. Other parameters in accordance with certain condition and the applicable provisions.

D. Remuneration Structure

Based on the decision of the General Meeting of Shareholders, the remuneration structure of the Board of Commissioners and Directors include the following:

1. Salary
2. Percentage share of profit (Tantiem)
3. Vehicle facilities
4. Tax benefits
5. Holiday Allowance (THR)
6. Old-Age Benefits
7. Service Clothes Benefits
8. Award Money
9. Meeting Honorarium
10. Official Travel
11. Retirement/Pension Benefits
12. Job Insurance
13. Education and Training Costs
14. Health and Medical Check-Up Facilities
15. Official House and lodging facilities
16. Communication Facilities
17. Work Performance Incentives

The distribution of remuneration based on the Management's performance assessment is subject to Tantiem and Work Performance Incentives (IPK)

E. In terms of implementing retirement fund governance, the Nomination and Remuneration Committee has the duty as:

1. Facilitator of the Board of Trustees in assisting the Founder to set criteria and select candidates for the Supervisory Board or Management task executors.
2. Facilitator of the Board of Trustees in assisting the Founder to establish a remuneration system.

f. Special Tasks Implementation

1. Performing other tasks assigned by the Board of Commissioners within the limits of the scope of work of the Nomination and Remuneration Committee in accordance with the applicable laws and regulations of the Financial Services Authority/Bank Indonesia Regulation.
2. In the case of the assignment requirements given by the Board of Commissioners, the Nomination and

menggunakan jasa pihak ketiga yang kompeten dan independen.
3. Menyampaikan laporan pelaksanaan tugas khusus kepada Dewan Komisaris.

Wewenang Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi memiliki wewenang sebagai berikut:
1. Komite Nominasi dan Remunerasi berwenang untuk mengakses informasi seluas-luasnya terkait dengan proses remunerasi, nominasi dan pengelolaan SDM Bank.

2. Melakukan *assessment* dan memberikan rekomendasi tentang calon yang berhubungan dengan proses nominasi anggota Dewan Komisaris dan Direksi serta Pihak Independen untuk anggota komite-komite.

Standar Etika

1. Anggota Komite Nominasi dan Remunerasi wajib merahasiakan informasi yang diperoleh sesuai dengan peraturan perundang-undangan yang berlaku.
2. Anggota Komite Nominasi dan Remunerasi dalam melaksanakan tugas dan tanggung jawabnya wajib menaati standar etika Bank dan dilarang mengambil keuntungan pribadi baik secara langsung maupun tidak langsung dari kegiatan Bank selain honorarium dan/atau tunjangan lainnya sesuai dengan peraturan perundang-undangan dan Peraturan Otoritas Jasa Keuangan/Peraturan Bank Indonesia yang berlaku.

Masa Jabatan Komite Nominasi dan Remunerasi

Masa jabatan anggota komite di bawah Dewan Komisaris yang menjabat sebagai Dewan Komisaris yaitu sama seperti masa jabatan sebagai Dewan Komisaris, sedangkan untuk anggota Komite yang berasal dari pihak independen masa jabatannya selama 2 (dua) tahun.

Struktur, Keanggotaan dan Keahlian Komite Nominasi dan Remunerasi

Struktur keanggotaan Komite Nominasi dan Remunerasi berdasarkan Pedoman Kerja dan Tata Tertib Komite Nominasi dan Remunerasi, yaitu:
1. Komite Nominasi dan Remunerasi paling kurang terdiri dari 3 (tiga) orang anggota, dengan ketentuan:
   a. 1 (satu) orang ketua merangkap anggota, yang merupakan Komisaris Independen; dan
   b. Anggota lainnya yang dapat berasal dari:
      - Anggota Dewan Komisaris

Remuneration Committee can use the services of competent and independent third parties.
3. Submitting a report on the implementation of special tasks to the Board of Commissioners.

Authority of Nomination and Remuneration Committee

The Nomination and Remuneration Committee has the following authority:
1. The Nomination and Remuneration Committee obtain the authority to access the widest possible information related to the remuneration, nomination and HR management process of the Bank.
2. Conducting assessments and providing recommendations on candidates related to the nomination process for members of the Board of Commissioners and Directors as well as Independent Parties for the committees' members.

Ethical Standards

1. Members of the Nomination and Remuneration Committee were required to keep the information obtained in accordance with the prevailing laws and regulations confidential.
2. Members of the Nomination and Remuneration Committee in carrying out their duties and responsibilities had to comply with the Bank's ethical standards and were prohibited from taking personal gain either directly or indirectly from the Bank's activities other than honorarium and/or other allowances in accordance with laws and regulations and Financial Services Authority Regulations/Applicable Bank Indonesia Regulations.

Term of Service of the Nomination and Remuneration Committee

The term of office of committee members under the Board of Commissioners who served as the Board of Commissioners was the same as the term of office as the Board of Commissioners, while for Committee members who came from independent parties the term of office was 2 years.

Structure, Membership, and Expertise of the Nomination and Remuneration Committee

The membership structure of the Nomination and Remuneration Committee is based on the Work Guidelines and Rules of Procedure of the Nomination and Remuneration Committee, namely:
1. The Nomination and Remuneration Committee consists of at least 3 (three) members, with conditions:
   a. 1 (one) chairperson and also a member who is an Independent Commissioner; and
   b. Other members who can come from:
      - Member of the Board of Commissioners

- Pihak independen yang berasal dari luar bank
- Pemimpin Divisi yang membidangi Sumber Daya Manusia.

2. Anggota Komite Nominasi dan Remunerasi lainnya sebagian besar tidak dapat berasal dari pihak yang menduduki jabatan manajerial di bawah Direksi yang membidangi Sumber Daya Manusia.
3. Anggota Direksi Emiten atau Perusahaan Publik tidak dapat menjadi anggota Komite Nominasi dan Remunerasi.
4. Dalam melaksanakan tugas sehari-hari, Komite Nominasi dan Remunerasi dibantu oleh Pemimpin Bagian yang membidangi Sumber Daya Manusia serta Kesekretariatan Dewan Komisaris yang berasal dari internal Bank, berdasarkan Surat Keputusan Dewan Komisaris.

Keanggotaan

1. Anggota Komite Nominasi dan Remunerasi diangkat dan diberhentikan berdasarkan keputusan rapat Dewan Komisaris.
2. Anggota Komite Nominasi dan Remunerasi yang berasal dari luar Emiten atau Perusahaan Publik sebagaimana dimaksud pada ayat (1) huruf b angka 2 wajib memenuhi syarat:
   a. Tidak mempunyai hubungan Afiliasi dengan Emiten atau Perusahaan Publik, anggota Direksi, anggota Dewan Komisaris, atau Pemegang Saham Utama Emiten atau Perusahaan Publik tersebut;
   b. Memiliki pengalaman terkait Nominasi dan/atau Remunerasi; dan
   c. Tidak merangkap jabatan sebagai anggota komite lainnya yang dimiliki Emiten atau Perusahaan Publik tersebut.
3. Ketua dan Anggota Komite Nominasi dan Remunerasi yang berasal dari unsur Dewan Komisaris ditetapkan dalam sebuah keputusan Dewan Komisaris tentang pembagian kerja anggota Dewan Komisaris.
4. Ketua Komite Nominasi dan Remunerasi berhak mengusulkan kepada Dewan Komisaris untuk melakukan penggantian anggota Komite Nominasi dan Remunerasi.
5. Keputusan pengangkatan dan pemberhentian anggota Komite Nominasi dan Remunerasi wajib didokumentasikan oleh Kesekretariatan Dewan Komisaris.

Pada tahun 2023 susunan Keanggotaan Komite Nominasi dan Remunerasi (KNR) terjadi beberapa kali perubahan diantaranya adalah sebagai berikut:

1. Berakhirnya masa jabatan Anggota KNR dari Pihak Independen Sdri Ernie Tisnawati Sule pada tanggal 28 Februari 2023.
2. Pengangkatan Anggota KNR dari Pihak Independen AN. Sunu Widianto terhitung mulai tanggal 28 Februari 2023.
3. Diberhentikan dengan hormat Sdr. Muhadi sebagai Komisaris bank **bjb** berdasarkan salah satu keputusan RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023.

- Member of the Board of Commissioners bank circle
- Division Leader in charge of Human Resources.

2. Cost of the members of the Nomination and Remuneration Committee should not be coming from parties who hold managerial positions under the Directors in charge of Human Resources.
3. Members of the Directors of an Issuer or Public Company cannot be members of the Nomination and Remuneration Committee.
4. While conducting its daily duties, the Nomination and Remuneration Committee is assisted by the Section Head in charge of Human Resources and the Secretariat of the Board of Commissioners, coming from internal Bank, based on the Decree of the Board of Commissioners.

Membership

1. Members of the Nomination and Remuneration Committee are appointed and dismissed based on the decision of the Board of Commissioners meeting.
2. Members of the Nomination and Remuneration Committee beyond Public Company circle as referred to in paragraph (1) letter b number 2 must meet the following requirements:
   a. Has no affiliation with the Issuer or Public Company, members of the Directors, members of the Board of Commissioners, or Major Shareholders of the Issuer or Public Company;
   b. Having experience related to Nomination and/or Remuneration; and
   c. Not concurrently serving as another committee member owned by the Issuer or Public Company.
3. The Chairperson and Members of the Nomination and Remuneration Committee originating from elements of the Board of Commissioners are stipulated in a decision of the Board of Commissioners regarding the division of work of members of the Board of Commissioners.
4. The Chairperson of the Nomination and Remuneration Committee has the right to propose to the Board of Commissioners to replace the Nomination and Remuneration Committee members.
5. The decision to appoint and dismiss members of the Nomination and Remuneration Committee must be documented by the Secretariat of the Board of Commissioners.

In 2023, the composition of the Nomination and Remuneration Committee (KNR) membership had several changes, as follows:

1. The term of office of KNR members from the Independent Party, Ernie Tisnawati Sule, ended dated February 28, 2023.
2. Appointment of KNR members from the Independent Party, AN Sunu Widianto started dated February 28, 2023.
3. Honorably dismissed, Mr. Muhadi as Commissioner of bank **bjb** based on one of the resolutions of the 2023 Extraordinary GMS dated 25 May 2023.

4. Pengangkatan Sdr. Rudie Kusmayadi dan Sdr. Tomsi Tohir sebagai Komisaris bank **bjb** berdasarkan salah satu keputusan RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 dan efektif menjabat pada tanggal 09 Agustus 2023

Berdasarkan hal tersebut ditindaklanjuti dengan Surat Keputusan Dewan Komisaris No. 04/SK/DKO/2022 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite, sehingga pada periode 31 Desember 2023 komposisi Komite Nominasi dan Remunerasi menjadi sebagai berikut:

4. Appointment of Mr. Rudie Kusmayadi and Mr. Tomsi Tohir as Commissioner of bank **bjb**, based on one of the resolutions of the 2023 Extraordinary GMS dated May 25, 2023, and effective since dated August 9, 2023

Based on the following issues, Decree of the Board of Commissioners No. 04/SK/DKO/2022 dated August 22, 2023 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees was followed up so that the composition of the Nomination and Remuneration Committee as of December 31, 2023 is as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Farid Rahman	Ketua merangkap Anggota Chairman concurrently member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
2.	Rudie Kusmayadi	Anggota member	Komisaris Commissioner	Teknik dan Manajemen Engineering and Management
3.	Setiawan Wangsaatmaja	Anggota member	Komisaris Commissioner	Teknik dan Perbankan Engineering and Banking
4.	Tomsi Tohir	Anggota member	Komisaris Commissioner	Kepolisan dan Managerial Police and Managerial
5.	Diding Sakri	Anggota member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, dan Ekonomi Researcher, Finance, and Economics
6.	Fahlino F Sjuib	Anggota member	Komisaris Independen Independent Commissioner	Ekonomi dan Akuntansi Economics and Accounting
7.	Sunu Widianto	Anggota member	Pihak Independen Independent Party	Manajemen Management
8.	Dadan Yonanda	Anggota member	*Ex-Officio* Pemimpin Divisi Human Capital Ex-Officio Head of Human Capital Division	Hukum dan Sumber Daya Manusia Law and Human Resources

Profil Komite Nominasi dan Remunerasi

Profile of the Nomination and Remuneration Committee



Farid Rahman

Ketua Merangkap Anggota/Komisaris Utama Independen /
Chairman Concurrently Member/Independent President Commissioner

Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Jakarta	Jakarta

Lahir di Jakarta pada tahun 1958, usia 65 tahun per Desember 2023.

Born in Jakarta in 1958, 65 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Ekonomi jurusan Manajemen dari Universitas Indonesia (1983). • Master bidang Business Administration dari Golden State University, San Francisco, Amerika Serikat (1987).	• Bachelor of Economics majoring in Management from the University of Indonesia (1983). • Master in Business Administration from Golden State University, San Francisco, United States (1987).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Surat Keputusan Dewan Komisaris 01/SK/DKO/2021 tanggal 7 April 2021 tentang tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Decree of the Board of Commissioners Number 01/SK/DKO/2021, dated April 7, 2021, concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees lastly amended by Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 06/SK/DKO/2022, dated November 4, 2022, concerning the distribution of duties and implementation of the activity schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	**Work Experience**
• Direktur Utama PT Bank Himpunan Saudara 1906 (1994 – 2011). • Komisaris Utama PT Bank Himpunan Saudara 1906 (2012-2019). • Direktur PT Medco Intidinamika (2012 – saat ini). • Komisaris Utama Independen bank **bjb** (2019 – saat ini).	• President Director of PT Bank Himpunan Saudara 1906 (1994 – 2011). • President Commissioner of PT Bank Himpunan Saudara 1906 (2012-2019). • Director of PT Medco Intidinamika (2012 – present). • Independent President Commissioner of bank **bjb** (2019 – present).
Periode dan Masa Jabatan	**Period of Service**
Sebagai anggota sejak 30 April 2019 Sebagai Ketua merangkap anggota sejak 7 April 2021 – saat ini (periode pertama).	As a member since April 30, 2019 As Chairman and member since April 7 2021 – present (first period).
Jabatan Rangkap	**Concurrent Position**
Direktur PT Medco Intidinamika (2012 – saat ini).	Director of PT Medco Intidinamika (2012 – present).
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Rudie Kusmayadi

Anggota/Komisaris /
Member/Commissioner



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Cimahi	Cimahi

Lahir di Ciamis pada tahun 1958, usia 65 tahun per Desember 2023.

Born in Ciamis in 1958, 65 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana Muda Teknik Lingkungan dari Akademi Teknik Pekerjaan Umum Jabar (1982). • Sarjana Manajemen Pembangunan Daerah dari STIA LAN (2001). • Pasca Sarjana Manajemen Pembangunan Daerah dari STIA LAN (2024)	• Bachelor of Environmental Engineering from the West Java Academy of Public Works Engineering (1982). • Bachelor of Regional Development Management from STIA LAN (2001). • Postgraduate Regional Development Management from STIA LAN (2024)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Surat Keputusan Dewan Komisaris 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated 22 August 2023 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	**Work Experience**
• Direktur Teknik Perusahaan Umum Daerah Air Minum Tirta Raharja (2005 - 2007) • PLT Direktur Utama Perusahaan Umum Daerah Air Minum Tirta Raharja (2007 - 2009) • Direktur Utama Perusahaan Umum Daerah Air Minum Tirta Raharja (2009 - 2023) • Sekretaris Daerah Provinsi Jawa Barat (2020 – 2023). • Komisaris bank **bjb** (2023 – saat ini)	• Technical Director of Regional Public Drinking Water Company Tirta Raharja (2005 - 2007) • PLT Main Director of Tirta Raharja Regional Public Drinking Water Company (2007 - 2009) • President Director of Tirta Raharja Regional Drinking Water Company (2009 - 2023) • Regional Secretary of West Java Province (2020 – 2023). • Commissioner of bank **bjb** (2023 – present)
Periode dan Masa Jabatan	**Period of Service**
22 Agustus 2023 - saat ini (Periode Pertama)	August 22, 2023 - present (First Period)
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 4	Level 4 Risk Management Certification

Setiawan Wangsaatmaja

Anggota/Komisaris /
Member/Commissioner



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir di Bandung pada tahun 1963, usia 60 tahun per Desember 2023.

Born in Bandung in 1963, 60 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Teknik Lingkungan dari Institut Teknologi Bandung (1989). • Master of Sanitary Engineering IHE DEFLT Belanda (1994). • Master of Environmental Engineering Asian Institute of Technology Thailand (1997). • Doktoral bidang Teknik Lingkungan dari Institut Teknologi Bandung (2004).	• Bachelor of Environmental Engineering from the Bandung Institute of Technology (1989). • Master of Sanitary Engineering IHE DEFLT Netherlands (1994). • Master of Environmental Engineering Asian Institute of Technology Thailand (1997). • Doctoral degree in Environmental Engineering from the Bandung Institute of Technology (2004).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Surat Keputusan Dewan Komisaris 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite	Decree of the Board of Commissioners Number 01/SK/DKO/2021, dated April 7, 2021, concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees lastly amended by Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 06/SK/DKO/2022, dated November 4, 2022, concerning the distribution of duties and implementation of the activity schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	**Work Experience**
• Komisaris PT Perusahaan Perdagangan Indonesia (Persero) (2021- Juli 2022) • Sekretaris Daerah Provinsi Jawa Barat (2020 – 2023). • Komisaris bank **bjb** (2022 – saat ini) • Asesor Utama Pemerintah Provinsi Jawa Barat (2023 - saat ini)	• Commissioner PT Perusahaan Perdagangan Indonesia (Persero) (2021- July 2022) • Regional Secretary of West Java Province (2020 – 2023). • Commissioner of bank **bjb** (2022 – present) • Main Assessor of West Java Provincial Government (2023 - present)
Periode dan Masa Jabatan	**Period of Service**
26 Juli 2021 - saat ini (Periode Pertama)	July 26, 2021 - present (First Period)
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 4	Level 4 Risk Management Certification

Tomsi Tohir

Anggota/Komisaris /
Member/Commissioner



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Jakarta	Jakarta

Lahir di Tanjung Karang pada tahun 1969, usia 54 tahun per Desember 2023.

Born in Tanjung Karang in 1969, 54 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Akademi Kepolisian (1990). • Pasca Sarjana bidang Kajian Ilmu Kepolisian dari Universitas Indonesia (2001)	• Police Academy (1990). • Postgraduate in Police Studies from the University of Indonesia (2001)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Surat Keputusan Dewan Komisaris 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	**Work Experience**
• Kapolda Provinsi Nusa Tenggara Barat (2019 - 2020) • Sahli Sospol Kapolri (2020 - 2022) • Inspektorat Jenderal Kementerian Dalam Negeri (2002 - Saat ini) • Komisaris bank **bjb** (2022 – saat ini)	• West Nusa Tenggara Province Police Chief (2019 - 2020) • Sahli Sospol Kapolri (2020 - 2022) • Inspectorate General of Ministry of State Affairs (2002 - Present) • Commissioner of bank **bjb** (2022 – present)
Periode dan Masa Jabatan	**Period of Service**
22 Agustus 2023 - saat ini (Periode Pertama)	August 22, 2023 - present (First Period)
Jabatan Rangkap	**Concurrent Position**
Inspektorat Jenderal Kementerian Dalam Negeri (2002 - Saat ini)	Inspectorate General of Ministry of State Affairs (2002 – present)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 4	Level 4 Risk Management Certification

Diding Sakri

Anggota/Komisaris /
Member/Commissioner



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Kuningan pada tahun 1977, usia 46 tahun per Desember 2023.

Born in Kuningan in 1977, 46 years old as of December 2023.

Riwayat Pendidikan

- Sarjana bidang Teknik Planologi (Perencanaan Wilayah dan Kota) dari Institut Teknologi Bandung (2001).
- Master of Arts (double degree) dari Trento University (Italy) dan Regensburg University (Germany) (2011).
- PhD bidang Development Economics King's College London (United Kingdom) (2020).

Educational Background

- Bachelor's degree in Planology Engineering (Regional and City Planning) from the Bandung Institute of Technology (2001).
- Master of Arts (double degree) from Trento University (Italy) and Regensburg University (Germany) (2011).
- PhD in Development Economics King's College London (United Kingdom) (2020).

Dasar Hukum Pengangkatan

Surat Keputusan Dewan Komisaris 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite

Legal Basis for Appointment

Decree of the Board of Commissioners Number 05/SK/DKO/2022 dated July 26, 2022 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees, having been amended several times with the latest Decree of the Board of Commissioners Decree Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees

Pengalaman Kerja

- Anggota Tim Akselerasi Pembangunan (TAP) Provinsi Jawa Barat (2020 – Maret 2022)
- Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020).
- Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015).
- Komisaris Independen bank **bjb** (2022 – saat ini).

Work Experience

- Member of the West Java Province Development Acceleration Team (TAP) (2020 – March 2022)
- Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020).
- Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015).
- Independent Commissioner of bank **bjb** (2022 – present).

Periode dan Masa Jabatan

26 Juli 2022 – saat ini (periode pertama).

Period of Service

July 26, 2022 – present (first period).

Jabatan Rangkap

-

Concurrent Position

-

Sertifikasi

Sertifikasi Manajemen Risiko Jenjang 5

Certification

Level 5 Risk Management Certification

Fahlino F. Sjuib

Anggota/Komisaris Independen /
Member/ Independent Commissioner



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Jakarta	Jakarta

Lahir di Bandung pada tahun 1972, usia 51 tahun per Desember 2023

Born in Bandung in 1972, 51 years old as of December 2023

Riwayat Pendidikan

- Sarjana bidang Ekonomi / Akuntansi dari Universitas Katolik Parahyangan (Bandung) (1996).
- Master of Arts Economics dari Western Illionis University (Amerika Serikat) (1998).
- PhD bidang Economics dari Kansas State University (Amerika Serikat) (2023).

Educational Background

- Bachelor's degree in Economics/Accounting from Parahyangan Catholic University (Bandung) (1996).
- Master of Arts Economics from Western Illinois University (United States) (1998).
- PhD in Economics from Kansas State University (United States) (2023).

Dasar Hukum Pengangkatan

Surat Keputusan Dewan Komisaris 05/SK/DK/2019 tanggal 3 Juli 2019 tentang tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.

Legal Basis for Appointment

Decree of the Board of Commissioners Number 05/SK/DKO/2022 dated July 26, 2022 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees, having been amended several times with the latest Decree of the Board of Commissioners Decree Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees.

Pengalaman Kerja

- Adjunct Professor of Economics di Boston College Amerika Serikat (2017 - saat ini)
- EBCICON Universitas Katolik Parahyangan (2018 - saat ini)
- Komisaris Independen bank **bjb** (2019 - saat ini)

Work Experience

- Adjunct Professor of Economics at Boston College United States (2017 - present)
- EBCICON Parahyangan Catholic University (2018 - present)
- Independent Commissioner of bank **bjb** (2019 - present)

Periode dan Masa Jabatan

Tahun 2019 - saat ini (Periode Pertama)

Period of Service

2019 - present (First Period)

Jabatan Rangkap

-

Concurrent Position

-

Sertifikasi

Sertifikasi Manajemen Risiko Jenjang 5

Certification

Level 5 Risk Management Certification

Dadan Yonanda

Anggota/Pemimpin Divisi Human Capital /
Member/Leader of the Human Capital Division



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Majalengka, 11 April 1972, usia 51 tahun pada Desember 2023

Majalengka, April 11, 1972/51 years old in December 2023

Riwayat Pendidikan	Educational Background
Sarjana Hukum di Universitas Padjadjaran Bandung pada tahun 1995.	Bachelor of Laws at Padjadjaran University Bandung in 1995.
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Human Capital sejak 24 Juli 2019 berdasarkan Surat Keputusan Direksi No 0871/SK/DIR-HC/2019	Having served as Head of the Human Capital Division since dated July 24, 2019 based on Decree of the Board of Directors No 0871/SK/DIR-HC/2019
Pengalaman Kerja	**Work Experience**
• PT Bank Export Import Indonesia 1996 – 1998 • PT Bank Mandiri 1999 – 2015 • PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. 2015 – saat ini.	• PT Bank Export Import Indonesia 1996 – 1998 • PT Bank Mandiri 1999 – 2015 • PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. 2015 – present.
Periode dan Masa Jabatan	**Period of Service**
6 Agustus 2019- saat ini.	August 6, 2019- present.
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh Badan Sertifikasi Manajemen Risiko (BSMR)	Level 7 Risk Management Certification by the Risk Management Certification Body (BSMR)

Sunu Widianto

Anggota/Pihak Independen /
Member/Independent Party



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir di Pontianak pada tahun 1983, usia 40 tahun pada Desember 2023

Born in Pontianak in 1983, 40 years old in December 2023

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Manajemen dari Universitas Gajah Mada pada tahun 2006. • Magister di bidang Manajemen dari Universitas Gajah Mada pada tahun 2009. • Doktor / PHD di bidang Organizational Behavior dari University of Twente pada tahun 2018.	• Bachelor's degree in Management from Gajah Mada University in 2006. • Masters in Management from Gajah Mada University in 2009. • Doctorate / PHD in Organizational Behavior from the University of Twente in 2018.
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai anggota Komite Nominasi dan Remunerasi berdasarkan Surat Keputusan Direksi Nomor 0066/SK/DIR-CSE/2023 tanggal 28 Februari 2023.	Appointed as a member of the Nomination and Remuneration Committee based on Decree of the Board of Directors Number 0066/SK/DIR-CSE/2023 dated February 28, 2023.
Pengalaman Kerja	**Work Experience**
Beliau menduduki berbagai jabatan penting antara lain sebagai: • Secretary Program International Business, Vocational Program, Faculty of Economics and Business, Universitas Padjadjaran (2013-2014) • Deputy Director for Research and Cooperation, Center for Management and Business Studies (CMBS), Faculty of Economics and Business, Universitas Padjadjaran (2018 - saat ini) • Program Director Magister Management at Faculty of Economics and Business Universitas Padjadjaran Bandung Indonesia (2019 - saat ini) • Anggota Komite Nominasi dan Remunerasi bank **bjb** (2023 - saat ini)	He held various important positions, including:: • Secretary Program International Business, Vocational Program, Faculty of Economics and Business, Padjadjaran University (2013-2014) • Deputy Director for Research and Cooperation, Center for Management and Business Studies (CMBS), Faculty of Economics and Business, Padjadjaran University (2018 - present) • Program Director Masters in Management at Faculty of Economics and Business, Padjadjaran University, Bandung Indonesia (2019 - present) • Member of the Nomination and Remuneration Committee of bank **bjb** (2023 - present)
Periode dan Masa Jabatan	**Period of Service**
01 Maret 2023 sampai dengan 29 Februari 2024 (Periode Pertama)	March 01, 2023 to February 29, 2024 (First Period)
Jabatan Rangkap	**Concurrent Position**
-	
Sertifikasi	**Certification**
Sertifikasi Manajemen Jenjang 4 dari Badan Sertifikasi Manajemen Risiko (BSMR)	Level 4 Management Certification from the Risk Management Certification Body (BSMR)

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Nominasi dan Remunerasi

Kualifikasi pendidikan dan pengalaman kerja masing-masing anggota Komite Nominasi dan Remunerasi adalah sebagai berikut.

Qualification of Education and Work Experience of Nomination and Remuneration Committee

The educational qualifications and work experience of each member of the Nomination and Remuneration Committee are as follows.

Nama Name	Jabatan Position	Pendidikan Educational Background	Pengalaman Kerja Work Experience
Farid Rahman	Ketua Merangkap Anggota Chairman Concurrently Member	• S1 Manajemen • S2 *Banking & Finance* • Bachelor of Management • Masters in Banking and Finance	Memiliki pengalaman kerja di bidang perbankan. Has work experience in banking.
Rudie Kusmayadi	Anggota Member	• S1 Manajemen Pembangunan Daerah • S2 Manajemen Pembangunan Daerah • Bachelor's Degree in Regional Development Management • Masters in Regional Development Management	Memiliki Pengalaman Sebagai Direktur Utama PERUMDA Air Minum Tirta Raharja Has experience as President Director of PERUMDA Tirta Raharja Drinking Water
Setiawan Wangsaatmaja	Anggota Member	• S1 Teknik Lingkungan • S2 *Magister Sanitary Engineering* • S2 *Magister Environmental Engineering* • S3 Teknik Lingkungan • Bachelor of Environmental Engineering • Masters in Sanitary Engineering • Masters in Environmental Engineering • Doctoral Degree in Environmental Engineering	Memiliki pengalaman kerja di bidang pemerintahan. Has work experience in the government sector.
Tomsi Tohir	Anggota Member	• Akademi Kepolisian • S2 Kajian Ilmu Kepolisian • Police Academy • Masters in Police Science Studies	Memiliki pengalaman kerja di bidang Kepolisian Republik Indonesia dan Kementerian Dalam Negeri. Has work experience in the Indonesian National Police and the Ministry of Home Affairs.
Diding Sakri	Anggota Member	• S1 Teknik Perencanaan Wilayah dan Kota • S2 Master of Arts • S3 PhD Development Economics • Bachelor of Regional and City Planning Engineering • Master of Arts • PhD Development Economics	Memiliki pengalaman kerja di bidang peneliti, keuangan, dan ekonomi. Has work experience in research, finance and economics.
Fahlino F Sjuib	Anggota Member	• S1 Bidang Akuntansi • S2 Master of Arts dibidang Economics • S3 PhD of Economics • Bachelor's Degree in Accounting • Master of Arts in Economics • PhD in Economics	Memiliki pengalaman kerja di bidang pendidikan, ekonomi dan perbankan Has work experience in education, economics and banking
Sunu Widianto	Anggota Member	• S1 Manajemen • S2 Manajemen • S3 PhD bidang Organizational Behavior • Bachelor of Management • Masters in Management • PhD in Organizational Behavior	Memiliki pengalaman kerja di bidang pendidikan dan penelitian Have work experience in education and research
Dadan Yonanda	Anggota Member	S1 Hukum Bachelor of Laws	Memiliki pengalaman kerja di bidang perbankan. Has work experience in banking.

Independensi Komite Nominasi dan Remunerasi

Seluruh anggota Komite Nominasi dan Remunerasi yang berasal dari pihak independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan bank, yang dapat mempengaruhi kemampuannya bertindak independen.

Independence of the Nomination and Remuneration Committee

All members of the Nomination and Remuneration Committee from independent parties do not have financial, management, share ownership and/or family relations with the Board of Commissioners, Directors and/or Controlling Shareholders or relationships with banks which can affect their ability to act independently.

Aspek Independence Aspects	**Farid Rahman**	**Rudie Kusmayadi**	**Setiawan Wangsaatmaja**	**Tomsi Tohir**	**Diding Sakri**	**Fahlino F Sjuib**	**Sunu Widianto**	**Dadan Yonanda**
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	√	√	√	√	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries or affiliated companies	√	√	√	√	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	√	√	Ξ	√	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Nominasi dan Remunerasi Has no family relationship with the Board of Commissioners, Board of Directors, and/or other members of the Nomination and Remuneration Committee	√	√	√	√	√	√	√	√

Aspek Independence Aspects	Farid Rahman	Rudie Kusmayadi	Setiawan Wangsaatmaja	Tomsi Tohir	Diding Sakri	Fahlino F Sjuib	Sunu Widianto	Dadan Yonanda
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as administrators of political parties, officials and government	√	√	√	√	√	√	√	√

Rapat Komite Nominasi dan Remunerasi

KEBIJAKAN RAPAT KOMITE NOMINASI DAN REMUNERASI

Ketentuan Rapat Komite Nominasi dan Remunerasi yang diatur dalam Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi adalah sebagai berikut:

1. Komite Nominasi dan Remunerasi mengadakan rapat sekurang-kurangnya 1 (satu) kali dalam 3 (tiga) bulan, dan/atau disesuaikan dengan kebutuhan Bank.
2. Rapat Komite Nominasi dan Remunerasi membahas mengenai antara lain remunerasi Dewan Komisaris, Direksi, dan Pegawai, nominasi calon Dewan Komisaris dan Direksi, serta pihak Independen untuk anggota komite.
3. Rapat Komite Nominasi dan Remunerasi hanya dapat diselenggarakan apabila:
   a. Dihadiri oleh mayoritas dari jumlah anggota Komite Nominasi dan Remunerasi; dan
   b. Salah satu dari mayoritas jumlah anggota Komite Nominasi dan Remunerasi sebagaimana dimaksud pada huruf a merupakan Ketua Komite Nominasi dan Remunerasi.
4. Rapat Komite Nominasi dan Remunerasi dapat mengambil keputusan apabila sekurang-kurangnya dihadiri oleh 51% (lima puluh satu per seratus) dari jumlah anggota termasuk seorang Komisaris Independen dan Pejabat Eksekutif yang membawahi SDM.
5. Keputusan rapat Komite Nominasi dan Remunerasi dilakukan berdasarkan musyawarah mufakat.
6. Apabila dalam musyawarah tidak tercapai kata mufakat, maka pengambilan keputusan dilakukan dengan cara pengambilan suara terbanyak (pemungutan suara).
7. Sehubungan dengan pemungutan suara, maka setiap anggota Komite Nominasi dan Remunerasi yang hadir berhak memberikan 1 (satu) suara dan tambahan 1 (satu) suara untuk setiap anggota Komite Nominasi dan Remunerasi yang diwakilinya yang dilengkapi dengan surat kuasa.
8. Rapat Komite Nominasi dan Remunerasi dipimpin oleh ketua Komite Nominasi dan Remunerasi dan/atau anggota Komite Nominasi dan Remunerasi yang berasal dari unsur Dewan Komisaris apabila ketua Komite Nominasi dan Remunerasi berhalangan hadir.

Meeting of The Nomination and Remuneration Committee

NOMINATION AND REMUNERATION COMMITTEE MEETING POLICIES

Provisions for the Nomination and Remuneration Committee Meeting stipulated in the Work Guidelines and Rules the Nomination and Remuneration Committee is as follows:

1. The Nomination and Remuneration Committee meets at least 1 (one) time in 3 (Three) months, and/or is adjusted to the needs of the Bank.
2. The Nomination and Remuneration Committee Meeting discusses the remuneration of the Board of Commissioners, Directors and Employees, nominations of candidates for the Board of Commissioners and Directors, and Independent parties for committee members.
3. Nomination and Remuneration Committee meetings can only be held if:
   a. Attended by a majority of the members of the Nomination and Remuneration Committee; and;
   b. One of the majority members of the Nomination and Remuneration Committee as referred to in letter a is the Chair of the Nomination and Remuneration Committee.
4. The Meeting of the Nomination and Remuneration Committee can make a decision if at least 51% (fifty-one percent) of the members are included, including an Independent Commissioner and an Executive officer in charge of HR.
5. The decision of the Nomination and Remuneration Committee meeting is based on consensus agreement.
6. If there is no consensus reached in the deliberations, then decision making is done by taking the most votes (voting).
7. In case of voting, each member of the Nomination and Remuneration Committee shall be entitled to cast 1 (one) vote and an additional 1 (one) vote for each member of the Nomination and Remuneration Committee which he represents accompanied by a power of attorney.
8. The Meeting of the Nomination and Remuneration Committee is led by the Chairperson of the Nomination and Remuneration Committee and/or members of the Nomination and Remuneration Committee who come from elements of the Board of Commissioners if the Chair of the Nomination and Remuneration Committee is unable to attend.

9. Dalam hal anggota Komite Nominasi dan Remunerasi tidak dapat menghadiri rapat secara fisik, maka dapat menghadiri rapat melalui teknologi telekonferensi.
10. Dalam kaitannya dengan telekonferensi, maka:
    a. Anggota yang hadir secara telekonferensi disebutkan dalam risalah Rapat Komite Nominasi dan Remunerasi.
    b. Bukti rekaman penyelenggaraan rapat.
11. Jika dipandang perlu, Komite Nominasi dan Remunerasi dapat mengundang pihak lain dari internal Bank yang terkait dengan materi rapat dalam rapat Komite Nominasi dan Remunerasi.
12. Setiap rapat Komite Nominasi dan Remunerasi dituangkan dalam risalah rapat dan didokumentasikan dengan baik dan disampaikan secara tertulis kepada Dewan Komisaris.
13. Perbedaan pendapat (*dissenting opinion*) yang terjadi dalam rapat Komite Nominasi dan Remunerasi wajib dicantumkan dalam risalah rapat beserta alasan perbedaan pendapat tersebut.

9. If the members of the Nomination and Remuneration Committee could not physically attend the meeting, they could attend the meeting via teleconferencing technology.
10. In relation to teleconferencing, then:
    a. Members who attended the teleconference are mentioned in the minutes of the Nomination and Remuneration Committee Meeting.
    b. Proof of record of meeting implementation.
11. If necessary, the Nomination and Remuneration Committee can invite other parties from the Bank's internal who are related to the meeting material in the Nomination and Remuneration Committee meeting.
12. Each meeting of the Nomination and Remuneration Committee is set forth in the minutes of the meeting which is well documented to be submitted in written form to the Board of Commissioners.
13. Dissenting opinions that occur in the Nomination and Remuneration Committee meetings must be included in the minutes of the meeting along with the reasons for the dissenting opinions.

AGENDA RAPAT KOMITE NOMINASI DAN REMUNERASI

MEETING OF THE NOMINATION AND REMUNERATION COMMITTEE

No	Tanggal Date	Agenda Agendas	Peserta Rapat Meeting Participants	Keterangan Information
1	Rabu, 25 Januari 2023 Wednesday, January 25, 2023	- Laporan Kegiatan KNR Semester 2 Tahun 2022 - Penilaian Kinerja Dewan Komisaris Tahun 2022 - Program Kerja KNR Tahun 2023 - Lain - lain - KNR Activity Report of in the Semester 2 of 2022 - The 2022 Commissioners Performance Assessment - The 2023 KNR Work Program - Other	• Farid Rahman • Muhadi • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Ernie Tisnawati Sule	Nominasi dan Remunerasi Nomination and Remuneration
2	Rabu, 8 Februari 2023 Wednesday, February 8, 2023	Pembahasan Proses Pengisian Pengurus Discussion on Management Vacancy Process	• Farid Rahman • Muhadi • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Ernie Tisnawati Sule	Nominasi Nomination
3	Selasa, 21 Februari 2023 Tuesday, February 21, 2023	Pembahasan Penilaian Kinerja Direksi Tahun Buku 2022 Discussion on Directors Performance Assessment for the Financial Year of 2022	• Farid Rahman • Muhadi • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Ernie Tisnawati Sule	Nominasi Remuneration
4	Selasa, 21 Februari 2023 Tuesday, February 21, 2023	Pembahasan Rekomendasi KNR terkait pengisian jabatan anggota KNR dari pihak Independen Discussion on KNR Recommendation related to position vacancy of KNR members from independent party	• Farid Rahman • Muhadi • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda	Nominasi Nomination
5	Rabu, 8 Maret 2023 Wednesday, March 8, 2023	Pembahasan Proses Pengisian Pengurus Discussion on Management Vacancy Process	• Farid Rahman • Muhadi • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widianto	Nominasi Nomination

No	Tanggal Date	Agenda Agendas	Peserta Rapat Meeting Participants	Keterangan Information
6	Selasa, 21 Maret 2023 Tuesday, March 21, 2023	Proses Pengisian Pengurus Management Vacancy Process	• Farid Rahman • Muhadi • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widianto	Nominasi Nomination
7	Selasa, 28 Maret 2023 Tuesday, March 28, 2023	Pembahasan Rekomendasi Komite Nominasi dan Remunerasi untuk RUPS Tahunan Tahun Buku 2022 Discussion of Nomination and Remuneration Committee Recommendation for Annual GMS for the Financial Year of 2022	• Farid Rahman • Muhadi • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widianto	Nominasi dan Remunerasi Nomination and Remuneration
8	Senin, 3 April 2023 Monday, April 3, 2023	Pembahasan Usulan Calon Anggota Dewan Komisaris bank **bjb** dari Pemegang Saham Seri A Discussion on Proposal of Candidates of bank **bjb** Members of the Board of Commissioners from Series A Shareholders	• Farid Rahman • Muhadi • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widianto	Nominasi Nomination
9	Senin, 8 Mei 2023 Monday, May 8, 2023	Pembahasan Dokumen Penilaian Kemampuan dan Kepatutan Calon Anggota Dewan Komisaris Discussion on Fit and Proper Assessment of Candidates of Member of the Board of Commissioners	• Farid Rahman • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widianto	Nominasi Nomination
10	Rabu, 24 Mei 2023 Wednesday, May 24, 2023	Pembahasan Rekomendasi Komite Nominasi dan Remunerasi untuk Rapat Pemegang Saham Luar Biasa Tahun 2023 Discussion of Nomination and Remuneration Committee Recommendation for Extraordinary GMS for the Financial Year of 2023	• Farid Rahman • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widianto	Nominasi Nomination
11	Selasa, 29 Mei 2023 Tuesday, May 29, 2023	Pembahasan Surat Otoritas Jasa Keuangan No. SR-66/PB.021/2023 Tanggal 26 Mei 2023 Discussion on Letter of the Financial Services Authority No. SR-66/PB.021/2023 dated May 26, 2023	• Farid Rahman • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widianto	Nominasi Nomination
12	Selasa, 20 Juni 2023 Tuesday, June 20, 2023	Pembahasan Evaluasi Kebijakan Remunerasi dan Nominasi Pegawai bank **bjb** Discussion on Evaluation of bank **bjb** Employee Nomination and Remuneration	• Farid Rahman • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widianto	Remunerasi Remuneration
13	Rabu, 5 Juli 2023 Wednesday, July 5, 2023	Pembahasan Insentif Prestasi Kerja (IPK) Dewan Komisaris Triwulan 2 Tahun 2023 Discussion on Performance Incentive Percentage (IPK) of the Board of Commissioners for the Second Quarter of 2023	• Farid Rahman • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widianto	Remunerasi Remuneration
14	Selasa, 18 Juli 2023 Tuesday, July 18, 2023	Pembahasan Perpanjangan Perjanjian Kerja Anggota KPR dan KTT dari Pihak Independen Discussion on Employement Agreement Extension of KPR and KTT Members from Independent Party	• Farid Rahman • Setiawan Wangsaatmaja • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widianto	Nominasi Nomination

No	Tanggal Date	Agenda Agendas	Peserta Rapat Meeting Participants	Keterangan Information
15	Selasa, 24 Oktober 2023 Tuesday, October 24, 2023	Rekomendasi KNR terkait perpanjangan perjanjian kerja anggota Komite Audit dari pihak independen KNR Recommendation related to Employement Agreement Extension of Audit Committee members from Independent Party	• Farid Rahman • Rudie Kusmayadi • Setiawan Wangsaatmaja • Tomsi Tohir • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widianto	Nominasi Nomination
16	Selasa, 12 Desember 2023 Tuesday, December 12, 2023	1. Pembahasan proses nominasi calon pengurus (*assessment*) 2. Evaluasi skala dan besaran remunerasi pegawai dan pengurus 1. Discussion on assessment process of management member nomination 2. Scale and weigh evaluation of staff and management remuneration	• Farid Rahman • Rudie Kusmayadi • Setiawan Wangsaatmaja • Tomsi Tohir • Diding Sakri • Fahlino F. Sjuib • Dadan Yonanda • Sunu Widianto	Nominasi dan Remunerasi Nomination and Remuneration

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE NOMINASI DAN REMUNERASI

Selama tahun 2023, Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 16 (enam belas) kali. Adapun frekuensi dan tingkat kehadiran rapat masing-masing anggota Komite Nominasi dan Remunerasi adalah sebagai berikut.

FREQUENCY AND ATTENDANCE OF MEETING OF NOMINATION AND REMUNERATION COMMITTEE

During 2023, the Nomination and Remuneration Committee has held 16 (sixteen) meetings. The frequency and level of attendance of the meetings of each member of the Nomination and Remuneration Committee are as follows

Nama Name	Jabatan Position	Rapat Komite Nominasi dan Remunerasi Nomination and Remuneration Committee Meeting		
		Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Percentage
Farid Rahman	Ketua Merangkap Anggota Chairman Concurrently Member	16	16	100%
Muhadi*	Anggota Member	10	9	90%
Rudie Kusmayadi**	Anggota Member	2	2	100%
Setiawan Wangsaatmaja	Anggota Member	16	15	94%
Tomsi Tohir**	Anggota Member	2	2	100%
Diding Sakri	Anggota Member	16	16	100%
Fahlino F. Sjuib	Anggota Member	16	16	100%
Ernie Tisnawati Sule***	Anggota Member	2	2	100%

Nama Name	Jabatan Position	Rapat Komite Nominasi dan Remunerasi Nomination and Remuneration Committee Meeting		
		Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Percentage
Sunu Widianto****	Anggota Member	12	12	100%
Dadan Yonanda	Anggota Member	16	16	100%

* Diberhentikan dengan hormat sebagai Komisaris berdasarkan keputusan RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023.
** Pengangkatan sebagai Komisaris berdasarkan keputusan RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 dan efektif menjabat pada tanggal 09 Agustus 2023
*** Berakhirnya masa jabatan Anggota KNR tanggal 28 Februari 2023.
**** Pengangkatan Anggota KNR terhitung mulai tanggal 28 Februari 2023.
* Honorably dismissed as Commissioner based on the resolution of the 2023 Extraordinary GMS dated May 25, 2023.
** Appointment as Commissioner based on the resolution of the 2023 Extraordinary GMS dated May 25, 2023 and effective dated August 9, 2023
*** The term of office of KNR's member ended dated February 28 2023.
**** The appointment of KNR's member started dated February 28, 2023

Program Peningkatan Kompetensi Komite Nominasi dan Remunerasi

Nomination and Remuneration Committee Competency Improvement Program

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Farid Rahman	Ketua merangkap Anggota Chairman Concurrently Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Rudie Kusmayadi	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Setiawan Wangsaatmaja	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Tomsi Tohir	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Diding Sakri	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Fahlino F Sjuib	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Sunu Widianto	Anggota Member	Seminar Outlook Perekonomian Indonesia Tahun 2024 Peluang dan Tantangan Untuk BPD Seluruh Indonesia The 2024 Indonesian Economy Outlook Seminar: Opportunities and Challenges for BPD throughout Indonesia	Medan, 7 Desember 2023 Medan, December 7, 2023	FKDK BPDSI

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Types of Training and Competency Development/ Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
Dadan Yonanda	Anggota Member	*Executive Workshop* Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif The 2023 Executive Workshop: One Energy to Strengthen Synergy and Competitive Superiority	Bandung, 16 Januari 2023 Bandung, January 16, 2023	**bjb** University
		bjb MPP 531 *Retirement Preparation Session* **bjb** MPP 531 Retirement Preparation Session	Online, 10 April 2023 Online, April 10, 2023	PT Pastika Praveena Bina Mandiri
		Pemeliharaan/*Refreshment* Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification	Bandung, 5 Mei 2023 Bandung, May 5, 2023	LMI (Learning Media Indonesia)
		Program Pembelajaran Suksesor Pemimpin Divisi Professional Leadership Program - *The Art and Practice of Learning Organization* (*In House Training*) Learning Program of Division Head Successors of Professional Leadership Program - The Art and Practice of Learning Organization (In House Training	Bandung, 15 Mei 2023 Bandung, May 15, 2023	PT Sinergi Indonesia Pintar
		Pengenalan Digital Introduction to Digital	Bandung, 16 Juni 2023 Bandung, June 16, 2023	**bjb** University
		Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: Collaboratively Solid Unity	Bandung, 23 Juli 2023 Bandung, July 23, 2023	Tagar Media Indonesia
		Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving the 2023 Commitment through Fee Based Income of Qualified Loans	Bandung, 24 Juli 2023 Bandung, July 24, 2023	TD Consultant
		Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business	Jakarta, 3 Agustus 2023 Jakarta, August 3, 2023	**bjb** University
		Program Pemeliharaan/ *Refreshment* Sertifikasi Manajemen Risiko Jenjang 7 Maintenance/Refreshment Program of Risk Management Certification Level 7	Bandung, 8 Desember 2023 Bandung, December 8, 2023	TD Consultant

Program Kerja dan Pelaksanaan Tugas Komite Nominasi dan Remunerasi Tahun 2023

Selama Tahun 2023 Komite Nominasi dan Remunerasi telah melaksanakan tugas dan tanggung jawab terkait dengan fungsi nominasi dan remunerasi, diantaranya:

1. Melakukan Penilaian Kinerja Dewan Komisaris dan Direksi berdasarkan metode *Self Assessment* untuk periode Tahun Buku 2023.

Work Program and Implementation of The Duties of The Nomination and Remuneration Committee of 2023

During 2023 The Nomination and Remuneration Committee has carried out duties and responsibilities related to the nomination and remuneration function, including:

1. Conducting Performance Assessment of the Board of Commissioners and Directors based on Self-Assessment method for the Financial Year of 2023.

2. Melakukan proses nominasi untuk jabatan anggota direksi yang habis masa jabatan pada RUPS Tahunan Tahun Buku 2022 dan Pengangkatan anggota dewan komisaris yang baru pada RUPS Luar Biasa Tahun 2023.
3. Memberikan rekomendasi kepada Dewan Komisaris terkait Pengangkatan dan perpanjangan perjanjian kerja anggota Komite dari pihak independen.
4. Mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan, skala dan besaran remunerasi Pengurus dan Pegawai.

Seluruh rapat Komite Nominasi dan Remunerasi telah didokumentasikan dengan baik dalam notula rapat dengan memperhatikan jumlah kuorum kehadiran. Anggota Komite Nominasi dan Remunerasi senantiasa diberikan kesempatan untuk mengikuti seminar maupun program pelatihan untuk meningkatkan wawasan dan pengetahuan terkait dengan tugas dan tanggung jawabnya.

Kebijakan Suksesi Direksi

Dalam rangka melanjutkan kepemimpinan yang berkelanjutan, bank **bjb** memiliki mekanisme suksesi untuk posisi Direksi. Pada periode yang telah ditentukan, Dewan Komisaris melalui Komite Nominasi dan Remunerasi menyelenggarakan *talent pool* untuk menjadi kandidat Direksi yang berasal dari internal bank **bjb** dan melakukan perekrutan dari luar bank **bjb**. Dalam melakukan penilaian terhadap para kandidat Direksi, Dewan Komisaris melalui Komite Nominasi dan remunerasi dapat dibantu oleh tim *assessment* independen yang telah ditunjuk bank **bjb**. Penyaringan terhadap para kandidat dilakukan berdasarkan kriteria-kriteria yang relevan dengan jabatan dan kondisi bank **bjb**, sesuai dengan ketentuan yang berlaku. Hasil penyaringan tersebut kemudian direkomendasikan oleh kepada RUPS untuk kemudian diajukan kepada OJK guna melaksanakan *fit and proper test* sesuai dengan jabatan yang dituju. Kandidat dinyatakan efektif menjabat sebagai Direksi apabila dinyatakan lulus *fit and proper test* oleh OJK.

Komite Pemantau Risiko

Sesuai Peraturan Otoritas Jasa Keuangan (POJK) Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum, Komite Pemantau Risiko merupakan alat kelengkapan Dewan Komisaris yang berfungsi memonitor risiko dan menilai toleransi risiko yang dapat diambil oleh Bank, mengevaluasi perbaikan yang dilakukan atas kebijakan, prosedur dan praktik manajemen risiko Bank guna memastikan telah dilakukannya pengelolaan risiko dengan baik, terutama pada pengelolaan risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, dan risiko bank lainnya.

Dasar Pembentukan Komite Pemantau Risiko

Komite Pemantau Risiko bank **bjb** dibentuk berdasarkan:
1. Peraturan OJK Nomor 55/POJK.03/2016 tanggal 9 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum.

2. Performing nomination process for expired term of service of member of the Directors in the Annual GMS for the Financial Year of 2022 and Nomination of new member of the Board of Commissioners in the 2023 Extraordinary GMS.
3. Provide recommendations to the Board of Commissioners regarding the extension of work agreements for Committee members from independent parties.
4. Evaluate and provide recommendations to the Board of Commissioners regarding the remuneration policy of Management and Employees.

All Remuneration and Nomination Committee meetings have been well documented in the minutes of the meeting by taking into account the number of quorum attendance. Members of the Remuneration and Nomination Committee are always given the opportunity to attend seminars and training programs to increase their insight and knowledge related to their duties and responsibilities.

Succession Policy of Directors

In order to continue the sustainable leadership, bank **bjb** owned a succession mechanism for the position of the Directors. In a predetermined period, the Board of Commissioners through the Nomination and Remuneration Committee conducted talent pool to become candidates for the Directors, either from internal bank **bjb** and melakukan perekrutan dari luar bank **bjb**. In assessing candidates for the Directors, the Board of Commissioners through the Nomination and Remuneration Committee could be assisted by an independent assessment team appointed by bank **bjb**. Candidates were screened based on criteria relevant to the position and condition of bank **bjb**, in accordance with applicable regulations. The results of the screening were then recommended by the GMS to be submitted to the OJK in order to carry out a fit and pass test in accordance with the intended position. Candidates were declared to be effective as Directors if they were declared to have passed the fit and proper test by the OJK.

Risk Monitoring Committee

In accordance to OJK Regulations number 55/POJK.03/2016 regarding the implementation of governance for commercial banks, the Risk Monitoring Committee is a board of Commissioners fittings that serves to monitor risk and assess the risk tolerance that can be taken by the Bank, evaluate the improvements made to the Bank's risk management policies, procedures and practices to ensure good risk management is done, especially on the management of credit risk, market risk, liquidity risk, and risk of other banks.

Foundation of Risk Monitoring Committee

The bank **bjb** Risk Monitoring Committee is formed based on:
1. OJK Regulation No. 55/POJK.03/2016 dated December 9, 2016 concerning the implementation of governance for commercial banks.

2. Surat Keputusan Dewan Komisaris PT Bank Jabar Nomor 04A/SK/DK/2007 tanggal 28 Juni 2007 tentang Pembentukan Komite-Komite dan Pedoman Kerja Komite.
3. Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.04/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
4. Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
5. Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 01/SK/DKO/2021 tanggal 7 April 2021 tentang Pembagian Tugas dan pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite sebagaimana telah diubah terakhir dengan surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 06/SK/DKO/2022 tanggal 4 November 2022 tentang Pembagian Tugas dan pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite.

Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko

Perseroan memiliki Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko berdasarkan Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. 02/SK/DKO/2021 tanggal 28 April 2021 tentang Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko yang telah diperbaharui dan ditetapkan dengan Surat Keputusan Dewan Komisaris nomor 01/SK/DKO/2022 tanggal 4 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko.

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum **pasal 2,** ruang lingkup manajemen risiko adalah:

1. Bank wajib menerapkan Manajemen Risiko secara efektif, baik untuk bank secara individu maupun untuk bank secara konsolidasi dengan perusahaan anak.
2. Penerapan manajemen risiko paling sedikit mencakup:
   a. Pengawasan aktif Direksi dan Dewan Komisaris;
   b. Kecukupan kebijakan dan prosedur manajemen risiko, serta penetapan limit risiko;
   c. Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian Risiko serta sistem informasi Manajemen Risiko; dan
   d. Sistem pengendalian intern yang menyeluruh.

Wewenang dan tanggung jawab Dewan Komisaris dalam kaitannya dengan manajemen risiko, berdasarkan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum pasal 7**,** paling sedikit meliputi:

2. The Decree of Board of Commissioners of PT Bank Jabar number 04A/SK/DK/2007 dated June 28, 2007 concerning the establishment of committees and work guidelines committee.
3. OJK Regulation No. 17/ POJK.04/2014 on the implementation of integrated risk management for financial conglomerations.
4. OJK Regulation No. 18/ POJK.03/2016 concerning implementation of risk management for commercial banks.
5. Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 01/SK/DKO/ 2021, dated April 7, 2021, concerning the Division of Duties and Implementation of the Activities of the Board of Commissioners and committees as last amended by Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 06/SK/DKO/2022, dated November 4, 2022, concerning the Division of Duties and Implementation of the activities of the Board of Commissioners and committees.

Guidelines and Code of Conduct of Risk Monitoring Committee

The company has Guidelines and Code of Conduct of the Risk Monitoring Committee based on the Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. 02/SK/DKO/2021, dated April 28, 2021, regarding the Guidelines and Code of Conduct of the Risk Monitoring Committee, which has been updated and stipulated by the Decree of the Board of Commissioners number 01/SK/DKO/2022 dated January 4, 2022, concerning the Guidelines and Code of Conduct of the Risk Monitoring Committee.

Duties and Responsibilities of The Risk Monitoring Committee

As stipulated in the OJK Regulation No. 18/ POJK.03/2016 concerning the implementation of risk management for public banks **article 2**, the scope of risk management is poured out as follows:

1. The Bank is obliged to implement risk management effectively, both for the bank individually as well as for the bank to consolidate with the subsidiary company.
2. The application of the least risk management includes:
   a. Active supervision of the directors and BOC;
   b. Adequacy of risk management policies and procedures, as well as setting risk limits;
   c. Adequacy of the process of identifying, measuring, monitoring, and controlling risks and risk management information systems; and
   d. Comprehensive internal control system.

The authority and responsibilities of the Board of Commissioners in relation to risk management based on OJK Regulation No. 18/POJK.03/2016 on the application of risk management for commercial banks article 7, at least include:

1. Menyetujui dan mengevaluasi kebijakan Manajemen Risiko.
2. Mengevaluasi pertanggungjawaban Direksi atas pelaksanaan kebijakan manajemen risiko.
3. Mengevaluasi dan memutuskan permohonan Direksi yang berkaitan dengan transaksi yang memerlukan persetujuan Dewan Komisaris.

Sebagaimana tercantum dalam Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum Pasal 48, Komite Pemantau Risiko wajib melakukan paling sedikit:

1. Mengevaluasi kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan bank
2. Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko

Tugas dan Tanggung Jawab terkait Pemantauan Risiko

1. Mengevaluasi dan menganalisa laporan profil risiko bank **bjb** secara triwulanan serta laporan lain atau hasil kajian yang relevan dan memberikan pendapat berupa saran dan atau rekomendasi untuk perbaikan dan penyempurnaan yang diperlukan.
2. Mengevaluasi dan menganalisa laporan tingkat kesehatan bank untuk bagian profil risiko dan *Good Corporate Governance*.
3. Memantau kecukupan proses identifikasi, pengukuran, pemantauan, pengendalian dan sistem informasi manajemen risiko bank **bjb**.
4. Menyusun dan melaksanakan rencana kerja tahunan Komite Pemantau risiko sesuai ketentuan yang berlaku

Pelaksanaan Tugas Terkait Pelaksanaan Tata kelola Dana Pensiun

Komite Pemantau Risiko bertugas membantu Dewan Pengawas dalam memantau pelaksanaan manajemen risiko yang disusun oleh Pelaksana Tugas Pengurus serta menilai toleransi risiko yang dapat diambil oleh Dana Pensiun.

Pelaksanaan Tugas Khusus

1. Melakukan tugas lain yang diberikan Dewan Komisaris dalam batasan lingkup kerja Komite Pemantau risiko sesuai ketentuan perundang-undangan dan peraturan yang berlaku.
2. Dalam hal keperluan penugasan yang diberikan Dewan Komisaris, maka Komite Pemantau risiko dapat mengusulkan kepada Dewan Komisaris untuk menggunakan jasa konsultan sebagai pendamping.
3. Menyampaikan laporan pelaksanaan tugas khusus kepada Dewan Komisaris.

Wewenang Komite Pemantau Risiko

Komite Pemantau risiko berwenang untuk mengakses informasi seluas-luasnya terkait dengan kebijakan manajemen risiko,

1. Approve and evaluate the risk management policy.
2. Evaluate the Directors 'accountability for the implementation of risk management policy.
3. Evaluate and decide the directors 'application relating to transactions requiring the approval of the Board of Commissioner.

As stated in OJK Regulation No. 55/ POJK.03/2016 concerning the implementation of governance for commercial banks article 48, the Risk Monitoring Committee shall do the least:

1. Evaluate the suitability of risk management policy with the implementation of bank policy.
2. Monitor and evaluate the duties of the Risk Management committee and Risk Management Unit of work.

Duties and Responsibilities Related to Risk Monitoring

1. Evaluate and analyze bank **bjb** risk Profile report on a quarterly basis as well as other reports or relevant results and provide opinions on suggestions and/or recommendations for necessary repairs and enhancements.
2. Evaluate and analyze bank condition report for risk profile section and Good Corporate Governance.
3. Monitor the adequacy of identification process, measurement, monitoring, control and risk management information system of bank **bjb**.
4. Develop and implement the annual work plan of the Risk Monitoring Committee in accordance with applicable provisions

Execution of Tasks Related to The Implementation of Pension Fund Governance

The Risk Monitoring Committee is tasked with assisting the supervisory board in monitoring the implementation of risk management compiled by the managing task officer and assessing the risk tolerance that the pension fund can take.

Special Duty Implementation

1. Perform other duties given by the BOC within the scope of the work of the Risk Monitoring Committee in accordance with the provisions of the prevailing laws and regulations.
2. In case of the requirement of the assignment given by the Board of Commissioners, the Risk Monitoring Committee may propose to the Board of Commissioners to use the consultant services as a companion.
3. Submit a report on the implementation of special tasks to the Board of Commissioners.

Authority of Risk Monitoring Committee

The Risk Monitoring Committee is authorized to access widest information relating to the Bank's risk management policy,

struktur, pelaksanaan dan pelaporan risiko Bank, serta laporan dan atau informasi lain yang relevan.

Masa Jabatan Komite Pemantau Risiko

Masa jabatan anggota komite di bawah Dewan Komisaris yang menjabat sebagai Dewan Komisaris yaitu sama seperti masa jabatan sebagai Dewan Komisaris, sedangkan untuk anggota Komite yang berasal dari pihak independen masa jabatannya selama 2 (dua) tahun.

Struktur, Keanggotaan dan Keahlian Komite Pemantau Risiko

1. Komite Pemantau Risiko beranggotakan paling sedikit:
   a. 1 (satu) orang Komisaris Independen.
   b. 1 (satu) orang pihak independen yang memiliki keahlian di bidang keuangan.
   c. 1 (satu) orang pihak independen yang memiliki keahlian di bidang manajemen risiko.
2. Komite Pemantau Risiko diketuai oleh Komisaris Independen merangkap sebagai anggota.
3. Anggota Direksi dilarang menjadi anggota Komite Pemantau Risiko.
4. Komisaris Independen dan pihak independen yang menjadi anggota Komite Pemantau Risiko paling sedikit berjumlah 51% (lima puluh satu persen) dari jumlah anggota Komite Pemantau Risiko.
5. Anggota Komite dari pihak independen ditetapkan oleh Dewan Komisaris berdasarkan rekomendasi Komite Nominasi dan Remunerasi. Anggota Komite dari pihak independen diangkat untuk pertama kalinya selama satu tahun dan dapat diperpanjang untuk masa kerja satu atau dua tahun berikutnya.
6. Anggota Komite Pemantau Risiko yang berasal dari pihak independen wajib memiliki rekam jejak yang baik sesuai dengan peraturan perundang-undangan serta memiliki integritas, akhlak, dan moral yang baik
7. Anggota KPR dari pihak independen:
   a. Tidak menerima kompensasi dari bank dan anak perusahaan bank, atau afiliasinya, kecuali upah, gaji dan fasilitas lainnya yang diterima berkaitan dengan tugas yang dilaksanakan sebagai anggota Komite Pemantau Risiko;
   b. Tidak mempunyai hubungan keluarga maupun bisnis dengan Direksi dan Dewan Komisaris;
   c. Tidak mempunyai kedudukan rangkap pada bank dan perusahaan lainnya yang terafiliasi dengan bank;
   d. Tidak memiliki tugas, tanggung jawab, dan kewenangan yang menimbulkan benturan kepentingan.
8. Anggota Komite yang berasal dari pihak independen diangkat oleh Direksi bank berdasarkan keputusan rapat Dewan Komisaris.

structure, implementation and risk reporting, as well as other relevant reports and or information.

Term of Service of the Risk Monitoring Committee

The term of office of committee members under the Board of Commissioners serving as the Board of Commissioners was the same as the term of office as the Board of Commissioners, while for Committee members who came from independent parties the term of office was 2 years.

Structure, Membership and Expertise of the Risk Monitoring Committee

1. Risk Monitoring Committee comprises the least:
   a. 1 (one) independent commissioner.
   b. 1 (one) independent party who has financial expertise.
   c. 1 (one) independent party with expertise in the field of risk management.
2. The Risk Monitoring Committee is chaired by an Independent Commissioner who also serves as a member.
3. Members of directors are prohibited from becoming members of Risk Monitoring Committee.
4. Independent Commissioner and Independent party members of the Risk Monitoring Committee at least amounted to 51% (fifty one percent) of the total members of the Risk Monitoring Committee.
5. Committee members from independent Parties shall be appointed by the Board of Commissioners under the recommendation of the nomination and remuneration committee. Committee members from independent parties are appointed for the first time for one year and may be extended for the next one or two years.
6. Members of the Risk Monitoring Committee who come from independent parties must have a good track record in accordance with the legislation and have good integrity, morality, and moral
7. Members of KPR from independent parties:
   a. Does not receive compensation from banks and bank subsidiaries, or affiliates, except for salary, salary and other facilities received in connection with the tasks carried out as members of the Risk Monitoring Committee;
   b. Does not have a family or business relationship with the Directors and Board of Commissioners;
   c. Does not have a dual position at the bank and other companies affiliated with the bank;
   d. Does not have the duties, responsibilities, and authorities that lead to a conflict of interest.
8. Committee members originating from independent parties are appointed by the Directors based on the decision of the Board of Commissioners.

9. Anggota Komite dari pihak independen dapat diberhentikan oleh Direksi sebelum masa jabatannya berakhir, berdasarkan keputusan rapat Dewan Komisaris karena:
   a. Meninggal dunia;
   b. Mengundurkan diri;
   c. Tidak dapat melaksanakan tugasnya selama tiga bulan berturut – turut;
   d. Tidak dapat menunjukan kinerja yang baik berdasarkan penilaian Ketua Komite Pemantau Risiko;
10. Ketua Komite Pemantau Risiko berhak mengusulkan kepada Dewan Komisaris untuk melakukan penggantian anggota Komite Pemantau Risiko.
11. Dalam pelaksanaan tugas sehari-hari, Komite dibantu oleh Staf dan/atau Sekretaris Komite Pemantau Risiko yang berasal dari kalangan intern bank. Dalam hal tidak ada staf dan/atau sekretaris Komite Pemantau Risiko, maka staf Kesekretariatan Dewan Komisaris melaksanakan tugas sebagai Sekretaris Komite Pemantau Risiko.

9. Committee members from independent parties may be dismissed by the directors before the end of his term, based on the decision of the Board of Commissioners ' meeting:
   a. Passed away;
   b. Resign;
   c. Not able to carry out its duties for three consecutive months;
   d. Cannot show good performance based on the assessment of the Chairman of Risk Monitoring Committee;
10. Chairman of the Risk Monitoring Committee shall be entitled to propose to the Board of Commissioners to change the Risk Monitoring Committee.
11. In the performance of daily tasks, the Committee is assisted by the staff and/or the Secretary of the Risk Monitoring committee which originates from the internal banks. In the event that there is no staff and/or secretary of the risk Monitoring Committee, the secretarial staff of the Board of Commissioners carries out duties as secretary of the Risk Monitoring Committee.

Pada Tahun 2023 terjadi perubahan Komposisi Komite Pemantau Risiko (KPR) terjadi perubahan sebagai berikut:
1. Diberhentikan dengan hormat Sdr. Muhadi sebagai Komisaris bank **bjb** berdasarkan salah satu keputusan RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023.
2. Pengangkatan Sdr. Rudie Kusmayadi dan Sdr. Tomsi Tohir sebagai Komisaris bank **bjb** berdasarkan salah satu keputusan RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 dan efektif menjabat pada tanggal 9 Agustus 2023 berdasarkan keputusan OJK atas hasil penilaian kemampuan dan kepatutan.
3. Berakhirnya perjanjian kerja Sdr. Nuri Effendi sebagai anggota Komite Pemantau Risiko dari pihak independen pada tanggal 28 Oktober 2023.

In 2023, the changes in the composition of the Risk Monitoring Committee (KPR) were as follows:
1. Honorably dismissed Mr. Muhadi as Commissioner of bank **bjb** based on one of the resolutions of the 2023 Extraordinary GMS dated May 25, 2023.
2. Appointment of Mr. Rudie Kusmayadi and Mr. Tomsi Tohir as Commissioner of bank **bjb** based on one of the resolutions of the 2023 Extraordinary GMS dated May 25, 2023 and effective dated August 9, 2023 based on the OJK decision based on the results of the fit and proper test.
3. Expiration of employment agreement of Mr. Nuri Effendi as a member of the Risk Monitoring Committee from an independent party dated October 28 2023.

Berdasarkan salah satu keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) bank **bjb** Tahun 2023 tanggal 25 Mei 2023 terjadi perubahan Komposisi Dewan Komisaris, yang kemudian ditindaklanjuti dengan Surat Keputusan Dewan Komisaris No. 04/SK/DKO/2023 tanggal 22 Agustus 2023 sehingga pada periode 31 Desember 2023 komposisi Komite Pemantau Risiko menjadi sebagai berikut:

Based on one of the resolutions of the 2023 bank **bjb** Extraordinary General Meeting of Shareholders (EGMS) dated May 25, 2023, there were changes in the composition of the Board of Commissioners, followed up with the Decree of the Board of Commissioners Decree No. 04/SK/DKO/2023 dated August 22, 2023 so that the composition of the Risk Monitoring Committee as of December 31, 2023 is as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Diding Sakri	Ketua Merangkap Anggota Chairperson concurrently member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
2.	Farid Rahman	Anggota member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
3.	Fahlino F. Sjuib	Anggota member	Komisaris Independen Independent Commissioner	Ekonomi, Akuntansi dan Perbankan Economics, Accounting and Banking
4.	Rudie Kusmayadi	Anggota member	Komisaris Commissioner	Teknik dan Manajemen Engineering and Management
5.	Setiawan Wangsaatmaja	Anggota member	Komisaris Commissioner	Teknik dan Perbankan Engineering and Banking

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
6.	Tomsi Tohir	Anggota member	Komisaris Commissioner	Kepolisian dan Managerial Police and Managerial
7.	Tettet Fitrijanti	Anggota member	Pihak Independen Independent Party	Ekonomi dan Akuntansi Economics and Accounting

Profil Komite Pemantau Risiko

Profil Komite Pemantau Risiko per 31 Desember 2023 adalah sebagai berikut.

Risk Monitoring Committee Profile

The profile of the Risk Monitoring Committee as of December 31, 2023 is as follows.

Diding Sakri

Ketua Merangkap Anggota/Komisaris Independen /
Chairperson Concurrently Member/ Independent Commissioner

Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung



Lahir di Kuningan pada tahun 1977, usia 46 tahun per Desember 2023.

Born in Kuningan in 1977, 46 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Teknik Planologi (Perencanaan Wilayah dan Kota) dari Institut Teknologi Bandung (2001). • Master of Arts (double degree) dari Trento University (Italy) dan Regensburg University (Germany) (2011). • PhD bidang Development Economics King's College London (United Kingdom) (2020).	• Bachelor's degree in Planology Engineering (Regional and City Planning) from the Bandung Institute of Technology (2001). • Master of Arts (double degree) from Trento University (Italy) and Regensburg University (Germany) (2011). • PhD in Development Economics King's College London (United Kingdom) (2020).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Surat Keputusan Dewan Komisaris 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite	Decree of the Board of Commissioners Number 05/SK/DKO/2022 dated July 26, 2022 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees, having been amended several times with the latest Decree of the Board of Commissioners Decree Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	**Work Experience**
• Anggota Tim Akselerasi Pembangunan (TAP) Provinsi Jawa Barat (2020 – Maret 2022) • Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020). • Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). • Komisaris Independen bank **bjb** (2022 – saat ini).	• Member of the West Java Province Development Acceleration Team (TAP) (2020 – March 2022) • Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020). • Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). • Independent Commissioner of bank **bjb** (2022 – present).
Periode dan Masa Jabatan	**Period of Service**
26 Juli 2022 – saat ini (periode pertama).	July 26, 2022 – present (first period).
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Farid Rahman

Anggota/Komisaris Utama Independen /
Independent Main Member/Commissioner



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Jakarta	Jakarta

Lahir di Jakarta pada tahun 1958, usia 65 tahun per Desember 2023.

Born in Jakarta in 1958, 65 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Ekonomi jurusan Manajemen dari Universitas Indonesia (1983). • Master bidang Business Administration dari Golden State University, San Fransisco, Amerika Serikat (1987).	• Bachelor's degree in Economics majoring in Management from the University of Indonesia (1983). • Master in Business Administration from Golden State University, San Francisco, United States (1987).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Surat Keputusan Dewan Komisaris 01/SK/DKO/2021 tanggal 7 April 2021 tentang tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Decree of the Board of Commissioners Number 01/SK/DKO/2021, dated April 7, 2021, concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees lastly amended by Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 06/SK/DKO/2022, dated November 4, 2022, concerning the distribution of duties and implementation of the activity schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	**Work Experience**
• Direktur Utama PT Bank Himpunan Saudara 1906 (1994 – 2011). • Komisaris Utama PT Bank Himpunan Saudara 1906 (2012-2019). • Direktur PT Medco Intidinamika (2012 – saat ini). • Komisaris Utama Independen bank **bjb** (2019 – saat ini).	• President Director of PT Bank Himpunan Saudara 1906 (1994 – 2011). • President Commissioner of PT Bank Himpunan Saudara 1906 (2012-2019). • Director of PT Medco Intidinamika (2012 – present). • Independent President Commissioner of bank **bjb** (2019 – present).
Periode dan Masa Jabatan	**Period of Service**
Sebagai anggota sejak 30 April 2019 Sebagai Ketua merangkap anggota sejak 7 April 2021 – saat ini (periode pertama).	As a member since April 30, 2019 As Chairman and member since April 7, 2021 – present (first period).
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Setiawan Wangsaatmaja

Anggota/Komisaris /
Member/Commissioner



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir di Bandung pada tahun 1963, usia 60 tahun per Desember 2023.

Born in Bandung in 1963, 60 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Teknik Lingkungan dari Institut Teknologi Bandung (1989). • Master of Sanitary Engineering IHE DEFLT Belanda (1994). • Master of Environmental Engineering Asian Institute of Technology Thailand (1997). • Doktoral bidang Teknik Lingkungan dari Institut Teknologi Bandung (2004).	• Bachelor's degree in Environmental Engineering from the Bandung Institute of Technology (1989). • Master of Sanitary Engineering IHE DEFLT Netherlands (1994). • Master of Environmental Engineering Asian Institute of Technology Thailand (1997). • Doctoral degree in Environmental Engineering from the Bandung Institute of Technology (2004).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Surat Keputusan Dewan Komisaris 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite	Decree of the Board of Commissioners Number 05/SK/DKO/2022 dated July 26, 2022 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees, having been updated several times with the latest Decree of the Board of Commissioners Decree Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	**Work Experience**
• Komisaris PT Perusahaan Perdagangan Indonesia (Persero) (2021- Juli 2022) • Sekretaris Daerah Provinsi Jawa Barat (2020 – 2023). • Komisaris bank **bjb** (2022 – saat ini) • Asesor Utama Pemerintah Provinsi Jawa Barat (2023 - saat ini)	• Commissioner of Indonesian Trading Company (Persero) (2021- July 2022) • Regional Secretary of West Java Province (2020 – 2023). • Commissioner of bank **bjb** (2022 – present) • Main Assessor of West Java Provincial Government (2023 - present)
Periode dan Masa Jabatan	**Period of Service**
26 Juli 2021 - saat ini (Periode Pertama)	July 26, 2021 - present (First Period)
Jabatan Rangkap	**Concurrent Position**
Asesor Utama Pemerintah Provinsi Jawa Barat (2020 – saat ini).	Key Assessor of West Java Provincial Government (2020 – up now).
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 4	Level 4 Risk Management Certification

Fahlino F. Sjuib

Anggota/Komisaris Independen /
Member/Independent Commissioner



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Jakarta	Jakarta

Lahir di Bandung pada tahun 1972, usia 51 tahun per Desember 2023

Born in Bandung in 1972, 51 years old as of December 2023

Riwayat Pendidikan	Educational Background
• Sarjana bidang Ekonomi/Akuntansi dari Universitas Katolik Parahyangan (Bandung) (1996). • Master of Arts Economics dari Western Illionis University (Amerika Serikat) (1998). • PhD bidang Economics dari Kansas State University (Amerika Serikat) (2023).	• Bachelor's degree in Economics/Accounting from Parahyangan Catholic University (Bandung) (1996). • Master of Arts Economics from Western Illinois University (United States) (1998). • PhD in Economics from Kansas State University (United States) (2023).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite	Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Distribution of Duties and Implementation of Activity Schedules for the Board of Commissioners and Committees.
Pengalaman Kerja	**Work Experience**
• Adjunct Professor of Economics di Boston College Amerika Serikat (2017 - saat ini) • EBCICON Universitas Katolik Parahyangan (2018 - saat ini) • Komisaris Independen bank **bjb** (2019 - saat ini)	• Adjunct Professor of Economics at Boston College United States (2017 - present) • EBCICON Parahyangan Catholic University (2018 - present) • Independent Commissioner of bank **bjb** (2019 - present)
Periode dan Masa Jabatan	**Period and Term of Office**
22 Agustus 2023 - saat ini (Periode Pertama)	August 22, 2023 - present (First Period)
Jabatan Rangkap	**Concurrent Position**
Asesor Utama Pemerintah Provinsi Jawa Barat (2020 – saat ini).	
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Tettet Fitrijanti

Anggota/Pihak Independen /
Member/Independent Party



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Tarakan, 11 Desember 1968, usia 55 Tahun

Tarakan, December 11, 1968/55 Years old

Riwayat Pendidikan

- Sarjana di bidang Akuntansi dari Universitas Padjajaran tahun 1987
- Magister Akuntansi dari Universitas Gadjah pada tahun 1998
- Doktor di bidang Keuangan pada Universitas Padjajaran tahun 2004.

Educational Background

- Bachelor's degree in Accounting from Padjadjaran University in 1987
- Masters in Accounting from Gadjah University in 1998
- Doctorate in Finance at Padjadjaran University in 2004.

Dasar Hukum Pengangkatan

- Berdasarkan Surat Keputusan Direksi Nomor 023/SK/DIR-CS/2014 tanggal 24 Januari 2014 periode menjabat terhitung mulai tanggal 01 Januari 2014 sampai dengan 31 Desember 2014.
- Berdasarkan Surat Keputusan Direksi Nomor 1066/SK/DIR-CS/2015 tanggal 19 Januari 2015 periode menjabat terhitung mulai tanggal 01 Januari 2015 sampai dengan 31 Desember 2015.
- Berdasarkan Surat Keputusan Direksi Nomor 1140/SK/DIR-CS/2015 tanggal 01 Januari 2016 periode menjabat terhitung mulai tanggal 01 Januari 2016 sampai dengan 31 Desember 2017.
- Berdasarkan Surat Keputusan Direksi Nomor 1206/SK/DIR-CS/2017 tanggal 29 Desember 2017 periode menjabat terhitung mulai tanggal 01 Januari 2018 sampai dengan 31 Desember 2019.
- Berdasarkan Surat Keputusan Direksi Nomor 1310/SK/DIR-CSE/2019 tanggal 19 Desember 2019 periode menjabat terhitung mulai tanggal 01 Januari 2020 sampai dengan 31 Desember 2021.
- Berdasarkan Surat Keputusan Direksi Nomor 0807/SK/DIR-CSE/2021 tanggal 22 Desember 2021 periode menjabat terhitung mulai tanggal 01 Januari 2022 sampai dengan 31 Desember 2023.

Legal Basis for Appointment

- Based on the Decree of the Board of Directors Number 023/SK/DIR-CS/2014 dated January 24, 2014 for term of service since dated January 1, 2014 up to December 31, 2014.
- Based on the Decree of the Board of Directors Number 1066/SK/DIR-CS/2015 dated January 19, 2015 for term of service since dated January 1, 2015 up to December 31, 2015.
- Based on the Decree of the Board of Directors Number 1140/SK/DIR-CS/2015 dated January 1, 2016 for term of service since dated January 1, 2016 up to December 31, 2017.
- Based on the Decree of the Board of Directors Number 1206/SK/DIR-CS/2017 dated December 29, 2017 for term of service since dated January 1, 2018 up to December 31, 2019.
- Based on the Decree of the Board of Directors Number 1310/SK/DIR-CSE/2019 dated December 19, 2019 for term of service since dated January 1, 2020 up to December 31, 2021.
- Based on the Decree of the Board of Directors Number 0807/SK/DIR-CSE/2021 dated December 22, 2021 for term of service since dated January 1, 2022 up to December 31, 2023.

Pengalaman Kerja

Beliau menduduki berbagai jabatan penting, antara lain:
- Ketua Program Studi Sarjana Terapan Akuntansi Sektor Publik FEB UNPAD (2021 - sekarang)
- Ketua Program Studi Magister Akuntansi Fakultas Ekonomi dan Bisnis Universitas Padjadjaran (2016 - 2021)
- Dosen Departemen Akuntansi Fakultas Ekonomi dan Bisnis Universitas Padjadjaran (1995 - sekarang)

Work Experience

She held various important positions, among others:
- Head of Applied Undergraduate Study Program in Public Sector Accounting FEB UNPAD (2021 - present)
- Head of the Master of Accounting Study Program, Faculty of Economics and Business, Padjadjaran University (2016 - 2021)
- Lecturer in the Accounting Department, Faculty of Economics and Business, Padjadjaran University (1995 - present)

Periode dan Masa Jabatan

- 01 Januari 2014 sampai dengan 31 Desember 2014 (Periode Pertama)
- 01 Januari 2015 sampai dengan 31 Desember 2015 (Periode Kedua)
- 01 Januari 2016 sampai dengan 31 Desember 2017 (Periode Ketiga)
- 01 Januari 2018 sampai dengan 31 Desember 2019 (Periode Keempat)
- 01 Januari 2020 sampai dengan 31 Desember 2021 (Periode Kelima)
- 01 Januari 2022 sampai dengan 31 Desember 2023 (Periode Keenam)

Period and Term of Office

- January 1, 2014 to December 31, 2014 (First Period)
- January 1, 2015 to December 31, 2015 (Second Period)
- January 1, 2016 to December 31, 2017 (Third Period)
- January 1, 2018 to December 31, 2019 (Fourth Period)
- January 1, 2020 to December 31, 2021 (Fifth Period)
- January 01, 2022 to December 31, 2023 (Sixth Period)

Jabatan Rangkap

- Ketua Program Studi Sarjana Terapan Akuntansi Sektor Publik FEB UNPAD (2021 – sekarang)
- Dosen Departemen Akuntansi Fakultas Ekonomi dan Bisnis Universitas Padjadjaran (1995 - sekarang)

Concurrent Position

- Head of Applied Undergraduate Study Program in Public Sector Accounting, FEB UNPAD (2021 – present)
- Lecturer in the Accounting Department, Faculty of Economics and Business, Padjadjaran University (1995 - present)

Sertifikasi	Certification
• Sertifikasi Manajemen Risiko Jenjang 6 – dari BSMR (2019) • Sertifikasi CGRCOP, Certified Governance Risk management & Compliance Oversight Professional – dari LSP GRK, 70209 1210 0000016 2021 (2021) • Sertifikasi CWM (2021) • Sertifikasi CA (2014) • Sertifikasi SAS (2011) • Sertifikasi Ak (1997)	• Level IV Risk Management Certification – from BSMR (2019) • CGRCOP Certification, Certified Governance Risk management & Compliance Oversight Professional – from LSP GRK, 70209 1210 0000016 2021 (2021) • CWM Certification (2021) • CA Certification (2014) • SAS Certification (2011) • AK Certification (1997)

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Pemantau Risiko

Education and Work Experience Qualification of Risk Monitoring Committee

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Pemantau Risiko
Table of Educational and Work Experience Qualifications of the Risk Monitoring Committee

Nama Name	**Jabatan** Position	**Pendidikan** Educational Background	**Pengalaman Kerja** Work Experience
Diding Sakri	Ketua Merangkap Anggota Chairman Concurrently Member	• S1 Teknik Perencanaan Wilayah dan Kota • S2 Master of Arts • S3 PhD Development Economics • Bachelor of Regional and City Planning Engineering • Master of Arts • PhD in Development Economics	Memiliki pengalaman kerja di bidang peneliti, keuangan, dan ekonomi. Has work experience in research, finance, and economics
Farid Rahman	Anggota Member	• S1 Manajemen • S2 *Banking & Finance* • *Bachelor of Management* • *Masters in Banking and Finance*	Memiliki pengalaman kerja di bidang perbankan. Has work experience in banking.
Fahlino F Sjuib	Anggota Member	• S1 Bidang Akuntansi • S2 Master of Arts dibidang Economics • S3 PhD of Economics • Bachelor's Degree in Accounting • Master of Arts in Economics • PhD in Economics	Memiliki pengalaman kerja di bidang pendidikan, ekonomi dan perbankan Has work experience in the fields of education, economics and banking
Rudie Kusmayadi	Anggota Member	• S1 Manajemen Pembangunan Daerah • S2 Manajemen Pembangunan Daerah • Bachelor's Degree in Regional Development Management • Masters in Regional Development Management	Memiliki Pengalaman Sebagai Direktur Utama PERUMDA Air Minum Tirta Raharja Has experience as President Director of PERUMDA Tirta Raharja Drinking Water
Setiawan Wangsaatmaja	Anggota Member	• S1 Teknik Lingkungan • S2 *Magister Sanitary Engineering* • S2 *Magister Environmental Engineering* • S3 Teknik Lingkungan • Bachelor of Environmental Engineering • Masters in Sanitary Engineering • Masters in Environmental Engineering • Doctoral Degree in Environmental Engineering	Memiliki pengalaman kerja di bidang pemerintahan. Has work experience in the government sector.
Tomsi Tohir	Anggota Member	• Akademi Kepolisian • S2 Kajian Ilmu Kepolisian • Police Academy • Master of Police Studies	Memiliki pengalaman kerja di bidang Kepolisian Republik Indonesia dan Kementerian Dalam Negeri. Has work experience in the Indonesian National Police and the Ministry of Home Affairs.
Tettet Fitrijanti	Anggota Member	• S1 Akuntansi • S2 Akuntansi • S3 Keuangan • S1 Accounting • Masters in Accounting • PhD in Finance	Memiliki pengalaman kerja di bidang pendidikan dan Perbankan Has work experience in education and banking

Independensi Komite Pemantau Risiko

Independence of Risk Monitoring Committee

Tabel Independensi Komite Pemantau Risiko
Table of Risk Monitoring Committee Independence

Aspek Independensi Indepedence Aspects	Diding Sakri	Farid Rahman	Fahlino F. Sjuib	Setiawan Wangsaatmaja	Rudie Kusmayadi	Tomsi Tohir	Tettet Fitrijanti
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	√	√	√	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries or affiliated companies	√	√	√	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	√	√	√	ξ	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Pemantau Risiko Has no family relationship with the Board of Commissioners, Board of Directors, and/or fellow members of the Risk Monitoring Committee	√	√	√	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as administrators of political parties, officials and government	√	√	√	√	√	√	√

Rapat Komite Pemantau Risiko

Risk Monitoring Committee Meeting

KEBIJAKAN RAPAT KOMITE PEMANTAU RISIKO

Ketentuan mengenai pelaksanaan rapat Komite Pemantau Risiko telah tertuang dalam Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko diantaranya adalah sebagai berikut:

1. Komite Pemantau Risiko mengadakan rapat paling sedikit 1 (satu) kali dalam 4 (empat) bulan dan/atau disesuaikan dengan kebutuhan Bank.
2. Rapat Komite Pemantau Risiko dapat mengambil keputusan apabila sekurang-kurangnya dihadiri oleh 51% (lima puluh satu per seratus) dari jumlah anggota termasuk seorang Komisaris Independen.
3. Keputusan rapat Komite Pemantau Risiko dilakukan berdasarkan musyawarah mufakat.

RISK MONITORING COMMITTEE MEETING POLICY

The provisions regarding the implementation of Risk Monitoring Committee meeting have been contained in the guidelines and the Code of conduct of the Risk Monitoring Committee are mentioned as follows:

1. Risk Monitoring Committee convene a meeting of at least 1 (one) time in 4 (four) months and/ or adjusted to the needs of the Bank.
2. The Risk Monitoring Committee meeting can make a decision if at least 51% (fifty one per hundred) is attended by the number of members including an independent commissioner.
3. Decision meeting of Risk Monitoring Committee is conducted based on consensus deliberation.

4. Apabila dalam musyawarah tidak tercapai kata mufakat, maka pengambilan keputusan dilakukan dengan cara pengambilan suara terbanyak (pemungutan suara).
5. Sehubungan dengan pemungutan suara, maka setiap anggota Komite Pemantau Risiko yang hadir berhak memberikan 1 (satu) suara dan tambahan 1 (satu) suara untuk setiap anggota Komite Pemantau Risiko yang berasal dari Komisaris/Komisaris Independen yang diwakilinya dan dilengkapi dengan surat kuasa.
6. Rapat Komite Pemantau Risiko dipimpin oleh ketua Komite Pemantau Risiko atau anggota Komite Pemantau Risiko yang ditunjuk apabila ketua Komite Pemantau Risiko berhalangan hadir dan dituangkan dengan jelas dalam risalah rapat.
7. Jika dipandang perlu, Komite Pemantau Risiko dapat mengundang pihak lain yang terkait dengan materi rapat dalam rapat Komite Pemantau Risiko.
8. Setiap rapat Komite Pemantau Risiko dituangkan dalam risalah rapat dan ditandatangani oleh seluruh anggota Komite yang hadir serta didokumentasikan dengan baik.
9. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam rapat Komite Pemantau Risiko wajib dicantumkan dalam risalah rapat beserta alasan perbedaan pendapat tersebut.

AGENDA RAPAT KOMITE PEMANTAU RISIKO

Sepanjang tahun 2023, tanggal pelaksanaan, agenda rapat dan Peserta rapat Komite Pemantau Risiko, sebagai berikut.

4. If in deliberation is not reached the word consensus, then decision making is done by means of the most voting (voting).
5. With respect to voting, each member of the Risk Monitoring Committee present is entitled to give 1 (one) vote and an additional 1 (one) vote for each member of the Risk Monitoring Committee which is derived from the Commissioner/ independent Commissioner which it represents and is equipped with a power of attorney.
6. The Risk Monitoring committee meeting is led by the Chairman of the Risk Monitoring Committee or a member of the Risk Monitoring Committee appointed if the chairman of the Risk Monitoring Committee is absent and clearly outlined in the minutes of the meeting.
7. If deemed necessary, the Risk Monitoring Committee may invite other Parties related to the meeting material in the Risk Monitoring Committee meeting.
8. Each meeting of the Risk Monitoring Committee is poured in the minutes of the meeting and signed by all members of the Committee present and well documented.
9. Dissenting opinions that occur in the meeting of the Risk Monitoring Committee shall be listed in the minutes of the meeting and the reasons for the disagreements.

AGENDA MEETING OF RISK MONITORING COMMITTEE

Throughout 2023, the implementation date, meeting agenda and participants in the Risk Monitoring Committee meeting are as follows.

Tabel Agenda Rapat Komite Pemantau Risiko
Table of Agenda for the Risk Monitoring Committee Meeting

No	Tanggal Date	Agenda Agendas	Peserta Rapat Meeting Participants
1	Rabu, 15 Februari 2023 Wednesday, February 15, 2023	Pembahasan Tingkat Kesehatan Bank (TKB) Unit Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Periode Tahun 2022 Discussion on Bank Soundness Level (TKB) of bank **bjb** Financial Institution Pension Funds Unit for 2022	• Diding Sakri • Farid Rahman • Fahlino F. Sjuib • Muhadi* • Nury Effendi** • Tettet Fitrijanti
2	Rabu, 29 Maret 2023 Wednesday, March 29, 2023	Evaluasi Risiko Operasional Berdasarkan Laporan Profil Risiko dan Tingkat Kesehatan bank **bjb** Operational Risk Evaluation based on bank **bjb** Risk Profile Report and Soundness Level	• Diding Sakri • Farid Rahman • Fahlino F. Sjuib • Muhadi* • Nury Effendi** • Tettet Fitrijanti
3	Selasa, 13 Juni 2023 Tuesday, June 13, 2023	1. Pembahasan Profil Risiko bank **bjb** Periode Triwulan I Tahun 2023 2. Pembahasan Evaluasi Risiko Kredit Berdasarkan Laporan RCCR 3. Pembahasan *Review* Program Kerja KPR Tahun 2023 (Internal KPR) 1. Discussion of bank **bjb** Risk Profile for the First Quarter of 2023 2. Discussion on Credit Risk Evaluation Based on RCCR Report 3. Discussion on the 2023 KPR Work Program Review (Internal KPR)	• Diding Sakri • Farid Rahman • Fahlino F. Sjuib • Setiawan Wangsaatmaja • Nury Effendi** • Tettet Fitrijanti
4	Selasa, 18 Juli 2023 Tuesday, July 18 2023	1. Pembahasan Tingkat Kesehatan Bank Semester I Tahun 2023 2. Pembahasan Profil Risiko Triwulan II Tahun 2023 1. Discussion on Bank Soundness Level for Semester I of 2023 2. Discussion on Risk Profile for the Second Quarter of 2023	• Diding Sakri • Farid Rahman • Setiawan Wangsaatmaja • Fahlino F. Sjuib • Nury Effendi** • Tettet Fitrijanti

No	Tanggal Date	Agenda Agendas	Peserta Rapat Meeting Participants
5	Rabu, 27 September 2023 Wednesday, September 27, 2023	Pembahasan Kesiapan Pelaksanaan Tugas dan Fungsi Divisi Manajemen Risiko Operasional Discussion on Readiness for the Implementation of Operational Risk Management Division's Duties and Functions	• Diding Sakri • Farid Rahman • Fahlino F. Sjuib • Rudie Kusmayadi*** • Setiawan Wangsaatmaja • Tomsi Tohir *** • Nury Effendi** • Tettet Fitrijanti
6	Selasa, 28 November 2023 Tuesday, November 28, 2023	1. Evaluasi Pelaksanaan Fungsi Manajemen Risiko dan Kepatuhan DPLK bank **bjb** 2. Pembahasan Profil Risiko Triwulan III Tahun 2023 3. Pembahasan Profil Risiko Operasional Triwulan III Secara Spesifik 1. Evaluation of the implementation of bank **bjb** Risk Management Function and DPLK Compliance 2. Discussion on Risk Profile for the Third Quarter of 2023 3. Discussion on Operational Risk Profile for the Third Quarter Specifically	• Diding Sakri • Farid Rahman • Fahlino F. Sjuib • Rudie Kusmayadi*** • Setiawan Wangsaatmaja • Tomsi Tohir *** • Tettet Fitrijanti
7	Kamis, 21 November 2023 Thursday, November 21, 2023	1. Pembahasan Pelaksanaan Kerangka Kebijakan Manajemen Risiko dan Evaluasi Kebijakan Manajemen Risiko 2. Pembahasan RCCR bank **bjb** segmen kredit UMKM 1. Discussion on the Implementation of Risk Management Framework and Risk Management Policy Evaluation 2. Discussion on bank **bjb** RCCR for MSME Credit Segment	• Diding Sakri • Farid Rahman • Fahlino F. Sjuib • Rudie Kusmayadi*** • Setiawan Wangsaatmaja • Tomsi Tohir *** • Tettet Fitrijanti
8	Kamis, 21 Desember 2023 Thursday, December 21, 2023	1. Evaluasi Hasil *Stress Test* BUST dan *Climate Change Risk* 2. Pembahasan Program Kerja Komite Pemantau Risiko bank **bjb** Tahun 2024 1. Evaluation of Stress Test BUST and Climate Change Risk Results 2. Discussion on the 2024 bank **bjb** Risk Monitoring Committee Work Program	• Diding Sakri • Farid Rahman • Fahlino F. Sjuib • Rudie Kusmayadi*** • Setiawan Wangsaatmaja • Tomsi Tohir *** • Tettet Fitrijanti

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 tanggal 25 Mei 2023
** Diangkat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 dan Efektif menjabat pada tanggal 9 Agustus 2023 berdasarkan hasil keputusan Penilaian Kemampuan dan Kepatutan dari Otoritas Jasa Keuangan.
*** Berakhirnya masa jabatan Anggota Komite Pemantau Risiko dari Pihak Independen pada tanggal 28 Oktober 2023.
* Respectfully dismissed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) dated May 25,2023
** Appointed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) and effective on August 9, 2023 based on the results of the Fit and Proper Test decision from the Financial Services Authority.
*** The term of office of the Independent Party Risk Monitoring Committee members ends on October 28, 2023

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE PEMANTAU RISIKO

Selama tahun 2023, Komite Pemantau Risiko telah melaksanakan rapat sebanyak 8 (delapan) kali. Adapun frekuensi dan tingkat kehadiran rapat masing-masing anggota Komite Pemantau Risiko adalah sebagai berikut.

FREQUENCY AND ATTENDANCE OF THE RISK MONITORING COMMITTEE MEETING

During 2023, the Risk Monitoring Committee has held 8 (eight) meetings. The frequency and level of attendance of the meetings of each member of the Risk Monitoring Committee are as follows.

Tabel Tingkat Kehadiran Rapat Komite Pemantau Risiko
Table Attendance Meeting of Risk Monitoring Committee

Nama Name	Jabatan Position	Rapat Komite Pemantau Risiko Risk Monitoring Committee Meeting		
		Jumlah dan Persentase Kehadiran The Number and Attendance Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Diding Sakri	Ketua Merangkap Anggota Chairman Concurrently Member	8	8	100%

Nama Name	Jabatan Position	Rapat Komite Pemantau Risiko Risk Monitoring Committee		
		Jumlah dan Persentase Kehadiran The Number and Attendance Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Farid Rahman	Anggota Member	8	8	100%
Fahlino F. Sjuib	Anggota Member	8	8	100%
Muhadi*	Anggota Member	2	2	100%
Rudie Kusmayadi**	Anggota Member	4	4	100%
Setiawan Wangsaatmaja	Anggota Member	8	6	75%
Tomsi Tohir**	Anggota Member	4	4	100%
Tettet Fitrijanti	Anggota Member	8	8	100%
Nury Effendi***	Anggota Member	5	5	100%

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 tanggal 25 Mei 2023
** Diangkat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 dan Efektif menjabat pada tanggal 9 Agustus 2023 berdasarkan hasil keputusan Penilaian Kemampuan dan Kepatutan dari Otoritas Jasa Keuangan.
*** Berakhirnya masa jabatan Anggota Komite Pemantau Risiko dari Pihak Independen pada tanggal 28 Oktober 2023.
* Respectfully dismissed based on one of the decisions of the 2023 Extraordinary General Meeting of Shareholders (GMS) dated May 25, 2023
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*** The term of office of the Independent Party Risk Monitoring Committee members ends on October 28, 2023.

Program Peningkatan Kompetensi Komite Pemantau Risiko

Competency Improvement Program Risk Monitoring Committee

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Diding Sakri	Ketua Merangkap Anggota Chairman Concurrently Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Farid Rahman	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Fahlino F. Sjuib	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Rudie Kusmayadi	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Setiawan Wangsaatmaja	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Tomsi Tohir	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Tettet Fitrijanti	Anggota Member	Workshop and Refreshment Sertifikasi Manajemen Risiko : *Stress Test Operational and Bank Risk Management* Workshop and Refreshment Sertifikasi Manajemen Risiko : Stress Test Operational and Bank Risk Management	Jakarta, 22 - 23 November 2023 Jakarta, November 22 – 23, 2023	PT Sinergi Indonesia Pintar

Program Kerja dan Pelaksanaan Tugas Komite Pemantau Risiko Tahun 2023

Selama tahun 2023 Komite Pemantau Risiko telah melaksanakan tugas dan tanggung jawabnya sesuai dengan program kerja yang telah ditetapkan diantaranya adalah sebagai berikut:

1. Melakukan Evaluasi Tingkat Kesehatan Bank (TKB) bank **bjb**.
2. Melakukan pembahasan dan memberikan rekomendasi atas Profil Risiko bank **bjb** secara berkala.
3. Melakukan evaluasi atas Tingkat Kesehatan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb**.
4. Melakukan evaluasi secara spesifik pada risiko kredit dan segmen kredit Usaha Mikro Kecil dan Menengah (UMKM) berdasarkan Analisa *Root Cause Credit Risk* (RCCR) bank **bjb**.
5. Melakukan pembahasan dan evaluasi atas pemisahan fungsi pengelolaan risiko operasional yang dilakukan oleh bank **bjb** serta kesiapan Divisi Manajemen Risiko Operasional (MRO) sebagai Divisi baru untuk mengelola risiko operasional.
6. Melakukan Evaluasi atas penerapan fungsi manajemen risiko dan fungsi kepatuhan pada Unit Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb**.
7. Melakukan pembahasan dan evaluasi terhadap Kebijakan Manajemen Risiko dan Kerangka Manajemen Risiko bank **bjb**.
8. Melakukan Evaluasi atas hasil *Bottom Up Stress Test* (BUST) *Credit*, *Market* dan *Liquidity Risk*.
9. Melakukan evaluasi atas hasil *Climate Risk Stress Testing* (CRST), yang dilakukan oleh Divisi Manajemen Risiko Pasar, Kredit dan Terintegrasi.

Komite Tata Kelola Terintegrasi

Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan guna mengatur pelaksanaan tata kelola terintegrasi bagi Lembaga Jasa Keuangan yang memiliki hubungan kepemilikan

Work Program and Implementation of The Duties of The Risk Monitoring Committee of 2023

During 2023, the Risk Monitoring Committee had conducted its duties and responsibilities in accordance with the work program that has been determined, as follows:

1. Evaluating bank **bjb**'s Soundness Level (TKB).
2. Discussing and providing recommendations on bank **bjb**'s Risk Profile periodically.
3. Evaluating the soundness level of bank **bjb**'s Financial Institution Pension Fund (DPLK).
4. Conducting specific evaluations on credit risk and the Micro, Small and Medium Enterprises (MSME) credit segment based on bank **bjb**'s Root Cause Credit Risk (RCCR) Analysis.
5. Commencing discussions and evaluations on the separation of operational risk management functions carried out by bank **bjb** as well as the readiness of the Operational Risk Management Division (MRO) as a new Division to manage operational risk.
6. Evaluating the implementation of the risk management function and compliance function at the bank **bjb**'s Financial Institution Pension Fund Unit (DPLK).
7. Performing discussions and evaluations of bank **bjb**'s Risk Management Policy and Risk Management Framework.
8. Evaluating the results of the Bottom Up Stress Test (BUST) Credit, Market and Liquidity Risk.
9. Evaluating the results of Climate Risk Stress Testing (CRST), which was carried out by the Market, Credit and Integrated Risk Management Division.

Integrated Governance Committee

Financial Services Authority Regulation Number 18/POJK.03/2014, dated November 18, 2014, concerning the Implementation of Integrated Governance for Financial Conglomerates to regulate the implementation of Integrated Governance for Financial Services

dan/atau pengendalian. Oleh karena itu setiap Lembaga Jasa Keuangan yang tergabung dalam konglomerasi keuangan wajib menerapkan tata kelola secara terintegrasi. Dalam pelaksanaan tata kelola terintegrasi bank **bjb** telah membentuk Komite Tata Kelola Terintegrasi sebagai pengawasan untuk memberikan rekomendasi atau nasihat dalam pelaksanaan kebijakan tersebut.

Dasar Pembentukan Komite Tata Kelola Terintegrasi

Komite Tata Kelola Terintegrasi bank **bjb** dibentuk berdasarkan:

1. Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan
2. Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.03/2014 dan Surat Edaran Otoritas Jasa Keuangan Nomor 14/ SEOJK.03/2015 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan.
3. Surat Keputusan Dewan Komisaris Nomor 05/SK/DK/2016 tanggal 31 Maret 2016 Tentang Pembentukan Komite Tata Kelola Terintegrasi.
4. Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2020 tanggal 16 Oktober 2020 tentang Konglomerasi Keuangan.
5. Surat Keputusan Dewan Komisaris Nomor 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah diubah sebagaimana perubahan terakhir berdasarkan Surat Keputusan Dewan Komisaris Nomor 04/ SK/DKO/2023 tanggal 22 Agustus 2023 Tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.

Piagam Komite Tata Kelola Terintegrasi

Perseroan memiliki Pedoman dan Tata Tertib Kerja Komite Tata Kelola Terintegrasi berdasarkan Surat Keputusan Dewan Komisaris Surat Keputusan Dewan Komisaris Nomor 05/ SK/ DK/2016 tanggal 31 Maret 2016 yang telah diperbaharui dan ditetapkan dengan Surat Keputusan Dewan Komisaris nomor 06/ SK/DKO/2021 tanggal 28 Desember 2021 tentang Pedoman dan Tata Tertib Kerja Serta Struktur Keanggotaan Komite Tata Kelola Terintegrasi.

Tugas dan Tanggung Jawab Komite Tata Kelola Terintegrasi

Adapun tugas dan tanggung jawab Komite Tata Kelola Terintegrasi yaitu:

Institutions that have ownership and/or control relationships. Therefore, every Financial Service Institution incorporated in the Financial Conglomerate is required to implement Integrated Governance. In implementing Integrated Governance, bank **bjb** has established an Integrated Governance Committee as a supervisor to provide recommendations or advice in implementing the policy.

The Basis of Integrated Governance Committee

bank **bjb** Integrated Governance Committee was formed based on:

1. OJK Regulation Number 18/ POJK.03/2014 concerning Implementation of Integrated Governance for Financial Conglomerates
2. OJK Regulation Number 17/ POJK.03/2014 and Financial Services Authority Circular Letter Number 14/SEOJK.03/2015 concerning Implementation of Integrated Risk Management for Financial Conglomerates.
3. Decree of the Board of Commissioners number 05/SK/ DK/2016 dated March 31, 2016 concerning the Establishment of the Integrated Governance Committee.
4. Financial Services Authority Regulation Number 45/ POJK.03/2020 dated October 16, 2020 concerning Financial Conglomerates.
5. Decree of the Board of Commissioners Number 05/SK/ DKO/2022 dated July 26, 2022 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees, having been updated several times with the latest Decree of the Board of Commissioners Decree Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees.

Integrated Governance Committee Charter

The Company had Guidelines and Work Orders for the Integrated Governance Committee based on the Decree of the Board of Commissioners, Decree of the Board of Commissioners Number 05/SK/DK/2016 dated March 31, 2016 which had been updated and stipulated by the Decree of the Board of Commissioners number 06/SK/DKO/2021 dated December 28, 2021 concerning Guidelines and Work Procedures and Membership Structure of the Integrated Governance Committee.

Duties and Responsibilities of The Integrated Governance Committee

The duties and responsibilities of the Integrated Governance Committee were:

A. Tugas dan Tanggung Jawab Terkait Tata Kelola Terintegrasi

1. Mengevaluasi pelaksanaan Tata Kelola Terintegrasi paling sedikit melalui penilaian kecukupan pengendalian intern dan pelaksanaan fungsi kepatuhan secara terintegrasi;
2. Memberikan rekomendasi kepada Dewan Komisaris Entitas Utama mengenai pelaksanaan tugas dan tanggung jawab Direksi Entitas Utama atas pelaksanaan Kebijakan Tata Kelola Terintegrasi dan tindak lanjut hasil audit dari pihak intern dan ekstern.
3. Melakukan evaluasi terhadap Kebijakan Tata Terintegrasi yang telah ditetapkan.
4. Memberikan rekomendasi kepada Dewan Komisaris Entitas Utama untuk penyempurnaan Pedoman Tata Kelola Terintegrasi.
5. Menyusun dan melaksanakan rencana kerja tahunan Komite Tata Kelola Terintegrasi sesuai arahan Dewan Komisaris dan ketentuan yang berlaku di Bank.
6. Membuat laporan hasil evaluasi dan merekomendasikan kepada Dewan Komisaris paling kurang 1 (satu) kali dalam setiap Triwulan.

B. Tugas dan Tanggung Jawab Terkait Sinergi Perbankan

1. Komite tata kelola terintegrasi melakukan pemantauan terhadap pelaksanaan Sinergi Perbankan.
2. Entitas Utama wajib menyampaikan laporan hasil pemantauan terhadap pelaksanaan Sinergi Perbankan sebagaimana dimaksud pada *point* 1 kepada Otoritas Jasa Keuangan.
3. Laporan hasil pemantauan sebagaimana dimaksud pada *point* 2 disampaikan bersamaan dengan laporan penilaian pelaksanaan tata kelola terintegrasi.

C. Pelaksanaan Tugas Khusus

1. Melakukan tugas lain yang diberikan Dewan Komisaris dalam batasan lingkup kerja Komite Tata Kelola Terintegrasi sesuai ketentuan perundang-undangan dan peraturan Bank Indonesia/Peraturan Otoritas Jasa Keuangan yang berlaku.
2. Dalam hal keperluan penugasan yang diberikan Dewan Komisaris, maka Komite Tata Kelola Terintegrasi dapat menggunakan jasa pihak ketiga yang kompeten dan independen.
3. Menyampaikan laporan pelaksanaan tugas khusus kepada Dewan Komisaris.

A. Duties and Responsibilities Related to Integrated Governance

1. Evaluating the implementation of Integrated Governance at least through an assessment of the adequacy of internal control and the implementation of an integrated compliance function.
2. Providing recommendations to the Main Entity Board of Commissioners regarding the implementation of the duties and responsibilities of the Main Entity Directors for the implementation of the Integrated Governance Policy and follow-up audit results from internal and external parties.
3. Evaluating the established Integrated Governance Policy.
4. Providing recommendations to the Main Entity's Board of Commissioners for the improvement of the Integrated Governance Guidelines.
5. Preparing and implementing the annual work plan of the Integrated Governance Committee in accordance with the direction of the Board of Commissioners and applicable regulations at the Bank.
6. Making a report on the evaluation results and recommend to the Board of Commissioners at least 1 (one) time in each Quarter.

B. Duties and Responsibilities Related to Banking Synergy

1. The integrated governance committee monitored the implementation of Banking Synergy.
2. The Main Entity was required to submit a report on the results of monitoring on the implementation of Banking Synergy as referred to in point 1 to the Financial Services Authority.
3. The monitoring result report as referred to in point 2 was submitted together with the integrated governance implementation assessment report.

C. Implementation of Special Tasks

1. Performing other tasks assigned by the Board of Commissioners within the scope of work of the Integrated Governance Committee in accordance with the prevailing laws and regulations of Bank Indonesia/Financial Services Authority Regulations.
2. In terms of the need for assignments given by the Board of Commissioners, the Integrated Governance Committee might use the services of a competent and independent third parties.
3. Submitting a report on the implementation of special tasks to the Board of Commissioners.

Wewenang Komite Tata Kelola Terintegrasi

1. Komite Tata Kelola Terintegrasi berwenang untuk mengakses informasi seluas-luasnya terkait dengan struktur konglomerasi keuangan serta kebijakan, pelaksanaan dan pelaporan Tata Kelola Terintegrasi Bank, dan laporan atau informasi lainnya.

2. Komite Tata Kelola Terintegrasi dapat merekomendasikan kepada Dewan Komisaris untuk menunjuk pihak untuk melaksanakan fungsi yang mendukung tugas dan tanggung jawab Dewan Komisaris paling sedikit komite atau fungsi pemantauan audit, dan komite atau fungsi pemantauan kepatuhan.

Masa Jabatan Komite Tata Kelola Terintegrasi

Masa jabatan anggota komite di bawah Dewan Komisaris yang menjabat sebagai Dewan Komisaris yaitu sama seperti masa jabatan sebagai Dewan Komisaris, sedangkan untuk anggota Komite yang berasal dari pihak independen masa jabatannya selama 2 tahun.

Struktur, Keanggotaan dan Keahlian Komite Tata Kelola Terintegrasi

Struktur Komite Tata Kelola Terintegrasi terdiri dari:
1. Ketua Komite Tata Kelola Terintegrasi dari Komisaris Independen.
2. Anggota Komite Tata Kelola Terintegrasi dari Komisaris Independen.
3. Anggota Komite Tata Kelola Terintegrasi dari Komisaris.

4. Anggota Komite Tata Kelola Terintegrasi dari pihak independen.
5. Anggota Komite Tata Kelola Terintegrasi dari Ex Officio Dewan Komisaris bank **bjb** Syariah.
6. Anggota Komite Tata Kelola Terintegrasi dari Ex Officio Dewan Pengawas bank **bjb** Syariah.
7. Anggota Komite Tata Kelola Terintegrasi dari Ex Officio Dewan Pengawas PT BPR LPK Intan Jabar.
8. Anggota Komite Tata Kelola Terintegrasi dari Ex Officio Dewan Pengawas PT BPR Karya Utama Jabar.

9. Anggota Komite Tata Kelola Terintegrasi dari Ex Officio Komisaris **bjb** Sekuritas.

Authority of The Integrated Governance Committee

1. The Integrated Governance Committee was authorized to access the widest possible information related to the structure of the financial conglomerate as well as policies, implementation and reporting of the Bank's Integrated Governance, and other reports or information.
2. The Integrated Governance Committee might recommend to the Board of Commissioners to appoint parties to carry out functions that supported the duties and responsibilities of the Board of Commissioners, at least an audit monitoring committee or function, and a compliance monitoring committee or function.

Term of Service of the Integrated Governance Committee

The term of office of committee members under the Board of Commissioners serving as the Board of Commissioners was the same as the term of office as the Board of Commissioners, while for Committee members who are from independent parties the term of office was 2 (two) years.

Structure, Membership and Expertise of The Integrated Governance Committee

The structure of the Integrated Governance Committee:
1. Chairman of the Integrated Governance Committee.

2. Member of the Integrated Governance Committee of the Independent Commissioner.
3. Member of the Integrated Governance Committee of Commissioners.
4. Member of the Integrated Governance Committee of the Parties.
5. Member of the Integrated Governance Committee of Ex officio of the Board of Commissioners bank **bjb** Syariah.
6. Member of the Integrated Governance Committee of Ex officio of the supervisory board of bank **bjb** Syariah.
7. Member of the Integrated Governance Committee from the Ex Officio Board of Commissioners of PT BPR Intan Jabar.
8. Member of the Integrated Governance Committee from the Ex Officio Board of Commissioners of PT BPR Karya Utama Jabar.
9. Member of the Integrated Governance Committee from Ex Officio Commissioner of **bjb** Sekuritas.

Pada Tahun 2023 terjadi perubahan susunan komposisi Komite Tata Kelola Terintegrasi yaitu sebagai berikut:

1. Diberhentikan dengan hormat Sdr. Muhadi sebagai Komisaris bank **bjb** berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023.
2. Pengangkatan Sdr. Rudie Kusmayadi dan Sdr. Tomsi Tohir sebagai Komisaris bank **bjb** berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 yang efektif menjabat pada tanggal 9 Agustus 2023 berdasarkan Hasil Keputusan *fit and proper test* dari Otoritas Jasa Keuangan (OJK).

Berdasarkan hal tersebut Dewan Komisaris menindaklanjuti dengan menetapkan Surat Keputusan Dewan Komisaris nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite - komite, sehingga pada periode 31 Desember 2023 susunan Komite Tata Kelola Terintegrasi menjadi sebagai berikut:

In 2023, there were changes in the composition of the Integrated Governance Committee, as follows:

1. Honorably dismissed Mr. Muhadi as bank **bjb**'s the Board of Commissioners based on one of the resolution of the 2023 Extraordinary General Meeting of Shareholders.
2. Appointment of Mr. Rudie Kusmayadi and Mr. Tomsi Tohir as bank **bjb**'s the Board of Commissioners based on one of the resolution of the 2023 Extraordinary General Meeting of Shareholders effective since dated August 9, 2023 based on the fit and proper test results of the Financial Services Authority (OJK).

Based on this issue, the Board of Commissioners followed up by stipulating the Decree of the Board of Commissioners number 04/SK/DKO/2023 dated August 22, 2023 concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees so that the composition of the Integrated Governance Committee as of December 31, 2023 is as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Fahlino F. Sjuib	Ketua Merangkap Anggota Chairman Concurrently Member	Komisaris Independen Independent Commissioner	Ekonomi, Akuntansi dan Perbankan Economics, Accounting and Banking
2.	Farid Rahman	Anggota Member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
3.	Diding Sakri	Anggota Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
4.	Rudie Kusmayadi	Anggota Member	Komisaris Commissioner	Teknik dan Manajemen Engineering and Management
5.	Setiawan Wangsaatmaja	Anggota Member	Komisaris Commissioner	Teknik dan Perbankan Engineering and Banking
6.	Tomsi Tohir	Anggota Member	Komisaris Commissioner	Kepolisian dan Managerial Police and Managerial
7.	Humbul Kristiawan	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Akuntansi Economics and Accounting

Profil Komite Tata Kelola Terintegrasi

Profil Komite Tata Kelola Terintegrasi per 31 Desember 2023 adalah sebagai berikut.

Profile of the Integrated Governance Committee

The Integrated Governance Committee profile as of December 31, 2023 is as follows.

Fahlino F. Sjuib

Ketua merangkap Anggota/Komisaris Independen /
Chairman Concurrently Member/Independent Commissioner



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Jakarta	Jakarta

Lahir di Bandung pada tahun 1972, usia 51 tahun per Desember 2023

Born in Bandung in 1972, 51 years old as of December 2023

Riwayat Pendidikan	Educational Background
• Sarjana bidang Ekonomi/Akuntansi dari Universitas Katolik Parahyangan (Bandung) (1996). • Master of Arts Economics dari Western Illionis University (Amerika Serikat) (1998). • PhD bidang Economics dari Kansas State University (Amerika Serikat) (2023).	• Bachelor's degree in Economics/Accounting from Parahyangan Catholic University (Bandung) (1996). • Master of Arts Economics from Western Illinois University (United States) (1998). • PhD in Economics from Kansas State University (United States) (2023).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite	Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Distribution of Duties and Implementation of the Activity Schedules for the Board of Commissioners and Committees.
Pengalaman Kerja	**Work Experience**
• Adjunct Professor of Economics di Boston College Amerika Serikat (2017 - saat ini) • EBCICON Universitas Katolik Parahyangan (2018 - saat ini) • Komisaris Independen bank **bjb** (2019 - saat ini)	• Adjunct Professor of Economics at Boston College United States (2017 - present) • EBCICON Parahyangan Catholic University (2018 - present) • Bank **bjb** Independent Commissioner (2019 - present)
Periode dan Masa Jabatan	**Period of Service**
22 Agustus 2023 - saat ini (Periode Pertama)	August 22, 2023 - present (First Period)
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Farid Rahman

Anggota/Komisaris Utama Independen /
Independent Main Member/Commissioner



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Jakarta	Jakarta

Lahir di Jakarta pada tahun 1958, usia 65 tahun per Desember 2023.

Born in Jakarta in 1958, 65 years old as of December 2023.

Riwayat Pendidikan

- Sarjana bidang Ekonomi jurusan Manajemen dari Universitas Indonesia (1983).
- Master bidang Business Administration dari Golden State University, San Fransisco, Amerika Serikat (1987).

Educational Background

- Bachelor's degree in Economics majoring in Management from the University of Indonesia (1983).
- Master in Business Administration from Golden State University, San Francisco, United States (1987).

Dasar Hukum Pengangkatan

Surat Keputusan Dewan Komisaris 01/SK/DKO/2021 tanggal 7 April 2021 tentang tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.

Legal Basis for Appointment

Decree of the Board of Commissioners Number 01/SK/DKO/2021, dated April 7, 2021, concerning the Distribution of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees lastly amended by Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 06/SK/DKO/2022, dated November 4, 2022, concerning the distribution of duties and implementation of the activity schedule for the Board of Commissioners and Committees.

Pengalaman Kerja

- Direktur Utama PT Bank Himpunan Saudara 1906 (1994 – 2011).
- Komisaris Utama PT Bank Himpunan Saudara 1906 (2012-2019).
- Direktur PT Medco Intidinamika (2012 – saat ini).
- Komisaris Utama Independen bank **bjb** (2019 – saat ini).

Work Experience

- President Director of PT Bank Himpunan Saudara 1906 (1994 – 2011).
- President Commissioner of PT Bank Himpunan Saudara 1906 (2012-2019).
- Director of PT Medco Intidinamika (2012 – present).
- Independent President Commissioner of bank **bjb** (2019 – present).

Periode dan Masa Jabatan

Sebagai anggota sejak 30 April 2019
Sebagai Ketua merangkap anggota sejak 7 April 2021 – saat ini (periode pertama).

Period of Service

As a member since April 30, 2019
As Chairman and member since April 7, 2021 – present (first period).

Jabatan Rangkap

Direktur PT Medco Intidinamika (2012 – saat ini).

Concurrent Position

Director of PT Medco Intidinamika (2012 – present).

Sertifikasi

Sertifikasi Manajemen Risiko Jenjang 7

Certification

Level 7 Risk Management Certification

Diding Sakri

Anggota/Komisaris Independen /
Member/Independent Commissioner



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir di Kuningan pada tahun 1977, usia 46 tahun per Desember 2023.

Born in Kuningan in 1977, 46 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Teknik Planologi (Perencanaan Wilayah dan Kota) dari Institut Teknologi Bandung (2001). • Master of Arts (double degree) dari Trento University (Italy) dan Regensburg University (Germany) (2011). • PhD bidang Development Economics King's College London (United Kingdom) (2020).	• Bachelor's degree in Planology Engineering (Regional and City Planning) from the Bandung Institute of Technology (2001). • Master of Arts (double degree) from Trento University (Italy) and Regensburg University (Germany) (2011). • PhD in Development Economics King's College London (United Kingdom) (2020).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Surat Keputusan Dewan Komisaris 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite	Decree of the Board of Commissioners Number 05/SK/DKO/2022 dated July 26, 2022 concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees which has been updated several times with the latest Decree of the Board of Commissioners Decree Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	**Work Experience**
• Anggota Tim Akselerasi Pembangunan (TAP) Provinsi Jawa Barat (2020 – Maret 2022) • Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020). • Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). • Komisaris Independen bank **bjb** (2022 – saat ini).	• Member of the West Java Province Development Acceleration Team (TAP) (2020 – March 2022) • Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020). • Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). • Independent Commissioner of bank **bjb** (2022 – present).
Periode dan Masa Jabatan	**Period of Service**
26 Juli 2022 – saat ini (periode pertama).	July 26, 2022 – present (first period).
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Setiawan Wangsaatmaja

Anggota/Komisaris /
Member/Commissioner



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Bandung pada tahun 1963, usia 60 tahun per Desember 2023.

Born in Bandung in 1963, 60 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Teknik Lingkungan dari Institut Teknologi Bandung (1989). • Master of Sanitary Engineering IHE DEFLT Belanda (1994). • Master of Environmental Engineering Asian Institute of Technology Thailand (1997). • Doktoral bidang Teknik Lingkungan dari Institut Teknologi Bandung (2004).	• Bachelor's degree in Environmental Engineering from the Bandung Institute of Technology (1989). • Master of Sanitary Engineering IHE DEFLT Netherlands (1994). • Master of Environmental Engineering Asian Institute of Technology Thailand (1997). • Doctoral degree in Environmental Engineering from the Bandung Institute of Technology (2004).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Surat Keputusan Dewan Komisaris 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris terakhir Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite	Decree of the Board of Commissioners Number 05/SK/DKO/2022 dated July 26, 2022 concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees which has been updated several times with the latest Decree of the Board of Commissioners Decree Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation of the Activity Schedule for the Board of Commissioners and Committees.
Pengalaman Kerja	**Work Experience**
• Komisaris PT Perusahaan Perdagangan Indonesia (Persero) (2021- Juli 2022) • Sekretaris Daerah Provinsi Jawa Barat (2020 – 2023). • Komisaris bank **bjb** (2022 – saat ini) • Asesor Utama Pemerintah Provinsi Jawa Barat (2023 - saat ini)	• Commissioner of PT Perusahaan Perdagangan Indonesia (Persero) (2021-July 2022) • Regional Secretary of West Java Province (2020 – 2023). • Commissioner of bank **bjb** (2022 – present) • Main Assessor of West Java Provincial Government (2023 - present)
Periode dan Masa Jabatan	**Period of Service**
26 Juli 2021 - saat ini (Periode Pertama)	July 26, 2021 - present (First Period)
Jabatan Rangkap	**Concurrent Position**
Asesor Utama Pemerintah Provinsi Jawa Barat (2020 – saat ini).	Main Assessor of West Java Provincial Government (2020 – present).
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 4	Level 4 Risk Management Certification

Rudie Kusmayadi

Anggota/Komisaris /
Member/Commissioner



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Cimahi	Cimahi

Lahir di Ciamis pada tahun 1958, usia 65 tahun per Desember 2023.

Born in Ciamis in 1958, 65 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana Muda Teknik Lingkungan dari Akademi Teknik Pekerjaan Umum Jabar (1982). • Sarjana Manajemen Pembangunan Daerah dari STIA LAN (2001). • Pasca Sarjana Manajemen Pembangunan Daerah dari STIA LAN (2024)	• Bachelor of Environmental Engineering from the West Java Academy of Public Works Engineering (1982). • Bachelor of Regional Development Management from STIA LAN (2001). • Postgraduate Regional Development Management from STIA LAN (2024)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Surat Keputusan Dewan Komisaris 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Distribution of Duties and Implementation of the Activity Schedules for the Board of Commissioners and Committees.
Pengalaman Kerja	**Work Experience**
• Direktur Teknik Perusahaan Umum Daerah Air Minum Tirta Raharja (2005 - 2007) • PLT Direktur Utama Perusahaan Umum Daerah Air Minum Tirta Raharja (2007 - 2009) • Direktur Utama Perusahaan Umum Daerah Air Minum Tirta Raharja (2009 - 2023) • Sekretaris Daerah Provinsi Jawa Barat (2020 – 2023). • Komisaris bank **bjb** (2023 – saat ini)	• Technical Director of Regional Public Drinking Water Company Tirta Raharja (2005 - 2007) • PLT Main Director of Tirta Raharja Regional Public Drinking Water Company (2007 - 2009) • President Director of Tirta Raharja Regional Drinking Water Company (2009 - 2023) • Regional Secretary of West Java Province (2020 – 2023). • Commissioner of bank **bjb** (2023 – present)
Periode dan Masa Jabatan	**Period of Service**
22 Agustus 2023 - saat ini (Periode Pertama)	August 22, 2023 - present (First Period)
Jabatan Rangkap	**Concurrent Position**
-	
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 4	Level 4 Risk Management Certification

Tomsi Tohir

Anggota/Komisaris /
Member/Commissioner



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Jakarta	Jakarta

Lahir di Tanjung Karang pada tahun 1969, usia 54 tahun per Desember 2023.

Born in Tanjung Karang in 1969, 54 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Akademi Kepolisian (1990). • Pasca Sarjana bidang Kajian Ilmu Kepolisian dari Universitas Indonesia (2001)	• Police Academy (1990). • Postgraduate in Police Studies from the University of Indonesia (2001)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Surat Keputusan Dewan Komisaris 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Distribution of Duties and Implementation of the Activity Schedules for the Board of Commissioners and Committees.
Pengalaman Kerja	**Work Experience**
• Kapolda Provinsi Nusa Tenggara Barat (2019 - 2020) • Sahli Sospol Kapolri (2020 - 2022) • Inspektorat Jenderal Kementerian Dalam Negeri (2002 - Saat ini) • Komisaris bank **bjb** (2022 – saat ini)	• West Nusa Tenggara Province Police Chief (2019 - 2020) • Sahli Sospol Chief of Police (2020 - 2022) • Inspectorate General of the Ministry of Home Affairs (2002 - Present) • Commissioner of bank **bjb** (2022 – present)
Periode dan Masa Jabatan	**Period of Service**
22 Agustus 2023 - saat ini (Periode Pertama)	August 22, 2023 - present (First Period)
Jabatan Rangkap	**Concurrent Position**
Inspektorat Jenderal Kementerian Dalam Negeri (2002 - Saat ini)	Inspectorate General of the Ministry of Home Affairs (2002 - present)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 4	Level 4 Risk Management Certification

Humbul Kristiawan

Anggota/Pihak Independen /
Member/Independent Party



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Jakarta	Jakarta

Lahir di Sukabumi, 17 Januari pada tahun 1975 usia 48 tahun per Desember 2023.

Born in Sukabumi, January 17, 1975, age 48 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Ekonomi Jurusan Akuntansi di Universitas Padjadjaran (1997) • Master of Business Administration di Institut Teknologi Bandung (2012)	• Bachelor's Degree in Economics, Department of Accounting at Padjadjaran University (1997) • Master of Business Administration at Bandung Institute of Technology (2012)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
• Berdasarkan Surat Keputusan Direksi Nomor 0386/SK/DIR-CSE/2022 tanggal 26 Juli 2022 periode menjabat terhitung mulai tanggal 26 Juli 2022 sampai dengan 25 Juli 2023. • Berdasarkan Surat Keputusan Direksi Nomor 0273/SK/DIR-CSE/2023 tanggal 24 Juli 2023 periode menjabat terhitung mulai tanggal 26 Juli 2023 sampai dengan 25 Juli 2025.	• Based on Decree of the Board of Directors Number 0386/SK/DIR-CSE/2022 dated July 26, 2022 for term of service since dated July 26, 2022 until July 25, 2023. • Based on Decree of the Board of Directors Number 0273/SK/DIR-CSE/2023 dated July 24, 2023 for term of service since dated July 26, 2023 until July 25, 2025.
Pengalaman Kerja	**Work Experience**
• Partner Deloitte South East Asia (2014 – 2016) • Partner RSM AAJ (2017 – 2018) • Anggota Komite Pemantau Risiko PT Pegadaian Tahun 2020 sampai dengan saat ini. • Anggota Komite Audit PT Bank UOB Indonesia Tahun 2021 sampai dengan saat ini.	• Partner Deloitte South East Asia (2014 – 2016) • Partner RSM AAJ (2017 – 2018) • Member of PT Pegadaian Risk Monitoring Committee from 2020 to present. • Member of the PT Bank UOB Indonesia Audit Committee from 2021 to present.
Periode dan Masa Jabatan	**Period of Service**
• 26 Juli 2022 sampai dengan 25 Juli 2023 (Periode Pertama) • 26 Juli 2023 sampai dengan 25 Juli 2025 (Periode Kedua)	• July 26, 2022 to July 25, 2023 (First period) • July 26, 2023 until July 25, 2025 (Second Period)
Jabatan Rangkap	**Concurrent Position**
• Komite Pemantau Risiko PT Pegadaian Tahun 2020 sampai dengan saat ini. • Komite Audit PT Bank UOB Indonesia Tahun 2021 sampai dengan saat ini.	• Member of PT Pegadaian Risk Monitoring Committee from 2020 to present. • Member of the PT Bank UOB Indonesia Audit Committee from 2021 to present.
Sertifikasi	**Certification**
• Registered Accountant • Chartered Accountant • Certified Internal Auditor • Certified Internal Control Auditor • Certified in Audit Committee Practices • Certified Governance Risk Management and Compliance Professional	• Registered Accountant • Chartered Accountant • Certified Internal Auditor • Certified Internal Control Auditor • Certified in Audit Committee Practices • Certified Governance Risk Management and Compliance Professional

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Tata Kelola Terintegrasi

Education Qualification and Work Experience Integrated Governance Committee

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Tata Kelola Terintegrasi
Table of Education Qualification and Work Experience integrated Governance Committee

Nama Name	Jabatan Position	Pendidikan Educational Background	Pengalaman Kerja Work Experience
Fahlino F Sjuib	Ketua Merangkap Anggota Chairman Concurrently Member	• S1 Bidang Akuntansi • S2 Master of Arts dibidang Economics • S3 PhD of Economics • Bachelor's Degree in Accounting • Master of Arts in Economics • PhD in Economics	Memiliki pengalaman kerja di bidang pendidikan, ekonomi dan perbankan Has work experience in education, economics and banking
Farid Rahman	Anggota Member	• S1 Manajemen • S2 *Banking & Finance* • Bachelor of Management • Masters in Banking and Finance	Memiliki pengalaman kerja di bidang perbankan. Has work experience in banking.
Diding Sakri	Anggota Member	• S1 Teknik Perencanaan Wilayah dan Kota • S2 Master of Arts • S3 PhD Development Economics • Bachelor of Regional and City Planning Engineering • Master of Arts • PhD Development Economics	Memiliki pengalaman kerja di bidang peneliti, keuangan, dan ekonomi. Has work experience in research, finance and economics.
Rudie Kusmayadi	Anggota Member	• S1 Manajemen Pembangunan Daerah • S2 Manajemen Pembangunan Daerah • Bachelor's Degree in Regional Development Management • Masters in Regional Development Management	Memiliki Pengalaman Sebagai Direktur Utama PERUMDA Air Minum Tirta Raharja Has experience as President Director of PERUMDA Tirta Raharja Drinking Water
Setiawan Wangsaatmaja	Anggota Member	• S1 Teknik Lingkungan • S2 *Magister Sanitary Engineering* • S2 *Magister Environmental Engineering* • S3 Teknik Lingkungan • Bachelor of Environmental Engineering • Masters in Sanitary Engineering • Masters in Environmental Engineering • Doctoral Degree in Environmental Engineering	Memiliki pengalaman kerja di bidang pemerintahan. Has work experience in government.
Tomsi Tohir	Anggota Member	• Akademi Kepolisian • S2 Kajian Ilmu Kepolisian • Police Academy • Masters in Police Science Studies	Memiliki pengalaman kerja di bidang Kepolisian Republik Indonesia dan Kementerian Dalam Negeri. Has work experience in the Indonesian National Police and the Ministry of Home Affairs.
Humbul Kristiawan	Anggota Member	• S1 Ekonomi Akuntansi • S2 Business Administration • Bachelor of Economics in Accounting • Master of Business Administration	Memiliki pengalaman kerja di bidang Perbankan, Audit, dan Manajemen Risiko. Has work experience in Banking, Audit and Risk Management.

Independensi Komite Tata Kelola Terintegrasi

Independence of the Integrated Governance Committee

Tabel Independensi Komite Tata Kelola Terintegrasi
Table of Integrated Governance Committee Independency

Aspek Independensi Aspect of Independence	Fahlino F. Sjuib	Farid Rahman	Diding Sakri	Rudie Kusmayadi	Setiawan Wangsaatmaja	Tomsi Tohir	Humbul Kristiawan
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	√	√	√	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries or affiliated companies	√	√	√	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	√	√	ξ	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Tata Kelola Terintegrasi Has no family relationship with the Board of Commissioners, Board of Directors, and/or fellow members of the Integrated Governance Committee	√	√	√	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as administrators of political parties, officials and government	√	√	√	√	√	√	√

Rapat Komite Tata Kelola Terintegrasi

Integrated Governance Committee Meeting

KEBIJAKAN RAPAT KOMITE TATA KELOLA TERINTEGRASI

Ketentuan Rapat Komite Tata Kelola Terintegrasi diatur dalam Pedoman dan Tata Tertib Kerja Komite Tata Kelola Terintegrasi adalah sebagai berikut:

1. Rapat Komite Tata Kelola Terintegrasi mengadakan rapat sekurang-kurangnya 4 (empat) kali dalam 1 (satu) tahun, disesuaikan dengan kebutuhan Bank.
2. Rapat Komite Tata Kelola Terintegrasi membahas mengenai evaluasi kebijakan dan penerapan tata kelola terintegrasi pada LJK.

INTEGRATED GOVERNANCE COMMITTEE MEETING POLICY

The Integrated Governance Committee meeting provisions are governed by the Code and Code of conduct of the Integrated Governance Committee as follows:

1. Integrated Governance Committee meeting held at least 4 (four) times in 1 (one) year, adjusted to the needs of the Bank.
2. Integrated Governance Committee meeting discusses policy evaluation and integrated governance implementation of LJK.

3. Rapat Komite Tata Kelola Terintegrasi dapat dilaksanakan melalui video conference.
4. Hasil rapat Komite Tata Kelola Terintegrasi dituangkan dalam risalah rapat dan didokumentasikan secara baik.
5. Perbedaan pendapat (*dissenting opinion*) yang terjadi dalam rapat Komite Tata Kelola Terintegrasi dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat.
6. Rapat Komite Tata Kelola Terintegrasi dapat mengambil keputusan apabila sekurang-kurangnya dihadiri oleh 51% (lima puluh satu per seratus) dari jumlah anggota termasuk seorang Komisaris Independen.
7. Keputusan rapat Komite Tata Kelola Terintegrasi dilakukan berdasarkan musyawarah mufakat.
8. Apabila dalam musyawarah tidak tercapai kata mufakat, maka pengambilan keputusan dilakukan dengan cara pengambilan suara terbanyak (pemungutan suara).
9. Sehubungan dengan pengambilan suara, maka setiap anggota Komite Tata Kelola Terintegrasi yang hadir berhak memberikan 1 (satu) suara dan tambahan 1 (satu) suara untuk setiap anggota Komite Tata Kelola Terintegrasi yang diwakilinya yang dilengkapi dengan surat kuasa.
10. Rapat Komite Tata Kelola Terintegrasi dipimpin oleh ketua Komite Tata Kelola Terintegrasi atau anggota Komite Tata Kelola Terintegrasi yang berasal dari unsur Dewan Komisaris apabila ketua Komite Tata Kelola Terintegrasi berhalangan hadir.
11. Jika dipandang perlu, Komite Tata Kelola Terintegrasi dapat mengundang pihak lain dari internal Bank yang terkait dengan materi rapat dalam rapat Komite Tata Kelola Terintegrasi.

AGENDA RAPAT KOMITE TATA KELOLA TERINTEGRASI

Sepanjang tahun 2023, tanggal pelaksanaan, agenda rapat dan peserta rapat Komite Tata Kelola Terintegrasi, sebagai berikut.

3. Integrated Governance Committee meeting can be implemented through video conference.
4. The results of the Integrated Governance Committee meeting are set forth in the minutes of the meeting and well documented.
5. Dissenting opinion that occurs in the meeting of the Integrated Governance Committee is clearly listed in the minutes of the meeting and the reasons of disagreements.
6. The Integrated Governance Committee meeting is able to make a decision if at least 51% (fifty one and a hundred) of the member's number including an independent commissioner.
7. The decision of the Integrated Governance Committee meeting is based on consensus deliberation.
8. If in deliberation is not reached the word consensus, then the decision making is done by means of the most voting.
9. With respect to voting, each member of the Integrated Governance Committee who is present is entitled to provide 1 (one) vote and an additional 1 (one) vote for each member of the Integrated Governance Committee that is represented by the Power of Attorney.
10. The Integrated Governance Committee meeting is headed by the Chairman of the Integrated Governance Committee or a member of the Integrated Governance Committee which is derived from the Board of Commissioners when the Chairman of the Integrated Governance Committee is absent.
11. If deemed necessary, the Integrated Governance Committee may invite other Parties from the internal Bank in relation to the meeting material at the Integrated Governance Committee meeting.

INTEGRATED GOVERNANCE COMMITTEE MEETING AGENDA

Throughout 2023, the implementation date, meeting agenda and Integrated Governance Committee meeting participants are as follows.

Tabel Agenda Rapat Komite Tata Kelola Terintegrasi
Table of Agenda of Integrated Governance Committee

No	Tanggal Date	Agenda Agendas	Peserta Rapat Meeting participants
1.	Rabu, 29 Maret 2023 Wednesday, March 29, 2023	1. Pembahasan Evaluasi Pelaksanaan Tata Kelola Terintegrasi Periode Triwulan IV Tahun 2022 2. Pembahasan Evaluasi Kinerja Perusahaan Anak dan Terelasi Periode Triwulan IV Tahun 2022 1. Discussion on Evaluation of the Implementation of Integrated Governance for the Fourth Quarter of 2022 2. Discussion on Evaluation of Subsidiaries and Related Companies Performance for the Fourth Quarter of 2022	• Fahlino F. Sjuib • Farid Rahman • Diding Sakri • Muhadi • Setiawan Wangsaatmaja • Humbul Kristiawan

No	Tanggal Date	Agenda Agendas	Peserta Rapat Meeting participants
2.	Rabu, 21 Juni 2023 Wednesday, June 21, 2023	1. Evaluasi Pelaksanaan Tugas dan wewenang oleh Direktur yang membawahkan fungsi pengawasan terhadap lembaga jasa keuangan dalam Konglomerasi Keuangan melalui Satuan Kerja Audit Internal Terintegrasi, Satuan Kerja Kepatuhan Terintegrasi dan Satuan Kerja Manajemen risiko Terintegrasi Periode Triwulan I Tahun 2023 2. Pembahasan Kinerja Perusahaan Anak dan Terelasi Periode Triwulan I Tahun 2023. 1. Evaluation of the Implementation of Duties and Authorities by the Director in charge of the Supervisory function of Financial Services Institutions in the Financial Conglomerate through the Integrated Internal Audit Work Unit, Integrated Compliance Work Unit, Integrated Risk Management Work Unit, and Subsidiary Management Division for the First Quarter of 2023 2. Discussion on Subsidiaries and Related Companies Performance for the First Quarter of 2023.	• Fahlino F. Sjuib • Farid Rahman • Diding Sakri • Setiawan Wangsaatmaja • Humbul Kristiawan
3	Rabu, 20 September 2023 Wednesday, September 20, 2023	Pembahasan Evaluasi Pelaksanaan Tata Kelola Terintegrasi Periode Triwulan II Tahun 2023 melalui pelaksanaan tugas dan fungsi Satuan Kerja Audit Internal Terintegrasi (SKAIT), Satuan Kerja Kepatuhan Terintegrasi (SKKT) dan Satuan Kerja Manajemen Risiko Terintegrasi (SKMRT) Discussion on Evaluation of the Implementation of Integrated Governance in the Second Quarter of 2023 through the Integrated Internal Audit Work Unit (SKAIT), Integrated Risk Management Work Unit (SKMRT), and Integrated Compliance Work Unit (SKKT) and Integrated Risk Management Work Unit (SKMRT)	• Fahlino F. Sjuib • Farid Rahman • Diding Sakri • Rudie Kusmayadi • Setiawan Wangsaatmaja • Tomsi Tohir • Humbul Kristiawan
4	Selasa, 19 Desember 2023 Tuesday, December 19, 2023	1. Pembahasan Kinerja Keuangan Perusahaan Anak dan Terelasi dalam Konglomerasi Keuangan bank **bjb** Periode Triwulan III Tahun 2023 2. Pembahasan Evaluasi Pelaksanaan Tata Kelola Terintegrasi oleh Satuan Kerja Audit Internal Terintegrasi, Satuan Kerja Kepatuhan Terintegrasi dan Manajemen Risiko Terintegrasi dan Manajemen Risiko Terintegrasi Periode Triwulan III Tahun 2023 1. Discussion of Subsidiaries and Related Companies in bank **bjb** Financial Conglomeration for the Third Quarter of 2023 2. Discussion on Evaluation of the Implementation of Integrated Governance through Integrated Internal Audit Work Unit, Integrated Compliance Work Unit, Integrated Risk Management Work Unit in the Third Quarter of 2023	• Fahlino F. Sjuib • Farid Rahman • Diding Sakri • Rudie Kusmayadi • Setiawan Wangsaatmaja • Tomsi Tohir • Humbul Kristiawan

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE TATA KELOLA TERINTEGRASI

Selama tahun 2023, Komite Tata Kelola Terintegrasi telah melaksanakan 4 (empat) kali rapat. Adapun frekuensi dan tingkat kehadiran rapat masing-masing anggota Komite Tata Kelola Terintegrasi adalah sebagai berikut.

FREQUENCY AND ATTENDANCE OF INTEGRATED GOVERNANCE COMMITTEE MEETING

During 2023, the Integrated Governance Committee has held 4 (four) meetings. The frequency and level of attendance of the meetings of each member of the Integrated Governance Committee are as follows

Tabel Tingkat Kehadiran Rapat Komite Tata Kelola Terintegrasi
Table of Attendance of Integrated Governance Committee Meeting

Nama Name	Jabatan Position	Rapat Komite Tata Kelola Terintegrasi Integrated Governance Committee meeting		
		Jumlah dan Persentase Kehadiran Number and Attendance Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Fahlino F. Sjuib	Ketua Merangkap Anggota Chairman Concurrently Member	4	4	100%
Farid Rahman	Anggota Member	4	4	100%
Diding Sakri	Anggota Member	4	4	100%

Nama Name	Jabatan Position	Rapat Komite Tata Kelola Terintegrasi Integrated Governance Committee meeting		
		Jumlah dan Persentase Kehadiran Number and Attendance Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Muhadi*	Anggota Member	1	1	100%
Rudie Kusmayadi**	Anggota Member	2	2	100%
Setiawan Wangsaatmaja	Anggota Member	4	4	100%
Tomsi Tohir**	Anggota Member	2	2	100%
Humbul Kristiawan	Anggota Member	4	4	100%

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 tanggal 25 Mei 2023
** Diangkat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 dan Efektif menjabat pada tanggal 9 Agustus 2023 berdasarkan hasil keputusan Penilaian Kemampuan dan Kepatutan dari Otoritas Jasa Keuangan.
* Honorably dismissed based on one of the resolutions of the 2023 Extraordinary General Meeting of Shareholders (GMS) dated May 25, 2023
** Appointed based on one of the resolutions of the 2023 Extraordinary General Meeting of Shareholders (GMS) and effective on August 9, 2023 based on the results of the Fit and Proper Test decision from the Financial Services Authority.

Program Peningkatan Kompetensi Komite Tata Kelola Terintegrasi

Integrated Governance Committee Competency Improvement Program

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan	Waktu dan Tempat Pelaksanaan Waktu dan Tempat Pelaksanaan	Penyelenggara Organizer
Fahlino F. Sjuib	Ketua Merangkap Anggota Chairman Concurrently Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Farid Rahman	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Diding Sakri	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Rudie Kusmayadi	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Setiawan Wangsaatmaja	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Tomsi Tohir	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau Pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan	**Waktu dan Tempat Pelaksanaan** Waktu dan Tempat Pelaksanaan	**Penyelenggara** Organizer
Humbul Kristiawan	Anggota Member	GRI Certified Training Course	Denpasar, 21 - 23 November 2023 Denpasar, November 21 - 23 2023	National Center For Sustainability Reporting
		Seminar Outlook Perekonomian Indonesia Tahun 2024 Peluang dan Tantangan Untuk BPD Seluruh Indonesia The 2024 Indonesian Economic Outlook Seminar: Opportunities and Challenges for BPDs throughout Indonesia	Medan, 7 Desember 2023 Medan, December 7, 2023	FKDK BPDSI

Program Kerja dan Pelaksanaan Tugas Komite Tata Kelola Terintegrasi Tahun 2023

Selama tahun 2023 Komite Tata Kelola Terintegrasi telah melaksanakan kegiatan sesuai dengan program kerja yang telah ditetapkan. Tugas tersebut termasuk melakukan pemantauan dan melakukan evaluasi penerapan tata kelola terintegrasi konglomerasi keuangan bank **bjb**, diantaranya sebagai berikut:

1. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tugas dan fungsi Direktur yang membawahkan fungsi Pengawasan terhadap Lembaga Jasa Keuangan dalam Konglomerasi Keuangan.
2. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tugas dan fungsi dari Satuan Kerja Audit Internal Terintegrasi, Satuan Kerja Manajemen Risiko Terintegrasi dan Satuan Kepatuhan Terintegrasi.
3. Melakukan pemantauan terhadap Kinerja dan Profil Risiko dari perusahaan anak dan perusahaan terelasi dalam konglomerasi keuangan.
4. Melakukan evaluasi atas Pembinaan Entitas Utama terhadap Tata Kelola Perusahaan anak dan perusahaan terelasi dalam konglomerasi keuangan bank **bjb**.
5. Melakukan pemantauan terhadap kinerja perusahaan anak dan perusahaan terelasi dalam konglomerasi keuangan bank **bjb**.

Work Program and Implementation of The Duties of The Integrated Governance Committee In 2023

During 2023, the Integrated Governance Committee carried out activities in accordance with the established work programs. These duties included monitoring and evaluating the implementation of integrated governance of the bank **bjb** financial conglomerate, including the following:

1. Monitoring and evaluating the implementation of the duties and functions of the Director in charge of the Supervision function of Financial Services Institutions in the Financial Conglomerate.
2. Monitoring and evaluating the implementation of the duties and functions of the Integrated Internal Audit Unit, the Integrated Risk Management Unit and the Integrated Compliance Unit.
3. Monitoring the Performance and Risk Profile of subsidiaries and related companies in financial conglomerates.
4. Evaluating the Main Entity Guidance on Corporate Governance of subsidiaries and related companies in the bank **bjb** financial conglomerate.
5. Monitoring the performance of subsidiaries and related companies in the bank **bjb** financial conglomerate.

Organ dan Komite di Bawah Direksi

Dalam menjalankan tugasnya, Direksi dibantu oleh unit-unit yang berada di bawah Direksi diantaranya Sekretaris Perusahaan, Satuan Kerja Audit Internal, Divisi Manajemen Risiko dan Komite-komite yang bertugas untuk memberikan saran dan rekomendasi yang berhubungan dengan kebijakan-kebijakan dan arahan-arahan Direksi. Direksi dibantu oleh 6 (enam) komite, yaitu Komite Manajemen Risiko (KMR), Komite Kebijakan Perkreditan (KKP), Komite Pengarah Teknologi Informasi, Komite Manajemen Risiko Terintegrasi (KMRT), *Assets and Liability Committee* (ALCO) dan Komite Risiko Permodalan.

Sekretaris Perusahaan

Sekretaris Perusahaan (*Corporate Secretary*) memiliki peranan penting dalam menjembatani komunikasi baik kepada pihak internal maupun eksternal Perseroan seperti komunikasi dengan karyawan, regulator, para pemegang saham, investor, dan pemangku kepentingan lainnya. Sekretaris Perusahaan juga berperan dalam memastikan bahwa Perseroan telah patuh pada peraturan-undangan di bidang Pasar Modal. Komunikasi yang dibangun Sekretaris Perusahaan diselenggarakan melalui berbagai saluran yang dimiliki Perseroan seperti kantor dan nomor kontak, situs perusahaan, media sosial, lembar *feedback*, dan lainnya. Hal ini untuk memastikan bahwa Perseroan telah menjalankan fungsi keterbukaan informasi kepada para pemangku kepentingan.

Dasar Pengangkatan Sekretaris Perusahaan

Perseroan telah memiliki Divisi Sekretaris Perusahaan, sebagaimana disyaratkan POJK Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik. Berdasarkan Surat Keputusan Direksi bank **bjb** No 581/SK/DIR-HCA/2020 diputuskan bahwa Widi Hartoto sebagai Pemimpin Divisi Corporate Secretary Perseroan.

Organs and Committees Under the Directors

In carrying out its duties, the Directors is assisted by units under the Directors including the Corporate Secretary, Internal Audit Work Unit, the Risk Management Division and Committees in charge of providing advice and recommendations related to the Directors' policies and directives. The Directors was assisted by 6 (six) committees, namely the Risk Management Committee (KMR), the Credit Policy Committee (KKP), the Information Technology Steering Committee, the Integrated Risk Management Committee (KMRT), the Assets and Liability Committee (ALCO) and the Capital Risk Committee.

Corporate Secretary

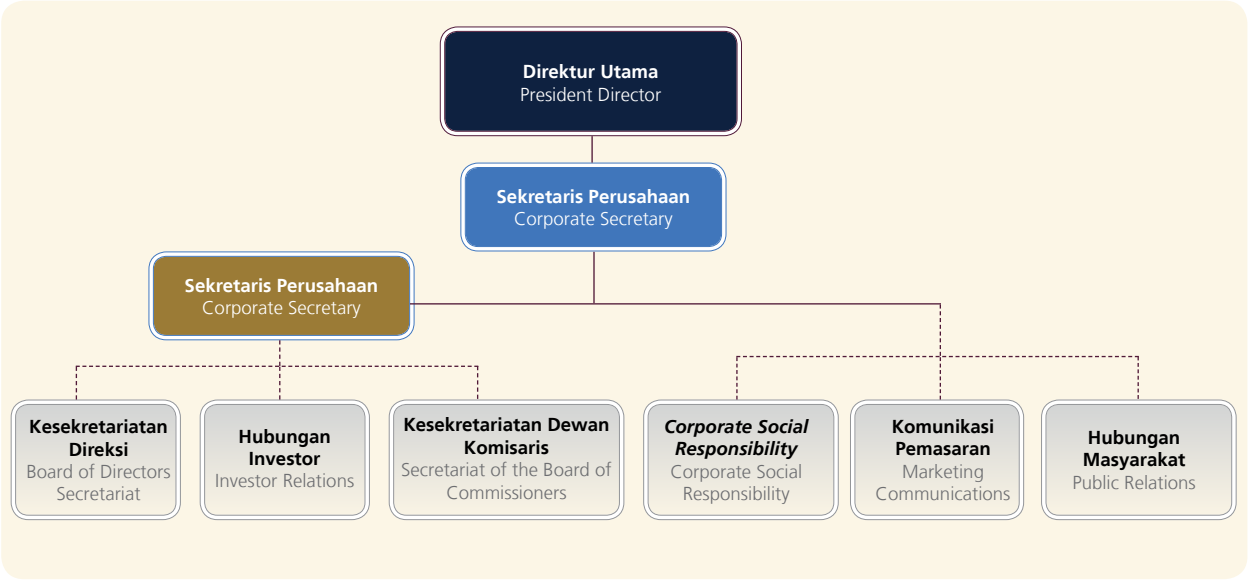
Corporate Secretary plays an important role in bridging communication to both internal and external parties of the company such as communication with employees, regulators, shareholders, investors, and stakeholders. Other interests. He also plays a role in ensuring that the company complies with regulations in the capital market. Communication built by the Corporate Secretary is held through various channels owned by the company such as office and contact number, company website, social media, feedback sheet, and others. This is to ensure that the company has exercised an information disclosure function to the stakeholders.

Policy of Appointment of Corporate Secretary

The Company has a Corporate Secretary Division, as required by OJK Regulation Number 35/POJK.04/2014 concerning Corporate Secretaries for Issuers or Public Companies. Based on the Decree of the Board of Directors of bank **bjb** No 581/SK/DIR-HCA/2020, it was decided that Widi Hartoto was the Head of the Company's Corporate Secretary Division.

Struktur Sekretaris Perusahaan

Corporate Secretary Structure



Keterangan/ Information:

- Garis Koordinasi / Garis Koordinasi
- Garis Komando / Command Line
- Direktur / Director
- Pemimpin Divisi / Division Leader
- Wakil Pemimpin Divisi / Vice Division Leader
- Pemimpin Grup / Group Leader
- Berjumlah dari Satu / Total of One

Fungsi, Tugas dan Tanggung Jawab Sekretaris Perusahaan

Sekretaris Perusahaan bertugas dan bertanggung jawab untuk:

1. Memformulasikan dan melaksanakan strategi humas (*public relations/investor relations*)/komunikasi promosi yang bertujuan meningkatkan citra dan reputasi Bank.
2. Merancang, mengembangkan dan melaksanakan strategi dan program kepedulian sosial/CSR dengan tepat sehingga dapat mengembangkan potensi yang ada dalam membangun reputasi di mata pihak eksternal dan membangun komitmen serta motivasi para karyawannya secara internal.
3. Menyusun dan mengkoordinasikan konsep komunikasi promosi produk dan jasa layanan ke pihak eksternal dengan tujuan mendukung pertumbuhan bisnis.
4. Menyusun, merumuskan dan mengembangkan kebijakan bidang kesekretariatan.
5. Mengelola kegiatan kesekretariatan untuk Direksi dan Dewan Komisaris.
6. Mengelola undangan rapat dan keluar masuknya informasi dari dan kepada Direksi dan Dewan Komisaris.
7. Mengkoordinasikan kegiatan rapat Direksi dan menjalankan fungsi sebagai notulis dalam rapat Direksi.
8. Mengelola penyusunan dan revisi atau pengembangan pedoman tugas Direksi dan Dewan Komisaris.
9. Mengelola kegiatan protokoler untuk Direksi dan Dewan Komisaris.

Functions, Duties and Responsibilities of Corporate Secretary

The corporate secretary is in charge and responsible for:

1. Formulate and implement public relations/ Investor Relations strategies/promotional communications aimed at enhancing the Bank's image and reputation.
2. To plan, develop and implement social/CSR strategies and programmes precisely so as to develop the potential that exists in building a reputation in the eyes of external parties and build the commitment and motivation of its employees internally.
3. Formulating and coordinating the concept of promotional communications products and services to external parties with the aim of supporting business growth.
4. To compile, formulate and develop policy of secretarial field.
5. Manage secretarial activities for the Directors and Board of Commissioners.
6. Manage the meeting invitations and exit the information from and to the directors and BOC.
7. Coordinate the meeting activities of the Directors and perform functions as a clerk in the Directors meeting.
8. Manage the preparation and revision or development of Directors duties and Board of Commissioners.
9. Managing the Protocol activities for the BOD and BOC.

10. Mengelola Laporan Khusus Direksi dan/atau Dewan Komisaris kepada lembaga eksternal.
11. Mengelola administrasi saham Bank.
12. Mengikuti perkembangan Pasar Modal khususnya peraturan perundang-undangan yang berlaku di bidang Pasar Modal.
13. Membantu Direksi dan Komisaris dalam pelaksanaan tata kelola perusahaan yang meliputi:
    a. Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada situs Web Bank.
    b. Penyampaian laporan kepada Otoritas Jasa Keuangan tepat waktu.
    c. Penyelenggaraan dan dokumentasi Rapat Umum Pemegang Saham.
    d. Penyelenggaraan dan dokumentasi Rapat Direksi dan/atau Rapat Dewan Komisaris.
    e. Pelaksanaan program orientasi terhadap perusahaan bagi Direksi dan/atau Dewan Komisaris.
14. Sebagai penghubung antara Bank dengan pemegang saham, Otoritas Jasa Keuangan, dan pemangku kepentingan lainnya.
15. Melakukan koordinasi dengan Divisi Pengendalian Keuangan dalam hal penatausahaan pembagian dividen dan pembuatan laporan modal secara periodik serta laporan atas setiap perubahan modal kepada Regulator.
16. Mengawasi semua komunikasi eksternal agar semua pesan keluar sudah dibuat dengan jelas dan konsisten dengan strategi komunikasi Perusahaan.
17. Menyusun siaran pers yang efektif, mempersiapkan informasi bagi jurnalis dalam bentuk media kits, dan memanfaatkan website perusahaan secara maksimal.
18. Secara proaktif dan kreatif mengidentifikasikan peluang serta bahan cerita yang dapat mengangkat citra dan reputasi di mata publik.
19. Menerbitkan tulisan-tulisan editorial terpilih (siaran *pers*, wawancara dan laporan) lewat media yang cocok, dan meng-*update* kanal-kanal komunikasi internal.
20. Mempersiapkan *draft* pidato dan isi wawancara bagi para anggota Dewan dan pejabat eksekutif Bank, serta mengatur wawancara dan kontak lain dengan pihak media.
21. Mengevaluasi program periklanan dan promosi Bank serta kesesuaiannya dengan program humas lainnya.
22. Mengarahkan aktivitas dari agensi eksternal/konsultan yang mengembangkan dan melaksanakan strategi komunikasi serta program informasi.
23. Merancang dan mengembangkan program kepedulian sosial/CSR dan melaksanakannya sebagai proyek-proyek yang memiliki cakupan, pencapaian (*milestone*), batas waktu, batas anggaran dan hasil-hasil (*deliverables*) yang jelas.
24. Menunjuk, mengarahkan, memantau dan mengkaji ulang kinerja dari para Manager proyek.
25. Mengevaluasi program-program CSR dalam hal citra serta reputasi yang terbangun.
26. Mengevaluasi hasil survei kepuasan nasabah dan komunikasi pemasaran. Jika diperlukan, dapat merekomendasikan pengemasan ulang (*repackaging*) dari produk-produk yang sudah ada.

10. Manage the special report of the Directors and/or Board of Commissioners to external institutions.
11. Manage Bank Stock administration.
12. Follow the development of capital market, especially the prevailing laws and regulations in the field of capital market.
13. Assisting directors and Commissioners in the implementation of corporate governance which includes:
    a. Disclosure of information to the public, including the availability of information on the Bank's Web site;
    b. Submission of reports to a Physical authority on time;
    c. Maintenance and documentation of the general meeting of Shareholders;
    d. Maintenance and documentation of the Directors meeting and/or Board of Commissioners meeting; and
    e. Implementation of orientation program of the company for Directors and/or Board of Commissioners.
14. As a liaison between the Bank and its shareholders, the Financial Services Authority, and other stakeholders.
15. Coordinate in the administration of dividend distribution and the creation of capital reports periodically and report on any changes of capital to the Regulator.
16. Supervise all external communications so that all outgoing messages are clearly made and consistent with the company's communication strategy.
17. Preparing effective press releases, prepare information for journalists in the form of media kits, and make maximum use of the company website.
18. Proactively and creatively identifying opportunities and story material that can raise the image and reputation in the eyes of the public.
19. Publishing selected editorial articles (press releases, interviews and reports) through appropriate media, and update internal communication channels.
20. Preparing draft speeches and interview content for Board members and Bank executive officers, and arranging interviews and other contacts with the media.
21. Evaluating the Bank's advertising and promotion programs and their suitability with other public relations programs.
22. Directing the activities of external agencies/consultants who develop and implement communication strategies and information programs.
23. Designing, developing, and implementing social awareness/CSR programs that have clear scope, milestones, time limits, budget limits and deliverables.
24. Appointing, directing, monitoring, and reviewing the performance of project managers.
25. Evaluating CSR programs in terms of the image and reputation they build.
26. Evaluating the results of customer satisfaction surveys and marketing communications. If necessary, it can recommend repackaging of the existing products.

Profil Sekretaris Perusahaan

Profile of Corporate Secretary



Widi Hartoto

Sekretaris Perusahaan /
Corpotate Secretary

Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Jakarta, 17 Juni 1979, usia 44 tahun per Desember 2023.

Born in Jakarta, June 17, 1979, 44 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• S1 Ekonomi, Universitas Prof. DR. Moestopo tahun 2003 • S2 Magister Management, Universitas Widyatama tahun 2012	• Bachelor of Economics, Prof. University. DR. Moestopo in 2003 • Masters in Management, Widyatama University in 2012
Riwayat Penunjukan	**Legal Basis for Appointment**
Surat Keputusan Direksi bank **bjb** No 0581/SK/DIR-HCA/2020 efektif sejak 3 Februari 2020.	Decree of the Directors of bank **bjb** No 0581/SK/DIR-HCA/2020 effective from February 3, 2020.
Pengalaman Kerja	**Work Experience**
Memiliki pengalaman kerja di bank **bjb** sebagai: • Wakil Pemimpin Divisi Corporate Secretary (Desember 2017 – Februari 2017) • Pemimpin Grup Kesekretariatan Direksi (September 2015 – Desember 2017)	Has experience working at bank **bjb** as: • Deputy Head of Corporate Secretary Division (December 2017 – February 2020) • Head of the Directors Secretariate Group (September 2015 – December 2017)
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 5 dari Badan Sertifikasi Manajemen Risiko (BSMR)	Level 5 Risk Management Certification from the Risk Management Certification Agency (BSMR)

Program Peningkatan Kompetensi Sekretaris Perusahaan

Corporate Secretary Competency Improvement Program

Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	**Waktu Pelaksanaan** Implementation Time	**Penyelenggara** Organizer
Peraturan OJK Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum Strategi Jitu Implementasi GCG Dalam Rangka Mencapai Peringkat GCG OJK Regulation Number 17 of 2023 concerning Application of Governance for Commercial Banks, Key Strategy in GCG Implementation to Achieve GCG Rank	Juni 2023 June 2023	LMI (Learning Media Indonesia)
Refreshment Sertifikasi Manajemen Risiko Refreshment Sertifikasi Manajemen Risiko	Juli 2023 July 2023	ARFAIDAMS SECRET
Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business	Agustus 2023 August 2023	**bjb** University
Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui *Fee Based Income* Kredit Yang Berkualitas Executive Workshop Tahun 2023: Maintaining Business Growth Momentum to Achieve the 2023 Achievement by Fee Based Income of Qualified Loans	September 2023 September 2023	TD Consultant

Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	**Waktu Pelaksanaan** Implementation Time	**Penyelenggara** Organizer
Executive Workshop 2023 *Be One*: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: Collaboratively Solid Unity	Oktober 2023 October 2023	Tagar Media Indonesia
Pengenalan Digital Introduction to Digital	November 2023 November 2023	**bjb** University
Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop Tahun 2023 One Energy to Strengthen Synergy and Competitive Superiority	Desember 2023 December 2023	**bjb** University

Pelaksanaan Tugas Sekretaris Perusahaan Tahun 2023

Selama tahun 2023, Sekretaris Perusahaan telah melaksanakan tugas dan tanggung jawabnya yakni:

1. Mempersiapkan rapat Dewan Komisaris dan Direksi, mencatat hasil rapat dan mendistribusikannya kepada pihak pihak yang berkepentingan.
2. Mengirimkan pemberitahuan dan mempersiapkan segala sesuatu terkait dengan penyelenggaraan Rapat Umum Pemegang Saham dan mempublikasikan hasil keputusan rapat.
3. Menjaga hubungan baik dengan Otoritas Pasar Modal dan mempersiapkan laporan – laporan mengenai pengungkapan keterbukaan informasi Perseroan sesuai dengan ketentuan yang berlaku.
4. Melakukan koordinasi dan administrasi pencatatan kepemilikan Saham dan tindakan korporasi.
5. Mengkoordinasikan kegiatan *public relations* dan marketing *communications* untuk Perseroan.
6. Mengelola dan melakukan kegiatan promosi produk dan jasa Perseroan, termasuk pembuatan Buku Laporan Tahunan.
7. Mengkoordinasikan dan memantau tindak lanjut atas pengaduan nasabah.
8. Melaksanakan pembinaan cabang dalam bidang kehumasan, pengaduan nasabah, dan kesekretariatan.
9. Melaksanakan program CSR (*Corporate Social Responsibility*) sebagai wujud kepedulian dan kontribusi Perseroan terhadap peningkatan kualitas hidup masyarakat sekitar.

Implementation of Corporate Secretary Duties In 2023

During 2023, the Corporate Secretary has carried out his duties and responsibilities namely:

1. Preparing the meeting of the Board of Commissioners and the Directors, recording the results of the meeting and distributing it to interested parties.
2. Sending notifications and preparing everything related to holding the General Meeting of Shareholders and publishing the results of the meeting decisions.
3. Maintaining good relations with the Capital Market Authority and preparing reports regarding the disclosure of the Company's information disclosure in accordance with applicable regulations.
4. Coordinating and administering the registration of share ownership and corporate actions.
5. Conducting coordination of public relations and marketing communications activities for the Company.
6. Managing and performing promotional activities for the Company's products and services, including Annual Report Book drafting.
7. Coordinating and monitoring follow-up on customer complaints.
8. Carrying out branch development in the field of public relations, customer complaints, and secretarial.
9. Implementing the CSR (Corporate Social Responsibility) program as a form of the Company's concern and contribution to improving the quality of life of the surrounding community.

Satuan Kerja Audit Internal

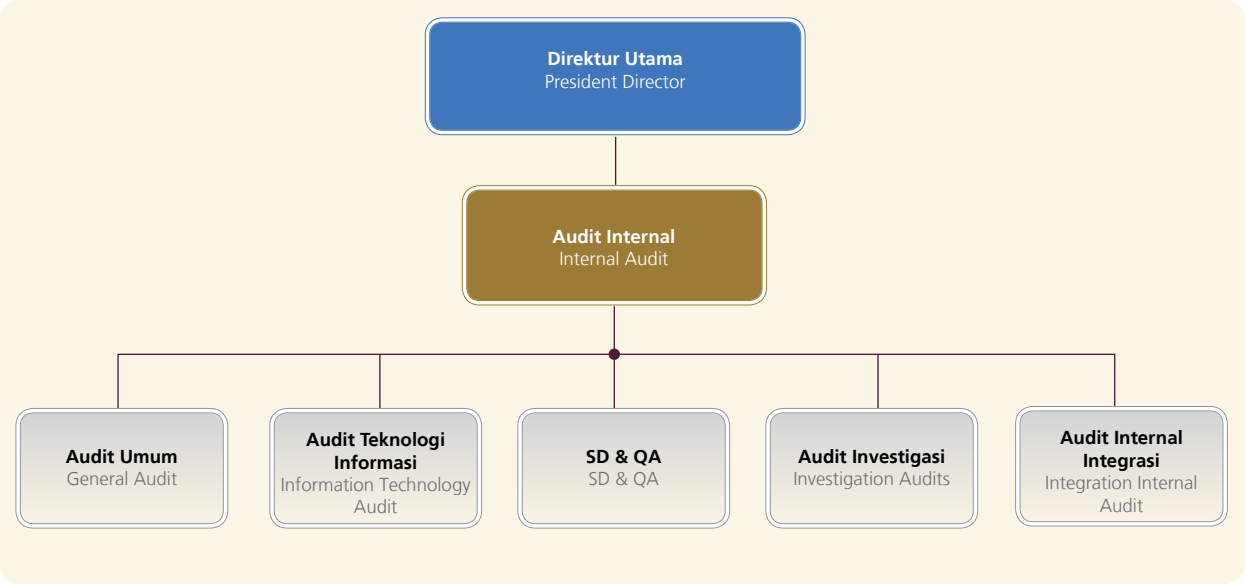
Struktur Organisasi Satuan Kerja Audit Internal

Struktur Organisasi SKAI telah sesuai dengan Surat Keputusan Direksi nomor SK No. 0196/SK/DIR-PST/2023 tanggal 19 Juni 2023 tentang Struktur Organisasi bank **bjb** sebagai berikut:

Internal Audit Work Unitl

Internal Audit Work Unit Organizational Structure

The SKAI Organizational Structure had been in accordance with Decree of the Directors number No. 0196/SK/DIR-PST/2023 dated June 19, 2023 concerning bank **bjb** Organizational Structure as follows:



Kedudukan Satuan Kerja Audit Internal Dalam Struktur Organisasi

Sesuai dengan isi Piagam Audit Internal yang terdapat dalam Kebijakan Audit Internal Nomor 0254/SK/DIR-SKA/2022 tanggal 15 Juni 2022, Kedudukan SKAI adalah:

1. Pemimpin SKAI diangkat dan diberhentikan oleh Direktur Utama atas persetujuan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit. Pengangkatan dan pemberhentian tersebut dilaporkan kepada Regulator.
2. Pemimpin SKAI berada dibawah Direktur Utama dan bertanggung jawab langsung kepada Direktur Utama serta memiliki hubungan koordinasi dengan Dewan Komisaris.
3. Seluruh auditor internal dan petugas kontrol internal bertanggung jawab kepada Pemimpin SKAI sesuai dengan hierarki organisasi.
4. Fungsi kontrol internal berperan sebagai mitra strategis dan menyampaikan hasil kegiatannya kepada masing-masing Pemimpin Kantor Cabang dan Pemimpin Kantor Wilayah.
5. SKAI menjalankan fungsi audit internal terintegrasi dalam konglomerasi keuangan Bank.
6. Dalam menjalankan fungsi audit internal terintegrasi, SKAI memiliki hubungan koordinasi dengan Direktur yang ditunjuk untuk melakukan fungsi pengawasan terhadap Lembaga Jasa Keuangan yang tergabung dalam konglomerasi keuangan.

Internal Audit Work Unit Position In Organizational Structure

In accordance with the contents of the Internal Audit Charter contained in the Internal Audit Policy Number 0254/SK/DIRSKA/2022 dated June 15, 2022, the position of SKAI is:

1. The leader of SKAI was appointed and dismissed by the President Director on the Board of Commissioner's approval by considering the Audit Committee recommendation. The appointment and termination are reported to the Regulator.
2. The leader of SKAI is under the President Director and is directly responsible to the President Director and has a coordination relationship with the Board of Commissioners.
3. All internal auditors and internal control officers are responsible to the leaders of the SKAI in accordance with the organizational hierarchy.
4. The function of internal control serves as strategic partner and convey the results of activities to each branch office leader and regional office leader.
5. SKAI performs integrated internal audit function in the Bank's financial conglomeration.
6. In conducting integrated internal audit function, SKAI has a coordination relationship with the Director appointed to perform the supervisory function of the Financial Services Board incorporated in the financial conglomerate.

Profil Pemimpin Satuan Kerja Audit Internal

Profile of the Head of the Internal Audit Work Unit



Joko Hartono Kalisman

Pemimpin Satuan Kerja Audit Internal/
Head of Internal Audit Unit

Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Bandung, 25 Januari 1973 saat ini berusia 50 tahun.

Born in Bandung, January 25 1973, currently 50 years old.

Riwayat Pendidikan	Educational Background
• Sarjana Akuntansi, Universitas Padjadjaran tahun 2002 • Magister Manajemen, Universitas Padjadjaran tahun 2006 • Doktor Manajemen, Universitas Padjadjaran tahun 2019	• Bachelor of Accounting, Padjadjaran University in 2002 • Master of Management, Padjadjaran University in 2006 • Doctor of Management, Padjadjaran University in 2019
Dasar Hukum Pengangkatan	**Appointment History**
Menjabat sebagai Pemimpin Satuan Kerja Audit Internal berdasarkan Surat Keputusan Direksi No. 1516/SK/DIR-HC/2018.	Appointed as the Head of the Internal Audit Work Unit based on the Decree of the Board of Directors No. 1516/SK/DIR-HC/2018.
Pengalaman Kerja	**Work Experience**
Bergabung di bank **bjb** sejak 1997 dengan riwayat jabatan sebagai berikut: • Pemimpin Satuan Kerja Audit Internal sejak Desember 2018 hingga saat ini • Pemimpin Divisi KPR dan KPB sejak Oktober 2018 hingga Desember 2018 • CEO Regional 5 sejak Mei 2017 hingga Oktober 2018 • Pemimpin Kantor Cabang Utama Bandung sejak Mei 2016 hingga Mei 2017	Joined bank **bjb** since 1997 with the following position history: • Head of the Internal Audit Work Unit from December 2018 until now • Head of the KPR and KPB Division from October 2018 to December 2018 • CEO Regional 5 from May 2017 to October 2018 • Head of Bandung Main Branch Office from May 2016 to May 2017
Sertifikasi	**Certification**
• ISO 37301:2021 – Sistem Manajemen Kepatuhan • General Banking Level 3 • Qualified Internal Auditor • Chartered Accountant • Certified Anti Fraud Manager • ISO 37001 Anti-Bribery Certification • Prince2 Foundation • Sertifikasi Manajemen Risiko Jenjang 7 • IIAP • Certified Anti Fraud Manager (CAFM)	• ISO 37301:2021 – Sistem Manajemen Kepatuhan • General Banking Level 3 • Qualified Internal Auditor • Chartered Accountant • Certified Anti Fraud Manager • ISO 37001 Anti-Bribery Certification • Prince2 Foundation • Level 7 Risk Management Certification • IIAP • Certified Anti Fraud Manager (CAFM)

Pihak yang Mengangkat dan Memberhentikan Kepala Satuan Kerja Audit Internal

Pemimpin SKAI diangkat dan diberhentikan oleh Direktur Utama atas persetujuan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit. Pengangkatan dan pemberhentian tersebut dilaporkan kepada Regulator.

Internal Audit *Charter*

Dengan adanya perubahan regulasi mengenai audit internal yaitu POJK Nomor 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum maka SKAI melakukan penyesuaian terhadap Kebijakan dan Piagam Audit Internal yaitu:

1. Kebijakan Audit Internal yang telah disahkan oleh Direksi dengan nomor 0254/SK/DIR-SKA/2022 tanggal 15 Juni 2022.

2. Piagam Audit Internal yang telah disahkan oleh Dewan Komisaris dan Direksi.

Kebijakan dan Piagam Audit Internal ini merupakan acuan dalam pelaksanaan kegiatan audit dan menyikapi perkembangan regulasi serta perubahan yang dinamis. Piagam Audit Internal berisi antara lain:

Bab I Visi, Misi, dan Fungsi
Bab II Struktur, Kedudukan dan Ruang Lingkup
Bab III Tugas, Tanggung Jawab dan Wewenang
Bab IV Auditor Internal
Bab V Objek Audit
Bab VI Pelaporan dan Pemantauan
Bab VII *Quality Assurance*
Bab VIII Lain-lain

Tugas dan Tanggung Jawab Satuan Kerja Audit Internal

Tujuan dari Satuan Kerja Audit Internal adalah untuk mengarahkan dan mengkoordinasikan pengembangan strategi audit internal dan penetapan standard, kebijakan dan panduan audit yang efektif berdasarkan metodologi risk based audit terhadap aspek dan unsur yang melekat pada organisasi Perseroan dengan melakukan penilaian terhadap kecukupan struktur pengendalian internal, efektivitas struktur pengendalian internal, dan penilaian kualitas kerja serta mengevaluasi risiko, mengidentifikasi penyimpangan, sehingga dapat memberikan rekomendasi yang memberi nilai tambah dalam menyelesaikan atau mengantisipasi masalah yang terkait dengan operasional perbankan yang meliputi pelaksanaan audit umum, audit TI, audit terintegrasi dalam konglomerasi keuangan dan audit investigasi.

Satuan Kerja Audit Internal (SKAI) memiliki tugas dan tanggung jawab yaitu:

Parties Who Appointed and Dismissed the Head of the Internal Audit Work Unit

The Head of SKAI is appointed and dismissed by the President Director with the approval of the Board of Commissioners taking into account the recommendations of the Audit Committee. Such appointments and dismissals are reported to the Regulator.

Internal Audit Charter

With the change of regulation on internal audit of OJK Regulation No. 1/POJK.03/2019 dated January 28, 2019 concerning the implementation of internal Audit function in commercial banks then SKAI make adjustments to the policy and charter of Internal Audit:

1. Internal Audit Policy which has been approved by the Board of Directors with number 0254/SK/DIR-SKA/2022 dated June 15, 2022.
2. Internal Audit Charter which has been ratified by the Board of Commissioners and Directors.

This policy and Internal Audit Charter is a reference in the implementation of audit activities and addressing the development of regulations and dynamic changes. The Internal Audit charter includes:

Chapter I Vision, Mission, and Functions
Chapter II Structure, Position and Scope
Chapter III Duties, Responsibilities and Authorities
Chapter IV Internal Auditor
Chapter V Object Audit
Chapter VI Reporting and Monitoring
Chapter VII Quality Assurance
Chapter VIII Others

Duties and Responsibilities of Internal Audit Work Unit

The objective of the Internal Audit Work Unit is to direct and coordinate the development of internal audit strategies and the establishment of effective audit standards, policies, and guidelines based on risk-based audit methodology on aspects and elements inherent in the Company's organization by assessing the adequacy of the internal control structure, the effectiveness of the internal control structure, and the quality of work, as well as evaluating risks, identifying deviations, so as to provide recommendations that add value in resolving or anticipating problems related to banking operations, which include the implementation of general audits, IT audits, integrated audits in the financial conglomerate, and investigative audit.

The Internal Audit Unit (SKAI) has the duties and responsibilities:

1. Menyusun dan melaksanakan rencana kerja audit internal tahunan.
2. Melakukan evaluasi atas efektivitas semua tingkatan organisasi dalam pengelolaan sumber daya Bank serta ketaatan kepada kebijakan dan prosedur yang telah ditetapkan.
3. Memberi rekomendasi penyempurnaan pengendalian internal untuk melindungi sumber daya, mendorong pertumbuhan, serta penerapan tata kelola perusahaan yang baik dan prinsip kehati-hatian.
4. Menyusun dan memelihara kebijakan dan prosedur kerja audit internal sesuai standar audit terkini.
5. Menetapkan rencana kerja pengembangan kompetensi auditor intern, serta menyusun program evaluasi mutu kegiatan audit internal.
6. Membuat dan menyampaikan laporan hasil audit, memonitor pelaksanaan tindak lanjut, serta mengevaluasi kecukupan penyelesaian tindak lanjut.
7. Memberikan konsultasi, baik berdasarkan kebutuhan pihak auditee ataupun secara proaktif dari SKAI. Aktivitas konsultasi tidak berarti bahwa subjek pembahasan akan dikecualikan dari pemeriksaan.
8. Melakukan pemeriksaan khusus atau investigasi dan memberikan rekomendasi sanksi sesuai hasil pemeriksaan.
9. Bekerja sama dengan Komite Audit dalam hal evaluasi dan penyempurnaan tata kelola perusahaan, manajemen risiko dan pengendalian internal.
10. Mengungkapkan segala bentuk potensi benturan kepentingan atas kegiatan atau objek yang akan diperiksa, termasuk masa tunggu atas posisi tersebut melaksanakan penugasan audit.
11. Melaksanakan evaluasi terhadap efektivitas dan keberlanjutan implementasi Standar Sertifikasi Manajemen di Perseroan.

Kewenangan Satuan Kerja Audit Internal

Satuan Kerja Audit Internal memiliki wewenang antara lain:

1. Melakukan audit terhadap semua proses bisnis, kegiatan, dan unit kerja sesuai dengan ruang lingkup kerja SKAI.
2. Melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris dan/atau Komite Audit.
3. Mengadakan rapat secara berkala dan insidentil dengan Direksi, Dewan Komisaris dan/atau Komite Audit.
4. Berkoordinasi dengan pihak internal antara lain Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan maupun eksternal antara lain ahli hukum atau auditor eksternal untuk menghindari duplikasi kegiatan audit dan dalam rangka terlaksananya evaluasi pengendalian internal secara efektif. Prosedur koordinasi mengikuti kode etik auditor internal tentang kerahasiaan.
5. Apabila dalam pelaksanaan audit membutuhkan kompetensi khusus yang belum dimiliki, maka dapat dipertimbangkan menggunakan tenaga ahli dari luar dengan tetap mematuhi standar pelaksanaan fungsi audit yang berlaku.
6. Investigasi terhadap indikasi tindak kecurangan (*fraud*) atau inefisiensi yang dapat menimbulkan dampak finansial dan/atau non-finansial bagi Bank.

1. To compile and implement the annual internal audit work plan.
2. Evaluate the effectiveness of all levels of prganization in the management of the Bank's resources as well as adherence to the policies and procedures that have been established.
3. To recommend improvement of internal controls to protect resources, promote growth, and the implementation of corporate governance and prudence principles.
4. To develop and maintain internal audit work policies and procedures as per the latest audit standards.
5. To determine the work plan of competency development of internal auditor, as well as to develop quality evaluation program.
6. Create and deliver audit results reports, monitor follow-up implementation, and evaluate the adequacy of follow-up solutions.
7. Provide consultation, either based on the needs of the auditee or proactively from the SKAI. The consultation activity does not mean that the subject matter will be excluded from audit.
8. Conducting a special examination or investigation and providing the recommendation of sanctions according to the examination results.
9. Cooperate with the Audit Committee in terms of Evaluation and improvement of corporate governance, risk management and internal control.
10. Disclosing any potential conflict of interest to the activities or objects to be examined, including the waiting period for the position to carry out the audit assignment.
11. Evaluating the effectiveness and sustainability of the implementation of Management Certification Standards in the Company.

Internal Audit Work Unit Authority

The Internal Audit unit has the authority to:

1. Audit all business processes, activities, and work units in accordance with the scope of work SKAI.
2. Communicate directly with the Directors, Board of Commissioners and/or Audit committee.
3. Convening periodic meetings and incidental to the Directors, Board of Commissioners and/or Audit committee.
4. Coordinate with internal parties such as risk management and Compliance Unit and other legal experts, among others, jurists or external auditors to avoid duplication of audit activitie s and in the framework of evaluation Effective internal control. Coordination procedure follows the code of Ethics of internal auditors on confidentiality.
5. If in the implementation of the audit requires special competence that is not yet owned, it can be considered using outside experts while adhering to the implementation standards of the audit function.
6. Investigation of the indication of fraud or inefficiencies that may result in financial and/or non-financial impacts to the Bank.

7. Melakukan penilaian terhadap kecukupan hasil tindak lanjut atas temuan audit yang dilaksanakan oleh auditee.
8. Dalam penugasan audit, SKAI berhak melakukan akses penuh, tanpa pembatasan terhadap seluruh fungsi, catatan, kekayaan dan pegawai Bank yang berkaitan dengan pelaksanaan pemeriksaan dengan cara:
   a. Memasuki, melihat, meninjau, mengamati semua gedung kantor, bangunan, tempat penyimpanan, serta objek audit yang memiliki keterkaitan/kepentingan Bank.
   b. Meminta, melihat dan mempergunakan semua data/ informasi, register, buku, surat, notulen, hasil survei, laporan dan dokumen lain yang diperlukan sehubungan dengan tugas audit.
   c. Melakukan pengamatan dan pengujian fisik uang kas, surat berharga, dokumen, persediaan dan lain sebagainya.
   d. Melakukan akses terhadap semua catatan dan keterangan mengenai karyawan, sumber daya, dana, kredit serta aset Bank lainnya yang berkaitan dengan audit.
   e. Melakukan akses (fisik dan logik) terhadap sistem teknologi informasi Bank berupa data, jaringan (*network*), komunikasi, *software* dan *hardware*.
   f. Meminta keterangan kepada semua pejabat dan setiap orang, perorangan atau dalam kedudukannya sebagai pegawai suatu organisasi yang memiliki keterkaitan dengan kegiatan operasional.
9. Berkoordinasi dengan organisasi dalam Bank terkait dengan implementasi Standar Sertifikasi Manajemen.

7. Assessment of the adequacy of follow-up results for the audit findings carried out by the auditee.
8. In the audit assignment, the SKAI reserves the right to perform full access, without limitation all functions, records, wealth and employees of the Bank relating to the conduct of inspections by:
   a. Entering, viewing, reviewing, observing all office buildings, buildings, storage areas, and audit objects that have the relation/ interests of the Bank.
   b. Request, view and use of all data/ information, registers, books, letters, notulent, survey results, reports and other documents required in connection with the audit assignment.
   c. Observe and physical testing of cash, marketable securities, documents, supplies, etc.
   d. Access to all records and information about the employees, resources, funds, credits and other assets of the Bank relating to the audit.
   e. Access (physical and logical) to the system of information technology in the form of data, network (network), communication, software and hardware.
   f. Request for information to all officers and persons, individuals or in their position as employees of an organization that has interconnectedness with operational activities.
9. Coordinate with organizations within the Bank regarding the implementation of Management Certification Standards.

Komposisi Personil Satuan Kerja Audit Internal

Jumlah pegawai SKAI saat ini adalah 55 (lima puluh lima) orang, dengan rincian sebagai berikut:

Internal Audit Personnel Composition

The number of SKAI employees currently is 55 (fifty five) people, with the following details:

Jabatan Position	SDQA	AU1	AU2	AU3	AU4	AU5	AI	ATI	AIT	Total
Grup *Head* Group *Head*	1	1	1	1	1	1	1	1	1	9
Manager Manager	3	1	1	1	1	1	1	2	1	12
Officer Officer	1	1	1	1	1	1	1	1	1	9
Staff Staff	4	2	2	2	2	2	4	4	2	24
Jumlah Total	7	5	5	5	5	5	7	8	5	55

Program Peningkatan Kompetensi Satuan Kerja Audit Internal

Kualitas auditor merupakan salah satu faktor penting dalam pelaksanaan audit internal. Atas hal tersebut, SKAI melakukan pengembangan kemampuan, kompetensi, pengetahuan

Internal Audit Work Unit Competence Improvement Program

Auditor quality is an important factor in implementing internal audits. Due to this, SKAI develops abilities, competencies, knowledge and professionalism by involving auditors in training,

dan profesionalisme dengan mengikutsertakan auditor pada pelatihan, *workshop*, sertifikasi auditor berskala nasional maupun internasional sesuai dengan kebutuhan yang disesuaikan dengan kegiatan pemeriksaan serta pengajuannya dikoordinasikan dengan **bjb** *University*. Adapun rincian pelaksanaan program pendidikan dan pelatihan yaitu sebagai berikut:

workshops, national and international scale auditor certification according to needs that are tailored to audit activities and submissions are coordinated with **bjb** University. The details of the implementation of the education and training program are as follows:

Pendidikan & Pelatihan SKAI Tahun 2023 SKAI Education and Training In 2023		
Periode Period	**Public/ Internal Training** Public/ Internal Training	**Sertifikasi** Certification
Triwulan 1 Quarter 1	• Pembelajaran *Corporate Finance* • Pembelajaran *Public Training* "Standar Audit Internal & Kode Etik Profesi • Pembelajaran *Public Training Workshop "Digital Audit"* • Pembelajaran *Public Training Workshop* BPD *Sharing Corner* • Pembelajaran *Financial Administration* • Pebelajaran *Branch Operation Management* • Pembelajaran *Public Training Workshop* Nasional Teknik Pencegahan Pendeteksian & Investigasi *Fraud* Dalam Industri Perbankan di Era Digital • Pembelajaran *Treasury Development* Program *Batch* 2 Tahun 2023 • Pembelajaran *Banking Operation Management* Tahun 2023 • Pembelajaran *Report Writing* • Pembelajaran *Branch Operation Management* • Pembelajaran *Data Administration* • Pembelajaran *Public Training Social Governance* (ESG) pada Perusahaan Keuangan dan Perbankan • Pembelajaran *Workshop* Nasional • Corporate Finance Learning • Public Training on "Internal Audit Standards & Profession Code of Ethic • Public Training Workshop "Digital Audit" Learning • Public Training Workshop BPD Sharing Corner Learning • Financial Administration Learning • Branch Operation Management Learning • Learning of Public Training National Workshop on Techniques for Preventing Fraud Detection & Investigation in the Banking Industry in the Digital Era • Learning from Treasury Development Program Batch 2 in 2023 • Banking Operation Management Learning in 2023 • Report Writing Learning • Branch Operation Management Learning • Data Administration Learning • Public Training on Social Governance (ESG) in Financial and Banking Companies • National Workshop Learning	• Certified Practitioner Internal Auditor (CPIA) • *Refreshment & Resertifikasi CAFM* • *Refreshment* Sertifikasi Manajemen Risiko • Certified Practitioner Internal Auditor (CPIA) • Refreshment & Resertifikasi CAFM • Risk Management Certification Refreshment
Triwulan 2 Quarter 2	• *Retirement Preparation Session* • *Webinar Anti Money Laundering in Digital Era* • *Assets Management Skills* dan Kompetensi Lain yang Serumpun • *Webinar BPD Sharing Corner Ladies Bankers* • *Refreshment* Sertifikasi Manajemen Risiko • *Assesment Skill Recruitment & Hiring Skill Manpower Regulation and Knowledge Performance Management Skill & Knowledge and Staffing* • *Training Awareness* Sistem Manajemen Kepatuhan (SMK) ISO 37301: 2021 • *Webinar* Peluang *Metaverse* di Industri Jasa Keuangan • *Business Continuity Management* (BCM) *System* • *Webinar Fundamental of Wealth Management* • *Data Administration* • *Webinar Financial Industry Transformation Strengthening Reputation & Trust* • *Webinar* Memperkuat Ketahanan Nasional di Industri Jasa Keuangan • *Webinar* Membangun Transaksi Keuangan Digital yang Aman dan Berintegritas Tinggi – Membangun Keyakinan Nasabah Aset Digital dari Risiko Siber • Retirement Preperation Session • Webinar Anti Money Laundering in Digital Era • Assets Management Skills and Other Parallel Competencies • Webinar BPD Sharing Corner Ladies Bankers • Risk Management Certification Refreshment • Assesment Skill Recruitment & Hiring Skill Manpower Regulation and Knowledge Performance Management Skill & Knowledge and Staffing • ISO 37301: 2021 Compliance Management System (SMK) Awareness Training	• Certified Practitioner Internal Auditor (CPIA) • Certified Risk Professional • Certified Practitioner Internal Auditor (CPIA) • Certified Risk Professional

Pendidikan & Pelatihan SKAI Tahun 2023 SKAI Education and Training In 2023		
Periode Period	**Public/ Internal Training** Public/ Internal Training	**Sertifikasi** Certification
	• Webinar Peluang Metaverse in the Financial Services Industry • Business Continuity Management (BCM) System • Webinar Fundamental of Wealth Management • Data Administration • Webinar Financial Industry Transformation Strengthening Reputation & Trust • Webinar Strengthening National Resilience in the Financial Services Industry • Webinar on Establishing Secure and High-Integrity Digital Financial Transaction – Building Customer Trust on Digital Assets and Cyber Risk	
Triwulan 3 Quarter 3	• Pelatihan menghadapi Sertifikasi CAFM & Ujian Sertifikasi CAFM • *Refreshment* BSMR • Training dealing with CAFM Certification & CAFM Certification Test • Refreshment BSMR	• Qualified Internal Auditor (QIA) • *Certified Anti Fraud Manager* (CAFM) • Qualified Internal Auditor (QIA) • Certified Anti Fraud Manager (CAFM)
Triwulan 4 Quarter 4	• Seminar Nasional Internal Audit 2023 (SNIA 2023) • Penyusunan Laporan Efektif Untuk Auditor • *Workshop* Pengenalan Tata Kelola Perusahaan Efek • *Workshop* Peningkatan Kapabilitas SPI Korporasi FKSPI Wilayah Jabar Banten 2023 • Penerapan Program APU PPT • *Workshop* SKAI 2023: Refreshment Knowledge Auditor Demi Menjaga Suistanability dan Disrupsi Digital Bisnis Bank. • The 2023 Internal Audit National Seminar (SNIA 2023) • Effective Report Drafting for Auditor • Workshop on Introduction to Securities Company Governance • Workshop on Improving Corporate SPI Capability, FKSPI West Java Banten Region 2023 • Implementation of the APU PPT Program • SKAI Workshop 2023: Refreshment of Auditor Knowledge to Maintain Sustainability and Digital Disruption of Bank Business.	• *Certified Ethical Hacker* (CEH) • *Certified Ethical Hacker (CEH)*

Sertifikasi Profesi Personil Satuan Kerja Audit Internal

Professional Certification of Internal Audit Work Unit Personnel

No.	Sertifikasi Certification	Deskripsi Description	Jumlah Pegawai Tersertifikasi Number of Certified Employees
1	BSMR 1	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency	11
2	BSMR 2	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency	12
3	BSMR 3	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency	9
4	BSMR 4	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency	-
5	BSMR 5	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency	1
6	CA	*Chartered Accountant* Chartered Accountant	1
7	CAFM	*Certified Anti Fraud Manager* Certified Anti Fraud Manager	3
8	CBIA	*Certified Bank Internal Auditor* Certified Bank Internal Auditor	4
9	CCNA	*Cisco Certified Network Associate* Cisco Certified Network Associate	1
10	CDCP	*Certified Data Centre Professional* Certified Data Centre Professional	1

No.	Sertifikasi Certification	Deskripsi Description	Jumlah Pegawai Tersertifikasi Number of Certified Employees
11	CEH	*Certified Ethical Hacker* Certified Ethical Hacker	3
12	CFRA	*Certified Forensic Auditor* Certified Forensic Auditor	1
13	CHFI	*Computer Hacking Forensic Investigator* Computer Hacking Forensic Investigator	3
14	CIA	*Certified Internal Auditor* Certified Internal Auditor	1
15	CISA	*Certified Information System Auditor* Certified Information System Auditor	1
16	CISSP	*Certified Information Systems Security Professional* *Certified Information Systems Security Professional*	1
17	CITPE	*IT Procurement* IT Procurement	6
18	COBIT5	*Control Objectives for Information Technologies* *Control Objectives for Information Technologies*	7
19	CPIA	*Certified Practitioner of Internal Audit* Certified Practitioner of Internal Audit	12
20	CRMA	*Certification in Risk Management Assurance* Certification in Risk Management Assurance	1
21	CRP	*Certified Risk Professional* Certified Risk Professional	1
22	EDRP	*EC-Council Disaster Recovery Professional v3* EC-Council Disaster Recovery Professional v3	6
23	ERMCP	*Enterprise Risk Management Certified Professional* Enterprise Risk Management Certified Professional	1
24	IIAP	Indonesia Internal Audit Practitioner Indonesia Internal Audit Practitioner	3
25	Integritas KPK	Integritas KPK KPK integrity	1
26	ISO 20000	IT Management IT Management	1
27	ISO 27001	Sistem Manajemen Keamanan Informasi Information Security Management System	1
28	ISO 37001	*Anti Bribery Management System* Anti Bribery Management System	6
29	ISO 37301	*Compliance Management System* Compliance Management System	5
30	ITIL v3	*Information Technology Infrastructure Library* Information Technology Infrastructure Library	7
31	Kepatuhan	Kepatuhan Compliance	1
32	NCT	*National Certified Trainer* National Certified Trainer	1
33	PRINCE2	*Projects IN Controlled Environments* Projects IN Controlled Environments	8
34	QIA	*Qualified Internal Auditor* Qualified Internal Auditor	8
35	WPPE	Wakil Perantara Pedagang Efek Securities Brokerage Representative	2
Jumlah **Total**			**131**

Kode Etik Auditor

Jajaran SKAI harus menjunjung kode etik sebagai berikut:

1. Integritas
   a. Melaksanakan setiap tugasnya dengan jujur, hati-hati, tekun dan tanggung jawab.
   b. Mematuhi hukum dan melakukan pengungkapan sesuai ketentuan perundangan, hukum dan profesinya.
   c. Tidak menjadi bagian dari aktivitas illegal apapun atau terlibat dalam aktivitas yang dapat mendiskreditkan dan merugikan kredibilitas Bank dan profesinya.
   d. Menghormati dan mendukung tujuan Bank yang sah dan etis.
2. Objektivitas
   a. Tidak terlibat dalam aktivitas yang dapat menimbulkan konflik kepentingan terhadap tugas auditnya.
   b. Tidak menerima suap dan/ atau keuntungan apapun, baik finansial maupun non finansial, yang dapat berdampak atau mempengaruhi penilaian profesionalnya dalam tugas auditnya.
   c. Menyusun laporan hasil audit berdasarkan fakta yang sebenarnya.
3. Kerahasiaan
   a. Selalu berhati-hati dalam menggunakan dan melindungi informasi yang didapatkan dari tugas auditnya.
   b. Tidak menggunakan informasi untuk kepentingan pribadi atau hal yang bertentangan dengan ketentuan perundangan dan etika bisnis Bank.
4. Kompetensi
   a. Melakukan penugasan audit hanya bila telah memiliki pengetahuan keahlian dan pengalaman yang diperlukan dalam tugas auditnya.
   b. Melaksanakan penugasan audit sesuai dengan kebijakan dan pedoman audit internal, serta standar audit yang berlaku.
   c. Secara terus menerus meningkatkan kompetensi pribadinya untuk meningkatkan efektivitas dan kualitas hasil auditnya.

Auditor's Code of Conduct

The SKAI lineup must uphold the code of ethics as follows:

1. Integrity
   a. Perform each task honestly, carefully, diligently and responsibly.
   b. Comply with the law and conduct disclosures in accordance with the laws, law and profession.
   c. Not be part of any illegal activity or engage in activities that can discredit and harm the Bank's credibility and profession.
   d. Respecting and supporting the legitimate and ethical objectives of the Bank.
2. Objectivity
   a. Do not engage in activities that may pose a conflict of interest to its audit duties.
   b. Not accepting any gift, whether financial or non-financial, that affects or may affect judgment in its audit duties.
   c. Compile the audit report based on actual facts.
3. Confidentiality
   a. Always be cautious about using and protecting the information it gets from its audit tasks.
   b. Not use the information for personal interests or anything contrary to the Bank's legal and business ethics provisions.
4. Competency
   a. Perform audit assignments only when already having knowledge of skills and experience required in the audit task.
   b. Implement audit assignments in accordance with internal audit policies and guidelines, as well as applicable audit standards.
   c. Continuously increase its personal competence to improve the effectiveness and quality of its audit results.

Laporan Singkat Pelaksanaan Kegiatan Satuan Kerja Audit Internal Tahun 2023

RENCANA KERJA SATUAN KERJA AUDIT INTERNAL TAHUN 2023

1. Rencana Pemeriksaan
   Satuan Kerja Audit Internal menyusun perencanaan sebagai dasar dalam melaksanakan seluruh aktivitas pada tahun berjalan. Rencana pemeriksaan terhadap Kantor Cabang, Kantor Pusat, Aktivitas Teknologi Informasi dan Konglomerasi Keuangan serta Proses Bisnis pada tahun 2022 berdasarkan hasil perhitungan risiko makro, *judgement* auditor, arahan dari Dewan Komisaris dan Direksi serta Pemeriksa Eksternal yaitu sebagai berikut:

Brief Report on The Implementation of Internal Audit Work Unit Activities In 2023

INTERNAL AUDIT WORK UNIT WORK PLAN FOR 2023

1. Audit Plan
   The Internal Audit Work Unit prepares a plan as a basis for carrying out all activities in the current year. The audit plan for Branch Offices, the Head Office, Information Technology and Financial Conglomerate Activities, and Business Processes in 2022, based on the results of macro risk calculations, auditor judgment, direction from the Board of Commissioners and Directors, as well as External Examiners, was as follows:

a. *General* audit terhadap 5 (lima) unit kerja pada Kantor Pusat, 5 (lima) unit kerja pada Kantor Wilayah dan 25 (dua puluh lima) unit kerja pada Jaringan Kantor Cabang.
b. Pemeriksaan Teknologi Informasi dilakukan pada 5 (lima) sistem dari regulator dan 1 (satu) *compliance* audit dari badan sertifikasi internasional.
c. Pemeriksaan Audit Internal Terintegrasi dilakukan pada aktivitas *monitoring* awal dan tengah tahun terhadap pelaksanaan audit internal di seluruh perusahan anak dan terelasi serta *full scope* audit terhadap 4 (empat) LJK dalam konglomerasi keuangan.
d. Melakukan pemeriksaan terhadap indikasi *fraud* yang dapat merugikan bank **bjb** dan *stakeholder*.

2. Program Kerja Lainnya
a. Pada tahun 2023, SKAI memaksimalkan fungsionalitas software data analysis dalam pelaksanaan analisa data berupa *Irregularities Report*. Selain itu, SKAI melakukan pengembangan dan *maintenance* berkala dan pengembangan Sistem Informasi Audit Internal pada aplikasi berikut:
   - Sistem Informasi Manajemen Audit (SIMA)
   - *Whistleblowing System* (WBS)
b. Pendampingan Pemeriksaan Eksternal
   SKAI memiliki tugas untuk melakukan pendampingan pemeriksaan yang dilakukan oleh Auditor Eksternal. Pendampingan tersebut dalam ruang lingkup penyediaan data pemeriksaan yang dibutuhkan oleh auditor eksternal.
c. Pengembangan Kuantitas dan Kualitas Auditor
   - Pengembangan Kuantitas
     Satuan Kerja Audit Internal melakukan penambahan pegawai sesuai dengan *capacity planning* tahun 2023. Selain itu, SKAI melakukan rotasi internal antar grup agar seluruh auditor mendapatkan wawasan, pengetahuan dan pemahaman yang berbeda/ baru.
   - Pengembangan Kualitas
     Kualitas auditor merupakan salah satu faktor penting dalam pelaksanaan audit internal. Atas hal tersebut, SKAI melakukan pengembangan kemampuan, kompetensi, pengetahuan dan profesionalisme dengan mengikutsertakan auditor pada pelatihan, *workshop*, sertifikasi auditor berskala nasional maupun internasional sesuai dengan kebutuhan yang disesuaikan dengan kegiatan pemeriksaan serta pengajuannya dikoordinasikan dengan **bjb** *University*.

METODE AUDIT

SKAI memiliki standar penyelenggaraan audit yang diatur di dalam Kebijakan nomor 0254/SK/DIR-SKA/2022 tanggal 15 Juni 2022 tentang Kebijakan Audit Internal. Penyelenggaraan aktivitas audit diawali dengan pembuatan rencana kerja audit tahunan (*audit plan*) yang disusun menggunakan pendekatan berbasis risiko. *Audit universe* ditinjau berdasarkan berbagai sudut pandang, baik unit kerja (entitas bisnis), proses bisnis. Pemilihan prioritas objek

a. The general audit was conducted in 5 (five) work units at the Head Office and 25 (twenty-five) work units in the Branch Office Network.
b. The Information Technology Audit was conducted on 5 (five) systems from the regulators and 1 (one) compliance audit from an international certification body.
c. The Integrated Internal Audit Inspection was conducted at the beginning and mid-year monitoring activities of the implementation of internal audit in all subsidiaries and related companies, as well as a full scope audit of 4 (four) LJK in the financial conglomerate.
d. Conducting examinations of fraud indications that may harm bank **bjb** and stakeholders.

2. Other Work Programs
a. In 2023, SKAI maximized the functionality of data analysis software in the implementation of data analysis in the form of an Irregularities Report. In addition, SKAI conducts periodic development and maintenance as well as the development of the Internal Audit Information System in the following applications:
   - Audit Management Information System (SIMA)
   - Whistle Blowing System (WBS)
b. External Audit Assistance
   SKAI has the task of assisting the audit carried out by External Auditors. The assistance is within the scope of providing audit data needed by external auditors..

c. Auditor Quantity and Quality Development
   - Quantity Development
     The Internal Audit Work Unit added employees in accordance with the 2023 capacity planning. In addition, SKAI conducts internal rotations between groups so that all auditors get different/new insights, knowledge, and understanding.
   - Quality Development
     Auditor quality is one of the essential factors in internal audit implementation. For this reason, SKAI developed the auditors' capabilities, competencies, knowledge, and professionalism by registering them in training, workshops, and national and international auditor certifications according to the needs adjusted to audit activities, and the submissions were coordinated with **bjb** university.

AUDIT METHOD

SKAI has audit implementation standards set out in Policy number 0254/SK/DIR-SKA/2022 dated June 15, 2022 concerning Internal Audit Policy. The implementation of audit activities begins with the preparation of an annual audit work plan (audit plan) which is prepared using a risk-based approach. The audit universe is reviewed from various perspectives, namely based on work units (business entities) as well as business processes/operational

audit dilakukan berdasarkan profil risikonya (*risk based internal audit*).

Setiap penugasan audit individual dimulai dengan analisa mendalam pada fase persiapan (*preliminary survey*) sehingga pelaksanaan audit di lapangan dapat berjalan dengan tepat sasaran. Berbagai metode telah digunakan dalam penugasan audit, yaitu teknik pengambilan *sampling*, teknik wawancara, kriteria penyusunan audit *evidence* dan dituangkan secara terstandarisasi dalam kertas kerja audit. Untuk mendukung proses analisa, para auditor dibekali dengan standar perangkat alat kerja yang memadai dan mutakhir.

PELAKSANAAN AUDIT INTERNAL TAHUN 2023

1. Pemeriksaan

   Penetapan pemeriksaan terhadap Kantor Cabang, Kantor Pusat, Sistem Aplikasi Teknologi Informasi dan Konglomerasi Keuangan berdasarkan hasil perhitungan *audit rating* terhadap *audit universe* dan *judgment management*. Satuan Kerja Audit Internal (SKAI) setiap tahun menyusun Rencana Kerja dan Anggaran Tahunan sebagai panduan dalam melaksanakan kegiatan pemeriksaan tahunan secara efektif.

   Pada tahun 2023, SKAI telah melaksanakan audit pada Realisasi pelaksanaan Kantor Cabang, Kantor Wilayah, Kantor Pusat, Sistem Aplikasi Teknologi Informasi dan Konglomerasi Keuangan sebagaimana rencana kerja serta audit tematik dan *compliance review* ISO. Adapun jumlah rencana dan realisasi pemeriksaan oleh SKAI di Tahun 2023 sebagai berikut:

activities. Priority selection of audit objects is carried out based on their risk profile (risk based internal audit).

Each individual audit assignment begins with an in-depth analysis during the preliminary survey so that the field audit can be carried out on target. Various methods have been used in audit assignments, namely sampling techniques, interview techniques, criteria for preparing audit evidence and set forth in a standardized manner in audit working papers. To support the analysis process, the auditors are provided with adequate and up-to-date work tool standards.

INTERNAL AUDIT IMPLEMENTATION IN 2023

1. Audit

The audit of Branch Offices, the Head Office, Information Technology Application Systems, and the Financial Conglomerate was based on the results of the audit rating calculation of the audit universe and judgment management. The Internal Audit Work Unit (SKAI) annually prepares an Annual Work Plan and Budget as a guide in effectively carrying out annual audit activities.

In 2023, SKAI had conducted audits on the actual implementation of Branch Offices, Regional Offices, Head Offices, Information Technology Application Systems and Financial Conglomerates as per work plans as well as thematic audits and ISO compliance reviews. The number of planned and actual inspections by SKAI in 2023 was as follows:

Jenis Pemeriksaan Type of Audit	**Rencana** Planned	**Realisasi** Realized
Audit Umum Kantor Pusat Head Office General Audit	6	6
Audit Umum Kantor Wilayah Regional Office General Audit	5	5
Audit Umum Kantor Cabang Branch Office General Audit	25	25
Audit Teknologi Informasi Information Technology Audit	6	17
Audit Internal Terintegrasi Integrated Internal Audit	9	10
Audit Investigasi Investigative Audit	-	21
Pemeriksaan Kontrol Internal Wilayah Regional Internal Control Inspection	20	11*

*) Kontrol Internal Wilayah & Cabang telah pindah ke Divisi Manajemen Risiko Operasional
Tabel 1: Rencana dan Realisasi Pemeriksaan SKAI Tahun 2023
*) Regional & Branch Internal Control had moved to Operational Risk Management Division
Table 1 : The 2023 SKAI Plan and Audit Realization

Sehubungan dengan adanya penyesuaian pada Struktur Organisasi terbaru dengan adanya Unit Kerja baru dalam hal ini adalah Divisi Manajemen Risiko Operasional, maka pada Triwulan IV tahun 2023 sesuai dengan Struktur Organisasi tersebut Kontrol Internal Wilayah dan Cabang telah berpindah ke Divisi Manajemen Risiko Operasional sehingga pemenuhan rencana audit pada Triwulan IV tahun 2023 menjadi kewenangan Divisi Manajemen Risiko Operasional.

2. Non Pemeriksaan
   a. Pengembangan Sistem Informasi Audit Internal yaitu Sistem Informasi Manajemen Audit (SIMA).
   b. Sosialisasi *Refreshment* Fungsi SKAI.
   c. Forum *Group Discussion* (FGD) Kontrol Internal Wilayah.
   d. Pendampingan Pemeriksaan oleh Pihak Eksternal.
   e. Pengembangan Kuantitas dan Kualitas Auditor melalui program sertifikasi nasional dan internasional.

Kegiatan *workshop* Satuan Kerja Audit Internal Tahun 2023 yang diselenggarakan pada tanggal 10 November 2023 dan bertempat di Sensa Hotel Bandung, sebagai upaya pengembangan kapabilitas dan sinergi antar pegawai di lingkungan Satuan kerja Audit Internal dengan tema "***Refreshment Knowledge Auditor* Demi Menjaga *Sustainability* dan Disrupsi *Digital* Binis Bank**". Kegiatan *workshop* tersebut dihadiri oleh Bapak Diding Sakri Ph.D selaku Komisaris Independen bank **bjb** dan Bapak Cecep Trisna selaku Direktur Kepatuhan bank **bjb**.

Rapat Satuan Kerja Audit Internal dengan Direksi, Dewan Komisaris, dan/atau Komite Audit

Kebijakan yang mengatur rapat SKAI tercantum dalam Piagam Audit Internal bank **bjb** (*Internal Audit Charter*) artikel 310-Wewenang, Nomor 3 yaitu SKAI mempunyai wewenang mengadakan rapat secara berkala dan insidentil dengan Direksi, Dewan Komisaris, dan/atau Komite Audit.

- Frekuensi Rapat dengan Direksi
  Pertemuan dengan Direksi secara umum dilakukan sesuai dengan kebutuhan organisasi, setidaknya dalam sebulan biasanya dapat dilakukan pertemuan antara SKAI dengan Direksi yang secara umum membahas hal-hal yang sifatnya strategis, diantaranya seperti koordinasi hasil pemeriksaan audit ekstern, kinerja keuangan bank **bjb**, *bank project quality improvement*, pembahasan RBB dan *Corporate Plan* bank **bjb**, pembahasan pengkinian prosedur intern Bank dan rapat-rapat lainnya yang membutuhkan peran SKAI sebagai mitra dalam perkembangan bisnis perbankan.

- Frekuensi Rapat dengan Dewan Komisaris/Komite Audit

Regarding the adjustments to the latest Organizational Structure with the existence of a new Work Unit, in this case the Operational Risk Management Division, in the Fourth Quarter of 2023, and in accordance with the Organizational Structure, Regional and Branch Internal Control had moved to the Operational Risk Management Division so that the satisfaction of audit plan in the Fourth Quarter of 2023 was under the authority of the Operational Risk Management Division.

2. Non-Audit
   a. Development of the Internal Audit Information System, namely the Audit Management Information System (SIMA).
   b. SKAI Function Refreshment Socialization.
   c. Forum Group Discussion (FGD) of Regional Internal Control.
   d. Audit Assistance by External Parties.
   e. Auditor Quantity and Quality Development through national and international certification programs.

The 2023 Internal Audit Work Unit workshop activity was held dated November 10, 2023 and took place at Sensa Hotel Bandung, as an effort to develop capability and synergy between employees within the Internal Audit Work Unit with the theme "**Refreshment of Auditor Knowledge to Maintain Sustainability and Digital Disruption of Bank Businesses** ". The workshop activity was attended by Mr Diding Sakri Ph.D, an Independent Commissioner of bank **bjb**, and Mr Cecep Trisna, a Compliance Director of bank **bjb**.

Internal Audit Work Unit Meetings with Directors, Board of Commissioners, and/or Audit Committee

The policies governing SKAI meetings are stated in bank **bjb** Internal Audit Charter article 310-Authority, Number 3, specifying that SKAI has the authority to hold periodic and incidental meetings with the Directors, Board of Commissioners, and/or Audit Committee.

- Frequency of Meetings with the Directors
  Meetings with the Directors are generally carried out in accordance with organizational needs; at least in a month, a meeting can usually be held between SKAI and the Directors, which generally discusses strategic matters, such as coordination of external audit examination results, bank **bjb** financial performance, bank project quality improvement, discussion of the Bank Business Plan (RBB) and bank **bjb** Corporate Plan, discussion of updating the Bank's internal procedures, and other meetings that require SKAI's role as a partner in banking business development.
- Frequency of Meetings with the Board of Commissioners/ Audit Committee

Pertemuan berkala setidaknya 1 kali dalam setiap triwulan, membahas Laporan Kegiatan SKAI selama 1 triwulan, diantaranya membahas hasil pemeriksaan, pemantauan komitmen tindak lanjut perbaikan hasil temuan audit, program pendidikan/sertifikasi, penyusunan dan/atau pelaksanaan program kerja/anggaran SKAI dan lainnya. Selain pertemuan berkala tersebut, dimungkinkan pertemuan secara insidentil.

Periodic meetings take place at least once a quarter, discussing the SKAI Activity Report for 1 quarter, including discussing the audit results, monitoring the commitment to following up the correction of audit findings, education/certification programs, preparation and/or implementation of the SKAI work program/ budget, and others. In addition to these regular meetings, it is possible to meet incidentally.

Adapun pelaksanaan rapat bersama Komite Audit adalah sebagai berikut.

The meetings with the Audit Committee were as follows.

No.	Tanggal Date	Agenda Agenda
1.	20 Desember 2022 December 20, 2022	Pembahasan Rencana Kerja dan Anggaran Tahunan Satuan Kerja Audit Internal Tahun 2023. Discussion of the Annual Work Plan and Budget of the Internal Audit Work Unit for 2023.
2.	06 Juni 2023 June 06, 2023	Pembahasan Evaluasi Hasil Audit Internal Periode Triwulan I Tahun 2023. Discussion of Evaluation of Internal Audit Results for the First Quarter of 2023.
3.	20 September 2023 September 20, 2023	Pembahasan Evaluasi Hasil Audit Internal Periode Triwulan II Tahun 2023. Discussion of Evaluation of Internal Audit Results for the Second Quarter of 2023.
4.	14 November 2023 November 14, 2023	Pembahasan Rencana Kerja & Anggaran Tahunan Satuan Kerja Audit Internal Tahun 2024. Discussion of the Annual Work Plan and Budget of the Internal Audit Work Unit for2024.
5.	28 Desember 2023 December 28, 2023	Pembahasan Evaluasi Hasil Audit Internal Periode Triwulan III Tahun 2023 Discussion of Evaluation of Internal Audit Results for the Third Quarter of 2023

STRATEGI KERJA DI TAHUN 2023

1. Berperan aktif membantu perusahaan dalam mencapai tujuan, melalui pendekatan yang sistematis dan konsisten melalui evaluasi dan meningkatkan efektivitas proses governansi, manajemen risiko, dan kepatuhan (GRC).
2. Menjadi katalisator dalam menciptakan budaya bisnis yang berkualitas melalui fungsi pengawasan yang *agile* dan responsif terhadap dinamika bisnis.
3. Peningkatan pengembangan Sistem Informasi Manajemen Audit dan *software data analysis.*

WORK STRATEGY IN 2023

1. Playing an active role in assisting the Company towards its objectives through a systematic and consistent approach to evaluating and improving the effectiveness of governance, risk management, and compliance (GRC) processes.
2. Being a catalyst in creating a quality business culture through an agile and responsive supervisory function to business dynamics.
3. Enhancing the Audit Management Information System and data analysis software.

Temuan dan Tindak Lanjut Hasil Audit

Temuan Audit Internal periode tahun 2019 sampai dengan tahun 2023 sebagai berikut:

Findings and Follow-Up on Audit Results

The audit findings for the period of 2019 until 2023 were as follows:

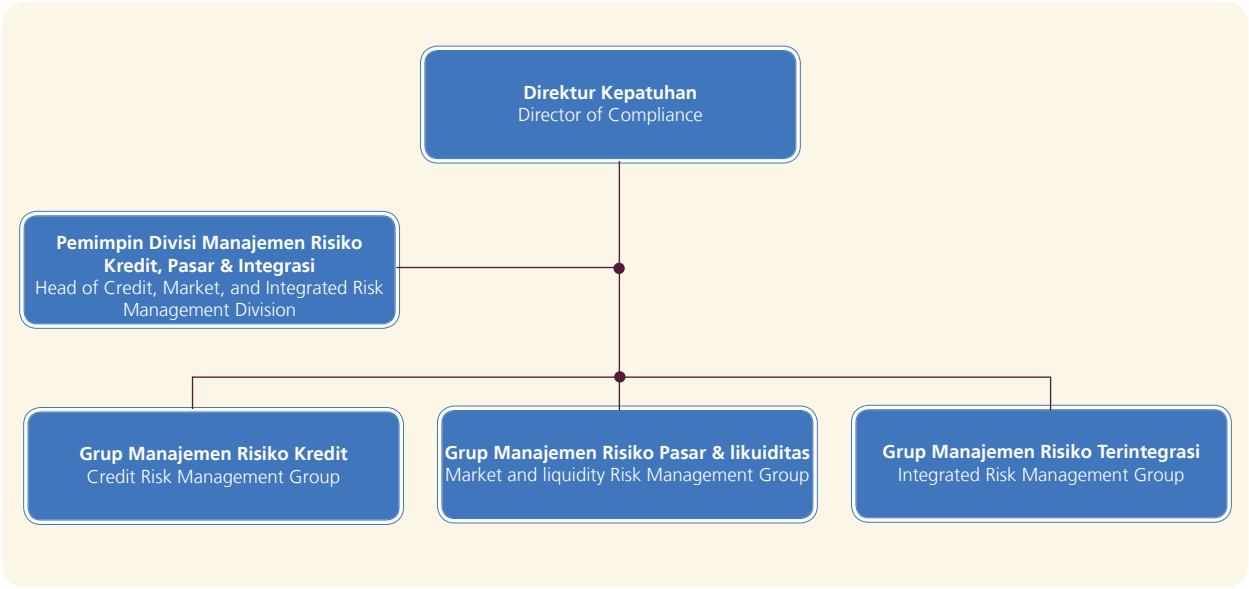
No	Tahun Pemeriksaan Year of Inspection	Jumlah Temuan Audit Berdasarkan Satuan Kerja *Auditee* Number of Audit Findings Based on Auditee Work Unit				
		Kantor Pusat Head Office	Kantor Wilayah Regional Office	Kantor Cabang Branch office	Teknologi Informasi Information Technology	Audit Terintegrasi Integrated Audit
1	2019	29	-	232	14	-
2	2020	25	-	143	22	18
3	2021	44	-	119	29	32
4	2022	15	-	128	165	50
5	2023	22	26	124	223	58

Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi

Struktur Organisasi Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi

Credit, Market, and Integrated Risk Management Division

Organizational Structure of Credit, Market, and Integrated Risk Management Division



Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi terdiri dari 1 (satu) orang Pemimpin Divisi, 3 (tiga) orang Pemimpin Grup. Dalam menjalankan aktivitasnya, masing-masing grup dibantu oleh Manager, Officer dan Staff yang ditunjuk

Credit, Market, and Integrated Risk Management Division consists of 1 (one) Division leader and 3 (three) group leader persons. In carrying out its activities, each group is assisted by Manager, Officer and appointed Staff.

Tugas dan Tanggung Jawab Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi

Tugas dan tanggung jawab Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi adalah sebagai berikut:

1. Bertanggung jawab terhadap pengelolaan rencana dan strategi manajemen risiko kredit, pasar dan terintegrasi terhadap aspek dan unsur yang melekat pada organisasi bank. Kebijakan dan kerangka manajemen risiko sesuai dengan tugas dan tanggung jawab, menjadi unit pendukung strategis dalam organisasi terkait manajemen risiko kredit, pasar dan terintegrasi serta pengembangan penerapan budaya risiko pada seluruh kegiatan usaha bank pada setiap jenjang organisasi.
2. Pemantauan pelaksanaan strategi Manajemen Risiko yang telah disetujui oleh Direksi.
3. Pemantauan posisi risiko secara keseluruhan (*composite*), per jenis risiko, dan per jenis aktivitas fungsional serta melakukan stress testing.
4. Kaji ulang secara berkala terhadap proses Manajemen Risiko.
5. Evaluasi terhadap akurasi model dan validitas data yang digunakan untuk mengukur risiko bagi Bank yang menggunakan model untuk keperluan internal (*internal model*).

Duties and Responsibilities of The Credit, Market, and Integrated Risk Management Division

The duties and responsibilities of the Credit, Market, and Integrated Risk Management Division are as follow:

1. Taking responsibility for managing integrated market and credit risk management plans and strategies for aspects and elements inherent in the bank organization. Risk management policies and framework are in accordance with duties and responsibilities and become a strategic support unit in the organization related to integrated market and credit risk management and development of the application of risk culture to all bank business activities at every level of the organization.
2. Monitoring the implementation of risk management strategy approved by the Directors.
3. Monitoring overall risk position (composite), per risk type, and per type of functional activity and stress testing.
4. Periodic review of the risk management process.
5. Evaluation of the model accuracy and validity of the data used to measure risk for the Bank using the model for internal purposes (internal model).

6. Memberikan rekomendasi kepada Satuan Kerja Operasional (*risk-taking unit*) dan/atau kepada Komite Manajemen Risiko, sesuai kewenangan yang dimiliki.
7. Menyusun dan menyampaikan laporan profil risiko kepada Direktur Utama atau Direktur yang ditugaskan secara khusus dan Komite Manajemen Risiko secara berkala.

6. Provide recommendations to operational units (risk-taking units) and/or to the Risk Management Committee, in accordance with the authority owned.
7. Compile and submit a risk profile report to the President Director or a specially assigned director and the Risk Management Committee periodically.

Profil Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi

Head of Credit, Market, and Integrated Risk Management Division Profile

Asep Dani Fadilah

Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi/
Head of Credit, Market, and Integrated Risk Management Division



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir di Kuningan, 1 Juni 1971saat ini berusia 52 tahun.

Born in Kuningan, June 1 1971, currently 52 years old.

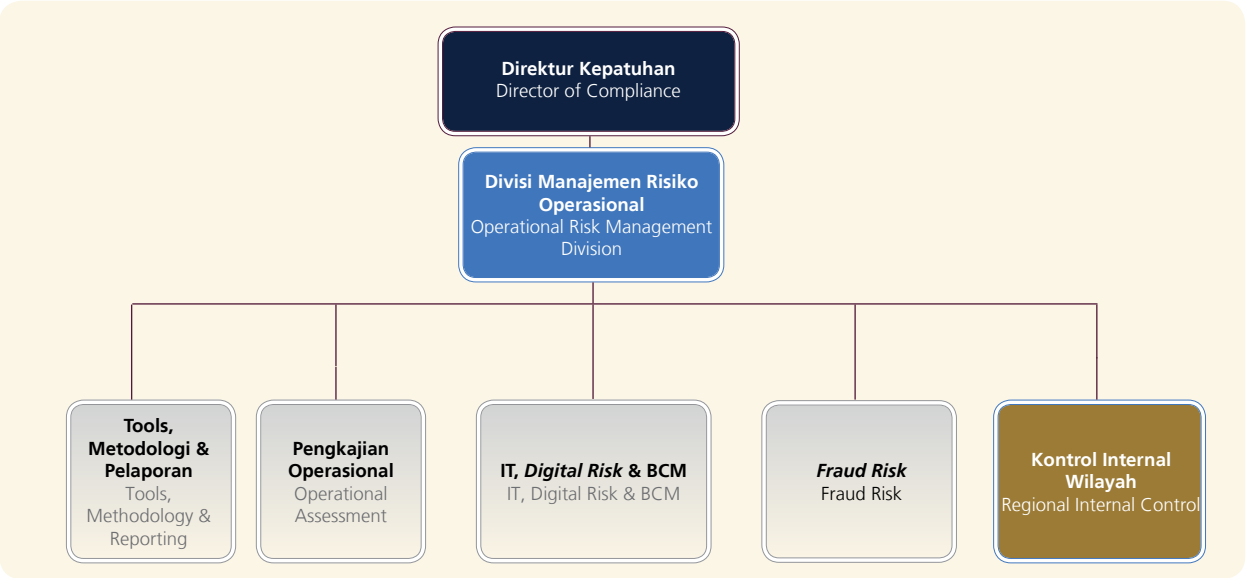
Riwayat Pendidikan	Educational Background
• Sarjana Ekonomi, STIE Kuningan tahun 2000 • Magister Manajemen, STIE Ganesha tahun 2003	• Bachelor of Economics, STIE Kuningan 2000 • Master in Management, STIE Ganesha 2003
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Menjabat sebagai Pemimpin Divisi Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Menjabat sebagai Pemimpin Divisi Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.
Pengalaman Kerja	**Work Experience**
Bergabung di bank **bjb** sejak 1991 dengan riwayat jabatan sebagai berikut: • Pemimpin Divisi Hukum sejak Desember 2018 hingga Juli 2019 • Pemimpin Divisi Manajemen Anak Perusahaan sejak Oktober 2018 hingga Desember 2018 • Pemimpin Divisi Umum sejak Mei 2017 hingga Oktober 2018	Joined bank **bjb** in 1991 with the following position history: • Head of Legal Division from December 2018 to July 2019 • Head of Subsidiary Management Division from October 2018 to December 2018 • Head of General Affairs Division from May 2017 to October 2018
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 7 • PECB ISO 37301	• Level 7 Risk Management Certification • PECB ISO 37301

Divisi Manajemen Risiko Operasional

Operational Risk Management Division

Struktur Organisasi Divisi Manajemen Risiko Operasional

Operational Risk Management Division Organizational Structure



Keterangan/ Information:

- Direktur/ Director
- Divisi/ Division
- Berjumlah lebih dari satu/ There are more than one
- Grup/ Group

Divisi Manajemen Risiko Operasional terdiri dari 1 (satu) orang Pemimpin Divisi, 4 (empat) orang Pemimpin Grup dan Kontrol Internal Wilayah. Dalam menjalankan aktivitasnya, masing-masing grup dibantu oleh Manager, Officer dan Staff yang ditunjuk.

The Operational Risk Management Division consists of 1 (one) Division Leader, 4 (four) Group Leaders and Regional Internal Control. In carrying out its activities, each group is assisted by an appointed Manager, Officer and Staff.

Tugas dan Tanggung Jawab Divisi Manajemen Risiko Operasional

Tugas dan tanggung jawab Divisi Manajemen Risiko Operasional adalah sebagai berikut:

1. Pemantauan pelaksanaan strategi Manajemen Risiko yang telah disetujui oleh Direksi.
2. Pemantauan posisi risiko secara keseluruhan (*composite*), per jenis risiko, dan per jenis aktivitas fungsional serta melakukan stress testing.
3. Kaji ulang secara berkala terhadap proses Manajemen Risiko.
4. Pengkajian atas usulan aktivitas dan/atau produk baru.
5. Evaluasi terhadap akurasi model dan validitas data yang digunakan untuk mengukur risiko bagi Bank yang menggunakan model untuk keperluan internal (internal model).

Duties and Responsibilities of the Operational Risk Management Division

The duties and responsibilities of the Operational Risk Management Division are as follows:

1. Monitoring the implementation of Risk Management strategies that have been approved by the Board of Directors.
2. Monitoring the overall risk position (composite), per type of risk, and per type of functional activity and carrying out stress testing.
3. Regularly review the Risk Management process.
4. Review of proposed new activities and/or products.
5. Evaluation of the accuracy of the model and validity of the data used to measure risk for Banks that use the model for internal purposes (internal model).

6. Memberikan rekomendasi kepada Satuan Kerja Operasional (*risk-taking unit*) dan/atau kepada Komite Manajemen Risiko, sesuai kewenangan yang dimiliki.
7. Menyusun dan menyampaikan laporan profil risiko kepada Direktur Utama atau Direktur yang ditugaskan secara khusus dan Komite Manajemen Risiko secara berkala.

6. Provide recommendations to the Operational Work Unit (risk-taking unit) and/or to the Risk Management Committee, according to their authority.
7. Prepare and submit risk profile reports to the President Director or specially assigned Director and the Risk Management Committee on a regular basis.

Profil Pemimpin Divisi Manajemen Risiko Operasional

Profile of the Head of Operational Risk Management Division

Yogy Yatno

Pemimpin Divisi Manajemen Risiko Operasional/
Head of Operational Risk Management Division

	Kewarganegaraan	**Nationality**
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung



Lahir di Cirebon, 24 April pada tahun 1979, usia 44 tahun per Januari 2024

Born in Cirebon, April 24, 1979, age 44 years old as of January 2024

Riwayat Pendidikan	Educational Background
• Sarjana Ekonomi, STIE YPKP tahun 2001 • Magister Manajemen, UNPAD tahun 2010	• Bachelor of Economics, STIE YPKP in 2001 • Master of Management, UNPAD in 2010
Riwayat Penunjukan	**Appointment History**
Menjabat sebagai Pemimpin Divisi Manajemen Risiko Operasional berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Appointed as Head of the Operational Risk Management Division based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
Bergabung di bank **bjb** sejak 2002 dengan riwayat jabatan sebagai berikut: • Pemimpin Divisi Kebijakan & Prosedur sejak Tahun 2022 hingga Tahun 2023 • Pemimpin Divisi Jaringan & Layanan sejak Tahun 2021 hingga Tahun 2022 • CEO Regional 1 Sejak Tahun 2020 hingga Tahun 2021	Joined bank **bjb** since 2002 with the following position history: • Head of the Policy & Procedures Division from 2022 to 2023 • Network & Services Division Leader from 2021 to 2022 • Regional CEO 1 from 2020 to 2021
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Pengembangan Kompetensi Pegawai Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Serta Divisi Manajemen Risiko Operasional Tahun 2023

Development of Employee Competencies of The Credit, Market and Integrated Risk Management Division and Operational Risk Management Division In 2023

No.	Tema Pelatihan	Training Theme
1.	Self Confident Marketing & Selling Skill Kantor Cabang Cilegon	Self Confident Marketing & Selling Skill Cilegon Branch Office
2.	Anti Money Laundering In Digital Era : Lesson Learned From Selected Countries	Anti Money Laundering In Digital Era : Lesson Learned From Selected Countries
3.	Aspek Hukuk Perkredit Untuk Pegawai KC Garut	Legal Aspects of Credit for Garut KC Employees

No.	Tema Pelatihan	Training Theme
4.	Atmr Risiko Pasar Fundamental Review of The Trading Book (FRTB)	Atmr Risiko Pasar Fundamental Review of The Trading Book (FRTB)
5.	Awareness ISO/IEC 20000-1:2018 & ISO/IEC 27001 :2022	Awareness ISO/IEC 20000-1:2018 & ISO/IEC 27001 :2022
6.	Bank Indonesia Reporting Knowledge	Bank Indonesia Reporting Knowledge
7.	Certified Risk Associate (CRA)	Certified Risk Associate (CRA)
8.	**bjb** E-Class : LNA Branch Operation Management	**bjb** E-Class : LNA Branch Operation Management
9.	Business Continuity Plan (BCP)	Business Continuity Plan (BCP)
10.	Climate Risk Stress Testing (CRST)	Climate Risk Stress Testing (CRST)
11.	Certified Risk Professional (CRP)	Certified Risk Professional (CRP)
12.	Communication & Ethics Negotiation Skill Presentation Skill Dan Selling Skill	Communication & Ethics Negotiation Skill Presentation Skill and Selling Skill
13.	Communication Skill Selling Skill dan Fraud Awareness	Communication Skill Selling Skill and Fraud Awareness
14.	Communication & Presentation Skill Untuk Pegawai Kantor Wilayah 3	Communication & Presentation Skills for Regional Office 3 Employees
15.	Communication Skill Relationship Building and Networking & Fraud Awareness Kantor Cabang Daan Mogot	Communication Skill Relationship Building and Networking & Fraud Awareness Daan Mogot Branch Office
16.	Cyber Risk Management	Cyber Risk Management
17.	Digital Marketing Kantor Cabang Rasuna Said	Digital Marketing Rasuna Said Branch Office
18.	Corporate Finance	Corporate Finance
19.	Excellent Execution Program	Excellent Execution Program
20.	Enhancement Program Untuk Sekretaris & Umum bank **bjb**	Enhancement Program for Secretary & General of bank **bjb**
21.	Efektivitas Digital Maturity Assessment Dalam Mengukur Kematangan Transformasi Digital Perbankan	Effectiveness of Digital Maturity Assessment in Measuring the Maturity of Banking Digital Transformation
22.	Financial Forecasting & Modelling	Financial Forecasting & Modelling
23.	Green Financing	Green Financing
24.	Green Bond dan Carbon Trading	Green Bond dan Carbon Trading
25.	Green Banking	Green Banking
26.	Fraud Detection On Digital Banking Crime : Pengelolaan dan Penanganan Kejahatan Di Perbankan Dalam Penerapan Strategi Anti Fraud Serta Mitigasi Risiko	Fraud Detection on Digital Banking Crime: Management and Handling of Crime in Banking in the Implementation of Anti-Fraud and Risk Mitigation Strategies
27.	Governance Risk & Compliance (GRC)	Governance Risk & Compliance (GRC)
28.	Implementasi Business Continuity Management System Di Perusahaan Sesuai Dengan ISO 22301:2019	Implementation of the Business Continuity Management System in the Company in accordance with ISO 22301:2019
29.	Guide To CAFM Certification & CAFM Examination	Guide To CAFM Certification & CAFM Examination
30.	ISO 9001:2015 (Sistem Manajemen Mutu)	ISO 9001:2015 (Quality Management System)
31.	Implementasi Business Continuity Management System Di Perusahaan Sesuai Dengan ISO 22301:2019	Implementation of the Business Continuity Management System in the Company in accordance with ISO 22301:2019
32.	Kegiatan Pemeliharaan/*Refreshment* Sertifikasi Manajemen Risiko Batch 2 & Batch 3 Tahun 2023 (Inhouse Training Daring)	Maintenance/Refreshment Activities for Risk Management Certification Batch 2 & Batch 3 Year 2023 (Inhouse Online Training)
33.	Keuangan Berkelanjutan	Sustainable Finance
34.	LNA : Cash Handling & Management	LNA : Cash Handling & Management
35.	LNA : Moneter & Macroeconomy Knowledge	LNA : Moneter & Macroeconomy Knowledge
36.	LNA **bjb** E-Class : (Basic Banking Analysis (Statistical Analysis Banking & Financial Industry Analysis dan Client Industry Analysis)	LNA **bjb** E-Class : (Basic Banking Analysis (Statistical Analysis Banking & Financial Industry Analysis and Client Industry Analysis)
37.	LNA : Dasar-Dasar Audit (Kompetensi Audit Monitoring Quality Management Audit Procedure Audit Tool & Technique Audit Reporting Writing	LNA: Audit Basics (Audit Competency Monitoring Quality Management Audit Procedure Audit Tool & Technique Audit Reporting Writing
38.	LNA : Law & Regulation	LNA : Law & Regulation

No.	Tema Pelatihan	Training Theme
39.	LNA : Self Confidence & Communication Skill Kantor Cabang Karawang (In House Training - Tatap Muka)	LUNA : Self Confidence and Communication Skill Karawang Branch Office (In House Training - Face to Face)
40.	Marketing & Selling Skill Kantor Wilayah 4	Marketing & Selling Skills Regional Office 4
41.	Online Refreshment Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (Inhouse Training Online)	Online Refreshment Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (Inhouse Training Online)
42.	Monitoring & Pengendalian Operasional Bank	Bank Operational Monitoring and Control
43.	Pembelajaran Berbasis Kompetensi Jenjang Kualifikasi SPPUR 5 - Sertifikasi Sistem Pembayaran & Pengelolaan Uang Rupiah (SPPUR) Pengelolaan Uang Tunai	Competency Based Learning SPPUR Qualification Level 5 - Rupiah Payment & Money Management System Certification (SPPUR) Cash Management
44.	Penerapan Manajemen Risiko Untuk Dana Pensiun Lembaga Keuangan (DPLK)	Implementation of Risk Management for Financial Institution Pension Funds (DPLK)
45.	Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Batch 8 Tahun 2023	Maintenance/Refreshment of Batch 8 Risk Management Certification 2023
46.	Pencegahan Fraud Tipikor Dan Pencucian Uang Kantor Cabang Subang (In House Training - Tatap Muka)	Prevention of Corruption Fraud and Money Laundering at Subang Branch Office (In House Training - Face to Face)
47.	Pengenalan Budaya Perusahaan Dan Fraud Detection System (FDS)	Introduction to Corporate Culture and Fraud Detection System (FDS)
48.	Pengenalan Digital	Digital Introduction
49.	Penguatan Kerangka Manajemen Risiko Dalam Menjaga Kesehatan Bank	Strengthening the Risk Management Framework in Maintaining Bank Health
50.	Pengenalan Tata Kelola Perusahaan Efek	Introduction to Securities Company Governance
51.	Pengenalan Perbankan Bagi Pegawai Dalam Masa Penilaian (PDMP) Batch 1 Tahun 2023	Introduction to Banking for Employees During the Assessment Period (PDMP) Batch 1 of 2023
52.	Perancangan Perangkat Aplikasi Operational Risk Management : RCSA KRI & LED	Design of Operational Risk Management Application Tools: RCSA KRI & LED
53.	Perhitungan Aset Tertimbang Menurut Risiko Pasar Bagi Bank Umum Sesuai SEOJK Nomor 23/SEOJK.03/2022	Calculation of Weighted Assets According to Market Risk for Commercial Banks According to SEOJK Number 23/SEOJK.03/2022
54.	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko	Refreshment/Maintenance of Risk Management Certification
55.	Risk Analysis & Mitigation Skill dan Risk Financing Analysis Knowledge	Risk Analysis & Mitigation Skill and Risk Financing Analysis Knowledge
56.	Say No To Fraud	Say No To Fraud
57.	Self Confident 7 Habits Of Highly Effective People Dan Marketing & Selling Skill Kantor Cabang Hasyim Ashari	Self Confident 7 Habits Of Highly Effective People And Marketing & Selling Skills Hasyim Ashari Branch Office
58.	Selling Skill & Digital Marketing Kantor Cabang Makassar	Selling Skills & Digital Marketing Makassar Branch Office
59.	Softskill Kantor Cabang Bandar Lampung	Softskill Bandar Lampung Branch Office
60.	Sistem Rekening Antar Kantor (SRAK)	Inter-Office Account System (SRAK)
61.	Strategic Planning For Bankers Level Staff & Penyelia	Strategic Planning For Bankers Staff & Supervisor Level
62.	Stress Testing Risiko Operasional Untuk Dana Pensiun Lembaga Keuangan (DPLK)	Stress Testing Operational Risk for Financial Institution Pension Funds (DPLK)
63.	Sustainable Finance Branding	Sustainable Finance Branding
64.	Sustainability Reporting	Sustainability Reporting
65.	Transaksi Derivatif Dan Structure Product	Derivative Transactions and Structure Products
66.	Training Awareness Sistem Manajemen Kepatuhan (SMK) ISO 37301 : 2021	ISO 37301: 2021 Compliance Management System (SMK) Awareness Training
67.	Teknis Penanggulangan Bencana Lokakarya Dan Sertifikasi Berpola Layanan Penerimaan Negara Bukan Pajak (PNBP) Pusdiklat PB Tahun Anggaran 2	Technical Disaster Management Workshop and Certification Patterned Non-Tax State Revenue Services (PNBP) PB Education and Training Center Financial Year 2
68.	Webinar Peluang Harapan Dan Tantangan Perkonomian Nasional	National Economic Opportunities and Challenges Webinar
69.	Workshop Strategi Mitigasi Risiko Kredit (Internal Rating System Industry Risk Rating Early Warning System & Loan Portofolio Guidelines)	Credit Risk Mitigation Strategy Workshop (Internal Rating System Industry Risk Rating Early Warning System & Loan Portfolio Guidelines)

No.	Tema Pelatihan	Training Theme
70.	Workshop Tantangan Dan Peluang Profesi Manajemen Risiko Dalam Pencapaian Tujuan Keuangan Berkelanjutan	Workshop on Challenges and Opportunities for the Risk Management Profession in Achieving Sustainable Financial Goals
71.	Virtual Seminar Lesson Learned Kasus Silicon Valley Bank (SVB)	Virtual Seminar Lessons Learned Silicon Valley Bank (SVB) Case
72.	Workshop Training Digital Regulatory & Compliance Memahami Pertumbuhan E-Channel Dalam Era Digital Banking	Digital Regulatory & Compliance Training Workshop Understanding the Growth of E-Channels in the Digital Banking Era
73.	Workshop Dan Penyusunan ISO 27001 BPD SI	Workshop and Preparation of ISO 27001 BPD SI
74.	Webinar OJK - Membangun Transaksi Keuangan Digital Yang Aman dan Berintegritas Tinggi - Membangun Keyakinan Nasabah Aset Digital Dari Risiko Siber	OJK Webinar - Building Safe and High Integrity Digital Financial Transactions - Building Digital Asset Customer Confidence Against Cyber Risk
75.	Webinar Prospek Insurtech Di Indonesia	Webinar on Insurtech Prospects in Indonesia
76.	Webinar OJK - Peluang Metaverse Di Industri Jasa Keuangan	OJK Webinar - Metaverse Opportunities in the Financial Services Industry
77	Webinar BPD Sharing Corner Ladies Bankers	BPD Sharing Corner Ladies Bankers Webinar

Pelaksanaan Tugas Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Serta Divisi Manajemen Risiko Operasional Tahun 2023

Pada tahun 2023, Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi bersama dengan Divisi Manajemen Risiko Operasional telah menjalankan peran sebagai Satuan Kerja Manajemen Risiko di bank **bjb** dengan mengkoordinasikan pelaksanaan Strategi dan Kerangka Manajemen Risiko yang mencakup 4 (empat) pilar penerapan manajemen risiko, yaitu:

1. Pengawasan Aktif Dewan Komisaris dan Direksi;
2. Kecukupan Kebijakan dan Prosedur Manajemen Risiko serta Penetapan Limit Risiko;
3. Kecukupan Proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko serta informasi Manajemen Risiko; serta
4. Sistem Pengendalian Internal yang Menyeluruh.

Dalam rangka penerapan manajemen risiko yang efektif, upaya pengembangan penerapan manajemen risiko dilakukan terhadap aspek serta unsur yang melekat pada organisasi Perseroan dengan penguatan struktur organisasi manajemen risiko, memastikan proses manajemen risiko operasional yang terdapat pada *Risk Taking Unit*, pemantauan terhadap *dedicated operational risk officer* melalui fungsi KIC/KIW sebagai pihak yang melakukan pengawasan dan review ulang atas aktivitas operasional di Kantor Cabang dan tindak lanjut alert FDS (*Fraud Detection System*) serta turut pula menjadi *Strategic Supporting Unit* yang secara intensif mengembangkan budaya sadar risiko pada seluruh jenjang organisasi, di internal maupun pada Konglomerasi Keuangan Bank.

Implementation of Duties of The Credit, Market and Integrated Risk Management Division and The Operational Risk Management Division in 2023

In 2023, the Credit, Market & Integrated Risk Management Division together with the Operational Risk Management Division carried out their role as the Risk Management Work Unit at bank **bjb** by coordinating the implementation of the Risk Management Strategy and Framework which includes 4 (four) pillars of risk management implementation, namely:

1. Active supervision of the Board of Commissioners and Directors;
2. Adequacy of Risk Management Policies and Procedures and Determination of Risk Limits;
3. Adequacy of Risk Identification, Measurement, Monitoring and Control Processes as well as Risk Management information; as well as
4. Comprehensive Internal Control System.

In order to implement effective risk management, efforts to develop the implementation of risk management are carried out on aspects and elements inherent in the Company's organization by strengthening the risk management organizational structure, ensuring the operational risk management process contained in the Risk Taking Unit, monitoring the dedicated operational risk officer through the function KIC/KIW is the party that carries out supervision and review of operational activities at Branch Offices and follows up on FDS (Fraud Detection System) alerts and is also a Strategic Supporting Unit that intensively develops a risk awareness culture at all levels of the organization, internally and externally at Bank Financial Conglomeration.

Komite di Bawah Direksi

Dalam melaksanakan tugas kepengurusannya, Direksi juga dibantu oleh Komite di bawah Direksi sebanyak 6 (enam) Komite, yaitu:

1. Komite Manajemen Risiko
2. Komite Kebijakan Perkreditan
3. Komite Pengarah Teknologi Informasi
4. Komite Manajemen Risiko Terintegrasi
5. *Assets and Liability Committee* (ALCO)
6. Komite Risiko Permodalan

Komite Manajemen Risiko

Komite Manajemen Risiko (KMR) atau *Risk Management Committee* (RMC) merupakan komite dalam sistem manajemen risiko bank yang berkedudukan di Kantor Pusat dan bersifat non struktural dan independen terhadap *Risk Taking Unit.*

STRUKTUR DAN KEANGGOTAAN KOMITE MANAJEMEN RISIKO

Proses KMR secara spesifik terdapat dalam Pedoman Komite Manajemen Risiko yang telah disahkan dalam Surat Keputusan Direksi bank **bjb** nomor 0166/SK/DIR-MRI/2022 Tanggal 21 April 2022 Tentang Pedoman Komite Manajemen Risiko.

Susunan keanggotaan komite sesuai dengan ketentuan mengenai struktur organisasi yang berlaku dan dapat dilakukan perubahan apabila diperlukan. Struktur dan keanggotaan Komite Manajemen Risiko adalah sebagai berikut:

Committee Under the Directors

In carrying out its management duties, the Directors are assisted by 6 (six) Committees under the Directors, namely:

1. Risk Management Committee
2. Credit Policy Committee
3. Information Technology Steering Committee
4. Integrated Risk Management Committee
5. Assets and Liability Committee (ALCO)
6. Capital Risk Committee

Risk Management Committee

The Risk Management Committee (RMC) is a committee within the Bank's risk management system located at the Head Office and is non-structural and independent of the Risk Taking Unit.

RISK MANAGEMENT COMMITTEE STRUCTURE AND MEMBERSHIP

The process of the Risk Management Committee is specifically contained in the Guidelines for the Risk Management Committee, which have been approved in the Decree of the Directors of bank **bjb** number 0166/SK/DIR-MRI/2022, dated April 21, 2022, concerning Guidelines for the Risk Management Committee.

The composition of the committee membership is in accordance with the provisions regarding the applicable organizational structure and can be changed if necessary. The structure and membership of the Risk Management Committee are as follows:

Jabatan Position	**Diisi oleh** Completed by	**Hak Suara** Voting Rights
Ketua KMR (merangkap sebagai anggota tetap) Head of KMR (concurrently as a permanent member)	Direktur yang Membawahkan Divisi Manajemen Risiko Director in charge of the Risk Management Division	Mempunyai Hak Suara Have Voting Rights
Sekretaris KMR (merangkap sebagai anggota tetap) KMR Secretary (concurrently as a permanent member)	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division	Mempunyai Hak Suara Have Voting Rights
Anggota tidak tetap Non-permanent members	Direktur Utama President director	Mempunyai Hak Suara Have Voting Rights
Anggota tetap dengan hak suara permanent members with voting rights	Seluruh Direksi lainnya (tidak termasuk Direktur Utama) All other Directors (excluding President Director)	Mempunyai Hak Suara Have Voting Rights

Jabatan Position	Diisi oleh Completed by	Hak Suara Voting Rights
Anggota tetap Anggota tetap	a. Pejabat yang memimpin Sejabat yang memimpin Satuan Kerja Audit Internal b. Pemimpin Divisi Kepatuhan & APU PPT a. Leading officer An official who leads the Internal Audit Work Unit b. Head of Compliance & AML CFT Division	Tanpa Hak Suara Without voting rights
Anggota tidak tetap Anggota tidak tetap	a. *Senior Executive Vice President* yang terkait dengan topik pembahasan b. Pemimpin Divisi/Unit yang memiliki keterkaitan dengan topik pembahasan a. Senior Executive Vice President related to the topic of discussion b. Head of Division/Unit that has relevance to the topic of discussion	Tanpa Hak Suara Without voting rights

TUGAS, WEWENANG, DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO

Kewenangan dan tanggung jawab KMR adalah mengevaluasi dan memberikan rekomendasi kepada Direktur Utama mengenai penerapan manajemen risiko yang paling sedikit meliputi:

a. Penyusunan kebijakan manajemen risiko serta perubahannya, termasuk strategi manajemen risiko, tingkat risiko yang diambil dan toleransi risiko, kerangka manajemen risiko serta rencana kontinjensi untuk mengantisipasi terjadinya kondisi tidak normal (*stress*);
b. Penyempurnaan proses Manajemen Risiko secara berkala maupun bersifat insidentil sebagai akibat dari suatu perubahan kondisi eksternal dan internal bank yang mempengaruhi kecukupan permodalan, profil Risiko bank, dan tidak efektifnya penerapan Manajemen Risiko berdasarkan hasil evaluasi;
c. Penetapan (*justification*) atas hal-hal yang terkait dengan keputusan-keputusan bisnis yang memiliki kondisi khusus, seperti keputusan pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis bank yang telah ditetapkan sebelumnya atau pengambilan posisi/eksposur risiko yang melampaui batasan yang telah ditetapkan.

DUTIES, AUTHORITIES, AND RESPONSIBILITIES OF THE RISK MANAGEMENT COMMITTEE

The duties, authorities and responsibilities of the Risk Management Committee (RMC) are to evaluate and provide recommendations on the implementation of risk management in relation to the following matters:

a. The policy formulation of risk management and its changes, including risk management strategies , level of risk taken and risk tolerance, risk management framework and contingency plans to anticipate the occurrence of abnormal conditions (stress);
b. Improvement and enhancement of the implementation of risk management conducted periodically or incidental as a result of a change in external and internal conditions of the Bank that affects the adequacy of capital and risk profile of the Bank and the result of evaluation To the effectiveness of such applications.
c. Determination (justification) of matters relating to business decisions that deviate from normal procedures (irregularities), such as the decision of a significant business expansion to the business plan of a pre-defined bank or risk-taking position/ exposure exceeding the specified limit.

PROFIL ANGGOTA KOMITE MANAJEMEN RISIKO

PROFILE OF RISK MANAGEMENT COMMITTEE MEMBERS



Cecep Trisna

Direktur Kepatuhan/Ketua /
Director of Compliance/Chairman

Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Bandung pada tahun 1967, usia 56 tahun per Desember 2023.

Born in Bandung in 1967, 56 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana bidang Ilmu Manajemen dari Universitas Padjajaran Bandung (1990).	Bachelor of Management from Padjajaran University, Bandung (1990).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Surat Otoritas Jasa Keuangan No. SR-65/KR.02/2021 tanggal 21 Juli 2021 perihal Penyampaian Salinan Keputusan Penilaian Kemampuan dan Kepatutan atas Pengangkatan Direktur Kepatuhan PT Bank Pembangunan Daerah Jawa Barat dan Banten,Tbk. Efektif menjabat sebagai Direktur Kepatuhan bank **bjb** sejak tanggal 22 Juli 2021.	Appointed as Director of bank **bjb** for the first time based on Financial Services Authority Letter No. SR-65/KR.02/2021 dated July 21, 2021 concerning Submission of a Copy of the Capability and Proper Test Decision on the Appointment of Compliance Director of PT Bank Pembangunan Daerah West Java and Banten, Tbk. Effectively serving as Compliance Director of bank **bjb** since July 22, 2021.
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Pendidikan dan Pelatihan (2014 - 2017). • Pemimpin Yayasan Kesejahteraan Pegawai bank **bjb** (2017 - 2018). • Pemimpin Divisi Kepatuhan dan APU-PPT (2018 - 2021). • Direktur Kepatuhan bank **bjb** (2021 – saat ini).	• Head of Education and Training Division (2014 - 2017). • Leader of the bank **bjb** Employee Welfare Foundation (2017 - 2018). • Head of Compliance and APU-CFT Division (2018 - 2021). • Director of Compliance bank **bjb** (2021 – present).
Periode dan Masa Jabatan	**Period of Service**
6 April 2021 – saat ini (periode pertama).	April 6, 2021 – present (first period).
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
• Sertifikasi Kepatuhan Level 1 oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) (2019). • Sertifikasi Kepatuhan Level 2 oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) (2019). • Sertifikasi Kepatuhan Level 2 oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2019). • Sertifikasi Manajemen Risiko Jenjang 7 oleh Badan Sertifikasi Manajemen Risiko (BSMR) (2020). • Sertifikasi Manajemen Risiko Strategi Ketahanan Dalam Penerapan Manajemen Risiko Di Masa Pandemi COVID-19 (2020). • Sertifikasi Kepatuhan & AML Level 3 Eksekutif oleh oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021). • Sertifikasi Kompetensi Level Eksekutif Level 3 Kepatuhan oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021).	• Level 1 Compliance Certification by the Banking Compliance Director Communication Forum (FKDKP) (2019). • Level 2 Compliance Certification by the Banking Compliance Director Communication Forum (FKDKP) (2019). • Level 2 Compliance Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2019). • Level 7 Risk Management Certification by the Risk Management Certification Body (BSMR) (2020). • Risk Management Certification Resilience Strategy in Implementing Risk Management During the COVID-19 Pandemic (2020). • Compliance & AML Level 3 Executive Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021). • Executive Level 3 Compliance Competency Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021).

Asep Dani Fadilah

Sekretaris Komite/ Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi /
Committee Secretary/ Head of Credit, Market and Integrated Risk Management Division



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Kuningan, 1 Juni pada tahun 1971, usia 52 tahun per Desember 2022.

Born in Kuningan, June 1 in 1971, 52 years old as of December 2022.

Riwayat Pendidikan	Educational Background
• Sarjana Ekonomi, STIE Kuningan tahun 2000 • Magister Manajemen, STIE Ganesha tahun 2003	• Bachelor of Economics, STIE Kuningan in 2000 • Master of Management, STIE Ganesha in 2003
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Served as Head of Credit, Market and Integrated Risk Management Division from 2023 until now based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
Bergabung di bank **bjb** sejak 1991 dengan riwayat jabatan sebagai berikut: • Pemimpin Divisi Manajemen Risiko sejak 2019 hingga 2023 • Pemimpin Divisi Hukum sejak Desember 2018 hingga Juli 2019 • Pemimpin Divisi Manajemen Anak Perusahaan sejak Oktober 2018 hingga Desember 2018 • Pemimpin Divisi Umum sejak Mei 2017 hingga Oktober 2018	Joined bank **bjb** since 1991 with the following position history: • Head of Risk Management Division from 2019 to 2023 • Head of Legal Division from December 2018 to July 2019 • Head of Subsidiary Management Division from October 2018 to December 2018 • Head of General Division from May 2017 to October 2018
Periode dan Masa Jabatan	**Period of Service**
2023 - saat ini	2023 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 7 • PECB ISO 37301	• Level 7 Risk Management Certification • PECB ISO 37301

Yuddy Renaldi

Direktur Utama /Anggota Tidak Tetap /
President Director/Non-Permanent Member



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Tangerang Selatan	South Tangerang

Lahir di Bogor pada tahun 1964, usia 59 tahun per Desember 2023.

Born in Bogor in 1964, 59 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Ekonomi Akuntansi dari Universitas Trisakti Jakarta (1990). • Master bidang Manajemen dari STIE IPWI Jakarta (2000).	• Bachelor of Economics in Accounting from Trisakti University, Jakarta (1990). • Master of Management from STIE IPWI Jakarta (2000).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur Utama bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.	Appointed as President Director of bank **bjb** for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which are stipulated based on Deed no. 42 dated December 13, 2019.
Pengalaman Kerja	**Work Experience**
• Group Head Subsidiaries Management Bank Mandiri (2016 – 2017). • Senior Executive Vice President Remedial & Recovery Bank BNI (2017-2019). • Direktur Utama bank **bjb** (2019 – saat ini).	• Group Head Subsidiaries Management Bank Mandiri (2016 – 2017). • Senior Executive Vice President Remedial & Recovery Bank BNI (2017-2019). • President Director of bank **bjb** (2019 – present).
Periode dan Masa Jabatan	**Period of Service**
30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh IBI dan LSPP (2019).	Level 7 Risk Management Certification by IBI and LSPP (2019).

Nia Kania

Direktur Keuangan/Anggota Tetap /
Director of Finance/Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Bandung pada tahun 1966, usia 57 tahun per Desember 2023.

Born in Bandung in 1966, 57 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana Bidang Ekonomi dari Universitas Padjadjaran Bandung (1990). • Master Bidang Hukum dari Universitas Padjadjaran Bandung (2020)	• Bachelor of Economics from Padjadjaran University, Bandung (1990). • Master of Law from Padjadjaran University Bandung (2020)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPSLB No. 221 tanggal 19 Desember 2014. Diangkat kembali berdasarkan Akta RUPS Tahunan No. 105 tanggal 28 Februari 2018. Kemudian diangkat kembali berdasarkan Akta RUPS Tahunan No. 154 tanggal 30 Maret 2022.	Appointed as Director of bank **bjb** for the first time based on EGMS Deed No. 221 dated December 19, 2014. Reappointed based on Annual GMS Deed No. 105 dated February 28, 2018. Then reappointed based on Annual GMS Deed No. 154 dated March 30, 2022.
Pengalaman Kerja	**Work Experience**
• Direktur Utama Dana Pensiun bank **bjb** (2013-2014). • Pemimpin Divisi Jaringan dan Layanan bank **bjb** (2014). • Direktur Keuangan bank **bjb** (2014-2018). • Direktur Keuangan dan Manajemen Risiko bank **bjb** (2018 – 2021). • Direktur Keuangan bank **bjb** (2021 – saat ini).	• President Director of bank **bjb** Pension Fund (2013-2014). • Head of bank **bjb** Network and Services Division (2014). • Director of Finance at bank **bjb** (2014-2018). • Director of Finance and Risk Management bank **bjb** (2018 – 2021). • Director of Finance bank **bjb** (2021 – present).
Periode dan Masa Jabatan	**Period of Service**
• 19 Desember 2014 – Penutupan RUPS tahun 2018 (periode pertama). • 28 Februari 2018 – Penutupan RUPS Tahun 2021 (periode kedua). • 30 Maret 2022 – saat ini (periode ketiga).	• December 19, 2014 – Closing of the 2018 GMS (first period). • February 28, 2018 – Closing of the 2021 GMS (second period). • March 30, 2022 – present (third period).
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2020).	Level 7 Risk Management Certification by LSPP (2020).

Suartini

Direktur Konsumer & Ritel/Anggota Tetap /
Director of Consumer & Retail/Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir di Bandung pada tahun 1968, usia 55 tahun per Desember 2023.

Born in Bandung in 1968, 55 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana Bidang Statistika dari Universitas Padjadjaran Bandung (1993).	Bachelor of Statistics from Padjadjaran University, Bandung (1993).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPSLB No. 221 tanggal 19 Desember 2014. Diangkat kembali berdasarkan Akta RUPS Tahunan No. 105 tanggal 28 Februari 2018. Kemudian diangkat kembali berdasarkan Akta RUPS Tahunan No. 154 tanggal 30 Maret 2022.	Appointed as Director of bank **bjb** for the first time based on EGMS Deed No. 221 dated December 19, 2014. Reappointed based on Annual GMS Deed No. 105 dated February 28, 2018. Then reappointed based on Annual GMS Deed No. 154 dated March 30, 2022.
Pengalaman Kerja	**Work Experience**
• Direktur Komersial bank **bjb** (2014-2018). • Direktur Konsumer dan Ritel bank **bjb** (2018). • Direktur Konsumer dan Ritel yang melaksanakan tugas sebagai Direktur Komersial dan Usaha Mikro Kecil dan Menengah bank **bjb** (2018). • Direktur Konsumer & Ritel bank **bjb** (2018 – saat ini).	• Commercial Director of bank **bjb** (2014-2018). • Director of Consumer and Retail bank **bjb** (2018). • Director of Consumer and Retail who carries out duties as Director of Commercial and Micro small and Medium Enterprises bank **bjb** (2018). • Director of Consumer & Retail bank **bjb** (2018 – present).
Periode dan Masa Jabatan	**Period of Service**
• 19 Desember 2014 – Penutupan RUPS tahun 2018 (periode pertama). • 28 Februari 2018 – Penutupan RUPS Tahun 2021 (periode kedua). • 30 Maret 2022 – saat ini (periode ketiga).	• December 19, 2014 – Closing of the 2018 GMS (first period). • February 28, 2018 – Closing of the 2021 GMS (second period). • March 30, 2022 – present (third period).
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh IBI (2018).	Level 7 Risk Management Certification by IBI (2018).

Nancy Adistyasari

Direktur Komersial & Usaha Mikro Kecil dan Menengah (UMKM) / Anggota Tetap /
Director of Commercial & Micro, Small and Medium Enterprises (MSMEs) / Permanent Member



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Bojonegoro pada tahun 1981, usia 42 tahun per Desember 2023.

Born in Bojonegoro in 1981, 42 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana Bidang Geofisika dan Meteorologi dari Institut Teknologi Bandung (2004).	Bachelor of Geophysics and Meteorology from the Bandung Institute of Technology (2004).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS Luar Biasa Nomor 03 tanggal 01 September 2020.	Appointed as Director of bank **bjb** for the first time based on the Extraordinary GMS Deed Number 03 dated September 1, 2020.
Pengalaman Kerja	**Work Experience**
• Vice President Sector Energy Department Corporate Banking Bank Mandiri (2016 - 2019). • Senior Vice President Commercial Banking 5 Group Bank Mandiri (2019 - 2020). • Direktur Komersial dan Usaha Mikro Kecil dan Menengah bank **bjb** (2020 – saat ini).	• Vice President Sector Energy Department Corporate Banking Bank Mandiri (2016 - 2019). • Senior Vice President Commercial Banking 5 Group Bank Mandiri (2019 - 2020). • Director of Commercial and Micro small and Medium Enterprises bank **bjb** (2020 – present).
Periode dan Masa Jabatan	**Period of Service**
1 September 2020 – saat ini (periode pertama).	September 1, 2020 – present (first period).
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2020).	Level 7 Risk Management Certification by LSPP (2020).

Tedi Setiawan

Direktur Operasional/Anggota Tetap /
Director of Operations/Permanent Member



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Bandung pada tahun 1966, usia 57 tahun per Desember 2023.

Born in Bandung in 1966, 57 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Administrasi Negara dari Universitas Parahyangan Bandung (1991). • Master bidang Manajemen Keungan dari Universitas Pasundan Bandung (2017). • Doktor bidang Manajemen di Universitas Pendidikan Indonesia Bandung (2023)	• Bachelor's degree in Public Administration from Parahyangan University, Bandung (1991). • Master in Financial Management from Pasundan University Bandung (2017). • Doctorate in Management at Indonesian Education University Bandung (2023)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.	Appointed as Director of bank **bjb** for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which are stipulated based on Deed no. 42 dated December 13, 2019.
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Perencanaan Strategis (2015-2018). • Senior Executive Vice President Credit Risk (2018-2019). • Direktur Operasional bank **bjb** (2019 – saat ini).	• Head of Strategic Planning Division (2015-2018). • Senior Executive Vice President Credit Risk (2018-2019). • Operational Director of bank **bjb** (2019 – present).
Periode dan Masa Jabatan	**Period of Service**
30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh BSMR (2020).	Level 7 Risk Management Certification by BSMR (2020).

Rio Lanasier

Direktur Information Technology, Treasury & International Banking / Anggota Tetap /
Director of Information Technology, Treasury & International Banking / Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Jakarta Selatan	South Jakarta

Lahir di Tangerang pada tahun 1975, usia 48 tahun per Desember 2023.

Born in Tangerang in 1975, 48 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Teknik Sipil dari Universitas Katolik Parahyangan Bandung (1998). • Master bidang Civil & Environment Engineering dari University of New South Wales Sydney Australia (2000).	• Bachelor's degree in Civil Engineering from Parahyangan Catholic University, Bandung (1998). • Master in Civil & Environmental Engineering from the University of New South Wales Sydney Australia (2000).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.	Appointed as Director of bank **bjb** for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which are stipulated based on Deed no. 42 dated December 13, 2019.
Pengalaman Kerja	**Work Experience**
• Direktur Treasury, Financial Institution, Funding & Fintech Solution (2016-2019). • Direktur Information Technology, Treasury & International Banking bank **bjb** (2019 – saat ini).	• Director of Treasury, Financial Institutions, Funding & Fintech Solutions (2016-2019). • Director of Information Technology, Treasury & International Banking bank **bjb** (2019 – present).
Periode dan Masa Jabatan	**Period of Service**
30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2019).	Level 7 Risk Management Certification by LSPP (2019).

Joko Hartono Kalisman

Kepala Satuan Kerja Audit Internal/Anggota Tetap /
Head of Internal Audit Work Unit/Permanent Member



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Bandung, 25 Januari 1973, usia 50 tahun per Desember 2023.

Born in Bandung, January 25, 1973, 50 years old as of December 2023

Riwayat Pendidikan

- Sarjana Akuntansi, Universitas Padjadjaran tahun 2002
- Magister Manajemen, Universitas Padjadjaran tahun 2006
- Doktor Manajemen, Universitas Padjadjaran tahun 2019

Educational Background

- Bachelor of Accounting, Padjadjaran University in 2002
- Master of Management, Padjadjaran University in 2006
- Doctor of Management, Padjadjaran University in 2019

Dasar Hukum Pengangkatan

Menjabat sebagai Pemimpin Satuan Kerja Audit Internal s berdasarkan Surat Keputusan Direksi No. 1516/SK/DIR-HC/2018.

Legal Basis for Appointment

Served as Head of the Internal Audit Work Unit based on Directors' Decree No. 1516/SK/DIR-HC/2018.

Pengalaman Kerja

Bergabung di bank **bjb** sejak 1997 dengan riwayat jabatan sebagai berikut:

- Pemimpin Satuan Kerja Audit Internal sejak Desember 2018 hingga saat ini
- Pemimpin Divisi KPR dan KPB sejak Oktober 2018 hingga Desember 2018
- CEO Regional 5 sejak Mei 2017 hingga Oktober 2018
- Pemimpin Kantor Cabang Utama Bandung sejak Mei 2016 hingga Mei 2017

Work Experience

Joined bank **bjb** since 1997 with the following position history:

- Head of the Internal Audit Work Unit from December 2018 until now
- Head of the KPR and KPB Division from October 2018 to December 2018
- CEO Regional 5 from May 2017 to October 2018
- Head of Bandung Main Branch Office from May 2016 to May 2017

Periode dan Masa Jabatan

26 Desember 2018 - saat ini

Period of Service

December 26, 2018 - currently

Jabatan Rangkap

-

Concurrent Position

-

Sertifikasi

- ISO 37301:2021 – Sistem Manajemen Kepatuhan
- General Banking Level 3
- Qualified Internal Auditor
- Chartered Accountant
- Certified Anti Fraud Manager
- ISO 37001 Anti-Bribery Certification
- Prince2 Foundation
- Sertifikasi Manajemen Risiko Jenjang 7
- IIAP

Certification

- ISO 37301:2021 – Compliance Management Systems
- General Banking Level 3
- Qualified Internal Auditor
- Chartered Accountant
- Certified Anti Fraud Manager
- ISO 37001 Anti-Bribery Certification
- Prince2 Foundation
- Level 7 Risk Management Certification
- IIAP

Deden Hilman

Pemimpin Divisi Kepatuhan & APU-PPT/Anggota Tetap /
Head of Compliance and AML CFT Division/Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir di Bandung, 26 Februari 1974, Per 31 Desember 2023 berusia 50 tahun.

Born in Bandung, February 26, 1974, As of December 31 2023 50 years old.

Riwayat Pendidikan	Educational Background
• Sarjana Hukum dari Universitas Padjadjaran pada tahun 1998. • Magister bidang Hukum Ekonomi & Bisnis dari Universitas Padjadjaran Bandung pada tahun 2010.	• Degree in Law from Padjadjaran University in 1998. • Masters in Economics & Business Law from Padjadjaran University Bandung in 2010.
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
Bergabung di bank **bjb** sejak 11 September 2001 dengan riwayat jabatan antara lain: • Pemimpin Cabang Purwakarta sejak 15 Oktober 2018 hingga 27 Januari 2020 • Pemimpin Cabang Depok sejak 10 Februari 2020 hingga 15 Januari 2021 • Deputi CEO Regional 5 sejak 01 Februari 2021 hingga 01 Agustus 2023 • Pemimpin Divisi Kepatuhan & APU PPT sejak tanggal 01 September 2023 hingga sekarang	Joined bank **bjb** since September 11 2001 with a history of positions including: • Head of Purwakarta Branch from October 15 2018 to January 27 2020 • Head of Depok Branch from February 10, 2020 to January 15, 2021 • Deputy CEO Regional 5 from 01 February 2021 to August 1, 2023 • Head of Compliance & AML CFT Division from September 1, 2023 until now
Periode dan Masa Jabatan	**Period of Service**
01 September 2023 - saat ini	September 01, 2023 - current
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 6	Level 6 Risk Management Certification

PELATIHAN ANGGOTA KOMITE MANAJEMEN RISIKO

Pelatihan yang telah diikuti anggota komite selama tahun 2023 adalah sebagai berikut.

TRAINING OF RISK MANAGEMENT COMMITTEE MEMBERS

The trainings that have been attended by committee members during 2023 are as follows.

Nama Name	**Jabatan** Position	**Pelatihan** Training
Cecep Trisna	Ketua Komite Committee Chair	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Asep Dani Fadillah	Sekretaris Komite Committee Secretary	*Leaders Talk*: Leading Successful Business Leaders Talk: Leading Successful Business
		Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Executive Workshop 2023 *Be One*: Bersatu Kompak Kolaboratif\ Executive Workshop 2023 Be One: United, Compact, Collaborative
		Pengenalan Digital Digital Introduction
		Climate Risk Stress Testing (CRST) Climate Risk Stress Testing (CRST)
		Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification
		Implementasi *Business Continuity Management System* Di Perusahaan Sesuai Dengan ISO 22301:2019 Implementation of the Business Continuity Management System in the Company in accordance with ISO 22301:2019
		Workshop Tantangan Dan Peluang Profesi Manajemen Risiko Dalam Pencapaian Tujuan Keuangan Berkelanjutan Workshop on Challenges and Opportunities for the Risk Management Profession in Achieving Sustainable Financial Goals
		Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
		Program ISO 31000 Standar Internasional Manajemen Risiko Fundamental ERM ISO 31000 Program International Standard for ERM Fundamental Risk Management
		Leaders Talk: *Leading Successful Business* Leaders Talk: Leading Successful Business
Yuddy Renaldi	Anggota Tidak Tetap Dengan Hak Suara Non-Permanent Members With Voting Rights	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Nia Kania	Anggota Tidak Tetap Dengan Hak Suara Non-Permanent Members With Voting Rights	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Suartini	Anggota Tidak Tetap Dengan Hak Suara Non-Permanent Members With Voting Rights	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Nancy Adistyasari	Anggota Tidak Tetap Dengan Hak Suara Non-Permanent Members With Voting Rights	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Tedi Setiawan	Anggota Tidak Tetap Dengan Hak Suara Non-Permanent Members With Voting Rights	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section

Nama Name	Jabatan Position	Pelatihan Training
Rio Lanasier	Anggota Tidak Tetap Dengan Hak Suara Non-Permanent Members With Voting Rights	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Joko Hartono Kalisman	Anggota Tidak Tetap Dengan Hak Suara Non-Permanent Members With Voting Rights	Pemeliharaan/*Refreshment* Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification
		Pembaruan Sertifikasi Prince2 Prince2 Certification Update
		Program Pemeliharaan/ *Refreshment* Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program
Deden Hilman	Anggota Tidak Tetap Dengan Hak Suara Non-Permanent Members With Voting Rights	Program ISO 31000 Standar Internasional Manajemen Risiko Fundamental ERM ISO 31000 Program International Standard for ERM Fundamental Risk Management
		Sertifikasi CAFM (*Certified Anti Fraud Manager*) CAFM Certification (Certified Anti Fraud Manager)

PERNYATAAN INDEPENDENSI KOMITE MANAJEMEN RISIKO

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

INDEPENDENCE STATEMENT OF RISK MANAGEMENT COMMITTEE

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

RAPAT DAN PELAKSANAAN TUGAS KOMITE MANAJEMEN RISIKO

Selama tahun 2023, Komite Manajemen Risiko telah melaksanakan tugasnya dengan menyelenggarakan rapat sebanyak 8 (delapan) kali, dengan agenda sebagai berikut:

MEETINGS AND IMPLEMENTATION OF RISK MANAGEMENT COMMITTEE TASKS

During 2023, the Risk Management Committee carried out its duties by holding 8 (eight) meetings, with the following agenda:

No.	Tanggal Date	Agenda Agenda
1	9 Januari 2023 January 9, 2023	Pembahasan *Limit Switching Portofolio Guidelines* Segmen Korporasi dan Komersial Discussion of Limit Switching Portfolio Guidelines for Corporate and Commercial Segments
2	18 Januari 2023 January 18, 2023	Pembahasan Tingkat Kesehatan Bank Secara Individu Posisi Desember Tahun 2022 Discussion of Individual Bank Soundness Levels for the Position of December 2022
3	24 Maret 2023 March 24, 2023	• *Risk Apetite Statement* dan *Risk Tolerance* terkait Teknologi Informasi • Limit kewenangan memutus biaya operasional • Portofolio *Guideline* Segmen Korporasi dan Komersial • *Risk Appetite Statement and Risk Tolerance related to Information Technology* • *The authority limit determines operational costs* • *Corporate and Commercial Segment Guideline Portfolio*
4	17 April 2023 April 17, 2023	Profil Risiko Bank secara Individu Posisi TW I Tahun 2023 Individual Bank Risk Profile for the Position of the First Quarter of 2023
5	17 Juli 2023 July 17, 2023	Pembahasan Tingkat Kesehatan Bank Secara Individu Semester I Tahun 2023 Discussion of Individual Bank Soundness Level for Semester I of 2023
6	25 September 2023 September 25, 2023	• *Risk Apetitte Statement* dan Risk *Tolerance* • *Limit Switching Credit Portofolio Guideline* Segmen Korporasi • Risk Appetite Statement and Risk Tolerance • Limit Switching Credit Portfolio Guideline for Corporate Segment
7	16 Oktober 2023 October 16, 2023	Pembahasan Profil Risiko Bank secara Individu Posisi 30 September 2023 Discussion of individual bank risk profiles as of September 30, 2023
8	18 Oktober 2023 October 18, 2023	Pembahasan Profil Risiko Bank secara Individu Posisi 30 September 2023 Discussion of individual bank risk profiles as of September 30, 2023

Komite Kebijakan Perkreditan

Berdasarkan Surat Keputusan Direksi bank **bjb** Nomor 1367/SK/DIR-KPR/2019 tanggal 31 Desember 2019 tentang Pedoman Kerja Komite Kebijakan Perkreditan (KKP), Komite Kebijakan Perkreditan (KKP) atau *Credit Policy Committee (CPC)* bertugas untuk membantu Manajemen dalam merumuskan Kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran-saran langkah perbaikan.

Credit Policy Committee

Based on the decree of the Directors of bank **bjb** No. 1367/SK/DIR-KPR/2019 dated December 31, 2019 concerning the Credit Policy Committee (KKP) or the Credit Policy Committee (CPC) in charge of assisting the management in formulating policies, overseeing policy implementation, monitor the development and condition of the loan portfolio and provide suggestions for corrective measures.

STRUKTUR DAN KEANGGOTAAN KOMITE KEBIJAKAN PERKREDITAN

STRUCTURE AND MEMBERSHIP OF THE CREDIT POLICY COMMITTEE

Susunan Arrangement	**Diisi oleh** Filled by
Ketua Chairman	Direktur Utama President Director
Sekretaris Secretary	Pemimpin Unit Kebijakan & Prosedur Head of Policy & Procedure Unit
Sekretaris Pengganti (Alternatif I) Alternate Secretary (First Alternate)	Pemimpin Satuan Kerja Credit Risk Head of Credit Risk Work Unit
Sekretaris Pengganti (Alternatif II) Alternate Secretary (Second Alternate)	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division
Anggota Tetap Dengan Hak Suara Permanent Members With Voting Rights	1. Direktur Utama 2. Direktur yang membidangi perkreditan 3. Direktur yang membidangi Credit Risk 4. Direktur yang membidangi Operasional 5. SEVP yang membidangi bisnis perkreditan sesuai segmen. 6. SEVP Credit Risk 1. President Director 2. Director in charge of credit 3. Director in charge of Credit Risk 4. Director in charge of Operations 5. SEVP in charge of credit business according to segment. 6. SEVP Credit Risk
Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	1. Pemimpin Satuan Kerja Audit Internal atau pejabat bidang Audit Internal 2. Pemimpin Divisi Kepatuhan atau perwakilan yang ditunjuk wajib hadir alam Komite Kebijakan Perkreditan 3. Pemimpin Satuan Kerja yang terkait dengan bisnis perkreditan 4. Pemimpin Satuan Kerja yang terkait dengan operasional perkreditan. 5. Pemimpin Satuan Kerja Manajemen Risiko 6. Pemimpin Satuan Kerja Manajemen Risiko yang melakukan pengambilan keputusan bisnis perkreditan. 7. Sekretaris 1. Head of the Internal Audit Unit or an official in the field of Internal Audit 2. The Head of the Compliance Division or a designated representative must be present at the Credit Policy Committee 3. Head of Work Unit related to credit business 4. Head of Work Units related to credit operations. 5. Leader of the Risk Management Work Unit 6. Leader of the Risk Management Unit who makes credit business decisions. 7. Secretary

Susunan Arrangement	Diisi oleh Filled by
Anggota Tidak Tetap Dengan Hak Suara Non-Permanent Members With Voting Rights	Direksi*/SEVP terkait materi yang hadir sebagai undangan. Board of Directors*/SEVP regarding the material that was present as an invitee. *kecuali Direktur yang membidangi kepatuhan. *except the Director in charge of compliance
Anggota Tidak Tetap Tanpa Hak Suara Anggota Tidak Tetap Tanpa Hak Suara	Direksi/Pemimpin Divisi/Pemimpin Unit yang diundang terkait dengan materi yang menjadi agenda KKP. Directors/Division Heads/Unit Leaders invited are related to the material on the KKP agenda

TUGAS, WEWENANG, DAN TANGGUNG JAWAB KOMITE KEBIJAKAN PERKREDITAN

Tugas, wewenang dan tanggung jawab Komite Kebijakan Perkreditan sebagai berikut:

1. Memberikan masukan kepada Direksi dalam penyusunan Kebijakan Perkreditan Bank (KPB), terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan.
2. Mengawasi agar KPB dapat diterapkan dan dilaksanakan secara konsisten, serta merumuskan pemecahan masalah dalam hal terdapat hambatan atau kendala dalam penerapan KPB. Selanjutnya Komite Kebijakan Perkreditan juga melakukan kajian berkala terhadap KPB dan memberikan saran kepada Direksi dalam hal diperlukan perubahan atau perbaikan KPB.
3. Menyetujui Limit Kewenangan Memutus Kredit dan Limit Kewenangan Restrukturisasi Kredit.
4. Memantau dan mengevaluasi:
   a. Perkembangan dan kualitas portofolio perkreditan secara keseluruhan.
   b. Kebenaran pelaksanaan kewenangan memutus kredit.
   c. Kebenaran proses pemberian, perkembangan dan kualitas kredit yang diberikan kepada pihak terkait dengan Bank dan debitur besar tertentu.
   d. Kebenaran pelaksanaan ketentuan BMPK.
   e. Ketaatan terhadap ketentuan peraturan perundang-undangan dan peraturan lain dalam pelaksanaan pemberian kredit.
   f. Penyelesaian kredit bermasalah sesuai yang ditetapkan dalam KPB.
   g. Upaya Bank dalam memenuhi kecukupan jumlah penyisihan penghapusan kredit.

DUTIES, AUTHORITIES, AND RESPONSIBILITIES OF THE CREDIT POLICY COMMITTEE

The duties, authorities and responsibilities of the Credit Policy Committee are as follows:

1. Providing input to the Directors in the formulation of Bank Credit Policies (KPB), especially those relating to the formulation of prudential principles in credit.
2. Supervising that KPB could be applied and implemented consistently, and formulate solutions to problems in the event of obstacles or obstacles in the implementation of CDE. Furthermore, the Credit Policy Committee also conducted periodic reviews of KPB and provided advice to the Directors in the event that changes or improvements to the KPB are needed.
3. Approving the Authority Limit for Credit Decision and the Limit on the Authority for Credit Restructuring.
4. Monitoring and evaluating.
   a. The development and quality of the credit portfolio as a whole.
   b. The correctness of the exercise of authority to decide on credit.
   c. The correctness of the process of granting, development and quality of credit extended to parties related to the Bank and certain large debtors.
   d. The correctness of the implementation of the LLL provisions.
   e. Compliance with statutory provisions and other regulations in the implementation of credit extension.
   f. Settlement of non-performing loans as stipulated in the KPB.
   g. The Bank's efforts to meet the adequacy of the allowance for credit write-offs.

PROFIL ANGGOTA KOMITE KEBIJAKAN PERKREDITAN

PROFILE OF MEMBERS OF THE CREDIT POLICY COMMITTEE



Yuddy Renaldi

Direktur Utama /Ketua /
President Director/Chairman

	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Tangerang Selatan	South Tangerang

Lahir di Bogor pada tahun 1964, usia 59 tahun per Desember 2023.

Born in Bogor in 1964, 59 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Ekonomi Akuntansi dari Universitas Trisakti Jakarta (1990). • Master bidang Manajemen dari STIE IPWI Jakarta (2000).	• Bachelor of Economics in Accounting from Trisakti University, Jakarta (1990). • Master of Management from STIE IPWI Jakarta (2000).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur Utama bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.	Appointed as President Director of bank **bjb** for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which are stipulated based on Deed no. 42 dated December 13, 2019.
Pengalaman Kerja	**Work Experience**
• Group Head Subsidiaries Management Bank Mandiri (2016 – 2017). • Senior Executive Vice President Remedial & Recovery Bank BNI (2017-2019). • Direktur Utama bank **bjb** (2019 – saat ini).	• Group Head of Subsidiaries Management at Bank Mandiri (2016 - 2017). • Senior Executive Vice President Remedial & Recovery Bank BNI (2017-2019). • President Director of bank **bjb** (2019 – present).
Periode dan Masa Jabatan	**Period of Service**
30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh IBI dan LSPP (2019).	Level 7 Risk Management Certification by IBI and LSPP (2019).

Yogy Yatno

Kepala Divisi Manajemen Risiko Operasional/Sekretaris /
Head of Operational Risk Management Division/Secretary



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir di Cirebon, 24 April 1979, usia 44 tahun per Desember 2023.

Born in Cirebon, April 24, 1979, 44 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana Ekonomi, STIE YPKP tahun 2001 • Magister Manajemen, UNPAD tahun 2010	• Bachelor of Economics, STIE YPKP in 2001 • Master of Management, UNPAD in 2010
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Manajemen Risiko Operasional berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Served as Head of Operational Risk Management Division based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
Bergabung di bank **bjb** sejak 2002 dengan riwayat jabatan sebagai berikut: • Pemimpin Divisi Kebijakan & Prosedur sejak Tahun 2022 hingga Tahun 2023 • Pemimpin Divisi Jaringan & Layanan sejak Tahun 2021 hingga Tahun 2022 • CEO Regional 1 Sejak Tahun 2020 hingga Tahun 2021	Joined bank **bjb** since 2002 with the following position history: • Head of Policy & Procedures Division from 2022 to 2023 • Head of Network & Services Division from 2021 to 2022 • Regional CEO 1 from 2020 to 2021
Periode dan Masa Jabatan	**Period of Service**
1 September 2023 - saat ini	September 1, 2023 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Mulyana

Pemimpin Divisi Kebijakan & Prosedur/Sekretaris /
Head of Policy & Procedure Division/Secretary



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 23 Agustus 1971, usia 52 tahun per Desember 2023.

Born on August 23, 1971, 52 years old as of December 2023

Riwayat Pendidikan	Educational Background
Sarjana di bidang Manajemen dari STIE Inaba Bandung (2001)	Bachelor in Management from STIE Inaba Bandung (2001)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Kebijakan & Prosedur sejak Tahun 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Served as Head of the Policy and Procedures Division from 2023 until now based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
• Pemimpin Kantor Cabang Cikarang tahun 2023 • Pemimpin Kantor Cabang Purwakarta tahun 2022	• Head of Cikarang Branch Office in 2023 • Head of the Purwakarta Branch Office in 2022
Periode dan Masa Jabatan	**Period of Service**
1 September 2023 - saat ini	September 1, 2023 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Hermawan Mulyana

Pemimpin Divisi Korporasi /Sekretaris Pengganti (Alternatif I) /
Head of Corporate Division / Substitute Secretary (Alternative I)



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 17 Januari 1976, usia 47 tahun per Desember 2023.

Born on January 17, 1976, 47 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Manajemen dari Universitas Padjajaran Bandung (2001) • Magister di bidang Manajemen dari STIE Ekuitas (2016)	• Bachelor in Management from Padjadjaran University Bandung (2001) • Masters in Management from STIE Equity (2016)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Pemimpin Divisi Korporasi sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023.	Head of Corporate Division from 2023 to the present based on Directors' Decree No. 0115/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
• Pemimpin Cabang Kebayoran Baru tahun 2017 • Pemimpin Divisi Credit Risk tahun 2021	• Head of Kebayoran Baru Branch in 2017 • Head of Credit Risk Division in 2021
Periode dan Masa Jabatan	**Period of Service**
2 Mei 2023 - saat ini	May 2, 2023 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Adrianus Ulun

Pemimpin Divisi Credit Risk/Sekretaris Pengganti (Alternatif I) /
Head of Credit Risk Division/Substitute Secretary (Alternative I)



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 6 Desember 1977, usia 46 tahun per Desember 2023.

Born on December 6, 1977, 46 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Matematika & Ilmu Pengetahuan Alam dari Institut Teknologi Bandung (ITB) (2003)	Bachelor in Mathematics & Natural Sciences from the Bandung Institute of Technology (ITB) (2003)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Credit Risk sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023.	Served as Head of the Credit Risk Division from 2023 until now based on Directors' Decree No. 0115/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
• Pemimpin Kantor Cabang Medan Tahun 2019 • Executive Credit Officer Tahun 2021	• Head of Medan Branch Office 2019 • Executive Credit Officer in 2021
Periode dan Masa Jabatan	**Period of Service**
2 Mei 2023 - saat ini	May 2, 2023 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikas Manajemen Risiko Jenjang 6	Level 6 Risk Management Certification

Asep Dani Fadilah

Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi/ Sekretaris Penganti Alt 1 /
Head of Credit, Market and Integrated Risk Management Division/ Alternate Secretary Alt 1



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Kuningan, 1 Juni 1971, usia 52 tahun per Desember 2022

Born in Kuningan, June 1 1971, 52 years old as of December 2022.

Riwayat Pendidikan	Educational Background
• Sarjana Ekonomi, STIE Kuningan tahun 2000 • Magister Manajemen, STIE Ganesha tahun 2003	• Bachelor of Economics, STIE Kuningan in 2000 • Master of Management, STIE Ganesha in 2003
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Served as Head of Credit, Market and Integrated Risk Management Division from 2023 until now based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
Bergabung di bank **bjb** sejak 1991 dengan riwayat jabatan sebagai berikut: • Pemimpin Divisi Manajemen Risiko sejak 2019 hingga 2023 • Pemimpin Divisi Hukum sejak Desember 2018 hingga Juli 2019 • Pemimpin Divisi Manajemen Anak Perusahaan sejak Oktober 2018 hingga Desember 2018 • Pemimpin Divisi Umum sejak Mei 2017 hingga Oktober 2018	Joined bank **bjb** since 1991 with the following position history: • Head of Risk Management Division from 2019 to 2023 • Head of Legal Division from December 2018 to July 2019 • Head of Subsidiary Management Division from October 2018 to December 2018 • Head of General Division from May 2017 to October 2018
Periode dan Masa Jabatan	**Period of Service**
1 September 2023 - saat ini	September 1, 2023 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 7 • PECB ISO 37301	• Level 7 Risk Management Certification • PECB ISO 37301

Suartini

Direktur Konsumer & Ritel/Anggota Tetap /
Director of Consumer & Retail/Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir di Bandung pada tahun 1968, usia 55 tahun per Desember 2023.

Born in Bandung in 1968, 55 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana Bidang Statistika dari Universitas Padjadjaran Bandung (1993).	Bachelor of Statistics from Padjadjaran University, Bandung (1993).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPSLB No. 221 tanggal 19 Desember 2014. Diangkat kembali berdasarkan Akta RUPS Tahunan No. 105 tanggal 28 Februari 2018. Kemudian diangkat kembali berdasarkan Akta RUPS Tahunan No. 154 tanggal 30 Maret 2022.	Appointed as Director of bank **bjb** for the first time based on EGMS Deed No. 221 dated December 19, 2014. Reappointed based on Annual GMS Deed No. 105 dated February 28, 2018. Then reappointed based on Annual GMS Deed No. 154 of March 30, 2022.
Pengalaman Kerja	**Work Experience**
• Direktur Komersial bank **bjb** (2014-2018). • Direktur Konsumer dan Ritel bank **bjb** (2018). • Direktur Konsumer dan Ritel yang melaksanakan tugas sebagai Direktur Komersial dan Usaha Mikro Kecil dan Menengah bank **bjb** (2018). • Direktur Konsumer & Ritel bank **bjb** (2018 – saat ini).	• Commercial Director of bank **bjb** (2014-2018). • Director of Consumer and Retail bank **bjb** (2018). • Director of Consumer and Retail who carries out duties as Director of Commercial and Micro small and Medium Enterprises bank **bjb** (2018). • Director of Consumer & Retail bank **bjb** (2018 – present).
Periode dan Masa Jabatan	**Period of Service**
• 19 Desember 2014 – Penutupan RUPS tahun 2018 (periode pertama). • 28 Februari 2018 – Penutupan RUPS Tahun 2021 (periode kedua). • 30 Maret 2022 – saat ini (periode ketiga).	• December 19, 2014 – Closing of the 2018 GMS (first period). • February 28, 2018 – Closing of the 2021 GMS (second period). • March 30, 2022 – present (third period).
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh IBI (2018).	Level 7 Risk Management Certification by IBI (2018).

Nia Kania

Direktur Keuangan/Anggota Tetap /
Director of Finance/Permanent Member



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Bandung pada tahun 1966, usia 57 tahun per Desember 2023.

Born in Bandung in 1966, 57 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana Bidang Ekonomi dari Universitas Padjadjaran Bandung (1990). • Master Bidang Hukum dari Universitas Padjadjaran Bandung (2020)	• Bachelor of Economics from Padjadjaran University, Bandung (1990). • Master of Law from Padjadjaran University Bandung (2020)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPSLB No. 221 tanggal 19 Desember 2014. Diangkat kembali berdasarkan Akta RUPS Tahunan No. 105 tanggal 28 Februari 2018. Kemudian diangkat kembali berdasarkan Akta RUPS Tahunan No. 154 tanggal 30 Maret 2022.	Appointed as Director of bank **bjb** for the first time based on EGMS Deed No. 221 dated December 19, 2014. Reappointed based on Annual GMS Deed No. 105 dated February 28, 2018. Then reappointed based on Annual GMS Deed No. 154 dated March 30, 2022.
Pengalaman Kerja	**Work Experience**
• Direktur Utama Dana Pensiun bank **bjb** (2013-2014). • Pemimpin Divisi Jaringan dan Layanan bank **bjb** (2014). • Direktur Keuangan bank **bjb** (2014-2018). • Direktur Keuangan dan Manajemen Risiko bank **bjb** (2018 – 2021). • Direktur Keuangan bank **bjb** (2021 – saat ini).	• President Director of bank **bjb** Pension Fund (2013-2014). • Head of bank **bjb** Network and Services Division (2014). • Director of Finance at bank **bjb** (2014-2018). • Director of Finance and Risk Management bank **bjb** (2018 – 2021). • Director of Finance bank **bjb** (2021 – present).
Periode dan Masa Jabatan	**Period of Service**
• 19 Desember 2014 – Penutupan RUPS tahun 2018 (periode pertama). • 28 Februari 2018 – Penutupan RUPS Tahun 2021 (periode kedua). • 30 Maret 2022 – saat ini (periode ketiga).	• December 19 2014 – Closing of the 2018 GMS (first period). • February 28, 2018 – Closing of the 2021 GMS (second period). • March 30, 2022 – present (third period).
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2020).	Level 7 Risk Management Certification by LSPP (2020).

Tedi Setiawan

Direktur Operasional/Anggota Tetap /
Director of Operations/Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir di Bandung pada tahun 1966, usia 57 tahun per Desember 2023.

Born in Bandung in 1966, 57 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Administrasi Negara dari Universitas Parahyangan Bandung (1991). • Master bidang Manajemen Keungan dari Universitas Pasundan Bandung (2017). • Doktor bidang Manajemen di Universitas Pendidikan Indonesia Bandung (2023)	• Bachelor's degree in Public Administration from Parahyangan University, Bandung (1991). • Master in Financial Management from Pasundan University Bandung (2017). • Doctorate in Management at Indonesian Education University Bandung (2023)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.	Appointed as Director of bank **bjb** for the first time based on Annual GMS No. 87 dated April 30 2019, the amendments of which are stipulated based on Deed no. 42 dated December 13, 2019.
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Perencanaan Strategis (2015-2018). • Senior Executive Vice President Credit Risk (2018-2019). • Direktur Operasional bank **bjb** (2019 – saat ini).	• Head of Strategic Planning Division (2015-2018). • Senior Executive Vice President Credit Risk (2018-2019). • Operational Director of bank **bjb** (2019 – present).
Periode dan Masa Jabatan	**Period of Service**
30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh BSMR (2020).	Level 7 Risk Management Certification by BSMR (2020).

Rio Lanasier

Direktur Information Technology, Treasury & International Banking / Anggota Tetap /
Director of Information Technology, Treasury & International Banking / Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Jakarta Selatan	South Jakarta

Lahir di Tangerang pada tahun 1975, usia 48 tahun per Desember 2023.

Born in Tangerang in 1975, 48 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Teknik Sipil dari Universitas Katolik Parahyangan Bandung (1998). • Master bidang Civil & Environment Engineering dari University of New South Wales Sydney Australia (2000).	• Bachelor of Civil Engineering from Parahyangan Catholic University, Bandung (1998). • Master of Civil & Environmental Engineering from the University of New South Wales Sydney Australia (2000).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.	Appointed as Director of bank **bjb** for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which are stipulated based on Deed no. 42 dated December 13, 2019.
Pengalaman Kerja	**Work Experience**
• Direktur Treasury, Financial Institution, Funding & Fintech Solution (2016-2019). • Direktur Information Technology, Treasury & International Banking bank **bjb** (2019 – saat ini).	• Director of Treasury, Financial Institutions, Funding & Fintech Solutions (2016-2019). • Director of Information Technology, Treasury & International Banking bank **bjb** (2019 – present).
Periode dan Masa Jabatan	**Period of Service**
30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2019).	Level 7 Risk Management Certification by LSPP (2019).

Galis Prasetya

Senior Executive Vice President Credit Risk/Anggota Tetap /
Senior Executive Vice President Credit Risk/ Permanent member



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 19 Maret 1971 usia 52 tahun per 31 Desember 2023.

Born on March 19 1971, 52 years old as of December 31, 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang ilmu Manajemen dari STIE YPKP Bandung (1999) • Magister di bidang ilmu Manajemen Keuangan dari STIE PERBANAS (2005)	• Bachelor in Management from STIE YPKP Bandung (1999) • Master in Financial Management from STIE PERBANAS (2005)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Senior Executive Vice President Credit Risk sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Senior Executive Vice President Credit Risk since 2019 based on Directors' Decree No. 0871/SK/DIR-HC/2019.
Pengalaman Kerja	**Work Experience**
• CEO Regional 3 (April 2019 – Agustus 2019) • CEO Regional 1 (Maret 2019 – April 2019)	• Regional CEO 3 (April 2019 – August 2019) • Regional CEO 1 (March 2019 – April 2019)
Periode dan Masa Jabatan	**Period of Service**
6 Agustus 2019 - saat ini	August 6, 2019 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Triastoto Hardjanto Wibowo

Pemimpin Divisi KPR & KKB/Anggota Tetap /
Head of KPR & KKB Division/Permanent member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 13 November 1969, usia 54 tahun per Desember 2023

Born on November 13, 1969, 54 years old as of December 2023

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Teknik Geologi dari Universitas Gadjah Mada (1994) • Magister di bidang Manajemen dari Universitas Gadjah Mada (1996)	• Bachelor in Geological Engineering from Gadjah Mada University (1994) • Master in Management from Gadjah Mada University (1996)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi KPR & KKB sejak 2021 s.d saat ini berdasarkan Surat Keputusan Direksi No Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.	Served as Head of KPR & KKB Division from 2021 until now based on Directors' Decree No. Directors' Decree No. 0039/SK/DIR-HC/2021.
Pengalaman Kerja	**Work Experience**
Pemimpin Divisi Kredit Retail & Konsumer tahun 2016	Head of Retail & Consumer Credit Division in 2016
Periode dan Masa Jabatan	**Period of Service**
1 Februari 2021 - saat ini	February 1, 2021 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Yusuf Saadudin

Pemimpin Divisi Kredit Konsumer /Anggota Tetap /
Head of Consumer Credit Division / Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 7 Juni 1973, Usia 50 tahun per Desember 2023.

Born on June 7, 1973, 50 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Akuntansi dari Universitas Padjadjaran (1999) • Magister di bidang Hukum Ekonomi dan Bisnis dari Universitas Pasundan Bandung (2015)	• Bachelor in Accounting from Padjadjaran University (1999) • Masters in Economics and Business Law from Pasundan University Bandung (2015)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Kredit Konsumer sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021	Served as Head of the Consumer Credit Division since 2021 based on Directors' Decree No. 0039/SK/DIR-HC/2021
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Kredit Konsumer (Februari 2021 – saat ini) • Pemimipn Divisi KPR & KKB (Agustus 2019 – Februari 2021) • Pemimpin Divisi Credit Risk (Mei 2017 – Agustus 2019)	• Head of Consumer Credit Division (February 2021 – present) • Head of KPR & KKB Division (August 2019 – February 2021) • Head of Credit Risk Division (May 2017 – August 2019)
Periode dan Masa Jabatan	**Period of Service**
1 Februari 2021 - saat ini	February 1, 2021 - currently
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Rudy Purwadhi

Pemimpin Divisi Kredit Ritel/Anggota Tetap /
Head of Retail Credit Division/Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 25 Juni 1973, usia 50 tahun per Desember 2023.

Born on June 25 1973, 50 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Manajemen dari STIE STEMBI Bandung Mada (2014)	Bachelor in Management from STIE STEMBI Bandung Mada (2014)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Kredit Ritel sejak 2021 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021	Served as Head of the Retail Credit Division from 2021 until now based on Directors' Decree No. 0039/SK/DIR-HC/2021
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Kredit Ritel (Februari 2021 – saat ini) • CEO Regional 5 (Agustus 2019 – Februari 2021) • Pemimpin Cabang Cikarang (April 2016 – Agustus 2019)	• Head of Retail Credit Division (February 2021 – present) • Regional CEO 5 (August 2019 – February 2021) • Head of Cikarang Branch (April 2016 – August 2019)
Periode dan Masa Jabatan	**Period of Service**
1 Februari 2021 - saat in	February 1, 2021 - currently
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Denny Mulyadi

Pemimpin Divisi Kredit UMKM/Anggota Tetap /
Head of MSME Credit Division/Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 7 Juni 1968, usia 55 tahun per Desember 2023.

Born on June 7 1968, 55 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Akuntansi dari Universitas Garut (2000)	Bachelor in Accounting from Garut University (2000)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Kredit UMKM sejak tahun 2018 s.d saat ini berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018.	Served as Head of the MSME Credit Division from 2018 to the present based on Directors' Decree No. 1135/SK/DIR-HC/2018.
Pengalaman Kerja	**Work Experience**
• Pemimpin Wilayah Kantor Wilayah 4 tahun 2016 • CEO Regional Kantor Wilayah 4 tahun 2018	• Regional Leader of Regional Office 4 in 2016 • Regional CEO of Region 4 Office in 2018
Periode dan Masa Jabatan	**Period of Service**
10 Oktober 2018 - saat ini	October 10, 2018 - currently
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Budiatmo Sudradjat

Divisi Penyelamatan & Penyelesaian Kredit/Anggota Tetap /
Credit Rescue & Settlement Division/Permanent Member

Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung



Lahir pada 18 Juni 1979, usia 44 tahun per Desember 2023.

Born on June 18, 1979, 44 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Akuntansi dari STIE Banten (2008)	Bachelor in Accounting from STIE Banten (2008)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Penyelamatan & Penyelesaian Kredit sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0008/SK/DIR-HCA/2023.	Served as Head of the Credit Rescue & Settlement Division from 2023 until now based on Directors' Decree No. 0008/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
• Wakil Pemimpin Kantor Cabang Khusus Banten tahun 2018 • Pemimpin Kantor Cabang Khusus Banten tahun 2020	• Deputy Leader of the Banten Special Branch Office in 2018 • Head of Banten Special Branch Office in 2020
Periode dan Masa Jabatan	**Period of Service**
1 Februari 2021 - saat ini	February 1, 2021 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Mohammad Mufti

Executive Business Officer/Anggota Tetap /
Executive Business Officer/ Permanent Member

Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung



Lahir pada 30 Oktober 1974, usia 49 tahun per Desember 2023.

Born on October 30 1974, 49 years old as of December 2023

Riwayat Pendidikan	Educational Background
Sarjana di bidang Teknik Sipil (1999)	Bachelor in Civil Engineering (1999)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Executive Business Officer sejak tahun 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0115/SK/ DIR-HCA/2023.	Served as Executive Business Officer from 2023 until now based on Directors' Decree No. 0115/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
• CEO Regional Kantor Wilayah 2 tahun 2017 • Pemimpin Divisi Komersial tahun 2022	• Regional CEO of Regional Office 2 in 2017 • Head of Commercial Division in 2022
Periode dan Masa Jabatan	**Period of Service**
2 Mei 2023 - saat ini	May 2, 2023 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
• International Certified Wealth Manager (CWM) • Sertifikasi Manajemen Risiko Jenjang 7	• International Certified Wealth Manager (CWM) • Level 7 Risk Management Certification

Andy Rachman

Pemimpin Divisi Komersial/Anggota Tetap /
Head of Commercial Division/Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 23 Mei 1977, usia 46 tahun per Desember 2023.

Born on May 23, 1977, 46 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Akuntansi dari STIE Tridharma (1999)	Bachelor in Accounting from STIE Tridharma (1999)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Komersial sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023.	Served as Head of the Commercial Division from 2023 until now based on Directors' Decree No. 0115/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
• Pemimpin Kantor Cabang Utama Bandung Tahun 2020 • CEO Regional Kantor Wilayah 1 Tahun 2021	• Head of Bandung Main Branch Office in 2020 • Regional CEO of Regional Office 1 in 2021
Periode dan Masa Jabatan	**Period of Service**
2 Mei 2023 - saat ini	May 2, 2023 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Detya Suryadani

Pemimpin Divisi Perencanaan Strategis/Anggota Tetap /
Head of Strategic Planning Division/Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 29 Desember 1979, Usia 44 tahun per Desember 2023.

Born on December 29, 1979, 44 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Akuntansi dari Universitas Islam Nusantara (1996) • Magister di bidang Akuntansi dari Universitas Padjadjaran (2003) • Magister bidang Administrasi Bisnis dari Institut Teknologi Bandung (ITB) (2009)	• Bachelor in Accounting from Nusantara Islamic University (1996) • Masters in Accounting from Padjadjaran University (2003) • Master in Business Administration from the Bandung Institute of Technology (ITB) (2009)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Perencanaan Strategis sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Served as Head of the Strategic Planning Division from 2023 until now based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
• CEO Regional tahun 2021 • Divisi Kepatuhan & APU-PPT tahun 2021	• Regional CEO in 2021 • Compliance & AML-CFT Division in 2021
Periode dan Masa Jabatan	**Period of Service**
22 September 2023 - saat ini	September 22, 2023 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
• PECB Certified ISO 37301 Lead Implementer Sistem Manajemen Kepatuhan • Sertifikasi Kepatuhan Level 2 • Sertifikasi Manajemenen Risiko Jenjang 7	• PECB Certified ISO 37301 Lead Implementer of Compliance Management Systems • Level 2 Compliance Certification • Level 7 Risk Management Certification

Deden Hilman

Pemimpin Divisi Kepatuhan & APU-PPT/Anggota Tetap /
Head of Compliance and AML CFT Division/Permanent Member

	Kewarganegaraan	**Nationality**
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung



Lahir di Bandung, 26 Februari 1974, Per 31 Desember 2023 berusia 50 tahun.

Born in Bandung, February 26, 1974, 50 years old as of December 31, 2023.

Riwayat Pendidikan	Educational Background
• Sarjana Hukum dari Universitas Padjadjaran pada tahun 1998. • Magister bidang Hukum Ekonomi & Bisnis dari Universitas Padjadjaran Bandung pada tahun 2010.	• Degree in Law from Padjadjaran University in 1998. • Masters in Economics & Business Law from Padjadjaran University Bandung in 2010.
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
Bergabung di bank **bjb** sejak 11 September 2001 dengan riwayat jabatan antara lain: • Pemimpin Cabang Purwakarta sejak 15 Oktober 2018 hingga 27 Januari 2020 • Pemimpin Cabang Depok sejak 10 Februari 2020 hingga 15 Januari 2021 • Deputi CEO Regional 5 sejak 01 Februari 2021 hingga 01 Agustus 2023 • Pemimpin Divisi Kepatuhan & APU PPT sejak tanggal 01 September 2023 hingga sekarang	Joined bank **bjb** since September 11, 2001 with a history of positions including: • Head of Purwakarta Branch from October 15, 2018 to January 27, 2020 • Head of Depok Branch from February 10, 2020 to January 15, 2021 • Deputy CEO for Regional 5 from February 01, 2021 to August 01, 2023 • Head of Compliance & AML CFT Division from September 1, 2023 until now
Periode dan Masa Jabatan	**Period of Service**
1 September 2023 - saat ini	September 1, 2023 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 6	Level 6 Risk Management Certification

Herry Yanson

Pemimpin Divisi Operasi/Anggota Tetap /
Head of Operations Division/Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 10 Oktober 1968, usia 55 tahun per Desember 2023.

Born on October 10, 1968, 55 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Akuntansi dari Universitas Mercu Buana (1999) • Magister di bidang Manajemen dari STIE IPWIJA (2003)	• Bachelor in Accounting from Mercu Buana University (1999) • Masters in Management from STIE IPWIJA (2003)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Operasi sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Served as Head of Operations Division since 2019 based on Directors' Decree No. 0871/SK/DIR-HC/2019.
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Administrasi Kredit dan Bisnis Legal tahun 2018 • Pemimpin Divisi KPR & KKB tahun 2018	• Head of Credit Administration and Legal Business Division in 2018 • Head of the KPR & KKB Division in 2018
Periode dan Masa Jabatan	**Period of Service**
27 Juli 2020	July 27, 2020
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Rizani Azhar

Executive Business Officer/Anggota Tetap /
Executive Business Officer/ Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 11 April 1980, usia 43 tahun per Desember 2023.

Born on April 11, 1980, 43 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Ekonomi dan Studi Pembangunan dari Universitas Padjadjaran Bandung (2002) • Magister di bidang Ekonomi dari Universitas Padjajaran (2011)	• Bachelor in Economics and Development Studies from Padjadjaran University Bandung (2002) • Masters in Economics from Padjadjaran University (2011)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Executive Business Officer sejak tahun 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0285/SK/ DIR-HCA/2023.	Served as Executive Business Officer from 2023 until now based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
• Pemimpin Deputy CEO Regional Kantor Wilayah 2 tahun 2022 • Pemimpin Divisi International & Transaction Banking tahun 2023	• Head of Regional Deputy CEO for Region 2 Office in 2022 • Head of International & Transaction Banking Division in 2023
Periode dan Masa Jabatan	**Period of Service**
1 September 2023 - saat ini	September 1, 2023 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 6	Level 6 Risk Management Certification

Diding Erawan

Pemimpin Divisi International & Transaction Banking/Anggota Tetap /
Head of International & Transaction Banking Division/Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 06 September 1979, usia 44 tahun per Desember 2023.

Born on September 6, 1979, 44 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Ilmu Hukum dari Universitas Padjadjaran (2003)	• Bachelor in Law from Padjadjaran University (2003)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi International & Transaction Banking sejak tahun 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Served as Head of the International & Transaction Banking Division from 2023 until now based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
• Pemimpin Grup Business Support tahun 2022 • Pemimpin Grup Trade Finance & Value Chain tahun 2022	• Head of Business Support Group in 2022 • Head of Trade Finance & Value Chain Group in 2022
Periode dan Masa Jabatan	**Period of Service**
1 September 2023 - saat ini	September 1, 2023 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

PELATIHAN ANGGOTA KOMITE KEBIJAKAN PERKREDITAN

Pelatihan yang telah diikuti anggota komite selama tahun 2023 adalah sebagai berikut.

TRAINING OF MEMBERS OF THE CREDIT POLICY COMMITTEE

The training that has been attended by committee members during 2023 is as follows.

Nama Name	**Jabatan** Position	**Pelatihan** Training
Yuddy Renaldy	Ketua Chairman	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Yogy Yatno	Sekretaris Secretary	*Risk Awareness & Mitigation Actions For Current Bank Conditions In Indonesia (Highly Impact Approach) (Program Refreshment* Sertifikasi Manajemen Risiko Risk Awareness & Mitigation Actions For Current Bank Conditions In Indonesia (Highly Impact Approach) (Risk Management Certification Refreshment Program)
		Program ISO 31000 Standar Internasional Manajemen Risiko Fundamental ERM ISO 31000 Program International Standard for ERM Fundamental Risk Management
		Seminar Indonesia *Risk Management Outlook* 2024 Seminar Indonesia Risk Management Outlook 2024
		Guide To CSFM Certification & CAFM Examination Guide To CSFM Certification & CAFM Examination
Mulyana	Sekretaris Secretary	-
Hermawan Mulyana	Sekretaris Penganti Alt 1 Alternative Substitute Secretary 1	*Online Refreshment* Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (*Inhouse Training Online*) Online Refreshment Risk Management Certification Batch 1 2023 (Inhouse Online Training)
		Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
		Program Pemeliharaan/*Refreshment* Sertifikasi Manajemen Risiko Jenjang Level Risk Management Certification Maintenance/Refreshment Program
		Leaders Talk: Leading Successful Business Leaders Talk: Leading Successful Business
		Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui *Fee Based Income* Kredit Yang Berkualitas Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Executive Workshop 2023 *Be One*: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Pengenalan Digital Digital Introduction

Nama Name	Jabatan Position	Pelatihan Training
Adrianus Ulun	Sekretaris Penganti Alt 1 Sekretaris Penganti Alt 1	*Leaders Talk: Leading Successful Business* Leaders Talk: Leading Successful Business
		Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui *Fee Based Income* Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Executive Workshop 2023 *Be One*: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Pengenalan Digital Digital Introduction
Asep Dani Fadillah	Sekretaris Penganti Alt 1 Alternative Substitute Secretary 1	Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business
		Executive Workshop 2023: Menjaga Momentum Pertumbuhan Bisnis dalam Mencapai Komitmen 2023 Melalui Kredit Berkualitas *Fee Based Income* Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Executive Workshop 2023 *Be One*: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Pengenalan Digital Digital Introduction
		Climate Risk Stress Testing (CRST) Climate Risk Stress Testing (CRST)
		Pemeliharaan/Penyegaran Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification
		Penerapan Sistem Manajemen Kontinuitas Bisnis di Perusahaan sesuai ISO 22301:2019 Implementation of the Business Continuity Management System in the Company in accordance with ISO 22301:2019
		Workshop Eksekutif Tahun 2023 Satukan Energi untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
		Program ISO 31000 Standar Internasional untuk Manajemen Risiko Fundamental ERM Program ISO 31000 Standar Internasional untuk Manajemen Risiko Fundamental ERM
Suartini	Anggota Tetap dengan Hak Suara Permanent Members With Voting Rights	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Nia Kania	Anggota Tetap dengan Hak Suara Permanent Members With Voting Rights	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Teddy Setiawan	Anggota Tetap dengan Hak Suara Permanent Members With Voting Rights	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Rio Lanasier	Anggota Tetap dengan Hak Suara Permanent Members With Voting Rights	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Benny Riswandi	Anggota Tetap dengan Hak Suara Permanent Members With Voting Rights	*Executive Workshop* Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage

Nama Name	**Jabatan** Position	**Pelatihan** Training
		Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification
		Pengenalan Digital Digital Introduction
		Executive Workshop 2023 *Be One*: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui *Fee Based Income* Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Leaders Talk: *Leading Successful Business* Leaders Talk: Leading Successful Business
		The 10th International Certified Wealth Manager (CWM) & Continuing Professional Development (Cpd) The 10th International Certified Wealth Manager (CWM) & Continuing Professional Development (Cpd)
		Program Pemeliharaan/ *Refreshment* Sertifikasi Manajemen Risiko Jenjang Level Risk Management Certification Maintenance/Refreshment Program
Galis Prasetya	Anggota Tetap dengan Hak Suara Permanent Members With Voting Rights	*Executive Workshop* Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
		Online Refreshment Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (*Inhouse Training Online*) Online Refreshment Risk Management Certification Batch 1 Year 2023 (Inhouse Online Training)
		Seminar Indonesia *Financial System Stability Summit* 2023: *Stabilizing Financial System From The Global Economic Shockwaves* Indonesia Financial System Stability Summit 2023 Seminar: Stabilizing Financial System From The Global Economic Shockwavess
		Expand Senior Leadership Development Program Expand Senior Leadership Development Program
		Pengenalan Digital Digital Introduction
		Executive Workshop 2023 *Be One*: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui *Fee Based Income* Kredit Yang Berkualitas Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Leaders Talk: Leading Successful Business Leaders Talk: Leading Successful Business
		Program Pemeliharaan/ *Refreshment* Sertifikasi Manajemen Risiko Jenjang Level Risk Management Certification Maintenance/Refreshment Program
Triastoto Hardjanto Wibowo	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	*The 18th Mark Plus Conference 2024* The 18th Mark Plus Conference 2024
		Executive Leadership Program 2023 Strategic Market Intelligence For Leaders Executive Leadership Program 2023 Strategic Market Intelligence For Leaders
		Leaders Talk: Leading Successful Business Leaders Talk : Leading Successful Business
		Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Executive Workshop 2023 *Be One*: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Pengenalan Digital Digital Introduction

Nama Name	Jabatan Position	Pelatihan Training
		Pemeliharaan/*Refreshment* Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification
		Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
Yusuf Saadudin	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	*Executive Leadership* Program 2023 Strategic Market *Intelligence For Leaders* Executive Leadership Program 2023 Strategic Market Intelligence For Leaders
		Leaders Talk: Leading Successful Business Leaders Talk: Leading Successful Business
		Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui *Fee Based Income* Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Executive Workshop 2023 *Be One:* Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Pengenalan Digital Digital Introduction
		Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification
		Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
Rudy Purwadhi	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program
		Leaders Talk: Leading Successful Business Leaders Talk: Leading Successful Business
		Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali
		Executive Workshop 2023 *Be One*: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Pengenalan Digital Digital Introduction
		Online Refreshment Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (*Inhouse Training Online*) Online Refreshment Risk Management Certification Batch 1 Year 2023 (Inhouse Online Training)
		Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
Denny Mulyadi	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program
		Setengah Abad Penjaminan Kredit Umkm Berkontribusi Bagi Ekonomi Negeri: Peran Industri Penjaminan Kredit Dalam Pengembangan UMKM Webinar Half a Century of MSME Credit Guarantee Contributing to the Country's Economy: The Role of the Credit Guarantee Industry in the Development of MSMEs Webinar
		Executive Leadership Program 2023 *Strategic Market Intelligence For Leaders* Executive Leadership Program 2023 Strategic Market Intelligence For Leaders
		Leaders Talk: Leading Successful Business Leaders Talk: Leading Successful Business
		Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Executive Workshop 2023 *Be One*: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative

Nama Name	**Jabatan** Position	**Pelatihan** Training
		Pengenalan Digital Digital Introduction
		Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification
		Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
Budiatmo Sudradjat	Anggota Tetap Tanpa Hak Suara Anggota Tetap Tanpa Hak Suara	*Refreshment* SMR Refreshment SMR
		Leaders Talk: Leading Successful Business Leaders Talk: Leading Successful Business
		Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Executive Workshop 2023 *Be One*: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Pengenalan Digital Digital Introduction
Mohammad Mufti	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
Andy Rachman	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	Program Pemeliharaan/ Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program
		Carbon Credit & Carbon Trading Carbon Credit & Carbon Trading
		Leaders Talk: Leading Successful Business Leaders Talk: Leading Successful Business
		Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkualitas Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Pengenalan Digital Digital Introduction

Nama Name	Jabatan Position	Pelatihan Training
Detya Suryadani	Anggota Tetap Tanpa Hak Suara Anggota Tetap Tanpa Hak Suara	Seminar Nasional BPD-SI *Corporate Digital Culture*: *Digital Transformation Leader* BPD-SI National Seminar Corporate Digital Culture: Digital Transformation Leader
		Guide To CAFM Certification & CAFM Examination Guide To CAFM Certification & CAFM Examination
		Leaders Talk: Leading Successful Business Leaders Talk: Leading Successful Business
		Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Executive Workshop 2023 Be One: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Pengenalan Digital Digital Introduction
		Suksesor Pemimpin Divisi *Succession Plan For Professional Leaders (In House Training Hybrid Learning)* Division Leader Successor Succession Plan For Professional Leaders (In House Training Hybrid Learning)
		Webinar Meningkatkan Kolaborasi Perbankan Dalam Rangka Pencegahan Dan Pemberantasan Tppu Dalam Penyelenggaraan Pemilu Dan Pilkada Yang Berintegritas Webinar Increases Banking Collaboration in the Context of Preventing and Eradicating TPU in Organizing Elections and Regional Head Elections with Integrity
		Online Refreshment Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (*Inhouse Training Online*) Online Refreshment Risk Management Certification Batch 1 Year 2023 (Inhouse Online Training)
		Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
		Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program
Deden Hilman	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	Program ISO 31000 Standar Internasional untuk Manajemen Risiko Fundamental ERM ISO 31000 Program International Standard for ERM Fundamental Risk Management
		Sertifikasi CAFM (Certified Anti Fraud Manager) CAFM Certification (Certified Anti Fraud Manager)
Herry Yanson	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program
		Leaders Talk: Leading Successful Business Leaders Talk : Leading Successful Business
		Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui *Fee Based Income* Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Executive Workshop 2023 *Be One*: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Pengenalan Digital Digital Introduction
		Fraud Asuransi Antara Bisnis & Kejahatan Insurance Fraud Between Business & Crime
		Pemeliharaan/*Refreshment* Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification
		Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage

Nama Name	Jabatan Position	Pelatihan Training
Rizani Azhar	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	*Leaders Talk: Leading Successful Business* Leaders Talk: Leading Successful Business
		Executive Workshop Tahun 2023: Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Executive Workshop 2023 *Be One*: Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Pengenalan Digital Digital Introduction
		Sertifikasi Kompetensi Jenjang Kualifikasi SPPUR 6 Setelmen Pembayaran Transaksi *Trade Finance* SPPUR Qualification Level Competency Certification 6 Trade Finance Transaction Payment Settlement
		Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification
Diding Erawan	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Level 5 Risk Management Certification Maintenance/Refreshment Program

PERNYATAAN INDEPENDENSI KOMITE KEBIJAKAN PERKREDITAN

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

RAPAT DAN PELAKSANAAN TUGAS KOMITE KEBIJAKAN PERKREDITAN

Komite Kebijakan Perkreditan telah melaksanakan tugas dengan merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran-saran langkah perbaikan. Selama tahun 2023, Komite Kebijakan Perkreditan telah melaksanakan 1 (satu) kali rapat dengan agenda sebagai berikut.

INDEPENDENCE STATEMENT OF THE CREDIT POLICY COMMITTEE

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE CREDIT POLICY COMMITTEE

The Credit Policy Committee has carried out its duties by formulating policies, supervising the implementation of policies, monitoring the progress and condition of the credit portfolio and providing suggestions for corrective steps. During 2023, the Credit Policy Committee has held 1 (one) meetings with the following agenda,

No.	Tanggal Tanggal	Agenda Agenda
1	Jumat, 31 April 2023 Friday, April 31, 2023	1. Perubahan Surat Keputusan Komite PT Bank Pembangunan Daerah Jawa Barat dan Banten Nomor 0002/SK/CPC-KPR/2021 Tentang Susunan Komite Credit Line, Susunan Komite Credit Line dan Limit Kewenangan Memutus Restrukturisasi *Credit Line*. 2. Perubahan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Nomor 0017/SK/DIR-PPK/2022 Tanggal 22 April 2022 Tentang Ketentuan Stimulus Perekonomian Nasional Dampak Penyebaran Coronavirus Disease 2019 Pada Penyaluran Kredit bank **bjb**. 3. Perubahan Surat Keputusan Komite PT Bank Pembangunan Daerah Jawa Barat dan Banten Nomor 0003/SK/CPC-KPR/2021 Tanggal 29 Januari 2021 Tentang Susunan Komite dan Limit Kewenangan Memutus Penyelamatan dan Penyelesaian Kredit 1. Changes to the Decree of the PT Bank Pembangunan Daerah Jawa Barat dan Banten Committee Number 0002/SK/CPC-KPR/2021 concerning the Composition of the Credit Line Committee, Composition of the Credit Line Committee and Limits of Authority Determining Credit Line Restructuring. 2. Changes to the Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten Number 0017/SK/DIR-PPK/2022 dated April 22, 2022 concerning Provisions for National Economic Stimulus on the Impact of the Spread of Coronavirus Disease 2019 on bank **bjb** Credit Distribution. 3. Changes to the Decree of the PT Bank Pembangunan Daerah Jawa Barat dan Banten Committee Number 0003/SK/CPC-KPR/2021 dated January 29, 2021 concerning the Composition of the Committee and Limits of Authority to Decide on Credit Rescue and Settlement

Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi bertugas menyusun rencana strategis Teknologi Informasi (*Information Technology Strategic Plan*) yang searah dengan rencana strategis kegiatan usaha Bank, serta perumusan kebijakan dan prosedur Teknologi Informasi yang utama seperti kebijakan pengamanan Teknologi Informasi dan manajemen risiko terkait penggunaan Teknologi Informasi di Bank.

STRUKTUR DAN KEANGGOTAAN KOMITE PENGARAH TEKNOLOGI INFORMASI

Sesuai dengan Surat Keputusan Direksi nomor 0404/SK/DIR-ITE/2020 tentang Pedoman Kerja Komite Pengarah Teknologi Informasi. Dengan struktur dan keanggotaan sebagai berikut:

Information Technology Steering Committee

The Information Technology Steering Committee had tasks in compiling an Information Technology Strategic Plan that was in line with the Company business strategic plan, as well as the formulation of main Information Technology policies and procedures such as Information Technologysafeguard policies and risk management related to the use of Information Technology in the Bank.

STRUCTURE AND MEMBERSHIP OF INFORMATION TECHNOLOGY STEERING COMMITTEE

In accordance with the Decree of the Board of Directors number 0404/SK/DIR-ITE/2020 concerning Work Guidelines for the Information Technology Steering Committee. With the structure and membership as follows:

Jabatan Position	Diisi Oleh Filled by	Hak Suara Voting Rights
Ketua Chairman	Direktur yang membidangi Teknologi Informasi Director in charge of Information Technology	Mempunyai Hak Suara Have Voting Rights
Wakil Ketua Vice Chairman	Direktur yang membidangi Manajemen Risiko Director in charge of Risk Management	Mempunyai Hak Suara Have Voting Rights
Sekretaris Secretary	Pemimpin Divisi *Information Technology* Pemimpin Divisi *Information Technology*	Mempunyai Hak Suara Have Voting Rights
Anggota Tetap Permanent member	Pemimpin Divisi Operasi Head of Operations Division	Mempunyai Hak Suara Have Voting Rights
	Pemimpin Divisi Jaringan & Layanan Head of Network & Services Division	Mempunyai Hak Suara Have Voting Rights
	Pemimpin Divisi Pengendalian Keuangan Head of Financial Control Division	Mempunyai Hak Suara Have Voting Rights
	Pemimpin Divisi *Change Management Office* Head of Change Management Office Division	Mempunyai Hak Suara Have Voting Rights

Jabatan Position	Diisi Oleh Filled by	Hak Suara Voting Rights
	Pemimpin Divisi Digital *Digital Banking* Head of Digital Digital Banking Division	Mempunyai Hak Suara Have Voting Rights
	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division	Mempunyai Hak Suara Have Voting Rights
Anggota Tidak Tetap Non-Permanent Member	Pemimpin Divisi & Unit Lainnya yang berkaitan dengan pembahasan agenda Rapat Komite Head of Divisions and Other Units related to the discussion of the Committee Meeting agenda	Tanpa Hak Suara Without voting rights

TUGAS, WEWENANG, DAN TANGGUNG JAWAB KOMITE PENGARAH TEKNOLOGI INFORMASI

Tugas, wewenang dan tanggung jawab Komite Pengarah Teknologi Informasi adalah memberikan rekomendasi kepada Direksi yang paling kurang terkait dengan:

1. Rencana Strategis Teknologi Informasi (*Information Technology Strategic Plan*) yang searah dengan rencana strategis kegiatan usaha Bank. Dalam memberikan rekomendasi, Komite Pengarah Teknologi Informasi hendaknya memperhatikan faktor efisiensi, efektivitas serta hal-hal sebagai berikut:
   a. Rencana pelaksanaan (*roadmap*) untuk mencapai kebutuhan Teknologi Informasi yang mendukung strategi bisnis Bank. *Roadmap* terdiri dari kondisi saat ini (*current state*), kondisi yang ingin dicapai (*future state*) serta langkah-langkah yang akan dilakukan untuk mencapai *future state*;
   b. Sumber Daya yang dibutuhkan;
   c. Manfaat yang akan diperoleh saat rencana diterapkan;
   d. kendala yang mungkin timbul dalam penerapan *information technology strategic plan*.
2. Perumusan kebijakan Teknologi Informasi sebagaimana diatur pada arsitektur kebijakan dan prosedur.
3. Kesesuaian antara proyek Teknologi Informasi yang disetujui dengan information technology strategic plan, serta menetapkan status prioritas proyek teknologi operasional Bank.
4. Kesesuaian antara pelaksanaan proyek Teknologi Informasi dengan rencana proyek yang disepakati (*project charter*). Komite Pengarah Teknologi Informasi harus melengkapi rekomendasi dengan hasil analisis dari proyek Teknologi Informasi yang utama sehingga memungkinkan Direksi mengambil keputusan secara efisien.
5. Kesesuaian antara Teknologi Informasi dengan kebutuhan sistem informasi manajemen serta kebutuhan kegiatan usaha.
6. Efektivitas langkah-langkah dalam meminimalkan risiko atas investasi pada sektor Teknologi Informasi.
7. Pemantauan atas kinerja Teknologi Informasi, dan upaya peningkatannya misalnya dengan mendeteksi keusangan Teknologi Informasi dan mengukur efektivitas dan efisiensi penerapan kebijakan pengamanan Teknologi Informasi.

DUTIES, AUTHORITIES, AND RESPONSIBILITIES OF INFORMATION TECHNOLOGY STEERING COMMITTEE

The task, authority and responsibility of the Director of the Information Technology Committee is to provide recommendations to the board o Directors as related to:

1. The Information Technology Strategic Plan which was in line with the strategic plan for the Bank's business activities. In providing recommendations, the Information Technology Steering Committee should pay attention to efficiency, effectiveness as well as the following:
   a. The implementation plan (roadmap) to achieve the need for Information Technology that supported the Bank's business strategy. The roadmap consisted of the current state, the future state and the steps that should be taken to achieve the future state;
   b. Resources required;
   c. The benefits that would be obtained when the plan was implemented;
   d. constraints that might arise in the application of the strategic information technology plan.
2. The formulation of Information Technology policies as stipulated in the policy architecture and procedures.
3. Conformity between the approved Information Technology project and the information technology strategic plan, as well as determining the priority status of the Bank's operational technology projects.
4. The conformity between the implementation of the Information Technology project and the agreed project plan (project charter). The Information Technology Steering Committee ad to complement its recommendations with analysis results from major Information Technology projects so as to enable the Directors to make decisions efficiently.
5. Conformity between Information Technology and the needs of management information systems as well as the needs of business activities.
6. The effectiveness of measures in minimizing the risk of investment in the Information Technology sector.
7. Monitoring the performance of Information Technology, and efforts to improve it, for example by detecting obsolescence of Information Technology and measuring the effectiveness and efficiency of implementing Information Technology security policies.

8. Upaya penyelesaian berbagai masalah terkait Teknologi Informasi yang tidak dapat diselesaikan oleh satuan kerja pengguna dan dan penyelenggara Teknologi Informasi secara efektif, efisien dan tepat waktu.
9. Kecukupan dan alokasi sumber daya yang dimiliki, dalam hal sumber daya yang dimiliki tidak memadai dan perseroan akan menggunakan jasa pihak lain dalam penyelenggaraan Teknologi Informasi maka Komite Pengarah Teknologi Informasi harus memastikan perseroan telah memiliki kebijakan dan prosedur yang dibutuhkan.

8. Efforts to resolve various problems related to Information Technology that cannot be resolved by the work unit for users and operators of Information Technology in an effective, efficient and timely manner.
9. Adequacy and allocation of resources owned, in the event that the resources owned are inadequate and the company will use the services of other parties in the implementation of Information Technology, the Information Technology Steering Committee must ensure that the company had the necessary policies and procedures.

PROFIL ANGGOTA KOMITE PENGARAH TEKNOLOGI INFORMASI

PROFILE OF INFORMATION TECHNOLOGY STEERING COMMITTEE MEMBERS

Rio Lanasier

Direktur Information Technology, Treasury & International Banking / Ketua /
Director of Information Technology, Treasury & International Banking / Chairman



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Jakarta Selatan	South Jakarta

Lahir di Tangerang pada tahun 1975, usia 48 tahun per Desember 2023.

Born in Tangerang in 1975, 48 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Teknik Sipil dari Universitas Katolik Parahyangan Bandung (1998). • Master bidang Civil & Environment Engineering dari University of New South Wales Sydney Australia (2000).	• Bachelor's degree in Civil Engineering from Parahyangan Catholic University, Bandung (1998). • Master in Civil & Environmental Engineering from the University of New South Wales Sydney Australia (2000).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.	Appointed as Director of bank **bjb** for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which are stipulated based on Deed no. 42 dated December 13, 2019.
Pengalaman Kerja	**Work Experience**
• Direktur Treasury, Financial Institution, Funding & Fintech Solution (2016-2019). • Direktur Information Technology, Treasury & International Banking bank **bjb** (2019 – saat ini).	• Director of Treasury, Financial Institutions, Funding & Fintech Solutions (2016-2019). • Director of Information Technology, Treasury & International Banking bank **bjb** (2019 – present).
Periode dan Masa Jabatan	**Period of Service**
30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2019).	Level 7 Risk Management Certification by LSPP (2019).

Cecep Trisna

Direktur Kepatuhan/Wakil Ketua /
Director of Compliance/Deputy Chairman



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Bandung pada tahun 1967, usia 56 tahun per Desember 2023.

Born in Bandung in 1967, 56 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana bidang Ilmu Manajemen dari Universitas Padjajaran Bandung (1990).	Bachelor of Management from Padjajaran University, Bandung (1990).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Surat Otoritas Jasa Keuangan No. SR-65/KR.02/2021 tanggal 21 Juli 2021 perihal Penyampaian Salinan Keputusan Penilaian Kemampuan dan Kepatutan atas Pengangkatan Direktur Kepatuhan PT Bank Pembangunan Daerah Jawa Barat dan Banten,Tbk. Efektif menjabat sebagai Direktur Kepatuhan bank **bjb** sejak tanggal 22 Juli 2021.	Appointed as Director of bank **bjb** for the first time based on Financial Services Authority Letter No. SR-65/KR.02/2021 dated July 21, 2021 concerning Submission of a Copy of the Capability and Proper Test Decision on the Appointment of Compliance Director of PT Bank Pembangunan Daerah West Java and Banten, Tbk. Effectively serving as Compliance Director of bank **bjb** since July 22, 2021.
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Pendidikan dan Pelatihan (2014 - 2017). • Pemimpin Yayasan Kesejahteraan Pegawai bank **bjb** (2017 - 2018). • Pemimpin Divisi Kepatuhan dan APU-PPT (2018 - 2021). • Direktur Kepatuhan bank **bjb** (2021 – saat ini).	• Head of Education and Training Division (2014 - 2017). • Leader of the bank **bjb** Employee Welfare Foundation (2017 - 2018). • Head of Compliance and APU-CFT Division (2018 - 2021). • Director of Compliance bank **bjb** (2021 – present).
Periode dan Masa Jabatan	**Period of Service**
6 April 2021 – saat ini (periode pertama).	April 6, 2021 – present (first period).
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
• Sertifikasi Kepatuhan Level 1 oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) (2019). • Sertifikasi Kepatuhan Level 2 oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) (2019). • Sertifikasi Kepatuhan Level 2 oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2019). • Sertifikasi Manajemen Risiko Jenjang 7 oleh Badan Sertifikasi Manajemen Risiko (BSMR) (2020). • Sertifikasi Manajemen Risiko Strategi Ketahanan Dalam Penerapan Manajemen Risiko Di Masa Pandemi COVID-19 (2020). • Sertifikasi Kepatuhan & AML Level 3 Eksekutif oleh oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021). • Sertifikasi Kompetensi Level Eksekutif Level 3 Kepatuhan oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021).	• Level 1 Compliance Certification by the Banking Compliance Director Communication Forum (FKDKP) (2019). • Level 2 Compliance Certification by the Banking Compliance Director Communication Forum (FKDKP) (2019). • Level 2 Compliance Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2019). • Level 7 Risk Management Certification by the Risk Management Certification Body (BSMR) (2020). • Risk Management Certification Resilience Strategy in Implementing Risk Management During the COVID-19 Pandemic (2020). • Compliance & AML Level 3 Executive Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021). • Executive Level 3 Compliance Competency Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021).

Johanes Parulian Tamba

Pemimpin Divisi Information Technology/Sekretaris /
Head of Information Technology Division/Secretary



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 5 Februari 1969, usia 54 tahun per Desember 2023.

Born on February 5, 1969, 54 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Matematika dari Institusi Teknologi Bandung (ITB) (1993) • Magister di bidang Teknologi Informasi (2023)	• Bachelor in Mathematics from Bandung Institute of Technology (ITB) (1993) • Master in Information Technology (2023)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Information Technology sejak tahun 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0470/SK/DIR-HCA/2023.	Served as Head of Information Technology Division from 2023 until now based on Directors' Decree No. 0470/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
• Wakil Pemimpin Divisi IT I tahun 2022 • Pemimpin Divisi Digital Banking tahun 2022	• Deputy Head of IT Division I in 2022 • Head of Digital Banking Division in 2022
Periode dan Masa Jabatan	**Period of Service**
27 November 2023	November 27, 2023
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Anthonius Satriyo Wibowo

Pemimpin Divisi IT Security/Anggota Tetap /
Head of IT Security Division/Permanent Member



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 16 Oktober 1974, usia 49 tahun per Desember 2023.

Born on October 16, 1974, 49 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Teknik Sipil dari Universitas Parahyangan (1998)	Bachelor in Civil Engineering from Parahyangan University (1998)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi IT Security sejak tahun 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023	Served as Head of IT Security Division from 2023 until now based on Directors' Decree No. 0285/SK/DIR-HCA/2023
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Information Technology Tahun 2020 • Pemimpin Divisi IT Security sejak Tahun 2023	• Head of Information Technology Division in 2020 • Head of IT Security Division since 2023
Periode dan Masa Jabatan	**Period of Service**
1 September 2023 - saat ini	September 1, 2023 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Nunung Suhartini

Pemimpin Divisi Jaringan & Layanan/Anggota Tetap /
Head of Network & Services Division/Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 21 Januari 1971, usia 52 tahun per Desember 2023.

Born on January 21, 1971, 52 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Manajemen SDM dari STIA LAN RI Bandung (2002) • Magister di bidang Manajemen Pemasaran dari Universitas Pasundan Bandung (2004)	• Bachelor's Degree in Human Resources Management from STIA LAN RI Bandung (2002) • Master in Marketing Management from Pasundan University, Bandung (2004)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Jaringan & Layanan sejak Tahun 2022 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0011/SK/ DIR-HCA/2022.	Served as Head of the Network & Services Division from 2022 until now based on Directors' Decree No. 0011/SK/DIR-HCA/2022.
Pengalaman Kerja	**Work Experience**
• Pemimpin Kantor Cabang Saharjo tahun 2019 • CEO Regional Kantor Wilayah 3 tahun 2019	• Head of Saharjo Branch Office in 2019 • Regional CEO of Region 3 Office in 2019
Periode dan Masa Jabatan	**Period of Service**
31 Januari 2022 - saat ini	January 31, 2022 - currently
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Herry Yanson

Pemimpin Divisi Operasi/Anggota Tetap /
Head of Operations Division/Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 10 Oktober 1968, usia 55 tahun per Desember 2023.

Born on October 10, 1968, 55 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Akuntansi dari Universitas Mercu Buana (1999) • Magister di bidang Manajemen dari STIE IPWIJA (2003)	• Bachelor in Accounting from Mercu Buana University (1999) • Masters in Management from STIE IPWIJA (2003)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Operasi sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Served as Head of Operations Division since 2019 based on Directors' Decree No. 0871/SK/DIR-HC/2019.
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Administrasi Kredit dan Bisnis Legal tahun 2018 • Pemimpin Divisi KPR & KKB tahun 2018	• Head of Credit Administration and Legal Business Division in 2018 • Head of the KPR & KKB Division in 2018
Periode dan Masa Jabatan	**Period of Service**
27 Juli 2020	July 27, 2020
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Muhammad Asadi Budiman

Pemimpin Divisi Pengendalian Keuangan/Anggota Tetap /
Head of Financial Control Division/Permanent Member



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 7 Juni 1981, usia 42 tahun per Desember 2023.

Born on June 7, 1981, 42 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Ekonomi dari Universitas Padjadjaran (2004) • Magister di bidang Ekonomi dari Universitas Padjadjaran (2009)	• Bachelor in Economics from Padjadjaran University (2004) • Masters in Economics from Padjadjaran University (2009)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Pengendalian Keuangan sejak 2020 s.d saat ini berdasarkan surat keputusan direksi No. 0069/SK/DIR-HCA/2020.	Served as Head of Financial Control Division from 2020 to the present based on Director's Decree No. 0069/SK/DIR-HCA/2020.
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Treasury tahun 2017 • Pemimpin Divisi Corporate Secretary tahun 2018	• Head of Treasury Division in 2017 • Head of the Corporate Secretary Division in 2018
Periode dan Masa Jabatan	**Period of Service**
3 Februari 2020 - saat in	February 3, 2020 - currently
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
• Certified International Merger and Azquisition (CIMA) • Sertifikasi Manajemen Risiko Level 5 • Sertifikasi Treasury Dealer Tingkat Advance • Certified Investor Relation	• Certified International Merger and Azquisition (CIMA) • Sertifikasi Manajemen Risiko Jenjang 7 • Sertifikasi Treasury Dealer Tingkat Advance • Certified Investor Relation

Riki Achmad Nurdin

Pemimpin Divisi Change Management Office/Anggota Tetap /
Head of Change Management Office Division/Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 1 Maret 1973, usia 50 tahun per Desember 2023.

Born on March 1, 1973, 50 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Administrasi Negara dari Universitas Parahyangan Bandung (1997) • Magister di bidang Manajemen Pemasaran dari Universitas Padjadjaran Bandung (2000)	• Bachelor in Public Administration from Parahyangan University Bandung (1997) • Masters in Marketing Management from Padjadjaran University Bandung (2000)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Change Management Office sejak 2022 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0192/SK/ DIR-HCA/2022.	Served as Head of Change Management Office Division from 2022 until now based on Directors' Decree No. 0192/SK/DIR-HCA/2022.
Pengalaman Kerja	**Work Experience**
• Pemimpin Kantor Cabang Cikarang tahun 2019 • Executive Business Officer tahun 2021	• Head of Cikarang Branch Office in 2019 • Executive Business Officer in 2021
Periode dan Masa Jabatan	**Period of Service**
1 juni 2022 - saat ini	June 1, 2022 - currently
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Arfianto Ramadhian

Pemimpin Divisi Digital Banking/Anggota Tetap /
Head of Digital Banking Division/Permanent Member



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 2 Oktober 1973, Usia 50 tahun per Desember 2023.

Born on October 2, 1973, 50 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Manajemen Informatika dari Universitas Gunadarma (1996) • Sarjana di bidang Teknik Sipil dari Universitas Parahyangan (1998)	• Bachelor in Information Management from Gunadarma University (1996) • Bachelor in Civil Engineering from Parahyangan University (1998)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Digital Banking sejak 2019 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Served as Head of Digital Banking Division from 2019 until now based on Directors' Decree No. 0871/SK/DIR-HC/2019.
Pengalaman Kerja	**Work Experience**
• Pemimpin Grup Monitoring Proyek Tahun 2017 • Pemimpin Unit Eletronic Banking & Product Development Tahun 2018	• Head of Project Monitoring Group in 2017 • Head of Electronic Banking & Product Development Unit in 2018
Periode dan Masa Jabatan	**Period of Service**
1 Februari 2021 - saat ini	February 1, 2021 - currently
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Yogy Yatno

Kepala Divisi Manajemen Risiko Operasional/Anggota Tetap/
Head of Operational Risk Management Division/Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir di Cirebon, 24 April pada tahun 1979, usia 44 tahun per Januari 2024

Born in Cirebon, April 24, 1979, age 44 years old as of January 2024

Riwayat Pendidikan

- Sarjana Ekonomi, STIE YPKP tahun 2001
- Magister Manajemen, UNPAD tahun 2010

Educational Background

- Bachelor of Economics, STIE YPKP in 2001
- Master of Management, UNPAD in 2010

Riwayat Penunjukan

Menjabat sebagai Pemimpin Divisi Manajemen Risiko Operasional berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.

Appointment History

Appointed as Head of the Operational Risk Management Division based on Directors' Decree No. 0285/SK/DIR-HCA/2023.

Pengalaman Kerja

Bergabung di bank **bjb** sejak 2002 dengan riwayat jabatan sebagai berikut:

- Pemimpin Divisi Kebijakan & Prosedur sejak Tahun 2022 hingga Tahun 2023
- Pemimpin Divisi Jaringan & Layanan sejak Tahun 2021 hingga Tahun 2022
- CEO Regional 1 Sejak Tahun 2020 hingga Tahun 2021

Work Experience

Joined bank **bjb** since 2002 with the following position history:

- Head of the Policy & Procedures Division from 2022 to 2023
- Network & Services Division Leader from 2021 to 2022
- Regional CEO 1 from 2020 to 2021

Sertifikasi

Sertifikasi Manajemen Risiko Jenjang 7

Certification

Level 7 Risk Management Certification

PELATIHAN ANGGOTA KOMITE PENGARAH TEKNOLOGI INFORMASI

Pelatihan yang telah diikuti anggota komite selama tahun 2023 adalah sebagai berikut.

TRAINING OF INFORMATION TECHNOLOGY STEERING COMMITTEE MEMBERS

The training that has been attended by committee members during 2023 is as follows.

Nama Name	Jabatan Position	Pelatihan Training
Rio Lanasier	Ketua Chairman	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Cecep Trisna	Wakil Ketua Vice President	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Board of Directors Competency Training/Development section
Johanes Parulian Tamba	Sekretaris Sekretaris	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
		Online Refreshment Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (Inhouse Training Online) Online Refreshment Risk Management Certification Batch 1 Year 2023 (Inhouse Online Training)
		Pengenalan Digital Digital Introduction
		Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business
		Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program
Anthonius Satriyo Wibowo	Anggota Tetap Permanent member	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
		Online Refreshment Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (Inhouse Training Online) Online Refreshment Risk Management Certification Batch 1 Year 2023 (Inhouse Online Training)
		Temenos Community Forum (TCF) Tahun 2023 Everyones Banking Platform (Public Training Ln Tatap Muka) Ke Vienna Austria Temenos Community Forum (TCF) 2023 Everyones Banking Platform (Face to Face Public Training) To Vienna Austria
		Pengenalan Digital Digital Introduction
		Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business
		Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program

Nama Name	**Jabatan** Position	**Pelatihan** Training
Nunung Suhartini	Anggota Tetap Permanent member	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
		Online Refreshment Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (Inhouse Training Online) Online Refreshment Risk Management Certification Batch 1 Year 2023 (Inhouse Online Training)
		Pengenalan Digital Digital Introduction
		Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business
		Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program
Herry Yanson	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training
Muhammad Asadi Budiman	Anggota Tetap Permanent member	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
		Online Refreshment Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (Inhouse Training Online) Online Refreshment Risk Management Certification Batch 1 Year 2023 (Inhouse Online Training)
		Suksesor Pemimpin Divisi Succession Plan For Professional Leaders (In House Training Hybrid Learning) Division Leader Successor Succession Plan For Professional Leaders (In House Training Hybrid Learning)
		Pengenalan Digital Digital Introduction
		Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business
		Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program
Riki Achmad Nurdin	Anggota Tetap Permanent member	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
		Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification
		Pengenalan Digital Digital Introduction
		Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative

Nama Name	Jabatan Position	Pelatihan Training
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali
		Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business
		Stress Test Operational and Bank Risk Management Stress Test Operational and Bank Risk Management
Arfianto Ramadhian	Anggota Tetap Permanent member	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
		Online Refreshment Sertifikasi Manajemen Risiko Batch 1 Tahun 2023 (Inhouse Training Online) Online Refreshment Risk Management Certification Batch 1 Year 2023 (Inhouse Online Training)
		Temenos Community Forum (TCF) Tahun 2023 Everyones Banking Platform (Public Training Ln Tatap Muka) Ke Vienna Austria Temenos Community Forum (TCF) 2023 Everyones Banking Platform (Face to Face Public Training) To Vienna Austria
		Suksesor Pemimpin Divisi Succession Plan For Professional Leaders (In House Training Hybrid Learning) Division Leader Successor Succession Plan For Professional Leaders (In House Training Hybrid Learning)
		Pengenalan Digital Digital Introduction
		Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali
		Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business
		Seminar Nasional BPD-SI Corporate Digital Culture : Digital Transformation Leader BPD-SI National Seminar on Corporate Digital Culture: Digital Transformation Leader
		Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program
Yogy Yatno	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training

PERNYATAAN INDEPENDENSI KOMITE PENGARAH TEKNOLOGI INFORMASI

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

INDEPENDENCE STATEMENT OF INFORMATION TECHNOLOGY STEERING COMMITTEE

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

RAPAT DAN PELAKSANAAN TUGAS KOMITE PENGARAH TEKNOLOGI INFORMASI

Selama tahun 2023, Komite Pengarah Teknologi Informasi telah melaksanakan tugasnya melalui rapat yang diadakan sebanyak 3 (tiga) kali dengan agenda pembahasan:

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE

During 2023, the Information Technology Steering Committee carried out its duties through 3 (three) meetings held with an agenda for discussing:

No	Tanggal Date	Agenda Agenda
1	28 Maret 2023 March 28, 2023	- *ITSP bank **bjb** Periode 2022-2025* - *Hybrid Model (In-house & Join Development)* - *Utilisasi Digiloan* - *Swing Over DC-DRC* - *Speed Up Process Core* - *Big Data for Regional & Branch* - *Fraud Detection System* - *BI-FAST (Phase 1-Tahap 2)* - *IT Security & Cyber Defence* - *Uptime Achievement* - *Budget Realization* - *IT Project 2023* - ITSP bank **bjb** Periode 2022-2025 - Hybrid Model (In-house & Join Development) - Digiloan Utilization - Swing Over DC-DRC - Speed Up Process Core - Big Data for Regional & Branch - Fraud Detection System - BI-FAST (Phase 1-Tahap 2) - IT Security & Cyber Defence - Uptime Achievement - Budget Realization - IT Project 2023
2	07 Agustus 2023 August 07, 2023	- *Live Fraud Detection System* - *Activation DC 2 (Live)* - *Renewal Oracle ULA (Unlimited License Agreement)* - *IT Security & Cyber Defence* - *DC Naripan Assessment Relocation* - *Automation Initiative* - *Big Data External Source* - *New Loan Management System* - *BI-FAST Phase 2* - *Budget Realization* - *Uptime Achievement* - Live Fraud Detection System - Activation DC 2 (Live) - Renewal Oracle ULA (Unlimited License Agreement) - IT Security & Cyber Defence - DC Naripan Assessment Relocation - Automation Initiative - Big Data External Source - New Loan Management System - BI-FAST Phase 2 - Budget Realization - Uptime Achievement

No	Tanggal Date	Agenda Agenda
3	09 November 2023 November 09, 2023	- **bjb** *Resilience Data Center* - *ISO Certification & Scope Extension* - *Audit Bank Indonesia* - *IT Security & Cyber Defense* - *BI-FAST Phase 1 Tahap 2* - **bjb** *Artificial Intelligence* - *Core Banking Upgrade* - *Automation Initiative* - *Unifikasi Aplikasi Sales Monitoring* - KIJB 2023 - *Budget Realization* - *Uptime Achievement* - **bjb** Resilience Data Center - ISO Certification & Scope Extension - Audit Bank Indonesia - IT Security & Cyber Defense - BI-FAST Phase 1 Tahap 2 - **bjb** Artificial Intelligence - Core Banking Upgrade - Automation Initiative - Unification of Sales Monitoring Applications - KIJB 2023 - Budget Realization - Uptime Achievement

Komite Manajemen Risiko Terintegrasi

Berdasarkan Surat Keputusan Direksi bank **bjb** nomor 0823/SK/DIR-MRI/2021 tanggal 28 Desember 2021 tentang Pedoman Komite Manajemen Risiko Terintegrasi, Komite Manajemen Risiko Terintegrasi dalam metodologi proses manajemen risiko bertugas untuk mengembangkan budaya risiko dan menetapkan arahan untuk seluruh aktivitas yang mengandung risiko dalam Konglomerasi Keuangan. Proses Komite Manajemen Risiko Terintegrasi secara spesifik terdapat dalam Pedoman Komite Manajemen Risiko Terintegrasi.

Integrated Risk Management Committee

Based on the Decree of the Directors of bank **bjb** No. 0823/SK/DIR-MRI/2021 dated December 28, 2021 regarding Guidelines for the Integrated Risk Management Committee, the Integrated Risk Management Committee in the risk management process methodology is tasked with developing a risk culture and setting direction for all activities that contained risks within the Financial Conglomerate. The Integrated Risk Management Committee process was specifically contained in the Integrated Risk Management Committee Charter.

STRUKTUR DAN KEANGGOTAAN KOMITE MANAJEMEN RISIKO TERINTEGRASI

Susunan keanggotaan Komite Manajemen Risiko Terintegrasi terdiri dari Direksi, Direktur dari masing-masing Lembaga Jasa Keuangan (LJK) dalam Konglomerasi Keuangan serta Para Pemimpin Divisi terkait yakni:

STRUCTURE AND MEMBERSHIP OF THE INTEGRATED RISK MANAGEMENT COMMITTEE

The composition of the membership of the Integrated Risk Management Committee consists of Directors, Directors from each Financial Services Institution in the Financial Conglomerate and the Heads of related Divisions namely:

Jabatan Position	Diisi oleh Filled by	Hak Suara Voting Rights
Ketua (merangkap sebagai anggota tetap) Chairman (concurrently as perma-nent member)	Direktur Entitas Utama yang membawahkan fungsi Manajemen Risiko Director of the Main Entity in charge of the Risk Management function	Mempunyai Hak Suara Have Voting Rights

Jabatan Position	Diisi oleh Filled by	Hak Suara Voting Rights
Sekretaris Merangkap Anggota Tetap Secretary Concurrently as a Permanent Member	Pejabat Eksekutif Entitas Utama yang melaksanakan Fungsi Manajemen Risiko Terintegrasi/Satuan Kerja Manajemen Risiko (SKMRT) Executive Officer of the Main Entity carrying out Integrated Risk Manage-ment Function/ Integrated Risk Man-agement Unit (SKMRT)	Mempunyai Hak Suara Have Voting Rights
Anggota Tetap Permanent member	- Direktur yang membawahkan fungsi manajemen risiko dari LJK dalam Konglomerasi Keuangan - Pejabat Eksekutif Entitas Utama yang melaksanakan Fungsi Audit Internal Terintegrasi - Pejabat Eksekutif Entitas Utama yang melaksanakan Fungsi Kepatuhan Terintegrasi - Pejabat Eksekutif Entitas Utama yang melaksanakan Fungsi Pelaporan Keuangan - Pejabat Eksekutif Entitas Utama yang melaksanakan Fungsi Pengelolaan Anak Perusahaan - Anggota SKMRT	Mempunyai Hak Suara Have Voting Rights
	- Director who supervises the risk management function of LJK in the Financial Conglomerate - Main Entity Executive Officer who carries out the Integrated Internal Audit Function - Main Entity Executive Officer who carries out Integrated Compliance Functions - Executive Officer of the Main Entity who carries out the Financial Reporting Function - Main Entity Executive Officer who carries out Subsidiary Management Functions - SKMRT member	
Anggota Tidak Tetap Non-Permanent Member	- Perwakilan Direktur LJK dalam Konglomerasi Keuangan - Pejabat Eksekutif Entitas Utama diluar anggota tetap - Perwakilan anggota tetap Pejabat Eksekutif Entitas Utama - Representative of LJK Director in the Financial Conglomeration - Main Entity Executive Officers oth-er than permanent members - Permanent member representative Main Entity Executive Officer	Tidak Mempunyai Hak Suara Have No Voting Rights

TUGAS, WEWENANG, DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO TERINTEGRASI

Tugas, wewenang dan tanggung jawab Komite Manajemen Risiko Terintegrasi (KMRT) sesuai Surat Keputusan Direksi bank **bjb** nomor 0823/SK/DIR-MRI/2021 tanggal 28 Desember 2021 tentang Pedoman Komite Manajemen Risiko Terintegrasi adalah untuk memberikan rekomendasi kepada Direksi Entitas Utama mengenai penerapan manajemen risiko paling kurang:

a. Penyusunan dan perbaikan Kebijakan Manajemen Risiko Terintegrasi; dan
b. Perbaikan atau penyempurnaan Kebijakan Manajemen Risiko Terintegrasi antara lain berupa penyempurnaan strategi dan kerangka Risiko berdasarkan hasil evaluasi pelaksanaan.

DUTIES, AUTHORITIES, AND RESPONSIBILITIES OF THE INTEGRATED RISK MANAGEMENT COMMITTEE

The duties, authorities and responsibilities of the Integrated Risk Management Committee (KMRT) in accordance with the Decree of the Directors of bank **bjb** number 0823/SK/DIR-MRI/2021 dated December 28, 2021 concerning Guidelines for the Integrated Risk Management Committee are to provide recommendations to the Directors of the Main Entity regarding the implementation of management least risk:

a. Formulation and improvement of Integrated Risk Management Policy; and
b. Improvements or improvements to the Integrated Risk Management Policy include, among others, improvements to the Risk strategy and framework based on the results of the implementation evaluation.

PROFIL ANGGOTA KOMITE MANAJEMEN RISIKO TERINTEGRASI

PROFILE OF INTEGRATED RISK MANAGEMENT COMMITTEE MEMBERS



Cecep Trisna

Direktur Kepatuhan/Ketua /
Director of Compliance/Chairman

Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Bandung pada tahun 1967, usia 56 tahun per Desember 2023.

Born in Bandung in 1967, 56 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana bidang Ilmu Manajemen dari Universitas Padjajaran Bandung (1990).	Bachelor of Management from Padjajaran University, Bandung (1990).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Surat Otoritas Jasa Keuangan No. SR-65/KR.02/2021 tanggal 21 Juli 2021 perihal Penyampaian Salinan Keputusan Penilaian Kemampuan dan Kepatutan atas Pengangkatan Direktur Kepatuhan PT Bank Pembangunan Daerah Jawa Barat dan Banten,Tbk. Efektif menjabat sebagai Direktur Kepatuhan bank **bjb** sejak tanggal 22 Juli 2021.	Appointed as Director of bank **bjb** for the first time based on Financial Services Authority Letter No. SR-65/KR.02/2021 dated July 21, 2021 concerning Submission of a Copy of the Capability and Proper Test Decision on the Appointment of Compliance Director of PT Bank Pembangunan Daerah West Java and Banten, Tbk. Effectively serving as Compliance Director of bank **bjb** since July 22, 2021.
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Pendidikan dan Pelatihan (2014 - 2017). • Pemimpin Yayasan Kesejahteraan Pegawai bank **bjb** (2017 - 2018). • Pemimpin Divisi Kepatuhan dan APU-PPT (2018 - 2021). • Direktur Kepatuhan bank **bjb** (2021 – saat ini).	• Head of Education and Training Division (2014 - 2017). • Leader of the bank **bjb** Employee Welfare Foundation (2017 - 2018). • Head of Compliance and APU-CFT Division (2018 - 2021). • Director of Compliance bank **bjb** (2021 – present).
Periode dan Masa Jabatan	**Period of Service**
22 Juli 2021 - saat ini	July 22, 2021 - current
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
• Sertifikasi Kepatuhan Level 1 oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) (2019). • Sertifikasi Kepatuhan Level 2 oleh Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) (2019). • Sertifikasi Kepatuhan Level 2 oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2019). • Sertifikasi Manajemen Risiko Jenjang 7 Badan Sertifikasi Manajemen Risiko (BSMR) (2020). • Sertifikasi Manajemen Risiko Strategi Ketahanan Dalam Penerapan Manajemen Risiko Di Masa Pandemi COVID-19 (2020). • Sertifikasi Kepatuhan & AML Level 3 Eksekutif oleh oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021). • Sertifikasi Kompetensi Level Eksekutif Level 3 Kepatuhan oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021).	• Level 1 Compliance Certification by the Banking Compliance Director Communication Forum (FKDKP) (2019). • Level 2 Compliance Certification by the Banking Compliance Director Communication Forum (FKDKP) (2019). • Level 2 Compliance Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2019). • Risk Management Certification Level 7 Risk Management Certification Body (BSMR) (2020). • Risk Management Certification Resilience Strategy in Implementing Risk Management During the COVID-19 Pandemic (2020). • Compliance & AML Level 3 Executive Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021). • Executive Level 3 Compliance Competency Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021).

Asep Dani Fadilah

Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi/Sekretaris /
Head of Credit, Market and Integrated Risk Management Division/ Secretary



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada Kuningan, 1 Juni 1971saat ini berusia 52 tahun.

Born in Kuningan, June 1 1971, currently 52 years old.

Riwayat Pendidikan	Educational Background
• Sarjana Ekonomi, STIE Kuningan tahun 2000 • Magister Manajemen, STIE Ganesha tahun 2003	• Bachelor of Economics, STIE Kuningan 2000 • Master in Management, STIE Ganesha 2003
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Menjabat sebagai Pemimpin Divisi Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Menjabat sebagai Pemimpin Divisi Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.
Pengalaman Kerja	**Work Experience**
Bergabung di bank **bjb** sejak 1991 dengan riwayat jabatan sebagai berikut: • Pemimpin Divisi Hukum sejak Desember 2018 hingga Juli 2019 • Pemimpin Divisi Manajemen Anak Perusahaan sejak Oktober 2018 hingga Desember 2018 • Pemimpin Divisi Umum sejak Mei 2017 hingga Oktober 2018	Joined bank **bjb** in 1991 with the following position history: • Head of Legal Division from December 2018 to July 2019 • Head of Subsidiary Management Division from October 2018 to December 2018 • Head of General Affairs Division from May 2017 to October 2018
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 7 • PECB ISO 37301	• Level 7 Risk Management Certification • PECB ISO 37301

Nancy Adistyasari

Direktur Komersial & Usaha Mikro Kecil dan Menengah (UMKM) / Anggota Tetap /
Director of Commercial & Micro, Small and Medium Enterprises (MSMEs) / Permanent Member



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Bojonegoro pada tahun 1981, usia 42 tahun per Desember 2023.

Born in Bojonegoro in 1981, 42 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana Bidang Geofisika dan Meteorologi dari Institut Teknologi Bandung (2004).	Bachelor of Geophysics and Meteorology from the Bandung Institute of Technology (2004).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS Luar Biasa Nomor 03 tanggal 01 September 2020.	Appointed as Director of bank **bjb** for the first time based on the Extraordinary GMS Deed Number 03 dated September 1, 2020.
Pengalaman Kerja	**Work Experience**
• Vice President Sector Energy Department Corporate Banking Bank Mandiri (2016 - 2019). • Senior Vice President Commercial Banking 5 Group Bank Mandiri (2019 - 2020). • Direktur Komersial dan Usaha Mikro Kecil dan Menengah bank **bjb** (2020 – saat ini).	• Vice President Sector Energy Department Corporate Banking Bank Mandiri (2016 - 2019). • Senior Vice President Commercial Banking 5 Group Bank Mandiri (2019 - 2020). • Director of Commercial and Micro small and Medium Enterprises bank **bjb** (2020 – present).
Periode dan Masa Jabatan	**Period of Service**
1 September 2020 - saat ini	September 1, 2020 - currently
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2020).	Level 7 Risk Management Certification by LSPP (2020).

Arief Setyahadi

Pemimpin Divisi Manajemen Anak Perusahaan/Anggota Tetap /
Head of Subsidiary Management Division/Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 19 Agustus 1969, usia 55 tahun per Desember 2023.

Born on August 19 1969, 55 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Ilmu Administrasi Negara dari Universitas Gadjah Mada (1992) • Magister di bidang Manajemen dari STIE Ekuitas (2018)	• Bachelor in State Administration from Gadjah Mada University (1992) • Masters in Management from STIE Equity (2018)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Manajemen Anak Perusahaan sejak 2021 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.	Served as Head of Subsidiary Management Division from 2021 to present based on Directors' Decree No. 0039/SK/DIR-HC/2021.
Pengalaman Kerja	**Work Experience**
• CEO Regional Kantor Wilayah 1 Tahun 2019 • Pemimpin Divisi Penyelamatan & Penyelesaian Kredit Tahun 2020	• Regional CEO of Region 1 Office 2019 • Head of Credit Rescue & Settlement Division in 2020
Periode dan Masa Jabatan	**Period of Service**
1 Februari 2021 - saat ini	February 1, 2021 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
• Certified International Merger and Acquisition (CIMA) • Sertifikasi Manajemen Risiko Jenjang 7	• Certified International Merger and Acquisition (CIMA) • Level 7 Risk Management Certification

PELATIHAN ANGGOTA KOMITE MANAJEMEN RISIKO TERINTEGRASI

Pelatihan yang telah diikuti anggota komite selama tahun 2023 adalah sebagai berikut.

TRAINING OF INTEGRATED RISK MANAGEMENT COMMITTEE MEMBERS

The training that has been attended by committee members during 2023 is as follows.

Nama Name	Jabatan Position	Pelatihan Training
Cecep Trisna	Ketua Chairman	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Training/Competency Development section for Directors
Asep Dani Fadillah	Sekretaris Secretary	Dapat dilihat pada Pelatihan Komite Manajemen Risiko It can be seen in the Risk Management Committee Training
Nancy Adistyasari	Anggota Tetap Permanent member	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Training/Competency Development section for Directors
Arief Setyahadi	Anggota Tetap Permanent member	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
		Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification
		Certified Risk Professional (CRP) Certified Risk Professional (CRP)
		Pengenalan Digital Digital Introduction
		Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui *Fee Based Income* Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business
		Program Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program

PERNYATAAN INDEPENDENSI KOMITE MANAJEMEN RISIKO TERINTEGRASI

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

INDEPENDENCE STATEMENT OF THE INTEGRATED RISK MANAGEMENT COMMITTEE

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

RAPAT DAN PELAKSANAAN TUGAS KOMITE MANAJEMEN RISIKO TERINTEGRASI

Selama tahun 2023, Komite Manajemen Risiko Terintegrasi telah melaksanakan kegiatan diantaranya menyelenggarakan rapat sebanyak 1 (satu) kali dengan agenda sebagai berikut:

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE INTEGRATED RISK MANAGEMENT COMMITTEE

During 2023, the Integrated Risk Management Committee has carried out activities including holding 1 (one) meeting with the following agenda:

No.	Tanggal Date	Agenda Agenda
1	7 September 2023 September 7, 2023	- Laporan Profil Risiko Terintegrasi dan Konsolidasi - Penerapan manajemen risiko, kepatuhan dan audit terintegrasi - Pembahasan Kinerja Konglomerasi Keuangan - *Risk Appetite Statement* dan *Tolerance* Konglomerasi Keuangan - Integrated and Consolidated Risk Profile Report - Implementation of integrated risk management, compliance and audit - Discussion of Financial Conglomeration Performance - Risk Appetite Statement and Tolerance of Financial Conglomerates

Assets and Liability Committee (ALCO)

ALCO dibentuk untuk membantu Direksi dalam menetapkan strategi terhadap pengendalian risiko likuidasi dan rentabilitas serta pengambilan keputusan manajemen dalam rangka pengelolaan *assets* dan *liability*.

STRUKTUR DAN KEANGGOTAAN *ASSETS AND LIABILITY COMMITTEE* (ALCO)

Struktur dan keanggotaan *Assets and Liabiliy Committee* (ALCO) berdasarkan Surat Keputusan Direksi Nomor 1312/SK/DIR-TRE/2019 Tentang Pedoman Kerja *Asset and Liability Committee* (ALCO) adalah sebagai berikut

Assets and Liability Committee (ALCO)

ALCO was formed to assist the Directors in determining strategies for controlling liquidation risk and profitability as well as making management decisions in the context of managing assets and liabilities.

ASSETS AND LIABILITY COMMITTEE (ALCO) STRUCTURE AND MEMBERSHIP

The structure and membership of the Assets and Liability Committee (ALCO) based on the Decree of the Directors Number 1312/SK/DIR-TRE/2019 concerning the Asset and Liability Committee (ALCO) Work Guidelines were as follows

Ketua ALCO (Merangkap Anggota Tetap) Chairman of ALCO (Concurrently Permanent Member)	Direktur Utama President director
Wakil Ketua ALCO (Merangkap Anggota Tetap) Deputy Chairman of ALCO (Concurrently Permanent Member)	• Direktur yang membidangi Treasury • Direktur yang membidangi Keuangan dan/atau Manajemen Risiko • Direktur yang membidangi Bisnis Perkreditan • Direktur yang membidangi Bisnis Dana & Jasa • Director in charge of Treasury • Director in charge of Finance and/or Risk Management • Director in charge of Credit Business • Director in charge of Fund & Services Business
Sekretaris ALCO (Merangkap Anggota Tetap) Secretary of ALCO (concurrently Permanent Member)	Pemimpin Divisi Treasury Head of Treasury Division
Sekretaris ALCO Pengganti Alternatif I (Merangkap Anggota Tetap) Alternative ALCO Secretary I (Concurrently Permanent Member)	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division
Sekretaris ALCO Pengganti Alternatif II (Merangkap Anggota Tetap) Sekretaris ALCO Pengganti Alternatif II (Merangkap Anggota Tetap)	Pemimpin Divisi Pengendalian Keuangan Head of Financial Control Division

Anggota Tetap Permanent Member	1. Direktur yang membidangi Operasional 2. SEVP Credit Risk 3. SEVP Bisnis 4. Pemimpin Divisi Kredit Konsumer & Ritel 5. Pemimpin Divisi Korporasi & Komersial 6. Pemimpin Divisi KPR & KKB 7. Pemimpin Divisi Kredit UMKM 8. Pemimpin Divisi Hubungan Kelembagaan 9. Pemimpin Divisi Dana & Jasa Konsumer 10. Pemimpin Divisi International Banking 11. Pemimpin Divisi Perencanaan Strategis 12. Pemimpin Divisi Jaringan & Layanan 13. Pemimpin Divisi Penyelamatan & Penyelesaian Kredit 1. Director in charge of Operations 2. SEVP Credit Risk 3. SEVP Business 4. Head of Consumer & Retail Credit Division 5. Head of Corporate & Commercial Division 6. Head of KPR & KKB Division 7. Head of the MSME Credit Division 8. Head of Institutional Relations Division 9. Head of the Consumer Funds & Services Division 10. Head of International Banking Division 11. Head of Strategic Planning Division 12. Network & Services Division Leader 13. Head of Credit Rescue & Settlement Division
Anggota Tidak Tetap Non-Permanent Member	Para Undangan Sesuai dengan materi pembahasan The Invitees According to the subject matter of the discussion

TUGAS, WEWENANG, DAN TANGGUNG JAWAB ASSETS AND LIABILITY COMMITTEE (ALCO)

Tugas, wewenang dan tanggung jawab *Asset and Liability Committee* (ALCO) adalah sebagai berikut:

1. Bertanggung jawab atas pencapaian rentabilitas bank **bjb** sesuai dengan target keuntungan (laba), pertumbuhan neraca dan beberapa ukuran rentabilitas yang telah ditetapkan dalam anggaran.
2. Melakukan rapat secara berkala mini–mum sebulan sekali untuk menilai, merencanakan dan mengambil langkah berupa kebijakan dan *action plan* untuk mencapai target rencana kerja dan anggaran dengan realisasi yang terjadi serta usulan kemungkinan perubahan anggaran.
3. Merumuskan dan memutuskan *pricing strategy* yang meliputi:
   a. *Loan Pricing* (*Prime Lending Rate*, *Based Rate,* dan lainnya)
   b. *Deposit Pricing (Demand Deposit, Time Deposit,* dan lainnya*)*
   c. *Pricing* Produk dan Jasa Bank Lainnya.
4. Untuk penetapan tingkat suku bunga khusus Deposito (*Special Rate Deposito*) dan *Deposit On Call* (DOC), diberikan kewenangan kepada Pemimpin Divisi Tresuri dengan mempertimbangkan tingkat likuiditas dan persaingan bunga di pasar.

DUTIES, AUTHORITIES, AND RESPONSIBILITIES OF THE ASSETS AND LIABILITY COMMITTEE (ALCO)

The duties, powers and responsibilities of the Asset and Liability Committee (ALCO) were as follows:

1. Responsible for achieving bank **bjb** profitability in accordance with profit targets, balance sheet growth and several profitability measures that have been set in the budget.
2. Conducting regular meetings at least once a month to assess, plan and take steps in the form of policies and action plans to achieve the work plan and budget targets with the realization that occured as well as proposals for possible budget changes .
3. Formulating and deciding on a pricing strategy which included:
   a. Loan Pricing (Prime Lending Rate, Based Rate, etc)
   b. Deposit Pricing (Demand Deposit, Time Deposit, etc)
   c. Pricing of Other Bank Products and Services.
4. Determining the special interest rates for Deposits (Special Rate Deposits) and Deposit On Call (DOC), the Head of the Treasury Division was given the authority to consider the level of liquidity and interest competition in the market.

5. Melakukan rapat secara berkala untuk menilai, mengevaluasi *performance* Bank yang berkaitan dengan posisi gap management, batas maksimum pemberian kredit (BMPK) dan Posisi Devisa Netto (PDN).
6. Mengevaluasi posisi suku bunga bank **bjb** dan strategi bank **bjb** untuk memastikan bahwa hasil *risk taking position* Bank telah konsisten dengan tujuan pengelolaan risiko suku bunga.
7. Mereview secara periodik posisi likuiditas bank **bjb** dan merumuskan besarnya persentase likuiditas yang akan dipertahankan oleh bank **bjb**.
8. Mereview secara periodik posisi alokasi penempatan dana bank **bjb** pada aktiva yang menghasilkan (*earning assets*) dan merumuskan pada alokasi dana pada *earning assets* yang optimal.
9. Mereview secara periodik posisi sumber dana bank **bjb** dan merumuskan komposisi jenis-jenis sumber dana yang menghasilkan *cost of funds* yang optimal.
10. Mereview secara periodik posisi dan eksposur penempatan dana di pasar uang antar bank **bjb** dengan menetapkan limit global besarnya aset bank **bjb** pada penempatan dana di pasar uang.
11. Mereview dan merencanakan secara periodik posisi kualitas Portofolio perkreditan, juga menetapkan besarnya posisi *loan to deposit Ratio* (LDR) yang akan diambil bank **bjb**.
12. Melakukan pembahasan mengenai posisi permodalan bank **bjb** dalam upaya mencapai posisi *Capital Adequacy Ratio* yang ditentukan oleh Bank Indonesia dengan melaksanakan *capital planning* yang cermat.
13. M*ereview* pembahasan/*review* mengenai posisi/alokasi dana pada penyertaan dan investasi Bank pada surat-surat berharga, serta pada jumlah yang optimal atas harta tetap dan inventaris kantor.
14. M*ereview* deviasi antara hasil aktual dengan proyeksi anggaran dan rencana bisnis bank **bjb**.
15. Menyampaikan informasi kepada Direksi mengenai setiap perkembangan ketentuan dan peraturan terkait yang mempengaruhi strategi dan kebijakan bank **bjb**.
16. Melaksanakan rapat-rapat lainnya yang disyaratkan oleh perubahan-perubahan yang terjadi di pasar ataupun perubahan-perubahan dari segi regulasi pemerintah yang terjadi secara tiba-tiba.

5. Conducting regular meetings to assess, evaluating the Bank's performance related to gap management position, maximum lending limit (BMPK) and Net Open Position (PDN).
6. Evaluating bank **bjb** interest rate position and bank **bjb** strategy to ensure that the results of the Bank's risk taking position are consistent with the objectives of interest rate risk management.
7. Periodically reviewing the liquidity position of bank **bjb** and formulating the percentage of liquidity to be maintained by bank **bjb**.
8. Periodically reviewing the position of bank **bjb** fund placement allocation on earning assets and formulating the optimal allocation of funds on earning assets.
9. Periodically reviewing the position of bank **bjb** sources of funds and formulating the composition of the types of sources of funds that produce optimal cost of funds.
10. Periodically reviewing the position and exposure of fund placements on the interbank **bjb** money market by setting a global limit on the size of bank **bjb** assets on fund placements in the money market.
11. Reviewing and planning periodically the position of the quality of the credit portfolio, also determining the size of the loan to deposit Ratio (LDR) position to be taken by bank **bjb**.
12. Discussing the capital position of bank **bjb** in an effort to achieve the position of the Capital Adequacy Ratio determined by Bank Indonesia by carrying out careful capital planning.
13. Reviewing the discussion/review on the position/allocation of funds in the Bank's participation and investment in securities, as well as on the optimal amount of fixed assets and office inventory.
14. Reviewing the deviation between actual results with budget projections and bank **bjb** business plans.
15. Delivering information to the Directors regarding any developments in related provisions and regulations affecting bank **bjb** strategies and policies.
16. Carrying out other meetings required by changes occuring in the market or changes in terms of government regulations that occur suddenly.

PROFIL ANGGOTA *ASSETS AND LIABILITY COMMITTEE* (ALCO)

PROFILE OF ASSETS AND LIABILITY COMMITTEE (ALCO) MEMBERS

Yuddy Renaldi

Direktur Utama /Ketua /
President Director/Chairman



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Tangerang Selatan	South Tangerang

Lahir di Bogor pada tahun 1964, usia 59 tahun per Desember 2023.

Born in Bogor in 1964, 59 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Ekonomi Akuntansi dari Universitas Trisakti Jakarta (1990). • Master bidang Manajemen dari STIE IPWI Jakarta (2000).	• Bachelor of Economics in Accounting from Trisakti University, Jakarta (1990). • Master of Management from STIE IPWI Jakarta (2000).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur Utama bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.	Appointed as President Director of bank **bjb** for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which are stipulated based on Deed no. 42 dated December 13, 2019.
Pengalaman Kerja	**Work Experience**
• Group Head Subsidiaries Management Bank Mandiri (2016 – 2017). • Senior Executive Vice President Remedial & Recovery Bank BNI (2017-2019). • Direktur Utama bank **bjb** (2019 – saat ini).	• Group Head Subsidiaries Management Bank Mandiri (2016 – 2017). • Senior Executive Vice President Remedial & Recovery Bank BNI (2017-2019). • President Director of bank **bjb** (2019 – present).
Periode dan Masa Jabatan	**Period of Service**
13 Desember 2019 - saat ini	December 13, 2019 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh IBI dan LSPP (2019).	Level 7 Risk Management Certification by IBI and LSPP (2019).

Rio Lanasier

Direktur Information Technology, Treasury & International Banking / Wakil Ketua /
Director of Information Technology, Treasury & International Banking / Deputy Chairman



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Jakarta Selatan	South Jakarta

Lahir di Tangerang pada tahun 1975, usia 48 tahun per Desember 2023.

Born in Tangerang in 1975, 48 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Teknik Sipil dari Universitas Katolik Parahyangan Bandung (1998). • Master bidang Civil & Environment Engineering dari University of New South Wales Sydney Australia (2000).	• Bachelor's degree in Civil Engineering from Parahyangan Catholic University, Bandung (1998). • Master in Civil & Environmental Engineering from the University of New South Wales Sydney Australia (2000).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.	Appointed as Director of bank **bjb** for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which are stipulated based on Deed no. 42 dated December 13, 2019.
Pengalaman Kerja	**Work Experience**
• Direktur Treasury, Financial Institution, Funding & Fintech Solution (2016-2019). • Direktur Information Technology, Treasury & International Banking bank **bjb** (2019 – saat ini).	• Director of Treasury, Financial Institutions, Funding & Fintech Solutions (2016-2019). • Director of Information Technology, Treasury & International Banking bank **bjb** (2019 – present).
Periode dan Masa Jabatan	**Period of Service**
30 April 2019 - Saat ini	April 30, 2019 - Present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2019).	Level 7 Risk Management Certification by LSPP (2019).

Nia Kania

Direktur Keuangan/Wakil Ketua /
Director of Finance/Deputy Chairman



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir di Bandung pada tahun 1966, usia 57 tahun per Desember 2023.

Born in Bandung in 1966, 57 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana Bidang Ekonomi dari Universitas Padjadjaran Bandung (1990). • Master Bidang Hukum dari Universitas Padjadjaran Bandung (2020)	• Bachelor of Economics from Padjadjaran University, Bandung (1990). • Master of Law from Padjadjaran University Bandung (2020)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPSLB No. 221 tanggal 19 Desember 2014. Diangkat kembali berdasarkan Akta RUPS Tahunan No. 105 tanggal 28 Februari 2018. Kemudian diangkat kembali berdasarkan Akta RUPS Tahunan No. 154 tanggal 30 Maret 2022.	Appointed as Director of bank **bjb** for the first time based on EGMS Deed No. 221 dated December 19, 2014. Reappointed based on Annual GMS Deed No. 105 dated February 28, 2018. Then reappointed based on Annual GMS Deed No. 154 dated March 30, 2022.
Pengalaman Kerja	**Work Experience**
• Direktur Utama Dana Pensiun bank **bjb** (2013-2014). • Pemimpin Divisi Jaringan dan Layanan bank **bjb** (2014). • Direktur Keuangan bank **bjb** (2014-2018). • Direktur Keuangan dan Manajemen Risiko bank **bjb** (2018 – 2021). • Direktur Keuangan bank **bjb** (2021 – saat ini).	• President Director of bank **bjb** Pension Fund (2013-2014). • Head of bank **bjb** Network and Services Division (2014). • Director of Finance at bank **bjb** (2014-2018). • Director of Finance and Risk Management bank **bjb** (2018 – 2021). • Director of Finance bank **bjb** (2021 – present).
Periode dan Masa Jabatan	**Period of Service**
• 19 Desember 2014 – Penutupan RUPS tahun 2018 (periode pertama). • 28 Februari 2018 – Penutupan RUPS Tahun 2021 (periode kedua). • 30 Maret 2022 – saat ini (periode ketiga).	• 19 December 2014 – Closing of the 2018 GMS (first period). • 28 February 2018 – Closing of the 2021 GMS (second period). • March 30, 2022 – present (third period).
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2020).	Level 7 Risk Management Certification by LSPP (2020).

Suartini

Direktur Konsumer & Ritel/Wakil Ketua /
Director of Consumer & Retail/Deputy Chairman



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Bandung pada tahun 1968, usia 55 tahun per Desember 2023.

Born in Bandung in 1968, 55 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana Bidang Statistika dari Universitas Padjadjaran Bandung (1993).	Bachelor of Statistics from Padjadjaran University, Bandung (1993).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPSLB No. 221 tanggal 19 Desember 2014. Diangkat kembali berdasarkan Akta RUPS Tahunan No. 105 tanggal 28 Februari 2018. Kemudian diangkat kembali berdasarkan Akta RUPS Tahunan No. 154 tanggal 30 Maret 2022.	Appointed as Director of bank **bjb** for the first time based on EGMS Deed No. 221 dated December 19, 2014. Reappointed based on Annual GMS Deed No. 105 dated February 28, 2018. Then reappointed based on Annual GMS Deed No. 154 dated March 30, 2022.
Pengalaman Kerja	**Work Experience**
• Direktur Komersial bank **bjb** (2014-2018). • Direktur Konsumer dan Ritel bank **bjb** (2018). • Direktur Konsumer dan Ritel yang melaksanakan tugas sebagai Direktur Komersial dan Usaha Mikro Kecil dan Menengah bank **bjb** (2018). • Direktur Konsumer & Ritel bank **bjb** (2018 – saat ini).	• Commercial Director of bank **bjb** (2014-2018). • Director of Consumer and Retail bank **bjb** (2018). • Director of Consumer and Retail who carries out duties as Director of Commercial and Micro small and Medium Enterprises bank **bjb** (2018). • Director of Consumer & Retail bank **bjb** (2018 – present).
Periode dan Masa Jabatan	**Period of Service**
• 19 Desember 2014 – Penutupan RUPS tahun 2018 (periode pertama). • 28 Februari 2018 – Penutupan RUPS Tahun 2021 (periode kedua). • 30 Maret 2022 – saat ini (periode ketiga).	• 19 December 2014 – Closing of the 2018 GMS (first period). • 28 February 2018 – Closing of the 2021 GMS (second period). • March 30, 2022 – present (third period).
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Level 5 oleh IBI (2018).	Level 5 Risk Management Certification by IBI (2018).

Nancy Adistyasari

Direktur Komersial & Usaha Mikro Kecil dan Menengah (UMKM) /Wakil Ketua /
Director of Commercial & Micro, Small and Medium Enterprises (MSMEs) / Deputy Chairman



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Bojonegoro pada tahun 1981, usia 42 tahun per Desember 2023.

Born in Bojonegoro in 1981, 42 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana Bidang Geofisika dan Meteorologi dari Institut Teknologi Bandung (2004).	Bachelor of Geophysics and Meteorology from the Bandung Institute of Technology (2004).
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS Luar Biasa Nomor 03 tanggal 01 September 2020.	Appointed as Director of bank **bjb** for the first time based on the Extraordinary GMS Deed Number 03 dated September 1, 2020.
Pengalaman Kerja	**Work Experience**
• Vice President Sector Energy Department Corporate Banking Bank Mandiri (2016 - 2019). • Senior Vice President Commercial Banking 5 Group Bank Mandiri (2019 - 2020). • Direktur Komersial dan Usaha Mikro Kecil dan Menengah bank **bjb** (2020 – saat ini).	• Vice President Sector Energy Department Corporate Banking Bank Mandiri (2016 - 2019). • Senior Vice President Commercial Banking 5 Group Bank Mandiri (2019 - 2020). • Director of Commercial and Micro small and Medium Enterprises bank **bjb** (2020 – present).
Periode dan Masa Jabatan	**Period of Service**
01 September 2020 - saat ini	September 01, 2020 - current
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh LSPP (2020).	Level 7 Risk Management Certification by LSPP (2020).

Hana Dartiwan

Pemimpin Divisi Treasury/Sekretaris /
Head of Treasury Division/Secretary



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 23 Januari 1970, usia 53 tahun per Desember 2023.

Born on January 23, 1970, 53 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Teknik dan Manajemen Industri dari Universitas Islam Bandung (1996) • Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran (2009)	• Bachelor's degree in Industrial Engineering and Management from Bandung Islamic University (1996) • Masters in Financial Management from Padjadjaran University (2009)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Treasury sejak 2018 s.d saat ini berdasarkan Surat Keputusan Direksi No. 1135/ SK/DIR-HC/2018.	Served as Head of the Treasury Division from 2018 until now based on Directors' Decree No. 1135/SK/DIR-HC/2018.
Pengalaman Kerja	**Work Experience**
• Pemimpin Kantor Cabang Pembantu tahun 2014 • Pemimpin Grup Manajemen Likuiditas & Alm tahun 2015	• Head of Sub-Branch Office in 2014 • Head of Liquidity & Alm Management Group in 2015
Periode dan Masa Jabatan	**Period of Service**
8 Oktober 2018 - saat ini	October 8, 2018 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 7 • Treasury Dealer tingkat Advance • Standar Profesi Dana Pensiun	• Level 7 Risk Management Certification • Advance level Treasury Dealer • Pension Fund Professional Standards

Asep Dani Fadilah

Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi/ Sekretaris Pengganti Alternatif I/
Head of Credit, Market & Integrated Risk Management Division/ Alternative Substitute Secretary I



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada Kuningan, 1 Juni 1971saat ini berusia 52 tahun.

Born in Kuningan, June 1 1971, currently 52 years old.

Riwayat Pendidikan

- Sarjana Ekonomi, STIE Kuningan tahun 2000
- Magister Manajemen, STIE Ganesha tahun 2003

Educational Background

- Bachelor of Economics, STIE Kuningan 2000
- Master in Management, STIE Ganesha 2003

Dasar Hukum Pengangkatan

Menjabat sebagai Pemimpin Divisi Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Legal Basis of Appointment

Menjabat sebagai Pemimpin Divisi Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Pengalaman Kerja

Bergabung di bank **bjb** sejak 1991 dengan riwayat jabatan sebagai berikut:
- Pemimpin Divisi Hukum sejak Desember 2018 hingga Juli 2019
- Pemimpin Divisi Manajemen Anak Perusahaan sejak Oktober 2018 hingga Desember 2018
- Pemimpin Divisi Umum sejak Mei 2017 hingga Oktober 2018

Work Experience

Joined bank **bjb** in 1991 with the following position history:
- Head of Legal Division from December 2018 to July 2019
- Head of Subsidiary Management Division from October 2018 to December 2018
- Head of General Affairs Division from May 2017 to October 2018

Sertifikasi

- Sertifikasi Manajemen Risiko Jenjang 7
- PECB ISO 37301

Certification

- Level 7 Risk Management Certification
- PECB ISO 37301

Muhammad Asadi Budiman

Pemimpin Divisi Pengendalian Keuangan/ Sekretaris Pengganti Alternatif II /
Head of Financial Control Division/Alternative Substitute Secretary II



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 7 Juni 1981, usia 42 tahun per Desember 2023.

Born on June 7 1981, 42 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Ekonomi dari Universitas Padjadjaran (2004) • Magister di bidang Ekonomi dari Universitas Padjadjaran (2009)	• Bachelor in Economics from Padjadjaran University (2004) • Masters in Economics from Padjadjaran University (2009)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Pengendalian Keuangan sejak 2020 s.d saat ini berdasarkan surat keputusan direksi No. 0069/SK/DIR-HCA/2020.	Served as Head of the Financial Control Division from 2020 to the present based on Director's Decree No. 0069/SK/DIR-HCA/2020.
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Treasury tahun 2017 • Pemimpin Divisi Corporate Secretary tahun 2018	• Head of Treasury Division in 2017 • Head of Corporate Secretary Division in 2018
Periode dan Masa Jabatan	**Period of Service**
3 Februari 2020 - saat ini	February 3, 2020 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
• Certified International Merger and Azquisition (CIMA) • Sertifikasi Manajemen Risiko Jenjang 7 • Sertifikasi Treasury Dealer Tingkat Advance • Certified Investor Relation	• Certified International Merger and Acquisition (CIMA) • Level 7 Risk Management Certification • Advanced Level Treasury Dealer Certification • Certified Investor Relations

Tedi Setiawan

Direktur Operasional/Anggota Tetap /
Director of Operations/Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Bandung pada tahun 1966, usia 57 tahun per Desember 2023.

Born in Bandung in 1966, 57 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana bidang Administrasi Negara dari Universitas Parahyangan Bandung (1991). • Master bidang Manajemen Keungan dari Universitas Pasundan Bandung (2017). • Doktor bidang Manajemen di Universitas Pendidikan Indonesia Bandung (2023)	• Bachelor's degree in Public Administration from Parahyangan University, Bandung (1991). • Master in Financial Management from Pasundan University Bandung (2017). • Doctorate in Management at Indonesian Education University Bandung (2023)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.	Appointed as Director of bank **bjb** for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which are stipulated based on Deed no. 42 dated December 13, 2019.
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Perencanaan Strategis (2015-2018). • Senior Executive Vice President Credit Risk (2018-2019). • Direktur Operasional bank **bjb** (2019 – saat ini).	• Head of Strategic Planning Division (2015-2018). • Senior Executive Vice President Credit Risk (2018-2019). • Operational Director of bank **bjb** (2019 – present).
Periode dan Masa Jabatan	**Period of Service**
30 April 2019 - saat ini	April 30, 2019 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7 oleh BSMR (2020).	Level 7 Risk Management Certification by BSMR (2020).

Galis Prasetya

Senior Executive Vice President Credit Risk/Anggota Tetap /
Senior Executive Vice President Credit Risk/Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 19 Maret 1971 usia 52 tahun per 31 Desember 2023.

Born on March 19 1971, 52 years old as of December 31, 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang ilmu Manajemen dari STIE YPKP Bandung (1999) • Magister di bidang ilmu Manajemen Keuangan dari STIE PERBANAS (2005)	• Bachelor in Management from STIE YPKP Bandung (1999) • Master in Financial Management from STIE PERBANAS (2005)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Senior Executive Vice President Credit Risk sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Senior Executive Vice President Credit Risk since 2019 based on Directors' Decree No. 0871/SK/DIR-HC/2019.
Pengalaman Kerja	**Work Experience**
• CEO Regional 3 (April 2019 – Agustus 2019) • CEO Regional 1 (Maret 2019 – April 2019	• Regional CEO 3 (April 2019 – August 2019) • Regional CEO 1 (March 2019 – April 2019
Periode dan Masa Jabatan	**Period of Service**
6 Agustus 2019 - saat in	August 6, 2019 - current
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Beny Riswandi

Senior Executive Vice President Bisnis/Anggota Tetap /
Senior Executive Vice President Business/Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 26 April 1968, usia 55 tahun per Desember 2023.

Born on April 26, 1968, 55 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang ilmu Perbankan dari Universitas Tirtayasa Banten (2000) • Magister di bidang ilmu Manajemen Pemasaran dari Universitas Padjadjaran Bandung (2009)	• Bachelor's degree in Banking from Tirtayasa University, Banten (2000) • Masters in Marketing Management from Padjadjaran University Bandung (2009)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Senior Executive Vice President Bisnis sejak 2019 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Served as Senior Executive Vice President of Business from 2019 until now based on Directors' Decree No. 0871/SK/DIR-HC/2019.
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Korporasi & Komersial Sejak Tahun 2016 • SEVP Komersial & UMKM Tahun 2018	• Head of Corporate & Commercial Division Since 2016 • SEVP Commercial & MSME 2018
Periode dan Masa Jabatan	**Period of Service**
24 Juli 2019 - saat ini	July 24, 2019 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Yusuf Saadudin

Pemimpin Divisi Kredit Konsumer /Anggota Tetap /
Head of Consumer Credit Division / Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 7 Juni 1973, Usia 50 tahun per Desember 2023.

Born on June 7, 1973, 50 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Akuntansi dari Universitas Padjadjaran (1999) • Magister di bidang Hukum Ekonomi dan Bisnis dari Universitas Pasundan Bandung (2015)	• Bachelor in Accounting from Padjadjaran University (1999) • Masters in Economics and Business Law from Pasundan University Bandung (2015)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Kredit Konsumer sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021	Served as Head of the Consumer Credit Division since 2021 based on Directors' Decree No. 0039/SK/DIR-HC/2021
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Kredit Konsumer (Februari 2021 – saat ini) • Pemimipn Divisi KPR & KKB (Agustus 2019 – Februari 2021) • Pemimpin Divisi Credit Risk (Mei 2017 – Agustus 2019)	• Head of Consumer Credit Division (February 2021 – present) • Head of KPR & KKB Division (August 2019 – February 2021) • Head of Credit Risk Division (May 2017 – August 2019)
Periode dan Masa Jabatan	**Period of Service**
1 Februari 2021 - saat ini	February 1, 2021 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Rudy Purwadhi

Pemimpin Divisi Kredit Ritel/Anggota Tetap /
Head of Retail Credit Division/Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 25 Juni 1973, usia 50 tahun per Desember 2023.

Born on June 25 1973, 50 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Manajemen dari STIE STEMBI Bandung Mada (2014)	Bachelor in Management from STIE STEMBI Bandung Mada (2014)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Kredit Ritel sejak 2021 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021	Served as Head of the Retail Credit Division from 2021 until now based on Directors' Decree No. 0039/SK/DIR-HC/2021
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Kredit Ritel (Februari 2021 – saat ini) • CEO Regional 5 (Agustus 2019 – Februari 2021) • Pemimpin Cabang Cikarang (April 2016 – Agustus 2019)	• Head of Retail Credit Division (February 2021 – present) • Regional CEO 5 (August 2019 – February 2021) • Head of Cikarang Branch (April 2016 – August 2019)
Periode dan Masa Jabatan	**Period of Service**
1 Februari 2021 - saat ini	February 1, 2021 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Hermawan Mulyana

Pemimpin Divisi Korporasi /Sekretaris Pengganti (Alternatif I) /
Head of Corporate Division / Substitute Secretary (Alternative I)



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 17 Januari 1976, usia 47 tahun per Desember 2023.

Born on January 17, 1976, 47 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Manajemen dari Universitas Padjajaran Bandung (2001) • Magister di bidang Manajemen dari STIE Ekuitas (2016)	• Bachelor in Management from Padjadjaran University Bandung (2001) • Masters in Management from STIE Equity (2016)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Pemimpin Divisi Korporasi sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023.	Head of Corporate Division from 2023 to the present based on Directors' Decree No. 0115/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
• Pemimpin Cabang Kebayoran Baru tahun 2017 • Pemimpin Divisi Credit Risk tahun 2021	• Head of Kebayoran Baru Branch in 2017 • Head of Credit Risk Division in 2021
Periode dan Masa Jabatan	**Period of Service**
2 Mei 2023 - saat ini	May 2, 2023 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemenen Risiko Jenjang 7	Level 7 Risk Management Certification

Andy Rachman

Pemimpin Divisi Komersial/Anggota Tetap /
Head of Commercial Division/Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 23 Mei 1977, usia 46 tahun per Desember 2023.

Born on May 23, 1977, 46 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Akuntansi dari STIE Tridharma (1999)	Bachelor in Accounting from STIE Tridharma (1999)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Komersial sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023.	Served as Head of the Commercial Division from 2023 until now based on Directors' Decree No. 0115/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
• Pemimpin Kantor Cabang Utama Bandung Tahun 2020 • CEO Regional Kantor Wilayah 1 Tahun 2021	• Head of Bandung Main Branch Office in 2020 • Regional CEO of Regional Office 1 in 2021
Periode dan Masa Jabatan	**Period of Service**
2 Mei 2023 - saat ini	May 2, 2023 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Triastoto Hardjanto Wibowo

Pemimpin Divisi KPR & KKB/Anggota Tetap /
Head of KPR & KKB Division/Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 13 November 1969, usia 54 tahun per Desember 2023

Born on November 13, 1969, 54 years old as of December 2023

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Teknik Geologi dari Universitas Gadjah Mada (1994) • Magister di bidang Manajemen dari Universitas Gadjah Mada (1996)	• Bachelor in Geological Engineering from Gadjah Mada University (1994) • Master in Management from Gadjah Mada University (1996)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi KPR & KKB sejak 2021 s.d saat ini berdasarkan Surat Keputusan Direksi No Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.	Served as Head of KPR & KKB Division from 2021 until now based on Directors' Decree No. Directors' Decree No. 0039/SK/DIR-HC/2021.
Pengalaman Kerja	**Work Experience**
Pemimpin Divisi Kredit Retail & Konsumer tahun 2016	Head of Retail & Consumer Credit Division in 2016
Periode dan Masa Jabatan	**Period of Service**
1 Februari 2021 - saat ini	February 1, 2021 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Denny Mulyadi

Pemimpin Divisi Kredit UMKM/Anggota Tetap /
Head of MSME Credit Division/Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 7 Juni 1968, usia 55 tahun per Desember 2023.

Born on June 7 1968, 55 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Akuntansi dari Universitas Garut (2000)	Bachelor in Accounting from Garut University (2000)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Kredit UMKM sejak tahun 2018 s.d saat ini berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018.	Served as Head of the MSME Credit Division from 2018 to the present based on Directors' Decree No. 1135/SK/DIR-HC/2018.
Pengalaman Kerja	**Work Experience**
• Pemimpin Wilayah Kantor Wilayah 4 tahun 2016 • CEO Regional Kantor Wilayah 4 tahun 2018	• Regional Leader of Regional Office 4 in 2016 • Regional CEO of Region 4 Office in 2018
Periode dan Masa Jabatan	**Period of Service**
10 Oktober 2018 - saat ini	October 10, 2018 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Isa Anwari

Pemimpin Divisi Hubungan Kelembagaan/Anggota Tetap /
Head of Institutional Relations Division/Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 13 September 1977, usia 46 tahun per Desember 2023.

Born on September 13 1977, 46 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Manajemen dari Universitas Widyatama (2000) • Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran (2019)	• Bachelor in Management from Widyatama University (2000) • Masters in Financial Management from Padjadjaran University (2019)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Hubungan Kelembagaan sejak 2019 s.d saat ini berdasarkan Surat Keputusan Direksi 0871/SK/DIR-HC/2019.	Served as Head of Institutional Relations Division from 2019 until now based on Directors' Decree 0871/SK/DIR-HC/2019.
Pengalaman Kerja	**Work Experience**
• CEO Regional Kantor Wilayah 1 tahun 2018 • Pemimpin Divisi Institusional Banking tahun 2018	• Regional CEO of Region 1 Office in 2018 • Head of Institutional Banking Division in 2018
Periode dan Masa Jabatan	**Period of Service**
24 Juli 2019 - saat ini	July 24, 2019 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 6	Level 6 Risk Management Certification

Edy Kurniawan Saputra

Pemimpin Divisi Dana & Jasa Konsumer/Anggota Tetap /
Head of Consumer Funds & Services Division/Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 10 Juli 1972, usia 51 tahun per Desember 2023

Born on July 10, 1972, 51 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Manajemen dari STIE YAI Jakarta (1997) • Magister di bidang Manajemen dari STIE IPWIJA (2003)	• Bachelor's degree in Management from STIE YAI Jakarta (1997) • Masters in Management from STIE IPWIJA (2003)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Dana & Jasa Konsumer sejak tahun 2022 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0322/SK/ DIR-HCA/2022.	Served as Head of Consumer Funds & Services Division from 2022 until now based on Directors' Decree No. 0322/SK/DIR-HCA/2022.
Pengalaman Kerja	**Work Experience**
• Pemimpin Cabang Tangerang Selatan tahun 2015 • CEO Regional Kantor Wilayah 4 tahun 2018	• Head of South Tangerang Branch in 2015 • Regional CEO Regional Office 4 in 2018
Periode dan Masa Jabatan	**Period of Service**
15 Juli 2022 - saat ini	July 15, 2022 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Diding Erawan

Pemimpin Divisi International & Transaction Banking/Anggota Tetap /
Head of International & Transaction Banking Division/Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 06 September 1979, usia 44 tahun per Desember 2023.

Born on September 6, 1979, 44 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Ilmu Hukum dari Universitas Padjadjaran (2003)	• Bachelor in Law from Padjadjaran University (2003)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi International & Transaction Banking sejak tahun 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Served as Head of the International & Transaction Banking Division from 2023 until now based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
• Pemimpin Grup Business Support tahun 2022 • Pemimpin Grup Trade Finance & Value Chain tahun 2022	• Head of Business Support Group in 2022 • Head of Trade Finance & Value Chain Group in 2022
Periode dan Masa Jabatan	**Period of Service**
1 September 2023 - saat ini	September 1, 2023 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 5	Level 5 Risk Management Certification

Detya Suryadani

Pemimpin Divisi Perencanaan Strategis/Anggota Tetap /
Head of Strategic Planning Division/Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 29 Desember 1979, Usia 44 tahun per Desember 2023.

Born on December 29, 1979, 44 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Akuntansi dari Universitas Islam Nusantara (1996) • Magister di bidang Akuntansi dari Universitas Padjadjaran (2003) • Magister bidang Administrasi Bisnis dari Institut Teknologi Bandung (ITB) (2009)	• Bachelor in Accounting from Nusantara Islamic University (1996) • Masters in Accounting from Padjadjaran University (2003) • Master in Business Administration from the Bandung Institute of Technology (ITB) (2009)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Perencanaan Strategis sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Served as Head of the Strategic Planning Division from 2023 until now based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
• CEO Regional tahun 2021 • Divisi Kepatuhan & APU-PPT tahun 2021	• Regional CEO in 2021 • Compliance & AML-CFT Division in 2021
Periode dan Masa Jabatan	**Period of Service**
22 September 2023	September 22, 2023
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
• PECB Certified ISO 37301 Lead Implementer Sistem Manajemen Kepatuhan • Sertifikasi Kepatuhan Level 2 • Sertifikasi Manajemenen Risiko	• PECB Certified ISO 37301 Lead Implementer of Compliance Management Systems • Level 2 Compliance Certification • Risk Management Certification

Nunung Suhartini

Pemimpin Divisi Jaringan & Layanan/Anggota Tetap /
Head of Network & Services Division/Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 21 Januari 1971, usia 52 tahun per Desember 2023.

Born on January 21 1971, 52 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Manajemen SDM dari STIA LAN RI Bandung (2002) • Magister di bidang Manajemen Pemasaran dari Universitas Pasundan Bandung (2004)	• Bachelor's degree in HR Management from STIA LAN RI Bandung (2002) • Masters in Marketing Management from Pasundan University Bandung (2004)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Jaringan & Layanan sejak Tahun 2022 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0011/SK/ DIR-HCA/2022.	Served as Head of the Network & Services Division from 2022 until now based on Directors' Decree No. 0011/SK/DIR-HCA/2022.
Pengalaman Kerja	**Work Experience**
• Pemimpin Kantor Cabang Saharjo tahun 2019 • CEO Regional Kantor Wilayah 3 tahun 2019	• Head of Saharjo Branch Office in 2019 • Regional CEO of Region 3 Office in 2019
Periode dan Masa Jabatan	**Period of Service**
31 Januari 2022 - saat in	January 31, 2022 - current
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Budiatmo Sudradjat

Divisi Penyelamatan & Penyelesaian Kredit/Anggota Tetap /
Credit Rescue & Settlement Division/Permanent Members

Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung



Lahir pada 18 Juni 1979, usia 44 tahun per Desember 2023.

Born on June 18, 1979, 44 years old as of December 2023.

Riwayat Pendidikan	Educational Background
Sarjana di bidang Akuntansi dari STIE Banten (2008)	Bachelor in Accounting from STIE Banten (2008)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Penyelamatan & Penyelesaian Kredit sejak 2023 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0008/SK/DIR-HCA/2023.	Served as Head of the Credit Rescue & Settlement Division from 2023 until now based on Directors' Decree No. 0008/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
• Wakil Pemimpin Kantor Cabang Khusus Banten tahun 2018 • Pemimpin Kantor Cabang Khusus Banten tahun 2020	• Deputy Leader of the Banten Special Branch Office in 2018 • Head of Banten Special Branch Office in 2020
Periode dan Masa Jabatan	**Period of Service**
1 Februari 2021 - saat ini	February 1, 2021 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko jenjang 5	Level 5 Risk Management Certification

PELATIHAN ANGGOTA *ASSETS AND LIABILITY COMMITTEE* (ALCO)

Pelatihan yang telah diikuti anggota komite selama tahun 2023 adalah sebagai berikut.

TRAINING FOR ASSETS AND LIABILITY COMMITTEE (ALCO) MEMBERS

The training that has been attended by committee members during 2023 is as follows.

Nama Name	**Jabatan** Position	**Pelatihan** Training
Yuddy Renaldi	Ketua Chairman	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Training/Competency Development section for Directors
Rio Lanasier	Wakil Ketua Vice Chairman	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Training/Competency Development section for Directors
Nia Kania	Wakil Ketua Vice Chairman	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Training/Competency Development section for Directors
Suartini	Wakil Ketua Vice Chairman	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Training/Competency Development section for Directors
Nancy Adistyasari	Wakil Ketua Vice Chairman	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Training/Competency Development section for Directors
Hana Dartiwan	Sekretaris Secretary	Program Pemeliharaan/ *Refreshment* Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program
		Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui *Fee Based Income* Kredit Yang Berkualitas Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Sertifikasi Kompetensi Jenjang Kualifikasi Sppur 6 Penatausahaan Surat Berharga Nasabah (Program Sertifikasi *Public Training Hybrid*) Sppur Qualification Level Competency Certification 6 Administration of Customer Securities (Public Training Hybrid Certification Program)
		Pengenalan Digital Digital Introduction
		Pemeliharaan/*Refreshment* Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification
		Pembelajaran Pasar Modal Bagi Calon Dewan Komisaris **bjb** Sekuritas Capital Market Learning for Candidates for the Board of Commissioners of **bjb** Securities
		Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
Asep Dani Fadilah	Sekretaris Pengganti Alternatif I Alternative Substitute Secretary I	Dapat dilihat pada Pelatihan Komite Manajemen Risiko It can be seen in the Risk Management Committee Training
Muhammad Asadi Budiman	Sekretaris Pengganti Alternatif II Alternative Substitute Secretary II	Dapat dilihat pada Pelatihan Komite Pengarah Teknologi Informasi It can be seen in the Information Technology Steering Committee Training
Tedi Setiawan	Anggota Tetap Permanent member	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi It can be seen in the Training/Competency Development section for Directors
Galis Prasetya	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training
Beny Riswandi	Anggota Tetap Permanent member	Program Pemeliharaan/ Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Level 7 Risk Management Certification Maintenance/Refreshment Program

Nama Name	Jabatan Position	Pelatihan Training
		The 10th International Certified Wealth Manager (CWM) & Continuing Professional Development (CPD) The 10th International Certified Wealth Manager (CWM) & Continuing Professional Development (CPD)
		Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali
		Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Pengenalan Digital Executive Workshop 2023 Be One: United, Compact, Collaborative
		Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification
		Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi Dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
Yusuf Saadudin	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training
Rudy Purwadhi	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training
Hermawan Mulyana	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training
Andy Rachman	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training
Triastoto Hardjanto Wibowo	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training
Denny Mulyadi	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training
Isa Anwari	Anggota Tetap Permanent member	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
		Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification
		Pengenalan Digital Digital Introduction
		Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business
		Program Pemeliharaan/ Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Program Pemeliharaan/ Refreshment Sertifikasi Manajemen Risiko Jenjang 7

Nama Name	Jabatan Position	Pelatihan Training
Edy Kurniawan Saputra	Anggota Tetap Permanent member	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif
		Global Executive Program 2023 The 8th Internasional Certified Wealth Manager (CWM) & Continuing Professional Development (CPD) Global Executive Program 2023 The 8th Internasional Certified Wealth Manager (CWM) & Continuing Professional Development (CPD)
		Talkshow BPD-SI : Tantangan dan Peluang BPD Ke Depan Di Era Layanan Keuangan Digital BPD-SI Talkshow: Future Challenges and Opportunities for BPD in the Era of Digital Financial Services
		bjb MPP 531 Retirement Preparation Session (MPP 5 Tahun) **bjb** MPP 531 Retirement Preparation Session (MPP 5 Tahun)
		Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification
		Pengenalan Digital Digital Introduction
		Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business
		Seminar Nasional BPD-SI Corporate Digital Culture : Digital Transformation Leader BPD-SI National Seminar on Corporate Digital Culture: Digital Transformation Leader
Diding Erawan	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training
Detya Suryadani	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training
Nunung Suhartini	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Pengarah Teknologi Informasi It can be seen in the Information Technology Steering Committee Training
Budiatmo Sudradjat	Anggota Tetap Permanent member	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan It can be seen in the Credit Policy Committee Training

PERNYATAAN INDEPENDENSI *ASSETS AND LIABILITY COMMITTEE* (ALCO)

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

RAPAT DAN PELAKSANAAN TUGAS ASSETS AND LIABILITY COMMITTEE (ALCO)

Selama tahun 2023, ALCO telah melaksanakan tugasnya melalui rapat yang dilaksanakan sebanyak 15 (lima belas) kali. Adapun agenda pembahasan rapat ALCO adalah sebagai berikut.

INDEPENDENCE STATEMENT OF ASSETS AND LIABILITY COMMITTEE (ALCO)

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

MEETINGS AND IMPLEMENTATION OF ASSETS AND LIABILITY COMMITTEE (ALCO) TASKS

During 2023, ALCO has carried out its duties through 15 meetings. The discussion agenda for the ALCO meeting is as follows.

No	Tanggal Date	Agenda & Keputusan ALCO ALCO Agenda & Decisions
1	13 Januari 2023 January 13, 2023	*Market Outlook* & Kondisi Likuiditas bank **bjb** Market Outlook & Liquidity Conditions of bank **bjb**
		Usulan *Repricing Term Loan* Bank Danamon Proposed Repricing of Bank Danamon Term Loans
		Register *Special Rate* Deposito Register Special Rate Deposit
2	25 Januari 2023 January 25, 2023	*Market Outlook* & Kondisi Likuiditas bank **bjb** *Market Outlook & Liquidity Conditions of bank* **bjb**
		Usulan Suku Bunga Program Marketing "Membumi" Tahap VI Proposed Interest Rates for the "Brounded" Marketing Program Phase VI
		Register *Special Rate* Deposito Register Special Rate Deposit
3	13 Februari 2023 February 13, 2023	*Market Outlook* & Kondisi Likuiditas bank **bjb** Market Outlook & Liquidity Conditions of bank **bjb**
		Usulan Suku Bunga KUR 2023 dan Suku Bunga Kredit Alat Mesin Pertanian (ALSINTAN) Proposed 2023 KUR Interest Rates and Agricultural Machinery Equipment Credit Interest Rates (ALSINTAN)
		Register *Special Rate* Deposito Register Special Rate Deposito
4	27 Maret 2023 27 Maret 2023	Kondisi Likuiditas bank **bjb** Kondisi Likuiditas bank **bjb**
		Usulan *Repricing Term Loan* Bank Danamon Proposed Repricing of Bank Danamon Term Loans
		Register *Special Rate* Deposito Register Special Rate Deposito
5	13 April 2023 April 13, 2023	*Market Outlook* & Kondisi Likuiditas bank **bjb** Market Outlook & Liquidity Conditions of bank **bjb**
		Usulan *Repricing Term Loan* Bank Danamon Proposed Repricing of Bank Danamon Term Loans
		SRAK Khusus *Cash Collateral* dan Limit Insentif RIM SRAK SRAK Special Cash Collateral and RIM SRAK Incentive Limit
		Usulan Suku Bunga Program Marketing "Membumi" Tahap VII Proposed Interest Rates for Phase VII "Bounding the Earth" Marketing Pro-gram
6	27 April 2023 April 27, 2023	Usulan Perpanjangan Jangka Waktu dan Perubahan *Rate Term Loan* BCA Proposed Term Extension and Changes to the BCA Term Loan Rate
7	15 Mei 2023 May 15, 2023	*Market Outlook* & Kondisi Likuiditas bank **bjb** Market Outlook & Liquidity Conditions of bank **bjb**
		Register Penurunan *Tiering* Bunga Produk Tabungan Tandamata dan Program Deposito Merdeka Register for Decreasing Interest Tiering for Tandamata Savings Products and the Merdeka Deposit Program
		Register Penyesuaian Bunga Counter Giro Umum IDR IDR General Current Account Counter Interest Adjustment Register
8	26 Juni 2023 June 26, 2023	*Market Outlook* & Kondisi Likuiditas bank **bjb** Market Outlook & Liquidity Conditions of bank **bjb**
		Usulan *Repricing Term Loan* Bank Danamon Proposed Repricing of Bank Danamon Term Loans
		Register Penyesuaian Tingkat Suku Bunga Counter Giro Bendahara Register of Interest Rate Adjustment Counter Giro Treasurer

No	Tanggal Date	Agenda & Keputusan ALCO ALCO Agenda & Decisions
9	17 Juli 2023 17 Juli 2023	*Market Outlook* & Kondisi Likuiditas bank **bjb** *Market Outlook & Liquidity Conditions of bank* **bjb**
		Usulan *Repricing Term Loan* Bank Danamon Proposed Repricing of Bank Danamon Term Loans
10	14 Agustus 2023 14 Agustus 2023	*Market Outlook* & Kondisi Likuiditas bank **bjb** Market Outlook & Liquidity Conditions of bank **bjb**
		Usulan Pemberian Insentif SRAK Giro dan Tabungan dengan Rate Khusus Proposed Providing SRAK Current and Savings Incentives with Special Rates
		Keringanan Fee Sindikasi untuk Fasilitas Kredit Kepada PT. RNI Syndication Fee Relief for Credit Facilities to PT. RNI
		Delegasi Kewenangan Keringanan Fee Sindikasi Delegation of Authority for Syndication Fee Reduction
		Register *Special Rate* Deposito Register Special Rate Deposit
11	18 September 2023 September 18, 2023	*Market Outlook* & Kondisi Likuiditas bank **bjb** Market Outlook & Liquidity Conditions of bank **bjb**
		Usulan Suku Bunga Program Marketing "Bumerang", **bjb** KPR Lelang dan **bjb** KKB Prioritas Proposed Interest Rates for the "Bumerang" Marketing Program, **bjb** KPR Auction and **bjb** KKB Prioritas
		Usulan *Repricing Term Loan* Bank Danamon, Perpanjangan *Term Loan* Bank BCA dan Pengajuan baru *Term loan* Bank Mandiri Proposed Repricing Term Loan of Bank Danamon, Extension of Term Loan of Bank BCA and Proposed new Term Loan of Bank Mandiri
		Register *Special Rate* Deposito Register Special Rate Deposit
12	11 Oktober 2023 October 11, 2023	*Market Outlook* dan Kondisi Likuiditas bank **bjb** Market Outlook & Liquidity Conditions of bank **bjb**
		Usulan *Repricing Term Loan* Bank Danamon Proposed Repricing of Bank Danamon Term Loans
		Skema Kredit Program **bjb** Tapera dengan Underlying Guaranty Efek **bjb** Tapera Program Credit Scheme with Underlying Securities Guarantee
		Register *Special Rate* Deposito Register Special Rate Deposit
13	17 Oktober 2023 October 17, 2023	Usulan Penetapan Struktur dan Fitur Surat Berharga Perpetual bank **bjb** 2023 Usulan Penetapan Struktur dan Fitur Surat Berharga Perpetual bank **bjb** 2023
14	17 November 2023 November 17, 2023	*Market Outlook* dan Kondisi Likuiditas bank **bjb** *Market Outlook & Liquidity Conditions of bank* **bjb**
		Usulan *Term Loan Borrowing* Bank BTPN Proposed BTPN Bank Loan Borrowing Terms
		Usulan Perubahan Insentif SRAK Proposed Changes to SRAK Incentives
15	18 Desember 2023 December 18, 2023	*Market Outlook* dan Kondisi Likuiditas bank **bjb** Market Outlook & Liquidity Conditions of bank **bjb**
		Usulan Term Loan Borrowing Bank Maybank Indonesia dan Bank ICBC Indonesia Proposal of Term-Loan Borrowing for Bank Maybank Indonesia and Bank ICBC Indonesia
		Keputusan Penerbitan Surat Berharga Perpetual Bank Pembangunan Jawa Barat dan Banten Tbk. Tahun 2023 Decision on the 2023 Issuance of Perpetual Securities of Bank Pembangunan Jawa Barat dan Banten Tbk.

Komite Risiko Permodalan

Dalam rangka upaya mengoptimalkan struktur neraca dengan tujuan memberikan keuntungan maksimal dengan mengelola likuiditas, Bank telah membentuk dan menetapkan komite di bawah Direksi sebagaimana tertuang dalam Struktur Organisasi Bank, salah satunya adalah Komite Risiko Permodalan.

STRUKTUR DAN KEANGGOTAAN KOMITE RISIKO PERMODALAN

Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Nomor 0567/SK/DIR-MAP/2020 tentang Pedoman Kerja Komite Risiko Permodalan tanggal 7 September 2020 adalah sebagai berikut:

Capital Risk Committee

In an effort to optimize the balance sheet structure with the aim of providing maximum benefits by managing liquidity, the Bank has formed and appointed a committee under the Directors as stated in the Bank's Organizational Structure, one of which is the Capital Risk Committee.

CAPITAL RISK COMMITTEE'S STRUCTURE AND MEMBERSHIP

Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten Number 0567/SK/DIR-MAP/2020 concerning Working Guidelines for the Capital Risk Committee dated September 7, 2020 is as follows:

Susunan Arrangement	**Diisi oleh** Filled by
Ketua I Chairman II	Pemimpin Divisi Manajemen Anak Perusahaan Head of Subsidiary Management Division
Ketua II Chairman II	SEVP Bisnis SEVP Business
Ketua III Chairman III	SEVP *Credit Risk* SEVP Credit Risk
Sekretaris Sekretaris	Pemimpin Group Anak Perusahaan Head of Subsidiary Group
Anggota Anggota	1. Pemimpin Divisi Pengendalian Keuangan. 2. Pemimpin Divisi Hukum 3. Pemimpin Unit Kerja Bisnis 4. Pemimpin Divisi Manajemen Risiko 5. Pemimpin Divisi Kepatuhan & APU-PPT 6. Pemimpin Unit Kerja terkait dengan pembahasan 1. Head of Financial Control Division. 2. Head of Legal Division 3. Head of Business Work Unit 4. Head of Risk Management Division 5. Head of Compliance and APU PPT Division 6. Head of Work Unit related to the discussion

TUGAS, WEWENANG, DAN TANGGUNG JAWAB KOMITE RISIKO PERMODALAN

Tugas, wewenang dan tanggung jawab Komite Risiko Permodalan adalah sebagai berikut:

1. Menetapkan strategi dan batasan pengelolaan Perusahaan Anak dan Perusahaan Afiliasi.
2. Menyusun rekomendasi dan persetujuan rencana Penyertaan Modal Perusahaan Anak dan perusahaan afiliasi termasuk tambahan Penyertaan Modal/Divestasi dengan ketentuan dalam hal penyertaan atau pelepasan modal tersebut berakibat pada berubahnya pengendalian di Perusahaan Anak menjadi kewenangan Rapat Direksi.
3. Membahas dan merekomendasikan remunerasi (antara lain gaji, honorarium tunjangan dan fasilitas) anggota Direksi dan Dewan Komisaris Perusahaan Anak berdasarkan usulan dari pihak yang membidangi remunerasi dan nominasi di Perusahaan Anak untuk diputuskan dalam RUPS Perusahaan Anak.

DUTIES, AUTHORITIES AND RESPONSIBILITIES OF CAPITAL RISK COMMITTEE

The duties, powers and responsibilities of the Capital Risk Committee are as follows:

1. Establishing strategies and boundaries for the management of Subsidiaries and Affiliated Companies.
2. Preparing recommendations and approving plans for equity participation in subsidiaries and affiliated companies, including additional equity participation/divestments, provided that such participation or disposal of capital results in changes in control in the Subsidiary Company to become the authority of the Directors Meeting.
3. Discussing and recommending remuneration (including salaries, allowances and facilities) for the members of the Directors and the Board of Commissioners of the Subsidiary based on recommendations from parties in charge of remuneration and nominations in the Subsidiary to be decided in the GMS of the Subsidiary.

4. Membahas dan merekomendasikan pencalonan/nominasi anggota Direksi dan/atau Dewan Komisaris Perusahaan Anak dan Afiliasi termasuk perusahaan yang berada di bawah kendali Perusahaan Anak yang berasal dari internal atau eksternal Bank untuk diajukan dalam Rapat Direksi.
5. Membahas dan merekomendasikan agenda Rapat Umum Pemegang Saham (RUPS) Perusahaan Anak yang memerlukan keputusan Bank sebagai Pemegang Saham.
6. Merumuskan dan membahas potensi sinergi bisnis yang dapat tercipta antara Perusahaan Induk dengan Konglomerasi Keuangan Bank.

4. Discussing and recommendinng the nomination of members of the Directors and/ or Board of Commissioners of Subsidiaries and Affiliates, including companies under the control of Subsidiaries, originating from internal or external to the Bank to be proposed in the Directors Meeting.
5. Discussing and recommending the agenda of the Subsidiary's General Meeting of Shareholders (GMS) which require a decision by the Bank as a Shareholder.
6. Formulating and discussing potential business synergies that can be created between the Parent Company and the Bank's Financial Conglomerates.

PROFIL ANGGOTA KOMITE RISIKO PERMODALAN

PROFILE OF CAPITAL RISK COMMITTEE MEMBERS'



Arief Setyahadi

Pemimpin Divisi Manajemen Anak Perusahaan/Ketua I /
Head of Subsidiary Management Division/Chairman I

Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 19 Agustus 1969, usia 55 tahun per Desember 2023.

Born on August 19, 1969, age 55 years as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Ilmu Administrasi Negara dari Universitas Gadjah Mada (1992) • Magister di bidang Manajemen dari STIE Ekuitas (2018)	• Bachelor's degree in Public Administration from Gadjah Mada University (1992) • Masters in Management from STIE Equity (2018)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Manajemen Anak Perusahaan sejak 2021 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.	Served as Head of Subsidiary Management Division from 2021 to present based on Directors' Decree No. 0039/SK/DIR-HC/2021.
Pengalaman Kerja	**Work Experience**
• CEO Regional Kantor Wilayah 1 Tahun 2019 • Pemimpin Divisi Penyelamatan & Penyelesaian Kredit Tahun 2020	• Regional CEO of Region 1 Office 2019 • Leader of Credit Rescue & Settlement Division in 2020
Periode dan Masa Jabatan	**Period of Service**
1 Februari 2021 - saat ini	February 1, 2021 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
• Certified International Merger and Acquisition (CIMA) • Sertifikasi Manajemen Risiko Jenjang 7	• Certified International Merger and Acquisition (CIMA) • Level 7 Risk Management Certification

Beny Riswandi

Senior Executive Vice President Bisnis/Ketua II /
Senior Executive Vice President Business/Chairman II



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 26 April 1968, usia 55 tahun per Desember 2023.

Born on April 26 1968, 55 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang ilmu Perbankan dari Universitas Tirtayasa Banten (2000) • Magister di bidang ilmu Manajemen Pemasaran dari Universitas Padjadjaran Bandung (2009)	• Bachelor's degree in Banking from Tirtayasa University, Banten (2000) • Master in Marketing Management from Padjadjaran University, Bandung (2009)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Senior Executive Vice President Bisnis sejak 2019 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Served as Senior Executive Vice President of Business from 2019 until now based on Directors' Decree No. 0871/SK/DIR-HC/2019.
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Korporasi & Komersial Sejak Tahun 2016 • SEVP Komersial & UMKM Tahun 2018	• Head of Corporate & Commercial Division Since 2016 • SEVP Commercial & MSME 2018
Periode dan Masa Jabatan	**Period of Service**
24 Juli 2019 - saat ini	July 24, 2019 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Galis Prasetya

Senior Executive Vice President Credit Risk/Ketua III /
Senior Executive Vice President Credit Risk/Chairman III



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 19 Maret 1971 usia 52 tahun per 31 Desember 2023.

Born on March 19 1971, 52 years old as of December 31, 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang ilmu Manajemen dari STIE YPKP Bandung (1999) • Magister di bidang ilmu Manajemen Keuangan dari STIE PERBANAS (2005)	• Bachelor in Management from STIE YPKP Bandung (1999) • Master in Financial Management from STIE PERBANAS (2005)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Senior Executive Vice President Credit Risk sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Senior Executive Vice President Credit Risk since 2019 based on Directors' Decree No. 0871/SK/DIR-HC/2019.
Pengalaman Kerja	**Work Experience**
• CEO Regional 3 (April 2019 – Agustus 2019) • CEO Regional 1 (Maret 2019 – April 2019	• Regional CEO 3 (April 2019 – August 2019) • Regional CEO 1 (March 2019 – April 2019
Periode dan Masa Jabatan	**Period of Service**
6 Agustus 2019 - saat ini	August 6, 2019 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Muhammad Asadi Budiman

Pemimpin Divisi Pengendalian Keuangan/Anggota Tetap /
Head of Financial Control Division/Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 7 Juni 1981, usia 42 tahun per Desember 2023.

Born on June 7, 1981, 42 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Ekonomi dari Universitas Padjadjaran (2004) • Magister di bidang Ekonomi dari Universitas Padjadjaran (2009)	• Bachelor in Economics from Padjadjaran University (2004) • Masters in Economics from Padjadjaran University (2009)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Pengendalian Keuangan sejak 2020 s.d saat ini berdasarkan surat keputusan direksi No. 0069/SK/DIR-HCA/2020.	Served as Head of the Financial Control Division from 2020 to the present based on Director's Decree No. 0069/SK/DIR-HCA/2020.
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Treasury tahun 2017 • Pemimpin Divisi Corporate Secretary tahun 2018	• Head of Treasury Division in 2017 • Head of Corporate Secretary Division in 2018
Periode dan Masa Jabatan	**Period of Service**
3 Februari 2020 - saat ini	February 3, 2020 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
• Certified International Merger and Azquisition (CIMA) • Sertifikasi Manajemen Risiko Jenjang 7 • Sertifikasi Treasury Dealer Tingkat Advance • Certified Investor Relation	• Certified International Merger and Acquisition (CIMA) • Level 7 Risk Management Certification • Advanced Level Treasury Dealer Certification • Certified Investor Relations

Asep Dani Fadilah

Sekretaris Komite/ Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi/
Committee Secretary/ Head of Credit, Market & Integrated Risk Management Division



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada Kuningan, 1 Juni 1971saat ini berusia 52 tahun.

Born in Kuningan, June 1 1971, currently 52 years old.

Riwayat Pendidikan	Educational Background
• Sarjana Ekonomi, STIE Kuningan tahun 2000 • Magister Manajemen, STIE Ganesha tahun 2003	• Bachelor of Economics, STIE Kuningan 2000 • Master in Management, STIE Ganesha 2003
Dasar Hukum Pengangkatan	**Legal Basis of Appointment**
Menjabat sebagai Pemimpin Divisi Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Menjabat sebagai Pemimpin Divisi Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.
Pengalaman Kerja	**Work Experience**
Bergabung di bank **bjb** sejak 1991 dengan riwayat jabatan sebagai berikut: • Pemimpin Divisi Hukum sejak Desember 2018 hingga Juli 2019 • Pemimpin Divisi Manajemen Anak Perusahaan sejak Oktober 2018 hingga Desember 2018 • Pemimpin Divisi Umum sejak Mei 2017 hingga Oktober 2018	Joined bank **bjb** in 1991 with the following position history: • Head of Legal Division from December 2018 to July 2019 • Head of Subsidiary Management Division from October 2018 to December 2018 • Head of General Affairs Division from May 2017 to October 2018
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 7 • PECB ISO 37301	• Level 7 Risk Management Certification • PECB ISO 37301

Deden Hilman

Pemimpin Divisi Kepatuhan & APU-PPT/Anggota Tetap /
Head of Compliance and AML CFT Division/Permanent Member

Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung



Lahir di Bandung, 26 Februari 1974 saat ini berusia 50 tahun.

Born in Bandung, February 26 1974, currently 50 years old.

Riwayat Pendidikan	Educational Background
• Sarjana Hukum dari Universitas Padjadjaran pada tahun 1998. • Magister bidang Hukum Ekonomi & Bisnis dari Universitas Padjadjaran Bandung pada tahun 2010.	• Bachelor of Laws from Padjadjaran University in 1998. • Masters in Economics & Business Law from Padjadjaran Universi-ty Bandung in 2010.
Dasar Hukum Pengangkatan	**Appointment History**
Berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Based on Decree of the Board of Directors No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
Bergabung di bank **bjb** sejak 11 September 2001 dengan riwayat jabatan antara lain: • Pemimpin Cabang Purwakarta sejak 15 Oktober 2018 hingga 27 Januari 2020 • Pemimpin Cabang Depok sejak 10 Februari 2020 hingga 15 Januari 2021 • Deputi CEO Regional 5 sejak 01 Februari 2021 hingga 01 Agustus 2023 • Pemimpin Divisi Kepatuhan & APU PPT sejak tanggal 01 September 2023 hingga sekarang	Joined bank **bjb** since dated September 11, 2001 with a history of position as follows: • Purwakarta Branch Leader from 15 October 2018 to 27 January 2020 • Depok Branch Leader from 10 February 2020 to 15 January 2021 • Deputy CEO Regional 5 from 01 February 2021 to 01 August 2023 • Head of Compliance & AML CFT Division from 01 September 2023 until now
Periode dan Masa Jabatan	**Period of Service**
1 September 2023 - saat ini	September 1, 2023 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 6	Level 6 Risk Management Certification

Boy Pandji Soedradjat

Pemimpin Divisi Hukum/Anggota Tetap /
Head of Legal Division/Permanent Member



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 30 Januari 1974, usia 49 tahun per Desember 2023.

Born on January 30, 1974, 49 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana di bidang Ilmu Hukum dari Universitas Parahyangan Bandung (1997) • Magister di bidang Ilmu Hukum dari Golden Gate University (1999)	• Bachelor in Law from Parahyangan University Bandung (1997) • Master in Law from Golden Gate University (1999)
Dasar Hukum Pengangkatan	**Legal Basis for Appointment**
Menjabat sebagai Pemimpin Divisi Hukum sejak 2021 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HC/2021.	Served as Head of the Legal Division from 2021 until now based on Directors' Decree No. 0511/SK/DIR-HC/2021.
Pengalaman Kerja	**Work Experience**
• Pemimpin Grup Litigasi tahun 2017 • Pemimpin Kantor Cabang Cibinong tahun 2019	• Head of Litigation Group in 2017 • Head of Cibinong Branch Office in 2019
Periode dan Masa Jabatan	**Period of Service**
Juli 2021 - saat ini	July 2021 - present
Jabatan Rangkap	**Concurrent Position**
-	-
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

Yogy Yatno

Kepala Divisi Manajemen Risiko Operasional/Anggota Tetap /
Head of Operational Risk Management Division/Permanent Member



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir di Cirebon, 24 April pada tahun 1979, usia 44 tahun per Januari 2024

Cirebon, April 24, 1979, 44 years old as of December 2023.

Riwayat Pendidikan	Educational Background
• Sarjana Ekonomi, STIE YPKP tahun 2001 • Magister Manajemen, UNPAD tahun 2010	• Bachelor of Economics, STIE YPKP in 2001 • Master of Management, UNPAD in 2010
Riwayat Penunjukan	**Appointment History**
Menjabat sebagai Pemimpin Divisi Manajemen Risiko Operasional berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Appointed as Head of the Operational Risk Management Division based on Directors' Decree No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
Bergabung di bank **bjb** sejak 2002 dengan riwayat jabatan sebagai berikut: • Pemimpin Divisi Kebijakan & Prosedur sejak Tahun 2022 hingga Tahun 2023 • Pemimpin Divisi Jaringan & Layanan sejak Tahun 2021 hingga Tahun 2022 • CEO Regional 1 Sejak Tahun 2020 hingga Tahun 2021	Joined bank **bjb** since 2002 with the following position history: • Head of the Policy & Procedures Division from 2022 to 2023 • Network & Services Division Leader from 2021 to 2022 • Regional CEO 1 from 2020 to 2021
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 7	Level 7 Risk Management Certification

PELATIHAN ANGGOTA KOMITE RISIKO PERMODALAN

Pelatihan yang telah diikuti anggota komite selama tahun 2023 adalah sebagai berikut.

PROFILE OF CAPITAL RISK COMMITTEE MEMBERS'\

The training that has been attended by committee members during 2023 is as follows.

Nama Name	Jabatan Position	Pelatihan Training
Arief Setyahadi	Ketua I Chairman II	Dapat dilihat pada Pelatihan Komite Manajemen Risiko Terintegrasi Dapat dilihat pada Pelatihan Komite Manajemen Risiko Terintegrasi
Beny Riswandi	Ketua II Chairman II	Dapat dilihat pada Pelatihan Assets and Liability Committee (ALCO) Dapat dilihat pada Pelatihan Assets and Liability Committee (ALCO)
Galis Prasetya	Ketua III Chairman III	Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan Dapat dilihat pada Pelatihan Komite Kebijakan Perkreditan
Evi Susilawati	Sekretaris Secretary	Kegiatan Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Batch 2 & Batch 3 Tahun 2023 (Inhouse Training Daring) Maintenance/Refreshment Activities for Risk Management Certification Batch 2 & Batch 3 Year 2023 (Online Inhouse Training)
		Pengenalan Digital Digital Introduction
Muhammad Asadi Budiman	Anggota Member	Dapat dilihat pada Pelatihan Komite Pengarah Teknologi Informasi It can be seen in the Information Technology Steering Committee Training
Asep Dani Fadilah	Anggota Member	Dapat dilihat pada Pelatihan Komite Manajemen Risiko It can be seen in the Risk Management Committee Training
Deden Hilman	Anggota Member	Dapat dilihat pada Pelatihan Komite Manajemen Risiko It can be seen in the Risk Management Committee Training
Boy Pandji Soedradjat	Anggota Member	Executive Workshop Tahun 2023 Satukan Energi Untuk Memperkuat Sinergi dan Keunggulan Kompetitif Executive Workshop in 2023 Unite Energy to Strengthen Synergy and Competitive Advantage
		Bimbingan Teknis Pertanahan Manajemen Pengadaan Tanah Untuk Kepentingan Umum/Swasta/Perusahaan Serta Strategi Penanganan Sengketa & Konflik Perka Land Technical Guidance on Land Acquisition Management for Public/Private/Company Interests and Dispute & Conflict Handling Strategy
		Pemeliharaan/Refreshment Sertifikasi Manajemen Risiko Maintenance/Refreshment of Risk Management Certification
		Pengenalan Digital Digital Introduction
		Executive Workshop 2023 Be One : Bersatu Kompak Kolaboratif Executive Workshop 2023 Be One: United, Compact, Collaborative
		Executive Workshop Tahun 2023 : Menjaga Momentum Pertumbuhan Bisnis Dalam Mencapai Komitmen Tahun 2023 Melalui Fee Based Income Kredit Yang Berkuali Executive Workshop 2023: Maintaining Business Growth Momentum in Achieving 2023 Commitments Through Fee Based Income Quality Credit
		Leaders Talk : Leading Successful Business Leaders Talk : Leading Successful Business
Yogy Yatno	Anggota Member	Dapat dilihat pada Pelatihan Komite Pengarah Teknologi Informasi It can be seen in the Information Technology Steering Committee Training

PERNYATAAN INDEPENDENSI KOMITE RISIKO PERMODALAN

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen,

INDEPENDENCE STATEMENT OF THE CAPITAL RISK COMMITTEE

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or

Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

RAPAT DAN PELAKSANAAN TUGAS KOMITE RISIKO PERMODALAN

Selama tahun 2023, Komite Risiko Permodalan telah melaksanakan tugasnya melalui rapat yang dilaksanakan sebanyak 6 (enam) kali. Adapun agenda pembahasan rapat Komite Risiko Permodalan adalah sebagai berikut.

employees of companies that had affiliation or business with the Company.

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE CAPITAL RISK COMMITTEE

During 2023, the Capital Risk Committee has carried out its duties through 6 (six) meetings. The agenda for discussing the Capital Risk Committee meeting is as follows.

No	Tanggal Date	Agenda Agenda
1.	24 Februari 2023 February 24, 2023	Penugasan pegawai bank **bjb** pada Investee (Komisaris PT Asuransi Bangun Askrida) Assignment of bank **bjb** employees to Investees (Commissioners of PT Asuransi Bangun Askrida)
2.	05 April 2023 April 05, 2023	Perubahan Susunan dan Remunerasi Pengurus PT Bank Jabar Banten Syariah Changes in the Composition and Remuneration of the Management of PT Bank Jabar Banten Syariah
3.	03 Mei 2023 May 03, 2023	Pembahasan pemilihan calon investee Perusahaan pialang asuransi untuk diajukan proses *due diligence* Discussion on the selection of potential investees for insurance broker companies to be submitted to the due diligence process
4.	02 Juni 2023 June 02, 2023	Penyertaan sisa setoran modal kepada BPR Intan Jabar sebagai rangkaian dalam skema penyelamatan BPR Intan Jabar Inclusion of remaining capital deposits to BPR Intan Jabar as part of the res-cue scheme for BPR Intan Jabar
5.	27 Juni 2023 June 27, 2023	Pembahasan rencana usulan penugasan pegawai kepada PD BPR LPK Parung Panjang dan PT BPR Cianjur Jawa Barat Discussion of proposed employee assignment plans to PD BPR LPK Parung Panjang and PT BPR Cianjur Jawa Barat
6.	28 Juli 2023 July 28, 2023	Pembahasan rencana usulan penugasan pegawai kepada PD BPR LPK Parung Panjang Assignment of bank **bjb** employees to Investees (Commissioners of PT Asuransi Bangun Askrida)



Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum Sesuai POJK 45/POJK.03/2015

Dasar Penyusunan Penetapan Remunerasi

Dasar Penyusunan Penetapan Remunerasi yaitu:

1. Undang Undang Nomor 40 Tahun 2007 Tanggal 16 Agustus 2007 Tentang Perseroan Terbatas.
2. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 55/ POJK.03/2016 Tanggal 09 Desember 2016 Tentang Penerapan Tata Kelola Bagi Bank Umum.
3. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 45/ POJK.03/2016 Tanggal 23 Desember 2016 Tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum.
4. Surat Edaran Otoritas Jasa Keuangan Nomor 40/ SEOJK.03/2016 Tanggal 26 September 2016 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum.
5. Anggaran Dasar.

Komite Remunerasi dan Nominasi

Uraian terkait Komite Remunerasi dan Nominasi dijelaskan pada Sub Bab Organ dan Komite di Bawah Dewan Komisaris Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

Adapun Remunerasi yang dibayarkan kepada Anggota Komite Remunerasi dan Nominasi dari Pihak Independen Non – Komisaris sesuai dengan Perjanjian Kerjasama Pelaksanaan Sebagai Anggota Komite dan Remunerasi (KNR) Nomor 030/PKS/DIR-CSE/2020 tanggal 28 Februari 2020 sebagai berikut:

Implementation of Governance In Provision of Remuneration For Commercial Banks In Accordance With OJK Regulation 45/ POJK.03/2015

Basis of Remuneration Determination

The basis for the preparation of the determination of remuneration, namely:

1. Law Number 40 of 2007 dated August 16, 2007 concerning Limited Liability Companies;
2. OJK Regulation number 55/POJK.03/2016 dated December 9, 2016 concerning the Implementation of Good Corporate Governance for Commercial Banks.
3. OJK Regulation number 45/POJK.03/2016 dated December 23, 2016 concerning the implementation of good governance in the provision of remuneration for commercial banks.
4. OJK Circular Letter Number 40/ SEOJK.03/2016 dated September 26, 2016 concerning Implementation of Good Governance in Providing Remuneration for Commercial Banks;
5. Articles of Association.

Remuneration and Nomination Committee

The description regarding the Remuneration and Nomination Committee is explained in the Sub Chapter of Organs and Committees Under the Board of Commissioners Chapter of Corporate Governance in this Annual Report.

The Remuneration paid to Members of the Remuneration and Nomination Committee from Independent Parties NonCommissioners was in accordance with the Cooperation Agreement for Implementation as Committee Members and Remuneration (KNR) Number 030/PKS/DIR-CSE/2020 dated February 28, 2020 as follows:

No	Uraian Description	Anggota Komite dari pihak independen non - komisaris Committee members from independent non-commissioner parties
1	Honorarium Honorarium	Rp17.500.000,00 Rp17.500.000,00
2	Tunjangan Hari Raya Holiday allowance	2 (dua) kali honorarium 2 (dua) kali honorarium
3	Uang perjalanan dinas Official travel money	Rp500.000,00 Rp500.000,00
4	Fasilitas pendidikan dan pelatihan: Education and training facilities:	
	1) Akomodasi 1) Accomodation	Diberikan Given
	2) Transportasi 2) Transportation	Diberikan Given
	3) Uang pendidikan dan pelatihan 3) Education and training money	Rp250.000,00 Rp250.000,00

Proses Penyusunan Kebijakan Remunerasi

Proses penyusunan kebijakan Remunerasi yang meliputi:

1. Tinjauan mengenai latar belakang dan tujuan kebijakan Remunerasi;

   Kebijakan remunerasi disusun dan ditetapkan dengan tujuan mengembangkan kualitas jajaran manajemen dengan tetap memperhatikan ketahanan dan keberlangsungan usaha bank **bjb**.

   Kebijakan sistem remunerasi dengan berpedoman pada konsep Merit System dan Kinerja Pegawai baik dari sisi penyesuaian remunerasi yang bersifat tetap maupun variabel. Di sisi remunerasi yang bersifat tetap, strategi dilakukan dengan tetap memperhatikan kemampuan dan skala usaha, *effective best practice* di industri perbankan yang dibandingkan terhadap market. Perseroan telah rutin mengikuti setiap tahun survei mengenai Total *Reward Survey* perbankan melalui konsultan independen yang memang profesional dan telah diikuti oleh mayoritas perbankan di Indonesia. Hal ini dilakukan sebagai bahan referensi dan masukan bagi penyesuaian remunerasi di bank **bjb** agar tetap menarik dan kompetitif. Selain itu, bank **bjb** juga selalu memastikan telah memenuhi ketentuan yang berlaku dan berada di atas standar Upah Minimum yang berlaku di wilayah operasional bank **bjb**. Untuk remunerasi yang bersifat variabel, pemberian remunerasi juga memperhatikan faktor risiko dalam kegiatan usaha dan dampak terhadap pendapatan bank **bjb**.

2. Pelaksanaan kaji ulang atas kebijakan Remunerasi pada tahun sebelumnya, beserta perbaikannya
   bank **bjb** melakukan kaji ulang atas kebijakan remunerasi secara berkala dengan menyesuaikan pada ketentuan serta *best practice* maupun evaluasi sesuai ketentuan kebijakan dan prosedur yang berlaku. Kaji ulang kebijakan remunerasi dilakukan terhadap Surat Keputusan Direksi No. 1500/SK/DIR-CS/2018 tanggal 14 Desember 2018 tentang Pedoman Penghasilan, Tunjangan dan Fasilitas bagi Dewan Komisaris dan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

3. Mekanisme untuk memastikan bahwa Remunerasi bagi Pegawai di unit kontrol bersifat independen dari unit kerja yang diawasinya
   Untuk memastikan independensi penerapan remunerasi bagi pegawai di unit kontrol, penilaian kinerja di unit kontrol tidak dikaitkan dengan pencapaian target kinerja dari unit kerja yang diawasinya, hal ini dipastikan melalui pemisahan struktur organisasi unit kontrol agar independen, termasuk mengenai persetujuan penetapan *goal setting* kinerja unit kerja maupun pegawai.

Remuneration Policy Development Process

Remuneration policy formulation process which includes:

1. Review of the background and objectives of the Remuneration policy;

   The remuneration policy is formulated and determined with the aim of developing the quality of the management while taking into account the resilience and sustainability of bank **bjb**'s business.

   The remuneration system policy is guided by the concept of the Merit System and Employee Performance, both in terms of fixed and variable remuneration adjustments.

   In terms of fixed remuneration, the strategy is carried out by taking into account the capabilities and business scale, effective best practice in the banking industry compared to the market. The Company regularly participates in a survey on the Total Reward Survey of banking through an independent consultant who is professional and has been followed by the majority of banks in Indonesia. This is done as reference material and input for remuneration adjustments at bank **bjb** so that it remains attractive and competitive. Also, bank **bjb** always ensures having satisfied the applicable provisions and above Regional Minimum Wages standard prevailing in bank **bjb** operational region. For variable remuneration, the remuneration granting also considers risk factor in business activity and impact to bank **bjb** incomes.

2. The implementation of a review of the Remuneration policy in the previous year, along with its improvements
   bank **bjb** conducts periodic reviews of remuneration policies by adjusting to the provisions and best practices as well as evaluations in accordance with applicable policies and procedures. A review of the remuneration policy was carried out on the Decree of the Directors No. 1500/SK/DIR-CS/2018 dated December 14, 2018 regarding Guidelines for Income, Allowances and Facilities for the Board of Commissioners and Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

3. A mechanism to ensure that the remuneration for employees in the control unit is independent from the work units they supervise To ensure the independence of remuneration implementation for employees in the control unit, performance appraisal in the control unit is not linked to the achievement of performance targets of the work units it supervises, this is ensured through the separation of the organizational structure of the control unit so that it is independent, including the approval of setting goals for the performance of the work unit and employee.

Cakupan Kebijakan Remunerasi dan Implementasinya

Kebijakan remunerasi pegawai pada Surat Keputusan Direksi Nomor 0500/SK/DIR-HCA/2021 tentang Perubahan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat Dan Banten, Tbk. Nomor 0303/SK/DIR-HCA/2021 tentang Standar Operasional Prosedur Pengelolaan Penghasilan dan Fasilitas Kepegawaian mencakup bagi pegawai pada seluruh unit kerja, pada perusahaan anak dan pada Badan Hukum yang terafiliasi dengan Bank. Khusus untuk remunerasi pada Perusahaan Anak diatur lebih lanjut pada Pedoman Penugasan Pegawai pada investee SK Dir No 0261/SK/DIR-HCA/2021 tanggal 29 Maret 2021.

Saat ini bank **bjb** belum memiliki perwakilan kantor maupun perusahaan anak yang berlokasi di luar negeri, sehingga kebijakan remunerasi tidak mencakup hal tersebut.

Remunerasi Dikaitkan dengan Kinerja

Remunerasi dikaitkan dengan risiko yang meliputi:

1. Jenis risiko utama (*key risk*) yang digunakan dalam menerapkan Remunerasi.
   Risiko utama Perseroan di saat ini adalah Risiko Kredit.
2. Kriteria untuk menentukan jenis risiko utama, termasuk untuk risiko yang sulit diukur.
   Jenis transaksi dan bisnis yang paling signifikan dalam menghasilkan profit dan keputusan yang diambil diberikan untuk suatu keputusan bisnis yang berdampak besar pada bisnis Perseroan.
3. Dampak penetapan risiko utama terhadap kebijakan Remunerasi yang Bersifat Variabel.
   Dengan adanya penetapan jenis risiko utama akan berdampak ke penentuan KPI dan berdampak pada pemberian remunerasi yang bersifat variabel.
4. Perubahan penentuan jenis risiko utama dibandingkan dengan tahun lalu.
   Belum terdapat perubahan jika dibandingkan tahun lalu.

Pengukuran Kinerja Dikaitkan dengan Remunerasi

Pengukuran kinerja dikaitkan dengan Remunerasi yang meliputi:

1. Tinjauan mengenai kebijakan Remunerasi yang dikaitkan dengan penilaian kinerja
   a. Prestasi kerja masing-masing individu.
   b. Kinerja keuangan Perseroan.
   c. *Benchmark* industri.
   d. Risiko yang mungkin timbul di kemudian hari sehingga menyebabkan kerugian bagi Perseroan.

2. Metode dalam mengaitkan Remunerasi individu dengan kinerja Bank, kinerja unit kerja dan kinerja individu

Scope of Remuneration Policy and Its Implementation

The employee remuneration policy in the Decree of the Board of Directors Number 0500/SK/DIR-HCA/2021 concerning Amendments to the Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat Dan Banten, Tbk. Number 0303/SK/DIR-HCA/2021 concerning Standard Operating Procedures for Management of Income and Personnel Facilities applies to employees in all work units, subsidiaries and Legal Entities affiliated with the Company. Regarding remuneration in subsidiaries, it is further stipulated in the Guidelines for Employee Assignment in investee SK Dir No 0261/SK/DIR-HCA/2021 dated March 29, 2021.

Currently, bank **bjb** does not have representative offices or subsidiaries located abroad, so the remuneration policy does not include this.

Remuneration Associated With Performance

Remuneration is associated with risks that include:

1. The type of main risk (key risk) used in implementing the Remuneration.
   The Company's main risk at this time is Credit Risk.
2. Criteria for determining the main types of risk, including those that are difficult to measure.
   The types of transactions and businesses that are most significant in generating profits and the decisions taken are given to a business decision that has a major impact on the Company's business.
3. The impact of determining the main risk on the Variable Remuneration policy.
   The determination of the main types of risk will have an impact on the determination of KPIs and have an impact on the provision of variable remuneration.
4. Changes in the determination of the main risk types compared to last year.
   There has been no change compared to last year.

Performance Measurement Associated With Remuneration

Performance measurement remuneration is linked to remuneration which includes:

1. Review of Remuneration policy related to performance appraisal
   a. The work performance of each individual.
   b. Company's financial performance.
   c. Industry benchmarks.
   d. Risks that may arise in the future causing losses to the Company.
2. Methods in linking individual Remuneration with Company performance, work unit performance and individual performance

Kinerja Perseroan akan memengaruhi penentuan besarnya remunerasi khususnya yang bersifat variabel, serta kinerja individu dan kinerja unit kerja dilakukan *review* setiap 3 (tiga) bulan sekali maupun 1 (satu) tahun sekali. Hasil penilaian kinerja individu dan unit kerja tersebut menjadi dasar bagi perusahaan memberikan apresiasi dalam bentuk bonus, promosi *grade*/jabatan, dan kenaikan gaji tahunan.

3. Metode yang digunakan Bank untuk menyatakan bahwa kinerja yang disepakati tidak dapat tercapai sehingga perlu dilakukan penyesuaian atas remunerasi serta besarnya penyesuaian remunerasi jika kondisi tersebut terjadi

   Pengukuran kinerja berdasarkan kinerja yang disepakati di awal tahun. Pemberian bonus berdasarkan penilaian kinerja individu dimana penentuannya sudah ditetapkan berdasarkan Surat Keputusan dan Surat Edaran.

Penyesuaian Remunerasi Dikaitkan Dengan Kinerja dan Risiko

Remunerasi yang bersifat variabel sebagaimana diatur pada POJK Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum, dapat diberikan dalam bentuk Tunai dan/atau Saham. Selain hal tersebut, Bank wajib menetapkan pihak yang menjadi *Material Risk Takers (MRT),* sebagaimana yang telah diatur dalam ketentuan internal Bank pada Surat Keputusan Direksi Nomor 0380/SK/DIR-CSE/2022 tanggal 22 Juli 2022 tentang Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan dan Fasilitas bagi Dewan Komisaris dan Direksi. Selanjutnya kepada pihak yang menjadi MRT, pemberian remunerasi variabelnya wajib ditangguhkan Bank sebesar persentase tertentu.

1. Bank telah menetapkan yang menjadi MRT adalah seluruh Direksi. Tantiem untuk MRT diberikan dengan proporsi sebagai berikut:
   a. 90% tunai dan diberikan secara langsung;
   b. 10% ditangguhkan sebagai *Long Term incentive (LTI),* terdiri dari:
      - 5% dalam bentuk tunai; dan
      - 5% dalam bentuk saham.
2. Tantiem Bagi Dewan Komisaris diberikan sebagai berikut:
   a. Komisaris Utama Independen dan Komisaris Independen diberikan seluruhnya secara langsung dalam bentuk tunai.
   b. Komisaris diberikan 3% dalam bentuk saham dan sisanya diberikan tunai secara langsung.
3. Penundaan pembayaran remunerasi yang bersifat variabel.
   Malus diterapkan terhadap remunerasi yang bersifat variabel yang masih ditangguhkan dengan jangka waktu penangguhan selama 3 (tiga) tahun. Malus terjadi apabila MRT terindikasi melakukan *fraud*.

The Company's performance will affect the determination of remuneration, especially those that are variable, as well as individual performance and work unit performance, which is reviewed every 3 (three) months or once a year. The results of the individual and work unit performance assessments become the basis for the company to give appreciation in the form of bonuses, grade promotions/positions, and annual salary increases.

3. A description of the method used by the Bank to state that the agreed performance cannot be achieved so that it is necessary to make adjustments to the remuneration and the amount of remuneration adjustment if such conditions occur

   Performance measurement based on agreed performance at the beginning of the year. The awarding of bonuses is based on individual performance assessments where the determination has been determined based on Decrees and Circular Letter.

Remuneration Adjustment Associated With Performance and Risk

Variable remuneration stipulated in POJK Number 45/POJK.03/2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks can be given in the form of Cash and/or Share. In addition to this, the Company is obliged to determine the parties who become Material Risk Takers (MRT), as regulated in the Company's internal provisions in the Decree of Board of Directors Number 0380/SK/DIR-CSE/2022 dated July 22, 2022, concerning Standard Operating Procedures for the Management of Income, Allowances and Facilities for the Board of Commissioners and Directors. Furthermore, to the parties who become MRTs, the variable remuneration must be deferred by the Bank by a certain percentage.

1. The Bank has determined that the MRTs are all Directors. Tantiem for MRTs is given in the following proportion:
   a. 90% cash and given directly;
   b. 10% deferred as Long Term Incentive (LTI), consisting of:
      - 5% cash; and
      - 5% share.
2. Tantiem for the Board of Commissioners is given as follows:
   a. Cash is entirely given to Independent President Commissioner and Independent Commissioner.
   b. 3% of shares are given to Commissioners and the rest is given directly in cash.
3. Postponement of payment of variable remuneration.
   Malus is applied to variable remuneration which is still suspended with a suspension period of 3 (three) years. Malus occurs if MRT is suspected of committing fraud.

Kebijakan pembayaran (*vesting*) atas penangguhan yang dilakukan antara lain jangka waktu pembayaran. Jangka waktu penangguhan yaitu 3 (tiga) tahun sejak pertama kali remunerasi yang bersifat variabel dibayarkan. Pengungkapan faktor yang menentukan perbedaan remunerasi yang bersifat variabel yang ditangguhkan di antara Pegawai atau Kelompok Pegawai. Bank belum memiliki remunerasi dikaitkan dengan kinerja dan risiko yang diberlakukan untuk pegawai.

Nama Konsultan Ekstern dan Tugas Konsultan Terkait Kebijakan Remunerasi

Dalam menetapkan remunerasi variabel, Perseroan memakai jasa konsultan eksternal yaitu Willis Tower Watson.

Paket Remunerasi dan Fasilitas yang Diterima oleh Direksi dan Dewan Komisaris

Paket remunerasi dan fasilitas yang diterima oleh Direksi dan Dewan Komisaris telah disajikan pada Sub Judul Remunerasi Dewan Komisaris dan Direksi Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

Remunerasi yang Bersifat Variabel

1. Remunerasi Yang Bersifat Variabel adalah remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain bonus atau bentuk lainnya yang dipersamakan dengan itu.
2. *Long Term* Insentif (LTI) adalah sebagian penangguhan dari pemberian Tantiem kepada MRT yang berbentuk tunai dan saham dengan jangka waktu tertentu secara pro rata yang didalamnya telah memperhitungkan pajak.
3. Malus adalah kebijakan yang mengizinkan Bank berdasarkan kriteria tertentu menunda pembayaran sebagian atau seluruh dari Remunerasi yang Bersifat Variabel yang ditangguhkan.
4. *Material Risk Taker* (MRT) adalah pihak – pihak yang dikategorikan karena tugas dan tanggung jawabnya mengambil keputusan yang berdampak signifikan terhadap profil risiko Bank.

The payment (vesting) policy for suspensions made includes the payment period. The suspension period is 3 (three) years from the first time the variable remuneration is paid. Disclosure of factors that determine differences in deferred variable remuneration between Employees or Groups of Employees. The bank does not yet have remuneration linked to performance and risks applied to employees.

Name of Extern Consultants and Duties of Consultants Related to Remuneration Policy

In determining variable remuneration, the Company used the services of an external consultant, namely Willis Tower Watson.

Remuneration Packages and Facilities Received by The Directors and The Board of Commissioners

The remuneration package and facilities received by the Directors and the Board of Commissioners had been presented in the SubTitle of Remuneration of the Board of Commissioners and Directors of the Corporate Governance Chapter in this Annual Report.

Variable Remuneration

1. Variable Remuneration is remuneration related to performance and risks, including bonuses or other equivalent forms.
2. Long Term Incentive (LTI) is a partial suspension of the provision of Tantiem to MRTs in the form of cash and shares for a certain period of time on a pro tata basis that includes tax.
3. Malus is a policy that allows the Bank to delay the payment of part or all of the deferred Variable Remuneration based on certain criteria.
4. Material Risk Takers (MRTs) are parties who have duties and responsibilities for making decisions that have significant impacts on the Bank's risk profile.

Jumlah Direksi, Dewan Komisaris dan Pegawai yang Menerima Remunerasi Yang Bersifat Variabel Selama 1 (Satu) Tahun

Number of Directors, Board of Commissioners and Employees Receiving Variable Remuneration For 1 (One) Year

Remunerasi yang Bersifat Variabel Variable Remuneration	Jumlah Diterima dalam 1 (Satu) Tahun Amount Received in 1 (One) Year					
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners		Pegawai Employees	
	Orang Person	Juta Rp Million IDR	Orang Person	Juta Rp Million IDR	Orang Person	Juta Rp Million IDR
Total	7	63,673	7	22,938	7.459	427.779

Jabatan dan Jumlah Pihak Yang Menjadi *Material Risk Takers*

1. MRT yang ditetapkan oleh Bank adalah Direksi
   Remunerasi yang bersifat variabel berlandaskan pada POJK Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum dan SEOJK No 40/SEOJK.03/2016 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum. Berdasarkan Surat Keputusan Direksi Nomor 0380/SK/DIR-CSE/2022 tanggal 22 Juli 2022 tentang Standar Operasional Prosedur Penghasilan, Tunjangan dan Fasilitas Dewan Komisaris dan Direksi, dimana jabatan dan jumlah pihak yang menjadi MRT adalah Direktur Utama dan Seluruh Direksi.

2. Non – MRT diberikan seluruhnya secara langsung dalam bentuk tunai.

Adapun Jabatan dan jumlah pihak yang menjadi *Material Risk Take*r adalah sebagai berikut.

Position and Number of Parties Becoming Risk Takers Materials

1. MRTs determined by the Bank are the Directors
   Variable Remuneration is based on POJK Number 45/POJK.03/2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks and SEOJK Number 40/SEOJK.03/2016 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks. Based on the Decree of the Directors Number 0380/SK/DIR-CSE/2022 dated July 22, 2022 concerning Standard Operating Procedures for Management of Income, Allowances, and Facilities for the Board of Commissioners and Directors, the position and number of parties who become MRTs are President Director and the entire Board of Directors.
2. Cash is entirely given to non-MRTs directly.

The positions and number of parties who are Material Risk Takers are as follows.

No	Jabatan Position	Jumlah Total
1	Direktur Utama Position	1
2	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro small and Medium Enterprises	1
3	Direktur Konsumer & Ritel Director of Consumer & Retail	1
4	Direktur *IT, Treasury dan International Banking* *Director of IT, Treasury and International Banking*	1
5	Direktur Operasional Director of Operations	1
6	Direktur Keuangan Director of Finance	1
7	Direktur Kepatuhan Director of Compliance	1
Total		7

Shares Option yang Dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif

Uraian terkait *Shares Option* yang Dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif dijelaskan pada bagian Kebijakan Pemberian Kompensasi Jangka Panjang Berbasis Kinerja Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

Shares Option Owned by The Directors, Board of Commissioners, and Executive Officers

The detail of the Shares Options held by the Board of Directors, Board of Commissioners and Executive Officers is explained in the Policy for Providing Long-Term Performance-Based Compensation in the Corporate Governance Chapter of this Annual Report.

Rasio Gaji Tertinggi dan Terendah

Highest and Lowest Salary Ratio

Uraian Description	**Rasio** Ratio
Gaji Pegawai Tertinggi dengan Pegawai Terendah Highest Employee Salary with Lowest Employee	14,58
Gaji Direksi yang Tertinggi dan Terendah Highest and Lowest Directors' Salaries	1,25
Gaji Dewan Komisaris yang Tertinggi dan Terendah Highest and Lowest Board of Commissioners Salaries	1,20
Gaji Direksi dengan Gaji Pegawai Tertinggi Directors' salaries with the highest employee salaries	2,73

Jumlah Penerima dan Jumlah Total Remunerasi yang Bersifat Variabel yang Dijamin Tanpa Syarat

Bagi Direksi dan Dewan Komisaris, RUPS dapat mengangkat Direksi dan Dewan Komisaris dan dinyatakan efektif setelah lulus penilaian kemampuan dan kepatutan dari Otoritas Jasa Keuangan sesuai dengan ketentuan yang berlaku.

Bagi Pegawai Bank tidak diberikan remunerasi yang bersifat variabel yang dijamin tanpa syarat kepada calon Pegawai selama 1 (satu) tahun pertama bekerja, namun Bank sebagaimana ketentuan yang berlaku memberikan apresiasi berupa insentif dan/ atau bonus atas kinerja pegawai termasuk kepada calon Pegawai sebagai motivasi dalam mencapai target dengan tetap memperhatikan kemampuan dan kinerja Bank, kinerja Unit Kerja dan kinerja Individu.

Number of Recipients and Total Amount of Variable Remuneration Guaranteed Without Condition

For the Board of Directors and Board of Commissioners, the GMS can appoint Directors and Board of Commissioners and be declared effective after passing the fit and proper test from the Financial Services Authority in accordance with applicable regulations..

For Bank employees, variable remuneration guaranteed unconditionally is not given to prospective employees during the first 1 (one) year of employment, but the Bank following applicable regulations provides appreciation in the form of incentives and/or bonuses for employee performance, including prospective employees, to motivate them to achieve targets while taking into account the Company ability and performance, Work Unit performance, and Individual performance.

Jumlah Pegawai yang Terkena Pemutusan Hubungan Kerja dan Total Nominal Pesangon yang Dibayarkan

Number of Employees Affected by Termination and Total Nominal Sentences Paid

Jumlah Nominal Pesangon yang dibayarkan per Orang dalam 1 (Satu) Tahun Nominal Amount of Severance Paid per Person in 1 (One) Year	**Jumlah Pegawai** Number of Employees
Di atas Rp1 miliar Above IDR 1 billion	1
Di atas Rp500 juta s.d. Rp1 miliar Above IDR 500 million up to IDR 1 billion	1
Rp500 juta ke bawah IDR 500 million and below	278

Jumlah Remunerasi yang Diberikan Dalam 1 (Satu) Tahun

Total Remuneration Provided In 1 (One) year

A. Remunerasi yang Bersifat Tetap* Fixed Remuneration*		
Tunai (Juta Rp) Cash (Million Rp)	34,744	
Saham/instrument yang berbasis saham yang diterbitkan Bank Shares/share-based instru-ments issued by the Bank	-	
B. Remunerasi yang Bersifat Variabel* Variable Remuneration*		
	Tidak Ditangguhkan Not Suspended	Ditangguhkan Suspended
Tunai (Juta Rp) Cash (Million Rp)	57,205	3,233
Saham/instrument yang berbasis saham yang diterbitkan Bank Shares/share-based instru-ments issued by the Bank	242	3,233

Jumlah Total Remunerasi yang Bersifat Variabel yang Ditangguhkan dan Variabel yang Ditangguhkan yang Dibayarkan Selama 1 (Satu) Tahun

Total Amount of Delayed Variables Remuneration and Determined Variables Paid for 1 (One) Year

Jumlah total Remunerasi yang bersifat variabel yang ditangguhkan, yang terdiri dari tunai dan/ atau saham telah diterapkan untuk pembayaran tahun 2023 dengan rincian sebagai berikut:

The total amount of deferred variable remuneration, consisting of cash and/or shares has been applied for payment in 2023 with the following details:

(Dalam jutaan rupiah)/(In million rupiah)

Tunai Cash	3,233
Saham Share	3,233

Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun

The total amount of Fixed Variable Remuneration who is 1 (one) year.

(Dalam jutaan rupiah)/(In million rupiah)

Tunai Cash	1,077
Saham Share	1,077

Remunerasi yang bersifat variabel (dalam jutaan rupiah) Variable remuneration (in millions of rupiah)	**Jumlah diterima dalam 1 Tahun** Amount received in 1 Year	
	Tidak ditangguhkan Not suspended	**Ditangguhkan*** Suspended*
Tunai Cash	57,205	3,233
Saham Share	242	3,233

Informasi Kuantitatif

Quantitative Information

Jenis Remunerasi yang Bersifat Variabel*) Types of Variable Remuneration*)	**Sisa yang Masih Ditangguhkan** Remaining Pending	**Total Pengurangan Selama Periode Laporan** Total Deductions During the Reporting Period		
		Disebabkan Penyesuaian Eksplisit (A) Caused Explicit Adjustment (A)	**Disebabkan Penyesuaian Implisit (B)** Caused Implic-it Adjustment (B)	**Total (A)+(B) Total** (A)+(B)
Tunai (dalam juta rupiah) Cash (in million rupiah)	2,155	-	-	-
Saham/Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut) Shares/share-based instruments issued by the Bank (in shares and a nominal value of millions of rupiah which is the conversion of the said shares)	1,553,438 Lembar	-	-	-
Jumlah Total				

Keterangan: *) Hanya untuk MRT
Remarks: *) Only for MRT

Kebijakan Pemberian Kompensasi Jangka Panjang Berbasis Kinerja

Program Kepemilikan Saham oleh Pegawai dan/atau Manajemen (ESOP/MSOP)

Pada tahun 2010, bank **bjb** melakukan aksi korporasi berupa *Initial Public Offering* (IPO). Dalam IPO tersebut, bank **bjb** mengeluarkan program EMSA (*Employee and Management Stock Allocation*) yaitu penjualan saham Perseroan kepada karyawan tetap, anggota Direksi dan anggota Dewan Komisaris (kecuali Komisaris Independen) Perseroan pada saat Penawaran Umum dengan jumlah sebanyak-banyaknya 10% (sepuluh persen) dari jumlah saham yang ditawarkan dalam Penawaran Umum atau sebanyak-banyaknya 242.407.250 lembar saham. Tidak terdapat persyaratan khusus untuk karyawan tetap yang dapat mengikuti program EMSA. Dalam hal jumlah saham yang dipesan dalam program EMSA kurang dari 10% (sepuluh persen) saham, maka sisa saham akan ditawarkan kembali kepada masyarakat. Berdasarkan hasil penawaran awal (*book building*), jumlah pemesan saham program EMSA adalah sebesar Rp46.360.200.000 atau 77.267.000 lembar saham, setara dengan 3,2% dari jumlah saham yang ditawarkan ke publik. Saham yang dibeli dalam program EMSA tidak dapat dijual dalam periode 6 (enam) bulan terhitung sejak tanggal pencatatan saham Perseroan di BEI, dengan *exercise price* sesuai harga pada saat Penawaran Umum, yaitu Rp 600 per lembar saham. Setelah program EMSA pada saat IPO tersebut, bank **bjb** belum melaksanakan program EMSA kembali.

Akuntan Publik

Penerapan Fungsi Audit Ekstern

Berdasarkan Peraturan Peraturan Otoritas Jasa Keuangan No. 32/POJK.03/2016 tentang perubahan atas No. 6/POJK.03/2015 tentang Transparansi dan Publikasi Laporan Bank, audit atas Laporan Keuangan bank **bjb** telah dilakukan oleh akuntan publik yang independen, kompeten, profesional dan obyektif sesuai dengan Standar Profesional Akuntan Publik, serta perjanjian kerja dan ruang lingkup audit yang telah ditetapkan.

bank **bjb** selalu berupaya meningkatkan komunikasi antara Kantor Akuntan Publik, Komite Audit dan Manajemen untuk dapat meminimalisir kendala-kendala yang terjadi selama proses audit berlangsung. Agar proses audit sesuai dengan Standar Profesional Akuntan serta perjanjian kerja dan ruang lingkup audit yang telah ditetapkan dan selesai sesuai dengan target waktu yang telah ditetapkan, secara rutin dilakukan pertemuan-pertemuan yang membahas beberapa permasalahan penting yang signifikan.

Performance-Based Long-Term Compensation Policy

Employee and/or Management Share Ownership Program (ESOP/MSOP)

In 2010, bank **bjb** undertook a corporate action in the form of an Initial Public Offering (IPO). In this IPO, bank **bjb** introduced the EMSA (Employee and Management Stock Allocation) program, which involved the sale of company shares to permanent employees, members of the Board of Directors, and members of the Board of Commissioners (except Independent Commissioners) at the time of the Public Offering, with a maximum of 10% (ten percent) of the total shares offered in the Public Offering or up to 242,407,250 shares. There were no specific requirements for permanent employees to participate in the EMSA program. If the number of shares subscribed in the EMSA program was less than 10% (ten percent), the remaining shares would be re-offered to the public. Based on the initial offering (book building) results, the number of shares subscribed in the EMSA program amounted to IDR 46,360,200,000 or 77,267,000 shares, equivalent to 3.2% of the total shares offered to the public. Shares purchased under the EMSA program could not be sold for a period of 6 (six) months from the date of the company's share listing on the IDX, with an exercise price equal to the price at the time of the Public Offering, which was IDR 600 per share. Following the EMSA program at the time of the IPO, bank **bjb** has not implemented the EMSA program again.

Public Accountant

Implementation of The External Audit Function

Based on the OJK Regulation Number 37/ POJK.03/2019 concerning Transparency and Publication of Bank Reports, an audit of bank **bjb** Financial Statements was carried out by an independent, competent, professional and objective public accountant in accordance with the Public Accountant Professional Standards, as well as work agreements and the scope of the audit that has been determined.

bank **bjb** always seeks to improve communication between the public Accountant Office, Audit Committee Management to minimize the constraints that occurred during the audit process. In order for the audit process in accordance with the professional standards of accountants as well as the work agreement and scope of audit that has been established and completed in accordance with the specified time target, regularly conducted meetings that discuss some Significant critical issues.

Penunjukan Akuntan Publik

Laporan keuangan wajib diaudit oleh akuntan publik yang terdaftar di Otoritas Jasa Keuangan. Penunjukan akuntan publik yang akan memberikan jasa audit atas informasi keuangan historis tahunan wajib diputuskan oleh Rapat Umum Pemegang Saham dengan mempertimbangkan usulan Dewan Komisaris.

Penunjukan Kantor Akuntan Publik dan biaya audit telah sesuai dengan keputusan RUPS Tahunan dan merupakan Kantor akuntan Publik dan Akuntan Publik (partner in-charge) yang terdaftar di Bank Indonesia. Penugasan audit kepada Akuntan Publik dan KAP telah memenuhi aspek-aspek:

1. Kapasitas KAP.
2. Legalitas perjanjian kerja.
3. Ruang lingkup audit.
4. Standar Profesional Akuntan Publik.
5. Komunikasi antara KAP dengan pihak terkait.

Kantor Akuntan Publik, Nama Akuntan, *Fee* dan Izin KAP

Daftar Kantor Akuntan Publik, Nama Akuntan, *Fee* dan Izin KAP dapat dilihat pada tabel di bawah ini.

Public Accountant Designation

Financial statements are required to be audited by a public accountant registered with the Financial Services Authority. The designation of a public accountant that will provide audit services of annual historical financial information must be decided by the general meeting of shareholders by considering the Board of Commissioners proposal.

The appointment of Public Accountant Office and audit fee has been in accordance with the decision of the AGM and is the office of Public Accountant and public Accountant (partner incharge) registered in Bank Indonesia. Audit assignments to public accountants and KAP have fulfilled the following aspects:

1. Public Accounting Firm capacity.
2. Legality of employment agreements.
3. Audit scope.
4. Professional standards of public accountants.
5. Communication between the KAP and the related parties.

Public Accounting Firms, Accountant Names, Fees and KAP Permits

List of Public Accounting Firms, Accountant Names, Fees and KAP Permits can be seen in the table below.

Tabel Kantor Akuntan Publik, Nama Akuntan, *Fee* dan Izin KAP
Table of Public Accounting Firms, Accountant Names, Fees and KAP Permits

Tahun Year	**Kantor Akuntan Publik** Public Accounting Firm	**Periode KAP** KAP Period	**Nama Akuntan (Partner Penanggung Jawab)** Name of Accountant (Partner in Charge)	**Periode Akuntan** Accountant Period	***Fee* Jasa Audit Audit Service Fee**	**Izin KAP** KAP license
2023	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia) KAP Amir Abdi Jusuf, Aryanto, Mawar and Partners (RSM Indo-nesia)	Periode ke 6 6th period	Saptoto Agustomo	Periode ke 2 2nd period	Rp2.547.000.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2022	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia) KAP Amir Abdi Jusuf, Aryanto, Mawar and Partners (RSM Indonesia)	Periode ke 5 5th period	Saptoto Agustomo	Periode ke 1 1st period	Rp2.500.000.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2021	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia) KAP Amir Abdi Jusuf, Aryanto, Mawar and Partners (RSM Indo-nesia)	Periode ke 4 4th period	Dedy Sukrisnadi	Periode ke 3 3rd period	Rp.2.400.000.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2020	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia) KAP Amir Abdi Jusuf, Aryanto, Mawar and Partners (RSM Indo-nesia)	Periode ke 3 3rd period	Dedy Sukrisnadi	Periode ke 2 2nd period	Rp.2.200.000.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015

Tahun Year	**Kantor Akuntan Publik** Public Accounting Firm	**Periode KAP** KAP Period	**Nama Akuntan (Partner Penanggung Jawab)** Name of Accountant (Partner in Charge)	**Periode Akuntan** Accountant Period	***Fee* Jasa Audit Audit Service Fee**	**Izin KAP** KAP license
2019	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia) KAP Amir Abdi Jusuf, Aryanto, Mawar and Partners (RSM	Periode ke 2 2nd period	Dedy Sukrisnadi	Periode ke 1 1st period	Rp.2.700.000.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2018	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia) KAP Amir Abdi Jusuf, Aryanto, Mawar and Partners (RSM	Periode ke 1 1st period	Saptoto Agustomo	Periode ke 1 1st period	Rp1.919.000.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2017	KAP Ernst & Young KAP Ernst & Young	Periode ke 3 3rd period	Yasir	Periode ke 1 1st period	Rp 2.350.000.000	No. 603/KM.1/2015 Tanggal 14 Juli 2015 No. 603/KM.1/2015 dated July 14, 2015
2016	KAP Ernst & Young KAP Ernst & Young	Periode ke 2 2nd period	Sinarta	Periode ke 2 2nd period	Rp 2.145.000.000	No. 603/KM.1/2015 Tanggal 14 Juli 2015 No. 603/KM.1/2015 dated July 14, 2015
2015	KAP Ernst & Young KAP Ernst & Young	Periode ke 1 1st period	Sinarta	Periode ke 1 1st period	Rp 1.950.000.000	No. 603/KM.1/2015 Tanggal 14 Juli 2015 No. 603/KM.1/2015 dated July 14, 2015

Jasa Lain yang Diberikan Akuntan

Jasa lain yang diberikan akuntan pada tahun 2023 terdiri atas:
1. Audit Penjatahan Emisi Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap II Tahun 2022 senilai Rp77.700.000
2. Jasa Kantor Akuntan Publik Surat Berharga Perpetual PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Tahun Buku 2023 senilai Rp277.500.000

Other Services Provided by Accountants

In 2023, other services provided by accountants consisted of:
1. Audit of the allocation of the Continuous Subordinated Bond Offering Phase II (PUB III) of 2022 valued at IDR 77,700,000.
2. Public Accountant Office services for the Perpetual Securities of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk for the Financial Year 2023 valued at IDR 277,500,000.

Sistem Pengendalian Internal

Sistem Pengendalian Internal (SPI) merupakan suatu mekanisme proses pengawasan yang ditetapkan oleh manajemen Perseroan secara berkesinambungan yang kualitas desain dan pelaksanaannya dipengaruhi oleh Dewan Komisaris, Direksi serta seluruh pejabat dan pegawai Perseroan. SPI dirancang untuk dapat memberikan yang memadai guna menjaga dan mengamankan harta kekayaan Perseroan, menjamin tersedianya laporan yang akurat, meningkatkan kepatuhan terhadap ketentuan yang berlaku, mengurangi dampak kerugian keuangan, penyimpangan termasuk kecurangan (*fraud*) dan pelanggaran aspek kehati-hatian, serta meningkatkan efektivitas organisasi dan meningkatkan efisiensi biaya.

Internal Control System

An effective internal control system requires the Company to identify and assess risks that may affect the achievement of targets. Risk assessment is carried out by the risk management unit. Internal Audit also provides data related to risk profile adjustments based on the audit findings. The assessment can identify the types of risks faced, determine risk limits and risk control techniques. The risk assessment methodology serves as a benchmark for creating a risk profile in the form of data documentation, which can be updated periodically. Risk assessment also includes an assessment of measurable (quantitative) and non-measurable (qualitative) risks as well as controllable and uncontrollable risks, taking into account costs and benefits. Furthermore, the Company decides to take this risk or not by reducing certain business activities.

Tujuan Pengendalian

Sistem Pengendalian Intern bank **bjb** mengacu pada SEOJK 35/ SEOJK.03/2017 tentang Pedoman Sistem Pengendalian Intern Bagi Bank Umum. Pengendalian intern diselenggarakan secara berkesinambungan (*on going basis*) untuk mencapai 3 (tiga) sasaran, yaitu:

1. Mencapai efektivitas dan efisiensi pada setiap aktivitas yang dijalankan oleh Perseroan, mencakup kinerja operasional dan keuangan, serta menjaga dan mengamankan harta kekayaan Perseroan.
2. Menciptakan laporan finansial dan non-finansial bagi pihak internal dan eksternal yang terpercaya, tepat waktu, dan transparan, serta sesuai dengan regulasi dan standar yang berlaku.
3. Menjaga kepatuhan terhadap hukum dan regulasi dalam seluruh aspek aktivitas Perseroan.

Sistem Pengendalian Internal (SPI) yang efektif merupakan komponen penting dalam manajemen bank **bjb** dan menjadi dasar bagi kegiatan operasional Perseroan yang sehat dan aman. SPI yang efektif dapat membantu Direksi dan Dewan Komisaris menjaga aset bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan bank terhadap ketentuan dan peraturan perundang-undangan, serta mengurangi Risiko terjadinya kerugian, penyimpangan, dan pelanggaran aspek kehati-hatian.

Sistem Pengendalian Internal Perseroan

Ruang lingkup pengendalian internal bank **bjb** mengacu pada Lampiran Surat Edaran Otoritas Jasa Keuangan No. 35/ SEOJK.03/2017 tentang Pedoman Standar Pengendalian Intern Bagi Bank Umum. Komponen utama sistem pengendalian internal adalah sebagai berikut.

Pengawasan oleh Manajemen dan Kultur Pengendalian

Direksi dan Dewan Komisaris mempunyai tanggung jawab terkait pengawasan Sistem Pengendalian Intern dan Budaya Pengendalian, adapun tugas tanggung jawabnya adalah sebagai berikut:

1. Direksi mempunyai tanggung jawab sebagai berikut:
   a. Melaksanakan kebijakan dan strategi yang telah disetujui oleh Dewan Komisaris.
   b. Memberikan masukan terkait prosedur untuk mengidentifikasi, mengukur, memantau dan mengendalikan risiko yang dihadapi Bank.
   c. Memelihara suatu struktur organisasi yang mencerminkan kewenangan, tanggung jawab dan hubungan pelaporan yang jelas.
   d. Memantau pendelegasian wewenang telah berjalan secara efektif dan didukung oleh penerapan akuntabilitas yang konsisten.

Control Objectives

Internal control system of bank **bjb** refers to OJK Circular Letter 35/ SEOJK.03/2017 concering Internal Control System Guidelines for Commercial Banks. Internal control is held continuously (on going basis) to achieve 3 (three) objectives, namely:

1. Achieving effectiveness and efficiency in every activity carried out by the company, covering operational and financial performance, as well as safeguarding and securing the company's wealth.
2. Create financial and non-financial reports for trusted, timely and transparent internal and external parties, and in accordance with applicable regulations and standards.
3. Maintain compliance with laws and regulations in all aspects of the company's activities.

Effective Internal control System (SPI) is an important component in bank **bjb** management and is the basis for the company's healthy and safe operational activities. The effective SPI helps the directors and the Board of Commissioners maintain bank assets, ensuring the availability of trustworthy financial and managerial reporting, improving the bank's compliance with the laws and regulations, and reducing Risk of loss, irregularities, and violations of caution.

Internal Control System of The Company

The scope of internal control of bank **bjb** refers to the appendix of the OJK Circular letter No. 35/ SEOJK.03/2017 concerning The Guidelines for Internal Control of Internals For Commercial Banks. The main components of internal control systems are as follows.

Monitoring by Management and Culture of Control

The Directors and the Board of Commissioners have responsibilities related to the supervision of the Control System Internal and Control Culture, while the duties and responsibilities are as follows:

1. The Directors has the following responsibilities:
   a. Implementing policies and strategies that have been approved by the Board of Commissioners.
   b. Provide input regarding procedures to identify, measure, monitor and control the risks faced by the Company.
   c. Maintain an organizational structure that reflects the clear authority, responsibilities and reporting relationship.
   d. Monitoring the delegation of authority has run effectively and supported by the application of consistent accountability.

e. Menetapkan kebijakan dan strategi serta prosedur pengendalian intern.
f. Memantau implementasi pengendalian intern yang dilaksanakan oleh unit sistem pengendalian intern.

2. Dewan Komisaris mempunyai tanggung jawab:
a. Mengesahkan dan mengkaji ulang secara berkala terhadap kebijakan dan strategi usaha bank secara keseluruhan.
b. Memahami risiko utama yang dihadapi Bank, menetapkan tingkat risiko yang dapat ditolerir (*risk tolerance*) dan mengawasi Direksi terkait langkah-langkah yang diambil Direksi dalam mengidentifikasi, mengukur, memantau dan mengendalikan risiko tersebut.
c. Mengesahkan struktur organisasi.
d. Mengawasi Direksi terkait tugas Direksi melakukan pemantauan efektivitas pelaksanaan Sistem Pengendalian Intern.

Budaya Pengendalian

Direksi dan Dewan Komisaris bertanggung jawab dalam meningkatkan etika kerja dan integritas yang tinggi serta menciptakan suatu budaya organisasi yang menekankan kepada seluruh Pegawai mengenai pentingnya pengendalian intern yang berlaku. Dalam rangka menciptakan budaya pengendalian tersebut, langkah-langkah yang dilakukan oleh Bank, antara lain:

1. Direksi dan Dewan Komisaris menjadi panutan (*role model*) bagi seluruh pegawai atau memiliki komitmen pribadi yang tinggi terhadap pengembangan Bank yang sehat.
2. Direksi dan Dewan Komisaris mampu mengelola sumber daya manusia, termasuk dalam proses penempatan pegawai yang sesuai dengan keterampilan, pengetahuan dan perilakunya.
3. Meningkatkan kesadaran seluruh pegawai mengenai pentingnya efektivitas pelaksanaan tugas dan tanggung jawab masing-masing dan selanjutnya pegawai mengkomunikasikan pada pihak manajemen yang terkait mengenai setiap permasalahan yang terjadi dalam kegiatan operasional dan non operasional Bank.

Identifikasi dan Penilaian Risiko

Suatu sistem pengendalian intern yang efektif mengharuskan Bank mengidentifikasi dan menilai risiko yang dapat mempengaruhi pencapaian sasaran. Penilaian risiko dilaksanakan oleh unit manajemen risiko. Audit Internal turut memberikan data terkait penyesuaian profil risiko berdasarkan hasil temuan-temuan pemeriksaan. Penilaian dapat mengidentifikasi jenis risiko yang dihadapi, penetapan limit risiko dan teknik pengendalian risiko. Metodologi penilaian risiko menjadi tolak ukur untuk membuat profil risiko dalam bentuk dokumentasi data, yang bisa dikinikan secara perodik. Penilaian risiko juga meliputi penilaian terhadap risiko yang dapat diukur (kuantitatif) dan tidak dapat diukur (kualitatif) maupun terhadap risiko yang dapat dikendalikan dan tidak dapat dikendalikan, dengan memperhatikan biaya dan

e. To establish policies and strategies and internal control procedures.
f. Monitor internal control implementation implemented by internal control system unit.

2. The Board of Commissioners has the following responsibilities:
a. Periodically ratify and review the bank's overall business policies and strategies.
b. Understand the main risks facing the Company, establish a risk tolerance and supervise the directors regarding the measures taken by the directors in identifying, measuring, monitoring and controlling such risks.
c. Validate organizational structure.
d. Supervises directors regarding the duties of Board of Directors monitoring the effectiveness of internal control system.

Culture of Control

The Directors and the Board of Commissioners are responsible for enhancing the high ethical work and integrity and creating an organizational culture that emphasizes all officers on the importance of internal control. In order to create such a culture of control, the measures undertaken by the Company, among others:

1. The Directors and the Board of Commissioners become role models for all employees or have a high personal commitment to the development of healthy banks.
2. The Directors and Board of Commissioners are able to manage human resources, including in the process of employee placement in accordance with their skills, knowledge and behaviour.
3. Raise the awareness of all employees about the effectiveness of the implementation of the duties and responsibilities of each and the employee communicates to the management related to each problem that occurs in the Operational and non-operational activities of the Company.

Identification and Risk Assessment

An effective internal control system requires the Company to identify and assess risks that may affect the achievement of targets. Risk assessment is carried out by the risk management unit. Internal Audit also provides data related to risk profile adjustments based on the audit findings. The assessment can identify the types of risks faced, determine risk limits and risk control techniques. The risk assessment methodology serves as a benchmark for creating a risk profile in the form of data documentation, which can be updated periodically. Risk assessment also includes an assessment of measurable (quantitative) and non-measurable (qualitative) risks as well as controllable and uncontrollable risks, taking into account costs and benefits. Furthermore, the Company decides to take this risk or not by reducing certain business activities.

manfaatnya. Selanjutnya Bank memutuskan untuk mengambil risiko tersebut atau tidak dengan cara mengurangi kegiatan usaha tertentu.

Kegiatan Pengendalian dan Pemisahan Fungsi Operasional (Pengendalian Operasional)

Kegiatan pengendalian meliputi kebijakan, prosedur dan praktik yang memberikan keyakinan pejabatdan pegawai Bank bahwa arahan Direksi dan Dewan Komisaris telah dilaksanakan secara efektif. Kegiatan pengendalian dapat membantu Direksi dan Dewan Komisaris dalam mengelola dan mengendalikan risiko yang dapat mempengaruhi kinerja atau mengakibatkan kerugian Bank. Kegiatan Pengendalian diterapkan pada semua tingkatan fungsional sesuai struktur organisasi Bank, yang sekurang-kurangnya meliputi:

1. *Top level Review* (Kaji Ulang oleh Manajemen)
   Direksi secara berkala meminta penjelasan (informasi) dan laporan kinerja operasional dan non operasional dari pejabat eksekutif sehingga memungkinkan untuk me*review* ulang hasil kemajuan (realisasi) dibandingkan dengan target yang akan dicapai, seperti laporan keuangan dibandingkan dengan rencana kerja anggaran yang ditetapkan. Berdasarkan *review* tersebut, Direksi segera mendeteksi permasalahan seperti kelemahan pengendalian, kesalahan laporan keuangan atau penyimpangan lainnya (*fraud*).
2. *Functional Review* (Kaji Ulang Kinerja)
   Adanya *review* terhadap kinerja bank yang meliputi aktivitas operasional dan non operasional bank. *Review* ulang ini dilaksanakan oleh unit pengendalian terkait dengan frekuensi sesuai tuntutan dan kebutuhan, cakupan *review* tersebut antara lain:
   a. Melakukan review ulang terhadap penilaian risiko (laporan profil risiko) yang dihasilkan oleh satuan kerja manajemen risiko.
   b. Menganalisis data kegiatan operasional dan non operasional, baik data yang terkait dengan risiko maupun data keuangan, yaitu melakukan verifikasi rincian dan kegiatan transaksi dibandingkan dengan output (laporan) yang dihasilkan oleh satuan kerja manajemen risiko.
   c. Melakukan *review* ulang terhadap realisasi pelaksanaan rencana kerja dan anggaran sehingga bisa:
      - Mengidentifikasi penyebab penyimpangan yang signifikan.
      - Menetapkan persyaratan untuk tindakan perbaikan (*corrective actions*).
3. Pengendalian Sistem Informasi
   a. Bank melakukan verifikasi terhadap akurasi dan kelengkapan dari transaksi dan melaksanakan prosedur otorisasi, sesuai dengan ketentuan intern.
   b. Kegiatan pengendalian sistem informasi dapat digolongkan dalam dua kriteria, yaitu pengendalian umum dan pengendalian aplikasi.
   c. Pengendalian umum meliputi pengendalian terhadap operasional pusat data, sistem pengadaan dan

Operation Control and Separation of Operational Functions (Operational Control)

Control activities include policies, procedures and practices that provide office confidence and the Bank's officers that the direction of the Bard of Directors and Board of Commissioner were effectively implemented. Control activities can assist the Directors and Board of Commissioners in managing and controlling risks that may affect performance or result in losses from the Bank. Control activities are applied at all functional levels according to the organizational structure of the Bank, which at least includes:

1. Top level Review
   The Directors periodically asks for an explanation (information) and reports the operational and non-relational performance of the Executive officer so that it is possible to review the progress (realization) results compared to the target to be achieved, such as Financial statements compared to a set budget work plan. According to the review, the directors immediately detected problems such as control weakness, financial report errors or other irregularities (fraud).

2. Functional Review
   Review of the bank's performance covering operational and non-operational activities of the Bank. This review is carried out by the control unit related to the frequency according to the demands and needs, the scope of the review are:

   a. Re-review the risk assessment (risk profile report) generated by the risk Management unit.

   b. Analyzing operational and non-operational activities data, whether data related to risk or financial data, which is to verify the details and transaction activity compared to the output (report) generated by the working unit Risk management.
   c. Reviewing the realization of the implementation of the work plan and budget so that it can:
      - Identifying the causes of significant deviations.

      - Set requirements for (corrective actions).

3. Information System control
   a. Bank verifies the accuracy and completeness of the transaction and carries out the authorization procedure, in accordance with the internal provisions.
   b. Information system control activities can be classified in two criteria, namely general control and application control.
   c. General control includes control over data center operations, software procurement and maintenance

pemeliharaan *software*, pengamanan akses, serta pengembangan dan pemeliharaan sistem aplikasi yang ada.

Pengendalian umum ini diterapkan terhadap *mainframe server* dan *users workstation*, serta jaringan internal-eksternal.

d. Pengendalian aplikasi diterapkan terhadap program yang digunakan Bank dalam mengolah transaksi dan untuk memastikan bahwa semua transaksi adalah benar, akurat dan telah diotorisasi secara benar. Selain itu, pengendalian aplikasi dapat memantau terjadinya proses audit yang efektif dan untuk mengecek kebenaran proses audit dimaksud.

4. Pengendalian Aset Fisik
   Pengendalian aset fisik dilaksanakan untuk menjamin terselenggaranya pengamanan fisik terhadap aset Bank. Kegiatan ini meliputi pengamanan aset, catatan dan akses terbatas terhadap program komputer dan *file* data, serta membandingkan nilai aset dan liabilitas Bank dengan nilai yang tercantum dalam catatan Bank.
5. Dokumentasi
   a. Bank sekurang-kurangnya memformalkan dan mendokumentasikan kebijakan, prosedur, sistem dan standar akuntansi serta proses audit secara memadai.
   b. Dokumen tersebut diperbaharui secara berkala guna menggambarkan kegiatan operasional dan non operasional Bank secara aktual dan diinformasikan kepada seluruh pegawai.
   c. Atas suatu permintaan, dokumen harus senantiasa tersedia untuk kepentingan auditor intern, akuntan publik dan Otoritas Jasa keuangan Akurasi dan ketersediaan dokumen dinilai oleh auditor intern ketika melakukan audit rutin maupun non rutin.

      Pemisahan fungsi dilakukan agar setiap orang dalam jabatannya tidak memiliki peluang untuk melakukan dan menyembunyikan kesalahan atau penyimpangan dalam pelaksanaan tugasnya pada seluruh jenjang organisasi dan seluruh langka kegiatan operasional dan non operasional. Bank harus memahami prinsip pemisahan fungsi ini yang disebut sebagai "*Four-Eyes Principle*".

Sistem Akuntansi/Keuangan (Pengendalian Keuangan), Informasi dan Komunikasi

Sistem akuntansi, informasi dan komunikasi yang memadai dimaksudkan agar dapat mengidentifikasi masalah yang mungkin timbul dan digunakan sebagai sarana tukar menukar informasi dalam rangka pelaksanaan tugas sesuai dengan tanggung jawab masing-masing. Sistem akuntansi meliputi metode dan catatan dalam rangka mengidentifikasi, mengelompokkan, menganalisis, mengklasifikasi, mencatat/membukukan dan melaporkan transaksi Bank. Untuk menjamin data akuntansi yang akurat dan konsisten dengan data yang tersedia berdasarkan hasil olahan

systems, access security, and the development and maintenance of existing application systems.

These common controls are applied to mainframe servers and users workstations, as well as internal-external networks.

d. Application control is applied to the program used by the Bank in processing transactions and to ensure that all transactions are true, accurate and have been properly authorised. In addition, application control can monitor the occurrence of effective audit process and to check the truth of the audit process.

4. Control of physical assets
   Physical asset control is implemented to ensure the implementation of physical safeguards against the Bank's assets. These activities include securing assets, records and restricted access to computer programs and data files, and comparing the value of Bank assets and liabilities with the value stated in the Bank's records.
5. Documentation
   a. Bank at least forizes and documents the adequate policies, procedures, systems and accounting standards and audit processes.
   b. The document is updated periodically to describe the operational and non operational activities of the Company in actual and informed to all employees.

   c. On a request, the document must always be available for the benefit of internal auditors, public accountants and financial Services Authority the accuracy and availability of documents are assessed by internal auditors when conducting routine or nonroutine audits.

      Separation of functions is done so that every person in his office does not have the opportunity to do and conceal errors or irregularities in the implementation of his duties on the entire level of organization and all rare operational and non activities Operational. The Company must understand the principle of separation of this function called the "Four-Eyes Principle".

Accounting/Financial System (Financial Control), Information and Communication

Adequate accounting, information and communication systems are intended to identify problems that may arise and be used as a means of exchanging information in order to perform the duties in accordance with their respective responsibilities. The accounting system includes the methods and records in order to identify, classify, analyze, classify, record/log and report Bank transactions. In order to ensure accurate and consistent accounting data with data available based on the results of processed systems then the process of reconciliation between accounting data

sistem maka proses rekonsiliasi antara data akuntansi dan sistem informasi manajemen wajib dilaksanakan secara berkala atau sekurang-kurangnya setiap bulan.

and management information system must be implemented periodically or in a monthly basis.

Sistem informasi harus dapat menghasilkan laporan mengenai kegiatan usaha, kondisi keuangan, penerapan manajemen risiko dan pemenuhan ketentuan yang mendukung pelaksanaan tugas Direksi dan Dewan Komisaris. Sistem pengendalian intern yang efektif sekurang-kurangnya menyediakan data/informasi intern yang cukup dan menyeluruh mengenai keuangan, kepatuhan terhadap ketentuan dan peraturan yang berlaku, informasi pasar (kondisi eksternal) dan setiap kejadian serta kondisi yang diperlukan dalam rangka pengambilan keputusan yang tepat dan dapat dipertanggungjawabkan. Sistem Komunikasi mampu memberikan informasi kepada seluruh pihak, baik internal maupun eksternal.

Information systems must be able to produce reports on business activities, financial conditions, implementation of risk management and fulfillment of provisions that support the duties of the Directors and BOC. Effective internal control system at least provides sufficient and comprehensive internal data/information on finance, compliance with applicable rules and regulations, market information (external conditions) and any events and conditions required in order to make the right and accountable decision making. Communication system is able to provide information to all parties, both internal and externa.

Sistem pengendalian intern Perseroan menyediakan adanya saluran komunikasi yang efektif agar seluruh pegawai Perseroan sepenuhnya memahami dan mematuhi kebijakan dan prosedur yang belaku dalam melaksanakan tugas dan tanggung jawabnya.

The Bank's internal control system provides effective communication channels so that all Bank employees fully understand and adhere to the policies and procedures that are in carrying out their duties and responsibilities.

Kepatuhan Terhadap Peraturan Perundang-Undangan Lainnya

Compliance With Other Law Regulations

Perseroan melalui Satuan Kerja Kepatuhan dalam upaya untuk memastikan Kepatuhan Perseroan terhadap ketentuan regulator dan peraturan perundang-undangan lainnya, diantaranya melalui:

1. Membuat langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi melalui aktivitas:
   a. Kegiatan sosialisasi dan observasi Budaya Kepatuhan yang dilaksanakan secara rutin kepada semua tingkatan organisasi dan kegiatan usaha Bank;
   b. Penyusunan kompilasi ketentuan internal melalui sistem aplikasi **bjb** KMS (*Knowledge Management System*) yang dapat diakses dengan mudah oleh seluruh insan Bank;
   c. Pemantauan pelaksanaan rapat rutin yang dilaksanakan oleh kantor wilayah/kantor cabang dengan agenda pembahasan ketentuan-ketentuan internal Bank;
   d. Penerapan Sertifikasi ISO 37301:2021 Sistem Manajemen Kepatuhan yang bertujuan untuk menciptakan manajemen kepatuhan yang lebih efektif berdasarkan standar internasional. Sertifikasi ini dilaksanakan pada lingkup proses pengajuan dan pencairan kredit korporasi dan komersial pada Divisi Korporasi dan Komersial serta Kantor Cabang Utama.
2. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank melalui aktivitas:
   a. Melakukan identifikasi, inventarisasi dan *monitoring* kepatuhan atas kewajiban pelaporan kepada regulator berdasarkan peraturan OJK dan ketentuan eksternal lainnya;
   b. Melakukan pemantauan terhadap pelaksanaan prinsip kehati-hatian

The Company through the Compliance Work Unit in an effort to ensure the Company's compliance with regulatory provisions and other laws and regulations, including through:

1. Taking steps to support the creation of a Compliance Culture in all Bank business activities at every level of the organization through the following activities:
   a. Socialization and Observation of Compliance Culture activities carried out regularly to all levels of organization and Bank's business activities;
   b. Preparation of compilation of internal provisions through the **bjb** cyber cafe application system that could be accessed easily by all Bank personnel;
   c. Monitoring the implementation of routine meetings held by regional offices/branch offices with an agenda for discussing the Bank's internal provisions;
   d. Implementation of the ISO 37301:2021 Compliance Management System Certification aiming to create more effective compliance management based on international standards. This certification was carried out within the scope of the corporate and commercial loan application and disbursement process at the Corporate and Commercial Division and the Main Branch Office.
2. Managing the Compliance Risk faced by the Bank through the following activities:
   a. Identifying, inventorying and monitoring compliance with reporting obligations to regulators based on OJK Regulations and other external provisions;
   b. Monitoring the implementation of the precautionary principle;

c. Menyampaikan notifikasi dan pemantauan kepatuhan atas kewajiban pelaporan Bank kepada regulator agar dilaksanakan dengan memperhatikan ketentuan yang berlaku dan melakukan pengkinian *database* pelaporan;
d. Menyusun *resume* atas kebijakan atau peraturan yang dikeluarkan otoritas, misalnya PBI, PADG, POJK, SEOJK dan peraturan lain yang berhubungan dengan Bank. Hasil *resume* tersebut disampaikan kepada unit kerja terkait untuk selanjutnya digunakan oleh unit kerja terkait untuk dilakukan perbaikan atau penyesuaian terhadap kebijakan, sistem dan prosedur yang telah ada pada unit kerja;
e. Melakukan pengkinian terhadap kertas kerja atau *tools* yang dipergunakan dalam pemantauan pelaporan dan prinsip kehatian-hatian yang dilakukan oleh Bank saat ini. Hal tersebut dilakukan agar kedepan tidak terjadi keterlambatan penyampaian pelaporan kepada otoritas pengawas ataupun otoritas yang berwenang lainnya yang dapat menimbulkan sanksi atau denda kepada Bank;
f. Dalam menghadapi era transformasi digital, dilaksanakan strategi-strategi antara lain Prioritisasi kecukupan ketentuan-ketentuan internal khususnya dalam bidang digitalisasi;
g. Menetapkan *risk limit, risk tolerance,* dan *risk appetite* risiko kepatuhan;
h. Melakukan identifikasi titik rawan gratifikasi pada Bank sebagai *early warning* dalam melaksanakan tindakan mitigasi risiko gratifikasi dan/atau *fraud, serta* Penerapan ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) pada sektor usaha Bank untuk menghindari adanya praktik penyuapan (*Zero Tolerance*).
i. Melakukan pengembangan sistem yang dapat mengurangi potensi Risiko Kepatuhan, antara lain **bjb** AMOLA sebagai sistem yang digunakan pada kegiatan APUPPT, dan **bjb** SiPatuh sebagai sistem yang digunakan dalam *monitoring* kewajiban pelaporan kepada Regulator, penyampaian notifikasi ketentuan eksternal terbaru dan *monitoring* prinsip kehati-hatian.
j. Penguatan Sistem Informasi, misalnya pengembangan *Knowledge Management System* sebagai sistem yang memudahkan pegawai dalam mencari ketentuan-ketentuan yang berlaku dan *Fraud Detection System* untuk mendeteksi transaksi mencurigakan/ fraud secara cepat.

3. Untuk memastikan kebijakan, sistem, dan prosedur serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan atau peraturan perundang-undangan yang berlaku, dilaksanakan aktivitas sebagai berikut:
   a. Pengkajian terhadap *draft*/rancangan kebijakan, sistem, dan prosedur yang akan diberlakukan oleh Bank;
   b. Memverifikasi materi kegiatan rapat teknis dan/atau menghadiri kegiatan rapat teknis;
   c. Melakukan kajian rencana penerbitan produk dan/atau pelaksanaan aktivitas baru dan memverifikasi rencana produk dan/atau aktivitas baru yang akan dikeluarkan oleh Bank;

c. Submitting notification and monitoring of compliance with the Bank's reporting obligations to the regulator so that it was carried out by considering the applicable regulations and updating the reporting database;
d. Compiling a resume on policies or regulations issued by the authorities, such as PBI, PADG, POJK, SEOJK and other regulations related to the Bank. The results of the resume were submitted to the relevant work unit for further use by the relevant work unit to make improvements or adjustments to the policies, systems and procedures that already existed in the work unit;
e. Updating the working papers or tools used in monitoring reporting and the precautionary principle currently being carried out by the Bank. This was done so that in the future there was no delay in submitting reports to the supervisory authority or other competent authorities which might result in sanctions or fines to the Bank;
f. In facing the era of digital transformation, strategies were implemented, including prioritizing the adequacy of internal regulations, especially in the field of digitization;
g. Establishing risk limits, risk tolerance, and risk appetite for compliance risks;
h. Identifying gratituity prone points at the Bank as an early warning in implementing gratituities and/or fraud risk mitigation measures, as well as implementing ISO 37001:2016 Anti-Bribery Management System (SMAP) in the Bank's business sector to avoid bribery practices (Zero Tolerance).
i. Developing systems reducing the potential for Compliance Risk, including **bjb** AMOLA as a system used in AML-CFT activities, and **bjb** SiPatuh as a system used in monitoring reporting obligations to regulators, submitting notifications of the latest external provisions and monitoring prudential principles.
j. Strengthening the Information System, for example the development of the Knowledge Management System as a system that made it easier for employees to search for applicable regulations and the Fraud Detection System to detect suspicious/fraud transactions quickly.

3. Ensuring that the policies, systems, and procedures as well as the business activities carried out by the Bank were in accordance with the prevailing laws and regulations, and the following activities were carried out:
   a. Reviewing the drafts of policies, systems, and procedures to be implemented by the Bank;
   b. Verifying the material for technical meeting activities and/or attend technical meeting activities;
   c. Reviewing plans for the issuance of new products and/or implementation of new activities and verifying plans for new products and/or activities to be issued by the Bank;

d. Melakukan analisa dan verifikasi dokumen atas rencana pengajuan kesiapan operasional jaringan kantor menggunakan *compliance check list* jaringan kantor.

4. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang, dilaksanakan melalui aktivitas monitoring dan pelaporan tindak lanjut penyelesaian komitmen Bank.
5. Penerapan Program Anti Pencucian uang dan Pencegahan Pendanaan Terorisme, yang dilaksanakan dengan berlandaskan kepada 5 pilar Penerapan Program APUPPT, yaitu:

   a. Pengawasan aktif Dewan Komisaris dan Direksi
   b. Kebijakan dan Prosedur
   c. Pengendalian Internal
   d. Sistem Informasi Manajemen, serta
   e. Sumber Daya Manusia dan Pelatihan

6. Dalam rangka menunjang terwujudnya Tata Kelola yang baik, Bank melalui Divisi Kepatuhan & APU PPT melakukan upaya-upaya pencegahan untuk mengurangi atau memperkecil risiko yang akan mengakibatkan kerugian bagi Bank maupun *stakeholders* diantaranya pencegahan tindak pidana korupsi melalui:
   1) Program Pengendalian Gratifikasi
      Program Pengendalian Gratifikasi dilaksanakan berdasarkan Komitmen bersama/kesepakatan kerjasama penerapan Program Pengendalian Gratifikasi dan Perluasan LHKPN yang telah ditandatangani antara bank **bjb** dengan KPK pada tanggal 25 Maret 2011.
   2) *Monitoring* Laporan Harta Kekayaan Penyelenggara Negara (LHKPN)
      Pada periode tahun 2022 (pelaporan LHKPN tahun 2021), berdasarkan hasil *monitoring* dari KPK, tingkat kepatuhan pelaporan bank **bjb** telah mencapai **100%**
   3) *Monitoring* Benturan kepentingan.
      Pada periode tahun 2023, tidak terdapat Laporan Benturan Kepentingan.
   4) Penerapan *ISO* 37001:2016 Sistem Manajemen Anti Penyuapan

      Pada tanggal 22 November 2021, bank **bjb** telah berhasil memperoleh sertifikat *ISO* 37001:2016 Sistem Manajemen Anti Penyuapan pada ruang lingkup proses pengajuan dan pencairan kredit Korporasi dan Komersial di Kantor Pusat dan Kantor Cabang Utama Bandung. Penerapan ISO 37001:2016 Sistem Manajemen Anti Penyuapan merupakan perwujudan komitmen Bank dalam aksi pencegahan dan pemberantasan korupsi, sebagai bagian dari upaya bank **bjb** untuk meningkatkan tata kelola yang baik (*Good Corporate Governance*).
7. Dalam rangka penerapan fungsi kepatuhan terintegrasi pada Konglomerasi Keuangan, maka Bank melalui Divisi Kepatuhan & APU PPT melakukan pemantauan dan evaluasi terhadap

d. Analyzing and verifying documents on plans for submitting office network operational readiness using the office network compliance check list.

4. Ensuring the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/or other competent supervisory authorities through monitoring and reporting activities on the follow-up to the completion of the Bank's commitments.
5. Implementing the Anti-Money Laundering and Prevention of Terrorism Financing Program, which was carried out based on the 5 pillars of the Anti Money Laundering and Counter-Terrorism Financing (AML-CFT) Program Implementation, namely:
   a. Active supervision of the Board of Commissioners and the Directors
   b. Policies and Procedures
   c. Internal control
   d. Management Information System, as well as
   e. Human Resources and Training
6. In order to support the realization of Good Governance, the Bank through the Compliance Division & Anti Money Laundering and Counter-Terrorism Financing (AML-CFT) took preventive measures to reduce or minimize risks that resulted in losses for the Bank and stakeholders including prevention of corruption through:
   1) Gratuity Control Program The Gratituity Control Program was implemented based on a joint commitment/ cooperation agreement on the implementation of the Gratification Control Program and State Administrators Wealth Reports (LHKPN) Expansion which was signed between bank **bjb** and the KPK on March 25, 2011.
   2) Monitoring of State Administrators Wealth Reports (LHKPN) In the 2022 period (2021 LHKPN reporting), based on the monitoring results from the Corruption Eradication Commission, bank **bjb** reporting compliance rate reached **100%**
   3) Monitoring Conflicts of interest. In the period of 2023, there was no Conflict of Interest Report.
   4) Implementation of ISO 37001 : 2016 Anti-Bribery Management System

      On November 22, 2021, bank **bjb** successfully obtained the certificate of ISO 37001:2016 Anti-Bribery Management System in the scope of the application and disbursement process for Corporate and Commercial loans at the Head Office and Main Branch Offices in Bandung. The implementation of ISO 37001:2016 AntiBribery Management System was a manifestation of the Bank's commitment in preventing and eradicating corruption, as part of bank **bjb** efforts to improve good corporate governance.
7. In the context of implementing the integrated compliance function in the Financial Conglomerate, the Bank through the Compliance Division & Anti Money Laundering and

pelaksanaan Fungsi Kepatuhan pada masing-masing Lembaga Jasa Keuangan dalam Konglomerasi Keuangan bank **bjb** yang dilakukan secara berkala setiap triwulan.

Kegiatan Pemantauan dan Tindakan Koreksi Penyimpangan

Perseroan melakukan pemantauan terhadap efektivitas keseluruhan pelaksanaan pengendalian intern. Pemantauan terhadap risiko utama Perseroan harus diprioritaskan dan berfungsi sebagai bagian dari kegiatan Perseroan sehari-hari termasuk evaluasi secara berkala, baik oleh satuan-satuan kerja operasional dan non operasional maupun oleh Satuan Kerja Audit Intern (SKAI). Perseroan memantau dan mengevaluasi kecukupan sistem pengendalian intern berkaitan dengan adanya perubahan kondisi internal dan eksternal serta harus meningkatkan kapasitas sistem pengendalian intern tersebut agar efektivitasnya dapat ditingkatkan.

Kelemahan dalam pengendalian intern, baik yang diidentifikasi oleh satuan kerja operasional (*risk taking unit*), SKAI maupun pihak lainnya, segera dilaporkan dan menjadi perhatian pejabat atau Direksi yang berwenang. Kelemahan pengendalian intern yang material juga dilaporkan kepada Dewan Komisaris.

Kesesuaian dengan *Committee of Sponsoring Organizations Of Treadway Commission* (COSO)

COSO *Internal Control – Integrated Framework*, membagi pengendalian intern dalam 5 (lima) komponen yang saling terkait yaitu:

Control Environment

Penetapan kebijakan oleh Direksi yang akan menentukan budaya dan kegiatan operasional perusahaan secara keseluruhan dan menjadi acuan bagi ke – 4 komponen lainnya, mencakup:

Tanggung jawab Direksi untuk:

1. Menyetujui dan secara periodik me*review* keseluruhan strategi bisnis dan kebijakan Bank.
2. Memahami risiko utama yang dihadapi Bank, menetapkan tingkat risiko yang dapat diterima dan memastikan bahwa manajemen senior yang dapat diterima dan memastikan bahwa manajemen senior telah melaksanakan identifikasi, mengukur, memantau dan mengendalikan risiko.
3. Menyetujui struktur organisasi.
4. Memastikan bahwa manajemen senior memantau efektivitas dari sistem pengendalian intern Bank.

Tanggung jawab Manajemen Senior untuk:

1. Mengimplementasikan strategi dan kebijakan yang telah disetujui oleh Direksi.

Counter Terrorism Financing (AML-CFT) Program conducted monitoring and evaluation of the implementation of the Compliance Function at each Financial Services Institution in the bank **bjb** Financial Conglomerate carried out periodically every quarter.

Activities Monitoring and Correction Actions Irregularities

The Bank is monitoring the overall effectiveness of internal control implementation. Monitoring of the Bank's key risks should be prioritized and serve as part of daily Bank activities including periodic evaluation, both by operational and non-operational units and by internal Audit work unit (SKAI). The Bank monitors and evaluates The adequacy of internal control systems is related to the change in external conditions and externally and should increase the capacity of the internal control system so that its effectiveness can be improved.

The weakness in internal control, whether identified by operational working units (risk taking units), SKAI and other parties, is immediately reported and becomes the attention of officials or competent directors. Weaknesses of material internal control are also reported to the Board of Commissioners.

Compliance with the Committee of Sponsoring Organizations of Tradeway Commission (COSO)

COSO Internal Control – Integrated Framework, divides internal control in 5 (five) interrelated components:

Control Environment

Policy determination by the directors will determine the culture and operational activities of the company as a whole and become a reference for the 4 other components, including:

Responsibilities of the Directors:

1. Approve and periodically view the overall business strategy and policy of the Bank.
2. Understand the main risks facing the Bank, establishing acceptable levels of Riisko and ensuring that senior management is acceptable and ensuring that senior management has conducted identification, measuring, monitoring and controlling Risk.
3. Approve the organizational structure.
4. Ensure that senior management monitors the effectiveness of the Bank's internal control system.

Responsibilities of Senior Management:

1. Implement strategies and policies approved by the Directors.

2. Menetapkan proses untuk mengidentifikasi, mengukur, me*monitor* dan memantau risiko yang terjadi di Bank.
3. Memastikan bahwa struktur organisasi dengan jelas menetapkan tanggung jawab, kewenangan dan garis pelaporan serta memastikan bahwa pendelegasian tanggung jawab telah dilaksanakan secara efektif.
4. Menetapkan kebijakan pengendalian intern yang tepat serta memantau kecukupan dan efektivitas dari sistem pengendalian intern.

Tanggung jawab Direksi dan Manajemen Senior untuk:
Menetapkan standar etika dan integritas yang tinggi serta mengembangkan budaya yang menekankan dan memperlihatkan kepada seluruh karyawan mengenai pentingnya pengendalian intern. Setiap karyawan dalam organisasi perlu mengetahui peran masing-masing dalam pengendalian intern.

Risk Assessment
Mengindentifikasi dan menganalisis risiko yang dihadapi dalam pencapaian obyektif perusahaan serta menentukan bagaimana suatu risiko harus dikelola, mencakup sistem pengendalian intern yang efektif yang dapat mengidentifikasi dan menelaah risiko yang secara material dapat mempengaruhi pencapaian obyektif Bank. Penelahaan harus mencakup seluruh risiko yang dihadapi Bank secara konsolidasi (antara lain risiko kredit, risiko likuiditas, risiko operasional, risiko hukum, risiko stratejik, risiko kepatuhan dan risiko reputasi).

Control Activities
Meliputi kebijakan, prosedur dan praktek pelaksanaan untuk memastikan bahwa arahan/kebijakan Direksi dilaksanakan dengan baik dan konsisten, mencakup:
1. Ditetapkannya suatu struktur pengendalian yang tepat, yang menjelaskan aktivitas pengendalian di setiap tingkatan bisnis. Hal ini mencakup review oleh manajemen puncak, aktivitas pengendalian yang tepat untuk berbagai unit kerja, pengendalian fisik, pengecekkan mengenai kepatuhan terhadap limit-limit dan tindak lanjut atas ketidakpatuhan, sistem yang terkait dengan proses persetujuan dan otorisasi serta sistem verifikasi dan rekonsiliasi.
2. Adanya pemisahan tugas yang benar/tepat dan tidak ada penugasan yang berbenturan kepentingan/tanggung jawab. Area yang berpotensi terjadinya benturan kepentingan harus diidentifikasi, diminimalisir dan harus senantiasa dipantau.

Information and Communication
Mencakup perolehan dan penyampaian informasi yang relevan sebagai dasar untuk pengambilan keputusan, termasuk mengkomunikasikan secara detail dan tepat waktu sehingga dapat dilaksanakan secara efektif dan efisien, meliputi:
1. Data finansial, operasional dan kepatuhan yang komprehensif serta informasi pasar mengenai kejadian maupun kondisi yang relevan untuk pengambilan keputusan. Informasi tersebut harus dapat dipercaya, tepat waktu, dapat diakses dan dibuat dalam format yang konsisten.

2. Establish a process for identifying, measuring, monitoring and monitoring the risks that occur in the Bank.
3. Ensure that the organizational structure clearly establishes responsibility, authority and reporting lines and ensures that the delegation of responsibility has been implemented effectively.
4. Establishing appropriate internal control policies and monitoring the adequacy and effectiveness of internal control systems.

Responsibilities of Directors and Senior Management:
To establish high ethical and integrity standards and to develop a culture that emphasizes and demonstrates to all employees about the importance of internal control. Every employee in the organization needs to know each other's role in internal control.

Risk Assessment
Identifying and analyzing the risks faced in objective achievement of the company and determining how a risk should be managed, including an effective internal control system that can identify and study the risks can materially affect the objective achievement of the Bank. The study must cover all risks that the Bank faces in consolidation (including credit risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk and reputational risk).

Control Activities
Includes policies, procedures and practices to ensure that the directors 'directives/policies are well executed and consistent, including:
1. Set up a precise control structure, which explains the controlling activity at every business level. This includes reviews by top management, appropriate control activities for a variety of work units, physical control, reduction in compliance with limits and further limits on non-compliance, systems related to approval and authorization processes and verification and reconciliation systems.

2. The separation of the right/right tasks and no assignment in conflict of interest/responsibilities. Areas of potential conflicts of interest must be identified, minimized and must always be monitored.

Information and Communication
Includes obtaining and delivering relevant information as the basis for decision making, including communicating in detail and timely manner so that it can be implemented effectively and efficiently, including:
1. well as market information on events and relevant conditions for decision making. Such information must be trustworthy, timely, accessible and created in a consistent format.

2. Sistem informasi yang handal yang mencakup seluruh aktivitas Bank yang penting.
3. Saluran komunikasi yang efektif untuk memastikan bahwa seluruh karyawan memahami dan mentaati kebijakan dan prosedur yang terkait dengan tugas dan tanggung jawab masing-masing dan bahwa informasi diterima oleh karyawan yang tepat.

Monitoring

Proses untuk menilai kualitas pengendalian intern yang dilakukan secara berkesinambungan untuk mematikan bahwa pengendalian berjalan sesuai dengan ketentuan, mencakup:

1. Pemantauan yang berkesinambungan terhadap efektivitas pengendalian intern serta pemantauan terhadap risiko-risiko kunci harus merupakan bagian dari aktivitas harian serta harus dievaluasi secara periodik oleh pelaksana bisnis dan audit intern.
2. Pelaksanaan audit yang komprehensif terhadap sistem pengendalian intern oleh auditor intern yang independen, terlatih dan kompeten, yang hasilnya harus dilaporkan langsung kepada Direktur Utama, Komite Audit dan manajemen senior terkait.
3. Identifikasi kekurangsempurnaan dalam pengendalian intern oleh karyawan, pelaksana bisnis maupun audit intern yang harus segera dilaporkan ke tingkat manajemen dan ditanggapi. Kekurangan yang signifikan harus dilaporkan kepada Manajemen Senior dan Direksi.

Tinjauan atas Efektivitas Sistem Pengendalian Internal

Kelemahan dalam pengendalian intern, baik yang diidentifikasi oleh satuan kerja operasional (*risk taking unit*), SKAI maupun pihak lainnya, segera dilaporkan dan menjadi perhatian pejabat atau Direksi yang berwenang. Kelemahan pengendalian intern yang material juga dilaporkan kepada Dewan Komisaris. Langkah-langkah perbaikan yang dilakukan Bank dalam rangka memperbaiki kelemahan pengendalian intern, antara lain:

- Setiap laporan mengenai kelemahan dalam pengendalian intern atau tidak efektifnya pengendalian risiko Bank segera ditindaklanjuti oleh Dewan Komisaris, Direksi dan pejabat eksekutif terkait.
- SKAI melakukan *review* atau langkah pemantauan lainya yang memadai terhadap kelemahan yang terjadi dan segera melaporkan kepada Direktur Utama, Dewan Komisaris dan Komite Audit, dalam hal masih terdapat kelemahan yang belum diperbaiki atau tindakan korektif yang belum ditindaklanjuti.
- Untuk menentukan bahwa seluruh kelemahan segera ditindaklanjuti maka harus ada kesadaran dari unit terkait untuk segera mengambil langkah perbaikan. Direksi dan Dewan Komisaris harus menerima laporan secara berkala berupa ikhtisar mengenai hasil identifikasi seluruh permasalahan dalam pengendalian intern.

2. Reliable information system that covers all the important Bank activities.
3. Effective communication channels to ensure that all employees understand and adhere to the policies and procedures associated with their respective duties and responsibilities and that information is received by the appropriate employees.

Monitoring

Process to assess the quality of internal controls that are carried out continuously to disable that the control is running in accordance with provisions, including:

1. Ongoing monitoring of the effectiveness of internal controls and monitoring of key risks must be part of daily activities and should be evaluated periodically by business executor and internal audit.

2. Implementation of a comprehensive audit of internal control systems by independent, trained and competent internal auditors, whose results must be reported directly to the President Director, Audit Committee and related senior management.
3. Identification of imperfections in internal control by employees, business executor or internal audit which should be reported immediately to the level of management and response. Significant deficiencies should be reported to Senior Management and the Directors.

Overview of The Internal Control System The Effectiveness

Weaknesses in internal control, whether identified by the operational work unit (risk taking unit), Internal Audit Work Unit or other parties, were immediately reported and came to the attention of the authorized officer or Board of Directors. Material internal control weaknesses were also reported to the Board of Commissioners. Corrective steps taken by the Bank in order to improve internal control weaknesses were:

- Any reports regarding weaknesses in internal control or ineffectiveness of the Bank's risk controls were immediately followed up by the Board of Commissioners, Directors and relevant executive officers.
- Internal Audit Work Unit conducted reviews or other adequate monitoring steps on weaknesses that occur and immediately reports to the President Director, the Board of Commissioners and the Audit Committee, in the event that there were still weaknesses that had not been corrected or corrective actions that had not been followed up.
- To determine that all weaknessesweare immediately followed up, there had to be awareness from the relevant units to immediately take corrective steps. The Board of Directors and Board of Commissioners had to receive periodic reports in the form of a summary of the results of identification of all problems in internal control.

Berdasarkan evaluasi yang telah dilakukan selama tahun 2023 menunjukkan bahwa sistem pengendalian internal pada bank **bjb** telah memadai.

Pernyataan Direksi dan/atau Dewan Komisaris atas Kecukupan Sistem Pengendalian Internal

SKAI, Direksi, Dewan Komisaris serta Komite Audit telah melakukan pemantauan terhadap efektivitas keseluruhan pelaksanaan pengendalian intern. SKAI, Direksi, Dewan Komisaris serta Komite Audit memantau dan mengevaluasi kecukupan sistem pengendalian intern berkaitan dengan adanya perubahan kondisi internal dan eksternal serta harus meningkatkan kapasitas sistem pengendalian internal tersebut agar efektivitasnya dapat ditingkatkan. Pada tahun 2023, SKAI, Direksi, Dewan Komisaris serta Komite Audit menilai bahwa sistem pengendalian internal telah memadai.

Manajemen Risiko

Dasar Penerapan Manajemen Risiko

Dalam penerapan manajemen risiko, bank **bjb** senantiasa patuh dan taat terhadap regulasi dan perundang-undangan yang berlaku di Indonesia dengan mengacu pada:

Penerapan Manajemen Risiko Individu:

1. POJK Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
2. POJK Nomor 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
3. POJK Nomor 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.
4. POJK Nomor 31/POJK.03/2019 tentang Kewajiban Pemenuhan Rasio Pengungkit Bagi Bank Umum.
5. POJK Nomor 50/POJK.03/2017 tentang Kewajiban Pemenuhan Rasio Pendanaan Stabil Bersih (*Net Stable Funding Ratio*) Bagi Bank Umum.
6. POJK Nomor 42/POJK.03/2017 tentang Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (*Liquidity Coverage Ratio*) Bagi Bank Umum.
7. POJK Nomor 63/SEOJK.03/2020 tentang Pelaporan Bank Umum Melalui Sistem Pelaporan Otoritas Jasa Keuangan.
8. POJK Nomor 34/POJK.03/2016 Tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan Nomor 11/ POJK.03/2016 Tentang Kewajiban Penyediaan Modal Minimum Bank Umum.
9. SEOJK Nomor 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
10. SEOJK Nomor 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum.

Based on the evaluation that has been carried out in 2023, it shows that the internal control system at bank **bjb** was adequate.

Statement of The Directors and/or the Board of Commissioners on The Adequacy of the Internal Control System

SKAI, the Board of Directors, the Board of Commissioners and the Audit Committee have monitored the overall effectiveness of internal control implementation. SKAI, the Board of Directors, the Board of Commissioners and the Audit Committee monitor and evaluate the adequacy of the internal control system in relation to changes in internal and external conditions and must increase the capacity of the internal control system so that its effectiveness can be increased. During 2023, SKAI, the Board of Directors, the Board of Commissioners and the Audit Committee consider that the internal control system is adequate.

Risk Management

Basic Risk Management Implementation

In the application of risk management, bank **bjb** is always obedient and obedient to the prevailing regulations and legislation in Indonesia with reference to:

Penerapan Manajemen Risiko Individu:

1. OJK Regulation Number 18/POJK.03/2016 concerning Implementation of Risk Management for Commercial Banks.
2. OJK Regulation Number 4/POJK.03/2016 concerning Assessment of the Soundness Level of Commercial Banks.
3. OJK Regulation Number 11/POJK.03/2016 concerning Minimum Capital Requirements for Commercial Banks.
4. OJK Regulation Number 31/POJK.03/2019 concerning Obligations to Fulfill Leverage Ratios for Commercial Banks.
5. OJK Regulation Number 50/POJK.03/2017 concerning the Obligation to Fulfill the Net Stable Funding Ratio for Commercial Banks.
6. OJK Regulation Number 42/POJK.03/2017 concerning the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks.
7. OJK Regulation Number 63/SEOJK.03/2020 concerning Commercial Bank Reporting Through the Financial Services Authority Reporting System.
8. OJK Regulation Number 34/POJK.03/2016 concerning Amendments to Financial Services Authority Regulation Number 11/ POJK.03/2016 concerning Minimum Capital Requirements for Commercial Banks.
9. OJK Circular Letter Number 34/SEOJK.03/2016 dated 1 September 2016 concerning the Implementation of Risk Management for Commercial Banks.
10. OJK Circular Letter Number 14/SEOJK.03/2017 dated 17 March 2017 concerning Assessment of the Soundness Level of Commercial Banks.

11. SEOJK Nomor 12/SEOJK.03/2018 tanggal 2018 tentang Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar Untuk Risiko Suku Bunga Dalam *Banking Book* (*Interest Rate Risk In The Banking Book*) Bagi Bank Umum.
12. SEOJK Nomor 26/SEOJK.03/2026 tanggal 14 Juli 2016 tentang KPMM sesuai profil risiko dan pemenuhan *Capital Equivalecy Maintenant Assest* (CEMA).
13. SEOJK Nomor 26/SEOJK.03/2020 tanggal 22 Desember 2020 tentang Pelaporan Bank Umum Konvensional Melalui Sistem Pelaporan Otoritas Jasa Keuangan.

Penerapan Manajemen Risiko Terintegrasi:

1. POJK Nomor 17/POJK.03/2014 tanggal 18 November 2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan.
2. POJK Nomor 38/POJK.03/2017 tanggal 2017 tentang Penerapan Manajemen Risiko secara Konsolidasi bagi Bank yang melakukan pengendalian terhadap Perusahaan Anak.
3. POJK Nomor 13/POJK.03/2015 tanggal 3 November 2015 tentang Penerapan Manajemen Risiko Terintegrasi bagi Bank Perkreditan Rakyat.
4. POJK Nomor 18/POJK.04/2019 tanggal 5 Agustus 2019 tentang Perusahaan Efek Daerah.
5. POJK Nomor 18/POJK.03/2014 tanggal 18 November 2014 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan.
6. POJK Nomor 16/POJK.03/2022 tanggal 30 Agustus 2022 perihal Bank Umum Syariah.
7. POJK Nomor 12/POJK.03/2020 tanggal 16 Maret 2020 tentang Konsolidasi Bank Umum.
8. POJK Nomor 26/POJK.03/2015 tanggal 4 Desember 2015 tentang Kewajiban Penyediaan Modal Minimum Terintegrasi bagi Konglomerasi Keuangan.
9. SEOJK Nomor 14/SEOJK.03/2015 tanggal 25 Mei 2015 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
10. SEOJK Nomor 1/SEOJK.03/2019 tanggal 21 Januari 2019 tentang Penerapan Manajemen Risiko Bagi Bank Perkreditan Rakyat.
11. SEOJK Nomor 36/SEOJK.03/2015 tanggal 21 Desember 2015 tentang Produk dan Aktivitas Bank Umum Syariah dan Unit Usaha Syariah.
12. SEOJK No. 43/SEOJK.03/2017 tentang Prinsip Kehati-hatian dan Laporan Dalam Rangka Penerapan Manajemen Risiko Secara Konsolidasi Bagi Bank yang Melakukan Pengendalian Terhadap Perusahaan Anak.

Sistem Manajemen Risiko

Bank melaksanakan penerapan sistem manajemen risiko berdasarkan 4 (empat) pilar sebagai berikut:

11. OJK Circular Letter Number 12/SEOJK.03/2018 dated 2018 concerning Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book (Interest Rate Risk in the Banking Book) for Commercial Banks.
12. OJK Circular Letter Number 26/SEOJK.03/2026 dated 14 July 2016 concerning KPMM according to risk profile and fulfillment of Capital Equivalecy Maintenant Assest (CEMA).
13. OJK Circular Letter Number 26/SEOJK.03/2020 dated 22 December 2020 concerning Conventional Commercial Bank Reporting Through the Financial Services Authority Reporting System.

Implementation of Integrated Risk Management:

1. OJK Regulation Number 17/POJK.03/2014 dated November 18, 2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates.
2. OJK Regulation Number 38/POJK.03/2017 dated 2017 concerning the Implementation of Consolidated Risk Management for Banks that exercise control over Subsidiary Companies.
3. OJK Regulation Number 13/POJK.03/2015 dated November 3, 2015 concerning the Implementation of Integrated Risk Management for Rural Banks.
4. OJK Regulation Number 18/POJK.04/2019 dated August 5, 2019 concerning Regional Securities Companies.
5. OJK Regulation Number 18/POJK.03/2014 dated November 18, 2014 concerning the Implementation of Integrated Governance for Financial Conglomerates.
6. OJK Regulation Number 16/POJK.03/2022 dated August 30, 2022 concerning Sharia Commercial Banks.
7. OJK Regulation Number 12/POJK.03/2020 dated March 16, 2020 concerning Commercial Bank Consolidation.
8. OJK Regulation Number 26/POJK.03/2015 dated December 4, 2015 concerning Integrated Minimum Capital Requirements for Financial Conglomerates.
9. OJK Circular Letter Number 14/SEOJK.03/2015 dated May 25, 2015 concerning the Implementation of Integrated Risk Management for Financial Conglomerates.
10. OJK Circular Letter Number 1/SEOJK.03/2019 dated January 21, 2019 concerning the Implementation of Risk Management for Rural Banks.
11. OJK Circular Letter Number 36/SEOJK.03/2015 dated December 21, 2015 concerning Products and Activities of Sharia Commercial Banks and Sharia Business Units.
12. OJK Circular Letter No. 43/SEOJK.03/2017 concerning Prudential Principles and Reports in the Context of Implementing Consolidated Risk Management for Banks that Control Subsidiaries.

Risk Management System

The Bank implemented a risk management system based on 4 (four) pillars as follows:

Pengawasan aktif Direksi dan Dewan Komisaris

Direksi dan Dewan Komisaris bertanggung jawab atas efektivitas penerapan Manajemen Risiko Bank. Untuk itu Direksi dan Dewan Komisaris harus memahami Risiko yang dihadapi oleh Bank dan memberikan arahan yang jelas, melakukan pengawasan dan mitigasi secara aktif serta mengembangkan budaya Manajemen Risiko dalam organisasi Bank. Dalam rangka mendukung penerapan Manajemen Risiko secara efektif, Direksi secara aktif terlibat dalam *Risk Management Committee (RMC)*, Komite Manajemen Risiko Terintegrasi (KMRT) serta pembentukan Komite dalam struktur Dewan Komisaris seperti Komite Pemantau Risiko (KPR), Komite Audit dan Komite Tata Kelola (KTT).

Kecukupan kebijakan, prosedur dan penetapan limit sebagai pedoman penerapan manajemen risiko

Dalam rangka pengendalian Risiko secara efektif, kebijakan dan prosedur yang dimiliki Bank didasarkan pada strategi Manajemen Risiko yang dilengkapi dengan toleransi Risiko dan limit Risiko. Penetapan toleransi Risiko dan limit Risiko dilakukan dengan memperhatikan tingkat Risiko yang akan diambil dan strategi Bank secara keseluruhan. Penerapan Manajemen Risiko yang efektif telah didukung dengan kerangka yang mencakup kebijakan dan prosedur Manajemen Risiko serta limit Risiko yang ditetapkan secara jelas sejalan dengan visi, misi, dan strategi bisnis Bank. Penyusunan kebijakan dan prosedur Manajemen Risiko tersebut dilakukan dengan memperhatikan antara lain: jenis, kompleksitas kegiatan usaha, profil Risiko, risk appetite dan *risk tolerance*, keterkaitan antar Risiko, serta peraturan yang ditetapkan otoritas dan/atau praktik perbankan yang sehat. Selain itu, penerapan kebijakan dan prosedur Manajemen Risiko yang dimiliki Bank harus didukung oleh kecukupan permodalan dan kualitas SDM. Hal-hal yang perlu diperhatikan dalam penetapan kerangka Manajemen Risiko termasuk kebijakan, prosedur dan limit, antara lain:

1. Strategi Manajemen Risiko
   Strategi manajemen risiko merupakan acuan terhadap pendekatan mengenai cara pencapaian tujuan Manajemen Risiko. Bank merumuskan strategi Manajemen Risiko sesuai strategi bisnis secara keseluruhan dengan memperhatikan risk appetite, risk tolerance dan risk limit. Strategi Manajemen Risiko disusun untuk memastikan bahwa eksposur risiko Bank berada pada atau di bawah tingkat eksposur risiko yang ditetapkan sesuai dengan kebijakan, prosedur internal Bank, peraturan perundang-undangan dan ketentuan lain yang berlaku. Strategi Manajemen Risiko disusun berdasarkan prinsip-prinsip umum berikut:
   a. Strategi Manajemen Risiko harus berorientasi jangka panjang untuk memastikan kelangsungan usaha Bank dengan mempertimbangkan kondisi atau siklus ekonomi;
   b. Strategi Manajemen Risiko secara komprehensif dapat mengendalikan dan mengelola risiko Bank dan Perusahaan Anak; dan

Active supervision of the Board of Directors and Board of Commissioners

The Board of Directors and Board of Commissioners were responsible for the effectiveness of the Company's Risk Management implementation. For this reason, the Board of Directors and Board of Commissioners had to understand the risks faced by the Bank and provide clear directions, carry out active monitoring and mitigation as well as develop a culture of risk management within the Company's organization. In order to support the implementation of effective Risk Management, the Board of Directors was actively involved in the Risk Management Committee (RMC), Integrated Risk Management Committee (KMRT) and the establishment of Committees within the Board of Commissioners structure such as the Risk Monitoring Committee (KPR), Audit Committee and Governance Committee (summit).

Adequacy of policies, procedures and setting limits as guidelines for the implementation of risk management

In order to control Risk effectively, the Bank's policies and procedures were based on the risk management strategy complemented by risk tolerance and Risk limits. Determination of Risk tolerance and risk limits was carried out by taking into account the level of Risk to be taken and the overall strategy of the Bank. Effective implementation of risk management was supported by a framework that included risk management policies and procedures as well as Risk limits that were clearly defined in line with the Company's vision, mission and business strategy. The preparation of risk management policies and procedures was carried out by taking into account type, complexity of business activities, risk profile, risk appetite and risk tolerance, interrelationships between risks, as well as regulations stipulated by the authorities and/or sound banking practices. In addition, the implementation of risk management policies and procedures owned by the Bank had to be supported by adequate capital and quality human resources. Things that needed to be considered in determining the Risk Management framework including policies, procedures and limits were:

1. Risk Management Strategy
   The risk management strategy was a reference to the approach regarding how to achieve the objectives of risk management. The Bank formulated a risk management strategy according to the overall business strategy by taking into account risk appetite, risk tolerance and risk limits. The risk management strategy was structured to ensure that the Bank's risk exposure was at or below the risk exposure level set in accordance with the Company's policies, internal procedures, laws and regulations and other applicable provisions. The risk management strategy was prepared based on the following general principles:
   a. The risk management strategy had to be long-term oriented to ensure the continuity of the Company's business by taking into account conditions or economic cycles;
   b. Comprehensive risk management strategy could control and manage the risks of the Company and Subsidiaries; and

c. Mencapai kecukupan permodalan yang diharapkan disertai alokasi sumber daya yang memadai.

Strategi Manajemen Risiko disusun dengan mempertimbangkan faktor-faktor berikut:
a. Kondisi ekonomi serta dampaknya pada risiko Bank;
b. Organisasi Bank, termasuk kecukupan sumber daya manusia dan infrastruktur pendukung;
c. Kondisi keuangan Bank, organisasi Bank, kemampuan untuk menghasilkan laba dan kemampuan mengidentifikasi, memantau, dan mengendalikan risiko yang timbul sebagai akibat perubahan faktor internal dan eksternal;
d. Diversifikasi portofolio Bank.

Strategi Manajemen Risiko di review secara berkala dan dikomunikasikan secara efektif kepada seluruh jenjang organisasi agar memahami secara jelas pendekatan yang telah ditetapkan serta mematuhi seluruh aspek yang terkait.

2. Tingkat Risiko yang akan diambil (*Risk Appetite*), Toleransi Risiko (*Risk Tolerance*) dan Limit (*Risk Limit*)

Risk Appetite merupakan tingkat risiko yang bersedia diambil oleh Bank dalam rangka mencapai sasaran atau tingkat laba yang diharapkan. *Risk Appetite* tercermin dalam strategi dan sasaran bisnis Bank serta mencerminkan harapan Pemangku Kepentingan. Toleransi Risiko (*risk tolerance*) merupakan tingkat dan jenis Risiko yang secara maksimum ditetapkan oleh Bank. *Risk tolerance* merupakan penjabaran dari *risk appetite*. Direksi memberikan arahan yang jelas mengenai *risk appetite*, *risk tolerance* dan *risk limit* Bank.

Bank telah menetapkan *risk appetite statement* dan *risk tolerance* terhadap 8 (delapan) risiko melalui Surat Keputusan Direksi nomor 0363/SK/DIR-MRP/2023 Tanggal 29 September 2023 Tentang *Risk Appetite Statement* dan *Risk Tolerance* PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

Penetapan *Risk Appetite, Risk Tolerance* dan *Risk Limit* harus dapat mengakomodir tujuan seluruh *stakeholder* bank yang meliputi Regulator, Pemegang Saham, Investor, Direksi, Karyawan maupun Nasabah. Adapun tujuan dari *stakeholder* meliputi pemenuhan atas aspek kepatuhan, risiko, permodalan, return, maupun pertumbuhan yang berkelanjutan. Mengingat sifatnya yang menyeluruh, maka penetapan dan pengelolaan *Risk Appetite, Risk Tolerance* dan *Risk Limit* memerlukan komitmen bersama seluruh lini bank. *Risk Appetite, Risk Tolerance* dan *Risk Limit* yang telah ditetapkan oleh bank bertujuan untuk menunjang pencapaian strategi bisnis bank dengan tingkat risiko yang dapat diterima. Dalam implementasinya, akan dilakukan pemantauan secara berkala atas tingkat eksposur risiko aktual terhadap posisi pencapaian strategi bisnis bank. Adapun aspek tata kelola (*governance*) terdiri dari tiga aspek, antara lain:

c. Achieve the expected capital adequacy accompanied by adequate allocation of resources.

The risk management strategy was prepared by considering the following factors:
a. Economic conditions and their impact on Company risk;
b. Company organization, including the adequacy of human resources and supporting infrastructure;
c. The financial condition of the Company, the organization of the Company, the ability to generate profits and the ability to identify, monitor and control risks that arise as a result of changes in internal and external factors;

d. Company portfolio diversification.

The risk management Strategy was regularly reviewed and communicated effectively to all levels of the organization in order to clearly understand the established approach and comply with all related aspects.

2. Risk Appetite, Risk Tolerance and Risk Limit

Risk Appetite is the level of risk that is willing to be taken by the Bank in order to achieve the target or expected profit level. Risk Appetite is reflected in the Bank's business strategy and objectives and reflects the expectations of Stakeholders. Risk tolerance is the maximum level and type of risk determined by the Company. Risk tolerance is a description of risk appetite. The Board of Directors provided clear directions regarding the Bank's risk appetite, risk tolerance and risk limits.

The Bank has determined a risk appetite statement and risk tolerance for 8 (eight) risks through the Decree of the Board of Directors number 0363/SK/DIR-MRP/2023 dated September 29, 2023 concerning the Risk Appetite Statement and Risk Tolerance of PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

Determination of risk appetite, risk tolerance and risk limit had to be able to accommodate the objectives of all bank stakeholders which included Regulators, Shareholders, Investors, Directors, Employees and Customers. The objectives of stakeholders included compliance with aspects of compliance, risk, capital, return, and sustainable growth. Given its comprehensive nature, the determination and management of risk appetite, Risk tolerance and risk limit required a joint commitment from all lines of the bank. Risk Appetite, Risk Tolerance and Risk Limits that had been set by the bank aimed to support the achievement of the bank's business strategy with an acceptable level of risk. In its implementation, regular monitoring was carried out on the level of actual risk exposure to the position of achieving the bank's business strategy. The governance aspect consisted of three aspects, including:

a. *Strategic Level*
Strategic Level merupakan jenjang kewenangan yang melekat pada Direksi melalui Komite Manajemen Risiko. Direksi berwenang menentukan selera risiko yang diinginkan (*Risk Appetite*) selaras dengan strategi bisnis bank. Disamping itu, Direksi juga berwenang untuk memberikan persetujuan atas besaran nilai *Risk Tolerance* dan nilai *Risk Limit* dengan merujuk pada *Risk Appetite* yang telah ditentukan.
b. *Tactical Level*
Pengelolaan *Risk Appetite, Risk Tolerance* dan *Risk Limit* pada jenjang *Tactical Level* merupakan kewenangan Divisi Manajemen Risiko dalam hal mengembangkan metodologi *Risk Tolerance* untuk setiap jenis risiko secara *bankwide*.
c. *Operational Level*
Operational Level merupakan kewenangan dan dibentuk oleh setiap *Risk Taking Unit* dimana perannya adalah dalam menentukan besaran *Risk Limit* yang dapat diterima dan hasilnya dikoordinasikan dengan Divisi Manajemen Risiko. Besaran *Risk Limit* yang diusulkan, selanjutnya disampaikan kepada Divisi Manajemen Risiko untuk dilakukan *review* terkait metode perhitungan serta dalam rangka melakukan sinkronisasi dengan hasil perhitungan *Risk Tolerance* maupun *Risk Appetite*.

a. Strategic Level
Strategic Level was a level of authority attached to the Board of Directors through the Risk Management Committee. The Board of Directors had the authority to determine the desired risk appetite (Risk Appetite) in line with the bank's business strategy. In addition, the Board of Directors was also authorized to give approval on the amount of risk tolerance and risk limit values by referring to the predetermined risk appetite.
b. Tactical Level
Management of risk appetite, risk tolerance and risk limit at the tactical level level was the authority of the Risk Management Division in terms of developing a risk tolerance methodology for each type of risk bankwide.

c. Operational Level
The operational level was the authority and was formed by each risk taking Unit where its role is in determining the amount of acceptable risk limit and the results were coordinated with the Risk Management Division. The amount of the proposed risk limit was then submitted to the Risk Management Division for review regarding the calculation method and in order to synchronize with the calculation results of risk tolerance and risk appetite.

Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi manajemen.

Adequacy of risk identification, measurement, monitoring and control processes as well as management information systems.

Identifikasi, pengukuran, pemantauan dan pengendalian Risiko merupakan bagian utama dari proses penerapan Manajemen Risiko. Identifikasi Risiko bersifat proaktif, mencakup seluruh produk dan aktivitas bisnis Bank dan dilakukan dalam rangka menganalisa sumber dan kemungkinan timbulnya Risiko serta dampaknya terhadap kelangsungan bisnis bank. Selanjutnya perlu dilakukan pengukuran Risiko yang telah diidentifikasi sesuai dengan karakteristik dan kompleksitas kegiatan usaha Bank. Atas hasil pengukuran tersebut perlu dilakukan pemantauan yang dilakukan oleh *Risk Taking Unit* (RTU) yang berkoordinasi dengan Satuan Kerja Manajemen Risiko (SKMR) selaku pihak yang independen. Selain itu, guna mendukung efektivitas penerapan Manajemen Risiko perlu didukung pula oleh pengendalian risiko dan sistem informasi manajemen risiko yang memadai.

Risk identification, measurement, monitoring and control are the main parts of the process of implementing risk management. Risk identification is proactive in nature, covers all products and business activities of the Company and is carried out in order to analyze the sources and likelihood of Risks occurring and their impact on the continuity of the Company's business. Furthermore, it is necessary to measure the risks that have been identified in accordance with the characteristics and complexity of the Company's business activities. The results of these measurements need to be monitored by the Risk Taking Unit (RTU) in coordination with the Risk Management Work Unit (SKMR) as an independent party. In addition, in order to support the effectiveness of the implementation of risk management, it is also necessary to be supported by adequate risk control and risk management information systems.

Sistem informasi Manajemen Risiko merupakan bagian dari sistem informasi manajemen yang dimiliki dan dikembangkan sesuai dengan kebutuhan Bank, mencakup laporan atau informasi paling sedikit mengenai:
1. Eksposur Risiko;
2. Kepatuhan terhadap kebijakan dan prosedur Manajemen Risiko serta penetapan Limit Risiko; dan
3. Realisasi pelaksanaan Manajemen Risiko dibandingkan dengan target yang ditetapkan.

The risk management information system is part of the management information system owned and developed according to the needs of the Company, including reports or information at least on:
1. Risk Exposures;
2. Compliance with Risk Management policies and procedures, as well as the determination of Risk Limits; and
3. Realization of the Risk Management implementation in comparison with the set target.

Sistem informasi Manajemen Risiko digunakan untuk mendukung pelaksanaan proses identifikasi, pengukuran, pemantauan dan pengendalian Risiko sebagai bagian dari proses penerapan Manajemen Risiko yang efektif. Beberapa hal yang harus diperhatikan agar penerapan sistem informasi Manajemen Risiko berjalan efektif maka diperlukan kemampuan untuk menghasilkan informasi yang tepat waktu, akurat, konsisten, komprehensif, relevan dan informatif sehingga dapat digunakan oleh Direksi, Dewan Komisaris dan satuan kerja terkait dalam penerapan Manajemen Risiko untuk menilai, memantau dan memitigasi Risiko yang dihadapi bank dalam proses pengambilan keputusan. Selain itu, sistem informasi Manajemen Risiko harus dapat mendukung pelaksanaan pelaporan kepada regulator.

The risk management Information system is used to assist in the process of identifying, measuring, monitoring, and controlling risks as part of the implementation of effective risk management, which requires the ability to produce timely, accurate, consistent, comprehensive, relevant, and useful information. It can be used afterward by the Board of Directors, Board of Commissioners, and related work units in carrying out risk management to assess, monitor, and mitigate the risks faced by the Bank in the decisionmaking process. In addition, the risk management Information system must be able to support the implementation of reporting to regulators.

Sistem pengendalian internal yang menyeluruh.

Proses penerapan Manajemen Risiko yang efektif harus dilengkapi dengan sistem pengendalian internal yang andal. Penerapan sistem pengendalian internal secara efektif dapat membantu pengurus Bank menjaga aset Bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan Bank terhadap ketentuan dan peraturan perundang-undangan serta mengurangi Risiko terjadinya kerugian, penyimpangan dan pelanggaran aspek kehati-hatian. Terselenggaranya sistem pengendalian internal Bank yang andal dan efektif menjadi tanggung jawab dari seluruh *Risk Taking Unit* dan satuan kerja pendukung serta Satuan Kerja Audit Internal. Hal-hal yang perlu diperhatikan dalam pelaksanaan sistem pengendalian internal antara lain:

1. Pelaksanaan sistem pengendalian internal secara efektif dalam penerapan Manajemen Risiko mengacu pada kebijakan dan prosedur yang telah ditetapkan;
2. Pelaksanaan sistem pengendalian internal dilakukan secara efektif terhadap pelaksanaan kegiatan usaha dan operasional pada seluruh jenjang organisasi Bank, paling sedikit mampu secara tepat waktu mendeteksi kelemahan dan penyimpangan yang terjadi serta wajib memastikan:
   a. Kepatuhan terhadap peraturan dan perundang-undangan serta kebijakan atau ketentuan internal Bank;
   b. Tersedianya informasi keuangan dan manajemen yang lengkap, akurat, tepat guna, dan tepat waktu;
   c. Efektivitas dan efisiensi dalam kegiatan operasional; dan
   d. Efektivitas budaya Risiko (*risk culture*) pada organisasi Bank secara menyeluruh.
3. Sistem pengendalian internal dalam penerapan Manajemen Risiko paling sedikit mencakup:
   a. Kesesuaian antara sistem pengendalian internal dengan jenis dan tingkat Risiko yang melekat pada kegiatan usaha Bank;
   b. Penetapan wewenang dan tanggung jawab untuk pemantauan kepatuhan kebijakan dan prosedur Manajemen Risiko serta penetapan Limit Risiko;
   c. Penetapan jalur pelaporan dan pemisahan fungsi yang jelas dari *Risk Taking Unit* kepada satuan kerja yang melaksanakan fungsi pengendalian;

Comprehensive internal control system.

The implementation of effective risk management must be supported by a reliable internal control system. An effective internal control system can facilitate the Company's management to safeguard the Company's assets, ensure the availability of reliable financial and managerial reporting, improve the Bank's compliance with laws and regulations, and reduce the risk of losses, irregularities, and violations of prudential aspects. The implementation of a reliable and effective Bank internal control system is the responsibility of all Risk Taking Units, and supporting work units, including the Internal Audit Work Unit. The aspects to consider in the implementation of the internal control system are:

1. Effective implementation of the internal control system in the implementation of Risk Management refers to the established policies and procedures;
2. The internal control system is performed effectively in carrying out business and operational activities at all levels of the Bank's organization and at least able to timely detect weaknesses and irregularities that occur and must ensure:
   a. Compliance with laws and regulations as well as the Bank's internal policies or provisions;
   b. The availability of complete, accurate, appropriate, and timely financial and management information;
   c. Effectiveness and efficiency in operational activities; and
   d. Effectiveness of risk culture in the Bank's organization as a whole.
3. The internal control system in the implementation of Risk Management at least includes:

a. The conformity between the internal control system and the type and level of risk inherent in the Bank's business activities;

b. The determination of authority and responsibility for monitoring compliance with Risk Management policies and procedures and the establishment of Risk Limits;

c. The establishment of reporting lines and clear separation of functions from the Risk Taking Unit to the work unit carrying out the control function;

d. Struktur organisasi yang menggambarkan secara jelas tugas dan tanggung jawab masing-masing unit dan individu;
e. Pelaporan keuangan dan kegiatan operasional yang akurat dan tepat waktu;
f. Kecukupan prosedur untuk memastikan kepatuhan Bank terhadap ketentuan dan peraturan perundang-undangan;
g. Kaji ulang yang efektif, independen dan obyektif terhadap kebijakan, kerangka dan prosedur operasional Bank;
h. Pengujian dan kaji ulang yang memadai terhadap sistem informasi manajemen;
i. Dokumentasi secara lengkap dan memadai terhadap cakupan, prosedur operasional, temuan audit serta tanggapan pengurus Bank berdasarkan hasil audit; dan
j. Verifikasi dan kaji ulang secara berkala dan berkesinambungan terhadap penanganan kelemahan Bank yang bersifat material dan tindakan pengurus Bank untuk memperbaiki penyimpangan yang terjadi.

4. Pelaksanaan kaji ulang terhadap penerapan Manajemen Risiko paling sedikit sebagai berikut:
   a. Kaji ulang dan Evaluasi dilakukan secara berkala, paling sedikit setiap tahun oleh Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal;
   b. Cakupan kaji ulang dan Evaluasi dapat ditingkatkan frekuensi atau intensitasnya, berdasarkan perkembangan Eksposur Risiko Bank, perubahan pasar, metode pengukuran dan pengelolaan Risiko;
   c. Khusus untuk kaji ulang dan Evaluasi terhadap pengukuran Risiko oleh Satuan Kerja Manajemen Risiko, paling sedikit mencakup:
      - Kesesuaian kerangka Manajemen Risiko yang meliputi kebijakan, struktur organisasi, alokasi sumber daya, desain proses Manajemen Risiko, sistem informasi dan pelaporan Risiko Bank dengan kebutuhan bisnis Bank, serta perkembangan peraturan dan best practice terkait Manajemen Risiko;
      - Metode, asumsi dan variabel yang digunakan untuk mengukur Risiko dan menetapkan Limit Eksposur Risiko;
      - Perbandingan antara hasil dari metode pengukuran Risiko yang menggunakan simulasi atau proyeksi pada masa datang dengan hasil aktual;
      - Perbandingan antara asumsi yang digunakan dalam metode dimaksud dengan kondisi yang sebenarnya atau aktual;
      - Perbandingan antara Limit yang ditetapkan dengan eksposur yang sebenarnya atau aktual; dan
      - Penentuan kesesuaian antara pengukuran dan Limit Eksposur Risiko dengan kinerja pada masa lalu dan posisi permodalan Bank saat ini.

5. Pelaksanaan kaji ulang oleh pihak independen yang ditunjuk oleh Bank atau Satuan Kerja Audit Internal Bank antara lain mencakup:

d. A clear description of an organizational structure on the duties and responsibilities of each unit and individual;
e. Accurate and timely reporting of financial and operational activities;
f. Sufficient procedures to ensure the Bank's compliance with laws and regulations;
g. Effective, independent, and objective review of the Bank's operational policies, frameworks, and procedures;
h. Adequate testing and review of management information systems;
i. Complete and adequate documentation of the scope, operational procedures, audit findings, and responses of the Bank's management based on the audit results; and
j. Regular and continuous verification and review of the handling of material weaknesses of the Bank and the actions of the Bank's management to resolve irregularities that occur.

4. The implementation of a Risk Management review at least includes:
   a. Reviews and evaluations are conducted regularly, at least once a year by the Risk Management Work Unit and Internal Audit Work Unit;
   b. The frequency or intensity of the scope of reviews and evaluations may be increased based on the development of the Bank's Risk Exposures, market changes, measurement methods, and risk management;
   c. Particularly for the review and evaluation of risk measurement by the Risk Management Work Unit, it should at least include:
      - The suitability of the Risk Management framework that includes policies, organizational structure, resource allocation, Risk Management process design, information systems, and reporting of the Bank's Risk with the Bank's business needs, as well as the development of regulations and best practices related to Risk Management;
      - Methods, assumptions, and variables currently in place to measure Risk and establish the Risk Exposure Limits;
      - Comparison between the results of Risk measurement methods using simulations or future projections and the actual results;
      - Comparison between the assumptions used in the method and the actual conditions;
      - Comparison between the set limits and the actual exposures; and
      - Determination of the appropriateness of the measurement and the Risk Exposure Limits with the Bank's past performance and the Bank's current capital position.

5. The implementation of a review by an independent party appointed by the Bank or the Bank's Internal Audit Unit includes:

a. Keandalan kerangka Manajemen Risiko yang mencakup kebijakan, struktur organisasi, alokasi sumber daya, desain proses Manajemen Risiko, sistem informasi dan pelaporan Risiko Bank; dan
b. Penerapan Manajemen Risiko oleh unit bisnis atau aktivitas pendukung, termasuk kaji ulang terhadap pelaksanaan pemantauan oleh Satuan Kerja Manajemen Risiko.

6. Penyampaian hasil penilaian kaji ulang Satuan Kerja Manajemen Risiko kepada Dewan Komisaris, Satuan Kerja Audit Internal, Direktur yang membawahkan fungsi Kepatuhan dan Direksi terkait lainnya sebagai masukan dalam rangka penyempurnaan kerangka dan proses Manajemen Risiko;
7. Pemantauan oleh Satuan Kerja Audit Internal terhadap perbaikan atas hasil temuan audit internal maupun eksternal. Temuan audit yang belum ditindaklanjuti harus diinformasikan oleh Satuan Kerja Audit Internal kepada Direksi untuk diambil langkah-langkah yang diperlukan; dan
8. Tingkat responsif Bank terhadap kelemahan dan/atau penyimpangan yang terjadi terhadap ketentuan internal dan eksternal yang berlaku.

a. The reliability of the Risk Management framework that includes policies, organizational structure, resource allocation, Risk Management process design, information systems, and reporting of the Bank's risk; and
b. The implementation of Risk Management by business units or supporting activities, including a review of the implementation of monitoring by the Risk Management Work Unit.

6. Submission of the Risk Management Working Unit review assessment results to the Board of Commissioners, Internal Audit Working Unit, Director in charge of the Compliance function, and other relevant Directors as input to improve the Risk Management framework and process;
7. Monitoring the improvement of internal and external audit findings by the Internal Audit Working Unit. Audit findings that have not been followed up must be informed by the Internal Audit Working Unit to the Board of Directors so that necessary steps can be taken; and
8. The Bank's level of responsiveness to weaknesses and/ or irregularities that occur against applicable internal and external regulations.

Sertifikasi Manajemen Risiko

Risk Management Certification

Keterangan Information		Jumlah Total
JENJANG 4/LEVEL 4		**811**
Account Officer Komersial	Commercial Account Officer	81
Account Officer Konsumer & Ritel	Consumer and Retail Account Officer	4
Account Officer Korporasi	Corporate Account Officer	13
Account Officer KPR & KKB	KPR and KKB Account Officer	6
Account Officer PPK	PPK Account Officer	5
Account Officer UMKM	MSME Account Officer	24
Auditor	Auditors	10
Cash Pick Up UMKM	MSME Cash Pick Up	1
Credit Risk Kantor Cabang	Branch Office Credit Risk	39
Executive Assistant	Executive Assistant	2
Executive Credit Officer	Executive Credit Officer	1
Koordinator Service & Maintenance	Service & Maintenance Coordinator	1
manager	manager	147
Officer	Officer	233
Pegawai yang Ditempatkan di MAP	Employees Placed on MAP	2
Pegawai YKP	YKP employee	1
Pejabat yang Ditugaskan di Anak Perusahaan	Officials Assigned to Subsidiaries	1
Pemimpin Grup	Group Leader	10
Pemimpin Kantor Cabang Pembantu	Head of Sub-Branch Office	193
Professional Staf	Professional Staff	1

Keterangan Information		Jumlah Total
Relationship Officer Institusi	Institutional Relationship Officer	1
Staf	Staff	16
Team Head **bjb** Prioritas	Priority **bjb** Team Head	5
Treasury Dealer	Treasury Dealer	14
JENJANG 5/ LEVEL 5		**931**
Account Officer Komersial	Commercial Account Officer	1
Account Officer Korporasi	Corporate Account Officer	2
Auditor	Auditors	1
CEO Regional/ Deputy CEO Regional	Regional CEO/Regional Deputy CEO	1
Credit Business & Program UMKM	Credit Business & MSME Program	2
Direktur Utama Dapen	Main Director of Dapen	1
Executive Business Officer	Executive Business Officer	1
manager	Manager	510
Officer	Officer	16
Pegawai yang Ditempatkan di Anak Perusahaan	Employees Placed in Subsidiaries	3
Pegawai yang Ditempatkan di HC	Employees Placed at HC	1
Pegawai yang Ditempatkan di MAP	Employees Placed on MAP	2
Pegawai yang Ditempatkan di PPK	Employees Placed in PPK	1
Pegawai YKP	YKP employee	7
Pejabat yang Ditempatkan di HC	Officials Placed in HC	1
Pejabat yang Ditugaskan di Anak Perusahaan	Officials Assigned to Subsidiaries	5
Pemimpin Divisi	Division Leader	4
Pemimpin Grup	Group Leader	161
Pemimpin Kantor Cabang	Branch Office Leader	60
Pemimpin Kantor Cabang Pembantu	Head of Sub-Branch Office	121
Professional Staf	Professional Staff	1
Project Head Investee Performance Improvement merangkap Komite Komisaris **bjb** Sekuritas	Project Head Investee Performance Improvement concurrently serves as Commissioner of the **bjb** Securities Committee	1
Relationship Officer Institusi	Institutional Relationship Officer	2
Relationship Officer Konsumer	Consumer Relationship Officer	1
Sekretaris	Secretary	1
Special Project Officer	Special Project Officer	1
Staf	Staff	1
Team Head **bjb** Prioritas	Priority **bjb** Team Head	8
Trainer Specialist	Specialist Trainer	8
Treasury Dealer	Treasury Dealer	1
Wakil Pemimpin Divisi	Deputy Division Leader	2
Wakil Pemimpin Kantor Cabang	Deputy Head of Branch Office	3
JENJANG 6/ LEVEL 6		**23**
CEO Regional/ Deputy CEO Regional	Regional CEO/Regional Deputy CEO	5
Executive Business Officer	Executive Business Officer	1

Keterangan Information		Jumlah Total
Executive Credit Officer	Executive Credit Officer	1
manager	manager	2
Pegawai YKP	YKP employee	1
Pemimpin Divisi	Division Leader	3
Pemimpin Grup	Group Leader	4
Pemimpin Kantor Cabang	Branch Office Leader	4
Wakil Pemimpin Divisi	Deputy Division Leader	2
JENJANG 7/ LEVEL 7		**35**
CEO Regional/ Deputy CEO Regional	Regional CEO/Regional Deputy CEO	3
Direktur Dapen	Director of Dapen	1
Executive Business Officer	Executive Business Officer	1
Pejabat Yang Ditempatkan Pada Divisi Manajemen Anak Perusahaan	Officials Placed in the Subsidiary Management Division	1
Pemimpin Divisi	Division Leader	24
Pemimpin Unit Dana Pensiun Lembaga Keuangan	Head of the Financial Institution Pension Fund Unit	1
Senior Executive Vice President Bisnis	Senior Executive Vice President Business	1
Senior Executive Vice President Credit Risk	Senior Executive Vice President Credit Risk	1
Special Project Officer (Setingkat Wapindiv)	Special Project Officer (Wapindiv Level)	1
Wakil Pemimpin Divisi	Deputy Division Leader	1

Profil Risiko dan Pengelolaannya

Terdapat 8 jenis risiko yang dihadapi Perseroan dan harus dikelola dengan baik. Kedelapan jenis risiko tersebut disebut inheren risk yang meliputi: risiko kredit, risiko likuiditas, risiko pasar, risiko operasional, risiko stratejik, risiko kepatuhan, risiko hukum dan risiko reputasi. Adapun penjelasan mengenai risiko-risiko tersebut dan upaya pengelolaannya adalah sebagai berikut:

1. Risiko Kredit
   Terkait proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko kredit, bank **bjb** telah melakukan hal-hal sebagai berikut:
   a. Bank secara berkala melakukan analisa menyeluruh atas aspek internal dan eksternal bank melalui *Root Cause of Credit Risk* (RCCR) yang berisi analisa penyebab penurunan kolektibilitas debitur yang berdampak pada timbulnya *Non Performing Loan* (NPL).
   b. Bank melakukan perhitungan *Stress Test* Risiko Kredit yang disampaikan kepada Direksi dan Dewan Komisaris. Pelaksanaan *stress test* dilakukan dengan pendekatan portfolio level dan bertujuan untuk menghitung pengaruh kondisi *shock* makro ekonomi terhadap peningkatan NPL secara *bankwide*. Pelaksanaan perhitungan menggunakan *satellite model* yang meliputi baik kredit produktif maupun kredit non-produktif pada seluruh

Risk Profile and Management

There are 8 (eight) types of risks faced by the Company and must be managed properly. These eight types of risks are called inherently risk which include credit risk, liquidity risk, market risk, operational risk, strategic risk, compliance risk, legal risk and reputational risk. The explanations of these risks and management efforts are as follows:

1. Credit Risk
   Regarding the process of identifying, measuring, monitoring, and controlling credit risk, bank **bjb** has carried out the following:
   a. The bank periodically conducts a thorough analysis of internal and external aspects of the bank through the Root Cause of Credit Risk (RCCR) which contains the analysis of the cause of the borrower's collectibility decrease in the occurrence of Non Performing Loan (NPL).
   b. The Bank calculates the Credit Risk Stress Test which is submitted to the Directors and the Board of Commissioners. The implementation of stress tests is carried out using a portfolio level approach and aims to calculate the effect of macroeconomic shock conditions on bank-wide NPL increases. The calculation uses a satellite model covering both productive and nonproductive loans in all economic sectors. The satellite model is a multiple

sektor ekonomi. *Satellite model* tersebut merupakan perhitungan regresi *multiple* yang menghubungkan kondisi makro ekonomi sebagai *independent variable* dan NPL sebagai *dependent variable*.

c. Selanjutnya secara berkala disusun laporan perkembangan eksposur risiko kredit yang disusun dalam rangka mitigasi risiko dan sebagai upaya perbaikan segera sesuai perkembangan tingkat risiko. Pemantauan atas kualitas portofolio kredit yang dilaporkan secara berkala kepada Direksi melalui hal-hal sebagai berikut:
   - *Review* dan evaluasi berkala melalui pelaksanaan *business review* termasuk diantaranya pembahasan mengenai posisi serta kualitas portofolio kredit.
   - Kaji ulang atas potensi risiko dalam aktivitas perkreditan yang dilaporkan secara independen oleh Satuan Kerja Manajemen Risiko.

2. Risiko Pasar

Adapun upaya pengelolaan Risiko Pasar yang telah dilakukan bank **bjb** adalah sebagai berikut:

a. Bank telah memiliki prosedur dan identifikasi risiko suku bunga *banking book* yang didukung oleh sistem informasi yang sangat memadai dan adanya pelaporan secara harian mengenai pergerakan nilai tukar, suku bunga, dan informasi pasar lainnya ke Direksi termasuk *over limit* (pelampauan limit).

b. Bank telah memiliki *risk appetite, risk tolerance* dan risk *limit* untuk parameter risiko pasar yang ditetapkan oleh Dewan Komisaris dan Direksi.

c. Bank melakukan proses *review* atau validasi model pengukuran risiko pasar yang dilakukan secara berkala melalui *back testing* dimana model pengukurannya masih valid sesuai hasil *back testing*. Adapun mengenai validasi dan back testing tersebut disusun dalam bentuk laporan VaR (*Value at Risk*) dan validasi model.

d. Bank memiliki prosedur pemantauan limit secara harian sebagai standardisasi pemantauan Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi terhadap aktivitas *Dealing Room Treasury* termasuk tindak lanjut yang akan dilakukan oleh *risk taking unit* apabila terjadi pelampauan dan dilaporkan kepada Direksi.

e . Bank melakukan pengendalian risiko pasar melalui *monitoring* terhadap kontrak transaksi dan penilaian kembali kredibilitas *counterparty* secara harian dan dipantau oleh *dedicated person* yang berpengalaman kemudian dalam penetapan *limit counterparty* dilakukan oleh unit kerja lain yang independen dari unit kerja bisnis sehingga proses penetapan limitnya melibatkan *four eyes principle*.

f. Sebagai upaya meningkatkan informasi atas eksposur risiko pasar yang dihadapi bank, unit kerja terkait telah melaporkan eksposur risiko pasar baik secara harian (utilisasi *treasury*), mingguan (*treasury utilization report*), bulanan (analisis pengukuran risiko pasar & likuiditas),

regression calculation that connects macroeconomic conditions as the independent variable and NPL as the dependent variable.

c. Further compiled reports on the progress of credit risk exposure that are arranged in order to mitigate risk and as an effort to repair immediately according to the development of risk level. Monitoring of the quality of credit portfolio reported periodically to the directors through the following matters:
   - Periodic Review and evaluation through the implementation of the business Review including the discussion on the position and quality of the credit portfolio.
   - Review of the potential risks in the crediting activity that is reported independently by the risk management Unit.

2. Market Risk

The Market Risk management efforts that have been carried out by bank **bjb** are as follows:

a. The Bank has had procedures and identification of interest rate banking book which is supported by a very adequate information system and the daily reporting of exchange rate movements, interest rates, and other market information to the Directors including over limit.

b. The Bank has had risk appetite, risk tolerance and risk limit for the market risk parameters established by the Board of Commissioners and Directors.

c. The Bank performs a review or validation of the market risk measurement model conducted periodically through the back testing with the size of the model is still valid according to the results of back testing. As for the validation and back testing is compiled in the form of VaR (Value at Risk) and model validation.

d. The Bank has daily limit monitoring procedures as a standardized monitoring of the risk management division of the Dealing Room Treasury activities including followup to the risk taking unit in the event of a disappearance and reported to the directors.

e. The Bank conducts the control of market risk through monitoring of transaction contracts and revaluation of counterparty credibility on a daily basis and monitored by experienced dedicated person later in the determination of counterparty limit Other work units that are independent of the business work unit so that the limitation of the determination process involves 4 (four) Eyes principle utilization).

f. As an effort to increase information on exposure market risks faced by banks, related work units have report good market risk exposure on a daily basis (treasury utilization report), weekly (treasury utilization report), monthly (market and liquidity risk measurement analysis),

semesteran (*market risk stress test*), kepada Direksi dan pejabat eksekutif sehingga diharapkan adanya tindak lanjut perbaikan dan proses mitigasi untuk meminimalisir potensi risiko yang akan datang.

g. Bank telah memiliki Komite ALCO sebagai perangkat organisasi dalam mendukung manajemen risiko pasar yang efektif.

h. Dalam proses pengukuran, pemantauan yang dilakukan satuan kerja manajemen risiko melalui pelaporan atas aktivitas unit kerja *treasury* masih dilakukan secara manual dan belum tersistem namun demikian mempertimbangkan eksposur transaksi bank yang belum kompleks, potensi risiko yang dihadapi bank masih dapat termitigasi dengan baik.

i. Terdapat proses *mark to market* secara harian bagi instrumen yang aktif serta pengembangan model bagi instrumen yang kurang aktif dan tidak aktif di pasar dengan menggunakan *mark to model* terhadap transaksi trading bank untuk mengetahui kerugian/keuntungan bank dan bank pun memiliki metode dalam proses *mark to market*-nya termasuk perhitungan valuasi model internal serta prosedur *contingency plan* dalam proses *mark to market*-nya apabila terjadi kondisi di luar normal yang dilakukan oleh unit kerja terkait.

3. Rasio Likuiditas

Adapun upaya pengelolaan Risiko Likuiditas yang telah dilakukan bank **bjb** adalah sebagai berikut:

a. Bank melakukan analisis terhadap seluruh sumber risiko likuiditas baik dari sisi internal maupun eksternal seperti produk dan aktivitas perbankan yang mempengaruhi sumber penggunaan dana secara komprehensif, kecukupan pendanaan melalui pasar, serta analisis risiko didukung dengan sistem informasi dan kecukupan data yang memadai.

b. Bank telah memiliki *risk appetite, risk tolerance,* dan *risk limit* untuk parameter risiko pasar yang ditetapkan oleh Dewan Komisaris dan Direksi.

c. Bank telah memiliki alat pengukuran yang dapat mengkuantifikasi dan mengidentifikasi risiko likuiditas secara tepat waktu dan komprehensif berdasarkan indikator internal dan eksternal dalam *early warning indicator* berupa pengukuran untuk mengukur risiko inheren mengenai komposisi pendanaan, rasio likuiditas, proyeksi arus kas, *liquidity gap, scenario analysis,* dan *stress testing*.

d. Bank telah mengembangkan *Early Warning Indicator* risiko likuiditas yang merupakan indikator yang digunakan untuk memprediksi potensi krisis likuiditas di masa datang sebagai bentuk identifikasi, pengukuran, dan pemantauan risiko likuiditas secara harian yang bertujuan untuk memitigasi sejak dini apabila ada potensi krisis likuiditas di kemudian hari.

e. Bank melakukan pemantauan limit secara harian seperti limit (AL+NAB)/NCD, Ekses Likuiditas, LDR, Pinjaman

semiannually (market risk stress test), to the Board of Directors and executive officials so that action is expected continue the improvement and mitigation processes to minimize future potential risks.

g. The Bank has had the ALCO committee as an organizational device in support of effective market risk management.

h. In the process of measuring, monitoring conducted by the Risk Management unit through reporting on the activity of Trisuri work units is still done manually and not yet been installed but consider the exposure of uncomplicated bank transactions, the potential risk faced by banks can still be mitigated properly.

i. There is a daily mark to market process of bank trading transactions to determine the loss/ profit of banks and banks also have methods in its mark to market process including the calculation of internal model valuation and contingency plan procedures in its mark to market process in case of normal outside conditions carried out by the working unit.

3. Liquidity Risk

The Liquidity Risk management efforts that have been carried out by bank **bjb** are as follows:

a. The Bank conducts analysis of all sources of liquidity risk both from internal and external side such as products and banking activities that affect the source of the comprehensiveuse of funds, adequacy of funding through the market, and others and risk analysis is supported by adequate information systems and adequacy of data.

b. The Bank has had risk appetite, risk tolerance and risk limit for the market risk parameters established by the Board of Commissioners and Directors.

c. The Bank has a measurement tool that can quantify and identify the liquidity risk in a timely and comprehensive manner based on internal and external indicators in the form of an early warning indicator measurement to measure the risk is inherently aboutfunding composition, liquidity ratio, cash flow projection, liquidity gap, scenario analysis, and stress testing.

d. Bank has developed an Early Warning Indicator liquidity risk which is an indicator used to predict potential future liquidity crisis as a form of identification, measurement, and monitoring of liquidity risk on a daily basis that aims to mitigate early when there is potential liquidity crisis in the future.

e. The Bank monitors limits on a daily basis such as (AL+NAB)/ NCD limits, Excess Liquidity, LDR, Overnight Loans, Excess

Overnight, Ekses *Reserve* GWM Primer, Ekses *Reserve* GWM Sekunder, *excess reserve* GWM Primer, PLM, LCR dan (AL+NAB)/NCD terhadap *threshold* yang telah ditetapkan oleh regulator termasuk tindak lanjut yang akan dilakukan oleh *risk taking unit* apabila terjadi pelampauan dan dilaporkan kepada Direksi.

f. Bank telah memiliki prosedur dalam hal rencana pendanaan darurat ketika bank menghadapi kondisi krisis likuiditas (*Contingency Funding Plan*/CFP) serta bank telah melakukan skenario uji coba CFP-*Framework* apabila terjadi krisis likuiditas dikemudian hari.
g. Bank telah melakukan perhitungan Basel III terkait risiko likuiditas yaitu perhitungan *Net Stable Funding Ratio* (NSFR) dan *Liquidity Coverage Ratio* (LCR).

4. Risiko Operasional

Adapun upaya pengelolaan risiko operasional yang telah dilakukan bank **bjb** adalah sebagai berikut:

a. Bank melakukan proses pengukuran risiko operasional dilakukan secara berkala melalui perangkat pengukuran risiko operasional diantaranya *risk control self assessment, key risk indicator*, laporan data kerugian risiko operasional pada masing-masing unit kerja serta pengukuran profil risiko operasional *bankwide* yang dilakukan secara periodik. Adapun hasil analisa atas penilaian risiko operasional tersebut dilaporkan kepada pihak manajemen yang dilakukan secara berkala seperti pelaporan *monthly report*.
b. *Risk taking unit* senantiasa melakukan *risk assessment* atas pengembangan Produk dan Aktivitas Baru dalam rangka melakukan penerapan manajemen risiko didalamnya.
c. Bank berupaya untuk melakukan penyempurnaan *business process* terutama untuk aktivitas perkreditan. Hal tersebut terlihat dari penerapan model bisnis dengan melibatkan beberapa fungsi seperti *Relationship Manager, Relationship Officer* dan *Account Officer* dan telah diakomodir dalam Struktur Organisasi serta terdapat beberapa *review* atas prosedur kerja serta penggunaan sistem dalam rangka mendukung proses manajemen risiko yang handal.
d. Bank senantiasa melakukan peningkatan kualitas SDM khususnya pada aktivitas bisnis utama bank yaitu perkreditan dengan memberikan pendidikan dan pelatihan kepada pegawai.
e. Dalam menjaga kepentingan bank dan penegakan disiplin, Bank telah melaksanakan pedoman sanksi disiplin dengan cukup efektif termasuk dalam pengenaan sistem sanksi kepegawaian.

5. Risiko Hukum

Bank melalui Divisi Hukum senantiasa melakukan penanganan atas kasus yang terjadi, baik yang dilakukan oleh bank secara langsung maupun menggunakan jasa konsultan hukum atas permintaan *risk taking unit*. Upaya yang dilakukan Perseroan dalam mengelola risiko hukum yaitu:

Primary Statutory Reserve Requirement, Excess Secondary Statutory Reserve Requirement, excess Primary Statutory Reserve Requirement, PLM, ETFR (Excess to Total Funding Ratio), LCR and (AL+NAB)/NCD against the threshold set by the regulator including the follow-up that will be carried out by the risk taking unit in the event of an excess and reported to the Board of Directors.
f. The bank has had procedures in regards to emergency financing plans when the bank faces the liquidity crisis (contingency funding plan) as well as the bank has conducted a CFPframework test scenario in case of the later liquidity crisis.
g. Bank has done the calculation of Basel III related to liquidity risk, namely the calculation of Net Stable Funding Ratio (NSFR) and Liquidity Coverage Ratio (LCR)..

4. Operational Risk

The Operational Risk management efforts that have been carried out by bank **bjb** are as follows:

a. The Bank performed the process of measuring operational risk carried out periodically through operational risk measurement tools including risk control self-assessments, key risk indicators, operational risk loss data reports for each work unit as well as periodic bankwide operational risk profile measurements. The results of the analysis on the operational risk assessment were reported to management carried out periodically, such as a monthly report.
b. The risk taking unit always carried out a risk assessment on the development of new products and activities in order to implement risk management in it.
c. The Bank strived to make improvements to the business process, especially for lending activities. This could be seen from the application of a business model that involved several functions such as Relationship Managers, Relationship Officers and Account Officers and had been accommodated in the Organizational Structure and there were several reviews of work procedures and use of systems in order to support a reliable risk management process.
d. The Bank continued to improve the quality of human resources, especially in the main business activity of the bank, namely credit by providing education and training to employees.
e. In safeguarding the interests of the bank and enforcing discipline, the Bank implemented guidelines for disciplinary sanctions quite effectively including the imposition of a system of employment sanctions.

5. Legal Risk

The Bank, through the legal division work unit, always handles cases that occur, both those carried out by the Bank directly or using the services of a legal consultant at the request of the risk-taking unit. Efforts made by the Company in managing legal risk are:

a. Divisi hukum melakukan pembinaan dalam bidang hukum secara berkala melalui proses pendampingan perkara hukum, *legal session* kepada *risk taking unit* dengan pembahasan permasalahan-permasalahan hukum yang dihadapi pada kantor cabang, serta melaksanakan *review* terhadap perjanjian-perjanjian kerjasama yang akan dilaksanakan guna melindungi kepentingan bank. Namun masih terdapat kelemahan terkait proses *review* perjanjian yang hanya berdasarkan atas permintaaan dari *risk taking unit*.
b. Bank melakukan identifikasi dan pengendalian risiko hukum terhadap produk dan aktivitas baru melalui pengkajian terkait aspek hukum serta menyampaikan informasi dan pelaporan yang berkaitan dengan mitigasi risiko hukum kepada Direksi yang membidangi unit kerja hukum.
c. Terkait dengan pelaksanaan sistem informasi manajemen risiko hukum telah dilaksanakan dengan baik salah satunya adanya laporan secara berkala terkait dengan pemantauan dan pencatatan atas pelaksanaan pendampingan perkara hukum serta penanganan hukum, *update* perkara hukum yang ditangani oleh Divisi Hukum serta laporan setiap triwulan disajikan dalam bentuk profil risiko hukum.

6. Risiko Stratejik
Pengelolaan risiko stratejik yang dilakukan Perseroan adalah sebagai berikut:
a. Bank secara berkala melakukan pengukuran risiko stratejik melalui pemantauan atas *progress report* pencapaian rencana bisnis bank serta melakukan *business review* atas perkembangan bisnis bank.
b. Pencapaian atas bisnis bank tersebut dibahas dan dilaporkan kepada pihak manajemen yang dilakukan secara berkala termasuk kepada komite yang berada di bawah Dewan Komisaris.
c. Bank senantiasa melakukan *monitoring* atas kinerja kantor cabang.
d. Bank melakukan beberapa upaya dan strategi yaitu optimalisasi dalam upaya penyelesaian kredit bermasalah dengan melakukan penagihan, klaim asuransi dan eksekusi agunan, melakukan peningkatan dana CASA.
e. Bank melakukan peningkatan kerjasama layanan dengan operator/instansi/lembaga lain dalam rangka meningkatkan *fee based* atau keuntungan tambahan bagi bank.

7. Risiko Kepatuhan
Upaya pengelolaan risiko kepatuhan yang dilakukan Perseroan adalah sebagai berikut:
a. Melakukan identifikasi, inventarisasi dan monitoring atas kewajiban pelaporan kepada regulator berdasarkan peraturan OJK dan ketentuan eksternal lainnya yang baru diberlakukan;

a. Unit of legal work in the field of legal development periodically through the process of mentoring the law, legal session to the risk taking Unit with the discussion of legal issues encountered in the branch office, and implement of cooperation agreements to be implemented in order to protect the interests of the Bank. But there are still weaknesses related to the agreement review process which is only based on the demand of the risk taking unit.
b. The Bank conducts the identification and control of legal risks to new products and activities through assessment of legal aspects and conveys information and reporting related to the mitigation of legal risk to the directors in charge of the unit Legal work.
c. In relation to the implementation of the legal Risk management information system has been implemented with a good report periodically related to monitoring and recording of the implementation of legal guidance and legal management, Updates to legal matters handled by the Legal Division and quarterly reports are presented in the form of legal risk profiles.

6. Strategic Risk
The strategic risk management carried out by the Company is as follows:
a. The bank periodically conducts a strategic risk measurement through the monitoring progress report on the achievement of the bank's business plan as well as conducting business review of Bank's business development.
b. The achievement of the bank's business is discussed and reported to the management conducted periodically, including to the Committee under the Board of Commissioners.
c. Bank always monitoring the performance of branch offices.
d. The Bank made several efforts and strategies that are optimization in the effort to settle the problematic credit by conducting billing, insurance claims and collateral execution, doing increased CASA funds.
e. Bank to improve service cooperation with other operator/agency/institution in order to increase fee based or additional profit for Bank.

7. Compliance Risk
The Company's compliance risk management efforts are as follows:
a. Conducting identification, inventory and monitoring of reporting obligations to regulators based on OJK regulations and other newly implemented external provisions;

b. Melakukan identifikasi titik rawan gratifikasi pada Bank sebagai *early warning* dalam melaksanakan tindakan mitigasi risiko gratifikasi dan/atau fraud;
c. Melakukan pengembangan sistem yang dapat mengurangi potensi Risiko Kepatuhan, antara lain **bjb** AMOLA sebagai sistem yang digunakan pada kegiatan APU-PPT, dan **bjb** SiPatuh sebagai sistem yang digunakan dalam monitoring kewajiban pelaporan kepada Regulator, penyampaian notifikasi ketentuan eksternal dan ketentuan internal terbaru melalui KMS (*Knowledge Management System*) serta prinsip kehati - hatian;
d. Melaksanakan monitoring, menyampaikan notifikasi dan menyusun *resume* atas kebijakan atau peraturan yang dikeluarkan otoritas, misalnya PBI, PADG, POJK, SEOJK dan peraturan lain yang berhubungan dengan Bank. Hasil resume tersebut disampaikan kepada unit kerja terkait untuk selanjutnya digunakan oleh unit kerja terkait untuk dilakukan perbaikan atau penyesuaian terhadap kebijakan, sistem dan prosedur yang telah ada pada unit kerja;
e. Melakukan pemantauan kepatuhan Bank sesuai prinsip kehati-hatian, melalui pemantauan rasio, diantaranya terhadap rasio KPMM, BMPK, aset produktif bermasalah terhadap total aset produktif, CKPN, PDN, NSFR, LCR, dan GWM;
f. Melakukan pengkinian terhadap kertas kerja atau tools yang dipergunakan dalam pemantauan pelaporan dan prinsip kehatian-hatian yang dilakukan oleh Bank saat ini. Hal tersebut dilakukan agar kedepan tidak terjadi keterlambatan penyampaian pelaporan kepada otoritas pengawas ataupun otoritas yang berwenang lainnya yang dapat menimbulkan sanksi atau denda kepada Bank;
g. Melakukan pengembangan sistem yang dapat mengurangi potensi Risiko Kepatuhan, antara lain **bjb** AMOLA sebagai sistem yang digunakan pada kegiatan APU PPT, dan **bjb** SiPatuh sebagai sistem yang digunakan dalam monitoring kewajiban pelaporan kepada Regulator, penyampaian notifikasi ketentuan eksternal terbaru dan prinsip kehati-hatian;
h. Penerapan ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) pada sektor usaha Bank untuk menghindari adanya praktik penyuapan (*Zero Tolerance*);
i. Menjadi instansi yang dirujuk oleh KPK dalam kegiatan benchmarking terkait implementasi SMAP
j. Penerapan ISO 37301:2021 Sistem Manajemen Kepatuhan (SMK);
k. Dalam menghadapi era transformasi digital, dilaksanakan strategi-strategi antara lain:
   - Penyusunan strategi roadmap transformasi digital, yang dilaksanakan secara bertahap melalui 3 (tiga) fase, yaitu:
     1) Phase 1. *Digital Readiness Assessment*;
     2) Phase 2. *Strategy Ideation and Prioritization*; dan
     3) Phase 3. *Roadmap Development*.

b. Identifying prone points to gratification at the Bank as an early warning in implementing measures to mitigate the risk of gratification and/or fraud;
c. Developing systems that could reduce potential Compliance Risk, including **bjb** AMOLA as a system used in AML-TPF activities, and **bjb** SiPatuh as a system used in monitoring reporting obligations to Regulators, and submitting notifications of the latest external regulations and the precautionary principle;
d. Monitoring, delivering notifications, and compiling resumes on policies or regulations issued by authorities, such as PBI, PADG, POJK, SEOJK and other regulations related to the Bank. The results of the resume were submitted to the relevant work unit for further use by the relevant work unit to make improvements or adjustments to existing policies, systems and procedures in the work unit;
e. Monitoring Bank compliance in accordance with the precautionary principle, through monitoring ratios, including the ratio of KPMM, LCR, non-performing productive assets to total productive assets, CKPN, PDN, NSFR, LCR and GWM;
f. Updating work papers or tools used in reporting monitoring and prudential principles currently implemented by the Bank. This was conducted so that there would be no delays in submitting reports to supervisory authorities or other competent authorities, which could result in sanctions or fines for the Bank in the future;
g. Developing systems that could reduce potential Compliance Risk, including **bjb** AMOLA as a system used in AML-TPF activities, and **bjb** SiPatuh as a system used in monitoring reporting obligations to Regulators, and submitting notifications of the latest external regulations and the precautionary principle;
h. Implementation of ISO 37001:2016 Anti-Bribery Management System (SMAP) in the Bank business sector to avoid bribery practices (Zero Tolerance);
i. Being an agency referred to by the Corruption Eradication Commission in benchmarking activities related to SMAP implementation
j. Implementation of ISO 37301:2021 Compliance Management System (SMK);
k. In dealing with the digital transformation era, the following strategies were conducted, as follows:
   - Preparation of a digital transformation roadmap strategy , which is implemented in stages through 3 (three) phases, such as:
     1) Phase 1. Digital Readiness Assessment;
     2) Phase 2. Strategy Ideation and Prioritization; and
     3) Phase 3. Roadmap Development.

- Prioritisasi kecukupan ketentuan-ketentuan internal khususnya dalam bidang digitalisasi;
- Penguatan *Risk Awareness*;
- Penguatan Sistem Informasi, misalnya pengembangan *Knowledge Management System* sebagai sistem yang memudahkan pegawai dalam mencari ketentuan-ketentuan yang berlaku dan *Fraud Detection System* untuk mendeteksi transaksi mencurigakan/ *fraud* secara cepat.

l. Menyusun kajian terhadap seluruh rancangan kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha yang akan dilakukan Bank agar sesuai dengan Peraturan Otoritas Jasa Keuangan, Bank Indonesia, dan peraturan perundang-undangan yang berlaku;

m. Memberikan notifikasi dan rekomendasi terhadap pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank agar sesuai dengan ketentuan Otoritas Jasa Keuangan, Bank Indonesia dan peraturan perundang - undangan yang berlaku melalui memo internal dalam hal terdapat ketentuan baru yang dikeluarkan oleh regulator;

n. Menyusun *tools* dalam rangka memperhatikan kepatuhan Bank terhadap ketentuan yang berlaku dalam bentuk *compliance sheet*, selain itu juga memberikan masukan terhadap kajian perkreditan guna mengedepankan prinsip kehati – hatian maka Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko ikut terlibat secara aktif dalam pengkajian rancangan kebijakan dan prosedur yang akan diberlakukan oleh Bank;

o. Menetapkan *risk limit*, *risk tolerance*, dan *risk appetite* risiko kepatuhan.

8. Risiko Reputasi

a. Identifikasi serta pengukuran risiko reputasi dilakukan secara berkala yaitu melalui pemantauan terhadap keluhan nasabah baik melalui *call center* dan/atau *frontliner*.

b. Bank melakukan penatausahaan setiap adanya pemberitaan negatif dalam Laporan Media *Monitoring* yang terdiri dari judul berita, nama media massa berikut dengan *news value* sehingga bank dapat mengetahui pengaruh dari pemberitaan tersebut.

c. Bank melakukan penatausahaan setiap adanya pengaduan nasabah dalam Laporan Pengaduan Nasabah yang disampaikan kepada Direksi secara berkala.

d. Terdapat pemantauan atas keluhan nasabah dan penyelesaian pengaduan nasabah yang sesuai dengan ketentuan/SLA.

e. Terdapat pemantauan atas pemberitaan negatif kepada bank melalui berbagai media termasuk *search engine optimation* untuk meningkatkan citra positif bagi bank, serta penilaian profil risiko reputasi melalui pelaporan profil risiko secara triwulanan

- Prioritizing the adequacy of internal provisions, especially in the digitalization sector;
- Strengthening Risk Awareness ;
- Affirming Information Systems, such as developing Knowledge Management System as a system enabling for employees to easily search for the applicable provisions and Fraud Detection System to quickly detect suspicious /fraudulent transactions.

l. Preparing reviews of all drafts of policies, provisions, systems and procedures, as well as business activities that would be conducted by the Bank so that they complied with regulations of Financial Services Authority, Bank Indonesia, and the applicable laws and regulations;

m. Providing notifications and recommendations regarding updating and improving policies, provisions, systems and procedures owned by the Bank so that they complied with the provisions of the Financial Services Authority, Bank Indonesia, and the applicable laws and regulations through internal memos in case new provisions were issued by regulators;

n. Developing tools to consider the Bank's compliance with the applicable regulations, such as a compliance sheet, while providing input on credit studies to prioritize the principle of prudence, the Compliance Work Unit and Risk Management Work Unit were actively involved in reviewing the policies and procedures draft that would be enacted by the Bank;

o. Determine risk limits, risk tolerance, and compliance risk risk appetite.

8. Risiko Reputasi

a. The identification and measurement of reputational risk is carried out periodically through the monitoring of customer complaints through call centers and/or frontliners.

b. The Bank administers any negative news in the Media Monitoring Report, which consists of the news title, the name of the mass media, and the news value so that the bank can know the effect of the news.

c. The Bank administers every customer complaint in the Customer Complaint Report, which is regularly submitted to the Directors.

d. There is monitoring customer complaints and settlement of customer complaints following the provisions/SLA.

e. There is the monitoring of negative news to banks through various media, including search engine optimization to improve a positive image for banks, as well as assessment of reputation risk profiles through risk profile reporting quarterly

f. Bank dengan segera menindaklanjuti jika terdapat pemberitaan negatif yang memiliki dampak signifikan bagi bank baik secara materil maupun immateril dengan berkoordinasi bersama divisi terkait dan bank tetap menindaklanjuti setiap adanya pemberitaan negatif yang tidak berdampak signifikan sesuai dengan ketentuan yang berlaku.

g. Bank juga melakukan sosialisasi kepada *customer service* untuk senantiasa mengedukasi nasabah guna meminimalisir potensi risiko reputasi yang mungkin timbul atas kesalahpahaman nasabah terkait penggunaan produk/jasa bank. Selain itu terdapat kunjungan ke setiap jaringan kantor bank mengenai penyesuaian standardisasi layanan industri perbankan, *coaching* dan pendampingan kepada Kantor Cabang serta adanya program *Service* dan Budaya dalam rangka meningkatkan kualitas layanan bank.

h. Dalam rangka peningkatan kualitas layanan bank juga melakukan *survey* atas layanan bank baik secara internal maupun eksternal untuk meningkatkan kepuasan dan loyalitas nasabah kepada bank melalui:
   - *Survey Internal:*
     a) *Score* kinerja layanan sesuai dengan standar *Market Research Indonesia;*
     b) *Monitoring* internal yang dilakukan baik oleh kantor pusat maupun kantor wilayah terhadap kantor cabang;
     c) Adanya penilaian layanan secara *self assessment* oleh seluruh jaringan kantor bank serta selain itu terdapat *mysterious shopper* oleh vendor yang bekerjasama dengan bank dalam rangka penilaian layanan bank secara independen;
     d) Adanya *Service Quality Assurance* yang berperan melakukan evaluasi, *coaching* dan monitoring layanan di kantor cabang untuk mendukung tercapainya *service excellence* dan pencitraan bank yang baik.
   - *Survey External:*
     a) Bank bekerjasama dengan vendor mengenai *survey* kepuasan nasabah melalui program *Customer Satisfaction Index* dan *Customer Loyalitas Index* guna mengetahui ekspektasi nasabah terhadap layanan bank yang bertujuan untuk meningkatkan kepuasan dan meningkatkan loyalitas nasabah.
     b) Bank melakukan pula sosialisasi atas hasil kepuasan nasabah/*customer feedback* tersebut kepada seluruh Kantor Cabang sebagai bahan evaluasi layanan bank;

f. The Bank immediately follows up if negative news has a significant impact on the bank materially and immaterially by coordinating with the relevant divisions. The bank continues to follow up on any negative news that does not significantly impact following applicable regulations.

g. The Bank also conducts socialization to customer service to continuously educate customers to minimize the potential reputational risk that may arise from customer misunderstandings regarding the use of bank products/services. In addition, there were visits to each bank office network regarding adjustments to standardization of banking industry services, coaching, and assistance to Branch Offices and the Service and Culture program to improve the quality of bank services.

h. To improve the quality of bank services, the bank also surveys bank services both internally and externally to increase customer satisfaction and loyalty to the bank through:
   - Survey Internal:
     a) Score service performance in accordance with Market Research Indonesia standards.
     b) Internal Monitoring conducted by both the head office and the Regional Office of the branch office.
     c) Self Assessment Service assessment by the entire network of Bank offices and in addition there is a mysterious shopper by vendors who cooperate with banks in order to assessment bank services independently.
     d) The existence of Service Quality Assurance that serves to evaluate, coaching and monitoring services in the branch office to support the achievement of good service excellence and Bank imaging.
   - Survey External:
     a) Bank in cooperation with the vendor on customer satisfaction survey through Customer Satisfaction Index and Customer loyalty Index program to know the customer's expectation of Bank services that aims to increase satisfaction and increase customer loyalty.
     b) Bank also conducts socialization of customer feedback to all branch office as the evaluation of Bank service.

c) Peningkatan kualitas SDM dilakukan melalui pemberian pendidikan dan pelatihan *service excellent* & standar layanan bagi *frontliner* serta pelatihan *communication skill*.

d) Selain itu untuk meminimalisir potensi risiko reputasi yang berasal dari keluhan nasabah atas produk/layanan bank, bank terus melakukan koordinasi dengan unit kerja terkait mengenai tindaklanjut perbaikan terkait kerusakan mesin/ sistem transaksi yang ada pada mesin ATM dan *electronic banking*;

e) Bentuk mitigasi lainnya yang secara rutin dilakukan yaitu sebagai berikut:
   - *Media Visit* ke beberapa media massa berskala nasional baik cetak maupun elektronik;
   - Membangun sarana komunikasi dengan para investor;
   - Menjalin hubungan baik rekan-rekan media baik lokal maupun nasional dan pelaksanaan *media gathering*, undangan media untuk berpartisipasi dalam liputan kegiatan bank serta pelaksanaan seminar bagi beberapa media massa dalam rangka menjaga nilai keseimbangan antara bank dengan pihak media.

Penerapan Manajemen Risiko Terintegrasi

bank **bjb** ditunjuk sebagai Entitas Utama dari konglomerasi keuangan oleh Pemerintah Provinsi Jawa Barat melalui Surat Nomor 539/1495/Invest & BUMD tanggal 27 Maret 2015 perihal Penunjukan bank **bjb** sebagai Entitas Utama. Struktur Konglomerasi bank **bjb** sebagaimana Surat Keputusan Direksi PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 0278/SK/DIR-MAP/2023 Tentang Struktur Konglomerasi Keuangan PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. adalah sebagai berikut:

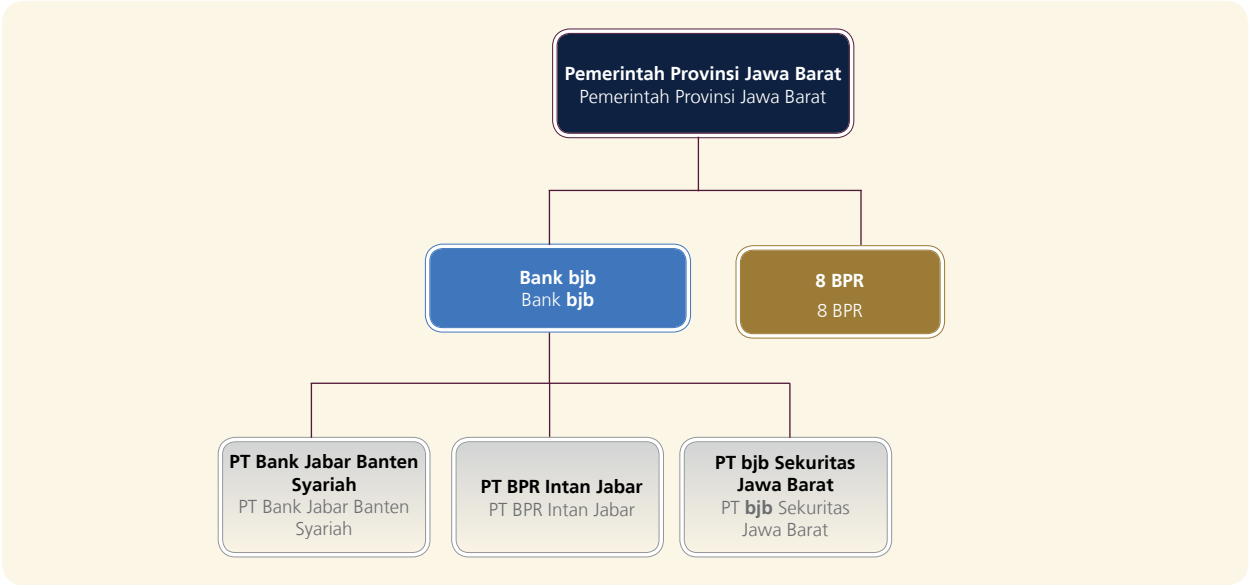
c) Improvement in the quality of human resources through the provision of education and training excellent service and service standards for supplying frontliner and communication skills training.

d) In addition to minimizing the potential risk of reputations arising from customer complaints of bank products/services, Companys continue to coordinate with related work units on the followup improvements related to the breakdown of machine/transaction system existing in ATM machines and electronic banking;

e) Other forms of mitigation that are routinely carried out as follows:
   - Media Visit to several mass Media of national scale both print and electronic;
   - Establishing means of communication with investors;
   - Establishing good relations of local and national media colleagues and the implementation of media gathering, media invitations to participate in the coverage of bank activities as well as the implementation of seminars for several mass media in order to maintain value Balance between banks and media.

Integrated Risk Management Implementation

bank **bjb** was appointed as the Main Entity of the financial conglomerate by the West Java Provincial Government through Letter Number 539/1495/Invest&BUMD dated March 27, 2015 regarding bank **bjb** as the Main Entity. The structure of the bank **bjb** conglomerate as stated in the Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Number 0278/SK/DIR-MAP/2023 concerning the Financial Conglomerate Structure of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. is as follows



Keterangan:

- Pemegang Saham Pengendali Non LJK / Non LJK Controlling Shareholders
- Entitas Utama Yang ditunjuk / Designated Primary Entity
- Perusahaan Terelasi / Associated Companies
- Entitas Anak / Subsidiary Entity

Sebagai implementasi dari Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.03/2014 Tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan, bank **bjb** melaksanakan penerapan Manajemen Risiko Terintegrasi mencakup paling sedikit:

1. Pengawasan Direksi dan Dewan Komisaris Entitas Utama.
2. Kecukupan Kebijakan, Prosedur, dan Penetapan Limit Manajemen Risiko Terintegrasi.
3. Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, Pengendalian Risiko secara Terintegrasi, dan Sistem Informasi Manajemen Risiko Terintegrasi.
4. Sistem Pengendalian Intern yang Menyeluruh Terhadap Penerapan Manajemen Risiko Terintegrasi.

Bank juga membentuk Komite Manajemen Risiko Terintegrasi yang beranggotakan Direktur/Pejabat Eksekutif yang membawahkan fungsi manajemen risiko dari bank serta perusahaan anak yang memiliki peran sebagai pemberi masukan serta rekomendasi terhadap pelaksanaan manajemen risiko di dalam Konglomerasi Keuangan dengan berdasarkan Surat Keputusan Direksi bank **bjb** nomor 0823/SK/DIR-MRI/2021 tanggal 28 Desember 2021 tentang Pedoman Komite Manajemen Risiko Terintegrasi. Beberapa agenda yang telah dibahas dalam Komite Manajemen Risiko Terintegrasi adalah:

1. Pembahasan Terkait Laporan Profil Risiko Terintegrasi
2. Pembahasan Terkait Penerapan dan Infrastruktur Manajemen Risiko di BPR

As implementation of OJK Regulation No. 17/ POJK.03/2014 concerning The Implementation of Integrated Risk Management for Financial Conglomerations, bank **bjb** conducts integrated risk management application covering at least:

1. Supervision of Directors and BOC of the main entity;
2. Adequacy of the integrated risk management limit policies, procedures, and limits;
3. Adequacy of the process of identification, measurement, monitoring, integrated risk control, and integrated risk management information system; and
4. Comprehensive internal control system for the implementation of integrated risk management.

The bank also formed an Integrated Risk Management Committee consisting of Directors/Executive Officers who oversee the risk management function of the bank and subsidiary companies who have the role of providing input and recommendations regarding the implementation of risk management within the Financial Conglomeration based on the Decree of the Board of Directors of bank **bjb** number 0823/SK /DIR-MRI/2021 dated December 28, 2021 concerning Guidelines for the Integrated Risk Management Committee. Some of the agendas that have been discussed in the Integrated Risk Management Committee are::

1. Discussion related to the Integrated Risk Profile Report
2. Discussion related to Implementation and Risk Management Infrastructure in BPR

3. Penerapan Budaya Risiko di dalam Konglomerasi keuangan
4. Pembahasan Laporan Kecukupan Permodalan Terintegrasi
5. Pembahasan *Risk Appetite* & *Risk Tolerance* Konglomerasi
6. Pembahasan Terkait *Awareness* Kepatuhan dan APU PPT

Tugas, wewenang dan tanggung jawab Komite Manajemen Risiko Terintegrasi (KMRT) adalah untuk memberikan rekomendasi kepada Direksi Entitas Utama mengenai penerapan manajemen risiko paling kurang:

1. Penyusunan dan perbaikan Kebijakan Manajemen Risiko Terintegrasi.
2. Perbaikan atau penyempurnaan Kebijakan Manajemen Risiko Terintegrasi antara lain berupa penyempurnaan strategi dan kerangka Risiko berdasarkan hasil evaluasi pelaksanaan.

3. Implementation of Risk Culture in financial Conglomerates
4. Discussion on the Integrated Capital Adequacy Report
5. Discussion on Conglomerate Risk Appetite & Risk Tolerance
6. Discussion related to Compliance Awareness and AML-CFT

Duties, authorities, and responsibilities of the Integrated Risk Management Committee (KMRT) was to provide recommendations to the Board of Directors of the Main Entity regarding the implementation of risk management minimally as follows:

1. Preparation and improvement of Integrated Risk Management Policy.
2. Improvements or enhancements to the Integrated Risk Management Policy, including refining the Risk strategy and framework based on the results of the evaluation implementation.

Penilaian Risiko

Berdasarkan hasil *self-assessment* bank terhadap peringkat risiko bank **bjb** secara keseluruhan setiap triwulan pada tahun 2023 adalah *Low to Moderate* dengan trend risiko stabil apabila dibandingkan dengan tahun sebelumnya. Hal tersebut mencerminkan kemungkinan kerugian yang dihadapi dari risiko inheren tergolong rendah selama periode waktu tertentu dimasa datang dan terkait kualitas penerapan manajemen risiko bank secara komposit memadai, meskipun terdapat kelemahan minor tetapi kelemahan tersebut telah menjadi perhatian manajemen bank. Ringkasan profil risiko selama kurun waktu 2023 untuk 8 (delapan) jenis risiko yang dikelola bank adalah sebagai berikut:

Risk Assessment

Based on the results of the bank's self-assessment of bank **bjb**'s overall risk rating every quarter in 2023 is Low to Moderate with a stable risk trend when compared to the previous year. This reflects that the possibility of loss from inherent risk is relatively low for a certain period of time in the future and related to the quality of the implementation of composite risk management in a bank that is adequate, even though there are minor weaknesses, these weaknesses have become the attention of the bank's management. Summary of risk profile during 2023 for 8 (eight) types of risks managed by the bank are as follows:

No	Jenis Risiko Risk Type	Profil Risiko bank bjb 2023 Bank **bjb** Risk Profile 2023			
		Triwulan I Quarter I	**Triwulan II** Quarter II	**Triwulan III** Quarter III	**Triwulan IV** Quarter IV
1	Risiko Kredit Credit Risk	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate
2	Risiko Pasar Market Risk	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate
3	Risiko Likuditas Liquidity Risk	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate
4	Risiko Operasional Operational Risk	*Moderate* Moderate	*Moderate* Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate
5	Risiko Hukum Legal Risk	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate
6	Risiko Stratejik Strategic Risk	*Low* Low	*Low* Low	*Low* Low	*Low* Low
7	Risiko Kepatuhan Compliance Risk	*Low* Low	*Low* Low	*Low to Moderate* Low to Moderate	*Low* Low
8	Risiko Reputasi Reputational Risk	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low* Low	*Low* Low
	Predikat Risiko Risk Predicate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate	*Low to Moderate* Low to Moderate

Tinjauan atas Efektivitas Sistem Manajemen Risiko

Sistem pengukuran risiko yang dipergunakan untuk mengukur eksposur risiko Bank sebagai pedoman untuk melakukan pengendalian dan dilakukan secara berkala. Sistem tersebut paling kurang harus dapat mengukur:

1. Sensitivitas produk/aktivitas terhadap perubahan faktor-faktor yang mempengaruhinya, bank dalam keadaan normal maupun tidak normal.
2. Kecenderungan perubahan faktor-faktor dimaksud berdasarkan fluktuasi yang terjadi dimasa lalu dan korelasinya.
3. Faktor risiko (*Risk Factor*) secara individual.
4. Eksposur risiko secara keseluruhan (*aggregate*) maupun per risiko, dengan mempertimbangkan keterkaitan antar risiko.
5. Seluruh risiko yang melekat pada seluruh transaksi serta produk perbankan, termasuk produk dan aktivitas baru, dan dapat diintegrasikan dalam sistem informasi manajemen Bank.

Metode pengukuran dapat dilakukan secara kuantitatif dan/atau kualitatif. Metode pengukuran tersebut dapat berupa metode yang ditetapkan oleh Bank Indonesia dan Otoritas Jasa Keuangan dalam rangka penilaian risiko dan perhitungan modal (baik berupa metode standar atau metode internal yang dikembangkan sendiri oleh Bank). Dalam rangka mengatasi kelemahan yang dapat timbul atas penggunaan model pengukuran risiko tertentu maka Bank harus melakukan validasi model tersebut. Sistem pengukuran risiko dievaluasi dan disempurnakan secara berkala atau sewaktu-waktu apabila diperlukan untuk memastikan kesesuaian asuransi, akurasi, kewajaran, dan integritas data, serta prosedur yang digunakan untuk mengukur risiko. Dalam melakukan evaluasi atas efektivitas sistem manajemen risiko Perseroan maka satuan kerja manajemen risiko melakukan program pemantauan sebagai berikut:

1. Perseroan memiliki sistem dan prosedur pemantauan antara lain mencakup pemantauan terhadap besarnya eksposur risiko, kepatuhan limit internal dan hasil *stress testing* maupun konsistensi dengan kebijakan dan prosedur yang ditetapkan.

2. Pemantauan dilakukan baik oleh unit pelaksana (*risk taking unit*) maupun oleh Satuan Kerja Manajemen Risiko Hasil pemantauan disajikan dalam laporan berkala yang disampaikan kepada manajemen dalam rangka mitigasi risiko dan tindakan yang diperlukan.
3. Perseroan menyiapkan suatu sistem *back up* dan prosedur yang efektif untuk mencegah terjadinya gangguan (*disruptions*) dalam proses pemantauan risiko, dan melakukan pengecekan serta penilaian kembali secara berkala terhadap sistem *back up* tersebut.

Berdasarkan evaluasi atas efektivitas yang telah dilakukan selama tahun 2023, menunjukkan bahwa sistem manajemen risiko pada bank **bjb** telah memadai.

Review of The Effectiveness of The Risk Management System

The risk measurement system used to measure the Bank's risk exposure serves as a guideline for conducting control and is carried out periodically. The system must at least be able to measure:

1. Product/activity sensitivity to changes in the factors that influence it, the bank is in normal or abnormal circumstances.
2. The trend of changes in these factors is based on fluctuations that occurred in the past and their correlations.
3. Risk factors individually.
4. Overall risk exposure (aggregate) as well as per risk, taking into account the interrelationships between risks.
5. All risks inherent in all banking transactions and products, including new products and activities, and can be integrated into the Bank's management information system.

Measurement methods can be carried out quantitatively and/ or qualitatively. The measurement method may be in the form of a method stipulated by Bank Indonesia and the Financial Services Authority for risk assessment and capital calculation (either in the form of a standard method or an internal method developed by the Bank). In order to overcome the weaknesses that may arise from the use of certain risk measurement models, the Bank must validate the model. The risk measurement system is evaluated and refined periodically or at any time if necessary to ensure the suitability of insurance, accuracy, fairness and data integrity, as well as the procedures used to measure risk. In evaluating the effectiveness of the Company's risk management system, the risk management work unit carries out the monitoring program as follows:

1. The Company has monitoring systems and procedures which include monitoring the magnitude of risk exposure, compliance with internal limits and the results of stress testing as well as consistency with established policies and procedures.
2. Monitoring is carried out both by the implementing unit (risk taking unit) and by the Risk Management Work Unit. Monitoring results are presented in periodic reports submitted to management in the context of risk mitigation and necessary actions.
3. The Company prepares an effective back-up system and procedures to prevent disruptions in the risk monitoring process, and periodically checks and reassesses the back-up system.

Based on the evaluation of the effectiveness that has been carried out during 2023, it shows that the risk management system at bank **bjb** was adequate.

Pernyataan Direksi dan/atau Dewan Komisaris atau Komite Audit atas Kecukupan Sistem Manajemen Risiko

Direksi dan Dewan Komisaris melalui Komite Pemantau Risiko menilai bahwa selama tahun 2023 kecukupan manajemen risiko telah berjalan memadai yang tercermin hasil *review* atas kelengkapan dan keakuratan identifikasi, pengukuran, pemantauan, pengendalian dan pelaporan risiko, serta atas kecukupan skenario mitigasi yang diusulkan oleh unit kerja operasional telah memadai.

Statements of The Directors and The Board of Commissioners on The Adequacy of The Risk Management System

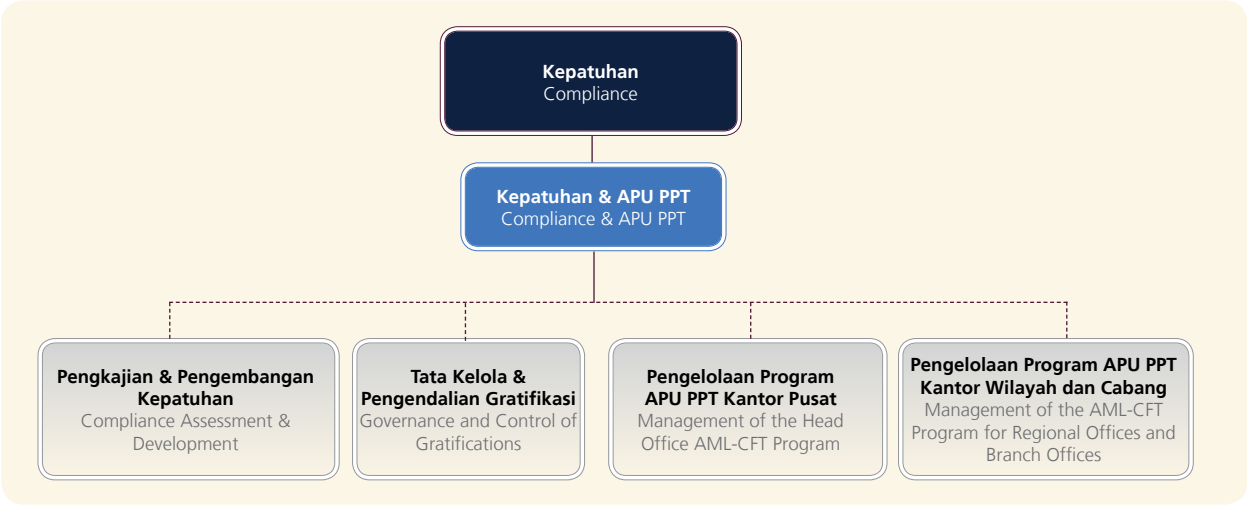
The Board of Directors and Board of Commissioners, through the Risk Monitoring Committee, assess that during 2023 the adequacy of risk management has been adequate, as reflected by the results of a review of the completeness and accuracy of risk identification, measurement, monitoring, control and reporting, as well as the adequacy of mitigation scenarios proposed by operational work units is adequate.

Fungsi Kepatuhan

Compliance Function

Struktur Organisasi Divisi Kepatuhan & APU-PPT

Organizational Structure of the Compliance and AML-CFT Division



Keterangan/ Information:

- Garis Komando / Command Line
- Garis Koordinasi / Coordination Line
- Direktur / Director
- Pemimpin Divisi / Division Leader
- Pemimpin grup / Group leader
- Berjumlah lebih dari Satu / More than One

DIREKTUR YANG MEMBAWAHKAN FUNGSI KEPATUHAN

1. Fungsi Kepatuhan Bank meliputi tindakan untuk:
   a. Mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank;
   b. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank;
   c. Memastikan agar kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang – undangan;

DIRECTOR WHO IS MANAGING COMPLIANCE FUNCTION

1. The Bank's Compliance Function includes actions to:
   a. Realizing the implementation of Compliance Culture at all levels of the organization and business activities of the Bank;
   b. Managing Compliance Risk faced by the Bank;
   c. Ensuring that policies, provisions, systems and procedures as well as business activities carried out by the Bank comply with the provisions of the Financial Services Authority and provisions of laws and regulations;

d. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

2. Tugas dan tanggung jawab Direktur yang membawahkan Fungsi Kepatuhan, paling kurang mencakup:
   a. Merumuskan strategi guna mendorong terciptanya Budaya Kepatuhan Bank;
   b. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi;
   c. Menetapkan sistem dan prosedur kepatuhan yang akan digunakan di dalam penyusunan ketentuan dan pedoman internal Bank;
   d. Memastikan bahwa seluruh kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang – undangan;
   e. Meminimalkan Risiko Kepatuhan Bank;
   f. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Bank atau pimpinan kantor cabang dari bank yang berkedudukan di luar negeri tidak menyimpang dari ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang – undangan; dan
   g. Melakukan tugas lain yang terkait dengan Fungsi Kepatuhan.

   Tugas dan tanggung jawab sebagaimana dimaksud di atas tidak menghilangkan hak dan kewajiban Direktur yang membawahkan Fungsi Kepatuhan sebagai anggota Direksi Bank sebagaimana diatur dalam Undang-Undang mengenai Perseroan Terbatas, dalam hal diperlukan keputusan terhadap perbuatan tertentu dari seluruh anggota Direksi Bank.

Sebagai bentuk kepatuhan Perseroan kepada POJK No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, bank **bjb** telah menunjuk Direktur yang membawahkan fungsi kepatuhan. Direktur Kepatuhan bank **bjb** telah memenuhi prasyarat integritas dan kompetensi dibuktikan dengan telah lulus proses *fit and proper test* dari Otoritas Jasa Keuangan.

DIVISI KEPATUHAN & APU PPT

bank **bjb** telah membentuk Satuan Kerja Kepatuhan dibawah Direktorat Kepatuhan yaitu Divisi Kepatuhan & APU PPT. Satuan Kerja Kepatuhan berkedudukan independen terhadap unit kerja bisnis dan melaksanakan kegiatan sesuai dengan fungsi yang tercantum dalam POJK No 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.

d. Ensuring the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/or other authorized supervisory authorities.

2. Duties and responsibilities of the Director in charge of the Compliance Function, at least include:
   a. Formulating strategies to encourage the creation of the Bank's Compliance Culture;
   b. Proposing compliance policies or compliance principles to be determined by the Board of Directors;
   c. Establishing compliance systems and procedures to be used in preparing the Bank's internal regulations and guidelines;
   d. Ensuring that all policies, provisions, systems and procedures as well as business activities carried out by the Bank comply with the provisions of the Financial Services Authority and provisions of laws and regulations;
   e. Minimizing Bank Compliance Risk;
   f. Taking preventive measures so that policies and/or decisions taken by the Board of Directors of the Bank or the head of a branch office of a bank domiciled abroad do not deviate from the provisions of the Financial Services Authority and the provisions of laws and regulations; And
   g. Performing other tasks related to the Compliance Function.

   The duties and responsibilities referred to above did not diminish the rights and obligations of the Director in charge of the Compliance Function as a member of the Bank's Board of Directors as stipulated in the Law on Limited Liability Companies, in the event that a decision was required on certain actions from all members of the Bank's Board of Directors.

As a form of obedience to OJK Regulation No. 46/ POJK.03/2017 regarding the implementation of the general Bank's compliance function, bank **bjb** has appointed director who overtakes compliance function. Director of Compliance bank **bjb** has fulfilled the prerequisites of integrity and competence evidenced by having passed the fit and proper test process of the Financial Services Authority.

COMPLIANCE & AML-CFT DIVISION

bank **bjb** has formed a Compliance Work Unit under the Compliance Directorate, namely the Compliance & AML-CFT Division. The Compliance Work Unit is independent of the business work unit and carries out activities in accordance with the functions stated in POJK No 46/POJK.03/2017 concerning Implementation of Commercial Bank Compliance Functions.

Profil Pemimpin Divisi Kepatuhan & APU-PPT

Deden Hilman

Pemimpin Divisi Kepatuhan & APU-PPT
Head of Compliance and AML CFT Division

Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Bandung, 26 Februari 1974 saat ini berusia 49 tahun.

Profile of Head of Compliance and AML CFT Division



Born in Bandung, February 26 1974, currently 49 years old.

Riwayat Pendidikan	Educational Background
• Sarjana Hukum dari Universitas Padjadjaran pada tahun 1998. • Magister bidang Hukum Ekonomi & Bisnis dari Universitas Padjadjaran Bandung pada tahun 2010.	• Bachelor of Laws from Padjadjaran University in 1998. • Masters in Economics & Business Law from Padjadjaran Universi-ty Bandung in 2010.
Dasar Hukum Pengangkatan	**Appointment History**
Berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Based on Decree of the Board of Directors No. 0285/SK/DIR-HCA/2023.
Pengalaman Kerja	**Work Experience**
Bergabung di bank **bjb** sejak 11 September 2001 dengan riwayat jabatan antara lain: • Pemimpin Cabang Purwakarta sejak 15 Oktober 2018 hingga 27 Januari 2020 • Pemimpin Cabang Depok sejak 10 Februari 2020 hingga 15 Januari 2021 • Deputi CEO Regional 5 sejak 01 Februari 2021 hingga 01 Agustus 2023 • Pemimpin Divisi Kepatuhan & APU PPT sejak tanggal 01 September 2023 hingga sekarang	Joined bank **bjb** since dated September 11, 2001 with a history of position as follows: • Purwakarta Branch Leader from 15 October 2018 to 27 January 2020 • Depok Branch Leader from 10 February 2020 to 15 January 2021 • Deputy CEO Regional 5 from 01 February 2021 to 01 August 2023 • Head of Compliance & AML CFT Division from 01 September 2023 until now

Tugas dan Tanggung Jawab Satuan Kerja Kepatuhan

Satuan Kerja Kepatuhan memiliki tugas dan tanggung jawab sebagai berikut:

1. Membuat langkah untuk mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi.
2. Melakukan identifikasi, pengukuran, pemantauan dan pengendalian terhadap risiko kepatuhan dengan mengacu pada ketentuan OJK yang mengatur mengenai penerapan manajemen risiko bagi bank umum.
3. Menilai dan mengevaluasi efektivitas, kecukupan dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan peraturan perundang-undangan.
4. Melakukan kaji ulang dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur agar sesuai dengan ketentuan OJK dan ketentuan peraturan perundang-undangan.
5. Melakukan upaya untuk memastikan bahwa kebijakan, ketentuan sistem dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan OJK dan ketentuan peraturan perundang-undangan.

Duties and Responsibilities of the Compliance Work Unit

The Compliance Work Unit has the duties and responsibilities at least including:

1. Make steps to support the creation of a Compliance Culture in all business activities of the Bank at every level of the organization.
2. Identifying, measuring, monitoring and controlling compliance risk by referring to OJK regulations governing the application of risk management for commercial banks.
3. Assess and evaluate the effectiveness, adequacy and suitability of policies, regulations, systems and procedures owned by the Bank with the provisions of the legislation.
4. Conduct a review and/or recommend updating and refining policies, provisions, systems and procedures to comply with OJK provisions and statutory provisions.
5. Make efforts to ensure that the policies, system and procedure provisions, as well as the Bank's business activities are in accordance with the OJK and statutory regulations.

6. Melakukan tugas lain yang terkait dengan Fungsi Kepatuhan antara lain:
   a. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada OJK dan/atau otoritas pengawas lain yang berwenang.
   b. Melakukan sosialisasi kepada seluruh pegawai Bank mengenai hal-hal yang terkait dengan Fungsi Kepatuhan terutama mengenai ketentuan yang berlaku.
   c. Bertindak sebagai narahubung (contact person) untuk permasalahan kepatuhan Bank bagi pihak internal maupun eksternal.
   d. Memantau dan mengevaluasi pelaksanaan fungsi kepatuhan pada masing-masing Lembaga Jasa Keuangan dalam Konglomerasi Keuangan.

Satuan Kerja Kepatuhan melaksanakan kegiatan sesuai dengan fungsi yang tercantum dalam POJK Nomor 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum yaitu:

1. Mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank.
2. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank.
3. Memastikan kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan OJK dan ketentuan peraturan perundang-undangan.
4. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

Pelaksanaan Program Kerja Fungsi Kepatuhan Tahun 2023

Divisi Kepatuhan & APU PPT membuat langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi. Salah satu yang dilakukan dengan melaksanakan kegiatan sosialisasi Budaya Kepatuhan secara rutin kepada semua tingkatan organisasi dan kegiatan usaha Bank. Adapun kegiatan Divisi Kepatuhan & APU PPT selama tahun 2023 sebagai berikut:

1. Penetapan ketentuan internal Bank
   a. Surat Keputusan Direksi No 0404/SK/DIR-KAP/2023 tanggal 25 Oktober 2023 tentang Kebijakan Kepatuhan;
   b. Surat Keputusan Direksi No 0484/DIR-KAP/2023 tanggal 30 November 2023 tentang Kebijakan Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (Selanjutnya disebut Kebijakan Penerapan Program APUPPT dan PPPSPM)
   c. Surat Keputusan Direksi No 0499/DIR-KAP/2023 tanggal 13 Desember 2023 tentang Standar Operasional Prosedur Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah massal (selanjutnya disebut SOP Penerapan Program APUPPT dan PPPSPM)

6. Perform other tasks related to the Compliance Function, including:
a.. Ensuring the Bank's compliance with commitments made by the Bank to OJK and/or other supervisory authorities.

b. Disseminating information to all Bank employees regarding matters relating to the Compliance Function, especially regarding applicable regulations.
c. Acting as a contact person for the Bank's compliance issues for internal and external parties.

d. Monitor and evaluate the implementation of the compliance function in each Financial Services Institution in the Financial Conglomeration.

The Compliance unit conducts activities in accordance with the functions stated in the OJK Regulation Number 46/POJK.03/2017 regarding The Implementation of Compliance Function of The Public Bank:

1. Establish the implementation of culture of compliance at all levels of the organization and business activities of the Bank.
2. Managing the compliance risk faced by the Bank.
3. Ensure that the policies, provisions, systems and procedures and business activities undertaken by the Bank are in accordance with the provisions of OJK and the provisions of legislation.
4. Ensure that the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/or other regulatory authorities.

Implementation of Compliance Function Work Program In 2023

The Compliance & AML CFT Division took steps in order to support the creation of a Compliance Culture in all Bank business activities at every level of the organization. One way to do this was by carrying out routine dissemination of the Compliance Culture to all levels of the organization and business activities of the Bank. The activities of the Compliance & AML CFT Division during 2023 were as follows:

1. Determination of the Bank's internal regulations
   a. Decree of the Board of Directors No 0404/SK/DIR-KAP/2023 dated October 25, 2023 concerning Compliance Policy;
   b. Decree of the Board of Directors No 0484/DIR-KAP/2023 dated November 30, 2023 concerning Policy for Implementing Anti-Money Laundering Programs, Prevention of Terrorism Financing and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (hereinafter referred to as Policy for the APUPPT and PPPSPM Programs Implementation)
   c. Decree of the Board of Directors No 0499/DIR-KAP/2023 dated December 13, 2023 concerning Standard Operational Procedures for Implementing Anti-Money Laundering Programs, Prevention of Terrorism Financing and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (hereinafter referred to as SOP for the AML-PTF and PPPSPM Programs Implementation)

d. Surat Keputusan Direksi No 0421/SK/DIR-KAP/2023 tanggal 03 November 2023 tentang Standar Operasional Prosedur Fungsi Kepatuhan;
e. Surat Keputusan Direksi No 0369/SK/DIR-CMO/2023 tanggal 23 September 2023 tentang Standar Operasional Prosedur Penyelenggaraan Produk dan/ atau Kegiatan Bank
f. Surat Keputusan Divisi No 005/SK/KAP-PPA/2023 tanggal 26 September 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Unit Kerja yang berlaku tanggal 23 Oktober 2023 (Petunjuk Teknis Penerapan Program APUPPT dan PPPSPM di Unit Kerja)
g. Surat Keputusan Divisi No 004/SK/KAP-PPK/2023 tanggal 22 Agustus 2023 tentang Petunjuk Teknis Compliance Sheet Bidang Perkreditan Kantor Pusat
h. Surat Keputusan Divisi No 001/SK/KAP-PPK/2023 tanggal 23 Juni 2023 tentang Petunjuk Teknis Compliance Sheet Bidang Perkreditan Pada Kantor Wilayah/ Kantor Cabang/ Kantor Cabang Pembantu Tipe A

2. Kegiatan sosialisasi dengan tema "Budaya Kepatuhan" pada 20 (dua puluh) jaringan Kantor Cabang;
3. Kegiatan sosialisasi tata cara pengisian e-LHKPN kepada seluruh unit kerja di lingkungan bank **bjb**;
4. Kajian kepatuhan dalam rangka memastikan kepatuhan atas ketentuan internal bank **bjb** terhadap ketentuan perundang – undangan yang telah disusun sebanyak 506 kajian.
5. Melakukan langkah – langkah dalam rangka mendukung terciptanya Budaya Kepatuhan melalui:
   a. Melaksanakan kegiatan sosialisasi penerapan Budaya Kepatuhan secara berkala
   b. Memantau pelaksanaan LHKPN, Gratifikasi, dan Penerapan APU, PPT dan PPPSPM;
   c. Mengembangkan aplikasi **bjb** AMOLA dalam rangka pelaksanaan *Customer Due Diligence,* pemantauan transaksi nasabah serta pengkinian data nasabah;
   d. Mengembangkan sistem aplikasi Fungsi Kepatuhan (**bjb** Sipatuh);
   e. Membuat kompilasi seluruh ketentuan internal Bank melalui sistem aplikasi KMS (*Knowledge Management System*) sehingga dapat diakses seluruh pegawai Bank.
6. Melakukan identifikasi, pengukuran, monitoring dan pengendalian risiko kepatuhan yaitu sebagai berikut:
   a. Melakukan identifikasi, inventarisasi dan *monitoring* atas kewajiban pelaporan kepada regulator berdasarkan peraturan OJK dan ketentuan eksternal lainnya yang baru diberlakukan;
   b. Melakukan identifikasi titik rawan gratifikasi pada Bank sebagai *early warning* dalam melaksanakan tindakan mitigasi risiko gratifikasi dan/atau *fraud*;
   c. Melakukan pengembangan sistem yang dapat mengurangi potensi Risiko Kepatuhan, antara lain **bjb**

d. Decree of the Board of Directors No 0421/SK/DIR-KAP/2023 dated November 3, 2023 concerning Standard Operational Procedures for the Compliance Function;
e. Decree of the Board of Directors No 0369/SK/DIR-CMO/2023 dated September 23, 2023 concerning Standard Operational Procedures for the Implementation of Bank Products and/or Activities
f. Decree of Division No 005/SK/KAP-PPA/2023 dated 26 September 2023 concerning Implementation of the Anti-Money Laundering Program, Prevention of Terrorism Financing and Prevention of Funding for the Proliferation of Weapons of Mass Destruction in Work Units, effective since dated October 23, 2023 (Technical Instructions for Implementing the AML-PTF and PPPSPM Programs in Work Unit)
g. Decree of Division No 004/SK/KAP-PPK/2023 dated August 22, 2023 concerning Technical Instructions for Compliance Sheet in the Head Office of Credit Sector
h. Decree of Division No 001/SK/KAP-PPK/2023 dated June 23, 2023 concerning Technical Instructions for Compliance Sheets in the Credit Sector at Regional Offices/Branch Offices/ Sub-Branch Offices Type A

2. Socialization activities with the theme "Culture of Compliance" in 20 (twenty) Branch Office networks;
3. Socialization activities on procedures for filling out e-LHKPN to all work units within bank **bjb**;
4. Compliance studies in order to ensure compliance with bank **bjb's** internal provisions and statutory provisions which have been prepared as many as 506 studies.
5. Applying measures to support the creation of a Compliance Culture through:
   a. Conducting dissemination activities on the implementation of Compliance Culture on a regular basis
   b. Monitoring the implementation of LHKPN, Gratification, and implementation of AML, CFT and CPF;
   c. Developing the **bjb** AMOLA application in terms of implementing Customer Due Diligence, monitoring customer transactions and updating customer data;
   d. Developing the Compliance Function application system (**bjb** Sipatuh);
   e. Creating a compilation of all internal Bank regulations through the KMS (Knowledge Management System) application system so that it could be accessed by all Bank employees.
6. Identifying, measuring, monitoring and controlling compliance risks as follows:
   a. Conducting identification, inventory and monitoring of reporting obligations to regulators based on OJK regulations and other newly implemented external provisions;
   b. Identifying prone points to gratification at the Bank as an early warning in implementing measures to mitigate the risk of gratification and/or fraud;
   c. Developing systems that could reduce potential Compliance Risk, including **bjb** AMOLA as a system used

AMOLA sebagai sistem yang digunakan pada kegiatan APU-PPT, dan **bjb** SiPatuh sebagai sistem yang digunakan dalam *monitoring* kewajiban pelaporan kepada Regulator, penyampaian notifikasi ketentuan eksternal dan ketentuan internal terbaru melalui KMS (*Knowledge Management System*) serta prinsip kehati - hatian;

d. Melaksanakan *monitoring*, menyampaikan notifikasi dan menyusun *resume* atas kebijakan atau peraturan yang dikeluarkan otoritas, misalnya PBI, PADG, POJK, SEOJK dan peraturan lain yang berhubungan dengan Bank. Hasil *resume* tersebut disampaikan kepada unit kerja terkait untuk selanjutnya digunakan oleh unit kerja terkait untuk dilakukan perbaikan atau penyesuaian terhadap kebijakan, sistem dan prosedur yang telah ada pada unit kerja;
e. Melakukan pemantauan kepatuhan Bank sesuai prinsip kehati-hatian, melalui pemantauan rasio, diantaranya terhadap rasio KPMM, BMPK, aset produktif bermasalah terhadap total aset produktif, CKPN, PDN, NSFR, LCR, dan GWM;
f. Melakukan pengkinian terhadap kertas kerja atau *tools* yang dipergunakan dalam pemantauan pelaporan dan prinsip kehatian-hatian yang dilakukan oleh Bank saat ini. Hal tersebut dilakukan agar kedepan tidak terjadi keterlambatan penyampaian pelaporan kepada otoritas pengawas ataupun otoritas yang berwenang lainnya yang dapat menimbulkan sanksi atau denda kepada Bank;
g. Melakukan pengembangan sistem yang dapat mengurangi potensi Risiko Kepatuhan, antara lain **bjb** AMOLA sebagai sistem yang digunakan pada kegiatan APU, PPT dan PPPSPM,, dan **bjb** SiPatuh sebagai sistem yang digunakan dalam monitoring kewajiban pelaporan kepada Regulator, penyampaian notifikasi ketentuan eksternal terbaru dan prinsip kehati-hatian;
h. Penerapan ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) pada sektor usaha Bank untuk menghindari adanya praktik penyuapan (*Zero Tolerance*);
i. Menjadi instansi yang dirujuk oleh KPK dalam kegiatan *benchmarking* terkait implementasi SMAP

j. Penerapan ISO 37301:2021 Sistem Manajemen Kepatuhan (SMK);
k. Dalam menghadapi era transformasi digital, dilaksanakan strategi-strategi antara lain:
   - Penyusunan strategi *roadmap* transformasi digital, yang dilaksanakan secara bertahap melalui 3 (tiga) fase, yaitu:
     1) *Phase 1. Digital Readiness Assessment;*
     2) *Phase 2. Strategy Ideation and Prioritization*; dan
     3) *Phase 3. Roadmap Development.*
   - Prioritisasi kecukupan ketentuan-ketentuan internal khususnya dalam bidang digitalisasi;
   - Penguatan *Risk Awareness*;
   - Penguatan Sistem Informasi, misalnya pengembangan *Knowledge Management System* sebagai sistem yang

in AML-TPF activities, and **bjb** SiPatuh as a system used in monitoring reporting obligations to Regulators, and submitting notifications of the latest external regulations and the precautionary principle;

d. Monitoring, delivering notifications, and compiling resumes on policies or regulations issued by authorities, such as PBI, PADG, POJK, SEOJK and other regulations related to the Bank. The results of the resume were submitted to the relevant work unit for further use by the relevant work unit to make improvements or adjustments to existing policies, systems and procedures in the work unit;

e. Monitoring Bank compliance in accordance with the precautionary principle, through monitoring ratios, including the ratio of KPMM, LCR, non-performing productive assets to total productive assets, CKPN, PDN, NSFR, LCR and GWM;
f. Updating work papers or tools used in reporting monitoring and prudential principles currently implemented by the Bank. This was conducted so that there would be no delays in submitting reports to supervisory authorities or other competent authorities, which could result in sanctions or fines for the Bank in the future;

g. Developing systems that could reduce potential Compliance Risk, including **bjb** AMOLA as a system used in AML, CFT and CPF activities, and **bjb** SiPatuh as a system used in monitoring reporting obligations to Regulators, and submitting notifications of the latest external regulations and the precautionary principle;

h. Implementation of ISO 37001:2016 Anti-Bribery Management System (SMAP) in the Bank business sector to avoid bribery practices (Zero Tolerance);
i. Being an agency referred to by the Corruption Eradication Commission in benchmarking activities related to SMAP implementation
j. Implementation of ISO 37301:2021 Compliance Management System (SMK);
k. In dealing with the digital transformation era, the following strategies were conducted, as follows:
   - Preparation of a digital transformation roadmap strategy , which is implemented in stages through 3 (three) phases, such as:
     1) Phase 1. Digital Readiness Assessment;
     2) Phase 2. Strategy Ideation and Prioritization; and
     3) Phase 3. Roadmap Development.
   - Prioritizing the adequacy of internal provisions, especially in the digitalization sector;
   - Strengthening Risk Awareness ;
   - Affirming Information Systems, such as developing Knowledge Management System as a system

memudahkan pegawai dalam mencari ketentuan-ketentuan yang berlaku dan *Fraud Detection System* untuk mendeteksi transaksi mencurigakan/ *fraud* secara cepat.

l. Menyusun kajian terhadap seluruh rancangan kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha yang akan dilakukan Bank agar sesuai dengan Peraturan Otoritas Jasa Keuangan, Bank Indonesia, dan peraturan perundang-undangan yang berlaku;
m. Memberikan notifikasi dan rekomendasi terhadap pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank agar sesuai dengan ketentuan Otoritas Jasa Keuangan, Bank Indonesia dan peraturan perundang - undangan yang berlaku melalui memo internal dalam hal terdapat ketentuan baru yang dikeluarkan oleh regulator;
n. Menyusun *tools* dalam rangka memperhatikan kepatuhan Bank terhadap ketentuan yang berlaku dalam bentuk *compliance sheet*, selain itu juga memberikan masukan terhadap kajian perkreditan guna mengedepankan prinsip kehati – hatian maka Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko ikut terlibat secara aktif dalam pengkajian rancangan kebijakan dan prosedur yang akan diberlakukan oleh Bank;
o. Menetapkan *risk limit*, *risk tolerance*, dan *risk appetite* risiko kepatuhan.

7. Melakukan *monitoring* kepatuhan terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan atau otoritas pengawas lain yang berwenang;
8. Melakukan kegiatan narahubung antara bank **bjb** dengan pihak regulator;
9. Melakukan penilaian terhadap penerapan Tata Kelola Bank oleh Pihak ketiga independen oleh *The Indonesian Institue for Corporate Governance* (IICG) melalui penilaian *Corporate Governance Perception Index* (CGPI) dengan hasil nilai skor 87,03 atau predikat *Indonesia Most Trusted Companies* (Sangat Tepercaya);
10. Mengikuti penilaian oleh *Indonesian Institute for Corporate Directorship* (IICD) terhadap penerapan GCG melalui ASEAN *Corporate Governance Scorecard* (ACGS) dengan hasil nilai skor 99,32 atau predikat "*Very Good*".

Kepatuhan Terintegrasi

Menunjuk POJK No 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan, dimana disebutkan pada pasal 22 bahwa Satuan Kerja Kepatuhan Terintegrasi mempunyai tugas paling sedikit memantau dan mengevaluasi pelaksanaan Fungsi Kepatuhan pada masing-masing Lembaga Jasa Keuangan dalam Konglomerasi Keuangan.

Pelaksanaan penerapan Fungsi Kepatuhan Terintegrasi dilaksanakan oleh Satuan Kerja Kepatuhan secara berkesinambungan secara berkala setiap Triwulan dengan melaksanakan pemantauan dan evaluasi melalui kegiatan *Focus Group Discussions* (FGD) kepada Lembaga Jasa Keuangan anggota Konglomerasi Keuangan bank **bjb**.

enabling for employees to easily search for the applicable provisions and Fraud Detection System to quickly detect suspicious /fraudulent transactions.

l. Preparing reviews of all drafts of policies, provisions, systems and procedures, as well as business activities that would be conducted by the Bank so that they complied with regulations of Financial Services Authority, Bank Indonesia, and the applicable laws and regulations;
m. Providing notifications and recommendations regarding updating and improving policies, provisions, systems and procedures owned by the Bank so that they complied with the provisions of the Financial Services Authority, Bank Indonesia, and the applicable laws and regulations through internal memos in case new provisions were issued by regulators;
n. Developing tools to consider the Bank's compliance with the applicable regulations, such as a compliance sheet, while providing input on credit studies to prioritize the principle of prudence, the Compliance Work Unit and Risk Management Work Unit were actively involved in reviewing the policies and procedures draft that would be enacted by the Bank;
o. Determine risk limits, risk tolerance, and compliance risk risk appetite.

7. Monitoring compliance with commitments made by the Bank to the Financial Services Authority or other competent supervisory authorities;
8. Performing liaison activities between bank **bjb** and regulators.
9. Conducting an assessment of the implementation of Bank Governance by an independent third party by the Indonesian Institute for Corporate Governance (IICG) through the assessment of the Corporate Governance Perception Index (CGPI) with a score of 87.03 or the Indonesia Most Trusted Companies predicate (Very Trusted);
10. Following the assessment by the Indonesian Institute for Corporate Directorship (IICD) on the implementation of GCG through the ASEAN Corporate Governance Scorecard (ACGS) with a score of 99.32 or "Very Good" predicate.

Integrated Compliance

Referring to OJK Regulation Number 18/POJK.03/2014 dated November 18, 2014 concerning Implementation of Integrated Governance for Financial Conglomerates, where it is stated in article 22 that the Integrated Compliance Work Unit has the task of at least monitoring and evaluating the implementation of the Compliance Function in each Financial Services Institution in the Financial Conglomerate.

The implementation of the implementation of the Integrated Compliance Function was carried out by the Compliance Work Unit on an ongoing basis every quarter by carrying out monitoring and evaluation through on site activities or Focus Group Discussions (FGD) for Financial Services Institutions members of the Financial Conglomerate bank **bjb**.

Selama Tahun 2023 Satuan Kerja Kepatuhan telah melakukan pemantauan dan evaluasi serta asistensi penerapan Fungsi Kepatuhan melalui kegiatan *Focus Group Discussions* (FGD) kepada Lembaga Jasa Keuangan anggota Konglomerasi Keuangan dengan rincian sebagai berikut:

During 2023 the Compliance Work Unit conducted monitoring and evaluation as well as assistance with the implementation of the Compliance Function through on site activities or Focus Group Discussions (FGD) for all Financial Services Institutions members of the Financial Conglomerate with the following details:

No	Lembaga Jasa Keuangan Financial Services Institution	Waktu Pelaksanaan Implementation Time	Tempat Pelaksanaan Place Of Implementation
1	BPR Karya Utama Jabar	23 Februari 2023 March 16, 2023	BPR Karya Utama Jabar
2	BPR Wibawa Mukti Jabar	16 Maret 2023 March 16, 2023	BPR Wibawa Mukti Jabar
3	BPR Indramayu Jabar (Balongan)	20 Maret 2023 March 20, 2023	BPR Indramayu Jabar (Balongan)
4	BPR Cianjur Jabar	25 Mei 2023 May 25, 2023	BPR Cianjur Jabar
5	bank **bjb** Syariah	26 Mei 2023 May 26, 2023	bank **bjb** Syariah
6	BPR LPK Parungpanjang	15 Juni 2023 June 15, 2023	BPR LPK Parungpanjang
7	BPR Cipatujah Jabar	09 Agustus 2023 August 09, 2023	BPR Cipatujah Jabar
8	BPR Artha Galuh Mandiri Jabar	10 Agustus 2023 August 10, 2023	BPR Artha Galuh Mandiri Jabar
9	BPR Majalengka Jabar	21 September 2023 September 21, 2023	BPR Majalengka Jabar
10	**bjb** Sekuritas	24 November 2023 November 24, 2023	**bjb** Sekuritas

Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT), dan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM)

Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal atau disebut juga dengan program APU, PPT dan PPPSPM (*Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction*/AML, CFT, and CPF) merupakan program yang dilaksanakan secara berkesinambungan dalam rangka pemenuhan kewajiban berdasarkan ketentuan:

1. Undang-Undang Republik Indonesia Nomor 8 Tahun 2010 tanggal 22 Oktober 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang (UU PP TPPU);
2. Undang-Undang Republik Indonesia Nomor 9 Tahun 2013 tanggal 13 Maret 2013 tentang Pencegahan dan Pemberantasan Tindak Pidana Pendanaan Terorisme (UU PP TPPT);
3. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 8 Tahun 2023 tanggal 14 Juni 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan

Anti Money Laundering (AML) and Counter Terrorist Financing (CFT) Program, and Prevention of Financing of Proliferation of Weapons Of Mass Destruction (PFWMD)

The implementation of the Anti-Money Laundering Program, Counter-Terrorism Financing, and Prevention of Financing of Proliferation of Weapons Of Mass Destruction or also known as the AML, CFT and PFWMD program is a program that is implemented on an ongoing basis in order to fulfill obligations based on the following provisions:

1. Law of the Republic of Indonesia Number 8 of 2010 dated October 22, 2010, concerning the Prevention and Eradication of the Crime of Money Laundering (UU PP TPPU);
2. Law of the Republic of Indonesia Number 9 of 2013 dated March 13, 2013, concerning the Prevention and Eradication of the Financing of Terrorism (UU PP TPPT);
3. OJK Regulation Number 8 of 2023 dated June 14, 2023 concerning the Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing, and Prevention

Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan (POJK APU, PPT dan PPPSPM);
4. Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 32/SEOJK.03/2017 Tanggal 22 Juni 2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Perbankan;
5. Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 37/SEOJK.05/2017 Tanggal 17 Juli 2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Industri Keuangan Non Bank;
6. Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 47/SEOJK.04/2017 Tanggal 6 September 2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Pasar Modal;
7. Surat Keputusan Direksi PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 0484/SK/DIR-KAP/2023 tanggal 30 November 2023 tentang Kebijakan Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan (Kebijakan Program Penerapan APU, PPT dan PPPSPM);
8. Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 0499/SK/DIR-KAP/2023 tanggal 13 Desember 2023 tentang Standar Operasional Prosedur Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (SOP Program Penerapan APU, PPT dan PPPSPM);
9. Surat Keputusan Divisi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 005/SK/KAP-PPA/2023 tanggal 26 September 2023 tentang Petunjuk Teknis Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Unit Kerja (Juknis Penerapan Program APU, PPT, dan PPPSPM di Unit Kerja); dan
10. Surat Keputusan Divisi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 004/SK/KAP-PPA/2021 tanggal 29 September 2021 tentang Petunjuk Teknis Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Kantor Pusat (Juknis Penerapan Program APU PPT di Kantor Pusat).

Selama Tahun 2023, sebagai komitmen perseroan dalam mendukung Program APU, PPT dan PPPSPM nasional dan dalam rangka meningkatkan efektivitas penerapan program APU, PPT dan PPPSPM telah dilakukan hal-hal sebagai berikut:
1. Melakukan pemantauan transaksi-transaksi Keuangan untuk dilakukan analisis lebih mendalam terhadap potensi terjadinya Transaksi Keuangan Mencurigakan;
2. Melakukan Pelaporan Transaksi Keuangan Mencurigakan (LTKM) kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK);

of Financing of Proliferation of Weapons of Mass Destruction in the Financial Services Sector (POJK APU, PPT dan PPPSPM);
4. OJK Circular Letter Number 32/SEOJK.03/2017 dated June 22, 2017, concerning the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs in the Banking Sector;
5. OJK Circular Letter Number 37/SEOJK.05/2017 dated July 17, 2017 concerning the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs in the Non-Bank Financial Industry;
6. OJK Circular Letter Number 47/SEOJK.04/2017 dated September 6, 2017 concerning the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs in the Capital Markets Sector;
7. Decree of the Board of Directors of PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Number 0484/SK/DIR-KAP/2023 dated November 30, 2023, concerning Policy on the Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing, and Prevention of Financing for the Proliferation of Weapons of Mass Destruction in the Financial Services Sector (AML, CFT and PPPSPM Implementation Program Policy);
8. Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Number 0499/SK/DIR-KAP/2023 dated December 13, 2023, concerning Standard Operating Procedures for the Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing and Prevention of Financing of Weapons of Mass Destruction Proliferation (SOP for AML, CFT, and PPPSPM Implementation Programs);
9. Decree of the Division of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Number 005/SK/KAP-PPA/2023 dated September 26, 2023, concerning technical Guidelines for the Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing and Prevention of Financing of Weapons of Mass Destruction Proliferation in work Units (Technical Guidelines for the Implementation of AML, CFT and PPPSPM in Work Units); and
10. Decree of the Division of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Number 004/SK/KAP-PPA/2021 dated September 29, 2021 concerning Technical Guidelines for the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs at the Head Office.

Throughout 2023, as the Company's commitment to supporting the national AML, CFT and PFWMD Program and to improve the effectiveness of the implementation of the AML, CFT and PFWMD program, the following things have been done:
1. Monitoring financial transactions to conduct a more in-depth analysis of the potential for Suspicious Financial Transactions to occur;
2. Reporting Suspicious Financial Transactions (LTKM) to the Financial Transaction Reports and Analysis Center (PPATK);

3. Melakukan Pelaporan Transaksi Keuangan Tunai (LTKT) kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK);
4. Melakukan Pelaporan Transaksi Transfer Dana Dari dan Ke Luar Negeri (LTKL) kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK);
5. Melakukan Pelaporan Sistem Informasi Pengguna Jasa Terpadu (SIPESAT) kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK);
6. Menyampaikan data watchlist secara proaktif kepada PPATK untuk memperkaya database watchlist yang dimiliki oleh PPATK pada aplikasi SIPENDAR, serta melaksanakan pengayaan informasi apabila ditemukan profil data *watchlist* SIPENDAR yang memiliki kecocokan dengan nasabah/ pengguna jasa di Bank;
7. Melakukan pemblokiran secara serta merta terhadap pengguna jasa Bank yang memiliki kecocokan profil dengan DTTOT dan pelaku pendanaan proliferasi senjata pemusnah massal, serta menyampaikan laporan pemblokiran melalui aplikasi SIGAP, serta menyampaikan laporan nihil melalui aplikasi SIGAP apabila tidak terdapat kecocokan data profil pengguna jasa Bank dengan DTTOT dan Pelaku pendanaan proliferasi senjata pemusnah massal;
8. Melakukan pemeliharaan dan pemantauan terhadap profil nasabah dengan daftar-daftar orang maupun lembaga yang wajib dipantau berdasarkan database informasi dari otoritas yang berwenang baik nasional maupun internasional;
9. Melakukan pemantauan terhadap Nasabah yang dijadikan tersangka atau terdakwa suatu tindak pidana serta Daftar Tersangka dan Terduga Teroris oleh pihak yang berwenang maupun dari media massa atau berdasarkan informasi lainnya dari sumber yang resmi;
10. Melakukan koordinasi dengan pihak berwenang terkait dengan Permintaan Data, Pemblokiran Rekening serta Penyitaan Dana berkenaan dengan kasus pencucian uang, pendanaan terorisme dan Pendanaan Proliferasi Senjata Pemusnah Massal;
11. Melakukan kegiatan pemantauan terhadap pelaksanaan pengkinian data nasabah oleh seluruh unit kerja dan cabang;
12. Melakukan Pemantauan secara efektif terhadap Profil dan Transaksi Nasabah dengan memantau pelaksanaan pengelompokan nasabah sesuai dengan tingkat risiko terjadinya pencucian uang;
13. Melakukan penyusunan dan penyampaian laporan penilaian risiko APU, PPT dan PPPSPM setiap 1 (satu) tahun sekali;
14. Melaksanakan rapat bersama Direksi dan Dewan Komisaris secara berkala dengan materi pembahasan yang berkenaan dengan penerapan program APU, PPT dan PPPSPM;
15. Melakukan penyampaian Laporan Perpajakan Domestik melalui portal EOI kepada Direktorat Jenderal Pajak, serta Laporan Perpajakan Internasional melalui portal SiPINA kepada Otoritas Jasa Keuangan (OJK);
16. Melakukan pemantauan penerapan program APU, PPT dan PPPSPM pada Jasa Kustodian dan Wali Amanat serta pada Unit Dana Pensiun Lembaga Keuangan (DPLK);

3. Reporting Cash Financial Transactions (LTKT) to the Financial Transaction Reports and Analysis Center (PPATK);
4. Reporting Transfers of Funds from and To Overseas (LTKL) to the Financial Transaction Reports and Analysis Center (PPATK);
5. Reporting on the Integrated Service User Information System (SIPESAT) to the Financial Transaction Reports and Analysis Center (PPATK);
6. Proactively submitting watchlist data to PPATK to enrich the watchlist database owned by PPATK in the SIPENDAR application, as well as carrying out information enrichment if SIPENDAR's watchlist data profile was found to be compatible with customer/service users at the Bank;
7. Immediately blocking Bank service users who matched profiles with DTTOT and funding actors for the proliferation of weapons of mass destruction, as well as submitting blocking reports through the SIGAP application, as well as submitting zero reports through the SIGAP application if there was no match between the profile data of Bank service users and DTTOT and the perpetrators of funding the proliferation of weapons of mass destruction;
8. Carrying out maintenance and monitoring of customer profiles with lists of people and institutions that must be monitored based on databases of information from the competent authorities both nationally and internationally;
9. Monitoring customers who are suspected or accused of a criminal act as well as the list of suspects and suspected terrorists by the authorities as well as from the mass media or based on other information from official sources;
10. Coordinate with authorities related to Data Requests, Account Blocking and Fund Confiscation about cases of money laundering and terrorism financing and Funding the Proliferation of Weapons of Mass Destruction;
11. Carrying out monitoring activities on the implementation of updating customer data by all work units and branches;
12. Conducting effective monitoring of Customer Profiles and Transactions by monitoring the implementation of customer grouping according to the level of risk of money laundering;
13. Preparing and submitting AML, CFT, PFWMD risk assessment reports every 1 (one) year;
14. Conducting joint meetings regarding the implementation of the AML-CTF program with the Directors and the Board of Commissioners regularly;
15. Submitting Domestic Tax Reports through the EOI portal to the Directorate General of Tax, as well as International Tax Reports through the SiPINA portal to the Financial Service Authority (OJK);
16. Monitoring the implementation of the AML CFT program in Custodian and Trustee Services as well as in the Financial Institution Pension Fund (DPLK) Unit;

17. Melakukan pemenuhan pelaksanaan pembukaan hubungan usaha Perseroan dengan bank koresponden dari Luar Negeri dari aspek APU, PPT dan PPPSPM;
18. Melakukan pengkajian terhadap aktivitas dan produk perbankan terkait dengan kewajiban penerapan program APU, PPT dan PPPSPM sebelum aktivitas dan produk tersebut dijalankan;
19. Melakukan *review* ketentuan internal terkait penerapan program APU, PPT dan PPPSPM secara berkala agar ketentuan internal yang berlaku telah sejalan dengan perkembangan ketentuan eksternal maupun regulator;
20. Melakukan Pemantauan dan rekomendasi terkait pendidikan dan pelatihan APU, PPT dan PPPSPM terhadap karyawan Perseroan dalam rangka meningkatkan pemahaman, kewaspadaan serta risiko terhadap Tindak Pidana Pencucian Uang dan Pendanaan Terorisme dan Pendanaan Proliferasi Senjata Pemusnah Massal;
21. Memastikan Teknologi Informasi yang mendukung Penerapan Program APU, PPT dan PPPSPM telah sejalan dan mencakup perkembangan bisnis, produk serta layanan Bank dalam hal ini pengembangan aplikasi **bjb** AMOLA (*Anti Money Laundering*). Selain itu, dilaksanakan penyesuaian aplikasi terhadap ketentuan regulator (penyesuaian pelaporan goAML) sehingga penerapan APU, PPT dan PPPSPM menjadi lebih efektif dan sesuai ketentuan regulator;
22. Melakukan koordinasi terkait pelaksanaan kebijakan program APU, PPT dan PPPSPM pada unit kerja terkait yang berhubungan langsung dengan Nasabah yang didasarkan atas hasil penilaian tingkat risiko unit kerja terkait terhadap potensi terjadinya Pencucian Uang dan Pendanaan Terorisme dan Pendanaan Proliferasi Senjata Pemusnah Massal;
23. Melakukan koordinasi terkait pelaksanaan kebijakan program APU, PPT dan PPPSPM pada Konglomerasi Keuangan bank **bjb**;
24. Melakukan pengkajian dalam rangka memastikan penerapan APU, PPT dan PPPSPM telah dilaksanakan pada Produk Aktivitas Baru (PAB) berdasarkan regulasi yang dikeluarkan oleh Otoritas Jasa Keuangan (OJK);
25. Melakukan Penilaian Indeks Efektivitas secara Nasional terkait peran PPATK dalam Upaya Pencegahan dan Pemberantasan Tindak Pidana Pencucian uang (TPPU), Tindak Pidana Pendanaan Terorisme (TPPT) dan Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM) Tahun 2023;
26. Mendukung PPATK dalam melakukan penilaian terhadap integritas Pihak Pelapor salah satunya bank **bjb** terhadap efektivitas Program APU, PPT, dan PPPSPM yang diterapkan dengan cara melakukan pengisian kuesioner FIR on ML/TF tahun 2023. Hasil FIR on ML/TF akan menjadi tolok ukur bagi PPATK dan LPP terkait dalam merumuskan kebijakan pembinaan, pengawasan, dan pengaturan berbasis risiko yang ditujukan untuk penguatan sistem APU, PPT dan PPPSPM di Bank khususnya, serta penguatan integritas sistem keuangan secara nasional; dan

17. Accomplishing the implementation of the opening of the Company's business relationship with Foreign correspondent banks from AML, CTF, and PFWMD aspects;
18. Conducting an assessment of banking activities and products related to the obligation to implement the AML, CTF, and PFWMD program before the activities and products are carried out;
19. Reviewing internal provisions related to the implementation of the AML, CTF, and PFWMD program periodically so that the applicable internal provisions are in line with the development of both external provisions and regulators;
20. Monitoring and providing recommendations related to AML, CTF, and PFWMD education and training for the Company's employees to increase understanding, awareness, and risk of Money Laundering and Terrorism Financing;
21. Ensuring that Information Technology that supports the implementation of the AML, CTF, and PFWMD Program is in line with and includes the development of the Bank's business, products, and services, in this case, the development of the **bjb** AMOLA (Anti Money Laundering) application. In addition, adjustments were made to the application to regulatory provisions (adjustment to go AML reporting) so that the implementation of AML, CTF, and PFWMD becomes more effective and follows regulatory requirements;
22. Coordinate the implementation of AML, CTF, and PFWMD program policies in related work units that deal directly with customers based on the results of assessing the risk level of related work units regarding the potential for Money Laundering and Terrorism Financing and Funding for the Proliferation of Weapons of Mass Destruction;
23. Coordinate regarding the implementation of the AML, CTF, and PFWMD program policy at the bank **bjb** Financial Conglomeration;
24. Conducting studies to ensure the implementation of AML, CTF, and PFWMD has been implemented on New Activity Products (PAB) based on regulations issued by the Financial Services Authority (OJK);
25. Conduct a National Effectiveness Index Assessment regarding the role of PPATK in Efforts to Prevent and Eradicate Crimes of Money Laundering (TPPU), Terrorism Financing Crimes (TPPT) and Funding for the Proliferation of Weapons of Mass Destruction (PFWMD) in 2023;
26. Support PPATK in assessing the integrity of the Reporting Party, one of which is bank **bjb**, regarding the effectiveness of the AML, CTF, and PFWMD programs implemented by filling out the FIR on ML/TF questionnaire in 2023. The results of the FIR on ML/TF will become a benchmark for PPATK and LPP is involved in formulating risk-based guidance, supervision and regulatory policies aimed at strengthening the AML, CTF, and PFWMD systems in banks in particular, as well as strengthening the integrity of the financial system nationally; dan

27. Mendukung OJK dalam penyusunan Penilaian Risiko/*Sectoral Risk Assessment* Tindak Pidana Pencucian Uang, Tindak Pidana Pendanaan Terorisme dan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan (SRA TPPU/TPPT/PPSPM SJK) Tahun 2023 dengan cara melakukan pengisian kuesioner *Sectoral Risk Assessment* (SRA) Tahun 2023.

Adapun Statistik pelaksanaan Program APU, PPT dan PPPSPM yang dilaksanakan oleh bank **bjb** selama Tahun 2023, dapat kami sampaikan sebagai berikut:

27. Support OJK in preparing the Risk Assessment/Sectoral Risk Assessment for Money Laundering Crimes, Terrorism Financing Crimes and Funding for the Proliferation of Weapons of Mass Destruction in the Financial Services Sector (SRA TPPU/TPPT/PPSPM SJK) in 2023 by completing the Sectoral Risk Assessment (SRA) questionnaire) in 2023.

As for the statistics on the implementation of the AML, CTF, and PFWMD Program carried out by bank **bjb** during 2022, it can be conveyed as follows:

No	**Aktivitas** Activities	**Jumlah** Total	**Satuan** Unit
1	Laporan Transaksi Keuangan Mencurigakan (LTKM) Suspicious Transaction Report (STR)	257	Laporan Reports
2	Laporan Transaksi Keuangan Tunai (LTKT) Cash Transaction Report (CTR)	7.308	Laporan Reports
3	Laporan Transaksi Keuangan Transfer Dana dari dan ke Luar Negeri (LTKL) International Fund Transfer Instruction Report (IFTI)	1.378	Laporan Reports
4	Laporan SIPESAT (Sistem Informasi Pengguna Jasa Terpadu) SIPESAT Report	471.830	Data CIF CIF Data
5	Korespondensi dengan pihak yang berwenang Correspondence with authorized party	8.440	Kali Time
6	Pengkajian aspek APU, PPT dan PPPSPM terkait Kebijakan dan Prosedur Bank Implementation of AML, CFT & CPF related to intern policy and procedures	166	Kajian Reviews
7	Validasi aspek APU, PPT dan PPPSPM terkait aktivitas dan produk Baru Bank Implementation of AML, CFT & CPF related to new activities and product	11	Validasi Validation
8	Pelaksanaan APU, PPT dan PPPSPM terkait bank koresponden Implementation of AML, CFT & CPF related to correspondence bank	14	Kali Time
9	Jumlah pegawai yang mengikuti pelatihan APU, PPT dan PPPSPM number of employees participating in AML, CFT & CPF Training	**2.084**	Pegawai Employees

Perkara Hukum

Jumlah perkara hukum yang dihadapi bank **bjb** selama tahun 2023 adalah sebagai berikut.

Important Case

The number of legal cases/lawsuit faced by bank **bjb** during 2023 is as follows.

Tabel Perkara hukum
Table of Legal Cases

No.	**Perkara Hukum** Legal Cases	**Jumlah** Total	
		Perdata Civil	**Pidana** Criminal
1.	Telah Selesai (telah mempunyai kekuatan hukum yang tetap) Completed (has permanent legal force)	47	152*
2.	Dalam proses penyelesaian In the process of completion	40	37
Total		87	189

*) Total Penanganan Perkara : Seluruh penanganan perkara yang ditangani pada tahun 2023.
*) Jumlah kasus selesai pada tahap penyelidikan dan penyidikan diasumsikan ketika tidak ada pemanggilan pemeriksaan selama 3 bulan dan/atau dikeluarkannya surat perintah penghentian penyidikan (SP3) dan/atau telah memiliki putusan berkekuatan hukum tetap (*inkracht van gewijsde*)
*) Total Case Handling: All cases handled in 2023.
*) The number of cases completed at the inquiry and investigation stage is assumed to be when there has been no summons for examination for 3 months and/or an order to stop the investigation (SP3) has been issued and/or a decision has permanent legal force (inkracht van gewijsde)

Jumlah kasus selesai pada tahap penyelidikan dan penyidikan diasumsikan ketika tidak ada pemanggilan pemeriksaan selama 3 bulan dan/atau dikeluarkannya surat perintah penghentian penyidikan (SP3) dan/atau telah memiliki putusan berkekuatan hukum tetap (inkracht van gewij.sde)

The number of cases completed at the inquiry and investigation stage is assumed to be when there has been no summons for an examination for 3 months and/or an order to stop the investigation (SP3) has been issued and/or a decision has permanent legal force (inkracht van gewij.sde).

Perkara Hukum yang Dihadapi Perusahaan

Legal Matters Faced by the Company

Tabel Perkara Hukum yang Dihadapi Perusahaan
Table of Legal Cases Faced by the Company

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
1	**Kantor**: Cabang Pandeglang **Jenis**: Gugatan Perbuatan Melawan Hukum **No. Perkara**: 20/Pdt.G/2021/PN.pdl **Yurisdiksi**: Pengadilan Negeri Pandeglang **Tgl Registrasi**: 13 September 2021	Proses Kasasi	Gugatan materil Rp. 500.000.000,-	-	-
	Branch Office : Pandeglang **Type :** Lawsuit against the law **Case Number :** 20/Pdt.G/2021/PN.pdl **Jurisdiction :** Pandeglang District Court **Date of Registration :** September 13, 2021	Cassation Process	Material Claim Rp. 500.000.000,-	-	-
2	**Kantor:** Cabang Suci **Jenis**: Gugatan PKPU **No. Perkara**: 46/Pdt.Sus-Pailit/2021/PN.Niaga.Jkt .Pst **Yurisdiksi**: Pengadilan Niaga pada Pengadilan Negeri Jakarta Pusat **tgl Registrasi**: *N/A	Akan dilakukan eksekusi lelang terhadap objek agunan yang berada di Batam	Tidak Ada Kredit Rp. 9.774.226.776	-	-
	Branch Office : Suci **Type :** Lawsuit for Postponement of Debt Payment Obligations **Case Number:** 46/Pdt.Sus-Pailit/2021/PN.Niaga.Jkt .Pst **Jurisdiction :** Commercial Court at the Central Jakarta District Court **Date of Registration:** *N/A	Auction execution will be carried out on collateral objects located in Batam	None Credit Rp. 9.774.226.776	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
3	**Kantor Cabang**: Daan Mogot **Jenis**: Gugatan PKPU **No Perkara:** 26/Pdt-Sus-PembatalanPerdamaian/2022/PN-Niaga-.Jkt.Pst jo nomor 23/Pdt-Sus-PKPU/2012/PN-Niaga-.Jkt.Pst **Yurisdiksi**: Pengadilan Niaga pada Pengadilan Negeri Jakarta Pusat **Tgl Registrasi**: *N/A	Pemberesan kepailitan atas lelang milik istkara karya	Tidak Ada Plafond kredit Rp. 66.500.000.000,- Tunggakan pokok Rp. 36.350.093.775,- Tunggakan bunga Rp. 57.746.757.480,- Denda Rp. 14.633.063.079,- Total Tagihan Kredit Rp. 108.729.914.334,-	-	-
	Branch Office: Daan Mogot **Type :** Lawsuit for Postponement of Debt Payment Obligations Case Number: 26/Pdt-Sus-PembatalanPerdamaian/2022/PN-Niaga-.Jkt.Pst jo nomor 23/Pdt-Sus-PKPU/2012/PN-Niaga-.Jkt.Pst **Jurisdiction :** Commercial Court at the Central Jakarta District Court **Date of Registration:** *N/A	Bankruptcy settlement of auctions owned by istkara karya	None Credit ceiling Rp. 66.500.000.000,- Principal arrears Rp. 36.350.093.775,- Interest arrears Rp. 57.746.757.480,- Fine Rp. 14.633.063.079,- Total Credit Bill Rp. 108.729.914.334,-	-	-
4	**Kantor Cabang**: Cabang Karawang **Jenis**: Gugatan Wanprestasi **No. Perkara:** 453/Pdt.G/2022/PN.Bdg **Yurisdiksi**: Pengadilan Negeri Bandung **Tgl Registrasi:** 6 Oktober 2022	Pada tanggal 21 Desember 2023 Sidang dengan agenda putusan sela (Ecourt) yang isi putusannya menolak Eksepsi Turut Tergugat sehingga sidang dilanjut pada tanggal 11 Januari 2024	Tidak Ada Kredit Rp. 4.580.000.000	-	-
	Branch Office : Karawang **Type :** Default Lawsuit **Case Number:** 453/Pdt.G/2022/PN.Bdg **Jurisdiction :** Bandung District Court **Date of Registration:** October 6, 2022	On December 21, 2023, the hearing with the agenda of interlocutory judgment (Ecourt) whose decision rejects the Defendant's Joint Exception so that the hearing continues on January 11, 2024.	None Credit Rp. 4.580.000.000	-	-
5	**Kantor Cabang:** Pekanbaru **Jenis:** Gugatan Ingkar Janji (Wanprestasi) **No. Perkara:** 597/Pdt.G/2020/PN.Jkt.Tim **Yurisdiksi**: Pengadilan Negeri Jakarta Timur **Tgl Registrasi:** 6 September 2022	menunggu putusan banding	Tidak ada terdapat tuntutan secara tanggung renteng kepada Wahyu Setyo dan CV Kirana untuk kerugian materil Rp. 2.158.835.694,- terkait perjanjian kerjasama	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Branch Office : Pekanbaru **Type :** Default Lawsuit **Case Number :** 597/Pdt.G/2020/PN.Jkt.Tim **Jurisdiction :** East Jakarta District Court **Date of Registration :** September 6, 2022	Awaiting appeal verdict	None there are claims jointly to Wahyu Setyo and CV Kirana dor material losses of Rp. 2.158.835.694,- related to the cooperation agreement	-	-
6	**Unit**: Divisi Corporate Seccretary - YKP **Jenis**: Gugatan PMH **No Perkara:** 74/PDT.G/2022/PN.BDG **Yurisdiksi**: Pengadilan Negeri Bandung **Tgl Registrasi:** 14 Februari 2022	Proses Kasasi	Kerugian materil Rp 42,595,500,- pertanggal 31 Januari 2022 sampai dengan habis masa perjanjian kerja tgl 1 April 2023 dikali Rp 2,839,700 Kerugian imateriil Rp 50.000.000.000 melakukan sita jaminan terhadap bangunan YKP bank **bjb**	-	-
	Unit : Corporate Secretary Division - YKP **Type :** Lawsuit against the law **Case Number :** 74/PDT.G/2022/PN.BDG **Jurisdiction :** Bandung District Court **Date of Registration:** February 14, 2022	Cassation Process	Material loss of Rp 42,595,500,- per January 31, 2022, until the end of the work agreement on April 1, 2023, multiplied by Rp 2,839,700 Immaterial loss Rp 50.000.000.000 confiscate collateral for YKP bank **bjb** building	-	-
7	**Kantor Cabang**: Soreang **Jenis**: Gugatan Perlawanan **No. Perkara**: 259/Pdt.G/2020/PN Bale Bdg **Yurisdiksi**: Pengadilan Negeri Bale Bandung **Tgl Registrasi:** 29 November 2022	Proses Kasasi	Tidak ada Kredit Rp. 2.500.000.000	-	-
	Branch Office : Soreang **Type :** Resistance Lawsuit **Case Number :** 259/Pdt.G/2020/PN Bale Bdg **Jurisdiction :** Bale Bandung District Court **Date of Registration:** November 29, 2022	Cassation Process	None Credit Rp. 2.500.000.000	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
8	**Kantor Cabang**: Kebayoran Baru **Jenis:** Kepailitan PT. Sekar Artha Sentosa **No. Perkara:** 320/Pdt.Sus-PKPU/2022/PN.Niaga.Jkt.Pst **Yurisdiksi**: Pengadilan Niaga pada PN Jakarta Pusat	menunggu jawaban kurator terkait surat yang klarifikasi/ konfirmasi dari KC Kebayoran Baru perihal status unit apartemen yang sedang dibiayai oleh bank **bjb** a.n Yusfi apakah termasuk boedel pailit atau bukan	Tidak Ada	-	-
	Branch Office : Kebayoran Baru **Type :** Bankruptcy of PT. Sekar Artha Sentosa **Case Number :** 320/Pdt.Sus-PKPU/2022/PN.Niaga.Jkt.Pst **Jurisdiction :** Pengadilan Niaga pada PN Jakarta Pusat	Awaiting the curator's answer regarding a letter of clarification/ confirmation from KC Kebayoran baru regarding the status of apartment units that are being financed by bank **bjb** on behalf of Yusfi whether they are bankrupt or not	None	-	-
9	**Kantor Cabang**: Kebayoran Baru **Jenis**: Gugatan PKPU **No. Perkara:** 91/Pdt.Sus-PKPU/2022/PN .Niaga.Sby **Yurisdiksi:** Pengadilan Niaga Surabaya **Tgl Registrasi:** 27 Januari 2023	Homologasi	Tidak ada Kredit Rp. 40.000.000.000	-	-
	Branch Office : Kebayoran Baru **Type :** Lawsuit for Postponement of Debt Payment Obligations **Case Number :** 91/Pdt.Sus-PKPU/2022/PN .Niaga.Sby **Jurisdiction :** Surabaya Commercial Court **Date of Registration:** January 27, 2023	Homologation	None Credit Rp. 40.000.000.000	-	-
10	**Kantor Cabang:** Kebayoran baru dan/atau bank **bjb** Kantor Wilayah II **Jenis:** Gugatan perbuatan melawan hukum oleh BLU BAKTI dan bank **bjb** sebagai Turut Tergugat II **No. Perkara:** 767/Pdt.G/2021/ PN.Jkt. Utr **Yurisdiksi:** Pengadilan Negeri Jakarta Utara **Tingkat**: Banding	Proses Kasasi	1. Menghukum Tergugat II (**bjb**) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-. 2. Menghukum Tergugat II (**bjb**) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-.	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Branch Office : Kebayoran baru and/or bank **bjb** Regional Office II **Type :** Lawsuit against the law by BLU BAKTI and bank **bjb** as Co-Defendant II **Case Number :** 767/Pdt.G/2021/PN.Jkt. Utr **Jurisdiction :** North Jakarta District Court **Level:** Appeal	Cassation Process	1. Punish the Co-defendant (**bjb**) to return the remaining money for the disbursement execution of Rp. 126.494.237.582,-. 2. Punish the Co-defendant (**bjb**) to pay compensation of Rp. 597.326.832.325,-.	-	-
11	**Kantor Cabang**: Kebayoran baru dan/atau bank **bjb** Kantor Wilayah II **Jenis**: Gugatan perbuatan melawan hukum oleh BLU BAKTI dan bank **bjb** sebagai Turut Tergugat II **No. Perkara**: 768/Pdt.G/2021/PN.Jkt. Utr **Yurisdiksi**: Pengadilan Negeri Jakarta utara	Proses Kasasi	1. Menghukum Tergugat II (**bjb**) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-. 2. Menghukum Tergugat II (**bjb**) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-.	-	-
	Branch Office : Kebayoran baru and/or bank **bjb** Regional Office II **Type :** Lawsuit against the law by BLU BAKTI and bank **bjb** as Co-Defendant II **Case Number :** 768/Pdt.G/2021/PN.Jkt. Utr **Jurisdiction :** North Jakarta District Court	Cassation Process	1. Punish the Co-defendant (**bjb**) to return the remaining money for the disbursement execution of Rp. 126.494.237.582,-. 2. Punish the Co-defendant (**bjb**) to pay compensation of Rp. 597.326.832.325,-.	-	-
12	**Kantor Cabang**: Kebayoran baru dan/atau bank **bjb** Kantor Wilayah II **Jenis:** Gugatan perbuatan melawan hukum **No. Perkara**: 1090/Pdt.G/2021/PN.Jkt.Brt **Yurisdiksi:** Pengadilan Negeri Jakarta Barat **Tgl Registrasi**: 21 Desember 2021	Proses banding	1. Menghukum Tergugat II (**bjb**) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-. 2. Menghukum Tergugat II (**bjb**) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-.	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
12	**Branch Office :** Kebayoran baru and/or bank **bjb** Regional Office II **Type :** Lawsuit against the law **Case Number :** 1090/Pdt.G/2021/PN.Jkt.Brt **Jurisdiction :** West Jakarta District Court **Date of Registration:** December 21, 2021	Appeals Process	1. Punish the Co-defendant (**bjb**) to return the remaining money for the disbursement execution of Rp. 126.494.237.582,-. 2. Punish the Co-defendant (**bjb**) to pay compensation of Rp. 597.326.832.325,-.	-	-
13	**Kantor Cabang:** KC Daan Mogot **Jenis**: PKPU **No Perkara:** 62/Pdt.Sus-PKPU/2023/PN.Niaga.Jkt.Pst **Yurisdiksi**: Pengadilan Negeri Jakarta Pusat **Tgl Registrasi:** 16 Maret 2023	rapat kreditor	Tidak ada, namun jaminan yang terikat pada kredit PT Ciremai Putra Mandiri an. Dziki Dzikrullah Nilai Agunan a.n. Dziki Dzikrullah Rp. 7.001.800.000	-	-
	Branch Office : Daan Mogot **Type :** Lawsuit for Postponement of Debt Payment Obligations **Case Number :** 62/Pdt.Sus-PKPU/2023/PN.Niaga.Jkt.Pst **Jurisdiction :** central Jakarta district court **Date of Registration:** March 16, 2023	Creditors meeting	None, however, of the collateral tied to the credit of PT Ciremai Putra Mandiri on behalf of Dziki Dzkirullah collateral value on behalf of Dziki Dzikrullah Rp. 7.001.800.000	-	-
14	**Kantor Cabang**: Kebayoran baru dan/atau bank **bjb** Kantor Wilayah II **Jenis:** Gugatan perbuatan melawan hukum **No. Perkara**: 1091/Pdt.G/2021/PN.Jkt.Brt **Yurisdiksi:** Pengadilan Negeri Jakarta Barat **Tgl Registrasi:** 21 Desember 2021	Proses kasasi	1. Menghukum Tergugat II (**bjb**) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-. 2. Menghukum Tergugat II (**bjb**) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-.	-	-
	Branch Office : Kebayoran baru and/or bank **bjb** Regional Office II **Type :** Lawsuit against the law **Case Number :** 1091/Pdt.G/2021/PN.Jkt.Brt **Jurisdiction :** West Jakarta District Court **Date of Registration:** December 21, 2021	Cassation Process	1. Punish the Co-defendant (**bjb**) to return the remaining money for the disbursement execution of Rp. 126.494.237.582,-. 2. Punish the Co-defendant (**bjb**) to pay compensation of Rp. 597.326.832.325,-.	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
15	**Kantor Cabang**: Daan Mogot **Jenis**: Gugatan PMH **No. Perkara:** 89/Pdt.G/2022/PN.BGR **Yurisdiksi**: Pengadilan Negeri Bogor **Tgl Registrasi**: 22 Juni 2022	Proses banding	Tidak ada	-	-
	Branch Office : Daan Mogot **Type :** Lawsuit against the law **Case Number :** 89/Pdt.G/2022/PN.BGR **Jurisdiction :** Bogor District Court **Date of Registration:** June 22, 2022	Appeal process	None	-	-
16	**Kantor Cabang**: Tangerang **Jenis**: Perlawanan **No Perkara**: 969/PDT.PLW/2018/PN.Tng jo 258/PDT/2022/PT.BTN **Tanggal Perkara**: 20 Juni 2023 **Yurisdiksi:** Pengadilan Tangerang	Proses kasasi	Tidak ada	-	-
	Branch Office: Tangerang **Tyoe :** Resistance **Case Number:** 969/PDT.PLW/2018/PN.Tng jo 258/PDT/2022/PT.BTN **Date of Registration:** June 20, 2023 **Jurisdiction:** Tangerang Court	Cassation Process	None	-	-
17	**Kantor Cabang:** Jatinangor **Jenis**: Perbuatan Melawan Hukum **No Perkara**: 269/Pdt.G/2023/Pn Bdg **Tanggal Perkara**: 12 Juli 2023 **Yurisdiksi:** Pengadilan Bandung	Pembuktian	Tidak ada Nilai Agunan Rp. 2.250.000.000,- Kredit Rp. 1.5000.000.000,-	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Branch Office : Jatinangor **Type :** Lawsuit against the law **Case Number:** 269/Pdt.G/2023/Pn Bdg **Date of Registration:** July 12, 2023 **Jurisdiction:** Bandung Court	Verification	None Collateral value Rp. 2.250.000.000,- Credit Rp. 1.5000.000.000,-	-	-
18	**Kantor Cabang**: Tamansari **Jenis**: Wanprestasi **No Perkara**: 135/Pdt.G/2023/Pn blb **Tanggal Perkara**: 06 Juli 2023 **Yurisdiksi:** Pengadilan Bale Bandung	Menunggu putusan	Tidak ada	-	-
	Branch Office Tamansari **Type :** Default **Case Number:** 135/Pdt.G/2023/Pn blb **Date of Registration:** July 06, 2023 **Jurisdiction:** Bale Bandung Court	Awaiting verdict	None	-	-
19	**Kantor Cabang**: Tasikmalaya **Jenis**: PMH **No. Perkara**: 349/Pdt/2023/PT.Bdg. Jo. 81/Pdt.Bth/2022/PN.TSM **Yurisdiksi**: Pengadilan Tinggi Jawa barat **Tgl Registrasi**: 9 Mei 2023	Proses Kasasi	Pokok Petitum: Menangguhkan dan/ atau menghentikan pelaksanaan eksekusi obyek jaminan	-	-
	Branch Office : Tasikmalaya **Type :** Lawsuit against the law **Case Number :** 349/Pdt/2023/PT.Bdg. Jo. 81/Pdt.Bth/2022/PN.TSM **Jurisdiction :** West Java Supreme Court **Date of Registration:** May 9, 2023	Cassation Process	Subject of Petition: suspend and/ or stop the execution of collateral objects	-	-
20	**Kantor Cabang Khusus**: Balikpapan **Jenis**: Perdata (Wan Prestasi) **No. Perkara**: 574/Pdt.G/2023/PN.Jkt.Sel **Yurisdiksi**: Pengadilan Negeri Jakarta Selatan	Telah dilakukan sidang pada tanggal 21 Desember 2023 dengan agenda penyerahan bukti dari Penggugat.	Pencairan uang pertanggungan sebesar Rp. 997.916.000, (sembilan ratus sembilan puluh tujuh juta sembilan ratus enam belas ribu rupiah).	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Special Branch Office: Balikpapan **Type :** Civil (Default) **Case Number :** 574/Pdt.G/2023/PN.Jkt.Sel **Jurisdiction :** South Jakarta District Court	A hearing has been held on December 21, 2023, with the agenda of submitting evidence from the Plaintiff.	Disbursement of the sum insured amounted to Rp. 997.916.000, (nine hundred ninety-seven million nine hundred sixteen thousand rupiah).	-	-
21	**Kantor Cabang**: Kebayoran baru dan/atau bank **bjb** Kantor Wilayah II **Jenis**: Gugatan perbuatan melawan hukum oleh BLU BAKTI dan bank **bjb** sebagai Turut Tergugat II **No. Perkara**: 796/Pdt.G/2021/PN.Jkt.Pst **Yurisdiksi**: Pengadilan Negeri Jakarta Pusat	Proses Kasasi	1. Menghukum Tergugat II (**bjb**) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-. 2. Menghukum Tergugat II (**bjb**) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-.	-	-
	Branch Office : Kebayoran baru and/or bank **bjb** Regional Office II **Type :** Lawsuit against the law by BLU BAKTI and bank **bjb** as Co-Defendant II **Case Number :** 796/Pdt.G/2021/PN.Jkt.Pst **Jurisdiction :** Central Jakarta district court	Cassation Process	1. Punish the Co-defendant (**bjb**) to return the remaining money for the disbursement execution of Rp. 126.494.237.582,-. 2. . Punish the Co-defendant (**bjb**) to pay compensation of Rp. 597.326.832.325,-.	-	-
22	**Kantor Cabang Khusus:** Tangerang Selatan **Jenis**: Gugatan Wanprestasi **No. Perkara:** 1341/Pdt.G/2021/PN.Tng **Yurisdiksi**: Pengadilan Negeri Tangerang	Proses Peninjauan Kembali	Tidak ada Outstanding kredit: Rp.2.538.092.786,-	-	-
	Kantor Cabang Khusus: Tangerang Selatan **Jenis**: Gugatan Wanprestasi **No. Perkara:** 1341/Pdt.G/2021/PN.Tng **Yurisdiksi**: Pengadilan Negeri Tangerang	Proses Peninjauan Kembali	Tidak ada Outstanding kredit: Rp.2.538.092.786,-	-	-
23	**Kantor Cabang:** Padalarang **Jenis**: Gugatan Perbuatan Melawan Hukum **No. Perkara:** 194/Pdt.G/2023/PN blb **Yurisdiksi**: Pengadilan Negeri Bale Bandung	Kesimpulan	Kerugian Materil: Rp. 978.861.482,- Kerugian Imateril: Rp. 1.000.000.000,- Nilai Hak Tanggugang Rp. 350.000.000,-	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Special Branch Office : South Tangerang **Type :** Default Lawsuit **Case Number :** 1341/Pdt.G/2021/PN.Tng **Jurisdiction :** Tangerang District Court	Conclusion	Material loss: Rp. 978.861.482,- Immaterial loss: Rp. 1.000.000.000,- Value of Liability Rp. 350.000.000,-	-	-
24	**Kantor Cabang:** Cabang Cimahi **Jenis**: Gugatan Perbuatan Melawan Hukum **No. Perkara:** 190/Pdt.G/2022/PN.Blb **Yurisdiksi**: Pengadilan Negeri Bale Bandung **Tgl Registrasi:** 1 Agustus 2023	Pada tanggal 8 Desember 2023 dengan agenda Pemeriksaan Setempat namun tidak dilaksanakan sehigga sidang dilanjut pada tanggal 11 desember 2023 dengan agenda saksi para tergugat dan bukti tambahan penggugat,Sidang pada tanggal 18 Desember dengan agenda bukti tambahan dari Penggugat,sidang dilanjut pada tanggal 27 Desember 2023 dengan agenda keseimpulan (E - Court)	Tidak Ada	-	-
	Branch Office : Cimahi **Type :** Lawsuit against the law **Case Number :** 190/Pdt.G/2022/PN.Blb **Jurisdiction :** Bale Bandung District Court **Date of Registraton:** August 1, 2023	On December 8, 2023, with the agenda of the Local Examination but not held until the hearing continued on December 11, 2023, with the agenda of the defendants' witnesses and additional evidence of the plaintiffs, The hearing on December 18 with the agenda of additional evidence from the Plaintiff, the hearing continues on December 27, 2023 with the agenda of conclusion (E-Court)	None	-	-
25	**Kantor Cabang Khusus**: Makassar **Jenis**: Perdata (Perbuatan Melawan hukum) **No. Perkara**: 270/Pdt.G/2023/PN.Mks **Yurisdiksi**: Pengadilan Negeri Makassar **Special Branch Office :** Makassar **Type :** Civil (Lawsuit against the law) **Case Number :** 270/Pdt.G/2023/PN.Mks **Jurisdiction :** Makassar District Court	bahwa telah dilakukan *upload* dokumen kesimpulan para pihak secara e-court pada tanggal 5 Desember 2023, dan menunggu putusan majelis hakim. that the parties' conclusion documents had been uploaded by e-court on December 5, 2023, and waited for the decision of the panel of judges.	Membayar kerugian sebesar Rp. 542.550.000,- (lima ratus empat puluh dua juta lima ratus lima puluh ribu rupiah) Pay losses of Rp. 542.550.000,- (five hundred forty-two million five hundred fifty thousand rupiah)	- -	- -

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
26	**Kantor Cabang**: Sukajadi **Jenis**: Perdata (Perbuatan Melawan hukum) **No. Perkara**: 397/Pdt.G/2023/PN.Bdg **Yurisdiksi**: Pengadilan Negeri Bandung	Mediasi namun deadlock dan akan dilanjutkan ke pokok perkara	Kerugian Materil: Rp. 4.700.000.000,- Nilai Hak Tanggungan: Rp. 1.601.400.000,-	-	-
	Branch Office: Sukajadi **Type :** Civil (Lawsuit against the law) **Case Number :** 397/Pdt.G/2023/PN.Bdg **Jurisdiction :** Bandung District Court	Mediation however deadlock and will proceed to the subject matter	Material Loss: Rp. 4.700.000.000,- Value of Liability: Rp. 1.601.400.000,-	-	-
27	**Kantor Cabang**: Kuningan **Jenis**: Perbuatan Melawan Hukum **No. Perkara**: 14/Pdt.G/2023/PN.Kng **Yurisdiksi**: Pengadilan Negeri Kuningan **Tgl Registrasi**: 25 Agustus 2023	Persidangan tanggal 19 Desember 2023 dengan agenda Pembuktian Penggugat Agenda selanjutnya Pembuktian dari Tergugat tanggal 03 Janurai 2023	Pokok Petitum: Menyatakan batal dan tidak mempunyai kekuatan hukum (buiten effect Stelen) surat-surat yang menyangkut obyek sengketa yaitu Risalah lelang a.n H.Udin	-	-
	Branch Office : Kuningan **Type:** Lawsuit against the law **Case Number :** 14/Pdt.G/2023/PN.Kng **Jurisdiction :** Kuningan District Court **Date of Registration:** August 25, 2023	The hearing was held on December 19, 2023, with the agenda of Plaintiff's evidence The next agenda Evidence from Defendant dated January 3, 2023	The subject of Petition: Declaring void and unenforceable (buiten effect Stelen) letters concerning the object of dispute, namely the minutes of auction on behalf of Udin	-	-
28	**Kantor Cabang:** Gajah Mada **Jenis:** Gugatan Perbuatan Melawan Hukum **No. Perkara:** 418/Pdt.G/2023/PN.Jkt.Tim **Tgl Registrasi**: 07 Agustus 2023 **Yurisdiksi**: Pengadilan Negeri Jakarta Timur	sidang tanggal 23 januari 2024 dengan agenda pemanggilan para pihak	Kerugian materil: Rp. 2.128.703.985,- Kerugian immateril: Rp. 2.000.000.000,- Kerugian biaya pengurusan perkara: Rp. 100.000.000,-	-	-
	Branch Office : Gajah Mada **Type :** Lawsuit against the law **Case Number :** 418/Pdt.G/2023/PN.Jkt.Tim **Date of Registration :** August 07, 2023 **Jurisdiction :** East Jakarta District Court	The hearing was held on January 23, 2024, with the agenda of summoning the parties	Material Loss: Rp. 2.128.703.985,- Immaterial Loss: Rp. 2.000.000.000,- Loss of case management costs: Rp. 100.000.000,-	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
29	**Kantor Cabang**: Pandeglang **Jenis**: Gugatan Perbuatan Melawan Hukum oleh Cepi Sayfudin **No. Perkara**: 8/Pdt.G/2022/PN.Pdl **Yurisdiksi**: Pengadilan Negeri Pandeglang	Proses Banding	Gugatan Materil: 1.000.000.000, - Plafond Kredit Rp. 8.000.000.000 Sisa baki debet Rp.1.397.000.000 ,-	-	-
	Branch Office : Pandeglang **Type :** Lawsuit Against the Law by Cepi Sayfudin **Case Number :** 8/Pdt.G/2022/PN.Pdl **Jurisdiction :** Pandeglang District Court	Appeals Process	Material Claim : 1.000.000.000, - Credit Ceiling Rp. 8.000.000.000 Remaining debit balance Rp.1.397.000.000 ,-	-	-
30	**Kantor Cabang**: Cabang Rawamangun **Jenis**: Perbuatan Melawan Hukum **No. Perkara**: 794/PDT.G/2023/PN Jkt Sel **Yurisdiksi**: Pengadilan Negeri Jakarta Selatan	sidang tanggal 21 desember 2023 dengan agenda duplik para tergugat, sidang selanjutnya tanggal 10 januari 2024 dengan agenda bukti awal para pihak terkait eksepsi kompetensi relatif	Pembatalan PK dan APHT Baki debet dari total 3 debitur: Rp. 18.893.671.127	-	-
	Branch Office: Rawamangun **Type :** Lawsuit Against the Law **Case Number :** 794/PDT.G/2023/PN Jkt Sel **Jurisdiction :** South Jakarta District Court	The hearing on December 21, 2023, with the agenda of the Defendant's duplex, and the next hearing on January 10, 2024, with the agenda of preliminary evidence of the parties related to the exception of relative competence	PK and APHT Cancellation Debit balance of total of 3 debtors: Rp. 18.893.671.127	-	-
31	**Kantor Cabang**: Sumber **Jenis**: Perbuatan Melawan Hukum **No. Perkara**: 50/Pdt.G/2023/PN.Sbr **Yurisdiksi**: Pengadilan Negeri Sumber **Tgl Registrasi**: 25 Agustus 2023	Persidangan tanggal 27 Desember 2023 dengan agenda Replik dari Penggugat melalui E Court (sampai batas waktu upload pukul 14.30 wib Penggugat belum mengupload Replik melalui e court)	Pokok Petitum: Menyatakan secara hukum Eksekusi lelang hak Tanggungan terhadap sebidang tanah sawah SHM No. 01146 s tercatat atas nama Carab bin Haji Sobari tidak mempunyai kekuatan eksekutorial	-	-
	Branch Office : Sumber **Type :** Lawsuit Against the Law **Case Number :** 50/Pdt.G/2023/PN.Sbr **Jurisdiction :** Sumber District Court **Date of Registration:** August 25, 2023	The hearing on December 27, 2023, with the agenda of the Plaintiff's Replica through the E-Court (As of the upload deadline at 14.30 WIB the Plaintiff did not upload the replica through e-court)	Subject of Petition: Declaring legally the execution of the auction of the Dependent rights on a piece of rice field land SHM No. 01146 s recorded in the name of Carab bin Haji Sobari did not have executory power	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
32	**Kantor Cabang**: Indramayu **Jenis**: Perbuatan Melawan Hukum **No. Perkara**: 51/Pdt.G/2023/PN Idm **Yurisdiksi**: Pengadilan Negeri Indramayu **Tgl Registrasi**: 02 Oktober 2023	Persidangan tanggal 21 Desember 2023 dengan agenda Penyampaian replik dari penggugat mealalui e court sidang berikutnya duplik dari Tergugat tanggal 04 Desember 2024	Rp. 3.077.492.600,-	-	-
	Branch Office : Indramayu **Type :** Lawsuit Against the Law **Case Number :** 51/Pdt.G/2023/PN Idm **Jurisdiction :** Indramayu District Court **Date of Registration:** October 2, 2023	The hearing on December 21, 2023, with the agenda of Submission of replicas from the plaintiff through e-court The next hearing of the Defendant is on December 4, 2024	Rp. 3.077.492.600,-	-	-
33	**Kantor Cabang:** KCK Banten **Jenis**: Gugatan PMH **No Perkara:** 69/Pdt.G/2023/PN.Gsk **Yurisdiksi**: Pengadilan Negeri Serang **Tgl Registrasi:** 28 Maret 2023	Mediasi namun *deadlock* dan akan dilanjutkan ke pokok perkara	Tidak ada, namun meminta pembatalan lelang sebesar Rp.2.600.000.000	-	-
	Branch Office : Banten **Type :** Lawsuit Against the Law **Case Number :** 69/Pdt.G/2023/PN.Gsk **Jurisdiction :** Serang District Court **Date of Registration:** March 28, 2023	did the mediation however it deadlocked and proceeded to the subject matter	None, but asked for the cancellation of the auction of Rp.2.600.000.000	-	-
34	**Kantor Cabang:** Rasuna Said **Jenis**: Gugatan PMH **No Perkara:** 1003/Pdt.G/2023/PN Tng **Yurisdiksi**: Pengadilan Negeri Tangerang **Tgl Registrasi:** 18 September 2023	Mediasi namun deadlock dan akan dilanjutkan ke pokok perkara	kerugian imateril: Rp. 10.000.000.000,- Nilai Hak Tanggungan: Rp. 2.098.848.000	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Branch Office : Rasuna Said **Type :** Lawsuit Against the Law **Case Number :** 1003/Pdt.G/2023/PN Tng **Jurisdiction :** Tangerang District Court **Date of Registration:** 2023	did the mediation however it deadlocked and proceeded to the subject matter	Immaterial Loss: Rp. 10.000.000.000,- Value of Liability: Rp. 2.098.848.000	-	-
35	**Kantor Cabang**: Medan **Jenis**: Gugatan Perbuatan Melawan Hukum **No. Perkara**: 646/Pdt.G/2023/PN .Mdn **Yurisdiksi**: Pengadilan Negeri Medan **Tgl Registrasi**: 08 Agustus 2023	Menunggu putusan	Penggugat mengakui dan menginginkan sisa kredit nya adalah Rp. 38.307.328,00- berdasarkan data dari bank **bjb** KC Medan bahwa sisa kreditnya adalah Rp. 146.540.576.-	-	-
	Branch Office : Medan **Type :** Lawsuit Against the Law **Case Number :** 646/Pdt.G/2023/PN .Mdn **Jurisdiction :** Medan District Court **Date of Registration:** August 08, 2023	Waiting for the verdict	The plaintiff admitted and wanted the remaining credit to be Rp. 38.307.328,00- Based on data from bank **bjb** KC Medan, the remaining credit was Rp. 146.540.576.-	-	-
36	**Unit Kerja**: KC Rawamangun **Jenis**: Gugatan Perlawanan Melawan Hukum **No. Perkara**: 930/Pdt.G/2023/PN.Jkt.Sel **Yurisdiksi**: Pengadilan Negeri Jakarta Selatan	Panggilan para pihak	Tidak ada Nilai Hak Tanggungan: - Sertipikat Hak Tanggungan (SHT) Nomor 01723/2020 dengan Nilai Hak Tanggungan Rp. 15.899.500.000,- - Sertipikat Hak Tanggungan (SHT) Nomor 01574/2020 dengan Nilai Hak Tanggungan Rp. 13.865.000.000.-	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Branch Office: Rawamangun **Type :** Lawsuit Against the Law **Case Number :** 930/Pdt.G/2023/PN.Jkt.Sel **Jurisdiction :** South Jakarta District Court	Calls of the parties	None Value of Dependent Rights: - Certificate of Dependent Rights (SHT) Number 01723/2020 with a Dependent Rights value of Rp. 15.899.500.000,- - Certificate of Dependent Rights (SHT) Number 01574/2020 with a Dependent Rights Value of Rp. 13.865.000.000.-	-	-
37	**Unit Kerja**: KC Jatinangor **Jenis**: Gugatan Perlawanan Melawan Hukum **No. Perkara**: 888/Pdt.G/2023/PN.Jkt. Sel **Yurisdiksi**: Pengadilan Negeri Jakarta Selatan	Mediasi	Imateril: Rp. 10.000.000.000,- Materil: Rp. 4.929.400.000,-	-	-
	Branch Office: Jatinangor **Type :** Lawsuit Against the Law **Case Number :** 888/Pdt.G/2023/PN.Jkt. Sel **Jurisdiction :** South Jakarta District Court	Mediation	Immaterial: Rp. 10.000.000.000,- Material: Rp. 4.929.400.000,-	-	-
38	**Unit Kerja**: KC Karawang **Jenis**: PKPU **No. Perkara**: 313/Pdt.Sus-PKPU/2023/Pn Niaga Jkt Pst **Yurisdiksi**: Pengadilan Niaga pada Negeri Jakarta Pusat	Verifikasi dan renvoi prosedur	Tidak Ada Kredit Rp. 5.000.000.000	-	-
	Branch Office: Karawang **Type :** Lawsuit for Postponement of Debt Payment Obligations **Case Number :** 313/Pdt.Sus-PKPU/2023/Pn Niaga Jkt Pst **Jurisdiction :** Commercial Court in Central Jakarta District	Verification and renvoi procedure	None Credit Rp. 5.000.000.000	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
39	**Kantor Cabang**: Patrol **Jenis**: Perbuatan Melawan Hukum **No. Perkara**: 53/Pdt.G/2023/PN Idm **Yurisdiksi**: Pengadilan Negeri Indramayu **Tgl Registrasi**: 18 Oktober 2023	Persidangan tanggal 12 Desember 2023 dengan agenda Mediasi sebagai berikut: - Penggugat menginginkan pelunasan kredit dibulan Januari 2024 dari hasil penjualan aguanan - bank **bjb** menyampaikan ada pembayaran di bulan Desember 2024 Sidang berikutnya tanggal 09 Januari 2023 dengan Agenda Mediasi	Pokok Petitum: Menyatakan secara hukum Eksekusi lelang hak Tanggungan terhadap sebidang tanah sawah SHM No. 57 an atas nama Romlah dan SHM No 57 an Sobari batal demi hukum	-	-
	Branch Office : Patrol **Type :** Lawsuit Against the Law **Case Number :** 53/Pdt.G/2023/PN Idm **Jurisdiction :** Indramayu District Court **Date of Registration:** October 18, 2023	The hearing was held on December 12, 2023, with the following Mediation agenda: - The plaintiff wanted repayment of the credit in January 2024 from the proceeds of the sale of collateral - bank **bjb** informed that there will be payments in December 2024 the next hearing was held on January 9, 2023, with a Mediation agenda	Subject of Petition: Declaring legally the execution of the auction of Dependent rights to a piece of rice field land SHM No 57 on behalf of Romlah and SHM No 57 on behalf of Sobari null and void	-	-
40	**Kantor Cabang**: Ciamis **Jenis**: Perbuatan Melawan Hukum **No. Perkara**: 21/Pdt.G/2023/PN Cms **Yurisdiksi**: Pengadilan Negeri Ciamis **Tgl Registrasi**: 17 Oktober 2023	Persidangan tanggal 19 Desember 2023 dengan agenda Laporan hasil Mediasi (tidak ada kesepakatan) dan Penyampaian Gugatan Sidang berikutnya jawaban dari tergugat melalui e court tanggal 02 Januari 2024	Pokok Petitum: Menyatakan secara hukum Eksekusi lelang hak Tanggungan terhadap sebidang tanah SHGB No. 01467 an Drs Deddy Supardan tidak sah dan batal demi hukum & Menyatkan Perjanjian Kredit berikut turunannya tidak sah dan tidak mempunyai kekuatan hukum yang mengikat	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Branch Office : Ciamis **Tyoe :** Lawsuit Against the Law **Case Number :** 21/Pdt.G/2023/PN Cms **Jurisdiction :** Ciamis District Court **Date of Registration:** October 17, 2023	The hearing on December 19, 2023, with the agenda of the mediation Report (no agreement) and Submission of Claims The next hearing is the answer from the defendant through 2, 2024	Subject of Petition: Declaring legally the execution of the auction of Dependent rights on a piece of land SHGB NO 01467 on behalf of Drs Deddy Supardan invalid and null and void & Binding the Credit Agreement and its derivatives invalid and has no binding legal force	-	-
41	**Kantor Cabang:** Banjar **Jenis:** Perbuatan Melawan Hukum **No. Perkara:** 23/Pdt.G/2023/PN Cms **Yurisdiksi:** Pengadilan Negeri Ciamis **Tgl Registrasi:** 20 Oktober 2023	Persidangan tanggal 20 Desember 2023 dengan agenda Mediasi Prinsipal Penggugat dan Tergugat 2 tidak hadir Hakim Mediator akan mengundang kembali para pihak yang tidak hadir Sidang selanjutnya tanggal 02-01-2024 dengan agenda Mediasi	Pokok Petitum: Menyatakan secara hukum Eksekusi lelang hak Tanggungan terhadap sebidang tanah sawah SHM No. 79 an Agus Setiawan batal demi hukum	-	-
	Branch Office : Banjar **Type :** Lawsuit Against the Law **Case Number :** 23/Pdt.G/2023/PN Cms **Jurisdiction :** Ciamis District Court **Date of Registration:** October 20, 2023	The hearing was held on December 20, 2023, with the agenda of mediation The Principal Plaintiff and Co-Defendant were not present The Mediator Judge invited back the absent parties The next hearing was on 02-01-2024 with the agenda of Mediation	Subject of Petition: declaring legally the execution of the auction of Defendant rights on a piece of rice field SHM No. 79 on behalf of Agus Setiawan null and void	-	-
42	**Kantor Cabang**: Kabupaten Tasikmalaya **Jenis**: Perbuatan Melawan Hukum **No. Perkara**: 24/Pdt.G/2023/PN Cms **Yurisdiksi**: Pengadilan Negeri Ciamis **Tgl Registrasi**: 08 November 2023	Persidangan tanggal 13 Desember 2023 dengan agenda Mediasi adapun hasil Mediasi pertama sebagai berikut: - Penggugat meminta agunan dijual bersama secara sukarelah di harga Rp. 500.000.000,- - Tergugat I akan mencoba menawarkan kepada peminat objek lelang untuk membeli secara sukarela - Hakim menyarankan kepada para pihak untuk aktif berkomunikasi Sidang berikutnya tanggal 03 Januari 2024 dengan agenda Mediasi	Pokok Petitum: Mmembatalkan dan menyatakan tidak sah secara hukum rencana Lelang Eksekusi Hak Tanggungan terhadap SHM No. 01520 an Hajjah Rini Haryati	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Branch Office : Tasikmalaya Regency **Type :** Lawsuit Against the Law **Case Number :** 24/Pdt.G/2023/PN Cms **Jurisdiction :** Ciamis District Court **Date of Registration:** November 08, 2023	The hearing on December 13, 2023, with the agenda of mediation for the results of the first mediation as follows : - The plaintiff asked for the collateral to be sold together voluntarily for Rp. 500.000.000,- - Defendant I tried to offer the interested object(s) a voluntary purchase - The judge advised the parties to actively communicate The next hearing was on January 3, 2024, with the agenda of Mediation	Subject of Petition: Cancelling and declaring legally invalid the plan for the Execution of Dependent Rights Auction against SHM No 01520 on behalf of Rini Haryati	-	-
43	**Kantor Cabang**: Kabupaten Tasikmalaya **Jenis**: Perbuatan Melawan Hukum **No. Perkara**: 76/Pdt.G/2023/PN Tsm **Yurisdiksi**: Pengadilan Negeri Tasikmalaya **Tgl Registrasi**: 27 Oktober 2023	Persidangan tanggal 27 Desember 2023 dengan agenda Mediasi sebagai berikut: Prinsipal Penggugat kembali tidak hadir dan Mediasi dinyatakan gagal untuk selanjutnya masuk pokok perkara (pembacaan gugatan) yang jadwalnya akan diberitahukanmelalui relaas panggilan	Pokok Petitum: Menyatakan tidak sah secara hukum rencana Lelang Eksekusi Hak Tanggungan terhadap SHM No. 00265 an Ade Ridwan	-	-
	Branch Office : Tasikmalaya Regency **Type :** Lawsuit Against the Law **Case Number :** 76/Pdt.G/2023/PN Tsm **Jurisdiction :** Tasikmalaya District Court **Date of Registration:** October 27, 2023	The hearing on December 27, 2023, with the following Mediation agenda: The plaintiff's principal was again absent and Mediation was declared unsuccessful to subsequently enter the subject matter (reading of the lawsuit) whose schedule was notified through court summons	Subject of Petition: Declaring legally invalid the plan for the Execution of Dependent Rights Auction against SHM No 00265 on behalf of Ade Ridwan	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
44	**Kantor Cabang**: Kabupaten Tasikmalaya **Jenis**: Perbuatan Melawan Hukum **No. Perkara**: 77/Pdt.G/2023/PN Tsm **Yurisdiksi**: Pengadilan Negeri Tasikmalaya **Tgl Registrasi**: 07 November 2023	Persidangan tanggal 27 Desember 2023 agenda Mediasi sebagai berikut: - Penggugat belum dapat memenuhi tawaran dari tergugat berupa pembayaran minimal 50% dari tunggakan sehingga Mediasi dinyatakan gagal, namun penggugat sepakat akan menjual secara sukarela sala satu objek agunan untuk pelunasan kredit - Agenda berikutnya pembacaan gugatan untuk waktu akan diinformasikan melalui relas panggilan	Pokok Petitum: Menyatakan tidak sah secara hukum rencana Lelang Eksekusi Hak Tanggungan terhadap SHM No. 00063 an Eneng Erni Heryadni dan SHM No 00268 an Eti Heryati	-	-
44	**Branch Office :** Tasikmalaya Regency **Tyoe :** Lawsuit Against the Law **Case Number :** 77/Pdt.G/2023/PN Tsm **Jurisdiction :** Tasikmalaya District Court **Date of Registration:** November 07, 2023	The hearing on December 27, 2023, has the following agenda for Mediation: - The plaintiff has not been able to fulfill the offer from the defendant in the form of payment of at least 50% of the arrears so the Mediation was declared a failure, but the plaintiff agreed to voluntarily sell one collateral object for credit repayment - the next agenda of the lawsuit reading for the time was informed through court summons	Subject of Petition: Declaring legally invalid the plan for the Execution of Dependent Rights Auction against SHM No 00063 on behalf of Eneng Erni Heryadni and SHM No 00268 on behalf of Eti Heryati	-	-
45	**Kantor Cabang**: Cilegon **Jenis:** Gugatan Perbuatan Melawan Hukum yang diajukan oleh PT. Pitaloka Nusantara **No. Perkara:** 143/Pdt.G/2023/PN.Srg **Yurisdiksi:** Pengadilan Negeri Serang	Pada tanggal 21 Desemner 2023 dengan agenda Mediasi yang di hadiri oleh Principal Penggugat, Tergugat II yang dihadiri oleh bank **bjb** Cabang Cilegon dan Kusasa Hukum serta dari Tergugat III. Dalam mediasi tersebut Penggugat mengajukan beberapa permohonan terkait jumlah pembayaran dan permohonan agar agunan tidak di lelang. Mediasi selanjutnya pada tanggal 4 Januari 2023.	Tidak ada	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Branch Office : Cilegon **Type :** Lawsuit Against the Law filed by PT. Pitaloka Nusantara **Case Number :** 143/Pdt.G/2023/PN.Srg **Jurisdiction :** Serang District Court	On December 21, 2023, with the agenda of Mediation attended the Plaintiff's Principal, Defendant II which was attended by bank **bjb** Cilegon Branch and Legal Representatives as well as from Defendant III. In the mediation, the Plaintiff filed several applications regarding the amount of payment and requests that the collateral not be auctioned. The next mediation was held on January 4, 2023.	None	-	-
46	**Unit Kerja**: KC Rasuna Said **Jenis**: Gugatan Perbuatan Melawan Hukum **No. Perkara**: 999/pdt.g/2023/pn.Jaksel **Yurisdiksi**: Negeri Jakarta Selatan	Mediasi	Tidak ada Nilai Agunan Rp.2.504.185.000 Kredit Rp. 5.000.000.000,-	-	-
	Branch Office : Rasuna Said **Type :** Lawsuit Against the Law **Case Number :** 999/pdt.g/2023/pn.Jaksel **Jurisdiction :** South Jakarta District Court	Mediation	None Collateral Value IDR 2,504,185,000 Credit Rp. 5,000,000,000,-	-	-
47	**Unit Kerja**: KC Suci **Jenis**: Gugatan Perbuatan Melawan Hukum **No. Perkara**: 258/pdt.g/2023/pn.Jaksel **Yurisdiksi**: Negeri Bale endah	Jawaban	Tidak ada Nilai Agunan - HT 1 Rp. 637.500.000 - HT 2 Rp. 50.000.000 Kredit Rp. 550.000.000,-	-	-
	Branch Office: Suci **Type :** Lawsuit Against the Law **Case Number :** 258/pdt.g/2023/pn.Jaksel **Jurisdiction :** Bale Endah District Court	Response	None Collateral Value - HT 1 Rp. 637,500,000 - HT 2 Rp. 50,000,000 Credit Rp. 550,000,000,-	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
48	**Kantor Cabang:** Suci **Jenis**: Gugatan PMH **No Perkara:** 490/Pdt.G/2023/PN Bdg **Yurisdiksi**: Pengadilan Negeri Bandung **Tgl Registrasi:** 9 November 2023	Mediasi	Tidak ada SHM No. 1039, Nilai Agunan Rp. 4.211.700.000,-	-	-
	Branch Office : Suci **Type :** Lawsuit Against the Law **Case Number :** 490/Pdt.G/2023/PN Bdg **Jurisdiction :** Bandung District Court **Date of Registration:** November 9, 2023	Mediation	None SHM No. 1039, Collateral Value Rp. 4,211,700,000,-	-	-
49	**Kantor Cabang:** Bekasi **Jenis**: Gugatan PMH **No Perkara:** 505/Pdt.G/2023/PN Bdg **Yurisdiksi**: Pengadilan Negeri Bandung **Tgl Registrasi:** 9 November 2024	Mediasi	Imateril Rp 1.500.000.000	-	-
	Branch Office : Bekasi **Type :** Lawsuit Against the Law **Case Number :** 505/Pdt.G/2023/PN Bdg **Jurisdiction :** Bandung District Court **Date of Registration:** November 9, 2024	Mediation	Immaterial Rp 1.500.000.000	-	-
50	**Kantor Cabang:** Saharjo **Jenis**: Gugatan PMH **No Perkara:** 669/Pdt.G/2023/PN Jkt Pst **Yurisdiksi**: Pengadilan Negeri Jakarta Pusat **Tgl Registrasi:** 7 November 2025	Panggilan para pihak	Tidak ada Nilai Hak Tanggungan Rp.6.250.000.000	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Kantor Cabang: Saharjo **Jenis**: Gugatan PMH **No Perkara:** 669/Pdt.G/2023/PN Jkt Pst **Yurisdiksi**: Pengadilan Negeri Jakarta Pusat **Tgl Registrasi:** 7 November 2025	Panggilan para pihak	Tidak ada Nilai Hak Tanggungan Rp.6.250.000.000	-	-
51	**Unit Kerja**: KC Daan Mogot **Jenis**: Pailit **No. Perkara**: 43/Pdt.Sus pembatalPerdamaian/2023/PN.Niaga.Jkt.Pst **Yurisdiksi**: Pengadilan Niaga pada Negeri Jakarta Pusat	Verifikasi dan renvoi prosedur	Rp. 6.993.231.300,-	-	-
	Branch office: Saharjo **Type :** Lawsuit Against the Law **Case Number :** 669/Pdt.G/2023/PN Jkt Pst **Jurisdiction :** central Jakarta district court **Date of Registration:** November 7, 2025	Verification and review procedures	Rp. 6.993.231.300,-	-	-
52	**Kantor Cabang**: Pekanbaru **Jenis**: Gugatan Perbuatan Melawan Hukum **No. Perkara**: 23/Pdt.G/2023/PN .Pbr **Yurisdiksi**: Pengadilan Negeri Pekanbaru **Tgl Registrasi**: 6 Februari 2023	Proses Kasasi	Tidak ada	-	-
	Branch Office : Pekanbaru **Type :** Lawsuit Against the Law **Case Number :** 23/Pdt.G/2023/PN .Pbr **Jurisdiction :** Pekanbaru District Court **Date of Registration:** February 6, 2023	Cassation Process	None	-	-
53	**Kantor Cabang**: Khusus Banten **Jenis**: Gugatan Perbuatan Melawan Hukum oleh H. Ukon Winardi dan Hj. Iho binti H. Kusni **No. Perkara**: 176/Pdt.G/2022/PN.Srg **Yurisdiksi**: Pengadilan Negeri Serang	proses kasasi	Gugatan Materil: 198.200.000, Gugatan Immateril: Rp. 1.500.000.000,-	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Branch Office : Banten **Type :** Lawsuit Against the Law by H. Ukon Winardi dan Hj. Iho binti H. Kusni **Case Number :** 176/Pdt.G/2022/PN.Srg **Jurisdiction :** Serang District Court	Cassation Process	Material Claim : 198.200.000, Immaterial Claim : Rp. 1.500.000.000,-	-	-
54	**Kantor Cabang**: Tamansari **Jenis**: Gugatan Wanprestasi **No. Perkara**: 164/Pdt.G/2023/PN sby **Yurisdiksi**: Pengadilan Negeri Surabaya	Proses Kasasi	Kerugian materil:3 Milyar Karugian imateril: tidak ada Plafond Kredit Rp. 5.000.000.000 Baki debet Rp. 3.560.187.742,- Bunga Rp. 1.710.070.403,- Nilai Hak Tanggungan Rp. 1.500.000.000	-	-
	Branch Office : Tamansari **Type :** Default Lawsuit **Case Number :** 164/Pdt.G/2023/PN sby **Jurisdiction :** Surabaya District Court	Cassation Process	Material loss :3 Billion Immaterial loss : none Credit Ceiling Rp. 5.000.000.000 Debit balance Rp. 3.560.187.742,- Interest Rp. 1.710.070.403,- Value of Liability Rp. 1.500.000.000	-	-
55	**Kantor Cabang:** Purwakarta **Jenis**: Gugatan PMH **No Perkara:** 22/Pdt.Bth/2023/PN Smd **Yurisdiksi**: Pengadilan Negeri Sumedang	Panggilan para pihak	Tidak ada Nilai Hak Tanggungan Rp. 667.000.000,-	-	-
	Branch Office : Purwakarta **Type :** Lawsuit Against the Law **Case Number :** 22/Pdt.Bth/2023/PN Smd **Jurisdiction :** Sumedang District Court	Call of the parties	None Value of Liability Rp. Rp. 667.000.000,-	-	-
56	**Kantor Cabang:** Majalaya **Jenis**: Gugatan Perbuatan Melawan Hukum **No. Perkara:** 185/Pdt.G/2023/PN blb **Yurisdiksi**: Pengadilan Negeri Bale Bandung	proses banding	Kerugian Materil: Rp. 270.000.000,- Kerugian Imateril: Rp. 2.000.000.000,-	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
	Branch Office: Majalaya **Type :** Lawsuit Against the Law **Case Number :** 185/Pdt.G/2023/PN blb **Jurisdiction :** Bale Bandung District Court	appeal process	Material loss: Rp. 270.000.000,- Immaterial loss: Rp. 2.000.000.000,-	-	-
57	**Kantor Cabang Khusus**: Surakarta **Jenis**: Kepailitan **No. Perkara**: 18/Pdt.Sus-PKPU/2023/PN. Niaga Smg **Yurisdiksi**: Pengadilan Niaga Semarang	Telah dilakukan rapat kreditor pada tanggal 21 Desember 2023 dengan hasil tagihan bank **bjb** ditolak dikarenakan pencairan kredit dilakukan pada saat proses PKPU	Tagihan sebesar Rp. 2.482.697.541,- (Dua Milyar Empat Ratus Delapan Puluh Dua Juta Enam Ratus Sembilan Puluh Tujuh Ribu Lima Ratus Empat Puluh Satu Rupiah)	-	-
	Special Branch Office : Surakarta **Type :** Bankruptcy **Case Number :** 18/Pdt.Sus-PKPU/2023/PN. Niaga Smg **Jurisdiction :** Semarang Commercial Court	A creditors meeting was held on December 21, 2023, with the result that bank **bjb's** bill was rejected because credit disbursement was carried out during the PKPU process	Bill of Rp. 2.482.697.541,- (Two Billion Four Hundred Eighty-two Million Six Hundred Ninety-Seven thousand Five Hundred Forty-One Rupiah)	-	-
58	**Kantor Cabang**: Rangkasbitung **Jenis**: Gugatan Wanprestasi oleh Rio Pratama Wadiyanto selaku Direktur CV. Ratama Jaya **No. Perkara**: 178/Pdt.G/2023/PN.Srg **Yurisdiksi**: Pengadilan Negeri Serang	Proses pemanggilan dan verifikasi para pihak pada tanggal 14 Desember 2023. Panggilan sidang selanjutnya pada tanggal 11 Desember 2023 dengan agenda pemanggilan dan verifikasi para pihak	Tidak ada gugatan materiil dan imateriil kepada bank **bjb** Cabang Rangkasbitung selaku Turut Tergugat II	-	-
	Kantor Cabang: Rangkasbitung **Jenis**: Gugatan Wanprestasi oleh Rio Pratama Wadiyanto selaku Direktur CV. Ratama Jaya **No. Perkara**: 178/Pdt.G/2023/PN.Srg **Yurisdiksi**: Pengadilan Negeri Serang	The parties' summoning and verification process was on December 14, 2023. The next hearing summons was on December 11, 2023, with the agenda of summoning and verifying the parties.	There was no material and immaterial claim to bank **bjb** Rangkasbitung Branch as Defendant II	-	-
59	**Kantor Cabang**: Bekasi **Jenis**: Gugatan Perbuatan Melawan Hukum **No. Perkara:** 524/Pdt.G/2023/PN.Bks 24 November 2023 **Yurisdiksi**: Pengadilan Negeri Bekasi	Pada tanggal 5 Desember 2023 dengan agenda: Pemanggilan sidang pertama	Tidak ada Nilai HT Rp. 4.374.573.000	-	-
	Branch Office : Rangkasbitung **Type :** Default Lawsuit by Rio Pratama Wadiyanto as Director of CV. Ratama Jaya **Case Number :** 178/Pdt.G/2023/PN.Srg **Jurisdiction :** Serang District Court	On December 5, 2023, with the agenda: First trial summons	None Value of HT Rp. 4.374.573.000	-	-

No.	Pokok Perkara / Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
60	**Kantor Cabang**: Kabupaten Tasikmalaya **Jenis**: Perbuatan Melawan Hukum **No. Perkara**: 78/Pdt.G/2023/PN Tsm **Yurisdiksi**: Pengadilan Negeri Tasikmalaya **Tgl Registrasi**: 15 November 2023	Persidangan tanggal 18 Desember 2023 dengan agenda Mediasi sebagai berikut: - Para pihak diminta untuk membuat resume mediasi secara tertulis dan diserahkan kepada hakim mediator tanggal 02 Januari 2024 dan khusus untuk penggugat, Mediator meminta agar prisipal dihadirkan atau gugatan dapat dinyatakan gugur - Sidang berikutnya tanggal 02 Januari 2024 dengan agenda Mediasi	Pokok Petitum: Penggugat harus diberikan hak dan kuasa untuk membuat, menandatangani, mengurus peralihan hak atas tanah bangunan objek jual beli, dan melakukan balik nama Sertifikat Hak Milik No. 345/ Cilembang dari atas nama Tergugat I menjadi nama Penggugat kepada Badan pertanahan Nasional (BPN)	-	-
	Kantor Cabang: Kabupaten Tasikmalaya **Jenis**: Perbuatan Melawan Hukum **No. Perkara**: 78/Pdt.G/2023/PN Tsm **Yurisdiksi**: Pengadilan Negeri Tasikmalaya **Tgl Registrasi**: 15 November 2023	The hearing on December 18, 2023, with the following Mediation agenda: - The parties were requested to make a resume of mediation in writing and submit it to the mediator judge by January 2, 2024, and specifically for the plaintiff, the Mediator requested that the principal be presented or the lawsuit was declared void - the next hearing was held on January 2, 2024, with the agenda of Mediation	Subject of Petition: The Plaintiff must be given the rights and power to make, sign, and manage the transfer of rights to the building land object of sale and purchase, and reverse the name of the Certificate of Ownership No 345/ Cilembang from the name of Defendant I to the name of the Plaintiff to the national Land Agency (BPN)	-	-
61	**Kantor Cabang**: Cimahi **Jenis**: Perbuatan Melawan Hukum **No. Perkara**: 311/Pdt.G/2023/PN Blb **Yurisdiksi**: Pengadilan Negeri Bale Bandung **Tgl Registrasi**: 27 November 2024	Pemanggilan para pihak	Tidak ada Nilai HT Rp. 500.000.000 dan Rp. 1.187.500.000	-	-
	Branch Office : Cimahi **Type :** Lawsuit Against the Law **Case Number :** 311/Pdt.G/2023/PN Blb **Jurisdiction :** Bale Bandung District Court **Date of Registration:** November 27, 2024	Call of parties	None Value of HT Rp. 500.000.000 and Rp. 1.187.500.000	-	-

Perkara Putus di tahun 2023
Cases Concluded in the year 2023

No.	**Pokok Perkara / Gugatan** Pokok Perkara / Gugatan	**Status Penyelesaian** Status Penyelesaian	**Risiko dan Nominal Gugatan** Risiko dan Nominal Gugatan	**Sanksi yang dikenakan** Sanksi yang dikenakan	**Pengaruhnya terhadap kondisi Perusahaan** Pengaruhnya terhadap kondisi Perusahaan
1	**Kantor Cabang**: Kebayoran baru dan/atau bank **bjb** Kantor Wilayah II **Jenis**: Gugatan perbuatan melawan hukum oleh BLU BAKTI dan bank **bjb** sebagai Turut Tergugat II **No. Perkara:** 767/Pdt.G/2021/PN.Jkt. Utr **Yurisdiksi:** Pengadilan Negeri Jakarta Utara **Tingkat:** Banding	Putusan Banding 31 Januari 2023: Menguatkan Putusan 767/ Pdt.G/2021/ PN.Jkt. Utr (Putusan tingkat pertama)	1. Menghukum Tergugat II (**bjb**) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-. 2. Menghukum Tergugat II (**bjb**) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-.	-	-
	Branch Office : Kebayoran Baru and/or bank **bjb** Regional Office II\ **Type :** Lawsuit against the law by BLU BAKTI and bank **bjb** as Co-Defendant II **Case Number :** 767/Pdt.G/2021/PN.Jkt. Utr **Jurisdiction :** North Jakarta District Court **Level:** Appeal	Appellate Decision January 31, 2023: Affirming the Judgment No. 767/ Pdt.G/2021/ North Jakarta District Court (First Instance Decision).	1. To condemn the Codefendant Defendant (**bjb**) to return the remaining funds from the execution disbursement amounting to Rp. 126,494,237,582,- 2. To condemn the Codefendant (**bjb**) to pay compensation in the amount of Rp. 597,326,832,325,-	-	-
2	**Kantor Cabang**: Kebayoran baru dan/atau bank **bjb** Kantor Wilayah II **Jenis**: Gugatan perbuatan melawan hukum oleh BLU BAKTI dan bank **bjb** sebagai Turut Tergugat II **No. Perkara**: 768/Pdt.G/2021/PN.Jkt. Utr **Yurisdiksi**: Pengadilan Negeri Jakarta utara	Putusan Banding 01 Februari 2023: Menguatkan Putusan 768/ Pdt.G/2021/ PN.Jkt. Utr (Putusan Tingkat Pertama)	1. Menghukum Tergugat II (**bjb**) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-. 2. Menghukum Tergugat II (**bjb**) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-.	-	-
	Branch Office: Kebayoran Baru and/or bank **bjb** Regional Office II **Type :** Lawsuit against the law by BLU BAKTI and bank **bjb** as Co-Defendant II **Case Number:** 768/Pdt.G/2021/PN. Jkt. Utr **Jurisdiction :** North Jakarta District Court	Appellate Decision February 1, 2023: Affirming the Judgment No. 768/ Pdt.G/2021/ North Jakarta District Court (First Instance Decision).	1. To condemn the Codefendant Defendant (**bjb**) to return the remaining funds from the execution disbursement amounting to Rp. 126,494,237,582,- 2. To condemn the Codefendant (**bjb**) to pay compensation in the amount of Rp. 597,326,832,325,-	-	-
3	**Kantor Cabang Khusus**: Semarang **Jenis**: Perdata (PMH) **No. Perkara**: 27/Pdt.Sus-GLL/2022/PN.Niaga.Smg Jo No. 29/Pdt.Sus-Pailit/2018/PN.Niaga.Smg **Yurisdiksi**: Pengadilan Niaga pada Pengadilan Negeri Semarang	Putus pada tanggal 3 Januari 2023 dengan hasil menolak gugatan penggugat untuk seluruhnya.	Rp. 10.000.000,- (Sepuluh Juta Rupiah) sehari	-	-

No.	**Pokok Perkara / Gugatan** Pokok Perkara / Gugatan	**Status Penyelesaian** Status Penyelesaian	**Risiko dan Nominal Gugatan** Risiko dan Nominal Gugatan	**Sanksi yang dikenakan** Sanksi yang dikenakan	**Pengaruhnya terhadap kondisi Perusahaan** Pengaruhnya terhadap kondisi Perusahaan
	Special Branch Office : Semarang **Type:** Civil (Lawsuit against the law) **No. Case:** 27/Pdt.Sus-GLL/2022/PN.Niaga.Smg Jo No. 29/Pdt.Sus-Pailit/2018/PN.Niaga.Smg **Jurisdiction:** Commercial Court at the Semarang District Court	Decided on January 3, 2023, with the outcome of dismissing the plaintiff's lawsuit in its entirety	Rp. 10,000,000,-(Ten Million Rupiah) per day	-	-
4	**Kantor Cabang**: Serang **Jenis**: Gugatan Perlawanan Ekseskusi Lelang **No Perkara**: 98/Pdt.Bth/2022/PN.Tng **Yurisdiksi**: Pengadilan Negeri Serang **Tgl Registrasi**: 16 Februari 2022	Putus pada tgl 7 Desember 2022 dengan isi putusan menguatkan putusan pengadilan negeri tanggerang No 98/Pdt. Bth/2022/PN.Tng	1,8 Miliar	-	-
	Branch Office: Serang **Type :** Lawsuit Against Auction Execution **Case Number:** 98/Pdt.Bth/2022/PN.Tng **Jurisdiction :** Serang District Court **Date of Registration:** February 16, 2022	Decided on December 7, 2022, the verdict affirms the decision of the Tangerang District Court No. 98/Pdt.Bth/2022/ PN.Tng.	1.8 Billion	-	-
5	**Kantor Cabang**: Kebayoran baru dan/atau bank **bjb** Kantor Wilayah II **Jenis**: Gugatan perbuatan melawan hukum **No. Perkara**: 1090/Pdt.G/2021/PN.Jkt.Brt **Yurisdiksi**: Pengadilan Negeri Jakarta Barat **Tgl Registrasi**: 21 Desember 2021	Putus pada tanggal 15 Februari 2023 dengan isi putusan menolak gugatan penggugat	1. Menghukum Tergugat II (**bjb**) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-. 2. Menghukum Tergugat II (**bjb**) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-	-	-
	Branch Office: Kebayoran Baru and/or bank **bjb** Regional Office II **Type :** Lawsuit against the law **Case Number:** 1090/Pdt.G/2021/PN. Jkt. Brt **Jurisdiction :** West Jakarta District Court **Date of Registration:** December 21, 2021	Decided on February 15, 2023, the judgment dismissed the plaintiff's lawsuit.	1. To condemn the Codefendant Defendant (**bjb**) to return the remaining funds from the execution disbursement amounting to Rp. 126,494,237,582,-. 2. To condemn the Codefendant (**bjb**) to pay compensation in the amount of Rp. 597,326,832,325,-	-	-

No.	**Pokok Perkara / Gugatan** Pokok Perkara / Gugatan	**Status Penyelesaian** Status Penyelesaian	**Risiko dan Nominal Gugatan** Risiko dan Nominal Gugatan	**Sanksi yang dikenakan** Sanksi yang dikenakan	**Pengaruhnya terhadap kondisi Perusahaan** Pengaruhnya terhadap kondisi Perusahaan
6	**Kantor Cabang**: Khusus jakarta **Jenis**: Gugatan wanprestasi No. Perkara: 337/Pdt.G/2022/PN.Jkt.Pst **yuridksi**: Pengadilan Negeri Jakarta Pusat **Tgl Registrasi**: 20 Juni 2022	Sidang tanggal 27 februari 2023 dengan agenda putusan yang berisi: 1. menerima eksepsi dari Turut Tergugat (berkenaan bahwasanya pihak notaris dan kpknl harus diikutsertakan dalam perkara dimaksud) 2. bahwa majelis hakim memutuskan perkara dimaksud tidak dapat diterima	Tidak Ada	-	-
	Branch Office: Jakarta **Type:** Default Lawsuit **Case Number:** 337/Pdt.G/2022/PN.Jkt.Pst **Jurisdiction:** central Jakarta district court **Date of Registration:** June 20, 2022	The hearing on February 27, 2023, with the agenda for the decision containing: 1. accepting the exception from the Codefendant (concerning that the notary and the land office must be included in the case in question) 2. that the panel of judges decided the case in question is inadmissible	None	-	-
7	**Kantor Cabang Khusus**: Tangerang Selatan **Jenis**: Gugatan Wanprestasi **No. Perkara**: 1341/Pdt.G/2021/PN.Tng **Yurisdiksi**: Pengadilan Negeri Tangerang **Tgl Registrasi**: 10 Desember 2021	Putus tanggal 18 Januari 2023 Dengan isi putusan menguatkan putusan pengadilan negeri	Gugatan materil: Rp. 2.235.082.264	-	-
	Special Branch Office: South Tangerang **Type :** Default Lawsuit **Case Number:** 1341/Pdt.G/2021/PN.Tng **Jurisdiction :** Tangerang District Court **Date of Registration:** December 10, 2021	Decided on January 18 2023 With the contents of the decision confirming the decision of the district court	Material Claim: Rp. 2,235,082,264,-	-	-
8	**Kantor Cabang**: Cabang Utama bandung **Jenis**: Gugatan Perbuatan Melawan Hukum **No. Perkara**: 171/Pdt.G/2022/PN Bdg **Yurisdiksi**: Pengadilan Negeri Bandung **Tgl Registrasi**: 11 April 2022 (tingkat pertama) 22 November 2022 (tingkat banding)	Putus tanggal 15 Februari 2023 dengan isi putusan menguatkan putusan pengadilan negeri	Membayar kerugian materiil secara sebesar Rp.7.000.000.000,- secara tanggung renteng	-	-

No.	Pokok Perkara / Gugatan Pokok Perkara / Gugatan	Status Penyelesaian Status Penyelesaian	Risiko dan Nominal Gugatan Risiko dan Nominal Gugatan	Sanksi yang dikenakan Sanksi yang dikenakan	Pengaruhnya terhadap kondisi Perusahaan Pengaruhnya terhadap kondisi Perusahaan
	Branch Office: Bandung Main Branch **Type :** Lawsuit against the law **Case Number:** 171/Pdt.G/2022/PN Bdg **Jurisdiction :** Bandung District Court **Date of Registration:** April 11, 2022 (first level) November 22, 2022 (appeal level)	Decided on February 15, 2023, the verdict upholds the decision of the district court	Payment of Material Damages: Rp. 7,000,000,000,- jointly and severally.	-	-
9	**Kantor Cabang**: Majalaya **Jenis**: Gugatan Perbuatan melawan hukum **No. Perkara**: 481/Pdt.G/2022/PN Bdg **Yurisdiksi**: Pengadilan Negeri Bandung **Tgl Registrasi**: 26 Oktober 2022	Putus di cabut oleh Penggugat pada tanggal 16 Maret 2023	Kerugian Materil: 5 Miliyar kerugian imateril: tidak ada	-	-
	Branch Office: Majalaya **Type :** Lawsuit against the law **Case Number:** 481/Pdt.G/2022/PN Bdg **Jurisdiction :** Bandung District Court **Date of Registration:** October 26, 2022	Dismissed by the Plaintiff on March 16, 2023	Material Loss: Rp. 5,000,000,000,- Immaterial Loss: None	-	-
10	**Kantor Cabang**: Surabaya **Jenis**: Perbuatan Melawan Hukum **No. Perkara**: 1083/Pdt.G/2022/PN.Sby **Yurisdiksi**: Pengadilan Tinggi Surabya **Tgl Registrasi**: 5 Oktober 2022	Telah dibacakan putusan Hakim Ketua pada tanggal 13 Maret 2023 dengan amar putusan: gugatan para penggugat kabur (obscuur libel); gugatan para penggugat tidak dapat diterima; menyatakan gugatan para penggugat dalam rekonpensi tidak dapat diterima.	Rp. 4,250,000,000,- (Empat milyar dua ratus lima puluh juta rupiah)	-	-
	Branch Office : Surabaya **Type :** Lawsuit against the law **Case Number:** 1083/Pdt.G/2022/PN.Sby **Jurisdiction :** Surabaya High Court **Date of Registration:** October 5, 2022	The judgment by the Presiding Judge was pronounced on March 13, 2023, with the decree stating: the plaintiffs' lawsuit is vague (obscuur libel); the plaintiffs' lawsuit is inadmissible; declares the plaintiffs' counterclaim inadmissible.	Rp. 4,250,000,000,- (Four billion two hundred fifty million)	-	-

No.	**Pokok Perkara / Gugatan** Pokok Perkara / Gugatan	**Status Penyelesaian** Status Penyelesaian	**Risiko dan Nominal Gugatan** Risiko dan Nominal Gugatan	**Sanksi yang dikenakan** Sanksi yang dikenakan	**Pengaruhnya terhadap kondisi Perusahaan** Pengaruhnya terhadap kondisi Perusahaan
11	**Kantor Cabang**: Cabang Soreang **Jenis**: Gugatan Perbuatan Melawan Hukum **No. Perkara**: 172/Pdt.G/2022/PN.Blb **Yurisdiksi**: Pengadilan Negeri Bale Bandung **Tgl Registrasi**: 28 Juli 2022	Putus pada tanggal 02 Maret 2023, dengan isi putusan menolak gugatan pengguat	Gugatan materil Rp. 363.319.553 Gugatan Imateril Rp. 1.500.000.000	-	-
	Branch Office: Soreang Branch **Type :** Lawsuit against the law **Case Number:** 172/Pdt.G/2022/PN.Blb **Jurisdiction :** Bale Bandung District Court **Date of Registration:** July 28, 2022	Decided on March 2, 2023, the judgment content includes the dismissal of the plaintiff's lawsuit.	Material Claim: Rp. 363,319,553,- Immaterial Claim: Rp. 1,500,000,000,-	-	-
12	**Kantor Cabang**: Kebayoran baru dan/atau bank **bjb** Kantor Wilayah II **Jenis**: Gugatan perbuatan melawan hukum oleh BLU BAKTI dan bank **bjb** sebagai Turut Tergugat II **No. Perkara**: 796/Pdt.G/2021/PN.Jkt.Pst **Yurisdiksi**: Pengadilan Negeri Jakarta Pusat	Putus pada tanggal 15 februari 2023 dengan isi putusan menguatkan putusan PN Jakarta Pusat Nomor 796/Pdt.G/2021/PN.Jkt.Pst tanggal 22 September 2022	1. Menghukum Tergugat II (**bjb**) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-. 2. Menghukum Tergugat II (**bjb**) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-.	-	-
	Branch Office: Kebayoran Baru and/or bank **bjb** Regional Office II **Type :** Lawsuit against the law by BLU BAKTI and bank **bjb** as Co-Defendant II **Case Number:** 796/Pdt.G/2021/PN.Jkt.Pst **Jurisdiction :** central Jakarta district court	Decided on February 15, 2023, the judgment reinforces the decision of Central Jakarta District Court No. 796/Pdt.G/2021/PN.Jkt.Pst dated September 22, 2022	1. To condemn the Codefendant Defendant (**bjb**) to return the remaining funds from the execution disbursement amounting to Rp. 126,494,237,582,-. 2. To condemn the Codefendant (**bjb**) to pay compensation in the amount of Rp. 597,326,832,325,-.	-	-
13	**Kantor Cabang**: Karawang **Jenis**: Gugatan Wanprestasi **No. Perkara**: 105/Pdt.G/2022/PN. Kwg Yurisdiksi: Pengadilan Negeri Karawang **Tgl Registrasi**: 27 Juli 2022	Pada tanggal 4 april 2023 sidang dengan agenda pembacaan Putusan melalui ecourt namun ditunda di pengumuman ecourt tanggal 11 april 2023,pada tanggal 11 april 2023 sidang dengan agenda putusan (ecourt) namun ditunda lagi dan putusan baru ada pada tanggal 18 april	Gugatan Materil: Membayar kerugian materiil sebesar Rp.439.549.595,-	-	-

No.	Pokok Perkara / Gugatan Pokok Perkara / Gugatan	Status Penyelesaian Status Penyelesaian	Risiko dan Nominal Gugatan Risiko dan Nominal Gugatan	Sanksi yang dikenakan Sanksi yang dikenakan	Pengaruhnya terhadap kondisi Perusahaan Pengaruhnya terhadap kondisi Perusahaan
	Branch Office: Karawang **Type :** Default Lawsuit **Case Number:** 105/Pdt.G/2022/PN. Kwg **Jurisdiction :** Karawang District Court **Date of Registration:** July 27, 2022	On April 4, 2023, the session with the agenda for the reading of the Decision through e-court was postponed as announced on e-court on April 11, 2023. On April 11, 2023, the session with the decision agenda (e-court) was postponed again, with a new decision made available on April 18.	Material Claim: Compensation for material damages in the amount of Rp. 439,549,595,-.	-	-
14	**Kantor Cabang**: Kuningan **Jenis**: Bantahan Lelang Eksekusi Hak Tanggungan **No. Perkara**: No. 81/Pdt.Bth/2022/PN.TSM **Yurisdiksi**: Pengadilan Negeri Tasikmalaya **Tgl Registrasi**: 8 Desember 2022	Pada tanggal 13 April 2023 dengan agenda pembacaan Putusan, dengan isi putusan menyatakan bantahan Pembantah tidak dapat diterima *(Niet OnvantkelijkeVerklaard)*	Pokok Petitum: Menangguhkan dan/atau menghentikan pelaksanaan eksekusi obyek jaminan	-	-
	Branch Office: Kuningan **Type:** Auction Rebuttal to Execution of Mortgage Rights **Case Number:** No. 81/Pdt.Bth/2022/PN.TSM **Jurisdiction:** Tasikmalaya District Court **Date of Registration:** December 8, 2022	*On April 13, 2023, with the agenda for the reading of the Decision, the content of the decision states that the objections of the Objector are declared inadmissible (Niet Ontvankelijk Verklaard).*	Principal Claim: To suspend and/or halt the execution of the collateral object in the form of a Land Ownership Certificate No. 757 in the name of Agus Hartono.	-	-
15	**Kantor Cabang**: Semarang **Jenis**: Gugatan Lain-lain **No. Perkara**: 04/Pdt.Sus-Gugatan Lain lain/2023/PN.Niaga.Smg Jo No. 29/Pdt.Sus-Pailit/2018/PN.Niaga.Smg **Yurisdiksi**: Pengadilan Niaga pada Pengadilan Negeri Semarang	Putus pada tanggal 13 April 2023 dengan isi putusan: 1. Mengabulkan pelawan sebagian; 2. Menyatakan Pelawan sebagai Pelawan yang baik dan benar. 3. Menyatakan SHM No. 757 an Agus Hartono merupakan harta pailit (boedel Pailit) dari PT. Seruni Prima Perkasa (Dalam Pailit);	berupa Sertifikat Hak Milik No. 757 atas nama Agus Hartono.	-	-
	Branch Office : Semarang **Type :** Miscellaneous Lawsuits **Case Number:** 04/Pdt.Sus-Other Lawsuits/2023/PN.Niaga.Smg Jo No. 29/Pdt.Sus-Pailit/2018/PN.Niaga.Smg **Jurisdiction :** Commercial Court at the Semarang District Court	Decided on April 13, 2023, with the content of the verdict as follows: 1. Partially granting the objection; 2. Declaring the Objector as a legitimate and proper Objector. 3. Declaring Certificate of Land Ownership (SHM) No. 757 in the name of Agus Hartono as part of the bankrupt estate (boedel Pailit) of PT. Seruni Prima Perkasa (In Bankruptcy)	in the form of Certificate of Ownership No. 757 in the name of Agus Hartono.	-	-

No.	**Pokok Perkara / Gugatan** Pokok Perkara / Gugatan	**Status Penyelesaian** Status Penyelesaian	**Risiko dan Nominal Gugatan** Risiko dan Nominal Gugatan	**Sanksi yang dikenakan** Sanksi yang dikenakan	**Pengaruhnya terhadap kondisi Perusahaan** Pengaruhnya terhadap kondisi Perusahaan
16	**Kantor Cabang**: Karawang **Jenis**: Perbuatan Melawan Hukum **No. Perkara**: 4/Pdt.G/2023/PN.Kwg **Yurisdiksi**: Pengadilan Negeri Karawang **Tgl Registrasi**: 09 Januari 2023	Putus pada tanggal 31 Mei 2023 dengan agenda Putusan, Menolak gugatan Penggugat untuk seluruhnya	Gugatan materil Rp.290.459.579 Gugatan Imateril Rp. 500.000.000	-	-
	Branch Office: Karawang **Type:** Lawsuit against the law **No. Case:** 4/Pdt.G/2023/PN.Kwg **Jurisdiction:** Karawang District Court **Date of Registration:** January 09, 2023	Decided on May 31, 2023, with the agenda for the Decision, rejecting the entire lawsuit of the Plaintiff	Material claim: Rp. 290,459,579,-; Non-material (immaterial) claim: Rp. 500,000,000,-	-	-
17	**Kantor Cabang**: Surabaya **Jenis**: Perbuatan Melawan Hukum **No. Perkara**: 1022/Pdt.G/2022/PN.Sby **Yurisdiksi**: Pengadilan Negeri Surabya **Tgl Registrasi**: 20 September 2022	Pada tanggal 17 Mei 2023, agenda putusan dengan isi putusan: mengabulkan Gugatan Penggugat untuk sebagian dan menyatakan Tergugat telah melakukan Perbuatan wanprestasi; menyatakan Perjanjian Kerjasama Penanaman modal dan pembiayaan tanggal 4 Januari 2022 adalah sah dan mempunyai kekuatan hukum.	Materil maupun imateril Rp. 2.500.000.000,- (Dua Milyar Lima Ratus Juta Rupiah)	-	-
	Branch Office : Surabaya **Type :** Lawsuit against the law **Case Number:** 1022/Pdt.G/2022/PN.Sby **Jurisdiction :** Surabya District Court **Registration Date:** September 20, 2022	On May 17, 2023, the agenda for the decision was as follows: granting the Plaintiff's lawsuit in part and declaring that the Defendant has committed an act of default; declaring the Investment and Financing Cooperation Agreement dated January 4, 2022, to be valid and legally binding.	Both material and immaterial claims amount to Rp. 2,500,000,000,- (Two Billion Five Hundred Million Rupiah).	-	-
18	**Kantor Cabang**: Daan Mogot **Jenis**: Gugatan PMH **No. Perkara**: 89/Pdt.G/2022/PN.BGR **Yurisdiksi**: Pengadilan Negeri Bogor **Tgl Registrasi**: 22 Juni 2022	Putus pada tanggal 29 Mei 2023, dengan isi putusan mengabulkan gugatan penggugat utk sebagian, menghukum para tergugat untuk membayar biaya yang timbul sebelum pelaksanaan pelelangan atas objek agunan	Tidak ada	-	-

No.	Pokok Perkara / Gugatan Pokok Perkara / Gugatan	Status Penyelesaian Status Penyelesaian	Risiko dan Nominal Gugatan Risiko dan Nominal Gugatan	Sanksi yang dikenakan Sanksi yang dikenakan	Pengaruhnya terhadap kondisi Perusahaan Pengaruhnya terhadap kondisi Perusahaan
	Branch Office: Daan Mogot **Type :** Lawsuit against the law **Case Number:** 89/Pdt.G/2022/PN.BGR **Jurisdiction :** Bogor District Court **Registration Date:** June 22, 2022	Decided on May 29, 2023, the decision content includes partially granting the Plaintiff's lawsuit, and condemning the Defendants to pay the costs incurred before the execution of the auction of the collateral object.	None	-	-
19	**Kantor**: Cabang Surakarta **Jenis**: Gugatan PKPU **No. Perkara**: 11/Pdt.Sus-Pailit/2022/PN.Niaga.Smg **Yurisdiksi**: Pengadilan Niaga pada Pengadilan Negeri Semarang **Tgl Registrasi**: *N/A	Pada tanggal 17 Maret 2023 Penetapan homologasi, namun salinan putusan homolgasi diterima tgl 30 Mei 2023	Tidak Ada	-	-
	Branch Office: Surakarta **Type :** Lawsuit for Postponement of Debt Payment Obligations **Case Number:** 11/Pdt.Sus-Pailit/2022/PN.Niaga.Smg **Jurisdiction :** Commercial Court at the Semarang District Court **Date of Registration:** *N/A	On March 17, 2023, a homologation decree was issued, but the copy of the homologation decision was received on May 30, 2023.	None	-	-
20	**Kantor Cabang**: Pandeglang **Jenis**: Gugatan Perbuatan Melawan Hukum **No Perkara**: No. 21/Pdt.G/2022/PN.Pd l **Yurisdiksi**: Pengadilan Negeri Pandeglang **Tgl Registrasi**: 18 Oktober 2022	Pada tanggal 25 Mei 2023 putus, dengan isi putusan gugatan tidak dapat diterimaa	Tidak ada	-	-
	Branch Office : Pandeglang **Type :** Lawsuit against the law **Case Number:** No. 21/Pdt.G/2022/PN.Pd l **Jurisdiction :** Pandeglang District Court **Date of Registration:** October 18, 2022	On May 25, 2023, it was decided that the lawsuit was inadmissible.	None	-	-

No.	**Pokok Perkara / Gugatan** Pokok Perkara / Gugatan	**Status Penyelesaian** Status Penyelesaian	**Risiko dan Nominal Gugatan** Risiko dan Nominal Gugatan	**Sanksi yang dikenakan** Sanksi yang dikenakan	**Pengaruhnya terhadap kondisi Perusahaan** Pengaruhnya terhadap kondisi Perusahaan
21	**Kantor Cabang**: Semarang **Jenis**: Gugatan lain-lain **No Perkara**: 20/Pdt.Sus-GLL/2022/PN.Niaga.Smg Jo. No.29/Pdt.Sus-Pailit/2018/PN. Niaga.Smg **Yurisdiksi**: Pengadilan Niaga Semarang **Tgl Registrasi**: 21 Desembet 2022	Putus pada tanggal 8 Mei 2023 dengan isi putusan menolak permohonan kasasi	Tidak ada	-	-
	Branch Office : Semarang **Type :** Miscellaneous lawsuits **Case Number:** 20/Pdt.Sus-GLL/2022/PN.Niaga.Smg Jo. No.29/Pdt.Sus-Pailit/2018/PN. Commerce.Smg **Jurisdiction :** Semarang Commercial Court **Date of Registration:** December 21, 2022	Decided on May 8, 2023, the cassation petition was denied.	None	-	-
22	**Kantor Cabang**: Tasikmalaya **Jenis**: Banding **No. Perkara**: 81/Pdt.Bth/2022/PN.TSM **Yurisdiksi**: Pengadilan Tinggi Jawa barat **Tgl Registrasi**: 9 Mei 2023	Putus pada tanggal 15 Juni 2023 dengan isi putusan: 1. Menerima permohonan Banding dari Pembanding Semula Pembantah ; 2. Menguatkan Putusan Pengadilan Negeri Tasikmalaya. Nomor 81/Pdt.Bth/2023, yang dimohonkan banding tersebut;	Pokok Petitum: Menangguhkan dan/atau menghentikan pelaksanaan eksekusi obyek jaminan	-	-
	Branch Office : Tasikmalaya **Type:** Appeal **Case Number:** 81/Pdt.Bth/2022/PN.TSM **Jurisdiction:** West Java High Court **Date of Registration:** May 9, 2023	On June 15, 2023, the judgment was as follows: 1. Accepting the appeal from the original appellant respondent; 2. Affirming the decision of the Tasikmalaya District Court, Number 81/Pdt. Bth/2023, against which the appeal was filed;	Principal Claim: To suspend and/or stop the execution of the collateral object	-	-
23	**Kantor Cabang Khusus**: Tegal **Jenis**: Perdata (PHI) **No. Perkara**: 45/Pdt.Sus-PHI/2022/PN.Smg **Yurisdiksi**: Pengadilan Hubungan Industrial Pada Pengadilan Negeri Semarang	Putus pada tanggal 12 Juni 2023, dengan isi putusan: Menolak gugatan Penggugat seluruhnya	1. Denda sebesar 20% dari Rp. 8.000.000,- setiap bulannya sampai putusan. 2. Pembatalah SK PHK	-	-

No.	Pokok Perkara / Gugatan Pokok Perkara / Gugatan	Status Penyelesaian Status Penyelesaian	Risiko dan Nominal Gugatan Risiko dan Nominal Gugatan	Sanksi yang dikenakan Sanksi yang dikenakan	Pengaruhnya terhadap kondisi Perusahaan Pengaruhnya terhadap kondisi Perusahaan
	Special Branch Office: Tegal **Type :** Civil (Industrial Relations Court) **Case Number:** 45/Pdt.Sus-PHI/2022/PN.Smg **Jurisdiction :** Industrial Relations Court at the Semarang District Court	Decided on June 12, 2023, the plaintiff's lawsuit was entirely dismissed.	1. A fine of 20% of Rp. 8,000,000,- per month until the verdict. 2. The annulment of the Termination of Employment Decree (SK PHK	-	-
24	**Kantor Cabang**: Pekanbaru **Jenis**: Gugatan Perbuatan Melawan Hukum **No. Perkara**: 23/Pdt.G/2023/PN .Pbr **Yurisdiksi**: Pengadilan Negeri Pekanbaru **Tgl Registrasi**: 6 Februari 2023	Putus pada tanggal 25 Juli 2023 dengan isi putusan: Menolak gugatan penggugat untuk seluruhnya	Tidak ada	-	-
	Branch Office : Pekanbaru **Type :** Lawsuit against the law **Case Number:** 23/Pdt.G/2023/PN .Pbr **Jurisdiction :** Pekanbaru District Court **Date of Registration:** February 6, 2023	Decided on July 25, 2023, the plaintiff's lawsuit was entirely dismissed.	None	-	-
25	**Kantor Cabang**: Tamansari **Jenis**: Gugatan Wanprestasi **No. Perkara**: 203/Pdt.G/2020/PN Bdg **Yurisdiksi**: Pengadilan Negeri Bandung **Tgl registrasi**: 8 Juni 2020	Putus Kasasi tgl 3 Juli 2023 Menolak permohonan kasasi dari pemohon kasasi	Gugatan Materil: Membayar kerugian materiil sebesar Rp.6.122.000.000,-	-	-
	Branch Office: Tamansari **Type :** Default Lawsuit **Case Number:** 203/Pdt.G/2020/PN Bdg **Jurisdiction :** Bandung District Court **Date of Registration:** June 8, 2020	Cassation decision on July 3, 2023, denied the cassation request from the petitioner.	Claim for material damages amounting to Rp. 6,122,000,000,-.	-	-

No.	**Pokok Perkara / Gugatan** Pokok Perkara / Gugatan	**Status Penyelesaian** Status Penyelesaian	**Risiko dan Nominal Gugatan** Risiko dan Nominal Gugatan	**Sanksi yang dikenakan** Sanksi yang dikenakan	**Pengaruhnya terhadap kondisi Perusahaan** Pengaruhnya terhadap kondisi Perusahaan
26	**Kantor Cabang**: Khusus Banten **Jenis**: Gugatan Perbuatan Melawan Hukum oleh H. Ukon Winardi dan Hj. Iho binti H. Kusni **No. Perkara**: 176/Pdt.G/2022/PN.Srg **Yurisdiksi**: Pengadilan Negeri Serang	Pada tanggal 13 Juli 2023 dengan agenda pembacaan putusan oleh majelis hakim. Amar Putusannya adalah gugatan para penggugat ditolak seluruhnya. Pada tanggal 26 Juli 2023 terdapat Risalah Pemberitahuan Memeriksa Berkas Perkara terhadap pata Tergugat bahwa Penggugat mengajukan Banding.	Gugatan Materil: 198.200.000, Gugatan Immateril: Rp. 1.500.000.000,- Kredit Rp. 310.000.000	-	-
	Branch Office: Banten Special **Type :** Lawsuit against the law by H. Ukon Winardi and Hj. Oh, bint H. Kusni **No. Case:** 176/Pdt.G/2022/PN.Srg **Jurisdiction :** Serang District Court	On July 13, 2023, the reading of the verdict by the judges was scheduled. The verdict was the dismissal of the plaintiffs' lawsuit in its entirety. On July 26, 2023, a notification of case file examination was issued against the defendant stating that the plaintiff had filed an appeal.	Material claim: Rp. 198,200,000,- Immaterial claim: Rp. 1,500,000,000,- Credit: Rp. 310,000,000,-	-	-
27	**Kantor**: KCK Banten **Jenis**: Gugatan PMH **No. Perkara**: 471/Pdt.G/2022/PN.Jkt. Tim **Yurisdiksi**: Pengadilan Negeri Jakrta Timur **Tgl Registrasi**: 5 Agustus 2022	putus pada tanggal 27 Juni 2023 dengan agenda putusan: menyatakan Pengadilan Negeri Jaktim tidak berwenang untuk memeriksa dan memutus perkara a quo Salinan putusan baru diterima oleh divisi hukum bulan Agustus 2023	Kerugian materil Rp 50,000,000,000,- dan kerugian inmateriil Rp. 75.000.000.000	-	-
	Branch Office: Banten **Type :** Lawsuit against the law **Case Number:** 471/Pdt.G/2022/PN.Jkt. Team **Jurisdiction :** East Jakarta District Court **Date of Registration:** August 5, 2022	Decided on June 27, 2023, it was declared that the East Jakarta District Court was not authorized to examine and adjudicate the case at hand. The Legal Division received the copy of the decision in August 2023.	Material Loss: Rp. 50,000,000,000,- and Immaterial Loss: Rp. 75,000,000,000,-	-	-
28	**Kantor Cabang**: Pandeglang **Jenis**: Gugatan Perbuatan Melawan Hukum oleh Cepi Sayfudin **No. Perkara**: 8/Pdt.G/2022/PN.Pdl **Yurisdiksi**: Pengadilan Negeri Pandeglang	Pada tanggal 8 September 2023 dengan agenda Putusan dengan amar putusan Gugatan Penggugat ditolak oleh Majelis Hakim. Pada tanggal 20 September 2023 PN Pandeglang memberitahukan Permohonan Banding dari Pembanding (dahulu Penggugat).	Gugatan Materil: 1.000.000.000, - Plafond Kredit Rp. 8.000.000.000 Sisa baki debet Rp.1.397.000.000 ,-	-	-

No.	**Pokok Perkara / Gugatan** Pokok Perkara / Gugatan	**Status Penyelesaian** Status Penyelesaian	**Risiko dan Nominal Gugatan** Risiko dan Nominal Gugatan	**Sanksi yang dikenakan** Sanksi yang dikenakan	**Pengaruhnya terhadap kondisi Perusahaan** Pengaruhnya terhadap kondisi Perusahaan
	Branch Office : Pandeglang **Type :** Lawsuit against the law by Cepi Sayfudin **Case Number:** 8/Pdt.G/2022/PN.Pdl **Jurisdiction :** Pandeglang District Court	On September 8, 2023, the decision agenda was to dismiss the plaintiff's lawsuit by the Panel of Judges. On September 20, 2023, the Pandeglang District Court notified of an Appeal Request from the Appellant (formerly the Plaintiff).	Material Claim: Rp. 1,000,000,000,- Credit Limit: Rp. 8,000,000,000,- Outstanding Balance: Rp. 1,397,000,000,-	-	-
29	**Kantor Cabang**: Tamansari **Jenis**: Gugatan Wanprestasi **No. Perkara**: 164/Pdt.G/2023/PN sby **Yurisdiksi**: Pengadilan Negeri Surabaya **Tgl Registrasi**: 09 Februari 2023	Putus pada tanggal 30 Agustus 2023, namun Divisi Hukum baru menerima putusan pada tanggal 5 September 2023 Dengan isi putusan menyatakan pn surabaya tidak berwenang mengadili perkara no 164/ Pdt.G/2023/PN sby	Kerugian materil:3 Milyar Karugian imateril: tidak ada Plafond Kredit Rp. 5.000.000.000 Baki debet Rp. 3.560.187.742,- Bunga Rp. 1.710.070.403,- Nilai Hak Tanggungan Rp. 1.500.000.000	-	-
	Branch Office: Tamansari **Type :** Default Lawsuit **Case Number:** 164/Pdt.G/2023/PN sby **Jurisdiction :** Surabaya District Court **Date of Registration:** February 09, 2023	Decided on August 30, 2023, but the Legal Division received the decision on September 5, 2023, declaring that the Surabaya District Court was not authorized to adjudicate case number 164/ Pdt.G/2023/PN Sby.	Material Loss: Rp. 3,000,000,000,-; Immaterial Loss: None Credit Limit: Rp. 5,000,000,000 Outstanding Balance: Rp. 3,560,187,742,- Interest: Rp. 1,710,070,403,- Value of Mortgage Right: Rp. 1,500,000,000	-	-
30	**Kantor Cabang**: KCK Banten **Jenis**: Gugatan PMH **No Perkara**: 37/Pdt.G/2023/PN.Srg **Yurisdiksi**: Pengadilan Negeri Serang **Tgl Registrasi**: 28 Maret 2023	gugatan dicabut oleh Penggugat pada tanggal 11 Agustus 2023 namun putusan diserahkan pada tgl 5 September 2023	Tidak ada, namun meminta pembatalan lelang sebesar Rp.2.600.000.000	-	-
	Branch Office: Banten **Type :** Lawsuit against the law **Case Number:** 37/Pdt.G/2023/PN.Srg **Jurisdiction :** Serang District Court **Date of Registration:** March 28, 2023	The lawsuit was withdrawn by the Plaintiff on August 11, 2023, but the decision was handed down on September 5, 2023.	No specific amount mentioned, but requests the cancellation of the auction amounting to Rp. 2,600,000,000.	-	-

No.	**Pokok Perkara / Gugatan** Pokok Perkara / Gugatan	**Status Penyelesaian** Status Penyelesaian	**Risiko dan Nominal Gugatan** Risiko dan Nominal Gugatan	**Sanksi yang dikenakan** Sanksi yang dikenakan	**Pengaruhnya terhadap kondisi Perusahaan** Pengaruhnya terhadap kondisi Perusahaan
31	**Kantor Cabang**: Tangerang Selatan **Jenis**: Gugatan Perbuatan Melawan Hukum oleh ahli Waris atas Nama Marina Josepha Junice **No. Perkara**: 467/Pdt.G/2022/PN.Jkt Pst **Yurisdiksi**: Pengadilan Negeri Jakarta Pusat **Tgl Registrasi**: 19 Agustus 2022	Pada tanggal 02 Oktober 2023 monitoring sidang perkara Nomor 467/Pdt.G/2022/PN.Jkt Pst di PN Jakarta Pusat dengan agenda putusan yang akan disampaikan melalui E-Court. Amar Putusan adalah: Mengadili: 1. Menyatakan Gugatan Penggugat tidak dapat diterima (N.O), 2. Menghukum Penggugat untuk membayar biaya perkara sejumlah Rp. 1.570.000,-	Gugatan Materil: Asuransi Sinarmas membayar klaim asuransi sebesar Rp. 2.922.000.000,-. Bank **bjb** mengembalikan dokumen agunan berupa sertipikat rumah tapak yang berlokasi di Jalan H. Khodir No. 6 Jakarta Selatan Provisi Jakarta Selatan Gugatan Immateril: Rp. 1.000.000.000,-	-	-
	Branch Office: South Tangerang **Type :** Lawsuit against the law by the Heirs in the Name of Marina Josepha Junice **Case Number:** 467/Pdt.G/2022/PN.Jkt Pst **Jurisdiction :** central Jakarta district court **Date of Registration:** August 19, 2022	On October 2, 2023, a case monitoring session for case number 467/Pdt.G/2022/PN.Jkt Pst was held at the Central Jakarta District Court with a verdict agenda to be announced via E-Court. The Verdict was: Deciding: 1. Declaring the Plaintiff's lawsuit inadmissible (N.O.), 2. Ordering the Plaintiff to pay case costs amounting to Rp. 1,570,000,-.	Material Claim: Sinarmas Insurance to pay insurance claims of Rp. 2,922,000,000,-. bank **bjb** returns collateral documents in the form of a land certificate located at Jalan H. Khodir No. 6 South Jakarta Province South Jakarta. Immaterial Claim: Rp. 1,000,000,000,-	-	-
32	**Kantor Cabang**: Gajah Mada **Jenis**: Perbuatan Melawan Hukum **No. Perkara**: 797/Pdt.G/2019/PN.Jkt.Pst **yuridksi**: Pengadilan Negeri Jakarta Pusat	Telah terdapat relaas pemberitahuan putusan pengadilan tinggi DKI Jakarta tanggal 26 oktober 2023 kepada bank **bjb** yang secara singkat amarnya berbunyi: 1. Menerima permohonan banding pembanding semula penggugat 2. Menguatkan putusan pengadilan negeri jakarta pusat 3. Menghukum pembanding semula penggugat untuk membayar biaya perkara pada kedua tingkat peradilan	Tidak Ada Kredit Rp. 20.000.000.000	-	-

No.	**Pokok Perkara / Gugatan** Pokok Perkara / Gugatan	**Status Penyelesaian** Status Penyelesaian	**Risiko dan Nominal Gugatan** Risiko dan Nominal Gugatan	**Sanksi yang dikenakan** Sanksi yang dikenakan	**Pengaruhnya terhadap kondisi Perusahaan** Pengaruhnya terhadap kondisi Perusahaan
	Branch Office: Gajah Mada **Type:** Lawsuit against the law No. Case: 797/Pdt.G/2019/PN.Jkt.Pst **Jurisdiction:** central Jakarta district court	A notification of the decision from the High Court of DKI Jakarta to bank **bjb** on October 26, 2023, briefly stated the decision as follows: 1. accepting the appeal from the original plaintiff appellant 2. Affirming the decision of the Central Jakarta District Court 3. Ordering the original plaintiff appellant to pay case costs at both levels of the judiciary.	None Credit: Rp. 20,000,000,000	-	-
33	**Kantor Cabang**: Cabang Soreang **Jenis**: Gugatan Perbuatan Melawan Hukum **No. Perkara**: 90/Pdt.G/2023/PN Bdg **Yurisdiksi**: Pengadilan Negeri Bandung **Tgl Registrasi**: 14 Februari 2023	Putusan Sela dengan isi putusan: 1. Mengabulkan eksepsi kompetensi relatif yang diajukan tergugat 2. Menyatakan PN Bandung tidak berwenang untuk memeriksa dan mengadili perkara dimaksud	Gugatan materil Rp. 882.900.000 Kerugian Moril Rp. 2.000.000.000	-	-
	Branch Office: Soreang Branch **Type :** Lawsuit against the law **Case Number:** 90/Pdt.G/2023/PN Bdg **Jurisdiction :** Bandung District Court **Date of Registration:** February 14, 2023	Interlocutory decision with the verdict: 1. Granting the relative competence exception submitted by the defendant 2. Declaring the Bandung District Court unauthorized to examine and adjudicate the mentioned case	Material claim: Rp. 882,900,000,- Moral damages: Rp. 2,000,000,000,-	-	-
34	**Kantor Cabang**: Tasikmalaya **Jenis**: Tingkat Pertama **No. Perkara**: No. 26/Pdt.Bth/2023/PN.TSM **Yurisdiksi**: Pengadilan Negeri Tasikmalaya **Tgl Registrasi**: 24 Mei 2023	Pada hari selasa tanggal 17 Oktober 2023 telah dilakukan sidang Putusan sebagai berikut: 1. Menolak bantahan Pembantah untuk seluruhnya; 2. Menyatakan Pembantah adalah Pembantah yang tidak benar; 3. Menghukum Pembantah untuk membayar biaya perkara yang sampai saat ini berjumlah Rp. 638.000,00 (enam ratus tiga puluh delapan ribuh rupiah)	Pokok Petitum: Menangguhkan dan/atau menghentikan pelaksanaan eksekusi obyek jaminan Kredit Rp. 872.479.852	-	-

No.	**Pokok Perkara / Gugatan** Pokok Perkara / Gugatan	**Status Penyelesaian** Status Penyelesaian	**Risiko dan Nominal Gugatan** Risiko dan Nominal Gugatan	**Sanksi yang dikenakan** Sanksi yang dikenakan	**Pengaruhnya terhadap kondisi Perusahaan** Pengaruhnya terhadap kondisi Perusahaan
	Branch Office: Tasikmalaya **Type:** First Level **Case Number:** No. 26/Pdt.Bth/2023/PN.TSM **Jurisdiction:** Tasikmalaya District Court **Registration Date:** May 24, 2023	On Tuesday, October 17, 2023, a sentencing session was conducted as follows: 1. Rejecting the respondent's objection in its entirety; 2. Declaring the respondent to be incorrect; 3. Ordering the respondent to pay case costs which amount to Rp. 638,000,- (six hundred thirty-eight thousand rupiah)	Principal claim: Suspend and/or halt the execution of collateral foreclosure Credit: Rp. 872,479,852,-	-	-
35	**Kantor Cabang Khusus**: Tegal **Jenis**: Perdata (PHI) **No. Perkara**: 45/Pdt.Sus-PHI/2022/PN.Smg **Yurisdiksi**: Pengadilan Hubungan Industrial Pada Pengadilan Negeri Semarang	Bahwa pada tanggal 31 Oktober 2023 telah diperoleh amar putusan yang menyatakan Kasasi ditolak.	1. Denda sebesar 20% dari Rp. 8.000.000,- setiap bulannya sampai putusan. 2. Pembatalah SK PHK	-	-
	Special Branch Office: Tegal **Type :** Civil (Industrial Relations Court) **Case Number:** 45/Pdt.Sus-PHI/2022/PN.Smg **Jurisdiction :** Industrial Relations Court at the Semarang District Court	On October 31, 2023, a verdict was obtained stating the cassation was denied.	1. A fine of 20% of Rp. 8,000,000,- per month until the verdict. 2. The annulment of SK PHK	-	-
36	**Kantor Cabang**: Pekanbaru **Jenis**: Gugatan Perbuatan Melawan Hukum **No. Perkara**: 23/Pdt.G/2023/PN .Pbr **Yurisdiksi**: Pengadilan Negeri Pekanbaru **Tgl Registrasi**: 6 Februari 2023	Pada tanggal 12 Oktober 2023 dengan agenda putusan, pada pokoknya sebagai berikut: 1. Menolak permohonan banding dari Kuasa Hukum Para Pembanding semula Para Penggugat 2. Menguatkan Putusan Pengadilan Negeri Pekanbaru Nomor 23/Pdt.G/2023/PN Pbr, tanggal 25 Juli 2023, yang dimohonkan banding tersebut	Tidak ada	-	-
	Branch Office : Pekanbaru **Type :** Lawsuit against the law **Case Number:** 23/Pdt.G/2023/PN .Pbr **Jurisdiction :** Pekanbaru District Court **Registration Date:** February 6, 2023	On October 12, 2023, with a verdict agenda essentially as follows:: 1. Rejecting the appeal request from the Legal Representatives of the original Plaintiffs 2. Affirming the Decision of the Pekanbaru District Court Number 23/Pdt.G/2023/PN Pbr, dated July 25, 2023, against which the appeal was filed.	None	-	-

No.	**Pokok Perkara / Gugatan** Pokok Perkara / Gugatan	**Status Penyelesaian** Status Penyelesaian	**Risiko dan Nominal Gugatan** Risiko dan Nominal Gugatan	**Sanksi yang dikenakan** Sanksi yang dikenakan	**Pengaruhnya terhadap kondisi Perusahaan** Pengaruhnya terhadap kondisi Perusahaan
37	**Kantor Cabang**: Sukabumi **Jenis**: Perbuatan Melawan Hukum **No Perkara**: 15/Pdt.G/2023/Pn Skb **Tanggal Perkara**: 13 Juli 2023 **Yurisdiksi**: Pengadilan Sukabumi	Pada tanggal 19 oktober 2023 dengan agenda pembacaan putusan yang hasilnya menolak gugatan Pengugat	Tidak ada Kredit Rp. 400.000.000,- Nilai Agunan Rp. 500.000.000,-	-	-
	Branch Office: Sukabumi **Type:** Lawsuit against the law **Case Number:** 15/Pdt.G/2023/Pn Skb **Date of Registration:** July 13, 2023 **Jurisdiction:** Sukabumi Court	On October 19, 2023, with a verdict reading agenda, the result was a dismissal of the Plaintiff's lawsuit.	None Credit: Rp. 400,000,000,- Value of Mortgage Right: Rp. 500,000,000,-	-	-
38	**Kantor Cabang**: Tamansari **Jenis**: Gugatan Wanprestasi **No. Perkara**: 164/Pdt.G/2023/PN sby **Yurisdiksi**: Pengadilan Negeri Surabaya **Tgl Registrasi**: 09 Februari 2023	Putus tanggal 6 November 2023, dengan isi putusan menguatkan putusan pengadilan negeri nomor 164/Pdt.G/2023/PN sby	Kerugian materil: 3 Milyar Karugian imateril: tidak ada Plafond Kredit Rp. 5.000.000.000 Baki debet Rp. 3.560.187.742,- Bunga Rp. 1.710.070.403,- Nilai Hak Tanggungan Rp. 1.500.000.000	-	-
	Branch Office: Tamansari **Type :** Default Lawsuit **Case Number:** 164/Pdt.G/2023/PN sby **Jurisdiction :** Surabaya District Court **Registration Date:** February 09, 2023	Decided on November 6, 2023, the decision was to affirm the decision of the district court number 164/Pdt.G/2023/PN sby.	Material damages: 3 billion Immaterial damages: none Credit limit: Rp. 5,000,000,000,- Outstanding balance: Rp. 3,560,187,742,- Interest: IDR 1,710,070,403,- Mortgage value: Rp. 1,500,000,000	-	-
39	**Kantor Cabang**: Majalaya **Jenis**: Gugatan Perbuatan Melawan Hukum **No. Perkara**: 185/Pdt.G/2023/PN blb **Yurisdiksi**: Pengadilan Negeri Bale Bandung	Putus Tanggal 21 November 2023, dengan isi putusan: Gugatan Penggugat tidak dapat diterima	Kerugian Materil: Rp. 270.000.000,- Kerugian Imateril: Rp. 2.000.000.000,-	-	-
	Branch Office: Majalaya **Type :** Lawsuit against the law **Case Number:** 185/Pdt.G/2023/PN blb **Jurisdiction :** Bale Bandung District Court	Decided on November 21, 2023, the decision was: The Plaintiff's lawsuit was inadmissible.	Material damages: Rp. 270,000,000,- Immaterial damages: Rp. 2,000,000,000,-	-	-

No.	**Pokok Perkara / Gugatan** Pokok Perkara / Gugatan	**Status Penyelesaian** Status Penyelesaian	**Risiko dan Nominal Gugatan** Risiko dan Nominal Gugatan	**Sanksi yang dikenakan** Sanksi yang dikenakan	**Pengaruhnya terhadap kondisi Perusahaan** Pengaruhnya terhadap kondisi Perusahaan
40	**Kantor Cabang**: Subang **Jenis**: Gugatan Wanprestasi **No. Perkara**: 19/Pdt.G/2023/PN Sng **Yurisdiksi**: Pengadilan Negeri Subang	Putus tanggal 2 November 2023 dengan isi putusan: menolak gugatan penggugat untuk seluruhnya	Tidak ada, namun penggugat tidak ingin jaminannya di lelang dan meminta 1 SHM yang lainnya untuk dikembalikan kepada Penggugat. Nilai Hak Tanggugan Rp.310.000.000,-	-	-
	Branch Office: Subang **Type :** Default Lawsuit **Case Number:** 19/Pdt.G/2023/PN Sng **Jurisdiction :** Subang District Court	Decided on November 2, 2023, the decision was to dismiss the plaintiff's lawsuit in its entirety.	None; however, the plaintiff does not wish for their collateral to be auctioned and requests the return of another Land Ownership Certificate (SHM) to the plaintiff. Value of Mortgage Right: Rp. 310,000,000,-	-	-
41	**Kantor Cabang**: Serang **Jenis**: Gugatan perbuatan melawan hukum **No. Perkara**: 39/Pdt.G/2023/PN Srg **Yurisdiksi**: Pengadilan Negeri Serang **Tgl Registrasi**: 28 Maret 2023	Putus pada tanggal 30 November 2023, dengan isi putusan: 1. Menyatakan bantahan para pembantah tidak dapat diterima 2. Menghukum para pembantah untuk membayar perkara sejumlah Rp. 2.685.000	Tidak Ada Nilai agunan Rp. 4.837.000.000	-	-
	Branch Office: Serang **Type :** Lawsuit against the law **Case Number:** 39/Pdt.G/2023/PN Srg **Jurisdiction :** Serang District Court **Registration Date:** March 28, 2023	Decided on November 30, 2023, the decision was: 1. declaring the respondents' objections inadmissible 2. Ordering the respondents to pay case costs amounting to Rp. 2,685,000,-	None Collateral value: Rp. 4,837,000,000,-	-	-
42	**Kantor Cabang**: Khusus Banten **Jenis**: Gugatan Perbuatan Melawan Hukum oleh H. Ukon Winardi dan Hj. Iho binti H. Kusni **No. Perkara**: 176/Pdt.G/2022/PN.Srg **Yurisdiksi**: Pengadilan Negeri Serang	Pada tanggal 7 November 2023 diterima putusan dengan isi putusan: 1. Menerima permohonan banding dari para Kuasa Para Pembanding semula Para Penggugat, 2. Menguatkan Putusan Pengadilan Negeri Serang	Gugatan Materil: 198.200.000, -Gugatan Immateril: Rp. 1.500.000.000,-	-	-
	Branch Office: Banten **Type :** Lawsuit against the law by H. Ukon Winardi and Hj. Oh, bint H. Kusni **Case Number:** 176/Pdt.G/2022/PN.Srg **Jurisdiction :** Serang District Court	On November 7, 2023, a decision was received with the verdict: 1. Accepting the appeal from the representatives of the original Plaintiffs, 2. Affirming the Decision of the Serang District Court	Material claim: Rp. 198,200,000,- Immaterial claim: Rp. 1,500,000,000,-	-	

No.	Pokok Perkara / Gugatan Pokok Perkara / Gugatan	Status Penyelesaian Status Penyelesaian	Risiko dan Nominal Gugatan Risiko dan Nominal Gugatan	Sanksi yang dikenakan Sanksi yang dikenakan	Pengaruhnya terhadap kondisi Perusahaan Pengaruhnya terhadap kondisi Perusahaan
43	**Kantor Cabang**: Majalengka **Jenis**: Pembagian Harta Gono-Gini **No. Perkara**: 3035/Pdt.G/2023/PA.Mjl **Yurisdiksi**: Pengadilan Agama Majalengka **Tgl Registrasi**: 26 September 2023	Pembacaan putusan oleh hakim pada tanggal 29 November 2023 terkait hasil mediasi yang pada intinya sebagai berikut: 1. Penggugat dan Tergugat sepakat untuk menyelesaikan permasalahan melalui mediasi yg dituangkan dalam akta perdamaian yg ditandatangani Penggugat dan Terggutat 2. Adapun terkait objek harta gono-gini SHM no 02613 an Teddy Joko Suwarno yg menjadi agunan kredit KPR tergugat di bank **bjb** Majalengka menjadi hak dari tergugat.	Rp. 0,-	-	-
	Branch Office : Majalengka **Type:** Division of Assets **Case Number:** 3035/Pdt.G/2023/PA.Mjl **Jurisdiction:** Majalengka Religious Court **Registration Date:** September 26, 2023	The verdict reading by the judge on November 29, 2023, regarding the mediation outcome was essentially as follows: 1. The Plaintiff and Defendant agreed to resolve the issue through mediation, embodied in a peace agreement signed by the Plaintiff and Defendant 2. Regarding the marital property object SHM no 02613 in the name of Teddy Joko Suwarno, which is collateral for the Defendant's mortgage at bank **bjb** Majalengka, it becomes the right of the Defendant.	Rp. 0,-	-	-
44	**Kantor Cabang**: KC Rasuna Said **Jenis**: Gugatan Wanprestasi **No Perkara**: 310/Pdt.G/2023/PN.Jkt.Sel. **Yurisdiksi**: Pengadilan Negeri Jakarta Selatan **Tgl Registrasi**: 24 April 2023	Putus pada tanggal 19 Desember 2023, dengan isi putusan: menyatakan gugatan penggugat tidak dapat diterima	Tidak ada Kredit Rp. 1.994.004.337	-	-
	Branch Office : Rasuna Said **Type :** Default Lawsuit **Case Number:** 310/Pdt.G/2023/PN.Jkt.Sel. **Jurisdiction :** South Jakarta District Court **Registration Date:** April 24, 2023	Decided on December 19, 2023, the decision was: the plaintiff's lawsuit was inadmissible.	None Credit Rp. 1.994.004.337	-	-

No.	**Pokok Perkara / Gugatan** Pokok Perkara / Gugatan	**Status Penyelesaian** Status Penyelesaian	**Risiko dan Nominal Gugatan** Risiko dan Nominal Gugatan	**Sanksi yang dikenakan** Sanksi yang dikenakan	**Pengaruhnya terhadap kondisi Perusahaan** Pengaruhnya terhadap kondisi Perusahaan
45	**Unit Kerja**: Divisi Korporasi **Jenis**: PKPU **No. Perkara**: 9/Pdt.Sus-pkpu/2023/PN Niaga Mks **Yurisdiksi**: Pengadilan Niaga pada Pengadilan Negeri Makassar	Pencabutuan PKPU tanggal 16 November 2023	Tidak ada Baki debet: Rp 301.433.055.556,-	-	-
	Work Unit: Corporate Division **Type :** Lawsuit for Postponement of Debt Payment Obligations **Case Number:** 9/Pdt.Sus-pkpu/2023/PN Niaga Mks **Jurisdiction :** Commercial Court at the Makassar District Court	The suspension of PKPU was revoked on November 16, 2023.	None Outstanding balance: Rp. 301,433,055,556,-	-	-
46	**Unit Kerja**: KC Bogor **Jenis**: Gugatan Perlawanan Melawan Hukum **No. Perkara**: 1025/Pdt.G/2023/PN.Tng **Yurisdiksi**: Pengadilan Negeri Tangerang	Pencabutan tanggal 7 Desember 2023	Imateril: Rp. 5.250.000.000 Materil: -	-	-
	Work Unit: Bogor branch office **Type :** Lawsuit for Unlawful Resistance **Case Number:** 1025/Pdt.G/2023/PN.Tng **Jurisdiction :** Tangerang District Court	The revocation was on December 7, 2023.	Immaterial claim: Rp. 5,250,000,000,- Material claim: -	-	-
47	**Kantor Cabang**: KCK Banten **Jenis**: Gugatan Perbuatan Melawan Hukum **No. Perkara**: 69/Pdt.G/2023/PN Srg **Yurisdiksi**: Pengadilan Negeri Serang	Putus tanggal 21 Desember 2023, dengan isi putusan: menyatakan gugatan penggugat tidak dapat diterima	Tidak ada, namun Penggugat menginkan lelang hak tanggungan haruslah dibatalkan.	-	-
	Branch Office: Banten branch office **Type :** Lawsuit against the law **Case Number:** 69/Pdt.G/2023/PN Srg **Jurisdiction :** Serang District Court	Decided on December 21, 2023, the decision was: declaring the plaintiff's lawsuit inadmissible.	None; however, the Plaintiff wishes for the foreclosure of the mortgage right to be annulled.	-	-

No.	**Pokok Perkara / Gugatan** Pokok Perkara / Gugatan	**Status Penyelesaian** Status Penyelesaian	**Risiko dan Nominal Gugatan** Risiko dan Nominal Gugatan	**Sanksi yang dikenakan** Sanksi yang dikenakan	**Pengaruhnya terhadap kondisi Perusahaan** Pengaruhnya terhadap kondisi Perusahaan
48	**Unit Kerja**: KCK Banten **Jenis**: Gugatan Perbuatan Melawan Hukum **No. Perkara**: 166/pdt.g/2023/pn.Serang **Yurisdiksi**: Negeri Bale Serang	Dicabut pada tanggal 29 November 2023. Divisi Hukum menerima penetapan gugatan dicabut pada tanggal 8 Desember 2023	Tidak ada Nilai Agunan 1. HT 1 - No. 4863/2016 dengan nilai hak tangungan Rp. 545.500.000,- 2. HT 2No. 4688/2016 dengan nilai hak tanggungan Rp. 409.500.000,- 3. No. 76/2017 nilai hak tangungan Rp. 1.059.500.000 Kredit Rp. 4.000.000.000	-	-
	Work Unit: Banten branch office **Type :** Lawsuit against the law **No. Case:** 166/pdt.g/2023/pn.Serang **Jurisdiction :** Bale Serang State	Withdrawn on November 29, 2023. The Legal Division received the determination of the lawsuit withdrawal on December 8, 2023.	None The collateral values are as follows: 1. Collateral HT 1 - No. 4863/2016 with a collateral value of Rp. 545,500,000,-. 2. Collateral HT 2 - No. 4688/2016 with a collateral value of Rp. 409,500,000,-. 3. Collateral No. 76/2017 with a collateral value of Rp. 1,059,500,000,-. The total credit amount is Rp. 4,000,000,000,-.	-	-

Perkara Hukum yang sedang Dihadapi Dewan Komisaris dan Direksi yang sedang Menjabat

Selama tahun 2023, tidak terdapat perkara hukum yang sedang dihadapi oleh Dewan Komisaris dan Direksi yang sedang menjabat.

Perkara Hukum yang Sedang Dihadapi Anak Perusahaan

Selama tahun 2023, tidak terdapat perkara hukum yang sedang dihadapi oleh Anak Perusahaan.

Sanksi Administratif yang Dikenakan Kepada Perusahaan, Anggota Dewan Komisaris dan Direksi oleh Otoritas Pasar Modal dan Otoritas Lainnya

Selama 2023, tidak terdapat sanksi administratif yang mempengaruhi kelangsungan usaha bank **bjb** dan juga tidak terdapat sanksi administratif yang dikenakan kepada anggota Direksi dan anggota Dewan Komisaris.

Akses Informasi dan Data Perusahaan

Dalam upaya memberikan informasi yang transparan kepada publik berkaitan dengan perkembangan dan pelaksanaan pengelolaan usaha Bank serta demi menjalankan program komunikasi pemasaran, sejak tahun 2013 bank **bjb** telah menggunakan beragam perangkat untuk menyampaikan informasi penting yang perlu diketahui para pemangku kepentingan. bank **bjb** telah menyediakan akses informasi bagi Pemegang Saham dan pemangku kepentingan untuk mendapatkan informasi lebih lanjut melalui:

Legal Cases Faced The Board of Commissioners and Directors In Service

During 2023, there were no legal cases currently being faced by the Board of Commissioners and Board of Directors.

Legal Cases are Facing Subsidiary Companies

During 2023, there were no legal cases being faced by the Subsidiary.

Administrative Sanctions Imposed on The Company, Members of The Board of Commissioners and Directors by The Capital Market Authority and Other Authorities

During 2023, there are no administrative sanctions that affect the continuity of bank **bjb**'s business and there are also no administrative sanctions imposed on members of the Board of Directors and members of the Board of Commissioners.

Access to Company Information and Data

In an effort to provide transparent information to the public relating to the development and implementation of the Bank's business management and for the sake of carrying out a marketing communication program, since 2013 bank **bjb** has used various tools to convey important information that stakeholders need to know. bank **bjb** has provided information access for Shareholders and stakeholders to obtain further information through:

Divisi Corporate Secretary
Corporate Secretary Division
Menara/ Tower bank **bjb**
Jl. Naripan No. 12-14, Bandung
: 022-4234868 (hunting)
: 022-4206099
: www.bank**bjb**.co.id
: **bjb** call 14049
: @infobank**bjb**
: bank**bjb**official
: bank**bjb**
: bank**bjb**

Investor Relation Group
Investor Relations Group
Menara/ Tower bank **bjb**
Jl. Naripan No. 12-14, Bandung
: 022-4234868 ext 7140/7141
: ir@bank**bjb**.co.id

Selain itu, informasi mengenai perkembangan saham dan permodalan bank **bjb** juga dapat diakses melalui *website* Bursa Efek Indonesia (www.idx.co.id).

In addition, information regarding the development of bank **bjb** shares and capital can also be accessed through the Indonesian Stock Exchange website (www.idx.co.id).

Kegiatan *Investor Relation*

Kegiatan *investor relation* yang bertujuan untuk melakukan komunikasi dengan *investor*, *analyst* dan pemegang saham yang dilaksanakan selama tahun 2023 antara lain:

Investor Relations Activities

Investor relations activities aimed at communicating with investors, analysts and shareholders carried out during 2023 include:

No	Kegiatan Activities	Tanggal Pelaksanaan Implementation Date
1	*Earnings Call* FY-2022 (*Analyst Meeting*) Earnings Call FY-2022 (Analyst Meeting)	27 Februari 2023 February 27, 2023
2	*Management Meeting* Pemeringkatan Tahunan PEFINDO Tahun 2023 PEFINDO Annual Rating Management Meeting 2023	29 Maret 2023 March 29, 2023
3	Rapat Umum Pemegang Saham Tahunan Tahun Buku 2022 Annual General Meeting of Shareholders for Financial Year 2022	4 April 2023 April 4, 2023
4	*Earnings Call* 1Q-2023 (*Analyst Meeting*) Earnings Call 1Q-2023 (Analyst Meeting)	3 Mei 2023 May 3, 2023
5	Rapat Umum Pemegang Saham Luar Biasa Tahun 2023 Extraordinary General Meeting of Shareholders in 2023	25 Mei 2023 May 25, 2023
6	*Management Meeting* Pemeringkatan PEFINDO PEFINDO Rating Management Meeting	18 Juli 2023 July 18, 2023
7	*Earnings Call* 2Q-2023 (*Analyst Meeting*) Earnings Call 2Q-2023 (Analyst Meeting)	26 Juli 2023 July 26, 2023
8	*Management Meeting* Pemeringkatan Tahunan Fitch Ratings Tahun 2023 Fitch Ratings Annual Rating Management Meeting 2023	24 Oktober 2023 October 24, 2023
9	*Earnings Call* 3Q-2023 (*Analyst Meeting*) Earnings Call 3Q-2023 (Analyst Meeting)	31 Oktober 2023 October 31, 2023
10	*Public Expose* Tahun 2023 Public Expose Tahun 2023	31 Oktober 2023 October 31, 2023

Siaran Pers

Salah satu bentuk penyebarluasan informasi bank **bjb** kepada publik yaitu dengan melakukan siaran pers. Siaran pers yang telah dilakukan bertujuan untuk menggambarkan kegiatan atau peristiwa yang terjadi. Selama tahun 2023, siaran pers yang telah dilakukan bank **bjb** antara lain:

Press Releases

One form of disseminating bank **bjb** information to the public is by conducting a press release. The press release that has been made aims to describe the activities or events that occurred. During 2023, bank **bjb** has made press releases, among others:

No	Judul Berita	News Title
1	Bandung **bjb** Tandamata Optimistis Beri Gelar Juara Ke-4 di Proliga 2023	Bandung **bjb** Tandamata Optimistic about Presenting the 4th Place Title in the Proliga 2023
2	Diikuti 250 Anak, bank **bjb** Gelar Gelar Khitanan Massal	Followed by 250 children, bank **bjb** Held "Khitanan Masal" Event
3	Dukung Kemajuan Pendidikan, bank **bjb** & Universitas Padjadjaran Resmikan Knowledge Theater	Supporting Educational Progress, bank **bjb** & Padjajaran University Inaugurate Knowledge Theatre
4	Business Review Semester II 2022 bank **bjb**	Business Review Semester II 2022 bank **bjb**
5	Buka Tabungan bank **bjb** Bisa Dapat Tiket VIP Meraya di Medan 2.0	Open An Account in bank **bjb** Get a VIP Ticket of Meraya in Medan 2.0
6	**bjb** WideScreen Banjarmasin Manjakan Nasabah via Nonton Bareng Film Ant-Man and the Wasp Quantumania	**bjb** WideScreen Banjarmasin Holds a "Nobar" Event for the Film Ant-Man and the Wasp Quantumania

No	Judul Berita	News Title
7	Semarak Tahun Baru Imlek 2023, Banyak Program Diskon Menarik dari bank **bjb**	Vibrant Chinese New Year 2023, Many Interesting Discount Program Offered by bank **bjb**
8	Meriahkan Bogoria Festival, bank **bjb** Manjakan Nasabah via Promo Menarik	Celebrating Bogoria Festival, bank **bjb** Offers Appealing Promos to Customers
9	**bjb** PESATkan UMKM di Medan Berlangsung Sukses dan Meriah	"**bjb** PESATkan UMKM" in Medan was Successful and Lively
10	bank **bjb** Kembali Tawarkan SBR 012, Ada Dua Pilihan Investasi Menarik	bank **bjb** Re-Offer SBR 012, Two Appealing Investment Options are Available
11	bank **bjb** Jalin Rangkaian Kerja Sama dengan Yayasan Kartika Eka Paksi	bank **bjb** Cooperates with Kartika Eka Paksi Foundation
12	Di bank **bjb**, Nabung Berjangka Langsung Bawa Pulang Sepeda Motor	In bank **bjb**, Time Savings Directly Can Get You Motorcycle
13	Ikuti Workshop Bisnis **bjb** PESATkan UMKM di Palembang	Join Business Workshop "**bjb** PESATkan UMKM" in Palembang
14	Workshop Bisnis **bjb** PESATkan UMKM Hadir di Lampung	Business Workshop "**bjb** PESATkan UMKM" is Available in Lampung
15	Ikuti Promo Tiket Murah DIGI Playlist Love Festival 2.0 di bank **bjb**	Join Cheap Ticket Promotion DIGI Playlist Love Festival 2.0 in bank **bjb**
16	Segera Top Up Saldo e-Wallet Pakai DIGI, Raih Bonus Saldo DigiCash Jutaan Rupiah	Top Up e-Wallet Balance Soon with DIGI, Get Digicash Bonus Worth Millions of Rupiah
17	Apresiasi Agen Laku Pandai, bank **bjb** Bagi-bagi Hadiah untuk Ratusan Agen **bjb** BiSA	Appreciating Laku Pandai Agents, bank **bjb** Shares Gifts to Hundreds of **bjb** BiSA Agents
18	bank **bjb** Hadirkan Promo Menarik DIGI dan DigiCash Pada Bogor Street Festival 2023	bank **bjb** Offers DIGI and DigiCash Appealing Promos at Bogor Street Festival 2023
19	Mau Beli Rumah Ada **bjb** KPR Membumi dengan Suku Bunga Kompetitif dan DP Nol Persen	Want to Buy a House, **bjb** Grounded KPR Offers Competitive Interest Rates and Zero Percent DP
20	Ikuti Program Join Promo Proteksi dan Investasi, Dapat Perlindungan Plus Hadiah Menarik	Join the Protection and Investment Promo Program, Get Additional Protection and Appealing Rewards
21	Kinerja Bisnis Solid, Bank **Bjb** Berhasil Menjaga Kualitas Aset Di 2022 Dengan NPL 1.16%	Showing Solid Business Performance, bank **bjb** Succeeded in Maintaining the Asset Quality in 2022 with NPL 1.16%
22	Ajak Teman Dapat Cuan Sampai Dengan Rp350 Ribu	Offering Referrals Earn Rewards up to 350 Thousands Rupiah
23	bank **bjb** Hadirkan Keseruan di DIGI Chocolate & Sweet Festival Bandung	bank **bjb** Brings Excitement in Bandung DIGI Chocolate & Sweet Festival
24	Cara Mudah Dapatkan Tiket Now Playing Festival 2023 Bersama bank **bjb**	Easy Way to Get Tickets to the Now Playing Festival 2023 with bank **bjb**
25	Dukung Pemkot Surakarta, bank **bjb** Bantu Pembangunan Ruang Bermain Ramah Anak di Taman Monumen 45 Banjarsari	Supporting Surakarta City Government, bank **bjb** Helps to Build Child-Friendly Play Ground in 45 Monumen Park Banjarsari
26	Serunya DIGI Playlist Love Festival 2.0, Hadirkan Kolaborasi Lintas Genre	Fun DIGI Playlist Love Festival 2.0, Presenting Cross-Genre Collaboration
27	bank **bjb** Berangkatkan 112 Nasabah Pemenang Umrah **bjb** Perjalanan Religi Tahun 2022	bank **bjb** Departed 112 Winning Customers Umrah **bjb** Religious Trip in 2022
28	bank **bjb** Kolaborasi dengan Dapenbun Luncurkan Layanan Otentikasi Terintegrasi	bank **bjb** Collaborates with Dapenbun to Launch Integrated Authentication Service
29	Kemeriahan Hari Pertama DIGI Playlist Love Festival 2.0	Excitement of the First Day of DIGI Playlist Love Festival 2.0
30	bank **bjb** Hadirkan Konser Pesta Rakyat 30 Years Career Dewa 19 di Bandung	bank **bjb** Presents Dewa 19's 30 Years Career Public Celebration Concert in Bandung
31	Festival Meraya di Medan 2.0 Sukses Digelar	Meraya Festival in Medan 2.0 was Successfully Held
32	Dukung Kemajuan UMKM, bank **bjb** Salurkan Kredit Mesra di Medan	Supporting the Growth of MSME, bank **bjb** Distributes the Mesra Credit in Medan
33	Tingkatkan Pendapatan Daerah, bank **bjb** Mudahkan Warga Banten Bayar Retribusi via SIREDA	Increasing Regional Income, bank **bjb** Facilitates Banten Citizen to Pay Retribution through SIREDA
34	bank **bjb** Kolaborasi dengan BAIS Tingkatkan Kualitas SDM dan Layanan Perbankan	bank **bjb** Collaborates with BAIS to Increase the HR Quality and Banking Services

No	Judul Berita	News Title
35	Serunya Nostalgia dalam Pesta Rakyat 30 Years of Career Dewa 19	Fun Nostalgic in Dewa 19's 30 Years of Career Public Celebration
36	bank **bjb** Sukseskan Gelaran Bali Coast Line Cycling Challenge 2023	bank **bjb** Succeeded Bali Coast Line Cycling Challenge Event 2023
37	Perkuat Tata Kelola Perusahaan Yang Baik, bank **bjb** Jalin Kerja Sama dengan Kejati Banten	Strengthen Good Corporate Governance, bank **bjb** Collaborates with Kejati, Banten
38	NPF 2023 - Seru dan Meriahnya Nonton Now Playing Festival 2023 bersama bank **bjb**	NPF 2023 – Fun and Exciting Watch Now Playing Festival 2023 Together with bank **bjb**
39	bank **bjb** Tawarkan SR 018, Pilihan Berharga untuk Kemandirian Bangsa	bank **bjb** Offers SR 018, A Valuable Choice to the Nation Independence
40	Kembangkan Budidaya Melon di Jabar, bank **bjb** dan Pemprov Jabar Kunjungi Farm Hill di Surakarta	Developing Melon Farming in Jabar, bank **bjb** and West Java Province Government Visited Farm Hill in Surakarta
41	Puluhan Nasabah bank **bjb** Menangkan Undian Nasional Simpeda di Padang	Dozens of bank **bjb** Customers Won Simpeda National Draw in Padang
42	Transfer Valas Bisa Bawa Pulang TV LED dan Logam Mulia, Simak Caranya	Transfer Valas Can Get You TV LED and Precious Metal, Here is How.
43	Sukses Bersinergi, Bank Bengkulu sebagai Mitra KUB bank **bjb** Cetak Pertumbuhan Laba Bersih 30%	Succeeding through Synergy, Bank Bengkulu as the KUB bank **bjb** Partnership Presents Net Profit Growth 30%
44	Now Playing Festival 2023 Pekan Kedua Sukses Digelar di Bandung bersama bank **bjb**	The Second Week Now Playing Festival 2023 was Successfully Held in Bandung Together with bank **bjb**
45	Dukung BBQ RIDE 2023 bank **bjb** Manjakan Penggemar Modifikasi Mobil dan Motor	Supporting BBQ RIDE 2023 bank **bjb** Indulges Car and Motorcycle Modification Enthusiasts
46	Brand dan Komunitas Otomotif dari Jawa Tengah Ramaikan BBQ Ride 2023	Brand and Automotive Communities from Central Java Enlivened BBQ Ride 2023
47	Capai Struktur Permodalan yang Makin Solid dan Kuat, Right Issue Belum Jadikan Alternatif	Achieved More Solid and Strong Capital Structure, Right Issue Not Yet Considered as an Alternative
48	Atasi Kredit Bermasalah, bank **bjb** Jalin Sinergi dengan Askrindo	Addressing Problematic Loans, bank **bjb** Forges Synergy with Askrindo
49	bank **bjb** dan Kemenko Perekonomian Dorong Anak Muda Sejahtera Bersama KUR	bank **bjb** and the Minister of Economic Affairs Encourage Prosperous Youth with KUR
50	Bandung **bjb** Tandamata Juara Proliga 2023	Bandung **bjb** Tandamata Champions Proliga 2023
51	bank **bjb** Raih Penghargaan Sebagai Bank Peduli Perekonomian Masyarakat Desa di Indonesia	bank **bjb** Receives Award as Best Bank Caring for Rural Economy in Indonesia
52	Juara Proliga 2023, Tim Bandung **bjb** Tandamata Terima Apresiasi	Proliga 2023 Champion, Bandung **bjb** Tandamata Team Receives Appreciation
53	bank **bjb** Terima Penghargaan Bank Penyedia Layanan Pembayaran Zakat Terbaik dari Baznas	bank **bjb** Receives Award for Best Provider of Zakat Payment Services from Baznas
54	Tingkatkan Pemberdayaan UMKM, bank **bjb** Resmikan Sentra UMKMPESAT di Surabaya	Increasing MSME's Empowerment, bank **bjb** Officially Opens UMKMPESAT Centre in Surabaya
55	Promo DIGI Ramadhan Pasar NgaDIGI, Belanja ke Pasar Dapat Hadiah dari bank **bjb**	DIGI Ramadan Promo at NgaDIGI Market, Shop at the Market and Get Prizes from bank **bjb**
56	bank **bjb** Gelar Program THR Lebaran di Rumah Baru, bank **bjb** Beri Hadiah Diskon hingga Voucher Belanja	bank **bjb** Hosts Lebaran THR Program at New Home, bank **bjb** Offers Discounts and Shopping Vouchers
57	bank **bjb** Gelar Bazar DIGI Ramadhan Wonderful Moslem Carnival 2023 di Bandung	bank **bjb** Organized DIGI Ramadhan Wonderful Moslem Carnival 2023 Bazaar di Bandung
58	Pembagian Dividen **Bjb**R Meningkat dari Rp99,11 menjadi Rp104,55 per Lembar Saham, dengan total Pembagian Dividen sebesar Rp1,1T	**Bjb**R Dividend Distribution Increases from Rp99,11 to Rp104,55 per Share, with a Total Dividend Distribution of Rp1.1T
59	bank **bjb** Dukung BI Sediakan Uang Rupiah Baru untuk Ramadan dan Idulfitri 2023	bank **bjb** Supports BI in Providing New Rupiah Currency for Ramadan and Eid al-Fitr 2023
60	Direktur bank **bjb** Raih Penghargaan Best CEO 2023 dari The Iconomics	bank **bjb** Director Receives Best CEO 2023 Award from The Iconomics

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61	bank **bjb** Hadirkan Haji Geyot Demi Hidupkan Kembali Tradisi Ramadan	bank **bjb** Hadirkan Haji Geyot Demi Hidupkan Kembali Tradisi Ramadan
62	bank **bjb** Gelar DIGI Ramadhan 1444H Ramadhan Fashion Market	bank **bjb** Introduces Haji Geyot to Revive Ramadan Tradition
63	Meriahkan Ramadhan, bank **bjb** sukses Gelar DIGI Ramadhan 1444H Bisa Jadi Berkah 3.0	Vibrant Ramadhan, bank **bjb** Succeeded in Holding DIGI Ramadhan 1444H Bisa Jadi Berkah 3.0
64	Serunya DIGI Ramadhan Kuliner Festival Majalengka 2023, Bertabur Promo!	Excitement of DIGI Ramadan Culinary Festival in Majalengka 2023, Overflown with Promotions!
65	Meriahkan Ramadan, bank **bjb** Sukses Gelar Kompetisi MTQ DIGI FeSRa	Enlivening Ramadan, bank **bjb** Successfully Holds DIGI MTQ FeSRa Competition
66	**bjb** Berbagi Ramadan Memberi 1444 H Tebar Kebermanfaatan Bagi Masyarakat	**bjb** Shares Ramadan Gifts Giving 1444 H to Provide Benefits to the Community
67	Dukung Sektor UMKM dan Bisnis Anak Muda, bank **bjb** Gelar Ramadan Fest Smeshub Island	Supporting MSMEs and Young Entrepreneurs, bank **bjb** Holds Ramadan Fest Smeshub Island
68	bank **bjb** Sabet 8 Penghargaan di 12th Infobank Digital Brand Recognition 2023	bank **bjb** Wins 8 Awards at the 12th Infobank Digital Brand Recognition 2023
69	Warga Serbu Bazaar Ramadan bank **bjb** 1444H di Gedung Sate	Residents Flock to bank **bjb**'s 1444H Ramadan Bazaar at Gedung Sate
70	Sukses Dukung Usaha Kuliner & UMKM, DIGI Ramadhan Kulfest 1444 H di Masjid Cut Meutia	Successfully Supporting Culinary Business & MSMEs, DIGI Ramadan Kulfest 1444 H at Cut Meutia Mosque
71	bank **bjb** Sukseskan Gelaran BUBOS 7 Bertasbih dan Bazaar Ramadan	bank **bjb** Made BUBOS 7 Bertasbih Event and Ramadan Bazaar a Success
72	Promo Spesial Idulfitri 1444H bank **bjb**, Banjir Diskon!	Special Eid al-Fitr 1444H Promo from bank **bjb**, Flooded with Discounts!
73	bank **bjb** Manjakan Agen **bjb** BiSA! dengan Hadiah Voucher Belanja dan Saldo DigiCash	bank **bjb** Indulges **bjb** BiSA! Agents with Shopping Voucher Prizes and DigiCash Balance
74	Beri Referral dapat Untung, Yuk Ikutan **bjb** Beruntung dan Buka Segera Buka Tabungan **bjb** Tandamata Purnabakti	Giving Referral Get Luck, Join **bjb** Beruntung Program and Open a **bjb** Tandamata Purnabakti Account Now
75	Ikuti Promo **bjb** PASTI, Diskon Premi Asuransi Hingga 100%	Join **bjb** PASTI Promo, Get Up to 100% Insurance Premium Discount!
76	Gebyar Hadiah bank **bjb** Remittance Reward Western Union	bank **bjb** Remittance Reward Western Union Giveaway
77	Triwulan Pertama 2023, bank **bjb** Tumbuh 10,8%	In the First Quarter of 2023, bank **bjb** Grows by 10,8%
78	Top Up ShopeePay Pakai DIGI by bank **bjb**, Dapatkan Hadiah Jutaan Rupiah!	Top Up ShopeePay with DIGI by bank **bjb**, Get Millions of Rupiah in Prizes!
79	Daftarkan Karyawan Anda di DPLK bank **bjb**, Berhadiah Puluhan Juta Rupiah!	Register Your Employees in bank **bjb**'s DPLK, Win Tens of Millions of Rupiah in Prizes!
80	Nabung di bank **bjb** Bisa Dapat Tiket Nonton Fast X	Saving at bank **bjb** Can Get You Fast X Movie Tickets
81	bank **bjb** Raih Predikat Top BUMD 2023 dari Infobank	bank **bjb** Awarded Top BUMD 2023 by Infobank
82	Direksi bank **bjb** Raih Predikat Top 100 Outstanding Women Recognition 2023	bank **bjb** Directors Awarded Top 100 Outstanding Women Recognition 2023
83	Wargi Jabar Bisa Nikah Tanpa Modal di Bucinfest 2023	Residents of West Java Can Get Married Without Cost at Bucinfest 2023
84	Ratusan Peserta Nikah Massal yang Dibantu bank **bjb**, Dapat Bantuan Dana Hingga Didoakan Samara oleh Ridwan Kamil	Hundreds of Mass Wedding Participants Assisted by bank **bjb** Receive Financial Assistance and Blessings from Ridwan Kamil
85	Perjalanan 62 Tahun bank **bjb** Berkontribusi dan Mengakselerasi Ekonomi	bank **bjb**'s 62-Year Journey Contributing to and Accelerating the Economy
86	bank **bjb** Ikut Tawarkan ST010, Ada Cashback Menarik bagi Investor	bank **bjb** Offers ST010, Attractive Cashback for Investors
87	Nabung di bank **bjb** Bisa Dapat Tiket Tau-Tau Fest 2023	Saving at bank **bjb** Can Get You Tau-Tau Fest 2023 Tickets
88	Nabung di bank **bjb** Bisa Dapat Tiket Konser Diva Bernyanyi	Saving at bank **bjb** Can Get You Diva Singing Concert Tickets

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89	RUPSLB bank **bjb** 2023 Tunjuk Pengurus Baru Perkuat Tata Kelola Perusahaan Semakin Baik	RUPSLB bank **bjb** 2023 Appoints New Management to Strengthen Better Corporate Governance
90	Warga Jatim Kini Bisa Bayar Tagihan PDAM di bank **bjb**	East Java Residents Can Now Pay PDAM Bills at bank **bjb**
91	bank **bjb** Sabet Penghargaan Best Bank 2023 Majalah Investor	bank **bjb** Wins Best Bank 2023 Award from Investor Magazine
92	Nasabah Sambut Antusias Promo **bjb** Widescreen di XXI Citimall Cianjur	Customers Enthusiastically Welcome **bjb** Widescreen Promo at XXI Citimall Cianjur
93	Sukses Digelar, Tau-Tau Fest 2023 Berlangsung Meriah	Successfully Held, Tau-Tau Fest 2023 is Joyous
94	Inagurasi Petani Milenial 2022, bank **bjb** Hadirkan Dukungan Nyata Bagi Sektor Pertanian	Inauguration of Millennial Farmers 2022, bank **bjb** Provides Real Support to the Agricultural Sector
95	Nonton The Flash bareng bank **bjb**, Nabung Bisa Dapat Tiket	Watch The Flash with bank **bjb**, Saving Can Get You Tickets
96	Optimalkan Jamsostek, bank **bjb** Raih Paritrana Award 2022 Tingkat Provinsi Jawa Barat	Optimizing Jamsostek, bank **bjb** Receives Paritrana Award 2022 at West Java Provincial Level
97	Dengan Menabung di bank **bjb** Bisa Nonton Konser Sobat Festival 2023	By Saving at bank **bjb**, You Can Watch Sobat Festival 2023 Concerts
98	PT PII & Bank **Bjb** Kolaborasi dalam Pengembangan Ekosistem Pembiayaan Infrastruktur melalui Skema Kerja sama Pemerintah dengan Badan Usaha (KPBU)	PT PII & Bank **Bjb** Collaborate in Infrastructure Financing Ecosystem Development through Government-Business Cooperation Scheme (KPBU)
99	Dukung Dunia Pendidikan, bank **bjb** Kolaborasi dengan Universitas Trisakti	Supporting Education, bank **bjb** Collaborates with Trisakti University
100	Konser Diva Bernyanyi di Makassar Berlangsung Meriah	Diva Singing Concert in Makassar Held Excitingly
101	Bisa Punya Rumah dengan DP 0 Persen Begini Caranya	Own a House with 0 Percent DP, Here's How
102	Nonton Konser Saloka Fest 2023 Dengan Cara Pintar Bersama bank **bjb**	Watch Saloka Fest 2023 Concert Smartly with bank **bjb**
103	Banyak Promo di Reunion Fest 2023, bank **bjb** Manjakan Pengguna DIGI atau DigiCash	Many Promotions at Reunion Fest 2023, bank **bjb** Spoils DIGI or DigiCash Users
104	**bjb** WideScreen Hadirkan Pengalaman Baru Nonton Bareng The Flash di Samarinda	**bjb** WideScreen Presents New Experience Watching The Flash in Samarinda
105	UMKM Terbang Tinggi Bersama bank **bjb**	MSMEs Soar with bank **bjb**
106	bank **bjb** Kerja Sama dengan UGM, Jajaki Potensi Education Payment	bank **bjb** Collaborates with UGM, Explores Education Payment Potentials
107	Kredit **bjb** Mesra bank **bjb** Raih Penghargaan Detik Jabar Awards 2023	**bjb** Mesra Credit bank **bjb** Receives Detik Jabar Awards 2023
108	Miliki Layanan Perbankan Prioritas Handal, bank **bjb** Raih Tiga Penghargaan di Infobank-MRI Banking Service Excellence Recognition 2023	Having a Reliable Priority Banking Service, bank **bjb** Wins Three Awards at Infobank-MRI Banking Service Excellence Recognition 2023
109	Sambut Hari Raya Iduladha dengan DIGI Qurban Festival, Ada Diskon Pembelian Hewan Qurban	Welcoming Eid al-Adha with DIGI Qurban Festival, Discount on Qurban Animal Purchases
110	Sukses Digelar, Saloka Fest 2023 Disambut Antusias	Successfully Held, Saloka Fest 2023 Welcomed Enthusiastically
111	Yuk Ikutkan Karyawan Anda di Program Pensiunan, Banyak Hadiah Menarik	Register Your Employees in the Pension Program, Many Exciting Prizes
112	Konsisten Lakukan Inovasi, bank **bjb** Raih Dua Penghargaan di Ajang Indonesia Innovation Awards 2023	Consistently Innovating, bank **bjb** Wins Two Awards at Indonesia Innovation Awards 2023
113	Per Triwulan 1 Tahun 2023, Jumlah Pengguna Aplikasi **bjb** DIGI Tembus 1,2 Juta User	In the First Quarter of 2023, **bjb** DIGI App Users Reach 1.2 Million Users
114	Kebijakan BI Pertahankan Suku Bunga Acuan Bantu bank **bjb** Optimalisasi Penyaluran Kredit	BI's Policy to Maintain Benchmark Interest Rates Aids bank **bjb** in Optimizing Credit Distribution
115	KUB bank **bjb** dengan Bank Bengkulu Telah Memasuki Proses Akhir	KUB bank **bjb** and Bank Bengkulu in Final Stages of Collaboration

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116	Pakai Layanan **bjb** Edupay, Pembayaran Dana Pendidikan Makin Mudah	Use **bjb** Edupay Service, Education Funding Becomes Easier Joyful Reunion Fest 2023 in Subang
117	Reunion Fest 2023 Subang Berlangsung Meriah	Reunion Fest 2023 Subang Held Joyfully
118	Berlangsung Seru dan Meriah, bank **bjb** Manjakan Penonton Sobat Festival 2023	Held Excitingly and Joyfully, bank **bjb** Spoils Sobat Festival 2023 Audience
119	Banjir Promo **bjb** DIGI di Jakcloth Summerfest Reload x Outfest 2023	Promotions Galore at Jakcloth Summerfest Reload x Outfest 2023 DIGI **bjb** DIGI
120	**bjb** Vaganza 2023, Transaksi Valuta Asing di bank **bjb** Raih Hadiah Logam Mulia	**bjb** Vaganza 2023, Foreign Exchange Transactions at bank **bjb** Win Precious Metal Prizes
121	Bertransaksi Obligasi di Pasar Sekunder melalui bank **bjb**, Bisa Bawa Pulang Logam Mulia	Transact Bonds in the Secondary Market through bank **bjb**, Take Home Precious Metals
122	Cycling De Jabar 2023, Momentum bank **bjb** Dorong Potensi Perekonomian di Jabar Selatan	Cycling De Jabar 2023, Opportunity for bank **bjb** to Boost Economy in South Jabar
123	Kejutan **bjb** Eduprize, Bayar Kuliah dapat Hadiah!	**bjb** Eduprize Surprise, Paying Tuition can Get You Prizes!
124	Cara Asyik Dapat Tiket VIP Now Playing Festival Cirebon 2023 di bank **bjb**	Fun Way to Get VIP Tickets to Now Playing Festival Cirebon 2023 with bank **bjb**
125	Top Up Google Play melalui DIGI by bank **bjb**, Praktis dan Bisa Bawa Pulang Rewards Jutaan Rupiah	Top Up Google Play through DIGI by bank **bjb**, Convenient and Can Bring You Home Millions of Rupiah in Rewards
126	Wakili Indonesia, Bandung **bjb** Tandamata Siap Berlaga di SEA V League	Representing Indonesia, Bandung **bjb** Tandamata Ready to Compete in SEA V League
127	bank **bjb** Gelar Business Review Semester I 2023 dan Executive Workshop 2023	bank **bjb** Hosts Semester I 2023 Business Review and Executive Workshop 2023
128	Program Desa Digital bank **bjb** Ikuti ASEAN Village Network	Digital Village Program by bank **bjb** Joins ASEAN Village Network
129	Salasa Kahiji Season 2023 Sudah Digelar, Jajal Trek Bandung-Lembang dengan Sepeda Plus Dapat Hadiah	Salasa Kahiji Season 2023 Successfully Held, Explore the Bandung-Lembang Trail by Bicycle and Win Prizes
130	Peringati Hari Anak Nasional, OJK dan bank **bjb** Gelar Kampanye Ayo Menabung di Bogor	Commemorating National Children's Day, OJK and bank **bjb** Conduct Savings Campaign in Bogor
131	Semester Pertama 2023, Kinerja bank **bjb** Menunjukkan perkembangan Positif	In the First Semester of 2023, bank **bjb**'s Performance Shows Positive Development
132	Dukung Sektor UMKM Dengan Kemudahan Akses Finansial, bank **bjb** Raih Penghargaan	Supporting the SME Sector with Easy Access to Financial Services, bank **bjb** Receives an Award
133	Didukung Program CSR bank **bjb**, Baznas Jabar Resmikan Klinik Geriatri Inggit Garnasih	In Collaboration with bank **bjb**'s CSR Program, Baznas Jabar Inaugurates the Inggit Garnasih Geriatric Clinic
134	DIGI dan DigiCash by bank **bjb** Dukung Kemudahan Belanja di Pasar Kreatif Jawa Barat	DIGI and DigiCash by bank **bjb** Support Easy Shopping at West Java's Creative Market
135	Akselerasi Bisnis, bank **bjb** Teken MoU dengan Asuransi Jasaraharja Putera	Business Acceleration, bank **bjb** Signs MoU with Jasaraharja Putera Insurance
136	bank **bjb** Raih "Diamond Throphy" dalam ajang 28th Infobank Banking Apreciation 2023	bank **bjb** Receives the "Diamond Trophy" at the 28th Infobank Banking Appreciation 2023
137	Sukses Dukung Program Kejar, bank **bjb** Terima Penghargaan OJK	Successfully Supporting for the Kejar Program, bank **bjb** Receives an Award from OJK
138	HUT Provinsi Jawa Barat ke-78, bank **bjb** Berikan Apresiasi Penghargaan Nasabah Setia 2023	78th Anniversary of West Java Province, bank **bjb** Presents Appreciation Awards to Loyal Customers in 2023
139	Terima Kunjungan Paskibraka Jawa Barat, bank **bjb** Beri Rewards Istimewa	Receiving a Visit from the West Java Paskibraka, bank **bjb** Provides Special Rewards
140	bank **bjb** Memaknai HUT ke-78 RI dengan Berbagai Kegiatan Positif	bank **bjb** Commemorates the 78th Anniversary of RI with Various Positive Activities
141	Promo HUT RI ke-78 dari bank **bjb**, Cek Nih Daftarnya!	Promos for the 78th Anniversary of RI from bank **bjb**, Check Them Out!

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142	Nonton Dewa 19 di Bandung, Dapatkan Potongan Harga Tiket Lewat DIGI dan DigiCash by bank **bjb**	Watch Dewa 19 in Bandung, Get Ticket Discounts through DIGI and DigiCash by bank **bjb**
143	Kolaborasi dengan bank **bjb**, Permprov Jabar Bersama Pemkab Sumedang Resmikan Menara Kujang Sapasang	Collaboration with bank **bjb**, West Java Provincial Government and Sumedang Regency Government Officially Inaugurate Kujang Sapasang Tower
144	bank **bjb** Berbagi 100 Paket Sembako kepada Nelayan Warga Pulau Panjang, Serang, Banten	bank **bjb** Distributes 100 Packages of Basic Commodities to Fishermen on Panjang Island, Serang, Banten
145	bank **bjb** Turut Berpartisipasi Dalam Peringatan Hari UMKM Nasional Melalui Penyerahan Kredit Usaha Rakyat (KUR) dan Beragam Promo pada Nasional Expo 2023	bank **bjb** Participates in Commemorating National MSME Day Through the Distribution of People's Business Credit (KUR) and Various Promotions at the National Expo 2023
146	bank **bjb** Bangun 6 Ruang Kelas Baru di SDN Pondok Cina	bank **bjb** Builds 6 New Classrooms at SDN Pondok Cina
147	Citra dan Reputasi Perusahaan Terus Meningkat, bank **bjb** Raih 2 Penghargaan di Corporate Reputation Awards 2023	Company Image and Reputation Continue to Improve, bank **bjb** Receives 2 Awards at the Corporate Reputation Awards 2023
148	Menikmati Keseruan Seuhahhh Festival dengan Banyak Promo dari bank **bjb**	Enjoy the Excitement of the Seuhahhh Festival with Many Promotions from bank **bjb**
149	Peresmian Gedung Kantor bank **bjb** di T Tower, Jakarta	Inauguration of bank **bjb** Office Building at T Tower, Jakarta
150	Buka Perdagangan Bursa Efek Indonesia, Pemprov Jabar, BEI, OJK, bank **bjb** serta **bjb** Sekuritas Siap Akselerasi Literasi & Inklusi Pasar Modal Kepada ASN	Opening of Indonesia Stock Exchange Trading, West Java Provincial Government, IDX, OJK, bank **bjb**, and **bjb** Securities Ready to Accelerate Literacy & Capital Market Inclusion for Civil Servants
151	bank **bjb** Raih Penghargaan Peringkat I BPD Kategori Besar di Ajang BUMD Award 2023	bank **bjb** Receives the Rank I Award for Large BPD Category at the BUMD Award 2023 Event
152	Tingkatkan Pelayanan Bagi Nasabah di Banjarmasin, bank **bjb** Relokasi Kantor Baru	Improving Services for Customers in Banjarmasin, bank **bjb** Relocates to a New Office
153	Nonton Gelaran Delapan Belas Coffe & Music Festival Vol 2 Pakai DIGI dan DigiCash Banyak Untungnya	Watch the Eighteen Coffe & Music Festival Vol 2 Event Using DIGI and DigiCash for Many Benefits
154	bank **bjb** Dukung Perdagangan Karbon Untuk Cegah Perubahan Iklim	bank **bjb** Supports Carbon Trading to Prevent Climate Change
155	**bjb** WideScreen Expendables 4 di Gandaria City Jakarta Disambut Meriah Nasabah bank **bjb**	**bjb** WideScreen Expendables 4 at Gandaria City Jakarta Welcomed Merrily by bank **bjb** Customers
156	Dukung Pertumbuhan Pariwisata, bank **bjb** Kolaborasi dengan Citilink	Supporting Tourism Growth, bank **bjb** Collaborates with Citilink
157	bank **bjb** Akselerasi Sektor Peternakan dan Agribisnis, bank **bjb** Dukung Silatnas	bank **bjb** Accelerates the Livestock and Agribusiness Sectors, Supporting National Silatnas
158	bank **bjb** Raih Top 50 Emiten di 14th IICD Corporate Governance Award 2023	bank **bjb** Receives Top 50 Issuers at the 14th IICD Corporate Governance Award 2023
159	Asik, Nabung di bank **bjb** Bisa Dapat Tiket Nonton Expendables 4	Cool, Saving at bank **bjb** Can Get Tickets to Watch Expendables 4
160	Peringati HAORNAS dan HUT Tangsel, bank **bjb** Dukung Sport Tourism" Tangsel Marathon 2023"	Commemorating HAORNAS and Tangsel Anniversary, bank **bjb** Supports Sport Tourism Tangsel Marathon 2023
161	bank **bjb** Tebar Rewards untuk Pengguna DIGI dan DigiCash di Pentas Seni ABSTRAK VIII	bank **bjb** Throws Rewards for DIGI and DigiCash Users at ABSTRACT VIII Art Performance
162	Dukung Percepatan Bisnis, bank **bjb** Resmikan KCP Purwokerto	Supporting Business Acceleration, bank **bjb** Inaugurates Purwokerto KCP
163	Sukses Kelola Bisnis dengan Baik, bank **bjb** Sabet Tiga Penghargaan di Ajang TOP GRC Award 2023	Successfully Managing Business, bank **bjb** Wins Three Awards at the TOP GRC Award 2023 Event
164	bank **bjb** Berikan Kemudahan Dapatkan Tiket VIP Kerlap Kerlip Festival 2023	bank **bjb** Makes it Easy to Get VIP Tickets to the Kerlap Kerlip Festival 2023
165	bank **bjb** Salurkan Tunjangan Operasional ke 1.855 Anggota Babinsa Korem 062 Tarumanegara	bank **bjb** Distributes Operational Allowances to 1,855 Members of Korem 062 Tarumanegara
166	Harpelnas 2023, bank **bjb** Komitmen Tingkatkan Layanan Demi Kepuasan Pelanggan	Harpelnas 2023, bank **bjb** Committed to Improving Services for Customer Satisfaction
167	Dorong Pemberdayaan Wisata, Ekonomi Kreatif Hingga UMKM, bank **bjb** Dukung Gelaran West Java Festival 2023	Promoting Tourism Empowerment, Creative Economy to MSMEs, bank **bjb** Supports the West Java Festival 2023 Event

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168	Nasabah bank **bjb** Bawa Pulang Hadiah Jutaan Rupiah pada Undian Nasional Simpeda di Makassar- Sulawesi Selatan	bank **bjb** Customers Take Home Millions of Rupiah in Prizes at the National Simpeda Draw in Makassar, South Sulawesi
169	Terpilih Menjadi Ketua Umum Asbanda, Yuddy Dorong BPD Makin Bersinergi	Elected as Chairman of Asbanda, Yuddy Encourages Greater Synergy among BPDs
170	Hanya di bank **bjb**, Nabung Bisa Bawa Pulang Cashback Menarik	Only at bank **bjb**, Saving Can Bring Attractive Cashback
171	Perkuat Sinergi, bank **bjb** Tandatangani Adendum Perpanjangan PKS dengan TNI AD	Strengthening Synergy, bank **bjb** Signs an Addendum to Extend the PKS with the TNI AD
172	Akselerasi Ekonomi, bank **bjb** Terlibat dalam Kredit Sindikasi Pembangunan Pabrik Pusri IIIB	Economic Acceleration, bank **bjb** Participates in Syndicated Loans for the Construction of Pusri IIIB Factory
173	Didukung bank **bjb**, Kerlap Kerlip Festival Disambut Antusias Pengunjung	Supported by bank **bjb**, Kerlap Kerlip Festival Welcomed Enthusiastically by Visitors
174	Konsisten Lakukan Inovasi, bank **bjb** Jadi Jawara di Ajang KIJB 2023 Kategori BUMN BUMD di Jawa Barat	Consistently Innovating, bank **bjb** Becomes the Champion in the KIJB 2023 Event in the BUMN BUMD Category in West Java
175	Nabung dan Buka DPLK di bank **bjb**, Bisa Dapat Tiket Konser Cerita Cinta Intimate Collaborate	Save and Open DPLK at bank **bjb**, Can Get Tickets to the Intimate Collaborate Love Story Concert
176	Mendorong Sinergitas BPD, bank **bjb** dan Bank Maluku Malut Teken MoU Sinergi Bisnis	Encouraging BPD Synergy, bank **bjb** and Bank Maluku Malut Sign a Business Synergy MoU
177	Dukung Pembayaran Jalan Tol Nir Sentuh, bank **bjb** Kolaborasi dengan Roatex dan Dwi	Supporting Payment for Toll Roads Not Reached, bank **bjb** Collaborates with Roatex and Dwi
178	Ayo Kunjungi Digi Ceria Festival, Banyak Promo dan Hadiah Melimpah	Let's Visit the Digi Ceria Festival, Many Promotions and Abundant Prizes
179	bank **bjb** Tawarkan ORI 024, Semakin Menarik dengan Tenor hingga 6 Tahun	bank **bjb** Offers ORI 024, Even More Attractive with Tenors up to 6 Years
180	Dirut bank **bjb** Yuddy Renaldi Raih Penghargaan Best Performance CEO 2023	bank **bjb** CEO Yuddy Renaldi Receives the Best Performance CEO 2023 Award
181	bank **bjb** Dukung Event Celestia, Hadirkan Promo Diskon Hingga Fastlane Untuk Masuk ke Lokasi	bank **bjb** Supports the Celestia Event, Offers Discounts and Fastlane Entry to the Venue
182	bank **bjb** Raih Paritrana Award 2023 dari BPJS Ketenagakerjaan	bank **bjb** Receives the Paritrana Award 2023 from BPJS Ketenagakerjaan
183	Akselerasi Dunia Olahraga, bank **bjb** Dukung Acara PORTUE Bandung Championship	Accelerating the World of Sports, bank **bjb** Supports the PORTUE Bandung Championship Event
184	Perluas Literasi Keuangan, bank **bjb** Gelar Bankers Cilik Wide Screen	Expand Financial Literacy, bank **bjb** Holds Bankers Cilik Wide Screen
185	Menparekraf Sandiaga Uno Dukung YEZ 3.0 by bank **bjb**, Ajak Pebisnis Muda Ikut Serta	Minister of Tourism and Creative Economy Sandiaga Uno Supports YEZ 3.0 by bank **bjb**, Invites Young Entrepreneurs to Participate
186	Dukung Pemerataan Akses Keuangan, bank **bjb** Ambil Bagian Dalam Fin Expo 2023	Supporting Financial Access Equality, bank **bjb** Participates in Fin Expo 2023
187	Sukses Digelar, bank **bjb** Dukung Bulan Inklusi Keuangan di Jawa Barat	Successfully Held, bank **bjb** Supports Financial Inclusion Month in West Java
188	Catatkan Laba Rp1,7 Triliun, bank **bjb** Lanjutkan Pertumbuhan Bisnis Sepanjang Triwulan III 2023	Recorded Profits of Rp1.7 Trillion, bank **bjb** Continues Business Growth Throughout the Third Quarter of 2023
189	Triwulan III 2023, Penyaluran Kredit bank **bjb** Tumbuh 10,2%	Third Quarter of 2023, bank **bjb**'s Credit Disbursement Grows by 10.2%
190	Pengunjung Konser Cerita Cinta Sumringah, Dapat Banyak Promo dari bank **bjb**	Sumringah Concert Visitors Receive Many Promotions from bank **bjb**
191	Didukung bank **bjb**, Konser Atma Asta REINERVA Berlangsung Meriah	Supported by bank **bjb**, the Atma Asta REINERVA Concert is Held Joyfully
192	Perluas Akses Pembiayaan, bank **bjb** dan Jamkrindo Jalin Kerja	Expanding Financing Access, bank **bjb** and Jamkrindo Collaborate
193	Nabung di bank **bjb** Langsung Dapat Tiket Vindes Sport - Tepok Bulu 2023	Saving at bank **bjb** Directly Gets Vindes Sport - Tepok Bulu 2023 Tickets
194	bank **bjb** Terbitkan NCD Untuk Dukung Penyediaan Perumahan melalui BP Tapera	bank **bjb** Issues NCDs to Support Housing Provision through BP Tapera

No	Judul Berita	News Title
195	Terapkan Prinsip Keberlanjutan, bank **bjb** Raih Platinum Rank Asia Sustainability Reporting Rating 2023	Implementing Sustainable Principles, bank **bjb** Receives Platinum Rank in the Asia Sustainability Reporting Rating 2023
196	Didukung bank **bjb**, Event Soenda Fest 2023 di Batam Berlangsung Meriah	Supported by bank **bjb**, the Soenda Fest 2023 Event in Batam is Held Joyfully
197	Perkuat Sinergitas, bank **bjb** Tandatangani PKS Dengan TNI AL	Strengthening Synergy, bank **bjb** Signs PKS with the TNI AL
198	bank **bjb** Raih 'Best Digital Technology and IOT Implementation 2023 in Banking Industry' dari Business Asia	bank **bjb** Receives the 'Best Digital Technology and IOT Implementation 2023 in Banking Industry' Award from Business Asia
199	bank **bjb** Raih Penghargaan Best Regional Bank dalam CNBC Indonesia Awards 2023	bank **bjb** Receives the Best Regional Bank Award at the CNBC Indonesia Awards 2023
200	Dukung Sektor Perumahan, bank **bjb** Tandatangani PKS KPR dengan 27 Pengembang	Supporting the Housing Sector, bank **bjb** Signs KPR PKS with 27 Developers
201	Dukung Ekonomi Hijau, bank **bjb** Tawarkan Sukuk Pemerintah ST011 dengan Penawaran Menarik	Supporting Green Economy, bank **bjb** Offers Government Sukuk ST011 with Attractive Offers
202	bank **bjb** Hadirkan Berbagai Promo Menarik di Konser Now Playing Festival Iconic Momento 2023	bank **bjb** Presents Various Attractive Promotions at the Iconic Momento 2023 Now Playing Festival Concert
203	Tingkatkan Sinergi dan Kolaborasi, bank **bjb** dan Telkomsel Tandatangani MoU	Strengthening Synergy and Collaboration, bank **bjb** and Telkomsel Sign MoU
204	Optimalkan Lelang Eksekusi, bank **bjb** Kolaborasi dengan DJKN Kemenkeu	Optimizing Execution Auctions, bank **bjb** Collaborates with DJKN Ministry of Finance
205	Naik Kelas, **Bjb**R Juara ARA 2022 Kategori Perusahaan Go Publik Keuangan	Moving Up, **Bjb**R Wins ARA 2022 in the Financial Publicly Listed Company Category
206	bank **bjb** Raih Best 50 Financial Institution Awards 2023 dari The Iconomic	bank **bjb** Receives the Best 50 Financial Institution Awards 2023 from The Iconomics
207	Konsisten Berkontribusi Jaga Pertumbuhan Ekonomi, bank **bjb** Raih BI Award 2023	Consistently Contributing to Economic Growth, bank **bjb** Receives the BI Award 2023
208	Mampu Lahirkan SDM Unggul dan Agile, bank **bjb** kembali Sabet Human Capital & Performance Awards 2023	Capable of Producing Excellent and Agile Human Resources, bank **bjb** Once Again Receives Human Capital & Performance Awards 2023
209	Konsisten Berikan Informasi dengan Transparan dan Akuntabel, **bjb** Raih Anugerah Keterbukaan Informasi Publik 2023	Consistently Providing Transparent and Accountable Information, **bjb** Receives the Public Information Openness Award 2023
210	Komitmen Terapkan Bisnis Berkelanjutan, bank **bjb** Sabet Penghargaan di Ajang ESG Disclosure Awards 2023	Commitment to Implement Sustainable Business, bank **bjb** Receives Awards at the ESG Disclosure Awards 2023 Event
211	bank **bjb** Raih Best Digital Finance for E-Banking Transactions in Real Time	bank **bjb** Receives the Best Digital Finance for E-Banking Transactions in Real Time
212	bank **bjb** Raih Penghargaan Top 20 Financial Institution 2023 dari The Finance	bank **bjb** Receives the Top 20 Financial Institution 2023 Award from The Finance
213	Perkuat Kerjasama, bank **bjb** Gelar Gathering dengan Pemred Media Massa dan PWI Pusat	Strengthening Cooperation, bank **bjb** Holds a Gathering with Mass Media Editors-in-Chief and PWI Central
214	Perkuat Sinergi, bank **bjb** dan PT Pos Indonesia Perpanjang Perjanjian Kerjasama	Strengthening Synergy, bank **bjb** and PT Pos Indonesia Extend Cooperation Agreement
215	Program Heboh Awal Tahun Bagi Agen Laku Pandai	Exciting Early Year Program for Laku Pandai Agents
216	Program Pembiayaan bank **bjb**, Dapat Bunga Khusus Sampai Awal Tahun	bank **bjb** Financing Program, Special Interest Rates Until the Beginning of the Year
217	Tingkatkan Layanan Digital, bank **bjb** Semarang Relokasi Kantor Baru dengan Konsep Hybrid Banking	Improving Digital Services, bank **bjb** Semarang Relocates to a New Office with Hybrid Banking Concept
218	Konsisten Akselerasi Bisnis bank **bjb**, 3 Direksi bank **bjb** Raih Penghargaan dari Infobank	Consistently Accelerating bank **bjb**'s Business, 3 bank **bjb** Directors Receive Awards from Infobank
219	Konsisten Berikan Informasi dengan Transparan dan Akuntabel, **bjb** Raih Anugerah Keterbukaan Informasi Publik 2023	Consistently Providing Transparent and Accountable Information, **bjb** Receives the Public Information Openness Award 2023
220	Konsisten Berkontribusi Jaga Pertumbuhan Ekonomi, bank **bjb** Raih BI Award 2023	Consistently Contributing to Economic Growth, bank **bjb** Receives the BI Award 2023
221	Mampu Jaga Pertumbuhan Bisnis, Direksi bank **bjb** Raih Best CMO Award 2023	Capable of Maintaining Business Growth, bank **bjb** Directors Receive the Best CMO Award 2023

No	Judul Berita	News Title
222	Mampu Lahirkan SDM Unggul dan Agile, bank **bjb** kembali Sabet Human Capital & Performance Awards 2023	Capable of Producing Excellent and Agile Human Resources, bank **bjb** Once Again Receives Human Capital & Performance Awards 2023
223	bank **bjb** Raih Best Digital Finance for E-Banking Transactions in Real Time	bank **bjb** Receives the Best Digital Finance for E-Banking Transactions in Real Time
224	Berkontribusi Signifikan Dukung Inklusivitas Keuangan, bank **bjb** Raih LPS Banking Award 2023	Significantly Contributing to Financial Inclusivity, bank **bjb** Receives the LPS Banking Award 2023
225	Bisnis terus bertumbuh di tengah tantangan kondisi ekonomi, **bjb** Fokus lanjutkan strategi KUB di tahun depan	Business Continues to Grow Amid Economic Challenges, **bjb** Focuses on Continuing KUB Strategies Next Year
226	**bjb** Mesra, Skema Pinjaman Tanpa Bunga untuk Usaha Mikro	**bjb** Mesra, Interest-Free Loan Scheme for Micro Businesses
227	Dukung Kelancaran Tugas Babinsa, bank **bjb** Salurkan Tunjangan Operasional	Supporting the Smoothness of Babinsa Duties, bank **bjb** Distributes Operational Allowances
228	Jadikan GCG Fondasi Bisnis, bank **bjb** Raih Penghargaan di Ajang CGPI Award 2023	Making GCG the Business Foundation, bank **bjb** Receives Awards at the CGPI Award 2023 Event
229	Komitmen Terapkan Bisnis Berkelanjutan, bank **bjb** Sabet Penghargaan di Ajang ESG Disclosure Awards 2023	Commitment to Implement Sustainable Business, bank **bjb** Receives Awards at the ESG Disclosure Awards 2023 Event
230	bank **bjb** Kembali Dipercaya Sebagai Penempatan RKUD Kota Tangsel	bank **bjb** Once Again Trusted as the Placement of RKUD Kota Tangsel



Buletin

Perseroan secara rutin menerbitkan buletin melalui aplikasi Media komunikasi internal pegawai yaitu *human capital solution* - HCS *Mobile* dimana setiap harinya kami melakukan *broadcast News* terkini yang penting untuk diketahui Pegawai.

Kategori/Tema yang tersedia di HCS News diantaranya:
- Berita Keluarga Kita
- **Bjb** *Club*
- **Bjb** Info
- *CEO's Messages*
- *Great People*
- HC *in Action*
- HC *Insight & Innovation*
- *Worklife*

Beberapa *News* yang sudah diposting selama Tahun 2023:



Catat, 6 Makanan Ini Tidak Boleh Disantap Berdekatan dengan Nasi



bank bjb Hadirkan Layanan Digital Contact Center 24 jam untuk Nasabah Setia



Mana yang Bikin Gemuk, Kalori atau Karbohidrat?



bank bjb Cilegon Berbagi

Bulletin

The Company routinely publishes bulletins through the internal employee communication media application, namely human capital solution - HCS Mobile, where every day we broadcast the latest news that is important for employees to know.

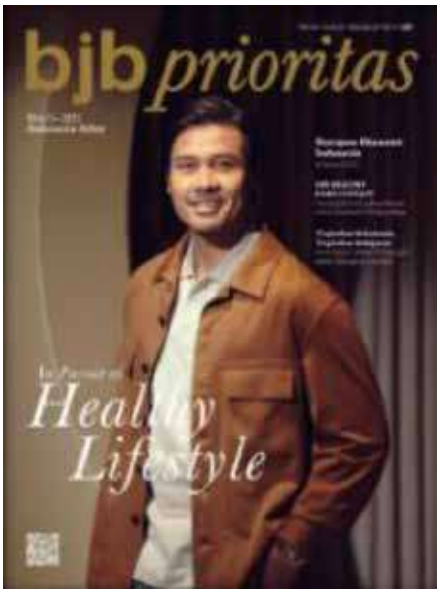
Categories/Themes available on HCS News include:
- Berita Keluarga Kita
- **Bjb** Club
- **Bjb** Info
- CEO's Messages
- Great People
- HC in Action
- HC Insight & Innovation
- Worklife

Some news that has been posted during 2023:

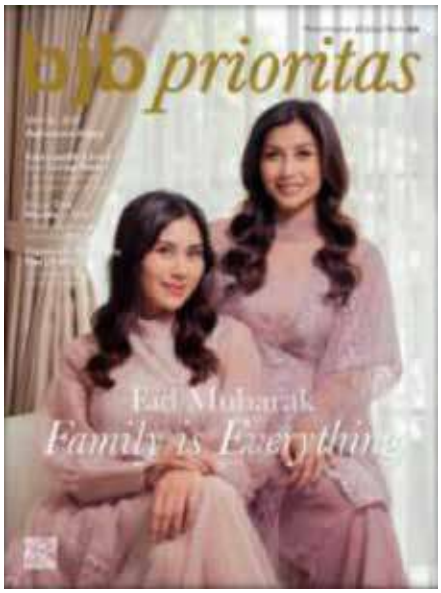
Majalah **bjb** prioritas di tahun 2023 terdiri dari 4 (empat) edisi dengan tema yang berkesinambungan, sebagai berikut:

Prioritas **bjb** magazine in 2023 consists of 4 (four) editions with continuous themes, as follows:

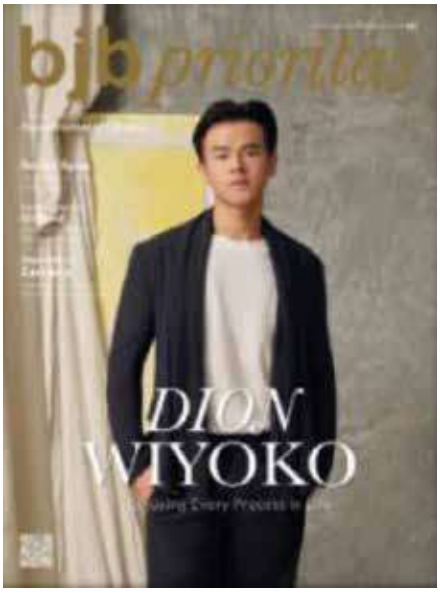
1 Edisi 31, dengan Tema Indonesia Sehat Terbit di bulan Maret 2023.
Edition 31, with the theme Healthy Indonesia Published in March 2023



2 Edisi 32, dengan Tema Indonesia Hijau Terbit di bulan Juni 2023.
Edition 32, with a Green Indonesia Theme, will be published in June 2023



3 Edisi 33, dengan Tema New Direction of Lifestyle Terbit di bulan September 2023.
Edition 33, with the theme New Direction of Lifestyle, published in September 2023



4 Edisi 34, dengan Tema Green LIving Terbit di bulan Desember 2023.
Edition 34, with the theme Green Living, published in December 2023.



Transparansi Penyampaian Laporan

Transparency of Report Submission

No	No. Surat Letter Number	Perihal Subject	Tanggal Penyampaian Laporan Report Submission Date
1	003/DIR-MAP/2023	Laporan Informasi atau Fakta Material Penyertaan Modal Lanjutan Report on Information or Material Facts of Advanced Capital Investment	5 Januari 2023 January 5, 2023
2	0013/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode Desember 2022 Monthly Securities Holder Registration Report for December 2022 Period	10 Januari 2023 January 10, 2023
3	0098/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode Januari 2024 Monthly Report on Securities Holder Registration for January 2024 Period	10 Februari 2023 February 10, 2023
4	0136/DIR-CSE/2023	Pemberitahuan Rencana Rapat Umum Pemegang Saham Tahunan Notification of Plans for the Annual General Meeting of Shareholders	24 Februari 2023 February 24, 2023
5	0136A/DIR-CSE/2023	Penyampaian Bukti Iklan Pemberitahuan RUPS Submission of Proof of GMS Notification Advertisement	24 Februari 2023 February 24, 2023
6	002/TIM-P3M/2023	Laporan Informasi atau Fakta Material Keterbukaan Informasi dalam rangka rencana Perseroan untuk Melakukan Penambahan Modal Dengan Memberikan Hak Memesan Efek Terlebih Dahulu II (PMHMETD II) Information Report or Material Facts Information Disclosure in the framework of the Company's plan to Increase Capital by Providing Pre-emptive Rights II (PMHMETD II)	24 Februari 2023 February 24, 2023
7	0137/DIR-PKE/2023	Laporan Informasi atau Fakta Material Penyampaian Laporan Keuangan Periode 31 Desember 2022 (Audited) Information Report or Material Facts Submission of Financial Reports for the Period of December 31, 2022 (Audited)	28 Februari 2023 February 28, 2023
8	0158/DIR-CSE/2023	Penyampaian Bukti Iklan Informasi Laporan Keuangan Tahunan Submission of Proof of Advertisement of Annual Financial Report Information	28 Februari 2023 February 28, 2023
9	0165/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode Februari 2023 Monthly Securities Holder Registration Report for February 2023 Period	8 Maret 2023 March 8, 2023
10	382/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	10 Maret 2023 March 10, 2023
11	0182/DIR-CSE/2023	Laporan Informasi atau Fakta Material Keterbukaan Informasi mengenai Pembatalan Agenda Persetujuan atas rencana Penambahan Modal Dengan Memberikan Hak Memesan Efek Terlebih Dahulu II (PMHMETD II) Perseroan pada RUPS Tahunan Tahun Buku 2022 Information Report or Material Facts Information Disclosure regarding the Cancellation of the Approval Agenda for the Company's Capital Increase Plan by Providing Pre-emptive Rights II (PMHMETD II) at the Annual GMS for Financial Year 2022	13 Maret 2023 March 13, 2023
12	0180/DIR-CSE/2023	Pemanggilan Rapat Umum Pemegang Saham Tahunan Invitation to the Annual General Meeting of Shareholders	13 Maret 2023 March 13, 2023
13	0181/DIR-CSE/2023	Penyampaian Bukti Iklan Panggilan RUPS Submission of Proof of Advertisement for GMS Invitation	13 Maret 2023 March 13, 2023
14	0179/DIR-CSE/2023	Penyampaian Laporan Tahunan dan Berkelanjutan Tahun 2022 Submission of the 2022 Annual and Sustainable Report	13 Maret 2023 March 13, 2023
15	143/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	20 Maret 2023 March 20, 2023
16	0233/DIR-CSE/2023	Ringkasan Risalah Rapat Umum Para Pemegang Saham Tahunan Summary of Minutes of the Annual General Meeting of Shareholders	5 April 2023 April 5, 2023
17	0232/DIR-CSE/2023	Penyampaian Bukti Iklan Hasil RUPS Submission of Evidence of Advertisement of GMS Results	5 April 2023 April 5, 2023
18	0233A/DIR-CSE/2023	Keterbukaan Informasi terkait Aksi Korporasi - Dividen Tunai Disclosure of Information related to Corporate Actions - Cash Dividends	5 April 2023 April 5, 2023
19	0234/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode Maret 2023 Monthly Report on Securities Holder Registration for March 2023 Period	10 April 2023 April 10, 2023
20	0239/DIR-CSE/2023	Laporan Hasil Pemeringkatan Pemeringkatan Tahunan Annual Ranking Results Report	10 April 2023 April 10, 2023

No	No. Surat Letter Number	Perihal Subject	Tanggal Penyampaian Laporan Report Submission Date
21	0628/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	17 April 2023 April 17, 2023
22	0629/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	17 April 2023 April 17, 2023
23	0630/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	17 April 2023 April 17, 2023
24	0631/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	17 April 2023 April 17, 2023
25	0632/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	17 April 2023 April 17, 2023
26	0633/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	17 April 2023 April 17, 2023
27	0634/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	17 April 2023 April 17, 2023
28	0635/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	17 April 2023 April 17, 2023
29	0636/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	17 April 2023 April 17, 2023
30	0260/DIR-CSE/2023	Pemberitahuan Rencana Rapat Umum Pemegang Saham Luar Biasa Notification of Plans for Extraordinary General Meeting of Shareholders	18 April 2023 April 18, 2023
31	0261/DIR-CSE/2023	Penyampaian Bukti Iklan Pemberitahuan RUPS Submission of Proof of GMS Notification Advertisement	18 April 2023 April 18, 2023
32	0270/DIR-CSE/2023	Penyampaian Bukti Iklan Informasi Laporan Keuangan Interim Submission of Proof of Advertisement of Interim Financial Report Information	29 April 2023 April 29, 2023
33	0280/DIR-CSE/2023	Pemanggilan Rapat Umum Pemegang Saham Luar Biasa Invitation to the Extraordinary General Meeting of Shareholders	3 Mei 2023 May 3, 2023
34	0281/DIR-CSE/2023	Penyampaian Bukti Iklan Panggilan RUPS Submission of Proof of Advertisement for GMS Invitation	3 Mei 2023 May 3, 2023
35	0289/DIR-CSE/2023	Risalah Rapat Umum Para Pemegang Saham Tahunan Minutes of the Annual General Meeting of Shareholders	4 Mei 2023 May 4, 2023
36	0286/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode April 2023 Monthly Securities Holder Registration Report for April 2023 Period	8 Mei 2023 May 8, 2023
37	0730/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	10 Mei 2023 May 10, 2023
38	0795/CSE-HIN/2023	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Changes in Ownership of Public Company Shares	16 Mei 2023 May 16, 2023
39	0325/DIR-CSE/2023	Ringkasan Risalah Rapat Umum Para Pemegang Saham Luar Biasa Summary of Minutes of the Extraordinary General Meeting of Shareholders	27 Mei 2023 May 27, 2023
40	0326/DIR-CSE/2023	Perubahan Pengurus Change of Management	27 Mei 2023 May 27, 2023
41	0327/DIR-CSE/2023	Penyampaian Bukti Iklan Hasil RUPS Submission of Evidence of Advertisement of GMS Results	28 Mei 2023 May 28, 2023
42	0336/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode April 2023 Monthly Securities Holder Registration Report for April 2023 Period	9 Juni 2023 June 9, 2023
43	17/DKO/2023	Laporan Evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan atau KAP Audit of annual historical financial information by AP and/or KAP	21 Juni 2023 June 21, 2023
44	0389/DIR-CSE/2023	Risalah Rapat Umum Para Pemegang Saham Luar Biasa Minutes of the Extraordinary General Meeting of Shareholders	23 Juni 2023 June 23, 2023

No	No. Surat Letter Number	Perihal Subject	Tanggal Penyampaian Laporan Report Submission Date
45	10053/DIR-APE/2023	Laporan Informasi atau Fakta Material Perubahan Pemegang Saham Pengendali (PSP) PT BPR Karya Utama Jabar Information Report or Material Facts on Changes in Controlling Shareholders (PSP) of PT BPR Karya Utama West Java	3 Juli 2023 July 3, 2023
46	0417/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode Juni 2023 Monthly Report on Securities Holder Registration for the Period of June 2023	10 Juli 2023 July 10, 2023
47	0476/DIR-CSE/2023	Penyampaian Bukti Iklan Informasi Laporan Keuangan Interim Submission of Proof of Advertisement of Interim Financial Report Information	27 Juli 2023 July 27, 2023
48	0493/DIR-TRE/2023	Laporan Hasil Pemeringkatan Pemeringkatan Tahunan Annual Ranking Results Report	2 Agustus 2023 August 2, 2023
49	0503/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode Juli 2023 Monthly Securities Holder Registration Report for the Period of July 2023	8 Agustus 2023 August 8, 2023
50	0524/DIR-CSE/2023	Laporan Informasi atau Fakta Material Pengefektifan Pengurus - Dewan Komisaris Information Report or Material Facts on the Effectiveness of Management - Board of Commissioners	11 Agustus 2023 August 11, 2023
51	0580/DIR-TRE/2023	Laporan Informasi atau Fakta Material Kesiapan Perusahaan Untuk Pembayaran Obligasi Jatuh Tempo atas Obligasi Berkelanjutan I bank **bjb** Tahap II Tahun 2018 Seri B Information Report or Material Facts on the Company's Readiness for Payment of Maturity Bonds on bank **bjb** Continuous Bonds I Phase II 2018 Series B	5 September 2023 September 5, 2023
52	0573/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode Agustus 2023 Monthly Securities Holder Registration Report for the Period of August 2023	8 September 2023 September 8, 2023
53	1561/CSE-HIN/2023	Laporan Informasi atau Fakta Material Siaran Pers Penandat anganan Nota Kesepahaman Sinergi Bisnis bank **bjb** dengan Bank Maluku Malut Information Report or Material Facts Press Release Signing of Memorandum of Understanding on bank **bjb** Business Synergy with Bank Maluku Malut	5 Oktober 2023 October 5, 2023
54	0654/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode September 2023 Monthly Report on Securities Holder Registration for the Period of September 2023	10 Oktober 2023 October 10, 2023
55	1608/CSE-HIN/2023	Rencana Penyelenggaraan Public Expose - Tahunan Plan for Organizing Public Expose - Annually	17 Oktober 2023 October 17, 2023
56	0727/DIR-CSE/2023	Penyampaian Bukti Iklan Informasi Laporan Keuangan Interim Submission of Proof of Advertisement of Interim Financial Report Information	25 Oktober 2023 October 25, 2023
57	1689/CSE-HIN/2023	Penyampaian Materi Public Expose - Tahunan Submission of Public Expose Material - Annually	26 Oktober 2023 October 26, 2023
58	1740/CSE-HIN/2023	Laporan Hasil Public Expose - Tahunan Public Expose Results Report - Annual	2 November 2023 November 2, 2023
59	0753/DIR-CSE/2023	Laporan Informasi atau Fakta Material Penyampaian Hasil Pemeringkatan oleh PT Fitch Ratings Indonesia Information Report or Material Facts Submission of Rating Results by PT Fitch Ratings Indonesia	7 November 2023 November 7, 2023
60	0749/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode Oktober 2023 Monthly Report on Securities Holder Registration for the Period of October 2023	9 November 2023 November 9, 2023
61	1893/CSE-HIN/2023	Laporan Informasi atau Fakta Material Siaran Pers Penandatanganan Nota Kesepahaman Sinergi Bisnis bank **bjb** dengan Bank Jambi Information Report or Material Facts Press Release Signing of Memorandum of Understanding on bank **bjb** Business Synergy with Bank Jambi	30 November 2023 November 30, 2023
62	0817/DIR-CSE/2023	Laporan Bulanan Registrasi Pemegang Efek Periode November 2023 Monthly Report on Securities Holder Registration for the Period of November 2023	8 Desember 2023 December 8, 2023
63	0890/DIR-MAP/2023	Pengefektifan Penyertaan Modal Lanjutan Kepada PT BPR Intan Jabar Effectiveness of Further Capital Inclusion to PT BPR Intan Jabar	22 Desember 2023 December 22, 2023

Kode Etik

Kode etik adalah suatu sistem norma, nilai dan juga aturan profesional tertulis yang secara tegas menyatakan perbuatan apa saja yang benar atau salah, perbuatan apa yang harus dilakukan dan perbuatan apa yang harus dihindari. Secara singkatnya definisi kode etik yaitu suatu pola aturan, tata cara, tanda, pedoman etis ketika melakukan suatu kegiatan atau suatu pekerjaan. bank **bjb** memandang penting dan memberikan perhatian yang khusus terhadap penerapan kode etik. Oleh sebab itu bank telah menetapkan *Code of Conduct* yang menjadi pedoman insan bank dalam membangun hubungan dengan para pemangku kepentingan (*stakeholders*).

Di samping itu, kode etik merupakan salah satu perangkat yang ditetapkan Bank dalam menjaga dan meningkatkan integritas seluruh insan **bjb** pada kerangka penerapan *Good Corporate Governance* (GCG) sehingga pengimplementasiannya dapat dilakukan secara konsisten. Dalam rangka menegakkan kode etik, Pejabat eksekutif telah menyampaikan komitmen kepada Direksi melalui penandatanganan pernyataan Integritas yang diperbaharui setiap tahunnya. Melalui upaya ini diharapkan Pejabat eksekutif dapat menjadi *role model* bagi jajaran di bawahnya.

Pokok-Pokok Kode Etik

Direksi melalui Surat Keputusan Direksi Nomor 709/SK/DIR-KP/2014 tanggal 7 Oktober 2014 tentang Etika Usaha dan Tata Perilaku (*Code of Conduct*) PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., kode etik bank **bjb** merupakan pedoman yang menjelaskan etika usaha dan tata perilaku insan bank **bjb** untuk melaksanakan praktik-praktik pengelolaan perusahaan yang baik. Di dalam pedoman tersebut bank **bjb** mengatur mengenai:

Code of Ethics

The code of ethics is a system of norms, values as well as written professional rules that expressly state what actions are right or wrong, what actions must be done and what actions should be avoided. In short, the definition of a code of ethics is a pattern of rules, procedures, signs, ethical guidelines when carrying out an activity or a job. bank **bjb** considers it important and gives special attention to the application of the code of ethics. Therefore, the bank **bjb** has established a Code of Conduct that guides the people of the Company in building relationships with stakeholders.

In addition, the code of ethics is one of the tools established by the Bank in maintaining and enhancing the integrity of all **bjb** people in the framework of implementing Good Corporate Governance (GCG) so that its implementation can be carried out consistently. In order to uphold the code of ethics, the executive officer has conveyed his commitment to the Directors through the signing of an updated Integrity statement every year. Through this effort, it is hoped that executive officers can become role models for the subordinates.

Code of Conduct

Directors through Directors Decree Number 709/SK/DIR-KP/2014 dated October 7th, 2014, concerning Business Ethics and Code of Conduct of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., bank **bjb** code of ethics is a guideline describing business ethics and bank **bjb** people behavior to implement good corporate management practices. In these guidelines, bank **bjb** regulates concerning:

Standar Etika Usaha Business Ethic Standard	**Standar Tata Perilaku** Code of Conduct
• Etika Perusahaan dengan pegawai. • Etika Perusahaan dengan nasabah. • Etika Perusahaan dengan pesaing. • Etika Perusahaan dengan penyedia barang/jasa. • Etika Perusahaan dengan *stakeholder*. • Etika Perusahaan dengan *shareholder*. • Etika Perusahaan dengan pemerintah. • Etika Perusahaan dengan masyarakat. • Etika Perusahaan dengan media massa. • Etika Perusahaan dengan organisasi profesi.	• Etika kerja sesama insan bank **bjb**. • Menjaga kerahasiaan data dan informasi perusahaan. • Menjaga harta perusahaan. • Mencatat data dan pelaporan. • Menghindari benturan kepentingan dan penyalahgunaan jabatan. • Menerima hadiah atau fasilitas. • Menolak penerimaan hadiah atau fasilitas. • Memberi hadiah atau fasilitas. • Permintaan hadiah atau fasilitas. • Penyalahgunaan narkotika dan obat terlarang (narkoba). • Tidak melanggar pakta integritas. • Aktivitas politik.
• Company Ethics with employees. • Company Ethics with customers. • Company Ethics with competitors. • Company Ethics with providers of goods/services. • Company Ethics with stakeholders. • Corporate Ethics with shareholders. • Corporate Ethics with the government. • Company Ethics with the community. • Company Ethics with mass media. • Company Ethics with professional organizations.	• Work ethic among bank **bjb** employees. • Maintain the confidentiality of company data and information. • Safeguard the company's assets. • Recording data and reporting. • Avoid conflicts of interest and abuse of office. • Receive gifts or perks. • Refuse to accept gifts or facilities. • Giving gifts or facilities. • Requests for gifts or perks. • Abuse of narcotics and illegal drugs (drugs). • Does not violate the integrity pact. • Political activity.

Kepatuhan Terhadap Kode Etik

Kode etik bank **bjb** menjadi standar perilaku yang wajar, patut dan dapat dipercaya untuk semua insan bank **bjb** dalam melaksanakan kegiatan usaha termasuk berinteraksi dengan pemangku kepentingan. Untuk itu, Kode etik bank **bjb** berlaku bagi Dewan Komisaris, Direksi dan seluruh insan bank **bjb** di seluruh jenjang organisasi. Penerapan pedoman kode etik bank **bjb** dilaksanakan secara terus menerus dan berkesinambungan dalam bentuk sikap, perbuatan, komitmen dan ketentuan mendukung terciptanya budaya perusahaan.

Penyebarluasan Kode Etik

Kode Etik disosialisasikan melalui kegiatan-kegiatan sosialisasi yang dilaksanakan oleh Satuan Kerja Kepatuhan serta pada kesempatan pendidikan dan pelatihan oleh Satuan Kerja Kepatuhan. Selama tahun 2023, telah dilaksanakan sosialisasi kode etik pada kantor pusat dan 20 (dua puluh) Kantor Cabang.

Upaya Penerapan dan Penegakan Kode Etik

Upaya dalam penerapan dan penegakan kode etik, bank **bjb** telah mempunyai ketentuan internal yaitu Surat Keputusan Direksi Nomor 0139/SK/DIR-HC/2017 tanggal 4 Mei 2017 tentang Pedoman Disiplin Pegawai. Ketentuan dimaksud diterapkan untuk mengamankan kepentingan Bank, menegakkan tata tertib pegawai lingkungan bank **bjb** dan sebagai sarana pembinaan pegawai.

Jenis Sanksi Pelanggaran Kode Etik

Standar Operasional Prosedur (SOP) Disiplin Pegawai memiliki bentuk sanksi kepegawaian antara lain:

1. Ganti Kerugian
2. Sanksi Administratif
   Tingkat dan Jenis Sanksi Administratif terdiri dari:
   a. Sanksi administratif Ringan berupa Pembinaan dan Teguran
   b. Sanksi administratif Sedang berupa Peringatan I, Peringatan II, dan Peringatan III
   c. Sanksi administratif Berat berupa Pernyataan Tidak Puas dan Pemberhentian Sebagai Pegawai

Jumlah Pelanggaran dan Sanksi yang Diberikan

Pemberian sanksi telah dilaksanakan berdasarkan Pedoman Disiplin Pegawai No. 0539/SK/DIR-HC/2021 yang ditetapkan pada tanggal 30 Juli 2021. Selama tahun 2023, sanksi yang diberikan kepada pegawai sebanyak 100 orang dengan rincian sebagai berikut:

Compliance With Code of Ethics

The code of ethics of bank **bjb** becomes a standard of fair, proper and trustworthy behavior for in this case the Board of Commissioners, Directors and all employeesbank **bjb** employee in carrying out business activities including interacting with stakeholders. For this reason, the code of ethics of bank **bjb** is applied to all members of the bank **bjb** at all levels of the organization. The application of the bank **bjb** Code of Ethics is carried out continuously and continuously in the form of attitudes, actions, commitments and provisions supporting the creation of corporate culture.

Dissemination of Code of Ethics

The Code of Ethics is socialized through socialization activities carried out by the Work Unit Compliance as well as on educational and training opportunities by the Compliance Work Unit. During 2023, socialization of the code of ethics has been carried out at the head office and 20 (twenty) branch offices.

Efforts to Apply and Enforcement Code of Ethics

Efforts in the application and enforcement of the code of ethics, the bank **bjb** already has internal provisions, namely Directors Decree Number 0139/SK/DIR-HC/2017 dated May 4, 2017, regarding Employee Discipline Guidelines. The aforementioned provisions are applied to secure the interests of the Company, uphold the rules of the employee of the bank **bjb** environment and as a means of employee coaching.

Types of Violations of Code Of Ethics

Standard Operational Prosedure (SOP) the Employee Discipline Guidelines take the form of staffing sanctions including:

1. Indemnification
2. Administrative Sanctions
   The level and type of administrative sanctions consist of:
   a. Minor administrative sanctions in the form of guidance and reprimand
   b. Medium administrative sanctions in the form of Warning I, Warning II, and Warning III
   c. Severe administrative sanctions in the form of Dissatisfied Statements and Dismissal as Employees

Number of Violations and Sanctions Provided

The imposition of sanctions has been carried out based on the Employee Discipline Guidelines No. 0539/SK/DIR-HC/2021 which was stipulated on July 30, 2021. During 2023, sanctions were given to 100 employees with details as follows:

Jenis Sanksi Sanctions	Jumlah Total		
	2023	2022	2021
Berat Severe	33	18	26
Ringan Mild	29	74	37
Sedang Moderate	38	29	35
Grand Total Grand Total	100	121	98

Whistleblowing System

Whistleblowing System berperan penting dalam meningkatkan pelaksanaan tata kelola perusahaan yang baik serta serta merupakan bagian dari pemeliharaan budaya dan kepedulian atas anti *fraud* di jajaran organisasi bank **bjb**. Dalam rangka meningkatkan efektivitas penerapan *Good Corporate Governance* melalui peran aktif para pelapor (*whistleblower*) maka bank telah membentuk Sistem Pengaduan Pelanggaran berupa **bjb**WBS (*Whistleblowing System*).

Kebijakan *Whistleblowing System* bank **bjb** dituangkan dalam Surat Keputusan Direksi No. 708/SK/DIR-KP/2014 tanggal 7 Oktober 2014 tentang Tata Kerja Pelaporan Pelanggaran (*Whistleblowing*) di Lingkungan PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., yang telah diperbaharui dalam Surat Keputusan Direksi No. 1079/SK/DIR-AI/2016 tanggal 1 Desember 2016 tentang Standar Operasional Prosedur (SOP) *Whistleblowing System*. Penerapan *Whistleblowing System* di bank **bjb** bertujuan untuk:

1. Membangun sistem penanganan pelaporan pelanggaran yang tanggap, transparan, aman dan bertanggung jawab.
2. Menyediakan fasilitas dan panduan yang jelas dan konsisten bagi pelapor untuk menyampaikan dugaan adanya pelanggaran terhadap kebijakan dan ketentuan bank serta peraturan perundang-undangan.

Pengelolaan *Whistleblowing System*

Penyampaian Laporan Pelanggaran

Penyampaian laporan kejadian indikasi fraud (whistleblowing) dapat dilakukan oleh seluruh pihak baik internal maupun eksternal kepada bank **bjb** melalui *website* bank **bjb** *Whistle Blowing System* (**bjb**Wbs), yaitu https://**bjb**wbs.bank**bjb**.co.id/

Sarana penyampaian laporan pengungkapan kejadian indikasi fraud merupakan fasilitas komunikasi yang bersifat independen, bebas dan rahasia, sehingga setiap laporan yang disampaikan akan diterima langsung oleh pengelola *Whistleblowing System.*

Whistleblowing System

The Whistleblowing System has an important role in improving the implementation of good corporate governance and is also part of maintaining the culture and awareness of anti-fraud in the ranks of the bank **bjb** organization. In order to increase the effectiveness of the implementation of Good Corporate Governance through the active role of whistleblowers, bank **bjb** have established a Whistleblowing Complaints System in the form of **bjb**WBS (Whistleblowing System).

The bank **bjb** Whistleblowing System policy is outlined in Directors Decree No. 708/SK/ DIRKP/2014 dated October 7th, 2014 concerning Work Procedures for Reporting Violations (Whistleblowing) in the PT Bank Pembangunan daerah Jawa Barat dan Banten, Tbk., which have been updated in Directors' Decree No. 1079/ SK/DIR-AI/2016 dated December 1st, 2016 concerning Standard Operating Procedure (SOP) of Whistleblowing System. The application of the Whistleblowing System at bank **bjb** aims to:

1. Establish a system for handling violation reporting that is responsive, transparent, safe and responsible.
2. Provide clear and consistent facilities and guidelines for reporters to submit allegations of violations of Bank policies and regulations as well as laws and regulations.

Whistleblowing System Management

Submission of Violation Reports

All parties, both internal and external, can submit reports of incidents indicating fraud (whistleblowing) to bank **bjb** via the bank **bjb** Whistle Blowing System (**bjb**Wbs) website, namely https://**bjb**wbs.bank**bjb**.co.id/

The means of submitting reports for disclosing incidents indicating fraud is an independent, free and confidential communication facility, so that every report submitted will be received directly by the Whistleblowing System manager.

Penangangan Pengaduan

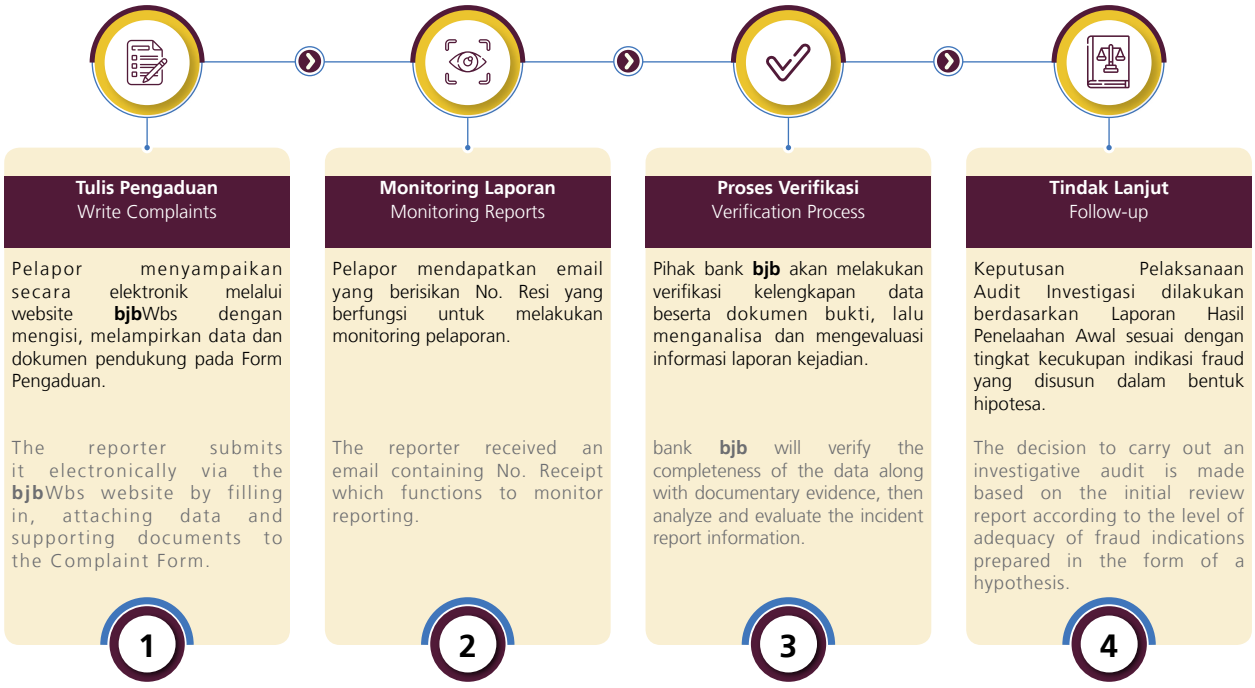
1. Setiap proses penanganan laporan pengungkapan kejadian indikasi *fraud* merupakan kewenangan pengelola Whistleblowing System yang dilakukan oleh Unit Kerja Anti *Fraud* pada Satuan Kerja Audit Internal.
2. Untuk menjamin kerahasiaan identitas pelapor, setiap laporan diberi nomor referensi unik dan setiap nama pelapor diganti dengan nama samaran/nama alias.
3. Bilamana diperlukan akan dilakukan investigasi lebih lanjut. Dalam melakukan proses tindak lanjut atas setiap pelaporan wajib mengedepankan kerahasiaan, asas praduga tak bersalah dan profesionalisme.
4. Fasilitas/media saluran penyampaian pelaporan pelanggaran bersifat independen, bebas dan rahasia.
5. Pihak yang melanggar prinsip kerahasiaan tersebut akan diberikan sanksi yang berat sesuai ketentuan yang berlaku di bank **bjb**.

Complaints Handling

1. Every process of handling reports on disclosure of indications of fraud is the authority of the manager of the Whistle Blowing System carried out by the Anti Fraud Work Unit in the Internal Audit Work Unit.
2. To guarantee the confidentiality of the reporter's identity, each report is given a unique reference number and each reporter's name is replaced with a pseudonym/alias name.
3. If necessary further investigations will be carried out. In carrying out the process of following up on any reporting, it is necessary to prioritize confidentiality, the principle of presumption of innocence and professionalism.
4. Facilities/media channel for reporting violations that are independent, free and confidential.
5. Parties who violate the principle of confidentiality will be given severe sanctions in accordance with the applicable provisions in the bank **bjb**.

Bagan Alur Penyampaian Laporan Pelanggaran

Flow Chart for Submitting a Violation Report



Perlindungan Bagi *Whistleblower*

1. Bank berkomitmen untuk melindungi pelapor pengungkapan kejadian indikasi fraud yang beritikad baik.
2. Pelapor dilindungi oleh Bank dari bentuk ancaman, intimidasi, hak-hak kepegawaian, gugatan hukum, pengrusakan harta benda, tindakan fisik, hukuman maupun tindakan tidak menyenangkan lainnya dari terlapor, bank atau dari pihak manapun selama pelapor menjaga kerahasiaan kasus yang diadukan kepada pihak manapun.

Protection for Whistleblowers

1. The Bank is committed to protecting the whistleblower in the event of an indication of fraud in good faith.
2. The reporter is protected by the bank from threats, intimidation, employment rights, lawsuits, property damage, physical actions, penalties or other unpleasant actions from the reported party, bank or from any party as long as the reporter maintains the confidentiality of the case reported to the party any.

3. Perlindungan terhadap pelapor juga berlaku bagi pegawai yang melaksanakan proses investigasi maupun pihak yang memberikan informasi terkait dengan laporan pengungkapan indikasi *fraud*.
4. Pelapor yang menyampaikan laporan pelanggaran yang bersifat palsu/fitnah tidak berhak mendapatkan perlindungan pelapor.
5. Bank menjamin atas perlindungan kerahasiaan identitas pelapor.

3. Protection against whistleblowers also applies to employees who carry out the investigation process as well as those who provide information related to disclosure reports of indications of fraud.
4. The reporter who submits reports of violations that are false/defamation are not entitled to the protection of the reporter.
5. The bank guarantees the protection of the confidentiality of the reporter's identity.

Jenis Pelanggaran yang dapat Dilaporkan

Adapun jenis pelanggaran yang dapat dilaporkan adalah sebagai berikut.

Types of Violations That Can Be Reported

The types of violations that can be reported are as follows.

Kecurangan Fraud	Perbuatan untuk memperoleh keuntungan pribadi yang dilakukan secara tidak jujur/etis dan melanggar ketentuan internal atau perundang-undangan. Acts for personal gain that are dishonest/ethical and violate internal or statutory provisions.
Penipuan Scam	Perbuatan untuk menguntungkan diri sendiri atau orang lain secara melawan hukum dengan cara melakukan tipu muslihat atau rangkaian kebohongan. Actions to unlawfully benefit oneself or others by means of deception or a series of lies.
Penggelapan Asset Asset Embezzlement	Perbuatan mengambil atau menyalahgunakan aset Bank untuk kepentingan pribadi. The act of taking or misusing Bank assets for personal gain.
Pembocoran Informasi Information Leakage	Perbuatan memberikan atau menyebarluaskan informasi milik Bank yang bersifat rahasia kepada pihak lain yang tidak berkepentingan. The act of providing or disseminating confidential information belonging to the Bank to other unauthor-ized parties.
Tindak Pidana Perbankan Banking Crimes	Tindak pidana yang menyangkut perbuatan yang berkaitan dengan perbankan dan diancam dengan pidana, yang termuat khusus hanya dalam undang-undang yang mengatur mengenai perbankan. Criminal acts that involve actions related to banking and are punishable by crime, which are specifically contained only in laws that regulate banking.
Tindakan Lain Other Actions	Segala jenis perbuatan yang diancam dengan hukuman pidana yang berkaitan dengan kegiatan operasional bank. All types of acts that are punishable by criminal penalties related to bank operational activities.
Penyuapan/ Gratifikasi/ Pemerasan Bribery/Gratification/ Extortion	**Penyuapan** adalah menawarkan, menjanjikan, memberikan, menerima atau meminta keuntungan yang tidak semestinya dari nilai apa pun (berupa keuangan atau non-keuangan), langsung atau tidak langsung, terlepas dari lokasi, merupakan pelanggaran peraturan perundang-undangan, sebagai bujukan atau hadiah untuk orang yang bertindak atau menahan diri dari bertindak terkait kinerja dari tugas insan Bank tersebut. **Gratifikasi** adalah pemberian dalam arti luas, yakni berupa uang, barang, rabat (diskon), komisi, pinjaman tanpa bunga, tiket perjalanan, fasilitas penginapan, perjalanan wisata, pengobatan cuma-cuma, dan fasilitas lainnya baik yang diterima di dalam negeri maupun di luar negeri yang dilakukan dengan menggunakan sarana elektronik atau tanpa sarana elektronik. **Bribery** is offering, promising, giving, receiving or soliciting undue advantage of any value (in the form of financial or non-financial), directly or indirectly, regardless of location, is a violation of laws and regulations, as an inducement or gift to another person. who acts or refrains from acting related to the performance of the duties of the Bank's personnel. **Gratification** is a gift in a broad sense, namely in the form of money, goods, rebates (discounts), commissions, interest-free loans, travel tickets, lodging facilities, tours, free medical treatment, and other facilities received both domestically and abroad. conducted by using electronic means or without electronic means. **Extortion** is an act to obtain something that has economic value/benefits accompanied by threats or coercion.
Pelanggaran Penerapan APU PPT Violation of the Implementation of AML CFT	Indikasi-indikasi pelanggaran terkait penerapan APU PPT yang dilakukan oleh para pegawai bank **bjb**. Indications of violations related to the implementation of AML CFT carried out by bank **bjb** employees.

Untuk meningkatkan efektivitas penanganan laporan, pelapor dapat menyampaikan beberapa informasi berikut:

1. Identitas diri, meliputi nama pelapor (diperbolehkan anonim), nomor telepon atau alamat email yang dapat dihubungi.

To increase the effectiveness of report handling, reporters can submit the following information:

1. Identity, including the name of the reporter (allowed to be anonymous), telephone number or email address that can be contacted.

2. Memberikan indikasi awal yang dapat dipertimbangkan, meliputi:
   a. Pihak yang terlibat
   b. Bentuk/jenis *fraud*
   c. Lokasi dan waktu kejadian
   d. Kronologis kejadian
   e. Informasi/keterangan lainnya

2. Provide early indications that can be considered, including:

   a. Parties involved
   b. Form/type of fraud
   c. Location and time of incident
   d. Chronology of events
   e. Other information/information

Pengelola Laporan Pelanggaran

Efektivitas penerapan *Whistleblowing System* bank **bjb** dikelola oleh Satuan Kerja Audit Internal yang bertanggung jawab secara langsung kepada Direktur Utama serta memiliki hubungan komunikasi kepada Dewan Komisaris.

Management of Violation Reports

The effectiveness of implementing bank **bjb** Whistleblowing System is managed by the Internal Audit Work Unit which is directly responsible to the President Director and has a communication that is related to the Board of Commissioners.

Sosialisasi *Whistleblowing System*

Pelaksanaan sosialisasi **bjb** Wbs menjadi satu bagian tidak terpisahkan saat melaksanakan sosialisasi strategi *Anti Fraud* yang dilaksanakan oleh SKAI dengan jumlah pelaksanaan sosialisasi adalah sebagai berikut:

Socialization of Whistleblowing System

The implementation of **bjb**Wbs socialization is an inseparable part when implementing the anti-fraud strategy socialization implemented by SKAI with the number of socialization implementations being as follows

Triwulan Quarterly	**Jumlah Laporan** Number of Reports
Triwulan I Quarter I	3 Kantor Cabang 3 Branch Offices
Triwulan II Quarter II	4 Kantor Cabang 4 Branch Offices
Triwulan III Quarter III	7 Kantor Cabang 7 Branch Offices
Triwulan IV Quarter IV	3 Kantor Cabang 3 Branch Offices
Total Total	17 Kantor Cabang 17 Branch Offices

Jumlah Pengaduan dan Tindak Lanjutnya

Pada tahun 2023 terdapat 33 (tiga puluh tiga) pengaduan melalui *Whistleblowing System* dengan rincian sebagai berikut:

Number of Complaints and Its Follow Up

In 2023 there are 33 (thirty-three) complaints through the Whistleblowing System with the following details:

Media Penyampaian Laporan Report Submission Media	**Jumlah Pengaduan** Number of Complaints	**Tindaklanjut** Follow-up			
		Laporan Ditutup (Tidak Terbukti) Report Closed (Not proven)	**Laporan Masih Dalam Proses (Proses Audit/Proses Pelaporan/Proses Lintas Divisi** Report Still In Process (Audit Process / Reporting Process / Cross Divisional Process)	**Laporan Selesai - Internal** Report completed - Internal	**Laporan Selesai - Diteruskan Kepada Penyidik** Report completed - Forwarded to Investigator
PENGADUAN MELALUI WBS / COMPLAINTS VIA WBS					
Aplikasi **bjb**WBS **bjb**WBS application	33	32*	-	1	-
PELAPORAN INTERNAL FRAUD/ INTERNAL FRAUD REPORTING					
Surat atau Melaporkan secara Langsung Letter or Report Directly	19	1	-	14	4

*Atas 32 (tiga puluh dua) laporan tersebut merupakan laporan pengaduan layanan nasabah yang diteruskan ke Unit Kerja terkait.
* The 32 (thirty-two) reports are customer service complaint reports which are forwarded to the relevant Work Unit.

Program Anti Korupsi

Anti-Corruption Program

Program dan Prosedur yang Dilakukan dalam Mengatasi Praktik Korupsi, Balas Jasa (*Kickbacks*), *Fraud*, Suap dan/atau Gratifikasi

Programs and Procedures in Overcoming Corruption, Kickbacks, Fraud, Bribery and/or Gratituity Practices

Sistem Manajemen Anti Penyuapan (SMAP)

Salah satu cara menjaga komitmen Bank dalam pengelolaan Tata Kelola yang baik adalah melaksanakan implementasi ketentuan SNI ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP). Implementasi ketentuan tersebut merupakan bentuk komitmen bank **bjb** untuk selalu bersih dan berintegritas, serta terbebas dari penyuapan. Bank telah memiliki Pedoman SMAP yang telah disahkan melalui Surat Keputusan Direksi nomor 0500/SK/DIR-KAP/2022 tanggal 13 September 2022 tentang Pedoman Sistem Manajemen Anti Penyuapan (SMAP) serta Surat Keputusan Direksi nomor 0176/SK/DIR-KAP/2023 tanggal 06 Juni 2023 tentang Perubahan Pedoman Sistem Manajemen Anti Penyuapan (SMAP).

Organisasi

1. Dewan Komisaris
2. Direksi
3. Fungsi Kepatuhan Anti Penyuapan (TIM FKAP), yang terdiri dari:
   a. Divisi Kepatuhan & APU PPT
   b. Divisi Manajemen Risiko
   c. Divisi Hukum
   d. Satuan Kerja Audit Internal (SKAI)
4. Unit Kerja Penerap SMAP
5. Unit Kerja Pendukung

Anti-Bribery Management System (SMAP)

One way to maintain the Bank's commitment to good governance was to implement the provisions of SNI ISO 37001:2016 AntiBribery Management System (SMAP). The implementation of these provisions was a form of bank **bjb**'s commitment to always be clean and with integrity, and free from bribery. The Bank already had SMAP Guidelines ratified through the Directors' Decree number 0500/SK/DIR-KAP/2022 dated September 13 2022 concerning Anti-Bribery Management System Guidelines (SMAP) and Directors' Decree number 0176/SK/DIR-KAP/2023 dated June 6 2023 concerning Changes to Anti-Bribery Management System Guidelines Bribery (SMAP).

Organization

1. Board of Commissioners
2. Directors
3. Anti-Bribery Compliance Function (FKAP TEAM), which consisted of:
   a. Compliance & AML CFT Division
   b. Risk Management Division
   c. Legal Division
   d. Internal Audit Unit (SKAI)
4. SMAP Implementing Work Unit
5. Supporting Unit

FAKTOR – FAKTOR YANG MEMPENGARUHI IMPLEMENTASI SMAP

Dalam proses pengendalian SMAP, Bank melakukan identifikasi faktor internal dan eksternal melalui proses pemetaan isu berdasarkan:

1. Ukuran, struktur dan pendelegasian pengambilan keputusan.
2. Lokasi dan sektor dimana Bank beroperasi atau melakukan antisipasi pengoperasian.
3. Sifat, skala dan kompleksitas dari aktivitas, operasi serta model bisnis.
4. Entitas dimana Bank mempunyai kendali.
5. Entitas yang menerapkan kendali terhadap Bank.
6. Sifat dan jangkauan interaksi dengan pejabat publik.
7. Peraturan perundang-undangan, regulasi, kontrak serta kewajiban dan tugas professional.

Bank menetapkan ruang lingkup penerapan SMAP berdasarkan analisis faktor internal dan eksternal, kebutuhan dan harapan pemangku kepentingan serta pertimbangan proses bisnis.

PENILAIAN RISIKO PENYUAPAN

Bank menetapkan metode penilaian risiko penyuapan yang meliputi:

1. Identifikasi risiko penyuapan dilakukan oleh unit kerja dengan supervisi dari pimpinan dari unit kerja masing-masing melalui *self assessment* secara berkala dan/atau pada saat terjadi perubahan terhadap struktur organisasi atau proses bisnis yang mempengaruhi tingkat risiko penyuapan.
2. Penilaian risiko dilakukan oleh unit kerja setiap 1 (satu) tahun sekali sehingga perubahan dan risiko baru dapat dinilai secara tepat.
3. Setiap unit kerja wajib melakukan self assessment penilaian risiko penyuapan secara jujur dan dapat mencerminkan kondisi yang riil.
4. Divisi Manajemen Risiko melakukan pemantauan risiko secara keseluruhan berdasarkan hasil pengisian risiko penyuapan masing-masing unit kerja melalui mapping risiko penyuapan Bank.
5. Pengendalian risiko dilakukan oleh masing-masing unit kerja sesuai dengan hasil penilaian risiko penyuapan.
6. Evaluasi efektivitas pelaksanaan pengendalian risiko dilakukan melalui Audit Internal SMAP serta rapat tinjauan Direksi dan Dewan Komisaris sebagai salah satu pembahasan efektivitas dalam mengendalikan risiko penyuapan.

Setiap Unit kerja Penerap dan Pendukung menyimpan bukti penilaian risiko untuk memastikan bahwa penilaian risiko penyuapan telah dilaksanakan dan digunakan untuk merancang atau meningkatkan SMAP di Bank. Penilaian secara *self assessment* risiko harus dilakukan minimal 1 (satu) kali dalam 1 (satu) tahun untuk memastikan keefektifan dari rencana pengendalian pada masing-masing risiko.

FACTORS AFFECTING THE IMPLEMENTATION OF SMAP

In the SMAP control process, Company identified internal and external factors through an issue mapping process based on:

1. Size, structure and delegation of decision making.
2. Locations and sectors where the Bank operated or anticipated operations.
3. The nature, scale and complexity of the activities, operations and business models.
4. Entities over which the Bank had control.
5. The entity exercising control over the Bank.
6. The nature and extent of interaction with public officials.
7. Laws and regulations, regulations, contracts and professional obligations and duties.

The Bank determines the scope of SMAP implementation based on an analysis of internal and external factors, stakeholder needs and expectations as well as business process considerations.

BRIBERY RISK ASSESSMENT

The Bank determines the bribery risk assessment method which includes:

1. Identification of bribery risk was carried out by work units with supervision from the leadership of each work unit through periodic self-assessments and/or when changes occured to the organizational structure or business processes that affect the level of bribery risk.
2. Risk assessment was carried out by the work unit once every 1 (one) year so that changes and new risks could be assessed appropriately.
3. Each work unit was required to conduct a self-assessment of bribery risk assessment honestly and reflect real conditions.
4. The Risk Management Division monitored overall risk based on the results of filling in the bribery risk of each work unit through mapping the Bank's bribery risk.
5. Risk control was carried out by each work unit in accordance with the results of the bribery risk assessment.
6. Evaluation of the effectiveness of the implementation of risk control was carried out through the SMAP Internal Audit and review meetings of the Directors and the Board of Commissioners as one of the discussions on effectiveness in controlling bribery risk.

Each Implementing and Supporting Unit maintained evidence of risk assessment to ensure that the bribery risk assessment had been carried out and used to design or improve the SMAP in the Bank. Risk self-assessment assessment had to be carried out at least 1 (one) time in 1 (one) year to ensure the effectiveness of the control plan for each risk.

Kebijakan Gratifikasi

Dalam upaya melakukan pencegahan Korupsi, Kolusi dan Nepotisme (KKN), bank **bjb** telah membentuk program pengendalian gratifikasi yang sebagaimana tertuang dalam Surat Keputusan Direksi Nomor 0148/SK/DIR-KAP/2022 tanggal 31 Mei 2022 tentang Pedoman Pengendalian Gratifikasi yang memberikan arah serta acuan bagi segenap organisasi Bank di dalam menanggulangi praktik saling memberi (penerimaan, penolakan, maupun pemberian) di lingkungan perseroan sehingga pengelolaan gratifikasi pada Bank dapat sesuai dengan prinsip-prinsip tata kelola perusahaan yang baik. Dengan ditetapkannya pedoman ini, Bank diharapkan dapat mendorong terlaksananya etika bisnis yang tinggi serta mencegah timbulnya benturan kepentingan, kecurangan serta perilaku penyimpangan lain di lingkungan Bank.

bank **bjb** secara berkesinambungan melakukan *monitoring* dan evaluasi program pengendalian gratifikasi sebagai bentuk komitmen bank **bjb** dengan KPK dalam melaksanakan program pengendalian gratifikasi dan perseroan telah melaksanakan sosialisasi yang diselenggarakan dalam bentuk bimbingan teknis kepada seluruh pegawai dengan jabatan *Account Officer* dan *Frontliner* di bank **bjb**.

Program pengendalian gratifikasi adalah sekumpulan perangkat dan rangkaian kegiatan serta mekanisme pengendalian gratifikasi secara berkesinambungan guna menjaga integritas pegawai dari praktik gratifikasi yang dilarang. Program Pengendalian Gratifikasi merupakan program kerja sama yang dilakukan antara bank **bjb** dengan Komisi Pemberantasan Korupsi (KPK) Indonesia berdasarkan komitmen bersama/kesepakatan kerjasama antara bank **bjb** dengan KPK yang ditandatangani pada 25 Maret 2011. bank **bjb** merupakan bank pertama di Indonesia yang melakukan kerja sama dengan KPK terkait Program Pengendalian Gratifikasi. Adapun penerapan Program Pengendalian Gratifikasi diawali dengan penerapan budaya perusahaan yang didalamnya terdapat tata nilai atau nilai – nilai utama yang menjadi *corporate value* bank **bjb**.

Dalam mewujudkan komitmen Program Pengendalian Gratifikasi maka *corporate value* bank **bjb** dijabarkan dalam bentuk *code of conduct* (etika usaha dan tata perilaku) untuk menjadi acuan perilaku bagi Dewan Komisaris, Direksi dan seluruh pegawai bank **bjb** dalam mengelola perusahaan guna mencapai visi, misi dan tujuan Bank. Salah satu etika perilaku yang terdapat pada *code of conduct* yaitu standar etika untuk menghindari benturan kepentingan (penanganan benturan kepentingan/ *conflict of interest*) dan penyalahgunaan jabatan serta etika untuk tidak menerima gratifikasi dalam bentuk apapun yang berhubungan dengan jabatan, tugas serta kewenangannya.

Program pengendalian gratifikasi terdiri dari pembuatan perangkat aturan tentang pengendalian gratifikasi, etika usaha dan tata perilaku (*code of conduct*) pembentukan organisasi yang mengelola pengendalian gratifikasi, kegiatan sosialisasi/diseminasi

Gratituity Policy

To prevent Corruption, Collusion and Nepotism (KKN), bank **bjb** has established a gratification control program as stated in the Gratification Control Guidelines Directors Decree Number 0148/SK/DIR-KAP/2022 dated 31 May 2022 concerning Gratification Control Guidelines which provides direction and reference for all Company organizations in dealing with practices. mutual giving (acceptance, rejection or giving) within the company so that the management of gratuities in the company can be in accordance with the principles of good corporate governance. By establishing these guidelines, the Company is expected to be able to encourage the implementation of high business ethics and prevent conflicts of interest, fraud, and other deviant behaviours within the company.

bank **bjb** continuously monitored and evaluated the gratituity control program as a form of bank **bjb**'s commitment to the KPK in implementing the gratituity control program and the company carried out socialization which was held in the form of technical guidance to all employees with the positions of Account Officer and Frontliner at bank **bjb**.

Gratituity control program became a set of tools and a series of activities as well as a continuous gratituity control mechanism in order to maintain the integrity of employees from prohibited gratituity practices. The gratituity Control Program was a cooperation program carried out between bank **bjb** and the Indonesian Corruption Eradication Commission (KPK) based on a joint commitment/cooperation agreement between bank **bjb** and the KPK which was signed on March 25, 2011. bank **bjb** was the first bank in Indonesia to cooperate with KPK related to the gratituity Control Program. The implementation of the gratituity Control Program began with the implementation of a corporate culture in which there were core values or values that became bank **bjb**'s corporate values.

In realizing the commitment to the gratituity Control Program, bank **bjb**'s corporate values were described in the form of a code of conduct (business ethics and behavior) to become a behavioral reference for the Board of Commissioners, Directors and all bank **bjb** employees in managing the company in order to achieve the Bank's vision, mission and goals. One of the ethical behaviors contained in the code of conduct is ethical standards to avoid conflicts of interest (handling conflicts of interest/ conflict of interest) and abuse of office as well as ethics not to accept gratuities in any form related to their positions, duties and authorities.

The gratituity control program consisted of making a set of rules on gratituity control, business ethics and code of conduct, establishing an organization that managed gratituity control, outreach/dissemination activities on gratituity control rules and

tentang aturan pengendalian gratifikasi dan peningkatan kesadaran individu dan organisasi tentang gratifikasi serta implementasi pengelolaan pelaporan penerimaan gratifikasi yang berkoordinasi dengan pihak KPK.

PENGELOLAAN PENGENDALIAN GRATIFIKASI

Unit Pengendalian Gratifikasi adalah unit yang memiliki kapasitas untuk melaksanakan fungsi pengelolaan gratifikasi di bank **bjb**, baik dalam penyusunan Pedoman pengendalian gratifikasi hingga melakukan koordinasi bersama dengan pihak Komisi Pemberantasan Korupsi (KPK). Unit Pengendalian Gratifikasi bank **bjb** dalam menjalankan fungsi pengelolaan gratifikasi baik pengaduan, penanganan dan penyampaian pelaporan penerimaan/penolakan gratifikasi melalui mekanisme antara lain sebagai berikut:

1. Menerima laporan atas penerimaan/penolakan gratifikasi yang dilaksanakan selambat-lambatnya 7 (tujuh) hari kerja sejak adanya penerimaan/penolakan gratifikasi tersebut oleh pelapor kepada Divisi Kepatuhan & APU PPT;
2. Melakukan analisa dan *review* atas laporan penerimaan gratifikasi sejak diterimanya laporan hingga penginputan melalui sistem aplikasi Gratifikasi *Online* (GOL) dengan SLA 7 hari kerja;
3. Realisasi pelaksanaan yang telah dilakukan dari penerimaan laporan gratifikasi hingga dilakukan input kepada sistem aplikasi Gratifikasi *Online* (GOL) yaitu 1-2 hari kerja;
4. Melakukan *monitoring*, koordinasi dan memberikan arahan kepada pelapor terhadap mekanisme pelaporan/penolakan gratifikasi, pengelolaan barang-barang atau objek gratifikasi yang dilaporkan;
5. Melaksanakan program kerja pengendalian gratifikasi yang telah disampaikan kepada KPK dan melaporkan pelaksanaan program kerja pengendalian gratifikasi tersebut kepada KPK setiap semester.

SOSIALISASI KEBIJAKAN GRATIFIKASI

Dalam melaksanakan program pengendalian gratifikasi telah melaksanakan sosialisasi yang diselenggarakan kepada perwakilan managerial di Kantor Cabang serta pelaksanaan bimbingan teknis kepada pegawai dengan jabatan *Account Officer* dan *Frontliner* di bank **bjb**.

LAPORAN GRATIFIKASI TAHUN 2023

Dalam implementasi pengelolaan pelaporan gratifikasi selama tahun 2023 telah diterima sebanyak 81 (delapan puluh satu) laporan penerimaan gratifikasi, dimana terdapat 73 (tujuh puluh tiga) pelaporan yang telah mendapatkan keputusan penetapan dari KPK dan 8 (delapan) laporan belum mendapatkan penetapan dari KPK.

increasing individual and organizational awareness about gratituity as well as implementing gratuities reporting management in coordination with the KPK.

GRATIFICATION CONTROL MANAGEMENT

Gratituity Control Unit was a unit that had the capacity to carry out the function of gratituity management at bank **bjb**, both in the preparation of guidelines for gratituity control to coordinating with the Corruption Eradication Commission (KPK). The gratituity Control Unit of bank **bjb** in carrying out the function of gratituity management, both complaints, handling and submission of reports on acceptance/rejection of gratituity could be through the following mechanisms:

1. Receive a report on the acceptance/rejection of gratification carried out no later than 7 (seven) working days from the receipt/rejection of the gratituity by the reporter to the Compliance Division & AML CFT;
2. Analyze and review the gratification receipt report from the receipt of the report to the input through the Online gratituity application system (GOL) with an SLA of 7 working days;
3. The realization of the implementation that had been carried out from receiving the gratituity report to inputting the gratituity Online (GOL) application system, which was 1-2 working days;
4. Monitoring, coordinating and providing direction to the reporter on the mechanism for reporting/rejecting gratituity, managing the goods or objects of the reported gratituity;
5. Implement the gratituity control work program that has been submitted to the KPK and report the implementation of the gratituity control work program to the KPK every semester.

GRATIFICATION POLICY SOCIALIZATION

In carrying out the gratification control program has conducted socialization held for managerial representatives at Branch Offices as well as providing technical guidance to employees with the positions of Account Officer and Frontliner at bank **bjb**.

2023 GRATIFICATION REPORT

In the implementation of the management of gratification reporting during 2023, 81 (eighty one) reports of receiving gratification have been received, of which there are 73 (seventy-three) reports that have received a decision from the Corruption Eradication Committee and 8 (eight) reports that have not yet received a decision from the KPK.

Pelatihan/Sosialisasi Anti Korupsi Kepada Karyawan

Anti-Corruption Training/Socialization for Employees

No	Jenis Pelatihan Type of Training	Tanggal Mulai Start Date	Tanggal Selesai Start Date	Penyelenggara Organizer
1.	*e-Learning* bimbingan teknis program pengendalian gratifikasi e-Learning technical guidance for gratification control programs	4 Mei 2023 May 4, 2023	13 Mei 2023 May 13, 2023	**bjb** University
2.	Pembelajaran *Manager Development Program* (MDP) Manager Development Program (MDP) Learning	26 Mei 2023 May 26, 2023	26 Mei 2023 May 26, 2023	**bjb** University
3.	*Tes Awareness* PPG dan SMAP PPG and SMAP Awareness Tests	18 Desember 2023 December 18, 2023	28 Desember 2023 December 28, 2023	**bjb** University

Pengelolaan Harta Kekayaan Penyelenggara Negara

Sebagai Perseroan yang kegiatan usahanya dilandaskan kepada prinsip kepercayaan, bank **bjb** perlu menjaga serta menumbuhkan integritas seluruh pegawai. Integritas pegawai dapat tercermin dari perilaku yang beretika yang dapat menghindari setiap pegawai dari praktik-praktik yang tidak sesuai dengan nilai-nilai Perseroan. Hal ini perlu dilaksanakan oleh bank **bjb** sebagai upayanya di dalam menjaga pemenuhan hak-hak para Pemangku Kepentingan melalui pelaksanaan proses bisnis yang bersih dan sehat.

Salah satu upaya yang dapat dilaksanakan oleh bank **bjb** di dalam menjaga serta menumbuhkan integritas Pegawai adalah melalui penyampaian Laporan Harta Kekayaan. Upaya tersebut sejalan dengan usaha Pemerintah dalam menumbuhkan integritas pegawai negeri/penyelenggara negara yang diberlakukan hampir di seluruh instansi pemerintahan, BUMN dan BUMD. Sehubungan dengan adanya perubahan pelaporan LHKPN melalui sistem e-lhkpn, bank **bjb** telah melakukan penyesuaian terhadap ketentuan Pedoman LHKPN melalui penetapan Surat Keputusan Direksi Nomor 0149/SK/DIR-KAP/2022 Tanggal 31 Mei 2022 Tentang Pedoman Laporan Harta Kekayaan Penyelenggara Negara (LHKPN). Pada tahun pelaporan 2023, bank **bjb** menetapkan jumlah Wajib Lapor sebanyak 1.458 orang, dengan tingkat kepatuhan pelaporan LHKPN sebesar 100%.

Management of State Official Wealth Report

As a company whose business activities are based on the principle of trust, the bank **bjb** needs to maintain and foster the integrity of all employees. Employee integrity can be reflected in ethical behavior that can avoid any employee from practices that are not in line with Company values. This needs to be carried out by the bank **bjb** as an effort to maintain the fulfillment of the rights of the Stakeholders through the implementation of clean and healthy business processes.

One of the efforts that can be carried out by bank **bjb** in maintaining and growing employee integrity is through the submission of a Wealth Report. These efforts align with the Government's efforts to foster the integrity of civil servants/state administrators, which are enforced in almost all government agencies, BUMN and BUMD. In connection with the change in LHKPN reporting through the e-lhkpn system, bank **bjb** has made adjustments to the provisions of the LHKPN Guidelines through the determination of the Decree of the Directors Number 0149/SK/DIR-KAP/2022 dated May 31, 2022 concerning Guidelines of State Administrators Wealth Reports (LHKPN). In the 2023 reporting year, bank **bjb** has set the number Reporting Obligations to be 1,458 people, with an LHKPN reporting compliance level of 100%.

Penerapan Keuangan Berkelanjutan, Termasuk Penerapan Tanggung Jawab Sosial dan Lingkungan

Infromasi terkait Penerapan Keuangan Berkelanjutan, termasuk Penerapan Tanggung Jawab Sosial dan Lingkungan dijelaskan pada Laporan Keberlanjutan bank **bjb** Tahun 2023.

Implementation of Sustainable Finance, Including Implementation of Social and Environmental Responsibility

Information related to the Implementation of Sustainable Finance, including the Implementation of Social and Environmental Responsibility is explained in the 2023 bank **bjb** Sustainability Report.

Jumlah Penyimpangan (*Internal Fraud*) dan Upaya Penyelesaian

Total Internal Fraud and Attention Attempts

Internal *Fraud* dalam 1 Tahun Internal Fraud in 1 Year	Jumlah *fraud* yang dilakukan (Internal) Number of frauds committed (Internal					
	Anggota Dewan Komisaris dan Anggota Direksi Members of the Board of Commissioners and Members of the Board of Directors		Pegawai Tetap Permanent employee		Pegawai Tidak Tetap Temporary employees	
	Tahun Sebelumnya (2022) Previous Year (2022)	Tahun Berjalan (2023) Current Year (2023)	Tahun Sebelumnya (2022) Previous Year (2022)	Tahun Berjalan (2023) Current Year (2023)	Tahun Sebelumnya (2022) Previous Year (2022)	Tahun Berjalan (2023) Current Year (2023)
Total *Fraud* **Total *Fraud***	-	-	18	**18**	1	2
Telah Diselesaikan Resolvedthe Bank's Interna	-	-	18	**18**	1	2
Dalam Proses Penyelesaian di Internal Bank In the Settlement Process in the Bank's Interna	-	-	-	-	-	-
Belum Diupayakan Penyelesaian Not Resolved Yet	-	-	-	-	-	-
Telah Ditindaklanjuti Melalui Proses Hukum Has Been Followed Up Through Legal Process	-	-	5	**1**	-	-

Pemberian Dana Kegiatan Sosial dan/ atau Politik

Funding of Social and/or Political Activities

Pemberian Dana Kegiatan Sosial

Funding of Social Activities

Selain menjalankan kegiatan operasional bank **bjb** juga tidak melupakan peran sosialnya untuk membantu untuk turut berperan dalam meningkatkan kesejahteraan masyarakat. Selama tahun 2023 Perseroan telah memberikan dana sumbangan sebesar Rp826.135.000,- dan menyalurkan dana CSR Rp131.430.879.606,- dimana tercatat sebesar 8,1% tersalurkan pada sektor prasarana dan fasilitas umum, senilai 40,8% pada sektor sosial kemasyarakatan, senilai 2,7% pada sektor lingkungan hidup, senilai 18,7% pada sektor keagamaan, senilai 8,9% pada sektor kesehatan, dan senilai 20,8% pada sektor pendidikan.

In addition to carrying out operational activities bank **bjb** also does not forget its social role in helping to play a role in improving community welfare. During 2023, the Company has provided donations amounting to IDR 826,135,000 and distributed CSR funds IDR 131,430,879,606, of which 8.1% was distributed to the public infrastructure and facilities sector, 40.8% to the social sector, worth 2.7% in the environmental sector, worth 18.7% in the religious sector, worth 8.9% in the health sector, and worth 20.8% in the education sector.

Pemberian Dana Kegiatan Politik

Funding of Political Activities

Direksi melalui Surat Keputusan Direksi Nomor 709/SK/DIRKP/2014 tanggal 7 Oktober 2014 tentang Etika Usaha dan Tata Perilaku (*Code of Conduct*) PT Bank Pembangunan Daerah Jawa Barat

Directors through Decree Number 709/SK/ DIRKP/2014 dated October 7th, 2014 concerning Business Ethics and Code of Conduct of PT Bank Pembangunan Daerah Jawa Barat and

dan Banten, Tbk., kode etik bank **bjb** merupakan pedoman yang menjelaskan etika usaha dan tata perilaku insan bank **bjb** untuk melaksanakan praktik-praktik pengelolaan perusahaan yang baik. Salah satunya mengatur mengenai Standar Tata Perilaku yaitu menghindari benturan kepentingan dan penyalahgunaan jabatan dan aktivitas politik. Kode etik bank **bjb** menjadi standar perilaku yang wajar, patut dan dapat dipercaya untuk semua insan bank **bjb** dalam melaksanakan kegiatan usaha termasuk berinteraksi dengan pemangku kepentingan.Untuk itu, Kode etik bank **bjb** berlaku bagi seluruh insan bank **bjb** di seluruh jenjang organisasi. Penerapan pedoman kode etik bank **bjb** dilaksanakan secara terus menerus dan berkesinambungan dalam bentuk sikap, perbuatan, komitmen dan ketentuan mendukung terciptanya budaya perusahaan. Oleh Karena itu, bank **bjb** tidak memberikan dana untuk kegiatan politik.

Banten, Tbk., bank **bjb** code of ethics is a guideline describing business ethics and bank **bjb** people behaviour to implement good corporate management practices. One of them regulates the Standards of Conduct, namely, point e. Avoiding conflicts of interest and misuse of positions and points l. Political activity. The bank **bjb** code of conduct becomes a reasonable, proper and trustworthy standard for all bank **bjb** employees in carrying out business activities including interacting with stakeholders. For that matter, the bank **bjb** code of conduct applies to all bank **bjb** people throughout the organization. The application of the bank **bjb** Code of Ethics is carried out continuously and continuously in the form of attitudes, actions, commitments and provisions supporting the creation of corporate culture. Therefore, the bank **bjb** does not provide funds for political activities.

Buyback Saham dan *Buyback* Obligasi

Selama tahun 2023, bank **bjb** tidak melakukan *buyback* saham maupun *buyback* obligasi.

Share Buyback and Bond Buyback

During 2023, the bank **bjb** did not buyback shares or buyback bonds.

Rencana Strategis Bank

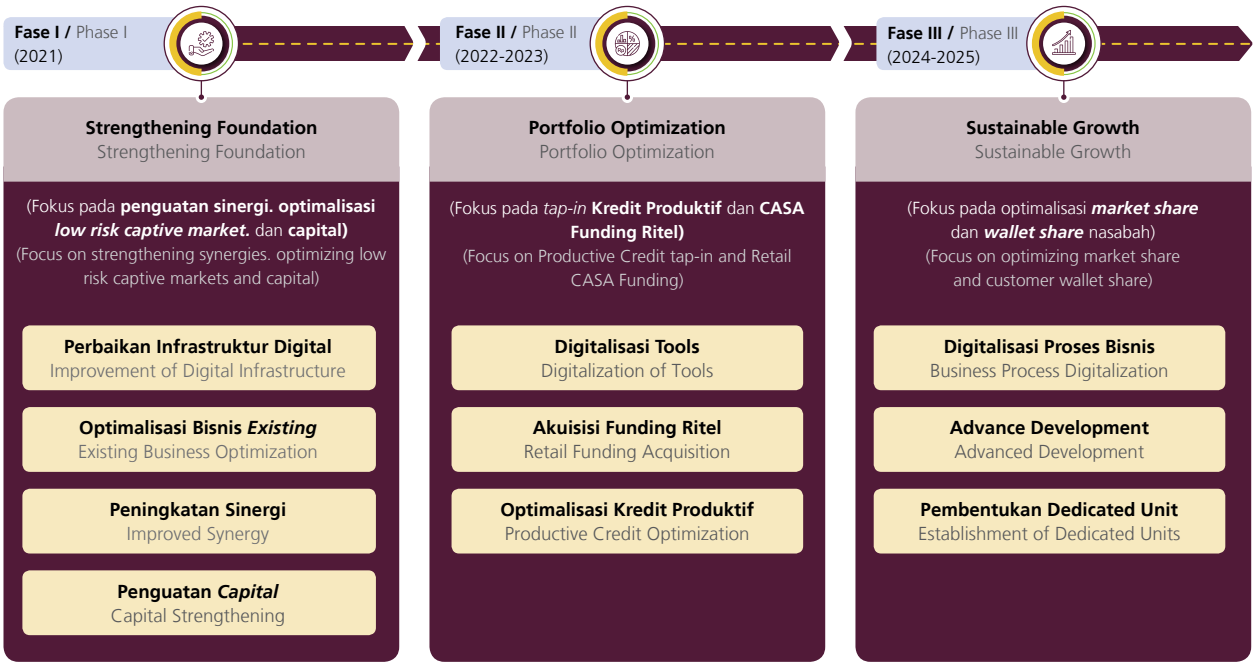
Arah Kebijakan Bank

Memasuki tahun terakhir dari fase II (*portfolio optimization*) di tahun 2023, bank **bjb** tetap akan melanjutkan inisiatif digitalisasi *tools* per segmen, akuisisi *funding ritel* dan optimalisasi kredit produktif. Peran dari *system intelligence* (*analytics*) terus dilakukan *enhancement* sehingga dapat memberikan dukungan dalam mendesain *customer profiling* dan *monitoring* melalui pemanfaatan *data analytic*.

The Bank's Strategic Plan

Bank Policy Directions

Entering the final year of phase II (portfolio optimization) in 2023, bank **bjb** will continue the initiative of digitizing tools per segment, acquiring retail funding and optimizing productive credit. The role of system intelligence (analytics) continues to be enhanced so that it can provide support in designing customer profiling and monitoring using analytical data.



Berdasarkan *roadmap* di tahun 2023, bank **bjb** memasuki fase II (*portfolio optimization*) akhir menuju fase III (*sustainable growth*). Fase *portfolio optimization* di tahun 2023 akan menjadi pondasi untuk fase berikutnya. Untuk itu, digitalisasi *tools* per segmen, akuisisi *funding ritel* dan optimalisasi kredit produktif akan dioptimalkan pada tahun 2023.

bank **bjb** memiliki potensi yang besar untuk menjadikan bisnis komersial dan UMKM sebagai pendorong pertumbuhan kredit produktif. Selain akselerasi pertumbuhan kredit produktif, salah satu target portofolio bank **bjb** adalah peningkatan *funding ritel* melalui peningkatan peran digitalisasi dalam layanan perbankan.

Strategi Jangka Pendek

Uraian strategi jangka pendek bank **bjb** adalah sebagai berikut.

1. **Ekspansi Kredit Secara Selektif dengan Mengoptimalkan Ekosistem Bisnis**
   a. Pertumbuhan Kredit Yang Sehat dan Berkelanjutan
      - Meningkatkan layanan melalui pengembangan digitalisasi proses kredit dengan penguatan mitigasi risiko.
      - Peningkatan portofolio KPR melalui optimalisasi utilisasi kerja sama dengan pihak ketiga dan berperan aktif dalam menyalurkan kredit program pemerintah
      .
      - Menciptakan digital ecosystem bisnis dengan fokus menggarap sektor ekonomi unggulan pada masing-masing daerah guna mendorong pemberdayaan ekonomi daerah dan menciptakan pelaku-pelaku sektor ekonomi kerakyatan.
      - Meningkatkan pembiayaan infrastruktur daerah dalam upaya mendukung percepatan laju perekonomian daerah.
      - Mendorong pertumbuhan kredit dengan memaksimalkan potensi *value chain* dan integrasi sistem dengan ekosistem bisnis sebagai sumber data potensi kredit.
      - Meningkatkan kontribusi pembiayaan yang mendukung pertumbuhan berkelanjutan dengan mempertimbangkan aspek ekonomi, lingkungan dan sosial.
   b. Menjaga Pertumbuhan Kredit Secara Selektif dan Berkualitas
      - Menjaga pertumbuhan kredit berkualitas melalui perbaikan proses bisnis dan penetapan debitur secara selektif.
      - Meningkatkan peran aktif fungsi *credit risk* sebagai *four eyes* dalam proses pemberian kredit maupun dalam proses penyelamatan debitur bermasalah.
      - Mengoptimalkan pemanfaatan fungsi *Loan Management System* (LMS) *credit risk* dan *dashboard credit risk* dalam upaya meningkatkan mitigasi risiko.

Based on the roadmap in 2023, bank **bjb** is entering phase II (portfolio optimization) towards the end of phase III (sustainable growth). The portfolio optimization phase in 2023 will be the foundation for the next phase. For this reason, digitalization of tools per segment, acquisition of retail funding and optimization of productive credit will be optimized in 2023.

Bank **bjb** has great potential to make commercial businesses and MSMEs a driver of productive credit growth. Apart from accelerating productive credit growth, one of bank **bjb**'s portfolio targets is increasing retail funding through increasing the role of digitalization in banking services.

Short Term Strategy

The description of bank **bjb**'s short-term strategy is as follows.

1. **Selective Credit Expansion by Optimizing the Business Ecosystem**
   a. Healthy and Sustainable Credit Growth
      - Improving services through developing digitalization of the credit process by strengthening risk mitigation.
      - Increasing the KPR portfolio through optimizing utilization in collaboration with third parties and playing an active role in distributing government program credit.
      - Creating a digital business ecosystem with a focus on working on superior economic sectors in each region to encourage regional economic empowerment and create community economic sector actors.
      - Increasing regional infrastructure financing to support the acceleration of the regional economy.
      - Encouraging credit growth by maximizing value chain potential and system integration with the business ecosystem as a source of credit potential data.
      - Increasing financing contributions that support sustainable growth by considering economic, environmental, and social aspects.

   b. Maintaining Selective and Quality Credit Growth

      - Maintaining quality credit growth through improving business processes and selectively determining debtors.
      - Increasing the active role of the credit risk function as four eyes in the credit granting process and in the process of rescuing problem debtors.
      - Optimizing the use of credit risk Loan Management System (LMS) functions and credit risk dashboards to increase risk mitigation.

- Penguatan *risk and compliance awareness* guna mendukung pertumbuhan kredit yang berkualitas dan berkelanjutan.

2. Memperkuat Likuiditas Untuk Mendukung Kinerja Bank

a. Optimalisasi *product holding* dalam rangka meningkatkan pertumbuhan dana pihak ketiga dan bisnis lainnya.
b. Memperkuat likuiditas dengan menciptakan *business ecosystem* melalui pengembangan layanan digital.
c. Mengintegrasikan layanan e-channel dengan berbagai layanan perbankan untuk meningkatkan akuisisi nasabah.
d. Optimalisasi *funding* jangka panjang melalui instrumen pasar modal dan bilateral loan dalam rangka penguatan posisi rasio-rasio keuangan serta pertumbuhan aset bank **bjb**.

3. Mendorong Pertumbuhan Bisnis Melalui Sinergi dan Kolaborasi

a. Mendukung pertumbuhan bisnis secara anorganik melalui sinergi dan kolaborasi dengan skema Kelompok Usaha Bank (KUB).
b. Membangun sinergi dengan *partner* strategis untuk mengakselerasi pertumbuhan bisnis melalui *channeling*, *asset buy*, dan pola kemitraan.
c. Memperluas kerja sama dengan *fintech*, *e-commerce* dan *e-marketplace* untuk menciptakan solusi *digital* guna mendukung pertumbuhan bisnis.
d. Mengoptimalkan kontribusi perusahaan anak dengan memperkuat sinergi untuk mendukung kinerja secara konsolidasi.

4. Mengoptimalkan Peran Teknologi Dalam Mengakselerasikan Transformasi Digital Untuk Mendukung Bisnis

a. Meningkatkan *customer experience* melalui *excellence service delivery* dan penerapan perlindungan nasabah dalam kegiatan bisnis sehingga terciptanya *customer engagement*.
b. Optimalisasi *platform* **bjb** *Go Smart City* dalam rangka perluasan layanan elektronifikasi transaksi Pemerintah Daerah dan implementasi ekosistem digital desa dalam membantu peningkatan perekonomian desa.
c. Efisiensi proses pekerjaan dengan menerapkan otomatisasi dan simplifikasi terhadap aktivitas bisnis yang bersifat *repetitive* dan manual.
d. Optimalisasi pemantauan eksposur risiko melalui digitalisasi *tools* pemantauan risiko.
e. Peningkatan IT *security* dan IT *cyber defense* dalam implementasi transformasi *digital* yang selaras dengan arah *corporate plan*.

5. Peningkatan Pendapatan dan Efisiensi Biaya

a. Peningkatan Pendapatan
   - Optimalisasi pengelolaan aset dan liabilitas untuk memperoleh *yield enhancement* dengan tetap memperhatikan rasio-rasio keuangan.

- Strengthening risk and compliance awareness to support quality and sustainable credit growth.

2. Strengthening Liquidity to Support Bank Performance

a. Optimizing product holding to increase the growth of third-party funds and other businesses.
b. Strengthening liquidity by creating a business ecosystem through developing digital services.
c. Integrating e-channel services with various banking services to increase customer acquisition.
d. Optimizing long-term funding through capital market instruments and bilateral loans to strengthen the position of financial ratios and growth of bank **bjb** assets.

3. Encouraging Business Growth Through Synergy and Collaboration

a. Supporting inorganic business growth through synergy and collaboration with the Bank Business Group (KUB) scheme.
b. Building synergy with strategic partners to accelerate business growth through channelling, asset buying and partnership patterns.
c. Expanding cooperation with fintech, e-commerce and e-marketplace to create digital solutions to support business growth.
d. Optimizing the contribution of subsidiary companies by strengthening synergies to support consolidated performance.

4. Optimizing the Role of Technology in Accelerating Digital Transformation to Support Business

a. Improving customer experience through excellence in service delivery and implementing customer protection in business activities to create customer engagement.
b. Optimizing the **bjb** Go Smart City platform in the context of expanding Regional Government transaction electronification services and implementing a village digital ecosystem to help improve the village economy.
c. Work process efficiency by implementing automation and simplification of repetitive and manual business activities.
d. Optimizing risk exposure monitoring through digitalization of risk monitoring tools.
e. Increasing IT security and IT cyber defence in implementing digital transformation in line with the direction of the corporate plan.

5. Increased Revenue and Cost Efficiency

a. Increased revenue
   - Optimizing asset and liability management to obtain yield enhancement while still paying attention to financial ratios.

- Meningkatkan *fee based income* melalui pengembangan fitur dan inovasi produk.
- Meningkatkan upaya recoveries kredit hapus buku agar memberikan kontribusi lebih optimal terhadap pendapatan.

b. Pengelolaan Biaya Secara Efisien
- Efektivitas dan efisiensi proses bisnis serta operasional bank melalui integrasi dan otomasi sistem kerja.
- Mengelola jaringan kantor yang berlandaskan produktivitas dan efektivitas.
- Pengelolaan biaya dengan memprioritaskan program-program kerja yang memberikan nilai tambah terhadap bisnis bank.

6. Menjaga Struktur Modal dan Mendorong Peningkatan Produktivitas *Human Capital*

a. Menjaga komposisi struktur modal untuk menunjang ekspansi bisnis
- Meningkatkan pertumbuhan profitabilitas untuk memperkuat struktur modal.
- Menjalankan *corporate action* untuk penguatan permodalan, di antaranya melalui persiapan *right issue* dan/atau menerbitkan *perpetual bond*.
- Pertumbuhan bisnis secara selektif dengan mempertimbangkan dampak terhadap bobot rasio perhitungan ATMR.

b. Peningkatan produktivitas human capital
- Memperkuat model struktur organisasi yang agile sebagai pendukung dalam peningkatan kinerja.
- Meningkatkan fungsi *monitoring* dan evaluasi kinerja atas komitmen terhadap *key performance indicator* dalam upaya pencapaian target.
- Meningkatkan peran human capital sebagai strategic business partner melalui optimalisasi kewenangan dan fungsi human capital yang menjangkau seluruh unit kerja.
- Mengembangkan sistem pembelajaran terpadu untuk mendukung peningkatan produktivitas pegawai.
- Mendukung *project management life cycle* tepat waktu, tepat sasaran, dan tepat guna dalam menghasilkan proyek strategis.

7. Penguatan *Governance, Risk and Compliance* (GRC) Untuk Mendukung Bisnis

a. Berperan aktif membantu perusahaan dalam mencapai tujuan dengan pendekatan yang sistematis dan konsisten melalui peningkatan kualitas tata kelola, kepatuhan dan manajemen risiko.

- Increasing fee-based income through feature development and product innovation.
- Increasing efforts to recover write-off credits to provide a more optimal contribution to income.

b. Efficient Cost Management
- Effectiveness and efficiency of business processes and bank operations through integration and automation of work systems.
- Managing an office network based on productivity and effectiveness.
- Cost management by prioritizing work programs that provide added value to the bank's business.

6. Maintaining Capital Structure and Encouraging Increased Human Capital Productivity

a. Maintaining the composition of the capital structure to support business expansion.
- Increasing profitability growth to strengthen capital structure.
- Carrying out corporate actions to strengthen capital, including through preparation of a rights issue and/or issuing perpetual bonds.
- Selective business growth by considering the impact on the RWA weight ratio calculation.

b. Increased human capital productivity.
- Strengthening the agile organizational structure model as a support for improving performance.
- Improving the performance monitoring and evaluation function based on commitment to key performance indicators in efforts to achieve targets.
- Increasing the role of human capital as a strategic business partner by optimizing the authority and function of human capital which reaches all work units.
- Developing an integrated learning system to support increased employee productivity.
- Supporting project management life cycle on time, on target and effectively in producing strategic projects.

7. Strengthening Governance, Risk and Compliance (GRC) to support business.

a. Playing an active role in helping the company achieve its goals with a systematic and consistent approach by improving the quality of governance, compliance, and risk management.

b. Pengembangan metodologi manajemen risiko guna mendukung aktivitas bisnis dan permodalan bank.
c. Meningkatkan efektivitas sistem pengendalian internal untuk mendukung bisnis.
d. Mengembangkan *compliance management system* untuk penguatan *risk and compliance awareness.*
e. Pengembangan sistem informasi pengelolaan program APU PPT sesuai kebutuhan bisnis dan digitalisasi layanan.
f. Pengelolaan risiko dan kepatuhan yang efektif dalam mendukung KUB dan konglomerasi keuangan.

Strategi Jangka Menengah dan Jangka Panjang

Dalam mencapai target keuangan dan portofolio di tahun 2025 bank **bjb** dihadapkan beberapa *key challenges* yaitu pada segmen *lending* kredit bank **bjb** masih bertumpu pada kredit konsumer ASN dan belum optimalnya sinergi antar divisi dalam peningkatan kredit produktif, pada segmen *funding* komposisi *funding* bank **bjb** masih didominasi oleh nasabah institusi dan rendahnya penetrasi *digital* khususnya *mobile banking* bank **bjb**.

1. Kredit
   Untuk mencapai target keuangan 2025 bank **bjb** perlu mengakselerasi pertumbuhan kredit produktif sebesar 25% dan optimalisasi pertumbuhan kredit konsumtif sebesar 6%. Hal ini dikarenakan *market* kredit konsumer (khususnya ASN) sudah menuju fase *mature* dan terbatas, sehingga bank **bjb** hanya perlu mengoptimalisasi kredit konsumer, market kredit produktif masih memiliki potensi yang besar sehingga bank **bjb** perlu mengakselerasi pertumbuhan kredit produktif sebagai *main engine growth* demi mencapai target keuangan 2025.
2. Funding
   Untuk mengoptimalkan *cost of fund* dan pemenuhan NSFR bank **bjb** harus memprioritaskan *funding* ritel dan CASA untuk pemenuhan target *funding*. Hal ini dikarenakan persentase CASA berpengaruh terhadap persentase *cost of fund* dan persentase *funding ritel* berpengaruh terhadap persentase NSFR.

Dalam mencapai target *positioning* sebagai elit bank, target keuangan, dan juga target portofolio yang telah dijabarkan sebelumnya, bank **bjb** akan menerapkan startegi korporasi yang diilustrasikan melalui *strategy house* bank **bjb** berikut ini.

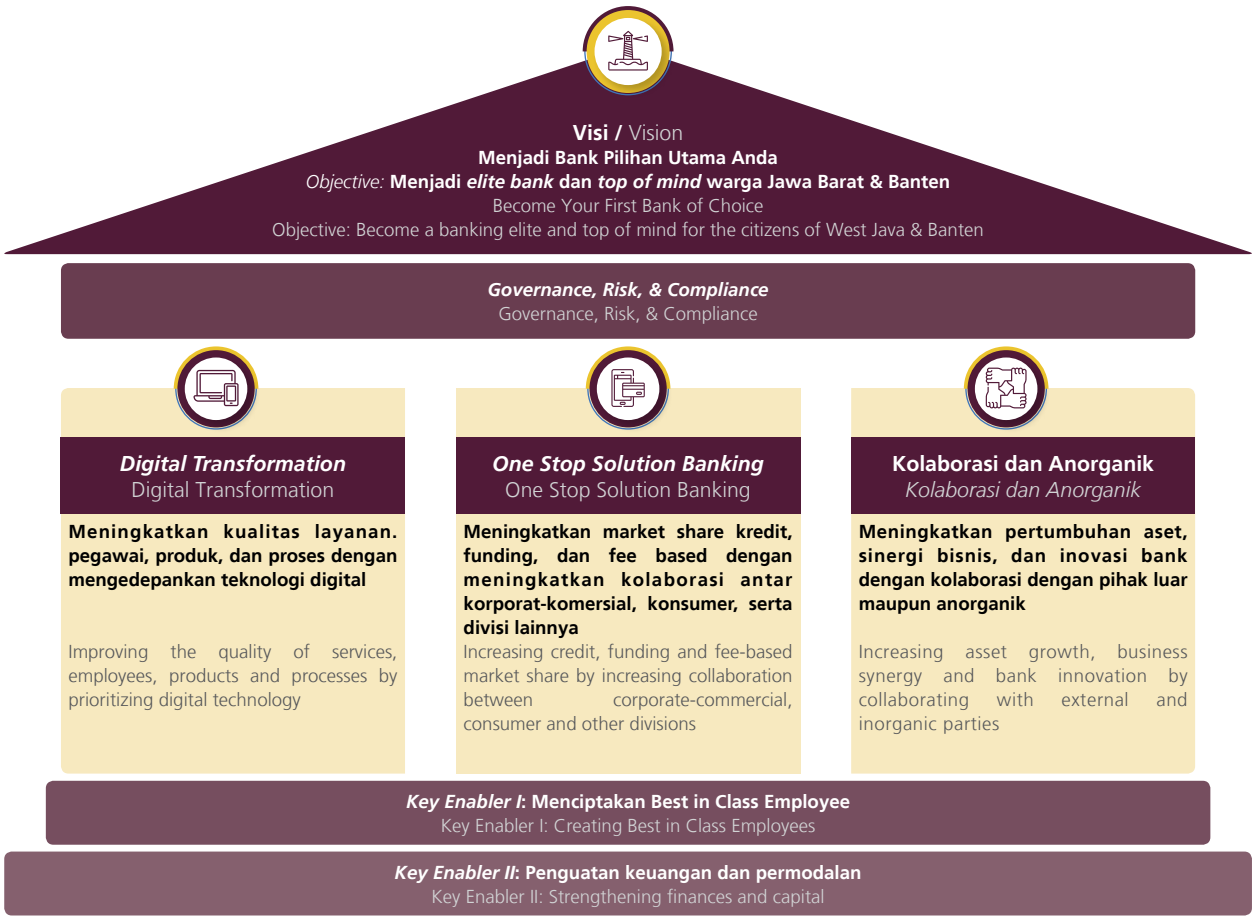
b. Development of risk management methodology to support business activities and bank capital.
c. Increasing the effectiveness of the internal control system to support business.
d. Developing a compliance management system to strengthen risk and compliance awareness.
e. Developing an information system for managing the APU PPT program according to business needs and digitizing services.
f. Effective risk management and compliance in supporting KUB and financial conglomerates.

Medium- and Long-Term Strategies

In achieving financial and portfolio targets in 2025, bank **bjb** is faced with several key challenges, namely in the lending segment, bank **bjb** credit still relies on ASN consumer credit and there is not yet optimal synergy between divisions in increasing productive credit, in the funding segment, bank **bjb**'s funding composition is still dominated by customers institutions and low digital penetration, especially bank **bjb** mobile banking.

1. Credit
   To achieve the 2025 financial target, bank **bjb** needs to accelerate productive credit growth by 25% and optimize consumer credit growth by 6%. This is because the consumer credit market (especially ASN) has entered a mature and limited phase, so bank **bjb** only needs to optimize consumer credit, the productive credit market still has great potential so bank **bjb** needs to accelerate productive credit growth as the main engine of growth to achieve financial targets 2025.
2. Funding
   To optimize the cost of funds and fulfil the NSFR, bank **bjb** must prioritize retail funding and CASA to meet funding targets. This is because the CASA percentage influences the cost of funds percentage and the retail funding percentage influences the NSFR percentage.

In achieving the positioning target as an elite bank, financial targets, and portfolio targets that have been described previously, bank **bjb** will implement a corporate strategy which is illustrated through the following bank **bjb** house strategy.



Strategi korporasi bank **bjb** terdiri dari 3 (tiga) pilar strategi bisnis dan 2 (dua) fondasi strategi *enabler*. Masing - masing penjelasan terkait pilar strategi adalah sebagai berikut:

Pilar I – *Digital Transformation*

Pada pilar *digital transformation*, bank **bjb** memiliki empat tujuan utama yang ingin dicapai pada tahun 2025 yaitu: (i) meningkatkan engagement kepada nasabah; (ii) memperkuat kinerja pegawai; (iii) transformasi produk dan layanan digital; dan (iv) optimalisasi operasional. Dalam mencapai empat tujuan tersebut bank **bjb** perlu melakukan *digital transformation* yang terdiri dari tiga level transformasi, digitalisasi *core*, menciptakan *system intelligence* (*analytics*), dan menciptakan *digital ecosystem*. Ilustrasi terkait *digital transformation* dapat dilihat pada gambar di bawah ini.

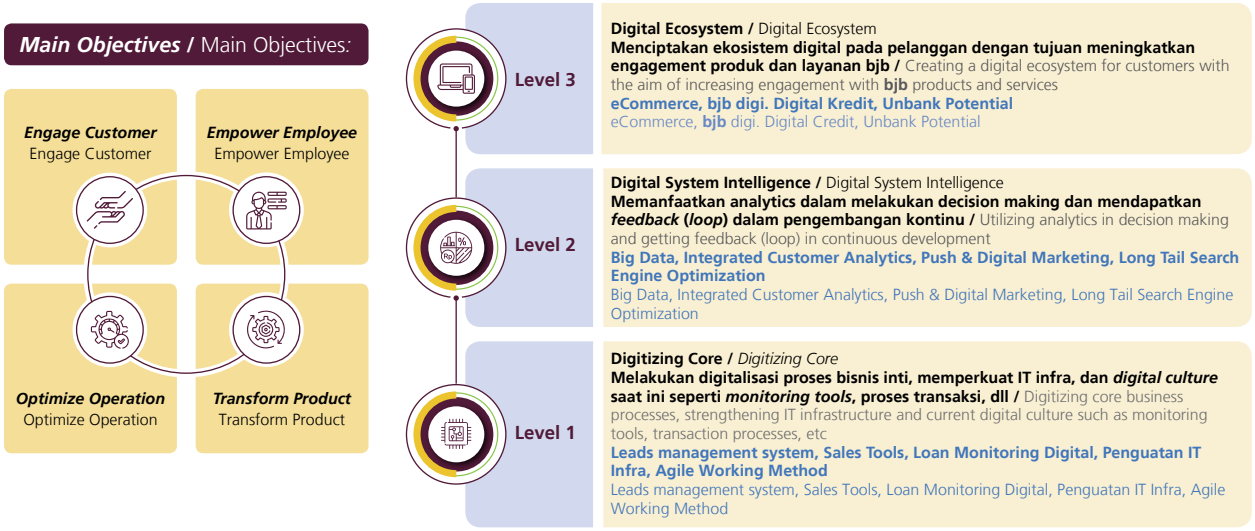
Bank **bjb**'s corporate strategy consists of 3 (three) business strategy pillars and 2 (two) enabler strategy foundations. Each explanation regarding the strategy pillars is as follows:

Pillar I – Digital Transformation

In the digital transformation pillar, bank **bjb** has four main goals to be achieved by 2025, namely: (i) increasing engagement with customers; (ii) strengthening employee performance; (iii) digital product and service transformation; and (iv) operational optimization. In achieving these four goals, bank **bjb** needs to carry out digital transformation which consists of three levels of transformation, core digitalization, creating an intelligence system (analytics), and creating a digital ecosystem. An illustration related to digital transformation can be seen in the image below.

Gambar *Level Digital Transformation* bjb

Image of bjb Digital Transformation Level



Pilar II – *One Stop Solution Banking*

Pada pilar *one stop solution banking*, bank **bjb** perlu untuk meningkatkan potensi *cross selling* baik ke nasabah turunan melalui *value chain* maupun ke produk turunannya. Dalam menjalankan *one stop solution banking*, bank **bjb** perlu menerapkan 4 (empat) inisiatif:

1. **Menjalankan *System Account Planning***

   Account planning merupakan kegiatan rutin yang bertujuan untuk mengidentifikasi peluang potensi *cross selling* melalui *wallet size analysis* dan *value chain analysis*. Umumnya *account planning* terdiri dari empat kegiatan utama:

   a. *Data collection*: Pengumpulan data *cross* divisi untuk memetakan overall relationship dan profitability nasabah.
   b. *wallet sizing dan value chain analysis*: melakukan analisa peluang *cross selling* baik secara vertikal maupun horizontal.
   c. Penentuan target dan rencana aksi: melakukan penetapan target dan lintas divisi.
   d. *Monitoring* dan *engagement*: melakukan implementasi rencana dan *monitoring*.

2. **Membentuk Unit Kerja *Account Solution***

   Dalam memastikan keberjalanan sistem *account planning*, diperlukan sebuah unit/divisi yang bertugas dalam mengakomodir dan mengkordinir kegiatan account planning yang bersifat lintas divisi. Unit *account solution* akan berperan dalam mengkordinir kegiatan *account planning* dan *supporting* dalam pengumpulan data, *wallet sizing, value chain analysis*, dan *monitoring* rencana aksi. Berdasarkan kondisi **bjb** saat ini, unit kerja *account solution* diusulkan didirikan dalam bentuk unit kerja yang berada pada Direktorat Komersial dan UMKM.

3. **Menerapkan Model *Sales Hunter – Farmer* Melalui AO Senior dan AO Junior**

   Dengan berjalannya *system one stop solution*, diperlukan sebuah peran *sales* yang mampu menjaga *overall relationship* dalam memahami kebutuhan nasabah dan turunannya serta

Pillar II – One Stop Solution Banking

In the one stop solution banking pillar, bank **bjb** needs to increase the potential for cross selling both to derivative customers through the value chain and to derivative products. In implementing one stop solution banking, bank **bjb** needs to implement 4 (four) initiatives:

1. **Executing System Account Planning**

   Account planning is a routine activity that aims to identify potential cross selling opportunities through wallet size analysis and value chain analysis. Generally, account planning consists of four main activities:

   a. Data collection: Collecting cross-division data to map overall customer relationships and profitability.
   b. Wallet sizing and value chain analysis: analyzing cross selling opportunities both vertically and horizontally.
   c. Determining targets and action plans: carrying out target setting and cross-divisional work.
   d. Monitoring and engagement: implementing plans and monitoring.

2. **Establishing an Account Solution Work Unit**

   To ensure the operation of the account planning system, a unit/division is needed to take a responsibility for accommodating and coordinating cross-divisional account planning activities. The account solution unit will play role in coordinating account planning and supporting activities in data collection, wallet sizing, value chain analysis, and monitoring action plans. Based on the current conditions of bank **bjb**, the account solution work unit is proposed to be established in the form of a work unit under the Commercial and MSME Directorate.

3. **Implementing the Hunter – Farmer Sales Model through AO Senior and AO Junior**

   With the running of one stop solution system, a sales role is required to be able to maintain the overall relationship in understanding customer needs and their derivatives and

mampu menawarkan produk atau layanan melalui *cross selling*. Munculnya kebutuhan tersebut mendorong perlunya penerapan model *sales hunter – farmer*. Dimana peran *farmer* akan dimiliki oleh *Junior* AO yang nantinya akan didukung langsung oleh unit *account solution* dalam memberikan gambaran mengenai kebutuhan dan *overall relationship* maupun *profitability* seorang nasabah

4. **Penyesuaian *Shared* KPI *Product Holding***
   Salah satu faktor kunci keberhasilan menjadi *one stop solution banking* adalah dengan terlibat aktifnya semua peran baik dari *top management level* hingga *working level* dan baik dari direktorat bisnis maupun *supporting*. Oleh karena itu dalam menuju satu tujuan bersama, *sharing* KPI *product holding* merupakan *key enabler* keberhasilan one *stop solution banking* **bjb**.

Pilar III – Kolaborasi dan Anorganik

Dalam menunjang target pertumbuhan aset dan bisnis, bank **bjb** perlu melakukan kolaborasi dengan pihak ketiga serta akuisisi anak usaha.

1. Kolaborasi
   Terdapat beberapa peluang kolaborasi yang dapat meningkatkan sinergi bisnis bank **bjb** seperti kolaborasi dengan perusahaan *fintech* dalam rangka perluasan kanal, BPR, dan *asset management company* serta *debt collection agency* dalam rangka penyelesaian kredit hapus buku.

2. Akuisisi Anak Usaha
   Berdasarkan kondisi saat ini dan kebutuhan bisnis bank **bjb**, akuisisi anak usaha modal ventura *digital* dan pialang asuransi merupakan opsi strategi anorganik yang sesuai bank **bjb** dalam mencapai target keuangan maupun bisnis di tahun 2025.

Fondasi I – Menciptakan *Best in Class Employee*

Terdapat empat pilar penguatan *human capital* yang bank **bjb** perlu lakukan yaitu: (i) *Capacity fulfillment strategy*; (ii) *capability development*; (iii) *performance management*; dan (iv) struktur organisasi.

able to offer products or services through cross selling. The emergence of this need encourages the implementation of the hunter - farmer sales model in which the role of farmer will be run by Junior AO. Then, the Junior AO will later be supported directly by the account solution unit in providing an overview of the needs and overall relationship and profitability of a customer.

4. **Adjustment of Shared KPI Product Holding**
   One of the key success factors in becoming a one stop banking solution is the active involvement of all roles, from top management level to working level and from both business and supporting directorates. Therefore, in achieving one common goal, sharing product holding KPIs is a key enabler for the success of **bjb**'s one stop banking solution.

Pillar III – Collaboration and Inorganic

To support the growth of asset and business targets, bank **bjb** needs to collaborate with third parties and acquires subsidiaries.

1. Collaboration
   There are several collaboration opportunities that can increase bank **bjb**'s business synergy, such as collaboration with fintech companies for channel expansion, BPR, and asset management companies as well as debt collection agencies for settling write-off credits.

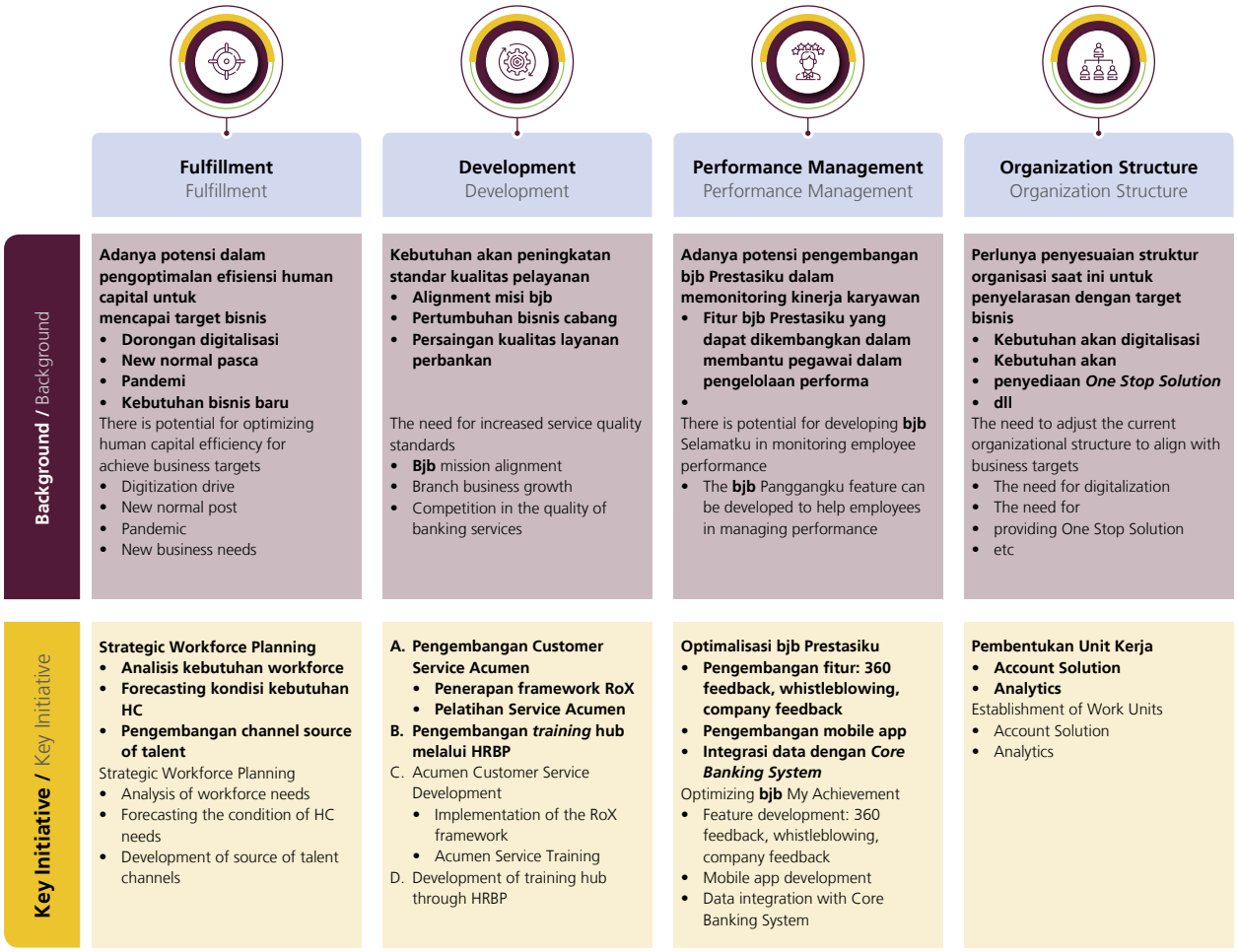
2. Acquisition of Subsidiaries
   Based on current conditions and bank **bjb**'s business needs, the acquisition of digital venture capital subsidiaries and insurance brokers is an inorganic strategy option that is suitable for bank **bjb** in achieving its financial and business targets in 2025.

Foundation I – Creating Best in Class Employee

There are four pillars of strengthening human capital that bank **bjb** needs to do, namely: (i) Capacity fulfillment strategy; (ii) capability development; (iii) performance management; and (iv) organizational structure.

Gambar Fondasi Strategi *Human Capital* bjb

A Figure of the Foundation of the bjb Human Capital Strategy



Fondasi II – Penguatan Keuangan dan Permodalan

Dalam mendukung target pertumbuhan aset bank **bjb** di tahun 2025 dan pemenuhan kebutuhan rasio keuangan yang sehat, **bjb** perlu melakukan strategi permodalan yang terdiri dari beberapa opsi: (i) *right issue* dan (ii) *sub-debt* (obligasi subordinasi).

Foundation II – Strengthening Finance and Capital

In supporting bank **bjb**'s asset growth target in 2025 and meeting the need for healthy financial ratios, **bjb** needs to carry out a capital strategy consisting of several options: (i) rights issue and (ii) sub-debt (subordinated bonds).

Perselisihan Internal

Selama tahun 2023 tidak terdapat perselisihan internal antar pegawai.

Internal Disputes

During 2023 there will be no internal disputes between employees.

Penyediaan Dana Besar dan Penyediaan Dana Kepada Pihak Terkait

Penyediaan dana menjadi salah satu kegiatan usaha utama yang dilaksanakan oleh Perseroan untuk menghindari kegagalan usaha Bank sebagai akibat konsentrasi penyediaan dana dan meningkatkan independensi Direksi dan Dewan Komisaris

Provision of Large Funds and Provision of Funds to Related Parties

Provision of funds is one of the main business activities carried out by the Bank to avoid the failure of the Bank's business as a result of the concentration of the provision of funds and increase the independence of the Directors and the Board of Commissioners of

terhadap potensi intervensi dari pihak terkait, Bank menerapkan prinsip kehati-hatian dan manajemen risiko dalam memberikan penyediaan dana, khususnya penyediaan dana kepada pihak terkait dan/atau penyediaan dana besar (*large exposures*) berpedoman pada ketentuan yang mengatur mengenai batas maksimum pemberian kredit bank umum.

Direksi menetapkan kebijakan penyediaan dana, khususnya penyediaan dana besar untuk melakukan pengendalian serta pemantauan risiko di dalam proses penyediaan dana kepada pihak ketiga sehingga risiko yang timbul atas kegiatan penyediaan dana tersebut tidak akan memberikan dampak secara signifikan terhadap Perseroan.

potential interventions from related parties.The Bank applies the principle of prudence and risk management in providing funds, particularly the provision of funds to related parties and/or the provision of large exposures based on the provisions governing the maximum lending limit for commercial banks.

The Directors sets the policy for providing funds, especially the provision of large funds to control and monitor risks in the process of providing funds to third parties so that the risks arising from the provision of these funds will not have a significant impact on the Company.

No	Penyedia Dana Fund Provider	Jumlah 2023 2023 amount	
		***Number of Account* (NoA)**	**Nominal (dalam jutaan Rupiah)** nominal (in million rupiah)
1	Kepada Pihak Terkait/ To Related Parties	25	603,612
2	Kepada 50 Debitur Inti/ To 50 Core Debtors		
	a. Individu/ Individual	6	6,426,706
	b. Grup/ Group	10	5,357,252
	Total Debitur Inti/ Total Core Debtors	26	11,783,958

Transaksi yang Mengandung Benturan Kepentingan

Bank **bjb** telah memiliki Kebijakan terkait Benturan Kepentingan untuk dapat menangani situasi benturan kepentingan yang dihadapi, dalam rangka menjalankan kegiatan usaha Bank yang telah ditetapkan melalui:

1. Surat Keputusan Direksi Nomor 0705/SK/DIR-KAP/2021 tanggal 13 September 2021 tentang Kebijakan Tata Kelola;
2. Surat Keputusan Direksi Nomor 0077/SK/DIR-CS/2019 tanggal 14 Januari 2019 tentang Kebijakan Tata Tertib Kerja Direksi;
3. Surat Keputusan Dewan Komisaris Nomor 02/SK/DKO/2022 tanggal 04 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.
4. Surat Keputusan Direksi Nomor 0422/SK/DIR-KAP/2022 tanggal 05 Agustus 2022 tentang Pedoman Benturan Kepentingan;

Setiap pegawai Bank yang berpotensi atau telah berada dalam situasi Benturan Kepentingan wajib mengungkapkan melalui laporan mengenai situasi Benturan Kepentingan yang akan/sedang dihadapinya, melalui surat deklarasi yang disampaikan kepada pihak pengelola situasi Benturan Kepentingan untuk kemudian diberikan rekomendasi.

Transactions Containing Conflict of Interest

bank **bjb** already owned a Conflict of Interest Guidelines to be able to handle conflict of interest situations at hand, in order to carry out the Bank's business activities as stipulated in:

1. Decree of Directors number 0705/SK/DIR-KAP/2021 dated September 13, 2021 concerning Corporate Governance Policy;
2. Decree of Directors number 0077/SK/DIR-CS/2019 dated January 14, 2019 concerning Directors' Work Procedures Policy;
3. Decree of Board of Commissioners number 02/SK/DKO/2022 dated January 04, 2022 concerning the Board of Commissioners Work Guidelines and Procedures.
4. Decree of the Directors number 0422/SK/DIR-KAP/2022 dated August 05, 2022 concerning Guidelines for Conflict of Interest;

Every bank employee who has the potential or is in a conflict of interest situation is obliged to make a report regarding the conflict of interest situation that will be/is facing him through a declaration letter which is submitted to the party who manages the conflict of interest situation/official/recommendation party to be given a recommendation.

Selain itu seluruh pengungkapan yang tertuang di dalam laporan mengenai situasi Benturan Kepentingan dan rekomendasi yang diberikan atas pengungkapan situasi Benturan Kepentingan tersebut disampaikan kepada Divisi Kepatuhan & APU PPT untuk dilakukan pemantauan dan evaluasi terhadap implementasi atas pengelolaan Benturan Kepentingan di lingkungan bank **bjb**.

Pencegahan Transaksi Orang Dalam (*Insider Trading*)

Kebijakan Bank terkait *Insider Trading* telah diatur dalam Surat Keputusan Direksi nomor 709/SK/DIR-KP/2014 tanggal 7 Oktober 2014 tentang Etika Usaha dan Tata Perilaku (*Code of Conduct*) PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. dan Surat Keputusan Direksi nomor 0539/SK/DIR-HCA/2021 tanggal 30 Juli 2021 tentang SOP Disiplin Pegawai.

Bank meminimalisir terjadinya *insider trading* tersebut melalui kebijakan tersebut yang salah satunya mengatur secara tegas data dan/atau informasi yang bersifat rahasia dengan yang bersifat publik, serta membagi tugas dan tanggung jawab atas pengelolaan informasi dimaksud secara proporsional dan efisien. Selama tahun 2023 tidak terdapat *insider trading*.

Transparansi Kondisi Keuangan dan Non Keuangan Perusahaan

Bank **bjb** memenuhi kewajiban transparansi dan publikasi kondisi keuangan dan non keuangan sesuai ketentuan yang berlaku melalui penyampaian dan publikasi informasi baik melalui media cetak maupun situs web perusahaan. Adapun bentuk transparansi keuangan dan non keuangan dimaksud antara lain:

1. Laporan Keuangan Bulanan dan Triwulan disampaikan kepada *regulator*.
2. Laporan Keuangan Bulanan dan Triwulan disampaikan kepada regulator dan dipublikasikan di situs web Perusahaan juga media cetak nasional dan lokal terpilih.
3. Laporan Tahunan bank **bjb** disusun sesuai ketentuan yang berlaku dan disampaikan kepada stakeholder maupun *shareholder* Perusahaan juga dipublikasikan melalui situs *web*.
4. Informasi Tata Kelola Perusahaan di antaranya Laporan GCG Tahunan dan Laporan Tata Kelola Terintegrasi Tahunan dan dipublikasikan melalui Situs Web bank **bjb**.
5. Informasi Produk dan Layanan serta jaringan kantor layanan bank diinformasikan melalui situs web dan media sosial Perusahaan secara aktif.
6. Informasi lainnya yang mendukung keterbukaan informasi, edukasi keuangan, dan layanan kepada masyarakat dilakukan melalui media informasi dan publikasi yang dimiliki Perusahaan termasuk penyelenggaraan kegiatan korporasi.

In addition, all disclosures contained in the report regarding conflict of interest situations and recommendations given for disclosure of conflict of interest situations are copied to the Compliance Division and AML CTF to monitor and evaluate the implementation of conflict of interest management within bank **bjb**.

Prevention of Inside Transactions (Insider Trading)

The Company's policy regarding Insider Trading was regulated in the Decree of the Directors number 709/SK/DIR-KP/2014 dated October 7, 2014 concerning Business Ethics and Code of Conduct for PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. and the Decree of the Directors number 0539/SK/DIR-HCA/2021 dated July 30, 2021 regarding the SOP for Employee Discipline.

The Company minimized the occurrence of insider trading through these policies, one of which strictly regulated data and/or information that was confidential with that of the public, as well as dividing the duties and responsibilities for managing the information in a proportional and efficient manner. During 2023 there was no insider trading.

Transparency of Financial and Nonfinancial Conditions of the Company

bank **bjb** fulfills transparency and publication obligations of financial and non-financial conditions by applicable provisions through the delivery and publication of information through both print media and company websites. The forms ofinancial and nonfinancial transparency meant before are written in the following sentences:

1. Monthly and Quarterly Financial Reports are submitted to the regulator.
2. Monthly and Quarterly Financial Reports are submitted to regulators and published on the Company's website as well as selected national and local print media.
3. The annual bank **bjb** report is prepared under applicable regulations and submitted to the Company's stakeholders and shareholders also published through the website.
4. Corporate Governance Information including the Annual GCG Report and the Annual Integrated Corporate Governance Report and published through the bank **bjb**'s website.
5. Product and Service Information and the bank's office service network are actively informed through the Company's website and social media.
6. Other information that supports information disclosure, financial education, and services to the public is carried out through information media and publications owned by the Company including the implementation of corporate activities.

Penerapan Tata Kelola Terintegrasi
Basic Application of Corporate Governance Integrated

Sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2014 tentang Penerapan Tata Kelola Bagi Konglomerasi Keuangan Tata Kelola Terintegrasi, bank **bjb** termasuk lembaga keuangan yang memiliki kewajiban penerapan tata kelola terintegrasi. Hal tersebut dikarenakan terdapatnya kepemilikan saham beberapa Lembaga Jasa Keuangan oleh bank **bjb**.

Selain hal tersebut, dengan kedudukan bank **bjb** sebagai Lembaga Jasa Keuangan yang Pemegang Saham Pengendalinya adalah Pemerintah Provinsi Jawa Barat, bank **bjb** memiliki keterkaitan dengan Lembaga Jasa Keuangan yang dimiliki oleh Pemerintah Provinsi Jawa Barat. Hal ini menjadikan Perseroan memiliki hubungan pengendalian dengan Lembaga Jasa Keuangan yang dimiliki oleh Pemerintah Provinsi Jawa Barat. Atas dasar inilah Perseroan bersama seluruh Lembaga jasa Keuangan yang memiliki hubungan kepemilikan maupun hubungan pengendalian dapat dikategorikan sebagai suatu Konglomerasi Keuangan.

Sebagai bagian dari Konglomerasi Keuangan tersebut, bank **bjb** berkeinginan untuk dapat berperan aktif di dalam melaksanakan tata kelola terintegrasi sesuai Peraturan Otoritas Jasa Keuangan nomor 18/POJK.03/2014 tentang Penerapan Tata Kelola Bagi Konglomerasi Keuangan. Dengan demikian, pelaksanaan tata kelola yang dilakukan secara terintegrasi tersebut ke depannya dapat mewujudkan suatu konglomerasi keuangan yang sehat yang dapat berpartisipasi di dalam menciptakan sektor jasa keuangan yang tumbuh secara berkelanjutan dan stabil.

Berdasarkan surat Nomor 539/1030/Inves&BUMD tanggal 2 Maret 2015 perihal Penunjukan bank **bjb** Selaku Entitas Utama dan surat nomor 539/1495/Inves&BUMD tanggal 27 Maret 2015 perihal Penunjukan bank **bjb** Selaku Entitas Utama, Bank ditunjuk selaku Entitas Utama bagi seluruh Lembaga Jasa Keuangan yang dimiliki dan/atau dikendalikan oleh Pemerintah Provinsi Jawa Barat. Beberapa upaya yang telah dilakukan oleh Bank terkait implementasi Peraturan Otoritas Jasa Keuangan nomor 18/POJK.02/2014 tersebut adalah sebagai berikut:

1. **Pembentukan Satuan Kerja**
   Berdasarkan Surat Keputusan Direksi Nomor 0376/SK/DIR-PST/2021 tanggal 10 Mei 2021 tentang Deskripsi Jabatan, diatur mengenai hal-hal sebagai berikut:
   a. Pelaksanaan Fungsi Kepatuhan Terintegrasi pada konglomerasi keuangan bank **bjb** dilaksanakan oleh Divisi Kepatuhan & APU-PPT Grup Tata Kelola & Pengendalian Gratifikasi;
   b. Pelaksanaan Fungsi Manajemen Risiko Terintegrasi pada konglomerasi keuangan bank **bjb** dilaksanakan oleh Divisi Manajemen Risiko Grup Manajemen Risiko Terintegrasi.

In accordance with the Financial Services Authority Regulation number 18/POJK.03/2014 concerning the implementation of Governance for the Integrated Conglomerate, bank **bjb** belongs to the financial institution that has the obligation to implement integrated governance. That is because there are shares in several Financial Services Institutions by the bank **bjb**.

Furthermore, bank **bjb** as a Financial Services Institution whose controlling shareholder is the West Java Provincial Government, bank **bjb** has a relationship with the Financial Services Institution owned by the West Java Provincial Government. Therefore, the Company has a controlling relationship with the Financial Services owned by the Government of West Java Province. Based on this, the Company and all financial service institutions that have ownership and control relationships can be categorized as a Financial Conglomerate.

As a part of the Financial Conglomerate, the bank **bjb** is willing to be able to play an active role in implementing integrated governance in accordance with Financial Services Authority Regulation number 18/POJK.03/2014 concerning The Implementation of Governance for the Integrated Conglomerates. Thus, the implementation of governance carried out in an integrated manner in the future can create a healthy financial conglomerate that can participate in creating a financial service sector that grows in a sustainable and stable manner.

Based on the letter No. 539/1030/Inves&BUMD dated March 2, 2015 concerning the Appointment of the bank **bjb** as the Main Entity and letter No.539/1495/Inves&BUMD dated March 27, 2015 regarding the appointment of the bank **bjb** as the Main Entity, the Bank is appointed as the Main Entity for all Financial Services Institution owned and/or controlled by the Government of West Java Province. Some efforts made by the Bank related to the implementation of the Financial Services Authority Regulation number 18/POJK.02/2014 are as follows:

1. **The Formation of Work Unit**
   Based on the Decree of the of Directors Number 0376/SK/DIRPST/ 2021 dated May 10, 2021 concerning Job Description, the following matters are regulated:
   a. Implementation of the Integrated Compliance Function at the bank **bjb** financial conglomerate is carried out by the Compliance Division & AML-CFT Gratification Management & Control Group;
   b. Implementation of the Integrated Risk Management Function at the bank **bjb** financial conglomerate is carried out by the Risk Management Division of the Integrated Risk Management Group.

c. Pelaksanaan Fungsi Audit Internal Terintegrasi dilaksanakan oleh Grup Audit Internal Terintegrasi di Satuan Kerja Audit Internal.

2. Pembentukan Komite Tata Kelola Terintegrasi

Berdasarkan Surat Keputusan Dewan Komisaris Nomor 06/SK/DKO/2021 tanggal 28 Desember 2021 tentang Pedoman dan Tata Tertib Kerja Komite Tata Kelola Terintegrasi, Struktur Keanggotaan Komite Tata Kelola Terintegrasi adalah sebagai berikut:

a. 1 (satu) Komisaris Independen sebagai Ketua merangkap anggota AN. Fahlino F. Sjuib
b. 1 (satu) Komisaris Utama Independen sebagai anggota AN. Farid Rahman
c. 1 (satu) Komisaris sebagai anggota AN. Muhadi
d. Pihak Independen sebagai anggota AN. Dinan Sufendi RAE
e. 5 (lima) orang anggota *ex officio* dari Dewan Komisaris dan Dewan Pengawas Perusahaan anak (dalam bentuk seperti ini karena belum dilakukan penyesuaian oleh Dewan Komisaris terkait Dewan Pengawas BPR seharusnya dari 2 (dua) menjadi 1 (satu))

3. Pembentukan Komite Manajemen Risiko Terintegrasi

Berdasarkan Surat Keputusan Direksi bank **bjb** Nomor 0823/SK/DIR-MRI/2021 tanggal 28 Desember 2021 tentang Pedoman Komite Manajemen Risiko Terintegrasi, KMRT dalam metodologi proses manajemen risiko bertugas untuk mengembangkan budaya risiko dan menetapkan arahan untuk seluruh aktivitas yang mengandung risiko dalam Konglomerasi Keuangan. Proses Komite Manajemen Risiko Terintegrasi secara spesifik terdapat dalam Pedoman Komite Manajemen Risiko Terintegrasi.

Susunan keanggotaan Komite Manajemen Risiko Terintegrasi terdiri dari:
Ketua merangkap anggota tetap: Direktur Entitas Utama yang membidangi Fungsi Manajemen Risiko
Sekretaris merangkap anggota tetap: Pemimpin Divisi Manajemen Risiko Entitas Utama
Anggota tetap:

- Direktur Entitas Utama yang membidangi fungsi Pengelolaan Anak Perusahaan;
- Direktur yang membidangi dungsi Manajemen Risiko dari masing-masing Lembaga Jasa Keuangan dalam Konglomerasi Keuangan;
- Pemimpin Divisi Manajemen Anak Perusahaan Entitas Utama

c. The Integrated Internal Audit Group carries out implementation of the Integrated Internal Audit Function in the Internal Audit Unit.

2. The Establishment of an Integrated Governance Committee

Based on the Decree of the Board of Commissioners Number 06/SK/DKO/2021 dated December 28, 2021 regarding the Guidelines and Work Order of the Integrated Governance Committee, the Membership Structure of the Integrated Governance Committee is as follows:

a. 1 (one) Independent Commissioner as Chairman and concurrently member namely Fahlino F. Sjuib
b. 1 (one) Independent President Commissioner as a member namely Farid Rahman
c. 1 (one) Commissioner as a member namely Muhadi
d. Independent Party as a member namely Dinan Sufendi RAE
e. 1 (one) Ex Officio Board of Commissioners of bank **bjb** Syariah 1 (one) Ex Officio bank **bjb** Syariah supervisory board. 2 (two) Ex Officio Board of Commissioners of BPR Subsidiaries 1 (one) Ex Officio Board of Commissioners of **bjb** Sekuritas

3. Establishment of an Integrated Risk Management Committee

Based on the Decree of the Directors of bank **bjb** Number 0823/SK/DIR-MRI/2021 dated December 28, 2021, concerning Guidelines for the Integrated Risk Management Committee, KMRT in the risk management process methodology is tasked with developing a risk culture and setting directions for all activities that contain risks in the Financial Conglomerate. The process of the Integrated Risk Management Committee is specifically contained in the Integrated Risk Management Committee Guidelines.

The membership structure of the Integrated Risk Management Committee consists of:
Chairman concurrently as permanent member: Director of Main Entity in charge of Risk Management Function
Secretary concurrently permanent member: Risk Management Division Head of Main Entity
Permanent Member:

- Main Entity Director in charge of Subsidiary Management functions;
- Director in charge of the Risk Management function of each Financial Services Institution in the Financial Conglomeration;
- Head of Main Entity Subsidiary Management Division

Anggota Tidak Tetap:
- Para undangan sesuai dengan materi pembahasan.

4. Penyusunan Pedoman Tata Kelola Terintegrasi

Sebagai Entitas Utama, Bank juga memiliki kewajiban untuk menyusun Pedoman Tata Kelola Terintegrasi. Penyusunan Pedoman Tata Kelola Terintegrasi dimaksud berpedoman kepada Peraturan Otoritas Jasa Keuangan Nomor 18/ POJK.03/2014 tentang Penerapan Tata Kelola Bagi Konglomerasi Keuangan serta ketentuan- ketentuan yang berlaku bagi masing-masing Lembaga Jasa Keuangan yang tergabung di dalam Konglomerasi Keuangan. Bank telah menetapkan pedoman tata kelola terintegrasi melalui Surat Keputusan Direksi Nomor 0705/SK/DIR-KAP/2021 tanggal 27 Oktober 2021 tentang Kebijakan Tata Kelola Bank, yang mana Kebijakan tersebut telah mendapat persetujuan Dewan Komisaris sesuai dengan Surat Nomor 103/DKO/M/2021 tanggal 27 Oktober 2021 perihal Persetujuan Revisi Kebijakan Tata Kelola Bank.

5. Penyusunan Kebijakan dan Pedoman Manajemen Risiko terintegrasi

Salah satu upaya di dalam pelaksanaan penerapan manajemen risiko terintegrasi, bank **bjb** telah menyusun Kebijakan dan Pedoman Manajemen Risiko sesuai dengan Surat Keputusan Direksi nomor 0403/SK/DIR-MRI/2020 tanggal 24 Juni 2020 yang didalamnya memuat penerapan serta pengelolaan Manajemen Risiko Terintegrasi yang cakupannya disesuaikan dengan Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan. Penerapan Manajemen Risiko Terintegrasi terdiri atas pengelolaan risiko-risiko yang ada di dalam Konglomerasi Keuangan dan empat pilar penerapan Manajemen Risiko Terintegrasi sesuai dengan ketentuan serta menjadi acuan bagi Satuan Kerja Manajemen Risiko Terintegrasi (SKMRT) dalam melaksanakan fungsi manajemen risiko di dalam Konglomerasi Keuangan.

6. Penyusunan Laporan Pelaksanaan Tata Kelola Terintegrasi

Sesuai Surat Edaran Otoritas Jasa Keuangan Nomor 15/ SEOJK.03/2015 tanggal 25 Mei 2015 perihal Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan bank selaku Entitas Utama wajib menyusun dan menyampaikan Laporan Tahunan Pelaksanaan Tata Kelola Terintegrasi kepada Otoritas Jasa Keuangan paling lama 5 (lima) bulan sejak tahun buku berakhir, serta mempublikasikan laporan tahunan dimaksud dalam situs web Entitas Utama paling lama 5 (lima) bulan sejak tahun buku berakhir.

Non-Permanent Members:
- The invitees correspond to the discussion material.

4. Preparation of Integrated Governance Guidelines

As the Main Entity, Bank also should prepare Integrated Governance Guidelines. The preparation of the Integrated Governance Guidelines refers to the Financial Services Authority Regulation Number 18/POJK.03/2014 concerning the Implementation of Governance for Financial Conglomerates and the provisions that apply to each Financial Services Institution incorporated in the Financial Conglomerate. The Bank has established integrated governance guidelines through the Decree of the Directors Number 0705/SK/ DIR-KAP/2021 dated October 27, 2021 concerning Bank Governance Policy, in which the Board has approved the Policy of Commissioners following Letter Number 103/ DKO/M/ 2021 dated October 27, 2021 regarding Approval of Revision of Bank Governance Policy.

5. Preparation of Integrated Risk Management Preparation of Integrated Risk Management

One of the efforts in implementing the implementation of integrated risk management, bank **bjb** has compiled a Risk Management Policy and Guidelines following the Decree of the Directors number 0403/SK/DIR-MRI/2020 dated June 24, 2020, which includes the implementation and management of Integrated Risk Management which covers adjusted to the Financial Services Authority Regulation Number 17/POJK.03/2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates. The implementation of Integrated Risk Management consists of managing the risks that exist within the Financial Conglomerate and the four pillars of the implementation of Integrated Risk Management following the provisions as well as being a reference for the Integrated Risk Management Unit (SKMRT) in carrying out the risk management function within the Financial Conglomerate.

6. Preparation of Integrated Governance Implementation Reports

In accordance with the OJK Circular Letter 15/SEOJK.03/2015 dated 25 May 2015 concerning the Implementation of Integrated Governance for Financial Conglomerates, banks as the Main Entity are required to prepare and submit an Annual Report on the Implementation of Integrated Governance to the Financial Services Authority no later than 5 (five) months from the end of the financial year, and publish the annual report on the Main Entity website no later than 5 (five) months from the end of the financial year.

Assessment Tata Kelola Terintegrasi

Hasil *Assessment* Tata Kelola Terintegrasi Periode Januari – Juni 2023 adalah sebagai berikut.

Integrated Governance Assessment

The results of the Integrated Governance Assessment for the January – June 2023 period were as follows.

Hasil Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi Self Assessment Results Implementation of Integrated Governance	
Peringkat Rating	**Definisi Peringkat** Rating definition
2	Mencerminkan manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum Sangat Baik. Hal ini tercermin dari pemenuhan yang sangat memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut tidak signifikan dan dapat segera dilakukan perbaikan oleh manajemen Bank. Reflects that the Bank's management has implemented Governance which is generally very good. This is reflected in the very adequate fulfillment of Governance principles. In the event that there are weaknesses in the application of Governance principles, in general these weaknesses are not significant and can be immediately corrected by Bank management.

Kesimpulan:
Berdasarkan analisis terhadap indikator pada seluruh faktor penilaian pelaksanaan Tata Kelola Terintegrasi disimpulkan bahwa:
Conclusion:
Based on an analysis of indicators on all factors evaluating the implementation of Integrated Governance, it was concluded that:

A. Struktur Tata Kelola Terintegrasi
Nilai-nilai yang mencerminkan kekuatan aspek struktur Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
1. Direksi dan Dewan Komisaris Entitas Utama telah dinyatakan lulus uji kemampuan dan kepatutan (*fit and proper test*) yang diselenggarakan oleh Otoritas Jasa Keuangan sehingga memenuhi persyaratan integritas, kompetensi dan reputasi keuangan yang dibutuhkan dalam kegiatan bisnis Lembaga Jasa Keuangan yang bergerak di sektor perbankan.
2. Entitas Utama telah membentuk Komite Tata Kelola Terintegrasi yang diketuai oleh Komisaris Independen dan Anggota dari pihak Independen sebagai anggota Komite Tata Kelola Terintegrasi.
3. Jumlah dan komposisi Komisaris Independen yang menjadi anggota telah sesuai dengan kebutuhan Konglomerasi Keuangan serta efisiensi dan efektivitas pelaksanaan tugas Komite telah memenuhi keterwakilan masing-masing sektor jasa keuangan.
4. Satuan Kerja Kepatuhan Terintegrasi Entitas Utama bertindak secara independen terhadap satuan kerja operasional yang ada, dan terdiri dari sumber daya manusia yang berkualitas sebagai anggota Satuan Kerja Kepatuhan Terintegrasi.
5. Satuan Kerja Audit Internal independen terhadap Satuan Kerja Operasional sebagai Entitas Utama pada Konglomerasi Keuangan dengan Piagam Audit Internal dan Pedoman Struktur Organisasi.
6. Direksi Entitas Utama telah memenuhi kebutuhan sumber daya manusia yang berkualitas sebagai anggota untuk melaksanakan fungsi Satuan kerja Audit Internal dengan kompetensi yang memadai baik secara individual maupun kolektif.
7. Sebagai wujud penerapan Manajemen Risiko yang baik, Entitas Utama telah memiliki struktur organisasi yang memadai bagi Konglomerasi Keuangan.
8. Entitas Utama telah memiliki Kebijakan Manajemen Risiko Terintegrasi yang tertuang dalam Kebijakan Manajemen Risiko mencakup pengelolaan Manajemen Risiko sesuai dengan yang telah ditetapkan oleh regulator.
9. Kebijakan Tata Kelola Terintegrasi yang tertuang dalam Kebijakan Tata Kelola Bank terdiri dari kerangka Tata kelola Terintegrasi bagi Entitas Utama dan Lembaga Jasa Keuangan.
10. Kerangka Tata Kelola Terintegrasi bagi Entitas Utama dan Lembaga Jasa Keuangan telah sesuai dengan ketentuan regulator.

A. Integrated Governance Structure
The values that reflected the strength of the structural aspects of the Financial Conglomerate Integrated Governance were:
1. The Main Entity's Board of Directors and Board of Commissioners have been declared to have passed the fit and proper test conducted by the Financial Services Authority so that they meet the requirements for integrity, competency and financial reputation required in the business activities of Financial Services Institutions operating in the banking sector.
2. The Main Entity formed an Integrated Governance Committee chaired by an Independent Commissioner and Members of the Independent party as members of the Integrated Governance Committee.
3. The number and composition of the Independent Commissioners were in accordance with the needs of the Financial Conglomerate and the efficiency and effectiveness of the implementation of the Committee's duties had fulfilled the representation of each financial services sector.
4. The Main Entity Integrated Compliance Work Unit acts independently of existing operational work units, and consists of qualified human resources as members of the Integrated Compliance Work Unit.
5. The Internal Audit Work Unit is independent of the Operational Work Unit as the Main Entity in the Financial Conglomerate with an Internal Audit Charter and Organizational Structure Guidelines.
6. The Main Entity's Board of Directors has fulfilled the need for quality human resources as members to carry out the functions of the Internal Audit Work Unit with adequate competence both individually and collectively.
7. As a form of implementing good Risk Management, the Main Entity has an adequate organizational structure for the Financial Conglomerate.
8. The Main Entity has an Integrated Risk Management Policy which is contained in the Risk Management Policy which includes Risk Management management in accordance with what has been determined by the regulator.
9. The Integrated Governance Policy contained in the Bank Governance Policy consists of an Integrated Governance framework for Main Entities and Financial Services Institutions.
10. The Integrated Governance Framework for Main Entities and Financial Services Institutions is in accordance with regulatory provisions

Hasil Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi
Self Assessment Results Implementation of Integrated Governance

B. Proses Tata Kelola Terintegrasi

1. Nilai-nilai yang mencerminkan kekuatan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Direksi Entitas Utama telah menyampaikan Pedoman Tata Kelola Terintegrasi kepada Direksi Lembaga Jasa Keuangan dalam Konglomerasi Keuangan.
   b. Direksi Entitas Utama melalui Organ Pendukung telah memberikan arahan, memantau, dan mengevaluasi pelaksanaan Pedoman Tata Kelola Terintegrasi melalui kegiatan *Focus Group Discussion* dan kegiatan *workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan kepada seluruh LJK anggota Konglomerasi Keuangan.
   c. Direksi Entitas Utama telah menindaklanjuti seluruh arahan atau nasihat Dewan Komisaris dalam rangka penyempurnaan Pedoman Tata Kelola Terintegrasi.
   d. Direksi Entitas Utama telah menindaklanjuti hasil pemeriksaan Satuan Kerja Audit Internal Terintegrasi dan hasil *review* Satuan Kerja Kepatuhan Terintegrasi serta telah dilakukan *monitoring* oleh Divisi Manajemen Anak Perusahaan.
   e. Dewan Komisaris telah menyelenggarakan rapat gabungan Dewan Komisaris dengan Direksi selama semester I sebanyak 17 (tujuh belas) kali, dan rapat internal semester I sebanyak 13 (tiga belas) kali.
   f. Dewan Komisaris Entitas Utama telah melakukan pengawasan melalui Komite Tata Kelola terintegrasi atas pelaksanaan tugas dan tanggung jawab Direksi Entitas Utama melalui rapat Komite Tata Kelola Terintegrasi secara berkala.
   g. Komite Tata Kelola Terintegrasi telah melakukan evaluasi terhadap pelaksanaan Tata Kelola Terintegrasi baik penilaian kecukupan pengendalian internal dan pelaksanaan fungsi Kepatuhan Terintegrasi melalui pelaksanaan rapat Komite Tata Kelola Terintegrasi.
   h. Komite Tata Kelola Terintegrasi telah menyelenggarakan rapat Komite Tata Kelola Terintegrasi selama periode Januari sampai dengan Juni Tahun 2022 sebanyak 2 (dua) kali.
   i. Satuan Kerja Kepatuhan Terintegrasi telah melakukan *monitoring* dan evaluasi penerapan fungsi Kepatuhan pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui kegiatan *Focus Group Discussion* dan *workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan.
   j. Satuan Kerja Audit Internal telah melakukan *monitoring*, peningkatan kualitas dan pemeriksaan terhadap penerapan fungsi Audit Internal pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan selama periode Semester I tahun 2023.
   k. Entitas Utama telah menerapkan Manajemen Risiko Terintegrasi sesuai dengan ketentuan Otoritas Jasa Keuangan pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui kegiatan *Focus Group Discussion* dan workshop Tata Kelola Terintegrasi dalam Konglomerasi Keuangan selama periode Semester I Tahun 2023.
   l. Pelaksanaan proses Tata Kelola Terintegrasi oleh Entitas Utama dan Lembaga Jasa Keuangan dalam Konglomerasi Keuangan telah berpedoman kepada Kebijakan Tata Kelola Terintegrasi.
2. Nilai-nilai yang mencerminkan kelemahan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah masih terdapat entitas yang belum menindaklanjuti hasil *review* sebagai bentuk pengembangan atas penerapan fungsi Manajemen Risiko, fungsi kepatuhan dan fungsi audit internal dari Entitas Utama.

B. Integrated Governance Process

1. The values that reflected the strength of the aspects of the Financial Conglomerate Integrated Governance process were:
   a. Main Entity Directors had submitted the Integrated Governance Guidelines to the Directors of Financial Services Institutions in the Financial Conglomerate.
   b. The Board of Directors of the Main Entity through the Supporting Organs had provided direction, monitored, and evaluated the implementation of the Integrated Governance Guidelines through Focus Group Discussion activities on Integrated Governance in the Financial Conglomeration to all LJK members of the Financial Conglomerate.
   c. Main Entity Directors followed up on all directions or advice from the Board of Commissioners in order to improve the Integrated Governance Guidelines.
   d. The Board of Directors of the Main Entity had followed up on the inspection results of the Integrated Internal Audit Work Unit and the results of the review of the Integrated Compliance Work Unit and monitoring had been carried out by the Subsidiary Management Division.
   e. The Board of Commissioners has held joint meetings between the Board of Commissioners and the Board of Directors during the first semester 17 (seventeen) times, and internal meetings in the first semester 13 (thirteen) times.
   f. The Main Entity Board of Commissioners conducted supervision through the integrated Governance Committee on the implementation of the duties and responsibilities of the Main Entity Directors through regular Integrated Governance Committee meetings.
   g. The Integrated Governance Committee has carried out an evaluation of the implementation of Integrated Governance, both assessing the adequacy of internal control and the implementation of the Integrated Compliance function through holding Integrated Governance Committee meetings.
   h. The Integrated Governance Committee has held Integrated Governance Committee meetings during the period January to June 2022 2 (two) times.
   i. The Integrated Compliance Work Unit monitored and evaluated the implementation of the Compliance function in Financial Services Institutions in the Financial Conglomerate through the Focus Group Discussion on Integrated Management in the Financial Conglomerate.
   j. The Internal Audit Work Unit has carried out monitoring, quality improvement and inspection of the implementation of the Internal Audit function in Financial Services Institutions in Financial Conglomerates during the first semester of 2023.
   k. The Main Entity has implemented Integrated Risk Management in accordance with the provisions of the Financial Services Authority for Financial Services Institutions in Financial Conglomerates through Focus Group Discussion activities and workshops on Integrated Governance in Financial Conglomerates during the first semester of 2023.
   l. The implementation of the Integrated Governance process by Main Entities and Financial Services Institutions in the Financial Conglomerate was guided by the Integrated Governance Policy.
2. Values that reflect weaknesses in the Integrated Governance process aspects of the Financial Conglomerate are the existence of entities not conducting the follow up toward the results of the review as a form of improvement of the implementation of the Risk Management function, compliance function, and internal audit function of the Main Entity.

Hasil Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi
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C. Hasil Tata Kelola Terintegrasi

1. Nilai-nilai yang mencerminkan kekuatan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Pedoman Tata Kelola Terintegrasi telah dilakukan penyesuaian sesuai dengan arahan Dewan Komisaris Entitas Utama.
   b. Direksi Entitas Utama telah memantau dan *monitoring* temuan audit serta rekomendasi atas pemeriksaan umum yang dilakukan oleh Satuan Kerja Audit Internal Terintegrasi, Auditor Eksternal, hasil pengawasan OJK, pengawasan otoritas lainnya antara lain Bank Indonesia, pengawasan terhadap kantor pusat dan cabang yang berada di luar negeri.
   c. Hasil rapat Dewan Komisaris Entitas Utama telah dituangkan dalam notula rapat.
   d. Dewan Komisaris Entitas Utama telah memberikan rekomendasi mengenai penerapan Tata Kelola Terintegrasi melalui rapat Komite Tata Kelola Terintegrasi.
   e. Komite Tata Kelola Terintegrasi telah melaksanakan kegiatan evaluasi pelaksanaan Tata Kelola Terintegrasi melalui rapat selama periode Januari – Juni Tahun 2023.
   f. Hasil rapat Komite Tata Kelola Terintegrasi telah didokumentasikan dengan baik dalam notula rapat dan selama pelaksanaan rapat pada periode Januari – Juni Tahun 2023 tidak terdapat *Dissenting Opinions*.
   g. Satuan Kerja Kepatuhan Terintegrasi telah menyampaikan laporan pelaksanaan tugas dan tanggung jawabnya periode Triwulan I kepada Direktur yang membawahkan fungsi Kepatuhan Entitas Utama.
   h. Satuan Kerja Audit Internal Terintegrasi telah menyampaikan laporan Audit Internal Terintegrasi periode Januari – Juni 2023 kepada Direktur yang ditunjuk untuk melakukan pengawasan terhadap LJK dalam Konglomerasi Keuangan, Dewan Komisaris, dan Direktur Kepatuhan.
   i. Satuan Kerja Audit Internal Terintegrasi telah bertindak obyektif dalam melakukan pemantauan pelaksanaan audit;
   j. Rekomendasi hasil audit telah sesuai dengan permasalahan dan dapat digunakan sebagai acuan perbaikan serta telah disampaikan kepada masing-masing manajemen Lembaga Jasa Keuangan pada Konglomerasi Keuangan dalam *exit meeting*.
   k. Entitas Utama telah menerapkan Manajemen Risiko Terintegrasi secara efektif dengan melaksanakan kewajiban pelaporan sesuai ketentuan Otoritas Jasa Keuangan.
   l. Direksi dan Dewan Komisaris Entitas Utama telah mampu melakukan tugas dan tanggung jawabnya terkait Manajemen Risiko Terintegrasi sesuai ketentuan Otoritas Jasa Keuangan melalui Rapat Komite Manajemen Risiko Terintegrasi (KMRT) dan Rapat Komite Tata Kelola (KTT).
   m. Hasil pelaksanaan Tata Kelola Terintegrasi telah mencerminkan bahwa Entitas Utama dan LJK dalam Konglomerasi Keuangan telah menerapkan prinsip-prinsip Tata Kelola yang baik sesuai ketentuan yang berlaku, yang tercermin dalam pelaksanaan kegiatan *Focus Group Discussion*, kegiatan *workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan, *review* terhadap kerangka infrastruktur atas penerapan fungsi Audit Internal, fungsi Kepatuhan, dan fungsi Manajemen Risiko di seluruh Lembaga Jasa Keuangan.
   n. Terdapat 9 (sembilan) Perusahaan yang sudah membukukan laba sampai dengan bulan Juni 2023.
2. Nilai-nilai yang mencerminkan kekurangan aspek Hasil Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Masih terdapat kinerja anggota Konglomerasi Keuangan yang masih belum mencapai target Rencana Bisnis Bank.
   b. Dalam pelaksanaan fungsi manajemen risiko, fungsi kepatuhan dan fungsi Audit Internal di LJK dalam Konglomerasi Keuangan masih perlu dilakukan penyesuaian agar berjalan sesuai dengan ketentuan OJK.
   c. Masih terdapat tindak lanjut hasil pemeriksaan Satuan Kerja Audit Internal di LJK dalam Konglomerasi Keuangan yang belum memadai.
   d. Masih terdapat 2 (dua) perusahaan yang masih membukukan rugi sampai dengan bulan Juni 2023.

C. Integrated Governance Results

1. The values that reflected the strength of the aspects of the Financial Conglomerate Integrated Governance process were:
   a. The Integrated Governance Guidelines had been adjusted according to the direction of the Main Entity Board of Commissioners.
   b. The Main Entity's Board of Directors has monitored and monitored audit findings and recommendations on general audits carried out by the Integrated Internal Audit Work Unit, External Auditors, the results of OJK supervision, supervision of other authorities including Bank Indonesia, supervision of head offices and branches located abroad.
   c. The results of the Main Entity Board of Commissioners meeting had been included in the minutes of the meeting.
   d. The Main Entity Board of Commissioners provided recommendations regarding the implementation of Integrated Governance through the Integrated Governance Committee meeting.
   e. The Integrated Governance Committee has carried out evaluation activities on the implementation of Integrated Governance through meetings during the period January – June 2023.
   f. The results of the Integrated Governance Committee meetings have been well documented in the meeting minutes and during the meetings in the January - June 2023 period there were no Dissenting Opinions.
   g. The Integrated Compliance Work Unit has submitted a report on the implementation of its duties and responsibilities for the first quarter period to the Director in charge of the Main Entity Compliance function.
   h. The Integrated Internal Audit Work Unit has submitted the Integrated Internal Audit report for the period January – June 2023 to the Director appointed to supervise LJK in the Financial Conglomerate, the Board of Commissioners, and the Compliance Director.
   i. The Integrated Internal Audit Work Unit acted objectively in monitoring audit implementation;
   j. The recommendations for audit results were in accordance with the problems and could be used as a reference for improvement and had been submitted to the management of each Financial Services Institution in the Financial Conglomerate in the exit meeting.
   k. The Main Entity implemented Integrated Risk Management effectively by carrying out reporting obligations in accordance with the provisions of the Financial Services Authority.
   l. The Main Entity's Board of Directors and Board of Commissioners had been able to carry out their duties and responsibilities regarding Integrated Risk Management in accordance with the provisions of the Financial Services Authority through Integrated Risk Management Committee Meetings (KMRT) and Governance Committee Meetings (KTT).
   m. The results of the implementation of Integrated Governance have reflected that the Main Entity and LJK in the Financial Conglomeration have implemented the principles of good governance in accordance with applicable regulations, which is reflected in the implementation of Focus Group Discussion activities, workshop activities on Integrated Governance in Financial Conglomerates, review of the framework infrastructure for implementing the Internal Audit function, Compliance function and Risk Management function throughout the Financial Services Institution.
   n. There are 9 (nine) companies that have accounted profits until June 2023.
2. The values that reflected the lack of aspects of the Financial Conglomerate Integrated Governance Results were:
   a. There were still members of the Financial Conglomerate who had not reached the Bank's Business Plan targets.
   b. In implementing the risk management function at FSI within the Financial Conglomerate, adjustments still needed to be made so that it was in accordance with OJK Regulation.
   c. There were still insufficient follow-ups on the results of inspections by the Internal Audit Work Unit at LJK in the Financial Conglomerate.
   d. There are still 2 (two) companies that are still accounting losses until June 2023.

Hasil *Assessment* Tata Kelola Terintegrasi Periode Juli - Desember 2023 adalah sebagai berikut:

The results of the Integrated Governance Assessment for the July - December 2023 period are as follows:

Hasil Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi Self Assessment Results Implementation of Integrated Governance	
Peringkat Rating	**Definisi Peringkat** Rating Definition
2	Konglomerasi Keuangan dinilai telah melakukan penerapan Tata Kelola Terintegrasi yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas penerapan prinsip Tata Kelola Terintegrasi. Apabila terdapat kelemahan dalam penerapan Tata Kelola Terintegrasi, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh Entitas Utama dan/atau LJK. The Financial Conglomerate was considered to have implemented Integrated Governance which was generally good. This was reflected in adequate fulfillment of the application of the principles of Integrated Governance. If there were weaknesses in the implementation of Integrated Governance, in general these weaknesses were not significant and could be resolved through normal actions by the Main Entity and/or FSI.

Kesimpulan

Berdasarkan analisis terhadap indikator pada seluruh faktor penilaian pelaksanaan Tata Kelola Terintegrasi disimpulkan bahwa:

Conclusion

Based on an analysis of indicators on all factors evaluating the implementation of Integrated Governance, it could be concluded that:

A. Struktur Tata Kelola Terintegrasi

Nilai-nilai yang mencerminkan kekuatan aspek struktur Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:

1. Direksi dan Dewan Komisaris Entitas Utama telah dinyatakan lulus uji kemampuan dan kepatutan (*fit and proper test*) yang diselenggarakan oleh Otoritas Jasa Keuangan sehingga memenuhi persyaratan integritas, kompetensi dan reputasi keuangan yang dibutuhkan dalam kegiatan bisnis Lembaga Jasa Keuangan yang bergerak di sektor perbankan;
2. Entitas Utama telah membentuk Komite Tata Kelola Terintegrasi yang diketuai oleh Komisaris Independen dan Anggota dari pihak Independen sebagai struktur keanggotaan Komite Tata Kelola Terintegrasi;
3. Jumlah dan komposisi Dewan Komisaris Entitas Utama yang menjadi anggota telah sesuai dengan kebutuhan Konglomerasi Keuangan serta efisiensi dan efektivitas pelaksanaan tugas Komite telah memenuhi keterwakilan masing-masing sektor jasa keuangan;
4. Satuan Kerja Kepatuhan Terintegrasi Entitas Utama bertindak secara independen terhadap satuan kerja operasional yang ada, dan terdiri dari sumber daya manusia yang memadai sebagai anggota Satuan Kerja Kepatuhan Terintegrasi;
5. Satuan Kerja Audit Internal Terintegrasi bertindak secara independen terhadap Satuan Kerja Operasional sebagai Entitas Utama pada Konglomerasi Keuangan yang telah dinyatakan dalam Piagam Audit Internal dan Pedoman Struktur Organisasi;
6. Direksi Entitas Utama telah memenuhi kebutuhan sumber daya manusia yang berkualitas sebagai anggota untuk melaksanakan fungsi Satuan Kerja Audit Internal dengan kompetensi yang memadai baik secara individual maupun kolektif;
7. Sebagai wujud penerapan Manajemen Risiko yang baik, Entitas Utama telah memiliki struktur organisasi yang memadai bagi Konglomerasi Keuangan;
8. Entitas Utama telah memiliki Kebijakan Manajemen Risiko Terintegrasi yang tertuang dalam Kebijakan Manajemen Risiko mencakup pengelolaan Manajemen Risiko sesuai dengan yang telah ditetapkan oleh regulator;
9. Kebijakan Tata Kelola Terintegrasi yang tertuang dalam Kebijakan Tata Kelola Bank terdiri dari kerangka Tata kelola Terintegrasi bagi Entitas Utama dan Lembaga Jasa Keuangan;
10. Kerangka Tata Kelola Terintegrasi bagi Entitas Utama dan Lembaga Jasa Keuangan telah sesuai dengan ketentuan regulator.

A. Integrated Governance Structure

The values that reflected the strength of the structural aspects of the Financial Conglomerate Integrated Governance were:

1. The Main Entity's Board of Directors and Board of Commissioners had been declared to have passed the fit and proper test conducted by the Financial Services Authority so that they met the integrity, competency and financial reputation requirements required for the business activities of Financial Services Institutions operating in the banking sector;
2. The Main Entity formed an Integrated Governance Committee chaired by an Independent Commissioner and Members of Independent parties as the membership structure of the Integrated Governance Committee;
3. The number and composition of Independent Commissioners who were members were in accordance with the needs of the Financial Conglomerate and the efficiency and effectiveness of the implementation of the Committee's duties fulfilled the representation of each financial services sector;
4. Main Entity Integrated Compliance Work Unit acted independently of existing operational work units, and consisted of qualified human resources as members of the Integrated Compliance Work Unit;
5. The Integrated Internal Audit Work Unit was independent of the Operational Work Unit as the Main Entity in the Financial Conglomeration with the Internal Audit Charter and Organizational Structure Guidelines;
6. The Board of Directors of the Main Entity had met the needs of qualified human resources as members to carry out the functions of the Internal Audit Work Unit with adequate competence both individually and collectively;
7. As a form of implementing good Risk Management, the Main Entity had an adequate organizational structure for the Financial Conglomeration;
8. The Main Entity already had an Integrated Risk Management Policy contained in the Risk Management Policy which included the management of Risk Management in accordance with what had been determined by the regulator;
9. The Integrated Governance Policy contained in the Bank's Governance Policy consisted of an Integrated Governance framework for Main Entities and Financial Services Institutions;
10. The Integrated Governance Framework for Main Entities and Financial Services Institutions complied with regulatory requirements.

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B. Proses Tata Kelola Terintegrasi

1. Nilai-nilai yang mencerminkan kekuatan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Direksi Entitas Utama telah menyampaikan Pedoman Tata Kelola Terintegrasi kepada Direksi Lembaga Jasa Keuangan dalam Konglomerasi Keuangan dalam bentuk Piagam Korporasi Konglomerasi Keuangan yang telah ditandatangani oleh bank **bjb** selaku Entitas Utama dan 11 (sebelas) Lembaga Jasa Keuangan dalam Konglomerasi Keuangan;
   b. Direksi Entitas Utama melalui Organ Pendukung telah memberikan arahan, memantau, dan mengevaluasi pelaksanaan Pedoman Tata Kelola Terintegrasi melalui kegiatan *Focus Group Discussion* dan kegiatan *Workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan kepada seluruh LJK anggota Konglomerasi Keuangan;
   c. Direksi Entitas Utama telah menindaklanjuti seluruh arahan atau nasihat Dewan Komisaris dalam rangka penyempurnaan Pedoman Tata Kelola Terintegrasi;
   d. Direksi Entitas Utama telah menindaklanjuti hasil pemeriksaan Satuan Kerja Audit Internal Terintegrasi dan hasil review Satuan Kerja Kepatuhan Terintegrasi serta telah dilakukan monitoring oleh Divisi Manajemen Anak Perusahaan;
   e. Dewan Komisaris telah menyelenggarakan rapat gabungan Dewan Komisaris dengan Direksi selama semester II sebanyak 14 kali, dan rapat internal semester II sebanyak 8 kali;
   f. Dewan Komisaris Entitas Utama telah melakukan pengawasan melalui Komite Tata Kelola Terintegrasi atas pelaksanaan tugas dan tanggung jawab Direksi Entitas Utama melalui rapat Komite Tata Kelola Terintegrasi secara berkala;
   g. Komite Tata Kelola Terintegrasi telah melakukan evaluasi terhadap pelaksanaan Tata Kelola Terintegrasi baik penilaian kecukupan pengendalian internal dan pelaksanaan fungsi Kepatuhan Terintegrasi melalui pelaksanaan rapat Komite Tata Kelola Terintegrasi;
   h. Komite Tata Kelola Terintegrasi telah menyelenggarakan rapat Komite Tata Kelola Terintegrasi selama periode Periode Juli s.d Desember tahun 2023 sebanyak 2 kali;
   i. Satuan Kerja Kepatuhan Terintegrasi telah melakukan monitoring dan evaluasi penerapan fungsi Kepatuhan pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui kegiatan *Focus Group Discussion* dan *Workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan;
   j. Satuan Kerja Audit Internal telah melakukan monitoring dan peningkatan kualitas fungsi audit internal, serta pemeriksaan secara menyeluruh pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan selama periode Semester II tahun 2023;
   k. Entitas Utama telah menerapkan Manajemen Risiko Terintegrasi sesuai dengan ketentuan Otoritas Jasa Keuangan pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui kegiatan *Focus Group Discussion*, Komite Manajemen Risiko Terintegrasi, pelaporan risiko terintegrasi dalam Konglomerasi Keuangan selama periode Semester II Tahun 2023;
   l. Pelaksanaan proses Tata Kelola Terintegrasi oleh Entitas Utama dan Lembaga Jasa Keuangan dalam Konglomerasi Keuangan telah berpedoman kepada Kebijakan Tata Kelola Terintegrasi.
2. Nilai-nilai yang mencerminkan kelemahan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah masih terdapat entitas Lembaga Jasa Keuangan yang belum sepenuhnya menindaklanjuti hasil *review* sebagai bentuk pengembangan atas penerapan fungsi Manajemen Risiko, fungsi kepatuhan dan fungsi audit internal dari Entitas Utama serta masih terdapat kekosongan pengurus pada Lembaga Jasa Keuangan.

B. Integrated Governance Process

1. The values that reflected the strength of the aspects of the Financial Conglomerate Integrated Governance process were:
   a. The Directors of the Main Entity have submitted Integrated Governance Guidelines to the Directors of Financial Services Institutions in the Financial Conglomeration in the form of a Financial Conglomeration Corporate Charter which has been signed by bank **bjb** as the Main Entity and 11 (eleven) Financial Services Institutions in the Financial Conglomeration;
   b. Main Entity Directors through Supporting Organs provided direction, monitored, and evaluated the implementation of Integrated Governance Guidelines through Focus Group Discussion activities and Integrated Governance Workshops in Financial Conglomerates to all LJK members of Financial Conglomerates;
   c. Main Entity Directors followed up on all directions or advice from the Board of Commissioners in order to improve the Integrated Governance Guidelines;
   d. The Board of Directors of the Main Entity followed up on the inspection results of the Integrated Internal Audit Work Unit and the results of the review of the Integrated Compliance Work Unit and monitoring had been carried out by the Subsidiary Management Division;
   e. The Board of Commissioners held 14 joint meetings between the Board of Commissioners and the Board of Directors during the second semester, and 8 internal meetings in the second semester;
   f. The Main Entity Board of Commissioners conducted supervision through the integrated Governance Committee on the implementation of the duties and responsibilities of the Main Entity Directors through regular Integrated Governance Committee meetings;
   g. The Integrated Governance Committee evaluated the implementation of Integrated Governance both assessing the adequacy of internal controls and implementing the Integrated Compliance function through the implementation of the Integrated Governance Committee meetings;
   h. The Integrated Governance Committee has held 2 Integrated Governance Committee meetings during the July to December 2023 period;
   i. The Integrated Compliance Work Unit monitored and evaluated the implementation of the Compliance function in Financial Services Institutions in the Financial Conglomerate through Focus Group Discussions and Integrated Governance Workshops in the Financial Conglomeration;
   j. The Internal Audit Work Unit has carried out monitoring and improving the quality of the internal audit function, as well as comprehensive inspections of Financial Services Institutions in Financial Conglomerates during Semester II 2023;
   k. The Main Entity has implemented Integrated Risk Management in accordance with the provisions of the Financial Services Authority for Financial Services Institutions in Financial Conglomerates through Focus Group Discussion activities, integrated risk management committees, integrated risk reporting in Financial Conglomerates during the period of Semester II 2023;
   l. The implementation of the Integrated Governance process by Main Entities and Financial Services Institutions in the Financial Conglomerate was guided by the Integrated Governance Policy.
2. Values that reflect weaknesses in the Integrated Governance process aspects of the Financial Conglomerate are the existence of entities not fully conducting the follow up toward the results of the review as a form of improvement of the implementation of the Risk Management function, compliance function, and internal audit function of the Main Entity and the vacancy of administrators at Financial Services Institutions.

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C. Hasil Tata Kelola Terintegrasi

1. Nilai-nilai yang mencerminkan kekuatan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Pedoman Tata Kelola Terintegrasi telah dilakukan penyesuaian sesuai dengan arahan Dewan Komisaris Entitas Utama;
   b. Direksi Entitas Utama telah memantau dan *monitoring* temuan audit serta rekomendasi atas pemeriksaan umum yang dilakukan oleh Satuan Kerja Audit Internal Terintegrasi, Auditor Eksternal, hasil pengawasan OJK, hasil pengawasan Bank Indonesia dan pengawasan otoritas lainnya;
   c. Hasil rapat Dewan Komisaris Entitas Utama telah dituangkan dalam notula rapat;
   d. Dewan Komisaris Entitas Utama telah memberikan rekomendasi mengenai penerapan Tata Kelola Terintegrasi melalui rapat Komite Tata Kelola Terintegrasi;
   e. Komite Tata Kelola Terintegrasi telah melaksanakan kegiatan evaluasi pelaksanaan Tata Kelola Terintegrasi melalui rapat selama periode Juli – Desember Tahun 2023;
   f. Hasil rapat Komite Tata Kelola Terintegrasi telah didokumentasikan dengan baik dalam notula rapat dan selama pelaksanaan rapat pada periode Juli – Desember Tahun 2023 tidak terdapat *Dissenting Opinions*;
   g. Satuan Kerja Kepatuhan Terintegrasi telah menyampaikan laporan pelaksanaan tugas dan tanggung jawabnya periode Triwulan III & IV tahun 2023 kepada Direktur yang membawahkan fungsi Kepatuhan Entitas Utama;
   h. Satuan Kerja Audit Internal Terintegrasi telah menyampaikan laporan Audit Internal Terintegrasi periode Juli – Desember 2023 kepada Direktur yang ditunjuk untuk melakukan pengawasan terhadap LJK dalam Konglomerasi Keuangan, Direktur Utama, Dewan Komisaris, dan Direktur Kepatuhan;
   i. Satuan Kerja Audit Internal Terintegrasi telah bertindak obyektif dalam melakukan pemantauan pelaksanaan audit;
   j. Rekomendasi hasil audit telah sesuai dengan permasalahan dan dapat digunakan sebagai acuan perbaikan serta telah disampaikan kepada masing-masing manajemen Lembaga Jasa Keuangan pada Konglomerasi Keuangan dalam *exit meeting*;
   k. Entitas Utama telah menerapkan Manajemen Risiko Terintegrasi secara efektif dengan melaksanakan kewajiban pelaporan sesuai ketentuan Otoritas Jasa Keuangan;
   l. Direksi dan Dewan Komisaris Entitas Utama telah melakukan tugas dan tanggung jawabnya terkait Manajemen Risiko Terintegrasi sesuai ketentuan Otoritas Jasa Keuangan melalui Rapat Komite Manajemen Risiko Terintegrasi (KMRT) dan Rapat Komite Tata Kelola (KTT);
   m. Hasil pelaksanaan Tata Kelola Terintegrasi telah mencerminkan bahwa Entitas Utama dan LJK dalam Konglomerasi Keuangan telah menerapkan prinsip-prinsip Tata Kelola yang baik sesuai ketentuan yang berlaku, yang tercermin dalam pelaksanaan kegiatan *Focus Group Discussion*, kegiatan *Workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan, *review* terhadap kerangka infrastruktur atas penerapan fungsi Audit Internal, fungsi Kepatuhan, dan fungsi Manajemen Risiko di seluruh Lembaga Jasa Keuangan.
2. Nilai-nilai yang mencerminkan kekurangan aspek Hasil Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
   a. Masih terdapat kinerja anggota Konglomerasi Keuangan yang masih belum mencapai target Rencana Bisnis Bank.
   b. Dalam pelaksanaan fungsi manajemen risiko, fungsi kepatuhan dan fungsi Audit Internal di LJK dalam Konglomerasi Keuangan masih belum sepenuhnya berjalan sesuai dengan ketentuan OJK namun bank **bjb** sebagai Entitas Utama telah melakukan upaya perbaikan antara lain melalui *Focus Group Discussion* (*FGD*), *Workshop*, pelatihan dan asistensi.

C. Integrated Governance Results

1. The values that reflected the strength of the aspects of the Financial Conglomerate Integrated Governance process were:
   a. The Integrated Governance Guidelines had been adjusted according to the direction of the Main Entity Board of Commissioners;
   b. The Main Entity's Board of Directors has monitored and supervised audit findings and recommendations on general audits carried out by the Integrated Internal Audit Work Unit, External Auditors, OJK supervision results, Bank Indonesia supervision results and supervision by other authorities;
   c. The results of the Main Entity Board of Commissioners meeting had been included in the minutes of the meeting;
   d. The Main Entity Board of Commissioners provided recommendations regarding the implementation of Integrated Governance through the Integrated Governance Committee meeting;
   e. The Integrated Governance Committee has carried out evaluation activities on the implementation of Integrated Governance through meetings during the period July – December 2023;
   f. he results of the Integrated Governance Committee meetings have been well documented in the meeting minutes and during the meetings in the period July – December 2023 there were no Dissenting Opinions;
   g. The Integrated Compliance Work Unit has submitted a report on the implementation of its duties and responsibilities for the third & fourth quarter of 2023 to the Director in charge of the Main Entity Compliance function;
   h. The Integrated Internal Audit Work Unit has submitted the Integrated Internal Audit report for the period July – December 2023 to the Director appointed to supervise LJK in the Financial Conglomerate, the President Director, the Board of Commissioners and the Compliance Director;
   i. The Integrated Internal Audit Work Unit acted objectively in monitoring audit implementation;
   j. The recommendations for audit results were in accordance with the problems and could be used as a reference for improvement and have been submitted to the management of each Financial Services Institution in the Financial Conglomerate in the exit meeting;
   k. The Main Entity implemented Integrated Risk Management effectively by carrying out reporting obligations in accordance with the provisions of the Financial Services Authority;
   l. The Main Entity's Board of Directors and Board of Commissioners had been able to carry out their duties and responsibilities regarding Integrated Risk Management in accordance with the provisions of the Financial Services Authority through Integrated Risk Management Committee Meetings (KMRT) and Governance Committee Meetings (KTT);
   m. The results of the implementation of Integrated Governance reflected that the Main Entities and LJK in the Financial Conglomerate had implemented the principles of Good Governance in accordance with applicable regulations, reflected in the implementation of Focus Group Discussion activities, Integrated Governance Workshop activities in the Financial Conglomeration, review of the framework infrastructure for the implementation of the Internal Audit function, Compliance function, and Risk Management function in all Financial Services Institutions.
2. The values that reflected the lack of aspects of the Financial Conglomerate Integrated Governance Results were:
   a. There are still members of the Financial Conglomerate who had not reached the Bank's Business Plan targets.
   b. The implementation of the risk management function, compliance function and Internal Audit function at LJK in the Financial Conglomeration is still not fully conducted in accordance with OJK provisions, yet bank **bjb** as the Main Entity has made improvements, including through Focus Group Discussions (FGD), workshops, training and assistance.

Penerapan Pedoman Tata Kelola Perusahaan Terbuka

Application of Corporate Governance Public Company Guidelines

Sesuai dengan Surat Edaran Otoritas Jasa Keuangan No. 32/ SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka, Pedoman Tata Kelola mencakup 5 (lima) aspek, 8 (delapan) prinsip dan 25 (dua puluh lima) rekomendasi penerapan aspek dan prinsip tata kelola perusahaan yang baik. Rekomendasi penerapan aspek dan prinsip tata kelola perusahaan yang baik dalam Pedoman Tata Kelola adalah standar penerapan aspek dan prinsip tata kelola perusahaan yang baik yang harus diterapkan Perseroan untuk mengimplementasikan prinsip tata kelola. Adapun uraian penerapannya, dapat disampaikan, sebagai berikut.

Following the OJK Circular Letter No. 32/ SEOJK.04/2015 concerning Guidelines for the Governance of Public Companies, the Governance Guidelines cover 5 (five) aspects, 8 (eight) principles, and 25 (twenty-five) recommendations for the implementation of aspects and principles of good corporate governance. Recommendations for applying aspects and principles of good corporate governance in the Governance Guidelines are standards for implementing aspects and principles of good corporate governance that the Company must apply to implement the principles of governance. As for the description of its application, it can be submitted as follows.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
A.	**ASPEK 1: HUBUNGAN PERUSAHAAN TERBUKA DENGAN PEMEGANG SAHAM DALAM MENJAMIN HAK-HAK PEMEGANG SAHAM.** **ASPECT 1: PUBLIC COMPANY RELATIONS WITH SHAREHOLDERS IN GUARANTEEING SHAREHOLDER RIGHTS.**	
A.1.	**Prinsip 1: Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS).** **Principle 1: Increasing the Value of Organizing a General Meeting of Shareholders (GMS).**	
A.1.1.	**Rekomendasi 1:** Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (voting) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham. **Penjelasan:** Setiap saham dengan hak suara yang dikeluarkan mempunyai satu hak suara (one share one vote). Pemegang saham dapat menggunakan hak suaranya pada saat pengambilan keputusan, terutama dalam pengambilan keputusan dengan cara pengumpulan suara (voting). Namun demikian, mekanisme pengambilan keputusan dengan cara pengumpulan suara (voting) baik secara terbuka maupun tertutup belum diatur secara rinci. Perusahaan Terbuka direkomendasikan mempunyai prosedur pengambilan suara dalam pengambilan keputusan atas suatu mata acara RUPS. Adapun prosedur pengambilan suara (voting) tersebut harus menjaga independensi ataupun kebebasan pemegang saham. Sebagai contoh, dalam pengumpulan suara (voting) secara terbuka dilakukan dengan cara mengangkat tangan sesuai dengan instruksi pilihan yang ditawarkan oleh pimpinan RUPS. Sedangkan, dalam pengumpulan suara (voting) secara tertutup dilakukan pada keputusan yang membutuhkan kerahasiaan ataupun atas permintaan pemegang saham, dengan cara menggunakan kartu suara ataupun dengan penggunaan electronic voting.	***Comply*** Bank telah memiliki tata cara pengumpulan suara (*voting*) baik secara terbuka maupun tertutup dalam Rapat Umum Pemegang Saham yang diatur pada Anggaran Dasar Perseroan.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	Recommendation 1: A Public Company had a technical method or procedure for voting, both openly and privately, that prioritized independence and the interests of shareholders. **Explanation:** Each share with voting rights issued had one vote (one share one vote). Shareholders could exercise their voting rights when making decisions, especially in making decisions by voting. However, the decision-making mechanism by means of voting, both openly and privately, had not been regulated in detail. Public companies were recommended to have voting procedures in making decisions on a GMS agenda. The voting procedure had to maintain the independence or freedom of shareholders. For example, in open voting, it was done by raising hands in accordance with the choice instructions offered by the chairman of the GMS. Meanwhile, closed voting was carried out on decisions that require confidentiality or at the request of shareholders, by using a voting card or by using electronic voting.	**Comply** The Bank has voting procedures both openly and closedly at the General Meeting of Shareholders which is set out in the Company's Articles of Association.
A.1.2.	**Rekomendasi 2:** Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. **Penjelasan:** Kehadiran seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka bertujuan agar setiap anggota Direksi dan anggota Dewan Komisaris dapat memperhatikan, menjelaskan, dan menjawab secara langsung permasalahan yang terjadi atau pertanyaan yang diajukan oleh pemegang saham terkait mata acara dalam RUPS. **Recommendation 2:** All members of the Directors and members of the Board of Commissioners of a Public Company attended the Annual GMS. **Explanation:** The presence of all members of the Directors and members of the Board of Commissioners of a Public Company was intended so that each member of the Directors and member of the Board of Commissioners could pay attention, explain, and answer directly the problems that occured or questions raised by shareholders related to the agenda at the GMS.	***Comply*** Seluruh anggota Direksi dan anggota Dewan Komisaris hadir pada penyelenggaran RUPS Tahun Buku 2022 yang diselenggarakan pada bulan April 2023. **Comply** All members of the Board of Directors and members of the Board of Commissioners were present at the 2022 Financial Year GMS held in April 2023.
A.1.3.	**Rekomendasi 3:** Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun. **Penjelasan:** Berdasarkan ketentuan dalam Pasal 34 ayat (2) Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.04/2014 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka, Perusahaan Terbuka wajib membuat ringkasan risalah RUPS dalam bahasa Indonesia dan bahasa asing (minimal dalam bahasa Inggris), serta diumumkan 2 (dua) hari kerja setelah RUPS diselenggarakan kepada masyarakat, yang salah satunya melalui Situs Web Perusahaan Terbuka. Ketersediaan ringkasan risalah RUPS pada Situs Web Perusahaan Terbuka memberikan kesempatan bagi pemegang saham yang tidak hadir untuk mendapatkan informasi penting dalam penyelenggaraan RUPS secara mudah dan cepat. Oleh karena itu, ketentuan tentang jangka waktu minimal ketersediaan ringkasan risalah RUPS di Situs Web dimaksudkan untuk menyediakan kecukupan waktu bagi pemegang saham untuk memperoleh informasi tersebut.	***Comply*** Perseroan telah menyediakan ringkasan risalah RUPS tersedia dalam Situs Web Perseroan.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	Recommendation 3: The summary of the minutes of the GMS was available on the Public Company Website for at least 1 (one) year. **Explanation:** Based on the provisions in Article 34 paragraph (2) of the Financial Services Authority Regulation Number 32/POJK.04/2014 concerning the Plan and Organizing of the General Meeting of Shareholders of a Public Company, a Public Company was required to make a summary of the minutes of the GMS in Indonesian and foreign languages (at least in English).), and announced 2 (two) working days after the GMS was held to the public, one of which was through the Public Company Website. The availability of a summary of the minutes of the GMS on the Public Company Website provided an opportunity for shareholders who were not present to obtain important information in holding the GMS easily and quickly. Therefore, the provision regarding the minimum period for the availability of the summary of the minutes of the GMS on the Website was intended to provide sufficient time for shareholders to obtain such information.	**Comply** The Company has provided a summary of the minutes of the GMS available on the Company's Website.
A.2.	**Prinsip 2: Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor.** **Principle 2: Improving the Quality of Public Company Communication with Shareholders or Investors.**	
A.2.1.	**Rekomendasi 4:** Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. **Penjelasan:** Adanya komunikasi antara Perusahaan Terbuka dengan pemegang saham atau investor dimaksudkan agar para pemegang saham atau investor mendapatkan pemahaman lebih jelas atas informasi yang telah dipublikasikan kepada masyarakat, seperti laporan berkala, keterbukaan informasi, kondisi atau prospek bisnis dan kinerja, serta pelaksanaan tata kelola Perusahaan Terbuka. Disamping itu, pemegang saham atau investor juga dapat menyampaikan masukan dan opini kepada manajemen Perusahaan Terbuka. Kebijakan komunikasi dengan para pemegang saham atau investor menunjukan komitmen Perusahaan Terbuka dalam melaksanakan komunikasi dengan para pemegang saham atau investor. Dalam kebijakan tersebut dapat mencakup strategi, program, dan waktu pelaksanaan komunikasi, serta panduan yang mendukung pemegang saham atau investor untuk berpartisipasi dalam komunikasi tersebut. **Recommendation 4:** The Public Company had a communication policy with shareholders or investors. **Explanation:** The existence of communication between the Public Company and the shareholders or investors was intended so that the shareholders or investors got a clearer understanding of the information that had been published to the public, such as periodic reports, information disclosure, business conditions or prospects and performance, as well as the implementation of the Public Company's governance. In addition, shareholders or investors could also submit inputs and opinions to the management of the Public Company. The communication policy with shareholders or investors showed the commitment of the Public Company in carrying out communication with shareholders or investors. The policy might include strategies, programs, and timing of communications, as well as guidelines that supported shareholders or investors to participate in these communications.	***Comply*** Perseroan telah memiliki kebijakan mengenai komunikasi dengan pemegang saham atau investor, yang dalam hal ini dilakukan melalui *Analyst Meeting, Public Expose,* serta melakukan pertemuan dengan investor atau calon investor. **Comply** The Company has a policy regarding communication with shareholders or investors, which is carried out through Analyst Meetings, Public Exposes and holding meetings with investors or potential investors.
A.2.2.	**Rekomendasi 5:** Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web. **Penjelasan:** Pengungkapan kebijakan komunikasi merupakan bentuk transparansi atas komitmen Perusahaan Terbuka dalam memberikan kesetaraan kepada semua pemegang saham atau investor atas pelaksanaan komunikasi. Pengungkapan informasi tersebut juga bertujuan untuk meningkatkan partisipasi dan peran pemegang saham atau investor dalam pelaksanaan program komunikasi Perusahaan Terbuka.	***Comply*** Perseroan telah memiliki kebijakan komunikasi dalam rangka transparansi dan memberikan kesetaraan kepada Pemegang Saham atau Investor yang dapat diakses pada situs resmi perseroan wwww.bank**bjb**.co.id

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	Recommendation 5: The Public Company disclosed the Public Company's communication policies with shareholders or investors on the Website. **Explanation:** Disclosure of communication policies was a form of transparency on the commitment of the Public Company in providing equality to all shareholders or investors in the implementation of communications. Disclosure of information also aimed to increase the participation and role of shareholders or investors in the implementation of the Public Company communication program.	**Comply** The Company has a communication policy in the context of transparency and providing equality to Shareholders or Investors which can be accessed on the company's official website www.bank**bjb**.co.id
B.	**ASPEK 2: FUNGSI DAN PERAN DEWAN KOMISARIS** **ASPECT 2: FUNCTION AND ROLE OF THE BOARD OF COMMISSIONERS**	
B.1.	**Prinsip 3: Memperkuat Keanggotaan dan Komposisi Dewan Komisaris.** **Principle 3: Strengthening the Membership and Composition of the Board of Commissioners.**	
B.1.1.	**Rekomendasi 6:** Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. **Penjelasan:** Jumlah anggota Dewan Komisaris dapat mempengaruhi efektivitas pelaksanaan tugas dari Dewan Komisaris. Penentuan jumlah anggota Dewan Komisaris Perusahaan Terbuka wajib mengacu kepada ketentuan peraturan perundang-undangan yang berlaku, yang paling kurang terdiri dari 2 orang berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. Selain itu, perlu juga mempertimbangkan kondisi Perusahaan Terbuka yang antara lain yang meliputi karakteristik, kapasitas, dan ukuran, serta pencapaian tujuan dan pemenuhan kebutuhan bisnis yang berbeda diantara Perusahaan Terbuka. Namun demikian, jumlah anggota Dewan Komisaris yang terlalu besar berpotensi dapat mengganggu efektivitas pelaksanaan fungsi Dewan Komisaris. **Recommendation 6:** The determination of the number of members of the Board of Commissioners considered the conditions of the Public Company. **Explanation:** The number of members of the Board of Commissioners could affect the effectiveness of the implementation of the duties of the Board of Commissioners. Determination of the number of members of the Board of Commissioners of a Public Company had to refer to the provisions of the applicable laws and regulations, which consists of at least 2 people based on the provisions of the Financial Services Authority Regulation Number 33/ POJK.04/2014 concerning the Directors and Board of Commissioners of Issuers or Public Companies. In addition, it was also necessary to consider the condition of the Public Company which includes the characteristics, capacity, and size, as well as the achievement of goals and fulfillment of different business needs among Public Companies. However, the number of members of the Board of Commissioners that was too large has the potential to interfere with the effectiveness of the implementation of the functions of the Board of Commissioners.	***Comply*** Penentuan jumlah Dewan Komisaris serta pemilihan anggota Dewan Komisaris telah mempertimbangkan kondisi Perseroan. **Comply** The determination of number of the Board of Commissioners and the selection of members of the Board of Commissioners has taken into account the condition of the Company.
B.1.2.	**Rekomendasi 7:** Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. **Penjelasan:** Komposisi Dewan Komisaris merupakan kombinasi karakteristik baik dari segi organ Dewan Komisaris maupun anggota Dewan Komisaris secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Karakteristik tersebut dapat tercermin dalam penentuan keahlian, pengetahuan, dan pengalaman yang dibutuhkan dalam pelaksanaan tugas pengawasan dan pemberian nasihat oleh Dewan Komisaris Perusahaan Terbuka. Komposisi yang telah memperhatikan kebutuhan Perusahaan Terbuka merupakan suatu hal yang positif, khususnya terkait pengambilan keputusan dalam rangka pelaksanaan fungsi pengawasan yang dilakukan dengan mempertimbangkan berbagai aspek yang lebih luas.	***Comply*** Komposisi anggota Dewan Komisaris telah memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan oleh Perseroan.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	Recommendation 7: The determination of the composition of the members of the Board of Commissioners considered the diversity of expertise, knowledge, and experience required. **Explanation:** The composition of the Board of Commissioners was a combination of characteristics, both in terms of the organs of the Board of Commissioners and individual members of the Board of Commissioners, in accordance with the needs of the Public Company. These characteristics could be reflected in the determination of the expertise, knowledge, and experience required in carrying out the supervisory duties and providing advice by the Board of Commissioners of a Public Company. The composition that has considered the needs of the Public Company was a positive thing, especially regarding decision making in the context of implementing the supervisory function carried out by considering various broader aspects.	**Comply** The composition of members of the Board of Commissioners has taken into account the diversity of expertise, knowledge, and experience required by the Company.
B.2.	**Prinsip 4: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.** **Principle 4: Improving the Quality of Implementation of the Duties and Responsibilities of the Board of Commissioners.**	
B.2.1.	**Rekomendasi 8:** Dewan Komisaris mempunyai kebijakan penilaian sendiri (self assessment) untuk menilai kinerja Dewan Komisaris. **Penjelasan:** Kebijakan penilaian sendiri (self assessment) Dewan Komisaris merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Dewan Komisaris secara kolegial. Self assessment atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota untuk menilai pelaksanaan kinerja Dewan Komisaris secara kolegial, dan bukan menilai kinerja individual masing-masing anggota Dewan Komisaris. Dengan adanya self assessment ini diharapkan masing-masing anggota Dewan Komisaris dapat berkontribusi untuk memperbaiki kinerja Dewan Komisaris secara berkesinambungan. Dalam kebijakan tesebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolok ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, dimana adanya fungsi tersebut telah diwajibkan dalam Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.	***Comply*** Dewan Komisaris telah mempunyai kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris melalui Komite Nominasi dan Remunerasi yang telah disahkan melalui Surat Keputusan Dewan Komisaris Nomor 03/SK/DKO/2022 tanggal 4 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
	Recommendation 8: The Board of Commissioners had a self-assessment policy to assess the performance of the Board of Commissioners. **Explanation:** The Board of Commissioners' self-assessment policy was a guideline used as a form of accountability for collegially assessing the performance of the Board of Commissioners. The self-assessment was meant to be carried out by each member to assess the performance of the Board of Commissioners in a collegial manner, and not to assess the individual performance of each member of the Board of Commissioners. With this self-assessment, it was hoped that each member of the Board of Commissioners could contribute to improving the performance of the Board of Commissioners on an ongoing basis. The policy might include assessment activities carried out along with their aims and objectives, periodic implementation times, and benchmarks or assessment criteria used in accordance with the recommendations given by the nomination and remuneration function of a Public Company, where the existence of this function had been required in the Authority Regulation. Financial Services Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee for Issuers or Public Companies.	**Comply** The Board of Commissioners has a self-assessment policy to assess the performance of the Board of Commissioners through the Nomination and Remuneration Committee, which has been ratified by the Decree of the Board of Commissioners Number SK/DKO/2022 dated January 4, 2022 concerning Guidelines and Work Rules of the Nomination and Remuneration Committee of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
B.2.2.	**Rekomendasi 9:** Kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. **Penjelasan:** Pengungkapan kebijakan self assessment atas kinerja Dewan Komisaris dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga untuk memberikan keyakinan khususnya kepada para pemegang saham atau investor atas upaya-upaya yang perlu dilakukan dalam meningkatkan kinerja Dewan Komisaris. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme check and balance terhadap kinerja Dewan Komisaris. **Recommendation 9:** The self-assessment policy to assess the performance of the Board of Commissioners is disclosed through the Public Company Annual Report. **Explanation:** Disclosure of the self-assessment policy on the performance of the Board of Commissioners is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of its duties, but also to provide confidence, especially to shareholders or investors, on the efforts that need to be made to improve the performance of the Board of Commissioners. With this disclosure, shareholders or investors know the mechanism of checks and balances on the performance of the Board of Commissioners.	***Comply*** Hasil penilaian sendiri (*self assessment*) Dewan Komisaris telah diungkapkan Perseroan melalui Laporan Tahunan Perusahaan Terbuka. **Comply** The Company has disclosed the results of the Board of Commissioners' self-assessment through the Public Company Annual Report.
B.2.3.	**Rekomendasi 10:** Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. **Penjelasan:** Kebijakan pengunduran diri anggota Dewan Komisaris yang terlibat dalam kejahatan keuangan merupakan kebijakan yang dapat meningkatkan kepercayaan para pemangku kepentingan terhadap Perusahaan Terbuka, sehingga integritas perusahaan akan tetap terjaga. Kebijakan ini diperlukan untuk membantu kelancaran proses hukum dan agar proses hukum tersebut tidak mengganggu jalannya kegiatan usaha. Selain itu, dari sisi moralitas, kebijakan ini membangun budaya beretika di lingkungan Perusahaan Terbuka. Kebijakan tersebut dapat tercakup dalam Pedoman ataupun Kode Etik yang berlaku bagi Dewan Komisaris. Selanjutnya, yang dimaksud dengan terlibat dalam kejahatan keuangan merupakan adanya status terpidana terhadap anggota Dewan Komisaris dari pihak yang berwenang. Kejahatan keuangan dimaksud seperti manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan serta Tindakan Pidana Pencucian Uang sebagaimana dimaksud dalam Undang-Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang. **Recommendation 10:** The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if they are involved in financial crimes.. **Explanation:** The policy of resigning members of the Board of Commissioners who are involved in financial crimes is a policy that can increase the confidence of stakeholders in a Public Company, so that the integrity of the company will be maintained. This policy is needed to help smooth the legal process and so that the legal process does not interfere with the running of business activities. In addition, from a morality point of view, this policy builds an ethical culture within the Public Company. These policies can be included in the Guidelines or Code of Ethics applicable to the Board of Commissioners. Furthermore, what is meant by being involved in a financial crime is the convict status of a member of the Board of Commissioners from the authorized party. The financial crimes referred to are manipulation and various forms of embezzlement in financial service activities as well as the Criminal Action of Money Laundering as referred to in Law Number 8 of 2010 concerning Prevention and Eradication of the Crime of Money Laundering.	***Comply*** Kebijakan pengunduran diri Dewan Komisaris telah diatur pada Anggaran Dasar Perseroan. **Comply** The policy for the resignation of the Board of Commissioners has been regulated in the Company's Articles of Association.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
B.2.4.	**Rekomendasi 11:** Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi. **Penjelasan:** Berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik, komite yang menjalankan fungsi nominasi mempunyai tugas untuk menyusun kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi calon anggota Direksi. Salah satu kebijakan yang dapat mendukung proses Nominasi sebagaimana dimaksud adalah kebijakan suksesi anggota Direksi. Kebijakan mengenai suksesi bertujuan untuk menjaga kesinambungan proses regenerasi atau kaderisasi kepemimpinan di perusahaan dalam rangka mempertahankan keberlanjutan bisnis dan tujuan jangka panjang perusahaan. **Recommendation 11:** The Board of Commissioners or the Committee that carries out the Nomination and Remuneration function shall formulate a succession policy in the process of nominating members of the Directors. **Explanation:** Based on the provisions of the Financial Services Authority Regulation Number 34/ POJK.04/2014 concerning the Nomination and Remuneration Committee for Issuers or Public Companies, the committee that carries out the nomination function has the task of formulating the policies and criteria needed in the nomination process for prospective members of the Directors. One of the policies that can support the nomination process as referred to is the succession policy for members of the Directors. The succession policy aims to maintain the continuity of the regeneration process or leadership regeneration in the company in order to maintain business sustainability and the company's long-term goals.	***Comply*** Dewan Komisaris melalui Komite Nominasi dan Remunerasi telah mempunyai kebijakan suksesi dalam proses Nominasi anggota Direksi, yang tertuang dalam Pedoman Nominasi bank **bjb**. **Comply** The Board of Commissioners through the Nomination and Remuneration Committee has a succession policy in the nomination process for members of the Directors, which is stated in the bank **bjb** Nomination Guidelines.
C.	**ASPEK 3: FUNGSI DAN PERAN DIREKSI** **ASPECT 3: FUNCTION AND ROLE OF DIRECTORS**	
C.1.	**Prinsip 5: Memperkuat Keanggotaan dan Komposisi Direksi.** **Principle 5: Strengthening the Membership and Composition of Directors.**	
C.1.1.	**Rekomendasi 12:** Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan. **Penjelasan:** Sebagai organ perusahaan yang berwenang dalam pengurusan perusahaan, penentuan jumlah Direksi sangat mempengaruhi jalannya kinerja Perusahaan Terbuka. Dengan demikian, penentuan jumlah anggota Direksi harus dilakukan melalui pertimbangan yang matang dan wajib mengacu pada ketentuan Peraturan Perundang-undangan yang berlaku, dimana berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik paling sedikit terdiri dari 2 (dua) orang. Disamping itu, dalam penentuan jumlah Direksi harus didasarkan pada kebutuhan untuk mencapai maksud dan tujuan Perusahaan Terbuka dan disesuaikan dengan kondisi Perusahaan Terbuka yang meliputi karakteristik, kapasitas, dan ukuran Perusahaan Terbuka serta bagaimana tercapainya efektivitas pengambilan keputusan Direksi. **Recommendation 12:** The determination of the number of members of the Directors takes into account the condition of the Public Company and its effectiveness in decision making. **Explanation:** As a company organ that is authorized in managing the company, the determination of the number of Directors greatly affects the performance of the Public Company. Thus, the determination of the number of members of the Directors must be carried out through careful consideration and must refer to the provisions of the applicable laws and regulations, which are based on the Financial Services Authority Regulation Number 33/ POJK.04/2014 concerning the Directors and Board of Commissioners of Issuers or Public Companies at least consists of 2 (two) people. In addition, the determination of the number of Directors must be based on the need to achieve the aims and objectives of the Public Company and adjusted to the conditions of the Public Company which includes the characteristics, capacity, and size of the Public Company as well as how to achieve the effectiveness of the Directors' decision making.	***Comply*** Penentuan jumlah anggota Direksi telah mempertimbangkan kondisi Perseroan serta efektivitas dalam pengambilan keputusan. **Comply** The determination of the number of members of the Directors has taken into account the Company's condition and effectiveness in decision making.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
C.1.2.	**Rekomendasi 13:** Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. **Penjelasan:** Seperti halnya Dewan Komisaris, keberagaman komposisi anggota Direksi merupakan kombinasi karakteristik yang diinginkan baik dari segi organ Direksi maupun anggota Direksi secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Kombinasi tersebut ditentukan dengan cara memperhatikan keahlian, pengetahuan dan pengalaman yang sesuai pada pembagian tugas dan fungsi jabatan Direksi dalam mencapai tujuan Perusahaan Terbuka. Dengan demikian, pertimbangan kombinasi karakteristik dimaksud akan berdampak dalam ketepatan proses pencalonan dan penunjukan individual anggota Direksi ataupun Direksi secara kolegial. **Recommendation 13:** The determination of the composition of the members of the Directors takes into account the diversity of expertise, knowledge, and experience required. **Explanation:** Like the Board of Commissioners, the diversity of the composition of the members of the Directors is a combination of desirable characteristics both in terms of organs of the Directors and individual members of the Directors, in accordance with the needs of a Public Company. The combination is determined by taking into account the appropriate expertise, knowledge and experience in the division of duties and functions of the Directors in achieving the objectives of the Public Company. Thus, the consideration of the combination of these characteristics will have an impact on the accuracy of the nomination process and the appointment of individual members of the Directors or the Directors collegially.	***Comply*** Penentuan komposisi anggota Direksi telah memperhatikan, keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan oleh Perseroan. ***Comply*** The determination of the composition of the members of the Directors has taken into account the diversity of expertise, knowledge, and experience required by the Company
C.1.3.	**Rekomendasi 14:** Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. **Penjelasan:** Laporan Keuangan merupakan laporan pertanggungjawaban manajemen atas pengelolaan sumber daya yang dimiliki oleh Perusahaan Terbuka, yang wajib disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku umum di Indonesia dan juga peraturan OJK terkait, antara lain peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyajian dan pengungkapan Laporan Keuangan Perusahaan Terbuka. Berdasarkan peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai tanggung jawab Direksi atas Laporan Keuangan, Direksi secara tanggung renteng bertanggung jawab atas Laporan Keuangan, yang ditandatangani Direktur Utama dan anggota Direksi yang membawahi bidang akuntansi atau keuangan. Dengan demikian, pengungkapan dan penyusunan informasi keuangan yang disajikan dalam laporan keuangan akan sangat tergantung pada keahlian, dan/atau pengetahuan Direksi, khususnya anggota Direksi yang membawahi bidang akuntansi atau keuangan. Adanya kualifikasi keahlian dan/atau pengetahuan di bidang akuntansi yang setidaknya dimiliki anggota Direksi dimaksud dapat memberikan keyakinan atas penyusunan Laporan Keuangan, sehingga Laporan Keuangan tersebut dapat diandalkan oleh para pemangku kepentingan (stakeholders) sebagai dasar pengambilan keputusan ekonomi terkait Perusahaan Terbuka dimaksud. Keahlian dan/atau pengetahuan tersebut dapat dibuktikan dengan latar belakang pendidikan, sertifikasi pelatihan, dan/atau pengalaman kerja terkait.	***Comply*** Anggota Direksi yang membawahi bidang akuntansi atau keuangan telah memiliki keahlian dan/atau pengetahuan di bidang akuntansi.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	Recommendation 14: Members of the Directors in charge of accounting or finance have expertise and/or knowledge in accounting. **Explanation:** The Financial Report is a management accountability report for the management of resources owned by a Public Company, which must be prepared and presented in accordance with generally accepted Financial Accounting Standards in Indonesia as well as related OJK regulations, including the laws and regulations in the Capital Market sector which regulates the presentation and disclosure of Public Company Financial Statements. Based on the laws and regulations in the Capital Market sector which regulates the responsibilities of the Directors for the Financial Statements, the Directors is jointly and severally responsible for the Financial Statements, which are signed by the President Director and members of the Directors in charge of accounting or finance. Thus, the disclosure and preparation of financial information presented in the financial statements will greatly depend on the expertise and/or knowledge of the Directors, particularly members of the Directors in charge of accounting or finance. The existence of qualifications of expertise and/ or knowledge in the field of accounting that at least belongs to the said member of the Directors can provide confidence in the preparation of the Financial Statements, so that the Financial Statements can be relied on by stakeholders as the basis for making economic decisions regarding the Public Company. Such expertise and/or knowledge can be proven by educational background, training certification, and/or related work experience.	***Comply*** Members of the Directors in charge of accounting or finance have expertise and/or knowledge in accounting.
C.2.	**Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi** **Principle 6: Improving the Quality of Performing Duties and Responsibilities of Directors.**	
C.2.1.	**Rekomendasi 15:** Direksi mempunyai kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Direksi. **Penjelasan:** Seperti halnya pada Dewan Komisaris, kebijakan penilaian sendiri (*self assessment*) Direksi merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Direksi secara kolegial. *Self assessment* atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota Direksi untuk menilai pelaksanaan kinerja Direksi secara kolegial, dan bukan menilai kinerja individual masing-masing anggota Direksi. Dengan adanya *self assessment* ini diharapkan masing-masing anggota Direksi dapat berkontribusi untuk memperbaiki kinerja Direksi secara berkesinambungan. Dalam kebijakan tesebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolak ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, dimana pembentukan fungsi tersebut telah diwajibkan dalam Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.	***Comply*** Dewan Komisaris telah mempunyai kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris melalui Komite Nominasi dan Remunerasi yang telah disahkan melalui Surat Keputusan Dewan Komisaris Nomor 03/SK/DKO/2022 tanggal 4 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	Recommendation 15: The Directors has a self-assessment policy to assess the performance of the Directors. **Explanation:** As with the Board of Commissioners, the Directors' self-assessment policy is a guideline used as a form of accountability for collegially assessing the performance of the Directors. The self-assessment is meant to be carried out by each member of the Directors to assess the performance of the Directors collegially, and not to assess the individual performance of each member of the Directors. With this self-assessment, it is hoped that each member of the Directors can contribute to improving the performance of the Directors on an ongoing basis. The policy may include assessment activities carried out along with their aims and objectives, periodical implementation time, and benchmarks or assessment criteria used in accordance with the recommendations given by the nomination and remuneration function of a Public Company, where the establishment of this function has been required in the Authority Regulation. Financial Services Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee for Issuers or Public Companies.	**Comply** The Directors has a self-assessment policy to assess the performance of the Directors through the Nomination and Remuneration Committee, which the Decree has approved of the Board of Commissioners Number SK/DKO/2022 dated January 4, 2022, concerning Guidelines and Work Rules for the Nomination and Remuneration Committee of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
C.2.2.	**Rekomendasi 16:** Kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka. **Penjelasan:** Pengungkapan kebijakan *self assessment* atas kinerja Direksi dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga untuk memberikan informasi penting atas upaya-upaya perbaikan dalam pengelolaan Perusahaan Terbuka. Informasi tersebut sangat bermanfaat untuk memberikan keyakinan kepada pemegang saham atau investor bahwa terdapat kepastian pengelolaan perusahaan terus dilakukan ke arah yang lebih baik. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme *check and balance* terhadap kinerja Direksi. **Recommendation 16:** The self-assessment policy to assess the performance of the Directors is disclosed in the Public Company's annual report.. **Explanation:** Disclosure of the self-assessment policy on the performance of the Directors is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of their duties, but also to provide important information on efforts to improve the management of the Public Company. This information is very useful to provide confidence to shareholders or investors that there is certainty that the management of the company will continue to be carried out in a better direction. With this disclosure, shareholders or investors know the mechanism of checks and balances on the performance of the Directors.	***Comply*** Hasil penilaian sendiri (*self assessment*) Direksi telah diungkapkan Perseroan melalui Laporan Tahunan ini. Comply The Company has disclosed the results of the Directors' self-assessment through this Annual Report.
C.2.3.	**Rekomendasi 17:** Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. **Penjelasan:** Kebijakan pengunduran diri anggota Direksi yang terlibat dalam kejahatan keuangan merupakan kebijakan yang dapat meningkatkan kepercayaan para pemangku kepentingan terhadap Perusahaan Terbuka, sehingga integritas perusahaan akan tetap terjaga. Kebijakan ini diperlukan untuk membantu kelancaran proses hukum dan agar proses hukum tersebut tidak mengganggu jalannya kegiatan usaha. Selain itu, dari sisi moralitas, kebijakan ini akan membangun budaya beretika di lingkungan Perusahaan Terbuka. Kebijakan tersebut dapat tercakup dalam Pedoman ataupun Kode Etik yang berlaku bagi Direksi. Selanjutnya, yang dimaksud dengan terlibat dalam kejahatan keuangan merupakan adanya status terpidana terhadap anggota Direksi dari pihak yang berwenang. Kejahatan keuangan dimaksud seperti manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan serta Tindakan Pidana Pencucian Uang sebagaimana dimaksud dalam Undang Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang.	***Comply*** Perseroan belum mempunyai kebijakan khusus terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan, namun dalam SK nomor 0077/SK/DIR-CS-2019 tanggal 14 Januari 2019 tentang Kebijakan Tata Tertib Kerja Direksi mengatur mengenai penggantian Direksi.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	Recommendation 17: The Directors has a policy regarding the resignation of members of the Directors if they are involved in financial crimes. **Explanation:** The policy for the resignation of members of the Directors who are involved in financial crimes is a policy that can increase the confidence of stakeholders in the Public Company, so that the integrity of the company will be maintained. This policy is needed to help smooth the legal process and so that the legal process does not interfere with the running of business activities. In addition, from a morality point of view, this policy will build an ethical culture within the Public Company. These policies can be included in the Guidelines or Code of Ethics applicable to the Directors. Furthermore, what is meant by being involved in a financial crime is the convict status of a member of the Directors from the authorized party. The financial crimes referred to are manipulation and various forms of embezzlement in financial service activities as well as the Criminal Action of Money Laundering as referred to in Law Number 8 of 2010 concerning Prevention and Eradication of the Crime of Money Laundering.	Comply The Company does not yet have a specific policy regarding the resignation of members of the Directors if they are involved in financial crimes; however, in Decree number 0077/SK/DIR-CS-2019 dated January 14, 2019, concerning the Policy for the Work Procedure of the Directors, it regulates the replacement of the Directors.
D.	**ASPEK 4: PARTISIPASI PEMANGKU KEPENTINGAN** **ASPECT 4: STAKEHOLDER PARTICIPATION**	
D.1.	**Prinsip 7: Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan.** **Principle 7: Enhancing Corporate Governance Aspects through Stakeholder Participation.**	
D.1.1.	**Rekomendasi 18:** Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya insider trading. **Penjelasan:** Seseorang yang mempunyai informasi orang dalam dilarang melakukan suatu transaksi Efek dengan menggunakan informasi orang dalam sebagaimana dimaksud dalam Undang-Undang mengenai Pasar Modal. Perusahaan Terbuka dapat meminimalisir terjadinya insider trading tersebut melalui kebijakan pencegahan, misalnya dengan memisahkan secara tegas data dan/atau informasi yang bersifat rahasia dengan yang bersifat publik, serta membagi tugas dan tanggung jawab atas pengelolaan informasi dimaksud secara proporsional dan efisien. **Recommendation 18:** The Public Company has a policy to prevent insider trading. **Explanation:** A person who has inside information is prohibited from conducting a Securities transaction using inside information as referred to in the Capital Market Law. Public companies can minimize the occurrence of insider trading through preventive policies, for example by strictly separating confidential data and/or information from those of a public nature, as well as dividing duties and responsibilities for the management of the information in a proportional and efficient manner.	***Comply*** Kebijakan Perseroan tentang *Insider Trading* diatur dalam: Surat Keputusan Direksi nomor 709/SK/DIR-KP/2014 tanggal 7 Oktober 2014 tentang Etika Usaha dan Tata Perilaku (*Code of Conduct*) PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. dan Surat Keputusan Direksi nomor 0539/SK/DIR-HCA/2021 tanggal 30 Juli 2021 tentang SOP Disiplin Pegawai. ***Comply*** The Company's policy regarding Insider Trading is regulated in: Decree of the Directors number 709/SK/DIRKP/2014 dated October 7, 2014 regarding the Business Ethics and Code of Conduct of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. and the Decree of the Directors number 0539/SK/ DIR-HCA/2021 dated July 30, 2021 regarding the SOP for Employee Discipline.
D.1.2.	**Rekomendasi 19:** Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti fraud. **Penjelasan:** Kebijakan anti korupsi bermanfaat untuk memastikan agar kegiatan usaha Perusahaan Terbuka dilakukan secara legal, prudent, dan sesuai dengan prinsip-prinsip tata kelola yang baik. Kebijakan tersebut dapat merupakan bagian dalam kode etik, ataupun dalam bentuk tersendiri. Dalam kebijakan tersebut dapat meliputi antara lain mengenai program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (kickbacks), fraud, suap dan/atau gratifikasi dalam Perusahaan Terbuka. Lingkup dari kebijakan tersebut harus menggambarkan pencegahan Perusahaan Terbuka terhadap segala praktik korupsi baik memberi atau menerima dari pihak lain.	**Comply** Perseroan telah menetapkan pedoman pengendalian gratifikasi dan pedoman pelaporan LHKPN dalam rangka upaya pencegahan anti korupsi dan anti fraud yang tertuang dalam Surat Keputusan Direksi Nomor 0149/SK/DIR-KAP/2022 tanggal 31 Mei 2022 tentang Pedoman Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) dan Surat Keputusan Direksi Nomor 0148/SK/DIR-KAP/2022 tanggal 31 Mei 2022 tentang Pedoman Pengendalian Gratifikasi.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation			Comply or Explain Comply or Explain
			Recommendation 19: The Public Company has an anti-corruption and anti-fraud policy. **Explanation:** The anti-corruption policy is useful to ensure that the business activities of the Public Company are carried out legally, prudently, and in accordance with the principles of good governance. The policy can be part of the code of ethics, or in a separate form. The policy may include, among others, the programs and procedures carried out in overcoming the practice of corruption, kickbacks, fraud, bribery and/or gratuities in a Public Company. The scope of the policy must describe the prevention of the Public Company against all corrupt practices, both giving and receiving from other parties.	**Comply** The Company has established guidelines for controlling gratification and guidelines for reporting LHKPN in the context of anti-corruption and antifraud prevention efforts as stated in the Decree of the Directors Number 0149/SK/DIR-KAP/2022 May 31, 2022, concerning Guidelines of State Administrators Wealth Reports (LHKPN) Decision of the Directors Number 0148/SK/DIRKAP/2022 May 31, 2022, concerning Guidelines for Gratification Control.
D.1.3.			**Rekomendasi 20:** Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. **Penjelasan:** Kebijakan tentang seleksi pemasok atau vendor bermanfaat untuk memastikan agar Perusahaan Terbuka memperoleh barang atau jasa yang diperlukan dengan harga yang kompetitif dan kualitas yang baik. Sedangkan kebijakan peningkatan kemampuan pemasok atau vendor bermanfaat untuk memastikan bahwa rantai pasokan (*supply chain*) berjalan dengan efisien dan efektif. Kemampuan pemasok atau vendor dalam memasok/memenuhi barang atau jasa yang dibutuhkan perusahaan akan mempengaruhi kualitas output perusahaan. Dengan demikian, pelaksanaan kebijakan-kebijakan tersebut dapat menjamin kontinuitas pasokan, baik dari segi kuantitas maupun kualitas yang dibutuhkan Perusahaan Terbuka. Adapun cakupan kebijakan ini meliputi kriteria dalam pemilihan pemasok atau vendor, mekanisme pengadaan yang transparan, upaya peningkatan kemampuan pemasok atau vendor, dan pemenuhan hak-hak yang berkaitan dengan pemasok atau vendor. Perseroan memiliki kebijakan terkait pengadaan barang dan jasa yang berisi tentang seleksi dan peningkatan kemampuan pemasok atau vendor yang tertuang dalam standar Pedoman Procurement.	***Comply*** Dalam rangka pelaksanaan pengadaan barang dan jasa, Perseroan telah menetapkan kebijakan barang dan jasa yang didalamnya terdapat ketentuan mengenai seleksi dan peningkatan kemampuan pemasok yang tertuang dalam surat keputusan Direksi Nomor 0423/SK/DIR-UMU/2023 tanggal 6 November 2023 dan surat keputusan Direksi Nomor 0523/SK/DIR-UMU/2023 tanggal 29 Desember 2023 tentang Perubahan Standar Operasional Prosedur Pengadaan Barang/ Jasa.
D.1.3.			**Recommendation 20:** The Public Company has a policy regarding the selection and capacity building of suppliers or vendors. **Explanation:** The policy regarding the selection of suppliers or vendors is useful to ensure that the Public Company obtains the goods or services needed at competitive prices and of good quality. Meanwhile, the policy of increasing the ability of suppliers or vendors is useful to ensure that the supply chain runs efficiently and effectively. The ability of suppliers or vendors to supply/ fulfill the goods or services needed by the company will affect the quality of the company's output. Thus, the implementation of these policies can ensure continuity of supply, both in terms of quantity and quality required by the Public Company. The scope of this policy includes criteria for selecting suppliers or vendors, transparent procurement mechanisms, efforts to increase the capacity of suppliers or vendors, and fulfillment of rights related to suppliers or vendors. The Company has a policy related to the procurement of goods and services which contains the selection and improvement of supplier or vendor capabilities as stated in the standard Procurement Guidelines	**Comply** In the context of implementing the procurement of goods and services, the Company has established a policy on goods and services in which there are provisions regarding the selection and improvement of supplier capabilities as stated in the Decree of the Directors Number 0496/ SK/DIR-UMU/2022 dated June 18, 2022, concerning Standard Operating Procedures for Procurement of Goods/Services.
D.1.4.			**Rekomendasi 21:** Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. **Penjelasan:** Kebijakan tentang pemenuhan hak-hak kreditur digunakan sebagai pedoman dalam melakukan pinjaman kepada kreditur. Tujuan dari kebijakan dimaksud adalah untuk menjaga terpenuhinya hak-hak dan menjaga kepercayaan kreditur terhadap Perusahaan Terbuka. Dalam kebijakan tersebut mencakup pertimbangan dalam melakukan perjanjian, serta tindak lanjut dalam pemenuhan kewajiban Perusahaan Terbuka kepada kreditur.	***Comply*** Perseroan telah memiliki kebijakan tentang pemenuhan hak-hak kreditur yang dituangkan pada setiap Perjanjian Kredit antara bank **bjb** dengan debitur. Pada perjanjian tersebut dicantumkan hak dan kewajiban kedua belah pihak seperti transparansi laporan keuangan kepada debitur.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation			Comply or Explain Comply or Explain
			Recommendation 21: The Public Company has a policy regarding the fulfillment of creditors' rights. **Explanation:** The policy regarding the fulfillment of creditor rights is used as a guideline in making loans to creditors. The purpose of the policy is to maintain the fulfillment of rights and maintain creditor's trust in the Public Company. The policy includes considerations in entering into agreements, as well as followup actions in fulfilling the obligations of the Public Company to creditors.	**Comply** The company already has a policy regarding the fulfillment of creditor rights, which is stated in each credit agreement between bank **bjb** and debtors. The agreement includes the rights and obligations of both parties, such as transparency of financial statements to debtors.
D.1.5.			**Rekomendasi 22:** Perusahaan Terbuka memiliki kebijakan sistem *whistleblowing*. **Penjelasan:** Kebijakan sistem *whistleblowing* yang telah disusun dengan baik akan memberikan kepastian perlindungan kepada saksi atau pelapor atas suatu indikasi pelanggaran yang dilakukan karyawan atau manajemen Perusahaan Terbuka. Penerapan kebijakan sistem tersebut akan berdampak pada pembentukan budaya tata kelola perusahaan yang baik. Kebijakan sistem *whistleblowing* mencakup antara lain jenis pelanggaran yang dapat dilaporkan melalui sistem whistleblowing, cara pengaduan, perlindungan dan jaminan kerahasiaan pelapor, penanganan pengaduan, pihak yang mengelola aduan, dan hasil penanganan dan tindak lanjut pengaduan.	***Comply*** Perseroan telah menetapkan kebijakan sistem *whistleblowing* yang dilaksanakan oleh Satuan Kerja Audit Internal sebagaimana diatur dalam Surat Keputusan Direksi No. 708/SK/DIR-KP/2014 tanggal 7 Oktober 2014 tentang Tata Kerja Pelaporan Pelanggaran (*Whistleblowing*) di Lingkungan PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., yang telah diperbaharui dalam Surat Keputusan Direksi No. 1079/SK/DIR-AI/2016 tanggal 1 Desember 2016 tentang Standar Operasional Prosedur (SOP) *Whistleblowing System*.
D.1.5.			**Recommendation 22:** Public Companies have a whistleblowing system policy. **Explanation:** A whistleblowing system policy that has been prepared properly will provide certainty of protection to witnesses or reporters on an indication of a violation committed by the employees or management of the Public Company. The implementation of the system policy will have an impact on the formation of a good corporate governance culture. The whistleblowing system policy covers, among other things, the types of violations that can be reported through the whistleblowing system, the method of complaints, protection and assurance of the confidentiality of the reporter, handling of complaints, the party managing complaints, and the results of handling and following up on complaints.	**Comply** The Company has established a whistleblowing system policy implemented by the Internal Audit Unit as stipulated in the Decree of the Directors No. 708/ SK/DIR-KP/2014 dated October 7, 2014, concerning Work Procedures for Reporting Violations (Whistleblowing) in PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk., which has been updated in the Decree of the Directors No. 1079/SK/DIR-AI/2016 dated December 1, 2016, concerning Standard Operating Procedures (SOP) for Whistleblowing System.
D.1.6.			**Rekomendasi 23:** Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. **Penjelasan:** Insentif jangka panjang merupakan insentif yang didasarkan atas pencapaian kinerja jangka panjang. Rencana insentif jangka panjang mempunyai dasar pemikiran bahwa kinerja jangka panjang perusahaan tercermin oleh pertumbuhan nilai dari saham atau target-target jangka panjang perusahaan lainnya. Insentif jangka panjang bermanfaat dalam rangka menjaga loyalitas dan memberikan motivasi kepada Direksi dan karyawan untuk menigkatkan kinerja atau produktivitasnya yang akan berdampak pada peningkatan kinerja perusahaan dalam jangka panjang. Adanya suatu kebijakan insentif jangka panjang merupakan komitmen nyata Perusahaan Terbuka untuk mendorong pelaksanaan pemberian insentif jangka panjang kepada Direksi dan Karyawan dengan syarat, prosedur dan bentuk yang disesuaikan dengan tujuan jangka panjang Perusahaan Terbuka. Kebijakan dimaksud dapat mencakup antara lain maksud dan tujuan pemberian insentif jangka panjang, syarat dan prosedur dalam pemberian insentif, dan kondisi dan risiko yang harus diperhatikan oleh Perusahaan Terbuka dalam pemberian insentif. Kebijakan tersebut juga dapat tercakup dalam kebijakan remunerasi Perusahaan Terbuka yang ada.	***Comply*** Perseroan telah memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan diatur dalam Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 0380/SK/DIR-CSE/2022 tanggal 22 Juli 2022 tentang Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan dan Fasilitas Dewan Komisaris dan Direksi, dan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 0171/SK/DIR-HCA/2023 tanggal 5 Juni 2023 tentang Standar Operasional Prosedur Pengelolaan Penghasilan dan Kepegawaian.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	Recommendation 23: The Public Company has a policy of providing long-term incentives to the Directors and employees.. **Explanation:** Long-term incentives are incentives that are based on the achievement of long-term performance. Long-term incentive plans have the premise that the company's long-term performance is reflected by the growth in the value of the stock or other long-term targets of the company. Long-term incentives are useful in order to maintain loyalty and provide motivation to the Directors and employees to increase their performance or productivity which will have an impact on increasing the company's performance in the long term. The existence of a long-term incentive policy is a real commitment of the Public Company to encourage the implementation of providing long-term incentives to the Directors and Employees with terms, procedures and forms that are adapted to the long-term goals of the Public Company. The policy may include, among others, the intent and purpose of providing long-term incentives, terms and procedures in providing incentives, and conditions and risks that must be considered by the Public Company in providing incentives. This policy can also be included in the existing Public Company remuneration policy..	**Comply** The Company has a policy of providing longterm incentives to Directors and employees regulated in the Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Number 0380/SK/DIR-CSE/2022 dated July 22, 2022 concerning Standard Operational Procedures for Income Management, Allowances and Facilities for the Board of Commissioners and Directors, and Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 0117/SK/DIHRCA/2022 dated March 16, 2022 concerning Standard Operational Procedures for Employee Compensation and Benefit Management.
E.	**ASPEK 5: KETERBUKAAN INFORMASI** **ASPECT 5: INFORMATION DISCLOSURE**	
E.1.	**Prinsip 8: Meningkatkan Pelaksanaan Keterbukaan Informasi.** Principle 8: Improving Implementation of Information Disclosure	
E.1.1.	**Rekomendasi 24:** Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. **Penjelasan:** Penggunaan teknologi informasi dapat bermanfaat sebagai media keterbukaan informasi. Adapun keterbukaan informasi yang dilakukan tidak hanya keterbukaan informasi yang telah diatur dalam peraturan perundang-undangan, namun juga informasi lain terkait Perusahaan Terbuka yang dirasakan bermanfaat untuk diketahui pemegang saham atau investor. Dengan pemanfaatan teknologi informasi secara lebih luas selain Situs Web diharapkan perusahaan dapat meningkatkan efektivitas penyebaran informasi perusahaan. Meskipun demikian, pemanfaatan teknologi informasi yang dilakukan tetap memperhatikan manfaat dan biaya perusahaan. **Recommendation 24:** Public Companies utilize the use of information technology more broadly than the Website as a medium for information disclosure. **Explanation:** The use of information technology can be useful as a medium for information disclosure. The disclosure of information that is carried out is not only information disclosure that has been regulated in laws and regulations, but also other information related to a Public Company that is felt to be useful for shareholders or investors to know. With the use of information technology more broadly in addition to the Website, it is hoped that the company can increase the effectiveness of disseminating company information. Nevertheless, the use of information technology is carried out with due regard to the benefits and costs of the company.	***Comply*** Perseroan berupaya memanfaatkan penggunaan teknologi informasi secara lebih luas selain situs web sebagai media keterbukaan informasi seperti Instagram, twitter, facebook, tik tok dan youtube. **Comply** The Company seeks to utilize the use of information technology more broadly in addition to the website as a medium for information disclosure such as Instagram, Twitter, Facebook, tik tok and YouTube.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
E.1.2.	**Rekomendasi 25:** Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali. **Penjelasan:** Peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyampaian laporan tahunan Perusahaan Terbuka telah mengatur kewajiban pengungkapan informasi mengenai pemegang saham yang memiliki 5% (lima persen) atau lebih saham Perusahaan Terbuka, serta kewajiban pengungkapan informasi mengenai pemegang saham utama dan pengendali Perusahaan Terbuka baik langsung maupun tidak langsung sampai dengan pemilik manfaat terakhir dalam kepemilikan saham tersebut. Dalam Pedoman Tata Kelola ini direkomendasikan untuk mengungkapkan pemilik manfaat akhir atas kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain mengungkapkan pemilik manfaat akhir dari kepemilikan saham oleh pemegang saham utama dan pengendali. **Recommendation 25:** The Public Company Annual Report discloses the ultimate beneficial owner in the Public Company's share ownership of at least 5% (five percent), in addition to the disclosure of the final beneficial owner in the Public Company's share ownership through the major and controlling shareholders. **Explanation:** The laws and regulations in the Capital Market sector governing the submission of the annual report of a Public Company have regulated the obligation to disclose information regarding shareholders who own 5% (five percent) or more of the shares of a Public Company, as well as the obligation to disclose information regarding the main and controlling shareholders of a Public Company. either directly or indirectly to the ultimate beneficial owner in the ownership of the shares. In this Governance Manual, it is recommended to disclose the ultimate beneficial owner of share ownership in a Public Company of at least 5% (five percent), in addition to disclosing the ultimate beneficial owner of share ownership by the major and controlling shareholders.	***Comply*** Perseroan telah mengungkapkan mengenai kepemilikan saham Perseroan paling sedikit 5% serta Pemegang Saham Utama dan Pengendali. **Comply** The Company has disclosed the ownership of the Company's shares at least 5% as well as the Major and Controlling Shareholders.

Good Corporate Governance Assessment
Good Corporate Governance Assessment

Dalam rangka evaluasi penerapan GCG, Perseroan melaksanakan GCG *Assessment* yang dilaksanakan secara periodik dan konsisten setiap tahun yang terdiri dari *Self Assessment* sesuai ketentuan OJK. Berdasarkan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum, Surat Edaran OJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum, Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka, Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka serta POJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum, Peraturan Otoritas Jasa Keuangan tentang penilaian Tingkat Kesehatan Bank, salah satu poin penilaian tingkat kesehatan Bank adalah penilaian sendiri (*self assessment*) atas pelaksanaan prinsip-prinsip Tata Kelola Perusahaan yang Baik (GCG) pada Bank.

To evaluate the implementation of GCG, the Company carries out a GCG Assessment which is carried out periodically and consistently every year, consisting of Self Assessment following OJK regulations. Based on the Financial Services Authority Regulation No. 55/POJK.03/2016 concerning Implementation of Good Corporate Governance for Commercial Banks, OJK Circular Letter No. 13/SEOJK.03/2017 concerning Implementation of Good Corporate Governance for Commercial Banks, Financial Services Authority Regulation No. 21/POJK.04/2015 concerning Implementation of Public Company Governance Guidelines, Circular Letter of the Financial Services Authority No. 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance and POJK No. 4/POJK.03/2016 concerning Assessment of Commercial Bank Soundness Level, Financial Services Authority Regulation regarding Bank Soundness Level assessment, one of the points of Bank soundness level assessment is self-assessment on the implementation of Good Corporate Governance (GCG) principles on Bank.

Self Assessment

Kriteria Penilaian

Pelaksanaan *Self Assessment* tersebut dilakukan secara periodik setiap semester yaitu pada bulan Juni dan Desember pada tahun berjalan. Penilaian sendiri ini dimaksudkan untuk memetakan kekuatan (*strength*) dan Kelemahan pelaksanaan GCG di bank **bjb** yang ditinjau dari tiga aspek yaitu:

1. *Governance Structure*
   Penilaian *governance structure* bertujuan untuk menilai kecukupan struktur dan infrastruktur tata kelola Perseroan agar proses pelaksanaan prinsip GCG menghasilkan *outcome* yang sesuai dengan harapan *stakeholders* Perseroan. Yang termasuk dalam struktur tata kelola Perseroan adalah Dewan Komisaris, Direksi, Komite dan satuan kerja pada Perseroan. Adapun yang termasuk infrastruktur tata kelola Perseroan antara lain adalah kebijakan dan prosedur, sistem informasi manajemen serta tugas pokok dan fungsi masing-masing struktur organisasi.

2. *Governance Process*
   Penilaian *governance* process bertujuan untuk menilai efektivitas proses pelaksanaan prinsip GCG yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Perseroan sehingga menghasilkan *outcome* yang sesuai dengan harapan *stakeholders*.

Self Assessment

Assessment Criteria

The Self Assessment is conducted periodically every semester, namely in June and December in the current year. This selfassessment is intended to map the strengths and weaknesses of the implementation of GCG in the bank **bjb** in terms of three aspects, namely:

1. Governance Structure
   The governance structure assessment aims to assess the adequacy of the structure and infrastructure of the Company's governance so that the process of implementing GCG principles produces outcomes that are in line with the expectations of the Company's stakeholders. Included in the Company's governance structure are the Board of Commissioners, Directors, Committees and work units of the Company. As for the included corporate governance infrastructure, among others are policies and procedures, management information systems as well as the main tasks and functions of each organizational structure.
2. Governance Process
   The governance process assessment aims to assess the effectiveness of the process of implementing GCG principles supported by the adequacy of the structure and infrastructure of the Company's governance so as to produce outcomes that are in line with stakeholder expectations.

3. *Governance Outcome*
   Penilaian *governance outcome* bertujuan untuk menilai kualitas *outcome* yang memenuhi harapan *stakeholders* yang merupakan hasil proses pelaksanaan prinsip GCG yang didukung oleh kecukupan struktur dan infrastruktur tata kelola perusahaan. Yang termasuk dalam *outcome* mencakup aspek kualitatif dan aspek kuantitatif, antara lain yaitu:
   a. Kecukupan transparansi laporan;
   b. Kepatuhan terhadap peraturan perundang-undangan;
   c. Perlindungan konsumen;
   d. Obyektivitas dalam melakukan *assessment*/audit;
   e. Kinerja bank seperti rentabilitas, efisiensi, dan permodalan; dan/atau
   f. Peningkatan/penurunan kepatuhan terhadap ketentuan yang berlaku dan penyelesaian permasalahan yang dihadapi bank seperti *fraud*, pelanggaran BMPK, pelanggaran ketentuan terkait laporan bank kepada regulator.

Self assessment meliputi 11 (sebelas) faktor penilaian pelaksanaan GCG yang meliputi:

1. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris.
2. Pelaksanaan tugas dan tanggung jawab Direksi.
3. Kelengkapan dan pelaksanaan tugas Komite.
4. Penanganan benturan kepentingan.
5. Penerapan fungsi kepatuhan.
6. Penerapan fungsi audit internal.
7. Penerapan fungsi audit eksternal.
8. Penerapan manajemen risiko termasuk sistem pengendalian internal.
9. Penyediaan dana kepada pihak terkait (related party) dan penyediaan dana besar (*large exposure*).
10. Transparansi kondisi keuangan dan non keuangan Bank, laporan pelaksanaan *Good Corporate Governance* dan pelaporan internal.
11. Rencana Strategis Bank.

Pihak yang Melakukan *Assessment*

Proses penilaian *self assessment* tata kelola bank **bjb** melibatkan seluruh Dewan Komisaris, Direksi dan unit kerja yang terkait dengan faktor penilaian tata kelola dimaksud.

3. Governance Outcome
   Governance outcome assessment aims to assess the quality of outcomes that meet the expectations of stakeholders which is the result of the process of implementing GCG principles supported by the adequacy of corporate governance structures and infrastructure. Included in the outcomes include qualitative aspects and quantitative aspects, including:
   a. Adequacy of report transparency;
   b. Compliance with laws and regulations;
   c. Consumer protection;
   d. Objectivity in conducting assessments/audits;
   e. Bank performance such as profitability, efficiency and capital; and/or
   f. The Increased/decreased compliance with applicable regulations and resolution of problems faced by banks such as fraud, LLL violations, violations of provisions related to bank statements to regulators.

Self-assessment includes 11 (eleven) GCG implementation evaluation factors which include:

1. Implementation of the duties and responsibilities of the Board of Commissioners.
2. Implementation of the duties and responsibilities of the Directors.
3. Completeness and implementation of the Committee's duties.
4. Handling conflicts of interest.
5. Implementation of the compliance function.
6. Implementation of the internal audit function.
7. Implementation of the external audit function.
8. Implementation of risk management including internal control system.
9. Provision of funds to related parties and large funds (large exposure).
10. Transparency of the Bank's financial and non-financial conditions, reports on the Implementation of Good Corporate Governance, and internal reporting.
11. Bank Strategic Plan.

Parties That Carry Out The Assessment

The process of self-assessment of governance of bank **bjb** involves all the Board of Commissioners, Directors and work units related to referred the governance assessment factors.

Skor Penilaian

Hasil *Self Assessment* Periode Januari – Juni 2023

The Score of Assessment

Self Assessment Results for the Period January – June 2023

Hasil Penilaian Sendiri (*Self Assessment*) Pelaksanaan GCG
Results of Self-Assessment Implementation of Governance

	PERINGKAT RANK	DEFINISI PERINGKAT RANK DEFINITION
Individual	2	Mencerminkan manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum **Baik**. Hal ini tercermin dari pemenuhan yang memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. Reflects that the Bank's management has implemented generally **good** governance. This is reflected in adequate fulfillment of Governance principles. In the event that there are weaknesses in the application of Governance principles, in general these weaknesses are less significant and can be resolved with normal actions by Bank management.

Hasil Penilaian Sendiri (*Self Assessment*) Penerapan Tata Kelola
Results of Self-Assessment Implementation of Governance

Kesimpulan:
Berdasarkan analisis terhadap seluruh kriteria atau indikator penilaian tersebut di atas, disimpulkan bahwa:

A. *Governance Structure*
Faktor positif aspek *governance structure* adalah:

1. Jumlah anggota Dewan Komisaris dan anggota Direksi Bank telah memenuhi jumlah minimum yang harus dipenuhi oleh Bank sesuai Peraturan Otoritas Jasa Keuangan dan seluruhnya berdomisili di Indonesia;
2. Dewan Komisaris dan Anggota Direksi Bank memiliki integritas, kompetensi dan reputasi keuangan yang baik. Hal tersebut dapat dilihat dari hasil penilaian kemampuan dan kepatutan oleh Otoritas Jasa Keuangan dimana Dewan Komisaris dan anggota Direksi telah dinyatakan lulus dan tidak pernah terlibat kasus hukum;
3. Seluruh anggota Dewan Komisaris dan Direksi Bank tidak saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Dewan Komisaris dan/atau Direksi;
4. Bank telah mengkinikan struktur organisasi berdasarkan kebutuhan dan kompleksitas usaha yang dijalankan Bank serta menempatkan Direksi sesuai dengan bidang tugasnya masing-masing;
5. Bank telah membentuk komite-komite yang menunjang pelaksanaan tugas Dewan Komisaris (Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, serta Komite Tata Kelola Terintegrasi) dimana seluruh anggotanya memiliki kompetensi pada bidang kerjanya masing-masing sesuai dengan kebutuhan Bank serta telah menetapkan program kerja yang akan dipergunakan dalam melaksanakan fungsinya;
6. Bank telah menetapkan pedoman benturan kepentingan guna menangani potensi situasi benturan kepentingan yang dihadapi oleh setiap Pengurus dan pegawai Bank;
7. Bank telah membentuk Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko, dengan sumber daya manusia yang kompeten sehingga mampu bekerja secara profesional dan independen terhadap unit kerja bisnis dan operasional;
8. Bank telah menetapkan Kebijakan Audit Internal, Piagam Audit Intern dan Standar Pelaksanaan Fungsi Audit Intern Bank (SPFAIB) sebagai dasar dalam penerapan fungsi Audit Internal;
9. Dalam rangka penunjukan Kantor Akuntan Publik dan Akuntan Publik telah sesuai dengan Peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku untuk melakukan audit terhadap laporan keuangan Bank;
10. Bank telah memiliki kebijakan umum manajemen risiko dan penetapan limit risiko yang memadai;
11. Bank telah menetapkan kebijakan, sistem dan prosedur tertulis yang memadai dalam rangka penyediaan dana kepada pihak terkait dan juga penyediaan dana besar, berikut *monitoring* serta penanganan yang diperlukan dalam hal terjadi *Non Performing Loan*;

Conclusion:
Based on the analysis of all the assessment criteria or indicators mentioned above, it was concluded that:

a. Governance Structure
Positive factors aspects of governance structure are:

1. The number of members of the Board of Commissioners and members of the Directors of the Bank had met the minimum number that had to be met by the Bank in accordance with the Regulations of the Financial Services Authority and all of them were domiciled in Indonesia;
2. The Board of Commissioners and Members of the Directors of the Bank had integrity, competence and good financial reputation. This could be seen from the results of the fit and proper test by the Financial Services Authority where the Board of Commissioners and members of the Directors passed and had never been involved in a legal case;
3. All members of the Board of Commissioners and Directors of the Bank did not have family relations to the second degree with fellow members of the Board of Commissioners and/or Directors;
4. The Bank updated the organizational structure based on the needs and complexity of the business run by the Bank and has placed the Directors in accordance with their respective fields of duty;
5. The Bank established committees that supported the implementation of the duties of the Board of Commissioners (Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, and Integrated Governance Committee) where all members had competence in their respective fields of work in accordance with the needs of the Bank and have determine the work program that would be used in carrying out its functions;
6. The Bank has established guidelines for conflict of interest in order to handle potential conflict of interest situations faced by every Management and employee of the Bank;
7. The Bank has established an Internal Audit Unit, Compliance Unit and Risk Management Unit, with competent human resources so that they are able to work professionally and independently of business and operational work units;
8. The Bank has established an Internal Audit Policy, Internal Audit Charter and Standards for the Implementation of the Bank's Internal Audit Function (SPFAIB) as the basis for implementing the Internal Audit function;
9. In order to appoint a Public Accountant Firm and a Public Accountant in accordance with the Financial Services Authority Regulations and applicable laws and regulations to audit the Bank's financial statements;
10. The Bank has a general risk management policy and an adequate risk limit setting;
11. The Bank has established adequate written policies, systems and procedures in the context of providing funds to related parties and also providing large funds, as well as monitoring and handling required in the event of Non-Performing Loans;

Hasil Penilaian Sendiri (*Self Assessment*) Penerapan Tata Kelola
Results of Self-Assessment Implementation of Governance

12. Bank telah menetapkan kebijakan umum yang terdiri dari Kebijakan Tata Kelola Bank, Kebijakan Manajemen Risiko serta Kebijakan Pengendalian Internal guna menunjang kegiatan usaha yang dijalankannya sehingga setiap kegiatan yang dilaksanakan dapat mencerminkan suatu tata kelola yang baik;
13. Bank telah memiliki kebijakan prosedur mengenai tata cara pelaksanaan transparansi kondisi keuangan;
14. Bank telah menyusun Laporan Pelaksanaan Tata Kelola periode tahun 2021 dimana cakupan Laporan Pelaksanaan Tata Kelola tersebut telah sesuai dengan Peraturan Otoritas Jasa Keuangan;
15. Direksi telah menyusun Rencana Bisnis Bank secara realistis, komprehensif, terukur (*achievable*) atas dasar kajian yang komprehensif dengan memperhatikan peluang bisnis dan kekuatan yang dimiliki oleh Bank serta mengidentifikasikan kelemahan dan ancaman dan telah sesuai dengan visi dan misi serta rencana korporasi (*corporate plan*) Bank.

Faktor negatif aspek *governance structure* adalah:
Kegiatan Operasional Bank telah diatur dalam kebijakan, sistem, dan prosedur Bank, namun demikian masih terdapat beberapa ketentuan internal yang masih dalam proses pengkinian sehingga dapat berpotensi risiko adanya kondisi perkembangan bisnis yang belum sesuai dengan ketentuan yang ada, Hal tersebut dikarenakan dalam pelaksanaan proses pengkinian mengutamakan skala prioritas dari kebutuhan Bank.

B. *Governance Process*
Faktor positif aspek *governance process* adalah:
1. Pengangkatan anggota Komite dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Nominasi dan Remunerasi;
2. Direksi telah bertanggung jawab penuh atas pelaksanaan kepengurusan Bank yang telah dijalankan selama tahun buku 2022 yang tercantum dalam Laporan Tahunan yang disampaikan kepada pemegang saham pada RUPS Tahunan;
3. Direksi telah menindaklanjuti temuan dan rekomendasi dari hasil pemeriksaan Satuan Kerja Audit Internal, auditor eksternal, hasil pengawasan otoritas yang berwenang melalui pemberian arahan terkait temuan dan rekomendasi tersebut kepada seluruh unit kerja terkait;
4. Dalam melaksanakan tugas pengawasan, Dewan Komisaris telah mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank melalui rapat gabungan antara Dewan Komisaris dan Direksi serta pelaksanaan pemantauan oleh Komite - Komite sebagai alat kelengkapan Dewan Komisaris dengan memberikan rekomendasi kepada Direksi. Rapat tersebut dilakukan antara lain untuk memastikan terselenggaranya pelaksanaan prinsip-prinsip tata kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh jenjang organisasi;
5. Seluruh kegiatan rapat Dewan Komisaris telah didokumentasikan secara lengkap sebagai dasar evaluasi pelaksanaan hasil keputusan rapat;
6. Dalam melakukan tugas pengawasan, Dewan Komisaris telah mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank melalui mekanisme rapat Dewan Komisaris yang pada periode Januari - Juni 2023 telah dilaksanakan sebanyak 12 kali, dan rapat gabungan Dewan Komisaris dan Direksi sebanyak 16 kali;
7. Dewan Komisaris telah membentuk Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi serta Komite Tata Kelola Terintegrasi. Dan seluruh komite yang dibentuk sebagai alat kelengkapan Dewan Komisaris telah menjalankan tugasnya secara independen dan telah memberikan analisis yang memadai serta rekomendasi kepada Dewan Komisaris;

12. The Bank has established general policies consisting of Bank Governance Policies, Risk Management Policies and Internal Control Policies to support the business activities it carries out so that every activity carried out can reflect a good governance;
13. The Bank has a procedural policy regarding procedures for implementing transparency in financial conditions;
14. The Bank has prepared a Governance Implementation Report for the 2021 period where the scope of the Governance Implementation Report is in accordance with the Financial Services Authority Regulation;
15. The Directors has prepared a realistic, comprehensive, measurable (achievable) Bank Business Plan based on a comprehensive study by taking into account the business opportunities and strengths of the Bank as well as identifying weaknesses and threats and in accordance with the vision and mission as well as the corporate plan) Banks.

The negative factors in the governance structure aspect are:
The Bank's operational activities have been regulated in the Bank's policies, systems and procedures, however there are still several internal provisions which are still in the process of being updated so there is a potential risk of business development conditions not being in accordance with existing provisions. This is because the implementation of the updating process prioritizes priority scale of Bank needs.

B. Governance Process
Positive factors aspects of governance process are:
1. The appointment of members of the Committee is carried out by the Directors based on the decision of the meeting of the Board of Commissioners taking into account the recommendations of the Nomination and Remuneration Committee;
2. The Directors has been fully responsible for the implementation of the Bank's management that has been carried out during the 2022 financial year as stated in the Annual Report submitted to shareholders at the Annual GMS;
3. The Directors has followed up the findings and recommendations from the results of the examination of the Internal Audit Work Unit, external auditors, and the results of the supervision of the competent authorities by providing direction regarding the findings and recommendations to all relevant work units;
4. In carrying out its supervisory duties, the Board of Commissioners has directed, monitored and evaluated the implementation of the Bank's strategic policies through joint meetings between the Board of Commissioners and the Directors as well as the implementation of monitoring by the Committees as a complement to the Board of Commissioners by providing recommendations to the Directors. The meeting was held among others to ensure the implementation of good governance principles in every business activity of the Bank at all levels of the organization;
5. All activities of the Board of Commissioners' meetings have been fully documented as a basis for evaluating the implementation of the meeting decisions;
6. In carrying out its supervisory duties, the Board of Commissioners has directed, monitored and evaluated the implementation of the Bank's strategic policies through the mechanism of Board of Commissioners meetings which in the period January - June 2023 were held 12 times, and joint meetings of the Board of Commissioners and Directors 16 times.;
7. The Board of Commissioners has established the Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee and Integrated Governance Committee. And all committees that were formed as complements to the Board of Commissioners have carried out their duties independently and have provided adequate analysis and recommendations to the Board of Commissioners;

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8. Rapat Komite-komite sebagai alat kelengkapan Dewan Komisaris telah diselenggarakan sesuai dengan kebutuhan Bank dan proses pengambilan keputusan dalam setiap rapat yang dilaksanakan, telah diambil berdasarkan musyawarah mufakat atau suara terbanyak dalam hal tidak terjadi musyawarah mufakat;
9. Satuan Kerja Kepatuhan telah membuat dan merumuskan strategi langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan;
10. Satuan Kerja Kepatuhan telah melaksanakan *review* dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank;
11. Satuan Kerja Kepatuhan telah memastikan rancangan kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank yang akan diberlakukan telah sesuai dengan ketentuan Otoritas Jasa Keuangan, Bank Indonesia dan peraturan perundangan-undangan yang berlaku;
12. Dalam rangka peningkatan fungsi *quality assurance* dan *corrective action*, Bank melalui satuan kerja terkait telah melakukan sosialisasi pada seluruh jaringan kantor Bank mengenai Budaya Risiko, Budaya Kepatuhan serta *fraud awareness*;
13. Bank senantiasa melakukan penguatan Fungsi Kepatuhan khususnya Budaya Kepatuhan melalui pelaksanaan kegiatan sosialisasi penerapan Budaya Kepatuhan, fungsi *Quality Assurance* dengan cara menetapkan *Compliance Sheet*, **bjb** cyber cafe dan **bjb** AMOLA untuk dipergunakan pada kegiatan operasional Bank sehingga kegiatan dimaksud dapat dilakukan secara konsisten dan tetap memperhatikan prinsip-prinsip tata kelola yang baik serta azas-azas perbankan yang sehat;
14. Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko terlibat aktif dalam penyusunan kebijakan dan prosedur Bank melalui kepesertaan dalam rapat teknis terkait penyusunan kebijakan dan prosedur;
15. Pelaksanaan pemantauan dan penyampaian laporan atas komitmen yang dibuat berdasarkan hasil pemeriksaan Otoritas Jasa Keuangan serta pemeriksa lain yang berwenang dilaksanakan oleh Satuan Kerja Kepatuhan secara berkala;
16. Satuan Kerja Audit Internal melakukan fungsi pengawasan secara independen dengan cakupan tugas yang memadai dan sesuai dengan rencana kerja, pelaksanaan maupun pemantauan hasil audit;
17. Satuan Kerja Audit Internal telah melaporkan seluruh temuan hasil pemeriksaan sesuai ketentuan yang berlaku;
18. Satuan Kerja Audit Internal telah menyusun dan mengkinikan pedoman kerja Auditor Internal;
19. Penentuan penunjukan Akuntan Publik dan Kantor Akuntan Publik telah sesuai dengan ketentuan yang berlaku, dimana Akuntan Publik dan Kantor Akuntan Publik terdaftar di Otoritas Jasa Keuangan;
20. Akuntan Publik dan Kantor Akuntan Publik yang ditunjuk, mampu bekerja secara independen, memenuhi standar profesional akuntan publik serta ruang lingkup audit yang ditetapkan;
21. Bank telah menetapkan prosedur di dalam melakukan proses identifikasi, pengukuran, *monitoring* dan pengendalian risiko secara berkala yang disesuaikan dengan kebutuhan bisnis Bank, dan setiap jenis risiko melalui *tools* yang telah dikembangkan oleh Bank, termasuk diantaranya yaitu Pedoman Profil Risiko dan ICCAP, Dimana didalamnya telah diatur Profil Risiko Kantor Cabang dan Profil Risiko Kantor Wilayah;
22. Bank telah menerapkan pengendalian intern yang menyeluruh serta memadai, dimana pelaksanaan prinsip *segregation of duties* dan konsep *dual control* telah melekat dalam kebijakan dan pedoman aktivitas operasional yang menjadi panduan pelaksanaan kegiatan operasional sehari – hari;
23. Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko telah melaksanakan tugasnya sesuai dengan ketentuan yang berlaku;
24. Pelaksanaan *review* atas kebijakan, sistem dan prosedur penyediaan dana kepada pihak terkait serta penyediaan dana besar telah dilaksanakan secara berkala sesuai dengan ketentuan yang berlaku;
25. Pengambilan keputusan dalam penyediaan dana diputuskan dalam Rapat Komite yang dilakukan secara independen tanpa intervensi dari pihak terkait dan/atau pihak lainnya dengan mengedepankan prinsip kehati-hatian;

8. Meetings of the Committees as a complement to the Board of Commissioners have been held in accordance with the needs of the Bank and the decision-making process in each meeting held has been taken based on deliberation for consensus or a majority vote in the event that no consensus agreement occurs;
9. The Compliance Work Unit has made and formulated a strategic step in order to support the creation of a Compliance Culture;
10. The Compliance Unit has reviewed and/or recommended updating and improving the Bank's policies, provisions, systems and procedures;
11. The Compliance Unit has ensured that the draft policies, provisions, systems and procedures, as well as the Bank's business activities to be implemented are in accordance with the provisions of the Financial Services Authority, Bank Indonesia and the prevailing laws and regulations;
12. In order to improve the quality assurance and corrective action functions, the Bank through the relevant work units has conducted socialization to the entire Bank office network regarding Risk Culture, Compliance Culture and fraud awareness;
13. The Bank continues to strengthen the Compliance Function, especially the Compliance Culture through the implementation of socialization activities on the implementation of the Compliance Culture, Quality Assurance function by establishing a Compliance Sheet, **bjb** cyber cafe and **bjb** AMOLA to be used in the Bank's operational activities so that the said activities can be carried out consistently and with due regard good governance principles and sound banking principles;
14. The Compliance Unit and Risk Management Unit are actively involved in the formulation of Bank policies and procedures through participation in technical meetings related to the formulation of policies and procedures;
15. Monitoring and submission of reports on commitments made based on the results of inspections by the Financial Services Authority and other authorized auditors is carried out by the Compliance Work Unit periodically;
16. The Internal Audit Work Unit performs an independent supervisory function with an adequate scope of duties and in accordance with the work plan, implementation and monitoring of audit results;
17. The Internal Audit Unit has reported all audit findings in accordance with applicable regulations;
18. The Internal Audit Unit has compiled and updated the Internal Auditor's work guidelines;
19. Determination of the appointment of a Public Accountant and a Public Accounting Firm is in accordance with the applicable provisions, where the Public Accountant and Public Accounting Firm are registered with the Financial Services Authority;
20. Public Accountants and Public Accounting Firms appointed, able to work independently, meet the professional standards of public accountants as well as the defined audit scope;
21. The Bank has established procedures for carrying out the process of identifying, measuring, monitoring and controlling risks on a regular basis that are tailored to the Bank's business needs, and each type of risk through tools that have been developed by the Bank, including the Risk Profile and ICCAP Guidelines, which are regulated therein. Branch Office Risk Profile and Regional Office Risk Profile;
22. The Bank has implemented comprehensive and adequate internal control, in which the implementation of the principle of segregation of duties and the concept of dual control has been embedded in the policies and guidelines for operational activities that guide the implementation of daily operational activities;
23. The Internal Audit Unit, the Compliance Unit and the Risk Management Work Unit have carried out their duties in accordance with applicable regulations;
24. The review of policies, systems and procedures for providing funds to related parties as well as providing large funds has been carried out periodically in accordance with applicable regulations;
25. Decisions on the provision of funds are decided in a Committee Meeting which is conducted independently without intervention from related parties and/or other parties by prioritizing the principle of prudence;

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26. Bank telah menyusun laporan yang berkaitan dengan informasi keuangan dan non-keuangan secara transparan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan;
27. Rencana Korporasi (*Corporate Plan*) dan Rencana Bisnis Bank (*Business Plan*) disusun secara realistis dan telah memperhatikan seluruh faktor internal dan eksternal, penerapan manajemen risiko, prinsip kehati-hatian serta asas perbankan yang sehat dan telah disetujui oleh Dewan Komisaris;
28. Direksi telah melaksanakan evaluasi terhadap pelaksanaan RBB secara berkala melalui kegiatan rapat Direksi ataupun rapat kerja wilayah.
29. Bank telah menerapkan ISO 37001: 2016 Sistem Manajemen Anti Penyuapan (SMAP), ISO 37301: 2021 Sistem Manajemen Kepatuhan (SMK), ISO 20000: 2018 dan ISO 27000: 2013 Sistem Keamanan Teknologi Informasi dan ISO 9001: 2015 *Trade Processing Service fot Export Import*.

Faktor negatif aspek *governance process* adalah:
1. Pelaksanaan supervise/pengawasan atasan terhadap pegawai yang menjadi kewenangannya dalam hal melaksanakan fungsi dan tugas masing-masing pegawai kiranya perlu melakukan penguatan kualitas guna mencegah adanya pelanggaran-pelanggaran terhadap ketentuan internal maupun eksternal.
2. Tingkat literasi pegawai dalam membaca ketentuan-ketentuan yang berlaku guna mencegah terjadinya pelanggaran-pelanggaran terhadap ketentuan internal maupun eksternal harus ditingkatkan, mengingat masih terdapat pelanggaran-pelanggaran kegiatan operasional yang belum sesuai dengan ketentuan internal maupun eksternal.

C. *Governance Outcome*
Faktor positif aspek *governance outcome* adalah:
1. Direksi telah mempertanggungjawabkan pelaksanaan tugasnya kepada pemegang saham melalui Rapat Umum Pemegang Saham (RUPS) dan seluruh pelaksanaan tugas dan tanggung jawab Direksi untuk tahun buku 2022 telah diterima oleh RUPS;
2. Dewan Komisaris beserta komite-komite dibawahnya telah melaksanakan tugas dan tanggung jawabnya dalam melakukan fungsi pengawasan dengan baik. Hal ini dapat terlihat dari nasihat dan saran yang disampaikan Dewan Komisaris terhadap pelaksanaan proses kegiatan usaha yang terdapat di Bank;
3. Komite-Komite yang berada di bawah Dewan Komisaris telah memberikan analisis dan rekomendasi kepada Dewan Komisaris. Analisis dan Rekomendasi tersebut menjadi pertimbangan Dewan Komisaris dalam rangka melaksanakan fungsi pengawasan terhadap fungsi pengurusan Bank yang dilaksanakan oleh Direksi;
4. Secara umum pencapaian RBB bank **bjb** telah menunjukkan kinerja yang baik hal ini tercermin dari pencapaian target sebagai berikut:
   a) Realisasi Aset posisi 30 Juni 2023 mencapai sebesar Rp113,07 Triliun atau **100,68%** dari target yang ditetapkan sebesar Rp112,30 Triliun;
   b) Realisasi Laba Bersih posisi 30 Juni 2023 mencapai sebesar Rp894,5 Miliar atau **106,08%** dari target yang ditetapkan sebesar Rp843,3 Miliar;
   c) Realisasi NPL gross posisi 30 Juni 2023 adalah sebesar **1,22%**, lebih baik dari target yang ditetapkan sebelumnya sebesar 1,25%.
5. Bank telah menyampaikan Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan kepada Otoritas Jasa Keuangan secara berkala sesuai dengan Peraturan Otoritas Jasa Keuangan;
6. Direksi telah menyampaikan laporan mengenai kegiatan fungsi audit intern kepada para pemegang saham dalam laporan pertanggungjawaban Direksi pada RUPS Tahunan Tahun 2022 tanggal 04 April 2023;

26. Banks have prepared reports related to financial and non-financial information in a transparent manner as regulated in the Regulation of the Financial Services Authority;
27. The Corporate Plan and the Bank's Business Plan are prepared realistically and have taken into account all internal and external factors, risk management implementation, prudential principles and sound banking principles and have been approved by the Board of Commissioners;
28. The Directors has evaluated the implementation of the RBB on a regular basis through the activities of the Directors meeting or regional work meeting.
29. The Bank has implemented ISO 37001: 2016 Anti-Bribery Management System (SMAP), ISO 37301: 2021 Compliance Management System (SMK), ISO 20000: 2018 and ISO 27000: 2013 Information Technology Security System and ISO 9001: 2015 Trade Processing Service photo Export Import.

Negative factors aspects of governance process are:
1. The implementation of supervisory supervision over employees who are under their authority in carrying out the functions and duties of each employee may need to strengthen quality in order to prevent violations of internal and external regulations.
2. The literacy level of employees in reading the applicable regulations to prevent violations of internal and external regulations must be increased, bearing in mind that there are still violations of operational activities that are not in accordance with internal and external regulations.

C. Governance Outcome
Positive factors aspects of governance outcome are:
1. The Directors has accounted for the implementation of its duties to shareholders through the General Meeting of Shareholders (GMS) and all the duties and responsibilities of the Directors for the financial year 2022 have been accepted by the GMS;
2. The Board of Commissioners and the committees under it have carried out their duties and responsibilities in carrying out their supervisory functions properly. This can be seen from the advice and suggestions submitted by the Board of Commissioners regarding the implementation of the business activity processes in the Bank;
3. Committees under the Board of Commissioners have provided analysis and recommendations to the Board of Commissioners. The analysis and recommendations are considered by the Board of Commissioners in carrying out the supervisory function of the Bank's management functions carried out by the Directors;
4. In general, the achievement of bank **bjb**'s RBB has shown good performance, this is reflected in the achievement of the following targets:
   a) Realization of assets as of June 30 2023 reached IDR 113.07 trillion or **100.68%** of the target set at IDR 112.30 trillion;
   b) Realized Net Profit as of June 30 2023 reached IDR 894.5 billion or **106.08%** of the target set at IDR 843.3 billion;
   c) Realization of gross NPL as of June 30 2023 was **1.22%**, better than the previously set target of 1.25%.
5. The Bank has submitted a Report on the Implementation of Duties and Responsibilities of the Director of Compliance to the Financial Services Authority on a regular basis in accordance with the Financial Services Authority Regulation;
6. The Directors has submitted a report on the activities of the internal audit function to the shareholders in the accountability report of the Directors at the 2022 Annual GMS on April 04, 2023;

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7. Satuan Kerja Audit Internal telah melaksanakan pemeriksaan sesuai dengan RKAT tahun 2023 dan pemantauan hasil audit dilakukan secara berkesinambungan dimana penyelesaian untuk posisi Juni 2023 komitmen tindak lanjut atas hasil pemeriksaan tersebut telah mencapai 100%;
8. Akuntan Publik dan Kantor Akuntan Publik telah bertindak objektif dalam melakukan audit serta hasil audit dan *Management Letter* telah menggambarkan permasalahan Bank;
9. Hasil audit atas laporan keuangan per 31 Desember 2022 dan *Management Letter* telah menggambarkan permasalahan Bank yang signifikan dan disampaikan secara tepat waktu kepada Otoritas Jasa Keuangan;
10. Dewan Komisaris dan Direksi mampu melakukan pengawasan secara aktif terhadap pelaksanaan kebijakan dan strategi Manajemen Risiko;
11. Bank melaksanakan aktivitas bisnisnya sesuai dengan tingkat kompleksitas Bank serta mempertimbangkan tingkat risiko (eksposur risiko) yang terdapat dalam aktivitas bisnis tersebut;
12. Laporan penyediaan dana kepada pihak terkait telah disajikan dalam laporan BMPK dan disampaikan secara tepat waktu oleh Divisi Pengendalian Keuangan kepada Otoritas Jasa Keuangan;
13. Bank telah menyusun laporan-laporan untuk disampaikan kepada pihak internal maupun pihak eksternal, di antaranya laporan Tingkat Kesehatan Bank, laporan hasil audit dan laporan pelaksanaan tata kelola dengan cakupan isi laporan berdasarkan ketentuan yang berlaku;
14. Selama periode Januari - Juni 2023 tidak terdapat penyediaan dana yang melampaui BMPK;
15. Bank telah menyampaikan informasi keuangan dan non-keuangan secara transparan dan berkala melalui melalui media cetak maupun media elektronik yang dapat dengan mudah diakses oleh seluruh pemangku kepentingan;
16. Rencana Bisnis Bank yang disusun oleh Direksi telah disetujui oleh Dewan Komisaris;
17. Realisasi rencana bisnis dan rencana korporasi disampaikan kepada para pemegang saham dalam Laporan Pertanggung Jawaban Direksi yang menjadi agenda rutin dalam RUPS Tahunan.

Faktor negatif aspek *Governance Outcome* adalah:
Selama periode Januari – Juni Tahun 2023, masih terdapat adanya sanksi denda akibat pelanggaran ketentuan regulator, selain itu masih terdapat *fraud* yang terjadi di Bank.

7. The Internal Audit Unit has carried out inspections in accordance with the 2023 RKAT and monitoring of audit results is carried out on an ongoing basis where the completion for the position in June 2023, the commitment to follow-up on the results of the audit has reached 100%;
8. Public Accountants and Public Accounting Firms have acted objectively in conducting audits and the results of the audit and Management Letter have described the Bank's problems;
9. The results of the audit of the financial statements as of December 31, 2022 and the Management Letter have described the Bank's significant problems and were submitted in a timely manner to the Financial Services Authority;
10. The Board of Commissioners and the Directors are able to actively supervise the implementation of Risk Management policies and strategies;
11. The Bank carries out its business activities in accordance with the level of complexity of the Bank and considers the level of risk (risk exposure) contained in the business activity;
12. Reports on provision of funds to related parties have been presented in the LLL report and submitted in a timely manner by the Financial Control Division to the Financial Services Authority;
13. The Bank has prepared reports to be submitted to internal and external parties, including the Bank Soundness Level report, audit report and governance implementation report with the scope of the report content based on applicable regulations;
14. During the period January - June 2023, there is no provision of funds that exceeds the LLL;
15. The Bank has submitted financial and non-financial information transparently and periodically through print and electronic media that can be easily accessed by all stakeholders;
16. The Bank's Business Plan prepared by the Directors has been approved by the Board of Commissioners;
17. The realization of the business plan and corporate plan is submitted to the shareholders in the Directors' Accountability Report which is a routine agenda at the Annual GMS.

Negative factors aspects of Governance Outcome are:
During the period January - June 2023, there will still be fines due to violations of regulatory provisions, apart from that there are still frauds occurring at the Bank.

Hasil *Self Assessment* Periode Juli - Desember 2023

Self Assessment Results for the Period July - December 2023

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	PERINGKAT RANK	DEFINISI PERINGKAT RANK DEFINITIONS
Individual	1	Mencerminkan Manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum **sangat baik**. Hal ini tercermin dari pemenuhan yang sangat memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut tidak signifikan dan dapat segera dilakukan perbaikan oleh manajemen Bank. Reflects that Bank Management has implemented Governance which is generally **very good**. This is reflected in the very adequate fulfillment of Governance principles. In the event that there are weaknesses in the application of Governance principles, in general these weaknesses are not significant and can be immediately corrected by Bank management.

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Kesimpulan:
Berdasarkan analisis terhadap seluruh kriteria atau indikator penilaian tersebut di atas, disimpulkan bahwa:

A. *Governance Structure*
Faktor positif aspek *governance structure* adalah:

1. Jumlah anggota Dewan Komisaris dan anggota Direksi Bank telah memenuhi jumlah minimum yang harus dipenuhi oleh Bank sesuai Peraturan Otoritas Jasa Keuangan dan seluruhnya berdomisili di Indonesia;
2. Dewan Komisaris dan Anggota Direksi Bank memiliki integritas, kompetensi dan reputasi keuangan yang baik. Hal tersebut dapat dilihat dari hasil penilaian kemampuan dan kepatutan oleh Otoritas Jasa Keuangan dimana Dewan Komisaris dan anggota Direksi telah dinyatakan lulus dan tidak pernah terlibat kasus hukum;
3. Seluruh anggota Dewan Komisaris dan Direksi Bank tidak saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Dewan Komisaris dan/atau Direksi;
4. Bank telah mengkinikan struktur organisasi berdasarkan kebutuhan dan kompleksitas usaha yang dijalankan Bank serta menempatkan Direksi sesuai dengan bidang tugasnya masing-masing;
5. Dalam pengkinian struktur organisasi Bank telah melakukan beberapa hal sebagai upaya penguatan sistem pengendalian internal diantaranya membentuk Divisi IT Security, melakukan pemisahan Satuan Kerja Manajemen Risiko menjadi 2 yaitu Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi dan Manajemen Risiko Operasional serta melakukan pemindahan kewenangan fungsi Kontrol Internal Wilayah dan Kontrol Internal Cabang di bawah kewenangan Divisi Manajemen Risiko Operasional yang berada pada Direktorat Kepatuhan Dimana sebelumnya di bawah kewenangan Satuan Kerja Audit Internal yang berada pada Direktorat Utama;
6. Bank telah menetapkan pedoman benturan kepentingan guna menangani potensi situasi benturan kepentingan yang dihadapi oleh setiap Pengurus dan pegawai Bank;
7. Bank telah membentuk Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko, dengan sumber daya manusia yang kompeten sehingga mampu bekerja secara profesional dan independen terhadap unit kerja bisnis dan operasional;
8. Bank telah menetapkan Kebijakan Audit Internal, Piagam Audit Intern dan Standar Pelaksanaan Fungsi Audit Intern Bank (SPFAIB) sebagai dasar dalam penerapan fungsi Audit Internal;
9. Dalam rangka penunjukan Kantor Akuntan Publik dan Akuntan Publik telah sesuai dengan Peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku untuk melakukan audit terhadap laporan keuangan Bank;
10. Bank telah memiliki kebijakan umum manajemen risiko dan penetapan limit risiko yang memadai;
11. Bank telah menetapkan kebijakan, sistem dan prosedur tertulis yang memadai dalam rangka penyediaan dana kepada pihak terkait dan juga penyediaan dana besar, berikut *monitoring* serta penanganan yang diperlukan dalam hal terjadi *Non Performing Loan*;

Conclusion:
Based on the analysis of all the assessment criteria or indicators mentioned above, it was concluded that:

a. Governance Structure
Positive factors aspects of governance structure are:

1. The number of members of the Board of Commissioners and members of the Directors of the Bank had met the minimum number that had to be met by the Bank in accordance with the Regulations of the Financial Services Authority and all of them were domiciled in Indonesia;
2. The Board of Commissioners and Members of the Directors of the Bank had integrity, competence and good financial reputation. This could be seen from the results of the fit and proper test by the Financial Services Authority where the Board of Commissioners and members of the Directors passed and had never been involved in a legal case;
3. All members of the Board of Commissioners and Directors of the Bank did not have family relations to the second degree with fellow members of the Board of Commissioners and/or Directors;
4. The Bank updated the organizational structure based on the needs and complexity of the business run by the Bank and has placed the Directors in accordance with their respective fields of duty;
5. In updating the organizational structure, the Bank has done several things to strengthen the internal control system, including establishing an IT Security Division, separating the Risk Management Work Unit into 2, namely the Credit, Market & Integrated Risk Management and Operational Risk Management Divisions and transferring the authority of the Control function. Regional Internal and Branch Internal Control are under the authority of the Operational Risk Management Division under the Compliance Directorate. Previously under the authority of the Internal Audit Work Unit under the Main Directorate;
6. The Bank has established guidelines for conflict of interest in order to handle potential conflict of interest situations faced by every Management and employee of the Bank;
7. The Bank has established an Internal Audit Unit, Compliance Unit and Risk Management Unit, with competent human resources so that they are able to work professionally and independently of business and operational work units;
8. The Bank has established an Internal Audit Policy, Internal Audit Charter and Standards for the Implementation of the Bank's Internal Audit Function (SPFAIB) as the basis for implementing the Internal Audit function;
9. In order to appoint a Public Accountant Firm and a Public Accountant in accordance with the Financial Services Authority Regulations and applicable laws and regulations to audit the Bank's financial statements;
10. The Bank has a general risk management policy and an adequate risk limit setting;
11. The Bank has established adequate written policies, systems and procedures in the context of providing funds to related parties and also providing large funds, as well as monitoring and handling required in the event of Non-Performing Loans;

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12. Bank telah menetapkan kebijakan umum yang terdiri dari Kebijakan Tata Kelola Bank, Kebijakan Manajemen Risiko serta Kebijakan Pengendalian Internal guna menunjang kegiatan usaha yang dijalankannya sehingga setiap kegiatan yang dilaksanakan dapat mencerminkan suatu tata kelola yang baik;
13. Bank telah memiliki kebijakan prosedur mengenai tata cara pelaksanaan transparansi kondisi keuangan;
14. Bank telah menyusun Laporan Pelaksanaan Tata Kelola periode tahun 2022 dimana cakupan Laporan Pelaksanaan Tata Kelola tersebut telah sesuai dengan Peraturan Otoritas Jasa Keuangan;
15. Direksi telah menyusun Rencana Bisnis Bank secara realistis, komprehensif, terukur (*achievable*) atas dasar kajian yang komprehensif dengan memperhatikan peluang bisnis dan kekuatan yang dimiliki oleh Bank serta mengidentifikasikan kelemahan dan ancaman dan telah sesuai dengan visi dan misi serta rencana korporasi (*corporate plan*) Bank.

Faktor negatif aspek *governance structure* adalah:
Kegiatan Operasional Bank telah diatur dalam kebijakan, sistem, dan prosedur Bank, namun demikian masih terdapat beberapa ketentuan internal yang perlu dilakukan pengkinian ataupun penyusunan yaitu sebanyak 177 ketentuan internal atau sebesar 42% dari total sebanyak 424 ketentuan internal Bank existing pada tahun 2023, sehingga dapat berpotensi risiko adanya kondisi bisnis & operasional Bank yang belum sesuai dengan ketentuan yang ada. Pelaksanaan proses pengkinian ketentuan dilaksanakan dengan skala prioritas sesuai kebutuhan Bank.

B. *Governance Process*
Faktor positif aspek *governance process* adalah:
1. Pengangkatan anggota Komite dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Nominasi dan Remunerasi;
2. Direksi telah bertanggung jawab penuh atas pelaksanaan kepengurusan Bank yang telah dijalankan selama tahun buku 2021 yang tercantum dalam Laporan Tahunan yang disampaikan kepada pemegang saham pada RUPS Tahunan;
3. Direksi telah menindaklanjuti temuan dan rekomendasi dari hasil pemeriksaan Satuan Kerja Audit Internal, auditor eksternal, hasil pengawasan otoritas yang berwenang melalui pemberian arahan terkait temuan dan rekomendasi tersebut kepada seluruh unit kerja terkait;
4. Dalam melaksanakan tugas pengawasan, Dewan Komisaris telah mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank melalui rapat gabungan antara Dewan Komisaris dan Direksi serta pelaksanaan pemantauan oleh Komite - Komite sebagai alat kelengkapan Dewan Komisaris dengan memberikan rekomendasi kepada Direksi. Rapat tersebut dilakukan antara lain untuk memastikan terselenggaranya pelaksanaan prinsip-prinsip tata kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh jenjang organisasi;
5. Seluruh kegiatan rapat Dewan Komisaris telah didokumentasikan secara lengkap sebagai dasar evaluasi pelaksanaan hasil keputusan rapat;
6. Dalam melakukan tugas pengawasan, Dewan Komisaris telah mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank melalui mekanisme rapat Dewan Komisaris yang pada periode Juli - Desember 2022 telah dilaksanakan sebanyak 7 kali dan rapat gabungan Dewan Komisaris dan Direksi sebanyak 18 kali;
7. Dewan Komisaris telah membentuk Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi serta Komite Tata Kelola Terintegrasi. Dan seluruh komite yang dibentuk sebagai alat kelengkapan Dewan Komisaris telah menjalankan tugasnya secara independen dan telah memberikan analisis yang memadai serta rekomendasi kepada Dewan Komisaris;

12. The Bank has established general policies consisting of Bank Governance Policies, Risk Management Policies and Internal Control Policies to support the business activities it carries out so that every activity carried out can reflect a good governance;
13. The Bank has a procedural policy regarding procedures for implementing transparency in financial conditions;
14. The Bank has prepared a Governance Implementation Report for the 2022 period where the scope of the Governance Implementation Report is in accordance with the Financial Services Authority Regulation;
15. The Directors has prepared a realistic, comprehensive, measurable (achievable) Bank Business Plan based on a comprehensive study by taking into account the business opportunities and strengths of the Bank as well as identifying weaknesses and threats and in accordance with the vision and mission as well as the corporate plan) Banks.

The negative factors in the governance structure aspect are:
Bank Operational Activities have been regulated in Bank policies, systems and procedures, however there are still several internal provisions that need to be updated or drafted, namely 177 internal provisions or 42% of the total of 424 existing Bank internal provisions in 2023, so that they can There is a potential risk that the Bank's business & operational conditions are not in accordance with existing regulations. The process of updating provisions is carried out on a priority scale according to the Bank's needs.

B. Governance Process
Positive factors aspects of governance process are:
1. The appointment of members of the Committee is carried out by the Directors based on the decision of the meeting of the Board of Commissioners taking into account the recommendations of the Nomination and Remuneration Committee;
2. The Directors has been fully responsible for the implementation of the Bank's management that has been carried out during the 2021 financial year as stated in the Annual Report submitted to shareholders at the Annual GMS;
3. The Directors has followed up the findings and recommendations from the results of the examination of the Internal Audit Work Unit, external auditors, and the results of the supervision of the competent authorities by providing direction regarding the findings and recommendations to all relevant work units;
4. In carrying out its supervisory duties, the Board of Commissioners has directed, monitored and evaluated the implementation of the Bank's strategic policies through joint meetings between the Board of Commissioners and the Directors as well as the implementation of monitoring by the Committees as a complement to the Board of Commissioners by providing recommendations to the Directors. The meeting was held among others to ensure the implementation of good governance principles in every business activity of the Bank at all levels of the organization;
5. All activities of the Board of Commissioners' meetings have been fully documented as a basis for evaluating the implementation of the meeting decisions;
6. In carrying out supervisory duties, the Board of Commissioners has directed, monitored and evaluated the implementation of the Bank's strategic policies through the mechanism of the Board of Commissioners' meetings which in the period July - December 2022 have been held 7 times and joint meetings of the Board of Commissioners and Directors 18 times;
7. The Board of Commissioners has established the Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee and Integrated Governance Committee. And all committees that were formed as complements to the Board of Commissioners have carried out their duties independently and have provided adequate analysis and recommendations to the Board of Commissioners;

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8. Rapat Komite-komite sebagai alat kelengkapan Dewan Komisaris telah diselenggarakan sesuai dengan kebutuhan Bank dan proses pengambilan keputusan dalam setiap rapat yang dilaksanakan, telah diambil berdasarkan musyawarah mufakat atau suara terbanyak dalam hal tidak terjadi musyawarah mufakat;
9. Satuan Kerja Kepatuhan telah membuat dan merumuskan strategi langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan;
10. Satuan Kerja Kepatuhan telah melaksanakan *review* dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank;
11. Satuan Kerja Kepatuhan telah memastikan rancangan kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank yang akan diberlakukan telah sesuai dengan ketentuan Otoritas Jasa Keuangan, Bank Indonesia dan peraturan perundangan-undangan yang berlaku;
12. Dalam rangka peningkatan fungsi *quality assurance* dan *corrective action*, Bank melalui satuan kerja terkait telah melakukan sosialisasi pada seluruh jaringan kantor Bank mengenai Budaya Risiko, Budaya Kepatuhan serta *fraud awareness*;
13. Bank senantiasa melakukan penguatan Fungsi Kepatuhan khususnya Budaya Kepatuhan melalui pelaksanaan kegiatan sosialisasi penerapan Budaya Kepatuhan, fungsi *Quality Assurance* dengan cara menetapkan *Compliance Sheet*, **bjb** Sipatuh, KMS (*Knowledge Management System*) dan **bjb** AMOLA untuk dipergunakan pada kegiatan operasional Bank sehingga kegiatan dimaksud dapat dilakukan secara konsisten dan tetap memperhatikan prinsip-prinsip Tata Kelola yang baik serta azas-azas perbankan yang sehat;
14. Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko terlibat aktif dalam penyusunan kebijakan dan prosedur Bank melalui kepesertaan dalam rapat teknis terkait penyusunan kebijakan dan prosedur;
15. Pelaksanaan pemantauan dan penyampaian laporan atas komitmen yang dibuat berdasarkan hasil pemeriksaan Otoritas Jasa Keuangan serta pemeriksa lain yang berwenang dilaksanakan oleh Satuan Kerja Kepatuhan secara berkala;
16. Satuan Kerja Audit Internal melakukan fungsi pengawasan secara independen dengan cakupan tugas yang memadai dan sesuai dengan rencana kerja, pelaksanaan maupun pemantauan hasil audit;
17. Satuan Kerja Audit Internal telah melaporkan seluruh temuan hasil pemeriksaan sesuai ketentuan yang berlaku;
18. Satuan Kerja Audit Internal telah menyusun dan mengkinikan pedoman kerja Auditor Internal;
19. Penentuan penunjukan Akuntan Publik dan Kantor Akuntan Publik telah sesuai dengan ketentuan yang berlaku, dimana Akuntan Publik dan Kantor Akuntan Publik terdaftar di Otoritas Jasa Keuangan;
20. Akuntan Publik dan Kantor Akuntan Publik yang ditunjuk, mampu bekerja secara independen, memenuhi standar profesional akuntan publik serta ruang lingkup audit yang ditetapkan;
21. Bank telah menetapkan prosedur di dalam melakukan proses identifikasi, pengukuran, *monitoring* dan pengendalian risiko secara berkala yang disesuaikan dengan kebutuhan bisnis Bank, dan setiap jenis risiko melalui *tools* yang telah dikembangkan oleh Bank, termasuk di antaranya yaitu Pedoman Profil Risiko Cabang dan Profil Risiko Wilayah;
22. Bank telah menerapkan pengendalian intern yang menyeluruh serta memadai, dimana pelaksanaan prinsip *segregation of duties* dan konsep *dual control* telah melekat dalam kebijakan dan pedoman aktivitas operasional yang menjadi panduan pelaksanaan kegiatan operasional sehari – hari;
23. Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko telah melaksanakan tugasnya sesuai dengan ketentuan yang berlaku;
24. Pelaksanaan *review* atas kebijakan, sistem dan prosedur penyediaan dana kepada pihak terkait serta penyediaan dana besar telah dilaksanakan secara berkala sesuai dengan ketentuan yang berlaku;
25. Pengambilan keputusan dalam penyediaan dana diputuskan dalam Rapat Komite yang dilakukan secara independen tanpa intervensi dari pihak terkait dan/atau pihak lainnya dengan mengedepankan prinsip kehati-hatian;

8. Meetings of the Committees as a complement to the Board of Commissioners have been held in accordance with the needs of the Bank and the decision-making process in each meeting held has been taken based on deliberation for consensus or a majority vote in the event that no consensus agreement occurs;
9. The Compliance Work Unit has made and formulated a strategic step in order to support the creation of a Compliance Culture;
10. The Compliance Unit has reviewed and/or recommended updating and improving the Bank's policies, provisions, systems and procedures;
11. The Compliance Unit has ensured that the draft policies, provisions, systems and procedures, as well as the Bank's business activities to be implemented are in accordance with the provisions of the Financial Services Authority, Bank Indonesia and the prevailing laws and regulations;
12. In order to improve the quality assurance and corrective action functions, the Bank through the relevant work units has conducted socialization to the entire Bank office network regarding Risk Culture, Compliance Culture and fraud awareness;
13. The Bank always strengthens the Compliance Function, especially the Compliance Culture, through the implementation of socialization activities on the implementation of the Compliance Culture, the Quality Assurance function by establishing a Compliance Sheet, **bjb** Sipatuh, KMS (Knowledge Management System) and **bjb** AMOLA to be used in the Bank's operational activities so that the activities in question can be implemented. carried out consistently and still paying attention to the principles of good governance and the principles of healthy banking;
14. The Compliance Unit and Risk Management Unit are actively involved in the formulation of Bank policies and procedures through participation in technical meetings related to the formulation of policies and procedures;
15. Monitoring and submission of reports on commitments made based on the results of inspections by the Financial Services Authority and other authorized auditors is carried out by the Compliance Work Unit periodically;
16. The Internal Audit Work Unit performs an independent supervisory function with an adequate scope of duties and in accordance with the work plan, implementation and monitoring of audit results;
17. The Internal Audit Unit has reported all audit findings in accordance with applicable regulations;
18. The Internal Audit Unit has compiled and updated the Internal Auditor's work guidelines;
19. Determination of the appointment of a Public Accountant and a Public Accounting Firm is in accordance with the applicable provisions, where the Public Accountant and Public Accounting Firm are registered with the Financial Services Authority;
20. Public Accountants and Public Accounting Firms appointed, able to work independently, meet the professional standards of public accountants as well as the defined audit scope;
21. The Bank has established procedures in conducting the risk identification, measurement, monitoring and control process on a regular basis which is adjusted to the Bank's business needs, and each type of risk through tools that have been developed by the Bank, including among others the Guidelines for Branch Risk Profiles and Regional Risk Profiles;
22. The Bank has implemented comprehensive and adequate internal control, in which the implementation of the principle of segregation of duties and the concept of dual control has been embedded in the policies and guidelines for operational activities that guide the implementation of daily operational activities;
23. The Internal Audit Unit, the Compliance Unit and the Risk Management Work Unit have carried out their duties in accordance with applicable regulations;
24. The review of policies, systems and procedures for providing funds to related parties as well as providing large funds has been carried out periodically in accordance with applicable regulations;
25. Decisions on the provision of funds are decided in a Committee Meeting which is conducted independently without intervention from related parties and/or other parties by prioritizing the principle of prudence;

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26. Bank telah menyusun laporan yang berkaitan dengan informasi keuangan dan non-keuangan secara transparan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan;
27. Rencana Korporasi (*Corporate Plan*) dan Rencana Bisnis Bank (*Business Plan*) disusun secara realistis dan telah memperhatikan seluruh faktor internal dan eksternal, penerapan manajemen risiko, prinsip kehati-hatian serta asas perbankan yang sehat dan telah disetujui oleh Dewan Komisaris;
28. Direksi telah melaksanakan evaluasi terhadap pelaksanaan RBB secara berkala melalui kegiatan rapat Direksi ataupun rapat kerja wilayah.
29. Dalam rangka penguatan pelaksanaan penerapan tata kelola yang baik, Bank telah menerapkan ISO, dengan rincian sebagai berikut:
    a. ISO 37001 :2016 Sistem Manajemen Anti Penyuapan (SMAP) pada segmen komersial dan korporasi di Kantor Pusat dan Kantor Cabang Utama Bandung serta proses pengadaan barang/jasa di Kantor Pusat;
    b. ISO 37301: 2021 Sistem Manajemen Kepatuhan (SMK) pada segmen kredit komersial dan korporasi di Kantor Pusat dan Kantor Cabang Utama Bandung serta penerapan Fungsi Kepatuhan pada Divisi Kepatuhan & APU PPT;
    c. ISO/IEC 27001 : 2022 *The Information Security Management Systems in the Provision of IT Operation for* DIG/ *by* bank **bjb** (*Mobile Banking*, SMS Banking, Internet Banking), **bjb** DigiCash, bank **bjb** e-KYC and e-Procurement bank **bjb** applications;
    d. ISO/IEC 20000-1 : 2018 *The service management system of Information Technology Division that delivers Internet Banking*, *Mobile Banking*, SMS *Banking and* **bjb** *DigiCash Services to Digital Banking Division in accordance with the latest service catalogue*;
    e. ISO 9001 : 2015 *Trade Processing Service for Export Import*.
30. Dalam rangka penguatan sistem pengendalian internal Bank telah melakukan peningkatan fungsi *second line* melalui optimalisasi peran dan fungsi Kontrol Internal Cabang dan Kontrol Internal Wilayah dimana salah satunya yaitu melakukan *review* implementasi fungsi kepatuhan dan manajamen risiko pada Kantor Cabang dan Kantor Wilayah;
31. Dalam rangka menunjang mewujudkan penerapan Tata Kelola Bank yang baik dari sisi proses Bank telah memiliki beberapa sistem aplikasi untuk mendukung hal tersebut diantaranya:
    a. FDS (*Fraud Detection System*) adalah aplikasi untuk mendeteksi pola transaksi mencurigakan kemudian memberikan alert kepada user untuk ditinjau dan ditindaklanjuti;
    b. **bjb** AMOLA adalah aplikasi yang dirancang untuk memantau pengguna jasa dan transaksi yang patut diduga terkait APU PPT;
    c. E-Procurement adalah aplikasi yang digunakan didalam proses pengadaan barang dan jasa;
    d. **bjb** LMS adalah aplikasi yang digunakan pada seluruh segmen kredit, dari proses analisa kredit hingga pencairan kredit **bjb**;
    e. KMS (*Knowledge Management System*) adalah aplikasi yang dapat digunakan untuk mengakses ketentuan - ketentuan internal yang berlaku di bank **bjb**;
    f. **bjb** *Whistle Blowing System* adalah aplikasi pelaporan adanya tindakan ketidakpatuhan, yang menjamin kerahasiaan pelapornya;
    g. **bjb** SiPatuh adalah aplikasi yang dapat digunakan dalam proses monitoring kewajiban pelaporan, monitoring rasio-rasio, SLA Pengkajian Kebijakan dan Prosedur, dan penyampaian notifikasi ketentuan eksternal terbaru kepada unit kerja;
    h. Elbu adalah aplikasi yang digunakan dalam proses pembelajaran;
    i. **bjb** digi adalah aplikasi yang memberikan layanan digitalisasi terkait transaksi keuangan.

Faktor negatif aspek *governance process* adalah:
Pelaksanaan supervisi/pengawasan atasan terhadap pegawai yang menjadi kewenangannya dalam hal pelaksanaan fungsi dan tugas masing-masing pegawai kiranya perlu dilakukan peningkatan kualitas pengawasan/penyeliaan guna mencegah adanya pelanggaran-pelanggaran terhadap ketentuan internal maupun eksternal.

26. Banks have prepared reports related to financial and non-financial information in a transparent manner as regulated in the Regulation of the Financial Services Authority;
27. The Corporate Plan and the Bank's Business Plan are prepared realistically and have taken into account all internal and external factors, risk management implementation, prudential principles and sound banking principles and have been approved by the Board of Commissioners;
28. The Directors has evaluated the implementation of the RBB on a regular basis through the activities of the Directors meeting or regional work meeting.
29. In order to strengthen the implementation of good governance, the Bank has implemented ISO, with the following details:
    a. ISO 37001 :2016 Anti-Bribery Management System (SMAP) in the commercial and corporate segments at the Head Office and Main Branch Office in Bandung as well as the goods/services procurement process at the Head Office;
    b. ISO 37301: 2021 Compliance Management System (SMK) in the commercial and corporate credit segments at the Head Office and Main Branch Office in Bandung as well as the implementation of the Compliance Function in the Compliance & APU PPT Division;
    c. ISO/IEC 27001 : 2022 The Information Security Management Systems in the Provision of IT Operation for DIG/ by bank **bjb** (Mobile Banking, SMS Banking, Internet Banking), **bjb** DigiCash, bank **bjb** e-KYC and e-Procurement bank **bjb** applications;
    d. ISO/IEC 20000-1 : 2018 The service management system of Information Technology Division that delivers Internet Banking, Mobile Banking, SMS Banking and **bjb** DigiCash Services to Digital Banking Division in accordance with the latest service catalogue;
    e. ISO 9001 : 2015 Trade Processing Service for Export Import.
30. In order to strengthen the internal control system, the Bank has improved the second line function by optimizing the role and function of Branch Internal Control and Regional Internal Control, one of which is reviewing the implementation of compliance and risk management functions at Branch Offices and Regional Offices;
31. In order to support the implementation of good Bank Governance from a process perspective, the Bank has several application systems to support this, including:
    a. FDS (Fraud Detection System) is an application to detect suspicious transaction patterns and then provide alerts to users for review and follow-up;
    b. **bjb** AMOLA is an application designed to monitor service users and transactions that are suspected to be related to APU PPT;
    c. E-Procurement is an application used in the process of procuring goods and services;
    d. **bjb** LMS is an application used in all credit segments, from the credit analysis process to **bjb** credit disbursement;
    e. KMS (Knowledge Management System) is an application that can be used to access the internal provisions that apply at bank **bjb**;
    f. **bjb** Whistle Blowing System is an application for reporting acts of non-compliance, which guarantees the confidentiality of the reporter;
    g. **bjb** SiPatuh is an application that can be used in the process of monitoring reporting obligations, monitoring ratios, SLA Review of Policies and Procedures, and delivering notifications of the latest external provisions to work units;
    h. Elbu is an application used in the learning process;
    i. **bjb** digi is an application that provides digitalization services related to financial transactions.

Negative factors aspects of governance process are:
The implementation of supervision/supervision by superiors over employees who are under their authority in terms of carrying out the functions and duties of each employee would need to improve the quality of supervision/supervision in order to prevent violations of internal and external regulations.

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C. *Governance Outcome*

Faktor positif aspek *governance outcome* adalah:

1. Direksi telah mempertanggungjawabkan pelaksanaan tugasnya kepada pemegang saham melalui Rapat Umum Pemegang Saham (RUPS) dan seluruh pelaksanaan tugas dan tanggung jawab Direksi untuk tahun buku 2022 telah diterima oleh RUPS;
2. Dewan Komisaris beserta komite-komite dibawahnya telah melaksanakan tugas dan tanggung jawabnya dalam melakukan fungsi pengawasan dengan baik. Hal ini dapat terlihat dari nasihat dan saran yang disampaikan Dewan Komisaris terhadap pelaksanaan proses kegiatan usaha yang terdapat di Bank;
3. Komite-Komite yang berada dibawah Dewan Komisaris telah memberikan analisis dan rekomendasi kepada Dewan Komisaris. Analisis dan Rekomendasi tersebut menjadi pertimbangan Dewan Komisaris dalam rangka melaksanakan fungsi pengawasan terhadap fungsi pengurusan Bank yang dilaksanakan oleh Direksi;
4. Secara umum pertumbuhan kinerja bank **bjb** telah menunjukkan kinerja yang baik hal ini tercermin dari pertumbuhan aset posisi 31 Desember 2023 (*unaudited*) mencapai sebesar Rp176,66 Triliun dan naik sebesar 3,71 % atau tumbuh sebesar Rp6,3 Triliun dari tahun lalu dan mencatatkan laba bersih pada 31 Desember 2023 (*unaudited*) sebesar Rp1,81 Triliun dengan rata-rata pertumbuhan bulanan laba bersih selama tahun 2023 yaitu sebesar 6,2% lebih besar dari tahun lalu yang sebesar 2,9%;
5. Bank telah menyampaikan Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan kepada Otoritas Jasa Keuangan secara berkala sesuai dengan Peraturan Otoritas Jasa Keuangan;
6. Direksi telah menyampaikan laporan mengenai kegiatan fungsi audit intern kepada para pemegang saham dalam laporan pertanggungjawaban Direksi pada RUPS Tahunan Tahun 2022 tanggal 04 April 2023;
7. Pemeriksaan yang dilakukan oleh Satuan Kerja Audit Internal telah sesuai dengan rencana yang ditetapkan dengan cakupan sesuai pengkinian assessment profil risiko auditee. Pemantauan hasil audit dilakukan secara berkesinambungan dan penyelesaian komitmen tindak lanjut hasil audit per 31 Desember 2023 sebagian besar telah sesuai dengan komitmen dan sisanya masih dalam batas waktu komitmen;
8. Akuntan Publik dan Kantor Akuntan Publik telah melakukan audit dan menerbitkan Management Letter periode 31 Desember 2022 atas audit tahun 2022 dan telah dipenuhi/ ditindaklanjuti oleh manajemen Bank;
9. Hasil audit atas laporan keuangan per 31 Desember 2022 dan *Management Letter* telah menggambarkan permasalahan Bank yang signifikan dan disampaikan secara tepat waktu kepada Otoritas Jasa Keuangan;
10. Dewan Komisaris dan Direksi mampu melakukan pengawasan secara aktif terhadap pelaksanaan kebijakan dan strategi Manajemen Risiko;
11. Bank melaksanakan aktivitas bisnisnya sesuai dengan tingkat kompleksitas Bank serta mempertimbangkan tingkat risiko (eksposur risiko) yang terdapat dalam aktivitas bisnis tersebut;
12. Laporan penyediaan dana kepada pihak terkait telah disajikan dalam laporan BMPK dan disampaikan secara tepat waktu oleh Divisi Pengendalian Keuangan kepada Otoritas Jasa Keuangan;
13. Bank telah menyusun laporan-laporan untuk disampaikan kepada pihak internal maupun pihak eksternal, di antaranya laporan Tingkat Kesehatan Bank, laporan hasil audit dan laporan pelaksanaan tata kelola dengan cakupan isi laporan berdasarkan ketentuan yang berlaku;
14. Selama periode Januari - Juni 2023 tidak terdapat penyediaan dana yang melampaui BMPK;
15. Bank telah menyampaikan informasi keuangan dan non-keuangan secara transparan dan berkala melalui melalui media cetak maupun media elektronik yang dapat dengan mudah diakses oleh seluruh pemangku kepentingan;

C. Governance Outcome

Positive factors aspects of governance outcome are:

1. The Directors has accounted for the implementation of its duties to shareholders through the General Meeting of Shareholders (GMS) and all the duties and responsibilities of the Directors for the financial year 2022 have been accepted by the GMS;
2. The Board of Commissioners and the committees under it have carried out their duties and responsibilities in carrying out their supervisory functions properly. This can be seen from the advice and suggestions submitted by the Board of Commissioners regarding the implementation of the business activity processes in the Bank;
3. Committees under the Board of Commissioners have provided analysis and recommendations to the Board of Commissioners. The analysis and recommendations are considered by the Board of Commissioners in carrying out the supervisory function of the Bank's management functions carried out by the Directors;
4. In general, bank **bjb**'s performance growth has shown good performance, this is reflected in the growth of assets as of 31 December 2023 (unaudited) reaching IDR 176.66 trillion and an increase of 3.71% or growth of IDR 6.3 trillion from last year and recorded a net profit on 31 December 2023 (unaudited) of IDR 1.81 trillion with an average monthly growth in net profit during 2023 of 6.2%, greater than last year's 2.9%;
5. The Bank has submitted a Report on the Implementation of Duties and Responsibilities of the Director of Compliance to the Financial Services Authority on a regular basis in accordance with the Financial Services Authority Regulation;
6. The Board of Directors has submitted a report on the activities of the internal audit function to shareholders in the accountability report of the Board of Directors at the 2022 Annual GMS on April 04, 2022;
7. The inspection carried out by the Internal Audit Work Unit is in accordance with the plan determined with the scope according to the auditee's updated risk profile assessment. Monitoring of audit results is carried out continuously and the completion of the commitment to follow up on audit results as of 31 December 2023 is largely in accordance with the commitment and the remainder is still within the commitment time limit;
8. The Public Accountant and Public Accounting Firm have conducted an audit and issued a Management Letter for the period 31 December 2022 regarding the 2022 audit and this has been fulfilled/followed up by Bank management;
9. The results of the audit of the financial statements as of December 31, 2022 and the Management Letter have described the Bank's significant problems and were submitted in a timely manner to the Financial Services Authority;
10. The Board of Commissioners and the Directors are able to actively supervise the implementation of Risk Management policies and strategies;
11. The Bank carries out its business activities in accordance with the level of complexity of the Bank and considers the level of risk (risk exposure) contained in the business activity;
12. Reports on provision of funds to related parties have been presented in the LLL report and submitted in a timely manner by the Financial Control Division to the Financial Services Authority;
13. The Bank has prepared reports to be submitted to internal and external parties, including the Bank Soundness Level report, audit report and governance implementation report with the scope of the report content based on applicable regulations;
14. During the period January - June 2023, there is no provision of funds that exceeds the LLL;
15. The Bank has submitted financial and non-financial information transparently and periodically through print and electronic media that can be easily accessed by all stakeholders;

Hasil Penilaian Sendiri (*Self Assessment*) Penerapan Tata Kelola
Results of Self-Assessment Implementation of Governance

16. Rencana Bisnis Bank yang disusun oleh Direksi telah disetujui oleh Dewan Komisaris dan telah dikomunikasikan kepada seluruh para pemegang saham dalam RUPS Tahunan dan seluruh jenjang organisasi melalui forum *Business Review*;
17. Realisasi rencana bisnis dan rencana korporasi disampaikan kepada para pemegang saham dalam Laporan Pertanggung Jawaban Direksi yang menjadi agenda rutin dalam RUPS Tahunan.
18. Rencana Bisnis Bank telah menggambarkan proyeksi pertumbuhan kinerja keuangan Bank selama 3 tahun kedepan dalam proyeksi neraca dan laba rugi pada Revisi RBB. Secara YoY kinerja Bank mengalami pertumbuhan positif dari Desember 2023 (*unaudited*) yang dibandingkan dengan periode Desember 2022 (*audited*) dengan rincian sebagai berikut:
    a. Aset mengalami kenaikan sebesar 3,71 % dari Rp 170,33 Triliun menjadi Rp 76,66 Triliun;
    b. Kredit mengalami kenaikan sebesar 7,55% dari Rp 07,99 Triliun menjadi Rpl 16,14 Triliun yang berdampak pada pertumbuhan pendapatan bunga sebesar 4,45% dari Rpl 2,60 Triliun menjadi Rp13, 16 Triliun. Adapun dalam hal mitigasi risiko kredit, beban CKPN mengalami kenaikan sebesar 81,07% dari Rp280 Miliar menjadi Rp508 Miliar;.
    c. Dana Pihak Ketiga mengalami kenaikan sebesar 3,87% dari Rp 21,74 Triliun menjadi Rpl 26,45 Triliun yang berdampak pada peningkatan beban bunga sebesar 38,71 o/o dari Rp4,46 Triliun menjadi Rp6, 18 Triliun;
    d. *Fee Based*, Operasional lain, dan instrumen Keuangan mengalami pertumbuhan sebesar 9,61% dari Rpl ,82 Triliun menjadi Rpl ,99 Triliun;
    e. Terdapat efisiensi pada pos Beban Operasional selain bunga yang mengalami penurunan sebesar 9,20% dari Rp6,87 Triliun menjadi Rp6,24 Triliun.
19. Dalam rangka evaluasi dan meningkatkan penerapan Tata Kelola Bank yang Baik, Bank telah dinilai oleh pihak ketiga independen diantaranya :
    a. *The Indonesian Institute for Corporate Governance* (IICG) melalui program penilaian *Corporate Governance Perception Index* (CGPI) termasuk predikat Indonesia *Most Trusted Companies* dengan nilai 87.03;
    b. *Indonesian Institute for Corporate Directorship* (IICD) melalui program penilaian *Asean Corporate Governance Scorecard* (ACGS) termasuk predikat *Very Good* dengan nilai 99.32;
    c. PT Deloitte Konsultan Indonesia melalui penilaian *maturity* level penerapan *Governance Risk and Compliance* (GRC) termasuk predikat *Transformed* dengan nilai 3.72.

Faktor negatif aspek *Governance Outcome* adalah:
Selama periode Juli - Desember Tahun 2023, masih terdapat adanya sanksi denda akibat pelanggaran ketentuan regulator, selain itu masih terdapat *fraud* yang terjadi di Bank, namun demikian Bank telah melakukan mitigasi dan tindaklanjut berupa *corrective action* termasuk melakukan upaya-upaya untuk meningkatkan *recovery* sehingga kerugian Bank dapat diselesaikan secara optimal.

16. The Bank Business Plan prepared by the Board of Directors has been approved by the Board of Commissioners and has been communicated to all shareholders at the Annual GMS and all levels of the organization through the Business Review forum;
17. The realization of the business plan and corporate plan is submitted to the shareholders in the Directors' Accountability Report which is a routine agenda at the Annual GMS.
18. The Bank's Business Plan has described the projected growth of the Bank's financial performance over the next 3 years in the balance sheet and profit and loss projections in the Revised RBB. On a YoY basis, the Bank's performance experienced positive growth from December 2023 (unaudited) compared to the December 2022 (audited) period with the following details:
    a. Assets increased by 3.71% from IDR 170.33 trillion to IDR 76.66 trillion;
    b. Credit increased by 7.55% from IDR 07.99 Trillion to IDR 16.14 Trillion which had an impact on interest income growth of 4.45% from IDR 2.60 Trillion to IDR 13.16 Trillion. As for credit risk mitigation, CKPN expenses increased by 81.07% from IDR 280 billion to IDR 508 billion;
    c. Third Party Funds experienced an increase of 3.87% from IDR 21.74 Trillion to IDR 26.45 Trillion which resulted in an increase in interest expenses of 38.71 o/o from IDR 4.46 Trillion to IDR 6.18 Trillion;
    d. Fee Based, other operations and financial instruments experienced growth of 9.61% from IDR .82 trillion to IDR .99 trillion;
    e. There was efficiency in the Operational Expenses item other than interest which decreased by 9.20% from IDR 6.87 trillion to IDR 6.24 trillion.
19. In order to evaluate and improve the implementation of Good Bank Governance, the Bank has been assessed by independent third parties including:
    a. The Indonesian Institute for Corporate Governance (IICG) through the Corporate Governance Perception Index (CGPI) assessment program includes the title of Indonesia Most Trusted Companies with a score of 87.03;
    b. Indonesian Institute for Corporate Directorship (IICD) through the Asean Corporate Governance Scorecard (ACGS) assessment program including the Very Good predicate with a score of 99.32;
    c. PT Deloitte Consultant Indonesia, through a maturity level assessment for the implementation of Governance Risk and Compliance (GRC), included the Transformed predicate with a score of 3.72.

Negative factors aspects of Governance Outcome are:
During the period July - December 2023, there will still be fines due to violations of regulatory provisions, apart from that there are still frauds occurring at the Bank, however the Bank has carried out mitigation and follow-up in the form of corrective action including making efforts to increase recovery resulting in Bank losses. can be solved optimally.

Rekomendasi dan Tindaklanjutnya

Tidak terdapat rekomendasi dari Otoritas Jasa Keuangan atas *Self Assessment* Tahun Buku 2023.

Corporate Governance Perception Index (CGPI)

The Indonesian Institute for Corporate Governance (IICG) melalui penilaian program *Corporate Governance Perception Index* (CGPI)

Recommendations and Follow Up

There is no recommendation by the OJK for the 2023 Financial Year Self Assessment.

Corporate Governance Perception Index (CGPI)

The Indonesian Institute for Corporate Governance (IICG) through the assessment of the Corporate Governance Perception Index

melakukan penilaian terhadap GCG bank **bjb** dengan hasil *Trusted Company.*

(CGPI) program conducted an assessment of bank **bjb** GCG with the results of Most Trusted Companies.

Kriteria Penilaian

Assessment Criteria

Aspek Penilaian Assessment Aspects	**Tahapan Penilaian** Assessment Stage	**Keterangan** Information
• ***Governance Structure*** Struktur organisasi, visi, misi, strategi, dan kebijakan serta dinamika persaingan**.** • **Governance Structure** Organizational structure, vision, mission, strategy, and policies as well as dynamics of competition. • ***Governance Process*** Sistem dan mekanisme tata kelola dalam merespon dinamika persaingan membangun keunggulan**.** • **Governance Process** Governance systems and mechanisms in response to competitive dynamics build excellence. • ***Governance Outcome*** Capaian kinerja keuangan dan non keuangan yang menjadikan perusahaan unggul**.** • **Governance Outcome** Financial and non-financial performance achievements that make the company superior.	Analisis Analysis	**1. *Self Assessment***, Pengisian kuesioner oleh responden perusahaan dari internal dan eksternal. **2. Sistem Dokumentasi**, Kelengkapan dokumen perusahaan terkait GCG dan Manajemen perusahaan. 1. **Self Assessment**, Completion of questionnaires by company respondents from internal and external. 2. **Sistem Dokumentasi**, Complete company documents related to GCG and company management.
	Observasi Observation	Klarifikasi hasil analisis melalui presentasi oleh Perusahaan dan diskusi dengan Organ Perusahaan. Clarification of analysis results through presentations by the Company and discussions with Company Organs.

Pihak yang Melakukan *Assessment*

Penilaian program *Corporate Governance Perception Index* (CGPI) Tahun 2022 yang diselenggarakan oleh *The Indonesian Institute For Corporate Governance* (IICG).

Parties That Conduct Assessment

Assessment of the 2022 Corporate Governance Perception Index (CGPI) program was organized by The Indonesian Institute for Corporate Governance (IICG).

Skor Penilaian

Hasil penilaian CGPI 2022 dengan tema "Membangun Ketangkasan Perusahaan dalam Kerangka *Good Corporate Governance*" di PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk menunjukkan skor **87,03**. Hasil pemeringkatan berdasarkan skor tersebut, bank **bjb** berada dalam kategori predikat "**Sangat Tepercaya**". Rincian dari capaian nilai untuk setiap aspek penilaian adalah sebagai berikut:

1. Aspek Struktur Tata Kelola (*Governance Structure*) memperoleh nilai **28,75**.
2. Aspek Proses Tata Kelola (*Governance Process*) memperoleh nilai **28,58**.
3. Aspek Hasil Tata Kelola (*Governance Outcome*) memperoleh nilai **29,70**.

Assessment Score

The results of the 2021 CGPI assessment with the theme "Building Corporate Resilience within the GCG Framework" at PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk showed a score of **87,03**. The results of the ranking based on this score, bank **bjb** is in the "Highly Trusted" category. The details of the score achieved for each aspect of the assessment are as follows:

1. Aspects of the Governance Structure (Governance Structure) scored **28,75**.
2. The Governance Process aspect scored **28,58**.
3. The Governance Outcome aspect scored **29,70**.



Hasil CGPI bank **bjb** yang menunjukkan prestasi "Sangat Tepercaya" menunjukkan bahwa organ perusahaan dan segenap anggota perusahaan bank **bjb** telah berkomitmen dan konsisten dalam mengimplementasikan prinsip-prinsip tata kelola perusahaan yang baik (*Good Corporate Governance*/GCG), serta mampu mengoptimalkan sumber daya yang dimiliki untuk membangun sistem ketangguhan perusahaan terhadap dinamika perubahan yang selaras dengan nilai, prinsip dan aturan GCG. Dengan demikian bank **bjb** dapat menciptakan nilai tambah bagi *stakeholder* dan pertumbuhan perusahaan yang berkelanjutan secara etikal dan bermartabat.

Rekomendasi dan Tindaklanjutnya

Hasil *assessment* telah menjadi dasar untuk melakukan *continues improvement* dengan menindaklanjuti hasil *assessment* (rekomendasi) yang telah diperoleh.

Asean Corporate Governance Scorecard (ACGS)

Penilaian atas penerapan terhadap praktik tata kelola bank **bjb** juga berdasarkan kriteria ASEAN *Corporate Governance Scorecard* (ACGS) yang mengadopsi prinsip-prinsip *Corporate Governance* yang dikeluarkan oleh *The Organization for Economic Cooperation and Development* (OECD).

Kriteria Penilaian

Kriteria penilaian ACGS meliputi 5 (lima) aspek sebagai berikut:
1. Hak-hak Pemegang Saham.
2. Perlakuan Setara terhadap Pemegang Saham.
3. Peran Pemangku Kepentingan.
4. Pengungkapan dan Transparansi.
5. Tanggung Jawab Direksi dan Komisaris

bank **bjb**'s CGPI results which showed the achievement of "Highly Trusted" showed that the company's organs and all members of the bank **bjb** company had been committed and consistent in implementing the principles of good corporate governance (Good Corporate Governance / GCG), and were able to optimize the resources they had to build a corporate resilience system to the dynamics of change in line with GCG values, principles and rules. Thus bank **bjb** could create added value for stakeholders and sustainable company growth in an ethical and dignified manner.

Recommendations and Follow-Up

The assessment results have become the basis for continuous improvement by following up on the assessment results (recommendations) that have been obtained.

Asean Corporate Governance Scorecard (ACGS)

Assessment of the application of bank **bjb** governance practices is also based on the ASEAN Corporate Governance Scorecard (ACGS) criteria which adopts the principles of Corporate Governance issued by The Organization for Economic Cooperation and Development (OECD).

Assessment Criteria

The ACGS assessment criteria cover 5 (five) aspects as follows:
1. Rights of Shareholders.
2. Equal Treatment of Shareholders.
3. The Role of Stakeholder.
4. Disclosure and Transparency.
5. Responsibilities of Directors and Commissioners

Pihak yang Melakukan *Assessment*

Penilaian ACGS (*Asean Corporate Governance Scorecard*) Tahun 2022 yang dilaksanakan oleh IICD (*Indonesian Institute for Corporate Directorship*).

Skor Penilaian

Penilaian atas penerapan GCG melalui ASEAN *Corporate Governance Scorecard* (ACGS) dengan hasil nilai skor **99,32** atau predikat "*Very Good*".

Rekomendasi dan Tindaklanjutnya

Hasil *assessment* telah menjadi dasar untuk melakukan *continues improvement* dengan menindaklanjuti hasil *assessment* (rekomendasi) yang telah diperoleh.

Third-Party Assessor

The 2022 ACGS (Asean Corporate Governance Scorecard) assessment carried out by IICD (Indonesian Institute for Corporate Directorship).

Assessment Score

Assessment of the implementation of GCG through the ASEAN Corporate Governance Scorecard (ACGS) with a score of 99.32 or the predicate "Very Good".

Recommendations And Follow-Up

The assessment results have become the basis for continuous improvement by following up on the assessment results (recommendations) that have been obtained.

Pernyataan Pelaksanaan Prinsip-Prinsip Tata Kelola yang Baik

Statement of Implementation of Good Governance Principles

Manajemen dan karyawan bank **bjb** menyatakan bahwa bank **bjb** dalam menjalankan kegiatan usaha telah menerapkan prinsip-prinsip tata kelola yang baik dan tidak ada pelanggaran yang material terhadap peraturan perundang-undangan yang berlaku. Manajemen dan karyawan senantiasa tetap berkomitmen untuk terus meningkatkan praktik-praktik tata kelola yang baik secara transparan, akuntabel, bertanggungjawab, independen, memperhatikan kesetaraan dan kewajaran yang adil serta berkesinambungan guna mencapai tujuan usaha Perseroan.

The management and employees of bank **bjb** state that bank **bjb**, in carrying out business activities, has implemented the principles of good governance, and there are no material violations of the applicable laws and regulations. Management and employees are always committed to continuously improving good governance practices in a transparent, accountable, responsible, independent manner, paying attention to fair and sustainable equality and fairness to achieve the Company's business objectives.

TANGGUNG JAWAB SOSIAL PERUSAHAAN
Corporate Social Responsibility

09





Dalam menjalankan kegiatan usahanya, bank **bjb** senantiasa berupaya bahwa setiap keputusan dan aktivitas bisnis yang dilakukan mampu memberikan manfaat bagi para pemangku kepentingannya. Bank memandang bahwa tanggung jawab sosial merupakan sebuah kebutuhan yang pada akhirnya akan memberikan dampak positif terhadap nilai perusahaan. Berkaitan dengan hal tersebut, arah pelaksanaan tanggung jawab sosial adalah dalam upaya meningkatkan peran Perseroan dalam pencapaian tujuan pembangunan berkelanjutan atau Sustainable Development Goals (SDGs).

In carrying out its business activities, bank **bjb** always strives that every decision and business activity undertaken is able to provide benefits to its stakeholders. The Company views that social responsibility is a necessity which will ultimately have a positive impact on the value of the Company. In this regard, the direction of implementing social responsibility is in an effort to increase the role of the Company in achieving Sustainable Development Goals (SDGs).

Sebagai sebuah perusahaan yang bergerak dalam bidang perbankan, bank **bjb** telah berkomitmen dalam menerapkan program keuangan berkelanjutan yang merupakan dukungan sektor keuangan dalam pencapaian pembangunan berkelanjutan. Bank sangat menyadari bahwa sistem keuangan dapat mengambil peran penting dalam mencegah terjadinya praktik pendanaan atau investasi pada kegiatan usaha yang menggunakan sumber daya secara berlebihan, yang akhirnya berdampak pada kesenjangan sosial dan mengakibatkan kerusakan lingkungan hidup.

As a Company engaged in banking, bank **bjb** has committed to implementing a sustainable financial program which is a support of the financial sector in achieving sustainable development. The Company is well aware that the financial system can play an important role in preventing the occurrence of funding or investment practices in business activities that use resources excessively, which ultimately has an impact on social inequality and results in environmental damage.

Sebagai lembaga jasa keuangan, pelaksanaan tanggung jawab sosial perusahaan di bank **bjb** mengacu pada POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan Emiten dan Perusahaan Publik dan standar internasional yaitu ISO 26000. Sesuai Surat Edaran Otoritas Jasa Keuangan No. 16 /SEOJK.04/2021 Tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik, informasi tanggung jawab sosial perusahaan khususnya terkait tata kelola keberlanjutan, kinerja ekonomi berkelanjutan, kinerja lingkungan berkelanjutan dan kinerja sosial berkelanjutan disampaikan pada Laporan Keberlanjutan halaman 191-197 yang disajikan secara terpisah dari Laporan Tahunan.

As a financial services institution, the implementation of corporate social responsibility at bank **bjb** refers to POJK No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions Issuers and Public Companies and the international standard, namely ISO 26000. In accordance with the Circular Letter of the Financial Services Authority No. 16/SEOJK.04/2021 Concerning the Form and Content of the Annual Report of Issuers or Public Companies, Information on corporate social responsibility, particularly related to the application of environmental, social and governance (ESG) principles, is presented in the Sustainability Report page 191-197 which is presented separately from this Annual Report.

INDEKS REFERENSI OJK
OJK Reference Index

10



KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
UMUM / GENERAL			
Laporan Tahunan harus dicetak dan dijilid. Annual Report is well printed and bound.		√	POJK 29
Laporan Tahunan harus dapat diperbanyak dalam bentuk salinan dokumen cetak dan salinan dokumen elektronik. Annual Report must be reproduced in the form of printed copies of documents and electronic copies of documents.		√	POJK 29
Laporan Tahunan wajib disajikan dalam Bahasa Indonesia dan bahasa asing. Annual Reports are presented in Indonesian and foreign languages.		√	POJK 29
Laporan Tahunan wajib dimuat dalam Situs Web Emiten atau Perusahaan Publik pada tanggal yang sama dengan penyampaian Laporan Tahunan kepada Otoritas Jasa Keuangan. Annual Report must be published on the Issuer's or Public Company's Website on the same date as the submission of the Annual Report to the Financial Services Authority.		√	POJK 29
KILAS KINERJA / PERFORMANCE HIGHLIGHTS			
Ikhtisar data keuangan penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun. Summary of important financial data contains financial information presented in comparative form for 3 (three) financial years or since starting their business if the Issuer or Public Company has been running its business activities for less than 3 (three) years.	Informasi memuat antara lain: Information includes, among others:		
	1. Pendapatan/penjualan. / Sales revenue.	25	SEOJK 16
	2. Laba bruto. / Gross profit.	25	
	3. Laba Operasional. / Operational profit.	25	SEOJK 9
	4. Laba sebelum pajak. / Profit before tax.	25	
	5. Laba bersih. / Net profit.	25	
	6. Laba (rugi). / Profit and loss.	26	SEOJK 16
	7. Total laba (rugi) komprehensif. / Total comprehensive profit (loss).	26	SEOJK 9
	8. Jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali. / Total profit (loss) attributable to owners of the parent entity and non-controlling interests.	26	SEOJK 16
	9. Total laba (rugi) komprehensif. / Total comprehensive profit (loss).	26	SEOJK 16
	10. Jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non Pengendali. / Total comprehensive profit (loss) attributable to owners of the parent entity and non-controlling interests.	26	
	11. Laba (rugi) per saham. / Earnings (loss) per share.	26	SEOJK 9 SEOJK 16
	12. Jumlah aset. / Total assets.	23	
	13. Jumlah liabilitas. / Total liabilities.	24	
	14. Jumlah ekuitas. / Total equity.	24	

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	15. Dana pihak ketiga. / Third-party funds.	23	SEOJK 9
	16. Pinjaman yang diterima. / Loans received.	23	
	17. Rasio laba (rugi) terhadap jumlah aset. / Ratio of profit (loss) to total assets.	29	SEOJK 16
	18. Rasio laba (rugi) terhadap ekuitas. / Profit (loss) to equity ratio.	29	
	19. Rasio laba (rugi) terhadap pendapatan/penjualan. / Profit (loss) to revenue/sales ratio.	29	
	20. Rasio lancar. / Current ratio.	29	
	21. Rasio liabilitas terhadap ekuitas. / Liability to equity ratio.	29	
	22. Rasio liabilitas terhadap jumlah aset. / Ratio of liabilities to total assets.	29	
	23. Rasio KPMM. / CAR ratio.	28	SEOJK 9
	24. Aset produktif. / Productive assets.	29	
	25. Rasio *Non-performing Loans* (NPL). / Non-performing loans (NPL) ratio.	29	
	26. Rasio Beban Operasional terhadap Pendapatan Operasional (BOPO). / Ratio of Operating Expenses to Operating Income (BOPO).	29	
	27. *Cost to Income Ratio* (CIR).	29	
	28. Rasio *Net Interest Margin* (NIM). / Net Interest Margin (NIM) ratio.	29	
	29. Persentase pelanggaran dan pelampauan Batas Maksimum Pemberian Kredit (BMPK). / Percentage of violations and exceedances of the Legal Lending Limit (BMPK).	29	
	30. Rasio Giro Wajib Minimum (GWM). / Statutory Reserve Ratio (GWM).	29	
	31. Rasio Posisi Devisa Neto (PDN). / Net Open Position (NOP) Ratio.	29	
	32. Informasi dan rasio keuangan lainnya yang relevan dengan emiten atau perusahaan publik dan jenis industrinya. / Information and other financial ratios that are relevant to the issuer or public company and the type of industry.	29	SEOJK 9 SEOJK 16
Informasi Saham Stock Information	Informasi saham bagi Perusahaan Terbuka paling sedikit memuat: Information on shares for Public Companies at least contains:		SEOJK 16
	1. Saham yang telah diterbitkan untuk setiap masa triwulan yang disajikan dalam bentuk perbandingan selama 2 (dua) tahun buku terakhir, paling sedikit memuat / Shares that have been issued for each quarter presented in comparative form for the last 2 (two) financial years, at least contain:	33-35	
	a. Jumlah saham yang beredar. / Number of outstanding shares.		
	b. Kapitalisasi pasar berdasarkan harga pada bursa efek tempat saham dicatatkan. / Market capitalization is based on the price on the stock exchange where the shares are listed.		
	c. Harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada bursa efek tempat saham dicatatkan. / The highest, lowest and closing share prices are based on the price on the stock exchange where the shares are listed.		
	d. *Volume* perdagangan pada bursa efek tempat saham dicatatkan. / Volumetrading on the stock exchange where the shares are listed.		
	Informasi dalam huruf b), huruf c) dan huruf d) hanya diungkapkan jika sahamnya tercatat di bursa efek. Informasi disajikan dalam bentuk grafik dan tabel. Information in letter b), letter c) and letter d) is only disclosed if the shares are listed on the stock exchange. Information is presented in the form of graphs and tables.		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	2. Dalam hal terjadi aksi korporasi yang menyebabkan terjadinya perubahan pada saham, seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan dan pengurangan modal, informasi saham sebagaimana dimaksud pada angka 1) ditambahkan penjelasan paling sedikit mengenai: such as a stock split, reverse stock, stock dividends, bonus shares, changes in the nominal value of shares, issuance of convertible securities, and additions and capital reduction, share information as referred to in number 1) is added with an explanation of at least:	35	SEOJK 16
	a. Tanggal pelaksanaan aksi korporasi. / The date of implementation of the corporate action.		
	b. Rasio pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham. / Stock split ratios, reverse stock ratios, stock dividends. c. bonus, jumlah efek konversi yang diterbitkan, dan perubahan nilai nominal saham. / bonus shares, number of convertible securities issued, and changes in share nominal value.		
	d. Jumlah saham beredar sebelum dan sesudah aksi korporasi. / The number of outstanding shares before and after the corporate action.		
	e. Jumlah efek konversi yang dilaksanakan (jika ada). / The number of effect conversions implemented (if any).		
	f. Harga saham sebelum dan sesudah aksi korporasi. / Stock prices before and after corporate actions.		
	3. Dalam hal terjadi penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) dalam tahun buku, dijelaskan alasan penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) tersebut. / In the event of a temporary suspension of share trading (suspension) and/or delisting of shares during the financial year, the reasons for the temporary suspension of share trading (suspension) and/or delisting of shares (delisting) shall be explained.	35	SEOJK 16
	4. Dalam hal penghentian sementara perdagangan saham (*suspension*) sebagaimana dimaksud pada angka 3) dan/ atau proses pembatalan pencatatan saham (*delisting*) masih berlangsung hingga akhir periode Laporan Tahunan, dijelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) tersebut. / In the event that the temporary suspension of share trading (suspension) as referred to in number 3) and/or the process of canceling the listing of shares (delisting) is still ongoing until the end of the Annual Report period, the actions taken to resolve the temporary suspension of share trading (suspension) and/or cancellation are explained. listing of shares (delisting).	35	SEOJK 16
LAPORAN DIREKSI DAN DEWAN KOMISARIS / REPORT OF BOARD OF DIRECTORS AND BOARD OF COMMISSIONERS			
Laporan Direksi Directors Report	Laporan Direksi paling sedikit memuat uraian singkat mengenai: The Board of Directors' report contains at least a brief description of:		
	1. Kinerja Emiten atau Perusahaan Publik, paling sedikit memuat: Performance of Issuers or Public Companies, at least includes:		
	a. Strategi dan kebijakan strategis Emiten atau Perusahaan Publik (termasuk untuk UUS apabila Bank memiliki UUS). / Issuer's or Public Company's strategy and strategic policies (including for UUS if the Bank owns UUS).	59-61	SEOJK 9 SEOJK 16

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	b. Peranan Direksi dalam perumusan strategi dan kebijakan strategis Emiten atau Perusahaan Publik. / The role of the Board of Directors in formulating the strategy and strategic policies of the Issuer or Public Company.	59	SEOJK 16
	c. Proses yang dilakukan Direksi untuk memastikan implementasi strategi Emiten atau Perusahaan Publik. / The process carried out by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategy.	59	
	d. Perbandingan antara hasil yang dicapai dengan yang ditargetkan Emiten atau Perusahaan Publik. / Comparison between the results achieved and those targeted by the Issuer or Public Company.	62	SEOJK 9 SEOJK 16
	e. Kendala yang dihadapi Emiten atau Perusahaan Publik. / Obstacles faced by Issuers or Public Companies.	62	
	f. Struktur organisasi. / Organizational structure.	53	SEOJK 9
	g. Aktivitas utama. / Main activity.	52	
	h. Teknologi informasi. / Information Technology.	54	
	i. Jenis produk dan jasa yang ditawarkan, termasuk penyaluran kredit kepada debitur usaha mikro, kecil, dan menengah. / Types of products and services offered, including lending to debtors of micro, small and medium enterprises.	52-53	
	j. Tingkat suku bunga penghimpunan dan penyediaan dana./ Interest rates for raising and providing funds.	56-59	
	k. Perkembangan perekonomian dan target pasar. / Economic development and target market.	54-56	
	l. Jaringan kerja dan mitra usaha di dalam dan/atau di luar negeri. / Networks and business partners at home and/or abroad.	53	
	m. Jumlah, jenis, dan lokasi kantor. / Number, type and location of offices.	53	
	n. Kepemilikan Direksi, Dewan Komisaris, dan pemegang saham dalam kelompok usaha Bank. / Ownership of the Board of Directors, Board of Commissioners and shareholders in the Bank's business group.	N/A	
	o. Perubahan-perubahan penting yang terjadi pada Bank dan kelompok usaha Bank dalam tahun yang bersangkutan. / Important changes that occurred in the Bank and the Bank's business group in the year concerned.	N/A	
	p. Hal-hal penting yang diperkirakan terjadi pada masa mendatang. / Important things that are expected to happen in the future.	62-63	
	q. Sumber daya manusia meliputi jumlah, tingkat pendidikan, pelatihan, dan pengembangan sumber daya manusia. / Human resources include the number, level of education, training, and development of human resources.	53-54	
	2. Gambaran tentang prospek usaha Emiten atau Perusahaan Publik. / An overview of the business prospects of the Issuer or Public Company.	62-64	SEOJK 9 SEOJK 16
	3. Penerapan tata kelola Emiten atau Perusahaan Publik. / Implementation of Issuer or Public Company governance.	65-69	

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Laporan Dewan Komisaris Report of the Board of Commissioners	Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai: The Board of Commissioners' report contains at least a brief description of:		
	1. Penilaian terhadap kinerja Direksi mengenai pengelolaan Emiten atau Perusahaan Publik, termasuk pengawasan Dewan Komisaris dalam perumusan dan implementasi strategi Emiten atau Perusahaan Publik yang dilakukan oleh Direksi. / Assessment of the Board of Directors' performance regarding the management of Issuers or Public Companies, including oversight by the Board of Commissioners in the formulation and implementation of the Issuer's or Public Company's strategy carried out by the Board of Directors.	76-78	SEOJK 16 SEOJK 9
	2. Pandangan atas prospek usaha Emiten atau Perusahaan Publik yang disusun oleh Direksi. / Views on the business prospects of Issuers or Public Companies compiled by the Board of Directors.	78-79	
	3. Pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik. / Views on the implementation of governance of the Issuer or Public Company.	79-83	
	4. Perubahan komposisi Dewan Komisaris (jika ada) dan alasan perubahannya. / Changes in the composition of the Board of Commissioners (if any) and reasons for the changes.	84-85	SEOJK 9
	5. Frekuensi dan cara pemberian nasihat kepada anggota Direksi. / Frequency and method of providing advice to members of the Board of Directors.	76	
Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners	Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan disusun sesuai dengan format Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan. Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibility for the Annual Report. Statement letter from members of the Board of Directors and members of the Board of Commissioners regarding responsibility for the Annual Report is prepared in accordance with the format of Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibility for the Annual Report.	88-89	SEOJK 16 POJK 29
PROFIL PERUSAHAAN / COMPANY PROFILE			
Nama dan alamat lengkap perusahaan Company name and full address	Akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik, meliputi: Access to Issuers or Public Companies including branch offices or representative offices that enable the public to obtain information about Issuers or Public Companies, including:	62-63	SEOJK 9 SEOJK 16
	1. Alamat / Address		
	2. Nomor telepon / Phone number		
	3. Alamat surat elektronik / Email address		
	4. Alamat situs web / Website address		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Nama dan alamat entitas anak dan/ atau kantor cabang atau kantor perwakilan (jika ada) Name and address of subsidiary and/or branch office or representative office (if any)	Memuat informasi antara lain: Contains information including:		
	1. Nama dan alamat entitas anak, meliputi: Name and address of the subsidiary, including: a. Alamat / Address b. Nomor telepon / Phone number c. Alamat surat elektronik / E-mail address d. Alamat situs web / Website address	94-98	SEOJK 9 SEOJK 16
	2. Nama dan alamat kantor cabang/perwakilan, meliputi: Name and address of the branch/representative office, including: a. Alamat / Address b. Nomor telepon / Phone number c. Alamat surat elektronik / E-mail address d. Alamat situs web / Website address		
	Catatan: apabila perusahaan tidak memiliki entitas anak, kantor cabang, dan kantor perwakilan, agar diungkapkan. **Notes**: if the company does not have subsidiaries, branch offices, and representative offices, so that it is disclosed.		
Riwayat singkat Emiten atau Perusahaan Publik Brief history of Issuer or Public Company	Mencakup antara lain: tanggal/tahun pendirian, nama, perubahan nama perusahaan (jika ada), dan tanggal efektif perubahan nama perusahaan. Include among others: date/year of establishment, name, change of company name (if any), and effective date of change of company name.	100-103	SEOJK 9 SEOJK 16
	Catatan: apabila perusahaan tidak pernah melakukan perubahan nama, agar diungkapkan. **Notes**: if the company has never changed its name, please disclose it.		
Visi, Misi, dan Budaya Perusahaan Vision, Mission and Corporate Culture	Mencakup / Includes:		SEOJK 9 SEOJK 16
	1. Visi Perusahaan / Company Vision	104	
	2. Misi Perusahaan / Company Mission	105	
	3. Pernyataan mengenai budaya perusahaan (*corporate culture*) yang dimiliki Perusahaan. / Statement that the vision and mission have been reviewed and approved by the Board of Directors/Board of Commissioners in the financial year.	106-109	
Kegiatan Usaha Business activities	Uraian mengenai antara lain / Description of, among others:		SEOJK 9 SEOJK 16
	1. Kegiatan usaha perusahaan menurut anggaran dasar terakhir. / The company's business activities according to the latest articles of association.	110	
	2. Kegiatan usaha yang dijalankan. /Business Activities Undertaken.	110	
	3. Produk dan/atau jasa yang dihasilkan. / Products and/or services produced.	111-125	
Wilayah Operasional Operational Area	Wilayah operasional Emiten atau Perusahaan Publik. Wilayah operasional merupakan wilayah atau daerah pelaksanaan kegiatan operasional atau jangkauan dari kegiatan operasional perusahaan. Issuer's or Public Company's operational area. The operational area is the area or area where operational activities are carried out or the scope of the company's operational activities.	126-127	SEOJK 16
Struktur Organisasi Organizational structure	Struktur organisasi Emiten atau Perusahaan Publik dalam bentuk bagan, paling sedikit sampai dengan struktur 1 (satu) tingkat di bawah Direksi termasuk komite di bawah Direksi (jika ada) dan komite di bawah Dewan Komisaris, disertai dengan nama dan jabatan. The organizational structure of the Issuer or Public Company in the form of a chart, at least up to 1 (one) level below the Board of Directors including committees under the Board of Directors (if any) and committees under the Board of Commissioners, accompanied by names and positions.	132-133	SEOJK 9 SEOJK 16

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Keanggotaan Asosiasi Association Membership	Daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan. List of industry association memberships both on a national and international scale related to the implementation of sustainable finance.	131	SEOJK 16
Profil Direksi Board of Directors Profile	Profil Direksi, paling sedikit memuat / Profile of the Board of Directors, at least contains:	134-141	SEOJK 9 SEOJK 16
	1. Nama dan jabatan yang sesuai dengan tugas dan tanggung jawab. / Name and position in accordance with the duties and responsibilities.		
	2. Foto terbaru. / Latest photos.		
	3. Usia. / Age		
	4. Kewarganegaraan. / Citizenship.		
	5. Riwayat pendidikan dan/atau sertifikasi. / Educational history and/or certification.		
	6. Riwayat jabatan, meliputi informasi: Position history, including information on:		
	a. Dasar hukum pengangkatan sebagai anggota Direksi pada Emiten atau Perusahaan Publik yang bersangkutan / The legal basis for appointment as a member of the Board of Directors of the Issuer or Public Company concerned		
	b. Rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Direksi tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut. / Concurrent positions, both as members of the Board of Directors, members of the Board of Commissioners, and/or committee members as well as other positions both inside and outside the Issuer or Public Company. In the event that members of the Board of Directors do not have concurrent positions, then this is disclosed.		
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik. / Work experience and time period both inside and outside the Issuer or Public Company.		
	7. Hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Direksi tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut. Hubungan keuangan dan hubungan keluarga anggota Direksi dan anggota Dewan Komisaris dengan anggota Direksi lain, anggota Dewan Komisaris lain, dan/atau pemegang saham pengendali Bank. / The of the Board of Commissioners, major shareholders and controllers, either directly or indirectly to individual owners, including names of affiliated parties. In the event that members of the Board of Directors have no affiliation, the Issuer or Public Company shall disclose this. Financial relationships and family relationships of members of the Board of Directors and members of the Board of Commissioners with other members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholders of the Bank.		SEOJK 9 SEOJK 16 POJK 13
	8. Perubahan komposisi anggota Direksi dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Direksi, maka diungkapkan mengenai hal tersebut. / Changes in the composition of members of the Board of Directors and reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this will be disclosed.		SEOJK 16

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Profil Dewan Komisaris Profile of the Board of Commissioners	Profil Dewan Komisaris, paling sedikit memuat: Profile of the Board of Commissioners, at least contains:	142-150	SEOJK 9 SEOJK 16
	1. Nama dan jabatan. / Name and position.		
	2. Foto terbaru. / Latest photos.		
	3. Usia. / Age.		
	4. Kewarganegaraan. / Citizenship.		
	5. Riwayat pendidikan dan/atau sertifikasi. / Educational history and/or certification.		
	6. Riwayat jabatan, meliputi informasi: Position history, including information on:		
	a. Dasar hukum pengangkatan sebagai anggota Dewan Komisaris / The legal basis for appointment as a member of the Board of Directors of the Issuer or Public Company concerned		
	b. Dasar hukum pengangkatan pertama kali sebagai anggota Dewan Komisaris yang merupakan komisaris independen pada Emiten atau Perusahaan Publik yang bersangkutan. / Legal basis for the first appointment as a member of the Board of Commissioners who is an independent commissioner of the Issuer or Public Company concerned.		
	c. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Dewan Komisaris tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut. / Concurrent positions, both as members of the Board of Directors, members of the Board of Commissioners, and/or committee members as well as other positions both inside and outside the Issuer or Public Company. In the event that members of the Board of Directors do not have concurrent positions, then this is disclosed.		
	d. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik. / Work experience and time period both inside and outside the Issuer or Public Company.		
	7. Hubungan afiliasi dengan anggota Dewan Komisaris lainnya, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Dewan Komisaris tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut. Hubungan keuangan dan hubungan keluarga anggota Direksi dan anggota Dewan Komisaris dengan anggota Direksi lain, anggota Dewan Komisaris lain, dan/atau pemegang saham pengendali Bank. Affiliation with other members of the Board of Directors, members of the Board of Commissioners, major shareholders and controllers, either directly or indirectly to individual owners, including names of affiliated parties. In the event that members of the Board of Directors have no affiliation, the Issuer or Public Company shall disclose this. Financial relationships and family relationships of members of the Board of Directors and members of the Board of Commissioners with other members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholders of the Bank.		SEOJK 9 SEOJK 13 SEOJK 16 POJK 17
	8. Pernyataan independensi komisaris independen dalam hal komisaris independen telah menjabat lebih dari 2 (dua) periode. / Statement of independence of the independent commissioner in the event that the independent commissioner has served more than 2 (two) terms.		SEOJK 16

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	9. Perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut. / Changes in the composition of members of the Board of Directors and reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this will be disclosed.		SEOJK 16
Profil singkat pejabat eksekutif Executive officer brief profile	Termasuk susunan pejabat eksekutif beserta jabatan dan ringkasan Riwayat hidup. / Including the composition of executive officers along with their positions and a summary of Curriculum Vitae.	151-169	SEOJK 9
Jumlah karyawan dan data pengembangan kompetensi karyawan. Number of employees and employee competency development data.	Jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku. / Data on employee competency development that has been carried out in the financial year consisting of parties (position levels) who attended training, types of training, and training objectives as well as equal opportunities for all employees.	170-172	SEOJK 9 SEOJK 16
	Pengungkapan informasi dapat disajikan dalam bentuk tabel. / Employee competency development costs that have been incurred in the financial year.		
Komposisi pemegang saham Shareholder composition	Nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku, yang terdiri dari informasi mengenai: Names of shareholders and percentage of ownership at the beginning and end of the financial year, which consists of information regarding:	173-183	SEOJK 9 SEOJK 16 POJK 17
	1. Pemegang saham yang memiliki 5% (lima persen) atau lebih saham Emiten atau Perusahaan Publik. / Shareholders who own 5% (five percent) or more shares of Issuers or Public Companies.		
	2. Anggota Direksi dan anggota Dewan Komisaris yang memiliki saham Emiten atau Perusahaan Publik. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki saham, maka diungkapkan mengenai hal tersebut. 2. Members of the Board of Directors and members of the Board of Commissioners who own shares of Issuers or Public Companies. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not own shares, then this matter shall be disclosedthe.		
	3. Persentase kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik, maka diungkapkan mengenai hal tersebut. 3. shares by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the financial year, including information regarding shareholders who are registered in the register of shareholders for the benefit of indirect ownership by members of the Board of Directors and members of the Board of Commissioners. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not have indirect ownership of the shares of the Issuer or Public Company, then this matter must be disclosed. Directors and commissioners who own Shares (Directors and Board of Commissioners/Supervisory Board must report to the company regarding their and/or family's share ownership in the company concerned and other companies, including any changes thereto).		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	4. Kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham Emiten atau Perusahaan Publik. / Group of public shareholders, namely groups of shareholders who each own less than 5% (five percent) of the shares of the Issuer or Public Company.		SEOJK 16
	5. Jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi: / Number of shareholders and percentage of ownership at the end of the financial year based on classification:		SEOJK 16
	a. Kepemilikan institusi lokal. / Ownership of local institutions.		
	b. Kepemilikan institusi asing. / Ownership of foreign institutions.		
	c. Kepemilikan individu lokal. / Local individual ownership.		
	d. Kepemilikan individu asing. / Foreign individual ownership.		
	Informasi di atas dapat disajikan dalam bentuk tabel. / The above information can be presented in tabular form.		
Pemegang saham utama dan pengendali Major and controlling shareholder	Informasi mengenai pemegang saham utama dan pengendali Emiten atau Perusahaan Publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan. / Information regarding major shareholders and controllers of Issuers or Public Companies, either directly or indirectly, up to individual owners, presented in the form of a schematic or chart.	183	SEOJK 9 SEOJK 16
Daftar entitas anak perusahaan asosiasi, perusahaan ventura List of associate subsidiaries, venture companies	Nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama dimana Emiten atau Perusahaan Publik memiliki pengendalian bersama entitas (jika ada), beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi entitas anak, perusahaan asosiasi, perusahaan ventura bersama. Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut. Names of subsidiaries, associated companies, joint venture companies where the Issuer or Public Company has joint control of the entity (if any), along with the percentage of share ownership, line of business, total assets, and operating status of subsidiaries, associated companies, joint venture companies. For subsidiaries, information regarding the address of the subsidiary is added.	183-189	SEOJK 9 SEOJK 16
Informasi terkait dengan Kelompok Usaha Bank Information related to the Bank Business Group	Bank yang merupakan bagian dari suatu kelompok usaha dan/atau memiliki Entitas Anak, harus menambahkan dengan: Banks that are part of a business group and/or have Subsidiaries, must add:	191	SEOJK 9
	Struktur kelompok usaha Bank yang meliputi: The structure of the Bank's business group which includes:		
	a. Struktur kelompok usaha Bank, antara lain terdiri dari Bank, Entitas Anak, perusahaan terelasi (*sister company*), Entitas Induk sampai dengan *ultimate shareholder*. / The structure of the Bank's business group consists of the Bank, Subsidiaries, sister companies, Parent Entity up to the ultimate shareholder.		
	b. Struktur keterkaitan kepengurusan dalam kelompok usaha Bank. / Management linkage structure within the Bank's business group.		
	c. Pemegang saham yang bertindak atas nama pemegang saham lain. Pengertian pemegang saham yang bertindak atas nama pemegang saham lain adalah pemegang saham perorangan atau entitas yang memiliki tujuan bersama yaitu mengendalikan Bank, berdasarkan atau tidak berdasarkan suatu perjanjian. / Shareholders acting on behalf of other shareholders. The definition of a shareholder acting on behalf of another shareholder is an individual shareholder or an entity that has the common goal of controlling the Bank, based on or not based on an agreement.		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Kronologis pencatatan saham Share listing chronology	Kronologis pencatatan saham, jumlah saham, jumlah saham tercatat setelah masing-masing tindakan korporasi (*corporate action*), nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama bursa efek dimana saham Emiten atau Perusahaan Publik dicatatkan, termasuk pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada). Chronology of share listing, number of shares, number of listed shares after each corporate action, nominal value, and offering price from the beginning of listing to the end of the financial year as well as the name of the stock exchange where the Issuer's or Public Company's shares are listed, including stock splits (stock split), merger of shares (reverse stock), stock dividends, bonus shares, and changes in the nominal value of shares, implementation of conversion effects, implementation of capital additions and reductions (if any).	191-193	SEOJK 16
Informasi pencatatan efek lainnya Information on the listing of other securities	Informasi pencatatan efek lainnya yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, tahun penerbitan, tingkat suku bunga/imbal hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek (jika ada). Information on the listing of other securities that are not yet due in the financial year at least contains the names of the securities, the type of corporate action that causes a change in the number of other securities, year of issue, interest rate/yield, maturity date, offering value, name of stock exchange where other securities are listed, and securities rating (if any).	194-201	SEOJK 16
Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) Information on the use of public accounting services (AP) and public accounting firms (KAP)	Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/asosiasi/aliansinya meliputi: Information on the use of public accounting services (AP) and public accounting firms (KAP) and their networks/associations/alliance includes:	202	SEOJK 16
	1. Nama dan alamat. / Name and address.		
	2. Periode penugasan. / Assignment period.		
	3. Informasi jasa audit dan/atau non audit yang diberikan. / Information on audit and/or non-audit services provided.		
	4. Biaya jasa (*fee*) audit dan/atau non audit untuk masing- masing penugasan yang diberikan selama tahun buku. / Audit and/or non-audit service fees for each assignment given during the financial year.		
	5. Dalam hal AP dan KAP beserta jaringan/asosiasi/ aliansinya, yang ditunjuk tidak memberikan jasa non audit, maka diungkapkan mengenai informasi tersebut. / In the event that the designated AP and KAP and their network/ association/alliance do not provide non-audit services, then the information shall be disclosed.		
	Pengungkapan informasi penggunaan jasa AP dan KAP beserta jaringan/ asosiasi/aliansinya dapat disajikan dalam bentuk tabel. Disclosure of information on the use of AP and KAP services and their networks/associations/alliances can be presented in tabular form.		
Nama dan alamat lembaga dan/atau profesi penunjang. Name and address of supporting institution and/or profession.	Nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP. / Names and addresses of capital market supporting institutions and/or professions other than AP and KAP.	203-206	SEOJK 16
Penghargaan dan Sertifikasi. Awards and Certifications.	Informasi memuat antara lain: Information includes, among others:	207-223	SEOJK 9
	1. Nama penghargaan dan/atau sertifikasi (berskala nasional dan internasional). / Name of award and/or certification (national and international scale).		
	2. Tahun perolehan penghargaan dan/atau sertifikasi. / Year of award and/or certification.		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	3. Badan pemberi penghargaan dan/atau sertifikasi. / Awarding and/or certification bodies.		
	4. Masa berlaku (untuk sertifikasi). / Validity period (for certification).		
ANALISIS DAN PEMBAHASAN MANAJEMEN ATAS KINERJA PERUSAHAAN / MANAGEMENT DISCUSSION AND ANALYSIS OF THE COMPANY'S PERFORMANCE			
Rencana Strategis Bank Bank Strategic Plan	1. Rencana jangka panjang (*corporate plan*). / Long term plan (corporate plan). 2. Rencana jangka menengah dan pendek (*business plan*). / Medium and short term plans (business plan).	239-247	SEOJK 13 POJK 17
Tinjauan operasi per segmen usaha Operational review per business segment	Tinjauan operasi per segmen usaha sesuai dengan jenis industri Emiten atau Perusahaan Publik, paling sedikit mengenai: Operational review per business segment according to the type of industry of the Issuer or Public Company, at least concerning:		SEOJK 9 SEOJK 16
	1. Penjelasan masing-masing segmen usaha. / Explanation of each business segment.	265-358	
	2. Kinerja per segmen usaha, antara lain: / Performance per business segment, among others:		
	a. Produksi, yang meliputi proses, kapasitas, dan perkembangannya. / Production, which includes process, capacity, and development.	265-360	
	b. Peningkatan/penurunan kapasitas produksi. / Increase/decrease in production capacity.	265-360	
	c. Penjualan/pendapatan usaha. / Sales/business income.	361-363	
	d. Profitabilitas. / Profitability.	361-363	
Uraian atas kinerja keuangan perusahaan Description of the company's financial performance	Kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 (dua) tahun buku terakhir (dalam bentuk narasi dan tabel), penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut, paling sedikit mengenai: Comprehensive financial performance which includes a comparison of financial performance in the last 2 (two) financial years (in the form of narratives and tables), an explanation of the causes of the changes and the impact of these changes, at least concerning:		SEOJK 9 SEOJK 16
	1. Aset lancar, aset tidak lancar, dan total aset. / Current assets, non-current assets, and total assets.	368-370, 373-379	
	2. Liabilitas jangka pendek, liabilitas jangka panjang dan total liabilitas. / Short term liabilities, long term liabilities and total liabilities.	370-371, 379-385	
	3. Penanaman dana (investasi dan pemberian kredit/pembiayaan) dan total aset. / Funding (investment and giving credit/financing).	376-377, 373	
	4. Dana pihak ketiga dan sumber pendanaan lain. / Third party funds and other funding sources.	379-380	
	5. Ekuitas. / Equity.	372, 385-388	
	6. Pendapatan/penjualan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif. / Income/sales, expenses, profit (loss), other comprehensive income, and total comprehensive profit (loss).	389-396	
	7. Arus kas. / Cash flow.	396-399	
	8. Suku bunga dasar kredit. / Basic credit interest rate.	407-408	SEOJK 9
Analisis kualitas aset produktif dan rasio keuangan yang relevan. Analysis of the quality of earning assets and relevant financial ratios.		413-421	SEOJK 9

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Bahasan dan analisis tentang kemampuan membayar utang dan tingkat kolektibilitas piutang perusahaan, dengan menyajikan perhitungan rasio yang relevan sesuai dengan jenis industri perusahaan. Discussion and analysis of the ability to pay debts and the collectability of the company's receivables, by presenting the calculation of the relevant ratio according to the type of company's industry.	Penjelasan tentang / Explanation of:		SEOJK 16
	1. Kemampuan membayar hutang, baik jangka pendek (likuiditas) maupun jangka panjang (solvabilitas). / Ability to pay debts, both short term (liquidity) and long term (solvability).	399-401	
	2. Tingkat kolektibilitas piutang. / Receivables collectibility level.	401-406	
Bahasan tentang struktur modal (*capital structure*) dan kebijakan manajemen atas struktur modal (*capital structure policy*). Discussion on capital structure and management policies on capital structure (capital structure policy).	Penjelasan atas: / Top explanation:		SEOJK 16
	1. Rincian struktur modal (*capital structure*) yang terdiri dari utang berbasis bunga/sukuk dan ekuitas. / Details of the capital structure (capital structure), which consists of interest-based debt/sukuk and equity.	422-423	
	2. Kebijakan manajemen atas struktur modal (*capital structure policies*). / Management policies on capital structure (capital structure policies).	420-421	
	3. Dasar pemilihan kebijakan manajemen. / Basis for selection of management policies.	420-421	
Bahasan mengenai ikatan yang material untuk investasi barang modal (bukan ikatan pendanaan) pada tahun buku terakhir. Discussion on material commitments for capital goods investment (not funding commitments) in the last financial year.	Penjelasan tentang: / Explanation of:		SEOJK 16
	1. Nama pihak yang melakukan ikatan. / The name of the party making the bond.	423	
	2. Tujuan dari ikatan tersebut. / The purpose of the bond.		
	3. Sumber dana yang diharapkan untuk memenuhi ikatan- ikatan tersebut. / Source of funds expected to fulfill these ties.		
	4. Mata uang yang menjadi denominasi. / The currency to be denominated.		
	5. Langkah-langkah yang direncanakan perusahaan untuk melindungi risiko dari posisi mata uang asing yang terkait. / The steps the company plans to take to protect against risks from related foreign currency positions.		
	Catatan: apabila perusahaan tidak mempunyai ikatan terkait investasi barang modal pada tahun buku terakhir agar diungkapkan. **Notes**: if the company has no ties related to investment in capital goods in the last financial year to be disclosed.		
Bahasan mengenai investasi barang modal yang direalisasikan pada tahun buku terakhir. Discussion on investment in capital goods realized in the last financial year.	Penjelasan tentang: / Explanation of:		SEOJK 9 SEOJK 16
	1. Jenis investasi barang modal. / Types of investment in capital goods.	424	
	2. Tujuan investasi barang modal. / The purpose of investing in capital goods.		
	3. Nilai investasi barang modal yang dikeluarkan pada tahun buku terakhir. / Investment value of capital goods issued in the last financial year.		
	Catatan: apabila tidak terdapat realisasi investasi barang modal, agar diungkapkan. **Notes**: if there is no realization of investment in capital goods, so that it is disclosed.		
Uraian tentang prospek usaha perusahaan. Description of the company's business prospects.	Prospek usaha dari Emiten atau Perusahaan Publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya. The business prospects of Issuers or Public Companies are linked to industry conditions, the general economy and international markets accompanied by quantitative supporting data from reliable data sources.	425-428	SEOJK 16

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Informasi perbandingan antara target pada awal tahun buku dengan hasil yang dicapai (realisasi), dan target atau proyeksi yang ingin dicapai untuk satu tahun mendatang. Comparative information between targets at the beginning of the financial year with the results achieved (realization), and targets or projections to be achieved for the next year.	Perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi), mengenai: Comparison between targets/projections at the beginning of the financial year with the results achieved (realization), regarding:		SEOJK 16
	1. Pendapatan/penjualan. / Sales revenue.	429-430	
	2. Laba (rugi). / Profit and loss.	429-430	
	3. Struktur modal (*capital structure*). / Capital structure.	434	
	4. Pemasaran. / Marketing.	430-433	
	5. Pengembangan SDM. / HR Development.	434-435	
	6. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. / Other matters deemed important by the Issuer or Public Company.	429-430	
	Target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 (satu) tahun mendatang, mengenai: Targets/projections to be achieved by Issuers or Public Companies for the next 1 (one) year, regarding:		
	1. Pendapatan/penjualan. / Sales revenue.	436	
	2. Laba (rugi). / Profit and loss.	436	
	3. Struktur modal (*capital structure*). / Capital structure.	436	
	4. Kebijakan dividen. / Dividend policy.	437	
	5. Pemasaran. / Marketing.	437-439	
	6. Pengembangan SDM. / HR Development	439	
	7. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. / Other matters deemed important by the Issuer or Public Company.	436	
Uraian tentang aspek pemasaran. Description of the marketing aspect.	Aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar. Marketing aspects of the Issuer's or Public Company's goods and/or services, at least regarding marketing strategy and market share.	248-265	SEOJK 9 SEOJK 16
Uraian mengenai dividen selama 2 (dua) tahun buku terakhir. Description of dividends for the last 2 (two) financial years.	Uraian mengenai dividen selama 2 (dua) tahun buku terakhir, paling sedikit: / Description of dividends for the last 2 (two) financial years, at least:		SEOJK 16
	1. Kebijakan dividen, antara lain memuat informasi persentase jumlah dividen yang dibagikan terhadap laba bersih. / The dividend policy, among other things, contains information on the percentage of the amount of dividends distributed to net income.	439-440	
	2. Tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non kas. / Cash dividend payment date and/or non-cash dividend distribution date.	440-443	
	3. Jumlah dividen per saham (kas dan/atau non kas). / Amount of dividends per share (cash and/or non-cash).	440-443	
	4. Jumlah dividen per tahun yang dibayar. / The amount of dividends per year paid.	440-443	
	Catatan: apabila tidak ada pembagian dividen, agar diungkapkan alasannya. **Notes**: if there is no distribution of dividends, please state the reasons.		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Realisasi penggunaan dana hasil penawaran umum (dalam hal perusahaan masih diwajibkan menyampaikan laporan realisasi penggunaan dana) Realization of the use of proceeds from the public offering (in the event that the company is still required to submit a report on the realization of the use of funds)	Memuat uraian mengenai: / Contains descriptions of:		SEOJK 16
	1. Total perolehan dana. / Total proceeds.	443	
	2. Rencana penggunaan dana. / Fund usage plan.		
	3. Rincian penggunaan dana. / Details of use of funds.		
	4. Saldo dana. / Fund balance.		
	5. Tanggal persetujuan RUPS/RUPO atas perubahan penggunaan dana (jika ada). / The date of approval of the GMS/RUPO for changes in the use of funds (if any).		
	a. Dalam hal selama tahun buku, Emiten memiliki kewajiban menyampaikan laporan realisasi penggunaan dana, maka diungkapkan realisasi penggunaan dana hasil penawaran umum secara kumulatif sampai dengan akhir tahun buku. / In the event that during the financial year, the Issuer has an obligation to submit a report on the realization of the use of funds, the cumulative realization of the use of proceeds from public offerings until the end of the financial year is disclosed. b. Dalam hal terdapat perubahan penggunaan dana sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai laporan realisasi penggunaan dana hasil penawaran umum, maka Emiten menjelaskan perubahan tersebut. / In the event that there is a change in the use of funds as stipulated in the Financial Services Authority Regulation regarding the report on the realization of the use of funds from a public offering, the Issuer shall explain the change.		
	Catatan: apabila tidak memiliki informasi realisasi penggunaan dana hasil penawaran umum, agar diungkapkan. **Note**: if you do not have information on the realization of the use of proceeds from a public offering, please disclose it.		
Informasi material (jika ada), antara lain mengenai investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi material, transaksi afiliasi, dan transaksi benturan kepentingan. Material information (if any), including investment, expansion, divestment, business merger/consolidation, acquisition, debt/ capital restructuring, material transactions, affiliated transactions, and conflict of interest transactions.	Memuat uraian mengenai: Contains descriptions of:		SEOJK 16
	a. Tanggal, nilai, dan objek transaksi. / Date, value, and transaction object.	443-451	
	b. Nama pihak yang melakukan transaksi. / The name of the party conducting the transaction.		
	c. Sifat hubungan afiliasi (jika ada). / Nature of the affiliation relationship (if any).		
	d. Penjelasan mengenai kewajaran transaksi. / Explanation of the fairness of the transaction.		
	e. Pemenuhan ketentuan terkait. / Fulfillment of related provisions.		
	f. Dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam angka a) sampai dengan angka f), Emiten atau Perusahaan Publik juga mengungkapkan informasi: In the event that there is an affiliation relationship, apart from disclosing the information referred to in number a) through number f), the Issuer or Public Company also discloses information:		
	1) Pernyataan Direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*armslength principle*). / The Board of Directors' statement that affiliated transactions have gone through adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, among others, carried out by fulfilling the arm's length principle.		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	2) Peran Dewan Komisaris dan komite audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*arms length principle*). / The role of the Board of Commissioners and the audit committee in carrying out adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, among others, is carried out by fulfilling the arm's length principle.		
	g. Untuk transaksi afiliasi atau transaksi material yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan, ditambahkan penjelasan bahwa transaksi afiliasi atau transaksi material tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan. Dalam hal transaksi afiliasi atau transaksi material dimaksud telah diungkapkan dalam laporan keuangan tahunan, ditambahkan informasi mengenai rujukan pengungkapan dalam laporan keuangan tahunan tersebut. For affiliate transactions or material transactions which are business activities carried out in order to generate business income and are carried out routinely, repeatedly and/or continuously, an explanation is added that the affiliated transactions or material transactions are business activities carried out in order to generate business income and are carried out routinely, repeatedly, and/or continuously. In the case of affiliated transactions or material transactions referred to have been disclosed in the annual financial statements, information is added regarding references to disclosure in the said annual financial statements.		
	h. Untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui pemegang saham independen, ditambahkan informasi mengenai tanggal pelaksanaan RUPS yang menyetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut. For disclosure of affiliated transactions and/or conflict of interest transactions which are the result of the implementation of affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, information is added regarding the date of the GMS that approves the affiliated transactions and/or conflict of interest transactions.		SEOJK 16 SEOJK 13
	i. Dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut. In the event that there are no affiliated transactions and/or conflict of interest transactions, then this is disclosed.		
Uraian mengenai perubahan peraturan perundang-undangan terhadap perusahaan pada tahun buku terakhir. Description of changes to laws and regulations on companies in the last financial year.	Uraian memuat antara lain: / The description contains, among others:		SEOJK 16
	1. Nama peraturan perundang-undangan yang mengalami perubahan. / The names of the laws and regulations that have changed.	453-504	
	2. Dampaknya (kuantitatif dan/atau kualitatif) terhadap perusahaan (jika signifikan) atau pernyataan bahwa dampaknya tidak signifikan. / The impact (quantitative and/or qualitative) on the company (if significant) or the statement that the impact is not significant.		
	Catatan: apabila tidak terdapat perubahan peraturan perundang-undangan pada tahun buku terakhir, agar diungkapkan. **Notes**: if there is no change in laws and regulations in the last financial year, so that it is disclosed.		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Uraian mengenai perubahan kebijakan akuntansi yang diterapkan perusahaan pada tahun buku terakhir. Description of changes in accounting policies implemented by the company in the last financial year.	Uraian memuat antara lain: / The description contains, among others:		SEOJK 16
	1. Perubahan kebijakan akuntansi. / Changes in accounting policies.	504	
	2. Alasan perubahan kebijakan akuntansi. / Reasons for changes in accounting policies.		
	3. Dampaknya secara kuantitatif terhadap laporan keuangan. / Quantitative impact on financial statements.		
	Catatan: Apabila tidak terdapat perubahan kebijakan akuntansi pada tahun buku terakhir, agar diungkapkan. **Notes**: If there is no change in accounting policy in the last financial		
Informasi Eksposur Risiko dan Permodalan. Information on Risk Exposure and Capital.	Eksposur risiko dan permodalan meliputi laporan eksposur risiko dan permodalan periode tahunan sebagaimana diatur dalam bagian II Laporan publikasi eksposur risiko dan permodalan. Risk exposure and capital includes annual period risk and capital exposure reports as stipulated in part II of the Publication Report on risk and capital exposure.	510-577	SEOJK 9
TATA KELOLA PERUSAHAAN / GOOD CORPORATE GOVERNANCE			
RUPS. GMS.	Informasi mengenai keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku meliputi: Information regarding GMS resolutions in the financial year and 1 (one) year before the financial year includes:	635-649	SEOJK 16
	a. Keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang direalisasikan pada tahun buku. / GMS resolutions in the financial year and 1 (one) year prior to the financial year realized in the financial year.		
	b. Keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan. / GMS decisions in the financial year and 1 (one) year prior to the financial year that have not been realized along with the reasons for not being realized.		
	Dalam hal Emiten atau Perusahaan Publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut. In the event that an Issuer or Public Company uses an independent party in the implementation of the GMS to carry out the vote count, it shall be disclosed regarding this matter.		
Direksi. Directors.	1. Tugas dan tanggung jawab masing-masing anggota Direksi. Informasi mengenai tugas dan tanggung jawab masing-masing anggota Direksi diuraikan dan dapat disajikan dalam bentuk tabel. / Duties and responsibilities of each member of the Board of Directors. Information regarding the duties and responsibilities of each member of the Board of Directors is described and can be presented in tabular form.	655-656	SEOJK 13 SEOJK 16 POJK 17
	2. Pernyataan bahwa Direksi memiliki pedoman atau piagam (*charter*) Direksi. / Statement that the Board of Directors has a guideline or charter (charter) of the Board of Directors.	654	SEOJK 16
	3. Kebijakan dan pelaksanaan frekuensi rapat Direksi, rapat Direksi bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk kehadiran dalam RUPS. Informasi tingkat kehadiran anggota Direksi dalam rapat Direksi, rapat Direksi bersama Dewan Komisaris, atau RUPS dapat disajikan dalam bentuk tabel. / Policy and implementation of the frequency of meetings of the Board of Directors, meetings of the Board of Directors with the of Commissioners, and the level of attendance of members of the Board of Directors at these meetings including attendance at the GMS. Information on the level of attendance of members of the Board of Directors at meetings of the Board of Directors, meetings of the Board of Directors with the Board of Commissioners or GMS can be presented in tabular form.	659-671	SEOJK 16

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	4. Pelatihan dan/atau peningkatan kompetensi anggota Direksi: Training and/or competency improvement for members of the Board of Directors:	671-675	SEOJK 16
	a. Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada). / Policy on training and/or competency improvement for members of the Board of Directors, including an orientation program for newly appointed members of the Board of Directors (if any).		
	b. Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada). / Training and/or competency improvement attended by members of the Board of Directors in the financial year (if any).		
	5. Penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat: The Board of Directors' assessment of the performance of the committees that support the implementation of the duties of the Board of Directors in the financial year contains at least:	677-678	SEOJK 16
	a. Prosedur penilaian kinerja. / Performance appraisal procedures.		
	b. Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat. / The criteria used include performance achievements during the financial year, competence and attendance at meetings.		
	Dalam hal Emiten atau Perusahaan Publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut. / In the event that the Issuer or Public Company does not have a committee that supports the implementation of the duties of the Board of Directors, this will be disclosed.		
	6. Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris yang mencapai 5% (lima persen) atau lebih dari modal disetor, yang meliputi jenis dan jumlah lembar saham pada: Members of the Board of Commissioners who reach 5% (five percent) or more of paid-up capital, which includes the type and number of shares in: a. Bank yang bersangkutan. / The bank in question. b. Bank lain. / other banks. c. Lembaga keuangan bukan bank. / Non-bank financial institutions. d. Perusahaan lain yang berkedudukan baik di dalam maupun di luar negeri. / Other companies domiciled both inside and outside the country.	732-733	SEOJK 13 POJK 17
Dewan Komisaris. Board of Commissioners.	1. Tugas dan tanggung jawab Dewan Komisaris. / Duties and responsibilities of the Board of Commissioners.	679-681	SEOJK 13 SEOJK 16 POJK 17
	2. Pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam (*charter*) Dewan Komisaris. / Statement that the Board of Commissioners has guidelines or charter of the Board of Commissioners.	687	SEOJK 16

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	3. Kebijakan dan pelaksanaan frekuensi rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk kehadiran dalam RUPS. Informasi tingkat kehadiran anggota Dewan Komisaris dalam rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi, atau RUPS dapat disajikan dalam bentuk tabel. / Policy and implementation of the frequency of meetings of the Board of Commissioners, meetings of the Board of Commissioners with the Board of Directors and the level of attendance of members of the Board of Commissioners at these meetings including attendance at the GMS. Information on the level of attendance of members of the Board of Commissioners at meetings of the Board of Commissioners, meetings between the Board of Commissioners and the Board of Directors, or GMS can be presented in tabular form.	696-712	SEOJK 13 SEOJK 16
	4. Pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris: Training and/or competency improvement for members of the Board of Commissioners:	713-718	SEOJK 16
	a. Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada). / Policy on training and/or competency improvement for members of the Board of Commissioners, including an orientation program for newly appointed members of the Board of Commissioners (if any).		
	b. Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris dalam tahun buku (jika ada). / Training and/or competency improvement attended by members of the Board of Commissioners in the financial year (if any).		
	5. Penilaian kinerja Direksi dan Dewan Komisaris serta masing-masing anggota Direksi dan anggota Dewan Komisaris, paling sedikit memuat: Assessment of the performance of the Board of Directors and the Board of Commissioners as well as each member of the Board of Directors and members of the Board of Commissioners, contains at least:	721-723	SEOJK 16
	a. Prosedur pelaksanaan penilaian kinerja. / Procedure for implementing performance appraisal.		
	b. Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat. / The criteria used include performance achievements during the financial year, competence and attendance at meetings.		
	c. Pihak yang melakukan penilaian. / The party making the assessment.		
	6. Penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi: The Board of Commissioners' assessment of the performance of the Committees that support the implementation of the duties of the Board of Commissioners in the financial year includes:	723-725	SEOJK 16
	a. Prosedur penilaian kinerja. / Performance appraisal procedures.		
	b. Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat. / The criteria used include performance achievements during the financial year, competence and attendance at meetings.		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Nominasi dan remunerasi Direksi dan Dewan Komisaris. Nomination and remuneration of the Board of Directors and Board of Commissioners.	Paling sedikit memuat: / Least load:		
	1. Prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris. / Nomination procedures, including a brief description of the policies and nomination process for members of the Board of Directors and/or members of the Board of Commissioners.	727	SEOJK 16
	2. Prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris, antara lain: Procedures and implementation of remuneration for the Board of Directors and Board of Commissioners, including:		SEOJK 16
	a. Prosedur penetapan remunerasi Direksi dan Dewan Komisaris. / Procedure for determining remuneration for the Board of Directors and Board of Commissioners.	727-728	
	b. Pengungkapan indikator untuk penetapan remunerasi Direksi. / Disclosure of indicators for determining the remuneration of the Board of Directors.	728	
	c. Struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/bonus dan lainnya; dan / The remuneration structure for the Board of Directors and the Board of Commissioners such as salaries, allowances, bonuses/ bonuses and others; And **Catatan:** apabila tidak terdapat bonus kinerja, bonus non kinerja, dan opsi saham yang diterima setiap anggota Dewan Komisaris dan Direksi, agar diungkapkan. **Notes**: if there are no performance bonuses, non performance bonuses and stock options received by each member of the Board of Commissioners and Board of Directors, to be disclosed.	728-732	
	d. Besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris; Pengungkapan informasi dapat disajikan dalam bentuk tabel. The amount of remuneration for each member of the Board of Directors and members of the Board of Commissioners; Disclosure of information can be presented in tabular form.		
Dewan pengawas syariah, bagi Emiten atau Perusahaan Publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran dasar. Sharia supervisory board, for Issuers or Public Companies that carry out business activities based on sharia principles as stated in the articles of association.	Paling sedikit memuat: / Least load:		SEOJK 16
	a. Nama. / Name.	N/A	
	b. Dasar hukum pengangkatan Dewan Pengawas Syariah. / The legal basis for the appointment of the Sharia Supervisory Board.	N/A	
	c. Periode penugasan Dewan Pengawas Syariah. / The assignment period of the Sharia Supervisory Board.	N/A	
	d. Tugas dan tanggung jawab Dewan Pengawas Syariah. / Duties and responsibilities of the Sharia Supervisory Board.	N/A	
	e. Frekuensi dan cara pemberian nasihat dan saran serta pengawasan pemenuhan prinsip syariah di pasar modal terhadap Emiten atau Perusahaan Publik. / Frequency and method of providing advice and suggestions as well as monitoring compliance with sharia principles in the capital market to Issuers or Public Companies.	N/A	
Komite Audit. Audit Committee.	1. Nama dan jabatannya dalam keanggotaan komite. / Name and title in the membership of the committee.	751-755	SEOJK 16 POJK 17
	2. Usia. / Age.		
	3. Kewarganegaraan. / Citizenship.		
	4. Riwayat pendidikan. / Educational background.		
	5. Riwayat jabatan, meliputi informasi: Position history, including information on:		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	a. Dasar hukum penunjukan sebagai anggota komite. / Legal basis for appointment as committee member.		
	b. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada). / Concurrent positions, both as members of the Board of Commissioners, members of the board of directors, and/or committee members and other positions (if any).		
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. / Work experience and time period both inside and outside the issuer or public company.		
	6. Periode dan masa jabatan anggota komite audit. / Period and tenure of audit committee members.		
	7. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	741-748	
	8. Pernyataan independensi komite audit. / Audit committee independence statement.	757-760	
	9. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada). / Training and/or competency improvement that has been attended in the financial year (if any).	764	
	10. Kebijakan dan pelaksanaan frekuensi rapat komite audit dan tingkat kehadiran anggota komite audit dalam rapat tersebut. / Policy and implementation of the frequency of audit committee meetings and the level of attendance of audit committee members at these meetings.	760-763	SEOJK 13 SEOJK 16 POJK 17
	11. Pelaksanaan kegiatan komite audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam (*charter*) komite audit. / Implementation of audit committee activities in the financial year according to what is stated in the audit committee guidelines or charter.	764-765	
Komite atau fungsi nominasi dan remunerasi Emiten atau Perusahaan Publik. Issuer or Public Company nomination and remuneration committee or function.	Paling sedikit memuat: Least load:	774-781	
	1. Nama dan jabatannya dalam keanggotaan komite. / Name and title in the membership of the committee.		SEOJK 16 POJK 17
	2. Usia. / Age.		
	3. Kewarganegaraan. / Citizenship.		
	4. Riwayat pendidikan. / Educational background.		
	5. Riwayat jabatan, meliputi informasi: / Position history, including information on:		
	a. Dasar hukum penunjukan sebagai anggota komite. / Legal basis for appointment as committee member.		
	b. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada). / Concurrent positions, both as members of the Board of Commissioners, members of the board of directors, and/or committee members and other positions (if any).		
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik. / Work experience and time period both inside and outside the issuer or public company.		
	6. Periode dan masa jabatan anggota komite. / Period and tenure of committee members.		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	7. Pernyataan independensi komite. / Committee independence statement.	783-784	
	8. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada). / Training and/or competency improvement that has been attended in the financial year (if any).	788-789	
	9. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	767-771	
	10. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*). / Statement that already has a guideline or charter.	767	
	11. Kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut. / Policy and implementation of the frequency of meetings and the level of attendance of members at these meetings.	784-788	
	12. Uraian singkat pelaksanaan kegiatan pada tahun buku. / A brief description of the implementation of activities in the financial year.	789-790	
	Dalam hal tidak dibentuk komite nominasi dan remunerasi, Emiten atau Perusahaan Publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan: In the event that a nomination and remuneration committee is not formed, it is sufficient for the Issuer or Public Company to disclose the information referred to in letter i) to letter l) and disclose:		
	1. Alasan tidak dibentuknya komite / The reasons for not forming the committee		
	2. Pihak yang melaksanakan fungsi nominasi dan remunerasi. / Parties carrying out nomination and remuneration functions.		
Komite lain yang dimiliki Emiten atau Perusahaan Publik dalam rangka mendukung fungsi dan tugas Direksi (jika ada) dan/atau komite yang mendukung fungsi dan tugas Dewan Komisaris. Other committees owned by Issuers or Public Companies in order to support the functions and duties of the Board of Directors (if any) and/or committees that support the functions and duties of the Board of Commissioners.	Paling sedikit memuat: / Least load:	795-800, 810-816	SEOJK 16 POJK 17
	1. Nama dan jabatannya dalam keanggotaan komite. / Name and title in the membership of the committee.		
	2. Usia. / Age.		
	3. Kewarganegaraan. / Citizenship.		
	4. Riwayat pendidikan. / Educational background.		
	5. Riwayat jabatan, meliputi informasi: / Position history, including information on:		
	a. Dasar hukum penunjukan sebagai anggota komite. / Legal basis for appointment as committee member.		
	b. Rangkap jabatan, baik sebagai anggota dewan komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada). / Concurrent positions, both as members of the Board of Commissioners, members of the board of directors, and/or committee members and other positions (if any).		
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. / Work experience and time period both inside and outside the issuer or public company.		
	6. Periode dan masa jabatan anggota komite. / Period and tenure of committee members.		
	7. Pernyataan independensi komite. / Committee independence statement.	801, 818	
	8. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada). / Training and/or competency improvement that has been attended in the financial year (if any).	804-805, 821-822	

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	9. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	791-792, 806-807	
	10. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*) komite. / Statement that already has a guideline or charter.	791, 806	
	11. Kebijakan dan pelaksanaan frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut. / Policy and implementation of the frequency of meetings and the level of attendance of members at these meetings.	801-804, 818-821	
	12. Uraian singkat pelaksanaan kegiatan komite pada tahun buku. / A brief description of the implementation of activities in the financial year.	805, 822	
Sekretaris perusahaan. Company secretary.	1. Nama. / Name.	828	SEOJK 16
	2. Domisili. / Domicile.		
	3. Riwayat jabatan, meliputi: Position history, including:		
	a. Dasar hukum penunjukan sebagai sekretaris perusahaan. / Legal basis for appointment as company secretary.		
	b. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. / Work experience and time period both inside and outside the issuer or public company.		
	4. Riwayat pendidikan. / Educational background.		
	5. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku. / Training and/or competency improvement attended in the financial year.	826-827	
	6. Uraian singkat pelaksanaan tugas sekretaris perusahaan pada tahun buku. / Brief description of the implementation of the duties of the corporate secretary in the financial year.	827	
Unit Audit Internal. Internal Audit Unit.	1. Nama kepala unit audit internal. / Name of the head of the internal audit unit.	827	SEOJK 16 POJK 17
	2. Riwayat jabatan, meliputi: / Position history, including:		
	a. Dasar hukum penunjukan sebagai kepala unit audit internal. / Legal basis for appointment as company secretary.		
	b. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. / Work experience and time period both inside and outside the issuer or public company.		
	3. Kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada). / Qualification or certification as internal audit profession (if any).		
	4. Jumlah pegawai (auditor internal) pada unit audit internal. / Number of employees (internal auditors) in the internal audit unit.	832	
	5. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku. / Training and/or competency improvement attended in the financial year.	832-834	
	6. Struktur dan kedudukan unit audit internal. / The structure and position of the internal audit unit.	828	
	7. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	830-831	
	8. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*) unit audit internal. / A statement that the internal audit unit has guidelines or charters.	830	

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	9. Uraian singkat pelaksanaan tugas unit audit internal pada tahun buku termasuk kebijakan dan pelaksanaan frekuensi rapat dengan direksi, dewan komisaris, dan/ atau komite audit. / A brief description of the implementation of the duties of the internal audit unit in the financial year including the policy and implementation of the frequency of meetings with the directors, board of commissioners and/or the audit committee.	836-840	
Akuntan Publik. Public Accountant.	1. Nama dan tahun akuntan publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir. / The name and year of the public accountant who audited the annual financial statements for the last 5 years.	969-970	POJK 17
	2. Nama dan tahun Kantor Akuntan Publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir. / The name and year of the public accountant who audited the annual financial statements for the last 5 years.		
	3. Besarnya *fee* untuk masing-masing jenis jasa yang diberikan oleh Kantor Akuntan Publik pada tahun buku terakhir. / The amount of the fee for each type of service provided by the Public Accounting Firm in the last financial year.		
	4. Jasa lain yang diberikan Kantor Akuntan Publik dan akuntan publik selain jasa audit laporan keuangan tahunan pada tahun buku terakhir. / Other services provided by the Public Accounting Firm and public accountants in addition to auditing the annual financial statements for the last financial year.		
	Catatan: apabila tidak ada jasa lain dimaksud, agar diungkapkan. **Notes**: if there is no other service in question, so that it is disclosed.		
Uraian mengenai sistem pengendalian internal (*internal Control*) yang diterapkan oleh emiten atau perusahaan Publik. Description of the internal control system implemented by the issuer or public company.	1. Pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya. / Financial and operational control, as well as compliance with other laws and regulations.	971-978	SEOJK 13 SEOJK 16
	2. Tinjauan atas efektivitas sistem pengendalian internal. / Review of the effectiveness of the internal control system.	980-981	
	3. Pernyataan Direksi dan/atau Dewan Komisaris atas kecukupan sistem pengendalian internal. / Statement of the Board of Directors and/or Board of Commissioners regarding the adequacy of the internal control system.	981	SEOJK 16
Sistem manajemen risiko yang diterapkan oleh Emiten Atau Perusahaan Publik. Risk management system implemented by Issuers or Public Companies.	1. Gambaran umum mengenai sistem manajemen risiko Emiten atau Perusahaan Publik. / General description of the Issuer's or Public Company's risk management system.	982-988	SEOJK 16 SEOJK 13
	2. Jenis risiko dan cara pengelolaannya. / Types of risk and how to manage them.	990-998	
	3. Tinjauan atas efektivitas sistem manajemen risiko Emiten atau Perusahaan Publik. / Review of the effectiveness of the Issuer's or Public Company's risk management system.	1001	
	4. Pernyataan Direksi dan/atau Dewan Komisaris atau komite audit atas kecukupan sistem manajemen risiko. / Statement of the Board of Directors and/or Board of Commissioners or the audit committee on the adequacy of the risk management system.	1002	SEOJK 16
Fungsi kepatuhan. Compliance function.	Tingkat kepatuhan Bank terhadap seluruh ketentuan dan peraturan perundang-undangan serta pemenuhan komitmen dengan otoritas yang berwenang. / The level of the Bank's compliance with all provisions and laws and regulations as well as fulfillment of commitments with the competent authorities.	1002-1009	SEOJK 13 POJK 17

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Perkara hukum yang berdampak material yang dihadapi Oleh emiten atau perusahaan publik, entitas anak, Anggota direksi dan anggota dewan komisaris (jika ada). Legal cases with a material impact faced by issuers or public companies, subsidiaries, members of the board of directors and members of the board of commissioners (if any).	1. Pokok perkara/gugatan. / Main case/lawsuit.	1014-1059	SEOJK 16
	2. Status penyelesaian perkara/gugatan. / Case/lawsuit settlement status.		
	3. Pengaruhnya terhadap kondisi emiten atau perusahaan publik. / The impact on the condition of issuers or public companies. The risks faced by the company and the nominal value of claims/lawsuits.		
	4. Pengungkapan mengenai permasalahan hukum paling sedikit mencakup: Disclosure regarding legal issues at least includes: a. jumlah permasalahan perdata dan permasalahan pidana yang dihadapi dan telah mendapat putusan yang mempunyai kekuatan hukum tetap. / the number of civil and criminal cases faced and decisions that have permanent legal force. b. jumlah permasalahan perdata dan permasalahan pidana yang dihadapi dan masih dalam proses penyelesaian. / the number of civil and criminal matters faced and still in the process of being resolved. **Catatan:** dalam hal perusahaan, entitas anak, anggota Dewan Komisaris, dan anggota Direksi tidak memiliki perkara penting, agar diungkapkan. **Notes**: in the event that the company, subsidiaries, members of the Board of Commissioners and members of the Board of Directors do not have important matters, this must be disclosed.		SEOJK 13
Informasi tentang sanksi administratif/ sanksi yang Dikenakan kepada emiten atau perusahaan publik, Anggota Dewan Komisaris dan anggota direksi, oleh Otoritas jasa keuangan dan otoritas lainnya pada tahun Buku (jika ada). Information on administrative sanctions/sanctions imposed on issuers or public companies, board members commissioners and members of the board of directors, by the Financial Services Authority and other authorities in the financial year (if any).		1059	SEOJK 16
Informasi mengenai kode etik Emiten atau Perusahaan Publik. Information regarding the code of ethics of Issuers or Public Companies	1. Pokok-pokok kode etik. / Principles of the code of ethics.	1075	SEOJK 16
	2. Bentuk sosialisasi kode etik dan upaya penegakannya / Forms of dissemination of the code of ethics and enforcement efforts	1076	
	3. Pernyataan bahwa kode etik berlaku bagi anggota Direksi, anggota Dewan Komisaris, dan karyawan Emiten atau Perusahaan Publik / Statement that the code of ethics applies to members of the Board of Directors, members of the Board of Commissioners, and employees of the Issuer or Public Company	1076	
Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank. Implementation of Governance in Providing Remuneration for Banks.	1. Komite Remunerasi / Remuneration Committee a. Nama anggota, komposisi, tugas dan tanggung jawab. / Name of members, composition, duties and responsibilities. b. Jumlah rapat yang dilakukan. / Number of meetings held. c. Remunerasi yang telah dibayarkan kepada anggota Komite Remunerasi selama 1 (satu) tahun. / Remuneration that has been paid to members of the Remuneration Committee for 1 (one) year.	959	POJK 45

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	2. Proses penyusunan kebijakan Remunerasi yang meliputi: Remuneration policy formulation process which includes: a. Tinjauan mengenai latar belakang dan tujuan kebijakan Remunerasi. / Review of the background and objectives of the Remuneration policy. b. Pelaksanaan kaji ulang atas kebijakan Remunerasi pada tahun sebelumnya, beserta perbaikannya. / Implementation of a review of the Remuneration policy in the previous year, along with its improvements. c. Mekanisme untuk memastikan bahwa Remunerasi bagi Pegawai di unit kontrol bersifat independen dari unit kerja yang diawasinya. / Mechanism to ensure that Remuneration for Employees in the control unit is independent from the work unit they supervise.	960	
	3. Cakupan kebijakan Remunerasi dan implementasinya per unit bisnis, per wilayah dan pada perusahaan anak atau kantor cabang yang berlokasi di luar negeri / Remuneration policy coverage and its implementation per business unit, per region and in subsidiaries or branch offices located overseas	961	
	4. Remunerasi dikaitkan dengan risiko yang meliputi: Remuneration is associated with risks that include: a. Jenis risiko utama (*key risk*) yang digunakan dalam menerapkan Remunerasi. / The main type of risk (key risk) used in implementing Remuneration. b. Kriteria untuk menentukan jenis risiko utama, termasuk untuk risiko yang sulit diukur. / Criteria for determining the main types of risk, including for risks that are difficult to measure. c. Dampak penetapan risiko utama terhadap kebijakan Remunerasi yang Bersifat Variabel. / The impact of determining the main risk on the Variable Remuneration policy. d. Perubahan penentuan jenis risiko utama dibandingkan dengan tahun lalu beserta alasannya, apabila ada. / Changes in the determination of the main types of risk compared to last year and the reasons, if any.	961	
	5. Pengukuran kinerja dikaitkan dengan Remunerasi yang meliputi: Performance measurement is associated with Remuneration which includes: a. Tinjauan mengenai kebijakan Remunerasi yang dikaitkan dengan penilaian kinerja. / Review of Remuneration policies linked to performance appraisal. b. Metode dalam mengaitkan Remunerasi individu dengan kinerja Bank, kinerja unit kerja dan kinerja individu. / The method of linking individual Remuneration with Bank performance, work unit performance and individual performance. c. Uraian mengenai metode yang digunakan Bank untuk menyatakan bahwa kinerja yang disepakati tidak dapat tercapai sehingga perlu dilakukan penyesuaian atas remunerasi serta besarnya penyesuaian remunerasi jika kondisi tersebut terjadi. / A description of the method used by the Bank to state that the agreed performance cannot be achieved, so it is necessary to make adjustments to remuneration and the amount of remuneration adjustments if this condition occurs.	961-962	
	6. Penyesuaian Remunerasi dikaitkan dengan Kinerja dan Risiko yang meliputi: Remuneration Adjustment is related to Performance and Risk which includes: a. Kebijakan mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan, besarannya, dan kriteria untuk menetapkan besaran tersebut. / Policy regarding Variable Remuneration that is deferred, the amount, and the criteria for determining the amount. b. Kebijakan Bank mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan yang ditunda pembayarannya (*malus*), atau ditarik kembali apabila sudah dibayarkan (*clawback*). / The Bank's policy regarding Variable Deferred Remuneration which is postponed for payment (malus), or withdrawn when it has been paid (clawback).	962-963	

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	7. Nama konsultan ekstern dan tugas konsultan terkait kebijakan Remunerasi, apabila Bank menggunakan jasa konsultan ekstern. / The name of the external consultant and the duties of the consultant related to the Remuneration policy, if the Bank uses the services of an external consultant.	963	
	8. Paket Remunerasi dan fasilitas yang diterima oleh Direksi dan Dewan Komisaris mencakup struktur Remunerasi dan rincian jumlah nominal. / The Remuneration Package and facilities received by the Board of Directors and Board of Commissioners include the Remuneration structure and details of the nominal amount.	963	
	9. Remunerasi yang Bersifat Variabel, meliputi: Variable Remuneration includes: a. Bentuk Remunerasi yang Bersifat Variabel beserta alasan pemilihan bentuk tersebut. dan / Forms of Variable Remuneration along with the reasons for choosing this form. And b. Penjelasan apabila terdapat perbedaan pemberian Remunerasi yang Bersifat Variabel di antara para Direksi, Dewan Komisaris dan/atau Pegawai. / An explanation if there are differences in the provision of Variable Remuneration among the Directors, Board of Commissioners and/or Employees.	963	
	10. Jumlah Direksi, Dewan Komisaris dan Pegawai yang menerima Remunerasi yang Bersifat Variabel selama 1 (satu) tahun, dan total nominalnya. / The number of Directors, Board of Commissioners and Employees who receive Variable Remuneration for 1 (one) year, and the total amount.	964	
	11. Jabatan dan jumlah pihak yang menjadi material *risk takers.* / Position and number of parties who are material risk takers.	964	
	12. *Shares option* yang dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif. / Shares optionowned by the Board of Directors, Board of Commissioners and Executive Officers.	965	
	13. Rasio gaji tertinggi dan terendah / The ratio of the highest and lowest salaries	965	
	14. Jumlah penerima dan jumlah total Remunerasi yang Bersifat Variabel yang dijamin tanpa syarat akan diberikan oleh Bank kepada calon Direksi, calon Dewan Komisaris, dan/atau calon Pegawai selama 1 (satu) tahun pertama bekerja / The number of beneficiaries and the total amount of Variable Remuneration guaranteed unconditionally will be given by the Bank to candidates for the Board of Directors, candidates for the Board of Commissioners, and/or prospective Employees during the first 1 (one) year of work	965	
	15. Jumlah Pegawai yang terkena pemutusan hubungan kerja dan total nominal pesangon yang dibayarkan / The number of employees affected by termination of employment and the total amount of severance paid	965	
	16. Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank. / The total amount of deferred Variable Remuneration, which consists of cash and/or shares or share-based instruments issued by the Bank.	966	
	17. Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun. / The total amount of deferred Variable Remuneration paid for 1 (one) year.	966	

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	18. Rincian jumlah Remunerasi yang diberikan dalam satu tahun meliputi: Details of the amount of Remuneration given in one year include: a. Remunerasi yang bersifat tetap maupun variabel. / Fixed or variable remuneration. b. Remunerasi yang ditangguhkan dan tidak ditangguhkan. / Deferred and non-deferred remuneration. c. Bentuk Remunerasi yang diberikan secara tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank. / Forms of Remuneration provided in cash and/or shares or share-based instruments issued by the Bank.	966	
	19. Informasi kuantitatif mengenai: Quantitative information about: a. Total sisa Remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit. / The total remaining Remuneration that is still suspended, both exposed to implicit and explicit adjustments. b. Total pengurangan Remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan. / Total reduction in Remuneration caused by explicit adjustments during the reporting period. c. Total pengurangan Remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan. / Total reduction in Remuneration caused by implicit adjustments during the reporting period.	967	
Uraian singkat mengenai kebijakan pemberian Kompensasi jangka panjang berbasis kinerja kepada manajemen dan/ atau karyawan yang dimiliki oleh emiten Atau perusahaan publik (jika ada), antara lain berupa Program kepemilikan saham oleh manajemen (*management stock ownership program*/MSOP) dan/atau Program kepemilikan saham oleh karyawan (*employee Stock ownership program*/ESOP). A brief description of the policy of providing performance-based longterm compensation to management and/ or employees owned by issuers or public companies (if any), including but not limited to management stock ownership programs program ownership/MSOP) and/or employee stock ownership program (ESOP).	Dalam hal pemberian kompensasi berupa program Kepemilikan saham oleh manajemen (*management stock Ownership program*/MSOP) dan/ atau program Kepemilikan saham oleh karyawan (*employee stock Ownership program*/ESOP). Informasi yang diungkapkan Paling sedikit memuat: In terms of compensation in the form of management stock ownership program (MSOP) and/or employee stock ownership program (ESOP). The information disclosed shall contain at least:		SEOJK 16
	1. Jumlah saham dan/atau opsi. / Number of shares and/or options.	968	
	2. Jangka waktu pelaksanaan. / Implementation period.		
	3. Persyaratan karyawan dan/atau manajemen yang berhak. / Eligible employee and/or management requirements.		
	4. Harga pelaksanaan atau penentuan harga pelaksanaan. / The exercise price or the determination of the exercise price.		
Uraian singkat mengenai kebijakan pengungkapan Informasi mengenai A brief description of the Information disclosure policy regarding	1. Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja Setelah terjadinya kepemilikan atau setiap Perubahan kepemilikan atas saham perusahaan Terbuka. / Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after the ownership or any change in ownership of the shares of the Public Company.	733-734	SEOJK 16
	2. Pelaksanaan atas kebijakan dimaksud. / Implementation of the intended policy.		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Uraian mengenai sistem pelaporan pelanggaran (*whistleblowing system*) di Emiten atau Perusahaan Publik. Description of the whistleblowing system at the Issuer or Public Company.	1. Cara penyampaian laporan pelanggaran. / How to submit a violation report.	1077	SEOJK 16
	2. Perlindungan bagi pelapor. / Protection for reporters.	1078-1079	
	3. Penanganan pengaduan. / The handling of complaints.	1078	
	4. Pihak yang mengelola pengaduan. / The party managing the complaint.	1080	
	5. Hasil dari penanganan pengaduan, paling sedikit: The results of handling complaints, at least:	1081	
	a. Jumlah pengaduan yang masuk dan diproses Dalam tahun buku. / Number of complaints received and processed in the financial year.		
	b. Tindak lanjut pengaduan. / Complaint follow-up.		
	Dalam hal emiten atau perusahaan publik tidak memiliki Sistem pelaporan pelanggaran (*whistleblowing system*), Maka diungkapkan mengenai hal tersebut. / In the event that an issuer or a public company does not have a whistleblowing system, this will be disclosed.		
Uraian mengenai kebijakan anti korupsi Emiten atau Perusahaan Publik. Description of the Issuer's or Public Company's anti-corruption policy.	1. Program dan prosedur yang dilakukan dalam Mengatasi praktik korupsi, balas jasa (*kickbacks*), *Fraud*, suap dan/atau gratifikasi dalam Emiten atau Perusahaan Publik. / Programs and procedures carried out in Overcoming corrupt practices, kickbacks, fraud, bribery and/or gratuities in Issuers or Public Companies.	1081-1084	SEOJK 16 POJK 17
	2. Pelatihan/sosialisasi anti korupsi kepada karyawan Emiten atau Perusahaan Publik. / Anti-corruption training/socialization for employees of Issuers or Public Companies.	1085	
	Dalam hal Emiten atau Perusahaan Publik tidak memiliki Kebijakan anti korupsi, maka dijelaskan alasan tidak Dimilikinya kebijakan dimaksud. / In the event that the Issuer or Public Company does not have an anticorruption policy, the reasons for not having the said policy will be explained.		
Penanganan benturan kepentingan Handling conflicts of interest		1096-1097	SEOJK 13 POJK 17
Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*). Provision of funds to related parties and provision of large funds (large exposure).	Informasi yang perlu diungkap adalah jumlah total baki debet penyediaan dana kepada pihak terkait (*related party*) dan kepada debitur inti (individu atau grup) per posisi laporan / Information that needs to be disclosed is the total amount of debit balances for provision of funds to related parties and to core debtors (individuals or groups) per report position	1095-1096	SEOJK 13
Transparansi kondisi keuangan dan non keuangan Bank yang belum diungkap dalam laporan lain. Transparency of the Bank's financial and non-financial conditions that have not been disclosed in other reports.		1096-1097	SEOJK 13 POJK 17
Informasi lain yang terkait dengan Tata Kelola Bank, antara lain berupa intervensi pemilik, perselisihan intern atau permasalahan yang timbul sebagai dampak kebijakan remunerasi pada Bank. Other information related to Bank Governance, including owner intervention, internal disputes or problems that arise as a result of remuneration policies at the Bank.		1095	SEOJK 13

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
Jumlah Penyimpangan (*Internal Fraud*). Number of Deviations (Internal Fraud).	Pengungkapan mengenai penyimpangan (*internal fraud*) paling sedikit mencakup: / Disclosure of irregularities (internal fraud) at least includes: 1. Jumlah penyimpangan (internal *fraud*) yang telah diselesaikan. / Number of deviations (internal fraud) that have been resolved. 2. Jumlah penyimpangan (internal *fraud*) yang sedang dalam proses penyelesaian di internal bank. / The number of irregularities (internal fraud) that are in the process of being resolved internally at the bank. 3. Jumlah penyimpangan (internal *fraud*) yang belum diupayakan penyelesaian di internal bank. / Number of irregularities (internal fraud) that have not been resolved internally at the bank. 4. Jumlah penyimpangan (internal *fraud*) yang telah ditindaklanjuti melalui proses hukum. / The number of irregularities (internal fraud) that have been followed up through the legal process.	1086	SEOJK 13
Pembelian Kembali (*Buy Back*) Saham dan/atau Obligasi Bank. Buy Back of Shares and/or Bank Bonds.	1. Kebijakan dalam melakukan pembelian kembali (*buy back*) saham atau obligasi Bank. / Policy in buying back shares or bonds of the Bank. 2. Jumlah lembar saham dan/atau obligasi yang dibeli kembali. / Number of shares and/or bonds bought back. 3. Harga pembelian kembali per lembar saham dan/atau obligasi. / Repurchase price per share and/or bond. 4. Peningkatan laba per lembar saham dan/atau obligasi. / Increase in earnings per share and/or bonds.	1087	SEOJK 13
Pemberian Dana untuk Kegiatan Sosial dan/atau Kegiatan Politik Selama Periode Pelaporan. Provision of Funds for Social Activities and/or Political Activities During the Reporting Period.	Pengungkapan mengenai pemberian dana untuk kegiatan sosial dan/atau kegiatan politik paling sedikit meliputi pihak penerima dana dan jumlah dana yang diberikan. Disclosure regarding the provision of funds for social activities and/or political activities at least includes the recipient of the funds and the amount of funds provided.	1086-1087	SEOJK 13
Penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan Implementation of sustainable finance, including implementation of social and environmental responsibility		1085	POJK 17
Penerapan atas pedoman tata kelola Perusahaan Terbuka bagi Emiten yang menerbitkan efek bersifat ekuitas atau Perusahaan Publik. Implementation of Public Company governance guidelines for Issuers that issue equity securities or Public Companies.	1. Pernyataan mengenai rekomendasi yang telah dilaksanakan dan/atau / Statement regarding recommendations that have been implemented and/or	1107-1121	SEOJK 16
	2. Penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternatif pelaksanaannya (jika ada). / Explanation of recommendations that have not been implemented, accompanied by reasons and alternatives for implementation (if any).		
	Pengungkapan informasi dapat disajikan dalam bentuk tabel. /Disclosure of information can be presented in tabular form.		
TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN EMITEN ATAU PERUSAHAAN PUBLIK / SOCIAL AND ENVIRONMENTAL RESPONSIBILITY OF THE ISSUER OR PUBLIC COMPANY			
Tanggung Jawab Sosial Perusahaan. Corporate Social Responsibility	1. Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan (*Sustainability Report*) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, paling sedikit memuat: The information disclosed in the social and environmental responsibility section is a Sustainability Report as intended in Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies, containing at least :	1140	SEOJK 16
	a) Penjelasan strategi keberlanjutan. / Explanation of sustainability strategy.		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	b) Ikhtisar aspek keberlanjutan (ekonomi, sosial, dan lingkungan hidup). / Overview of sustainability aspects (economic, social and environmental).		
	c) Profil singkat Emiten atau Perusahaan Publik. / Brief profile of the Issuer or Public Company.		
	d) Penjelasan Direksi. / Directors' Explanation.		
	e) Tata kelola keberlanjutan. / Sustainability governance.		
	f) Kinerja keberlanjutan. / Sustainability performance.		
	g) Verifikasi tertulis dari pihak independen, jika ada. / Written verification from an independent party, if any.		
	h) Lembar umpan balik (*feedback*) untuk pembaca, jika ada. / Feedback sheet for readers, if any.		
	i) Tanggapan Emiten atau Perusahaan Publik terhadap umpan balik laporan tahun sebelumnya. / The Issuer's or Public Company's response to feedback from the previous year's report.		
	2. Laporan Keberlanjutan sebagaimana dimaksud pada angka 1), harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (*Sustainability Report*) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. / Sustainability Report as referred to in number 1), must be prepared in accordance with the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as stated in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter.		
	3. Informasi Laporan Keberlanjutan (*Sustainability Report*) pada angka 1) dapat: Sustainability Report information in number 1) can:		
	a) Diungkapkan pada bagian lain yang relevan di luar bagian tanggung jawab sosial dan lingkungan, seperti penjelasan Direksi terkait Laporan Keberlanjutan diungkapkan dalam bagian terkait Laporan Direksi; dan/atau / Disclosed in other relevant sections outside the social and environmental responsibility section, such as the Directors' explanation regarding the Sustainability Report disclosed in the relevant section of the Directors' Report; and/or		
	b) Merujuk pada bagian lain di luar bagian tanggung jawab sosial dan lingkungan dengan tetap mengacu pada Pedoman Teknis Penyusunan Laporan Keberlanjutan (Sustainability Report) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini, seperti profil Emiten atau Perusahaan Publik. / Refer to other sections outside the social and environmental responsibility section while still referring to the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as listed in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter, such as the profile Issuer or Public Company.		
	4. Laporan Keberlanjutan (*Sustainability Report*) sebagaimana dimaksud pada angka 1) merupakan bagian yang tidak terpisahkan dari Laporan Tahunan namun dapat disajikan secara terpisah dengan Laporan Tahunan. / The Sustainability Report as referred to in number 1) is an inseparable part of the Annual Report but can be presented separately from the Annual Report.		
	5. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, informasi yang diungkapkan dalam Laporan Keberlanjutan dimaksud harus: In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the Sustainability Report must:		

KRITERIA Criteria	PENJELASAN Explanation	HALAMAN Page	REGULASI Regulations
	a) Memuat seluruh informasi sebagaimana dimaksud pada angka 1); dan / Contains all information as intended in number 1); And		
	b) Disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (*Sustainability Report*) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. / Prepared in accordance with the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as stated in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter.		
	6. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, maka dalam bagian tanggung jawab sosial dan lingkungan memuat informasi bahwa informasi mengenai tanggung jawab sosial dan lingkungan telah diungkapkan dalam Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan. / If the Sustainability Report is presented separately from the Annual Report, then the social and environmental responsibility section contains information that information regarding social and environmental responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report.		
	7. Penyampaian Laporan Keberlanjutan (*Sustainability Report*) yang disajikan secara terpisah dengan Laporan Tahunan harus disampaikan bersamaan dengan penyampaian Laporan Tahunan. / Submission of a Sustainability Report which is presented separately with the Annual Report must be submitted simultaneously with the submission of the Annual Report.		

Keterangan / Information

SEOJK 16 : Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.
OJK Circular Letter No. 16/SEOJK.04/2021 concerning Form and Content of Annual Reports of Issuers or Public Companies

SEOJK 9 : Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional.
OJK Circular Letter No. 9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.

SEOJK 13 Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.
OJK Circular Letter No. 13/SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks.

POJK 45 : Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum.
OJK Regulation No. 45/POJK.03/2015 concerning Implementation of Governance in Providing Remuneration for Commercial Banks.

POJK 17 : Peraturan Otoritas Jasa Keuangan 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum.
OJK Regulation 17 of 2023 concerning the Implementation of Governance for Commercial Banks

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK DAN ENTITAS ANAKNYA

Laporan Keuangan Konsolidasian
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK AND ITS SUBSIDIARIES

Consolidated Financial Statements
For the Years Ended
December 31, 2023 and 2022

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK DAN ENTITAS ANAKNYA

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK AND ITS SUBSIDIARIES

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bank bjb

SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (DIAUDIT)
PADA TANGGAL 31 DESEMBER 2023 DAN 2022
UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL- TANGGAL TERSEBUT

PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK DAN ENTITAS ANAKNYA

Kami yang bertanda tangan dibawah ini:

1. Nama : Yuddy Renaldi
   Alamat Kantor : Menara bank bjb
   Jl. Naripan No. 12-14
   Bandung 40111
   Alamat Domisili : Jl. Kidang Pananjung No. 1A
   Bandung
   Nomor Telepon : (022) 4234868
   Jabatan : Direktur Utama

2. Nama : Nia Kania
   Alamat Kantor : Menara bank bjb
   Jl. Naripan No. 12-14
   Bandung 40111
   Alamat Domisili : Jl. Teuku Angkasa No. 5
   Bandung
   Nomor Telepon : (022) 4234868
   Jabatan : Direktur

Dalam kedudukannya tersebut di atas bertindak untuk dan atas nama Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, menyatakan bahwa:

1. Bertanggungjawab atas penyusunan dan penyajian Laporan Keuangan Konsolidasian PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. ("Bank") dan Entitas Anak;

2. Laporan Keuangan Konsolidasian Bank dan Entitas Anak disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku di Indonesia;

3. a. Semua informasi dalam laporan keuangan konsolidasian Bank dan Entitas Anak telah dimuat secara lengkap dan benar;
   b. Laporan keuangan konsolidasian Bank dan Entitas Anak tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;

4. Bertanggungjawab atas sistem pengendalian internal dalam Bank dan Entitas Anak

Demikian pernyataan ini dibuat dengan sebenarnya.

BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR THE CONSOLIDATED
FINANCIAL STATEMENTS (AUDITED)
AS OF DECEMBER 31, 2023 AND 2022
AND FOR THE YEARS ENDED

PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK AND ITS SUBSIDIARIES

We, the undersigned:

1. *Name* : *Yuddy Renaldi*
   Office address : *Menara bank bjb*
   Jl. Naripan No. 12-14
   Bandung 40111
   Residential address : *Jl. Kidang Pananjung No. 1A*
   Bandung
   Telephone : *(022) 4234868*
   Title : *President Director*

2. *Name* : *Nia Kania*
   Office address : *Menara bank bjb*
   Jl. Naripan No. 12-14
   Bandung 40111
   Residential address : *Jl. Teuku Angkasa No. 5*
   Bandung
   Telephone : *(022) 4234868*
   Title : *Director*

In the above position acted as and on behalf of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. Declare that:

1. *We are responsible for the preparation and presentation of the consolidated financial statements of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. ("Bank") and Subsidiaries;*

2. *The consolidated financial statement of the Bank and Subsidiaries have been prepared and presented in accordance with Indonesian Financial Accounting Standard;*

3. *a. All information in the consolidated financial statements of the Bank and Subsidiaries have been disclosed in a complete and truthful manner;*
   b. The consolidated financial statements of the Bank and Subsidiaries do not contain any incorrect information or material facts, nor do they omit information or material fact;

4. *We are responsible for the Bank and Subsidiaries' internal control system.*

This statement letter is made truthfully.

Atas nama dan mewakili Direksi / *For and on behalf of the Board of Directors*

Bandung, 29 Februari 2024 /*February 29, 2024*



Yuddy Renaldi
Direktur Utama/*President Director*

Nia Kania
Direktur/*Director*

RSM

Amir Abadi Jusuf, Aryanto, Mawar & Rekan

Amir Abadi Jusuf, Aryanto, Mawar & Rekan
Registered Public Accountants

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Nomor/*Number* : **00072/2.1030/AU.1/07/0499-2/1/II/2024**

Laporan Auditor Independen/ *Independent Auditor's Report*

Pemegang Saham, Dewan Komisaris dan Direksi/
The Shareholders, Board of Commissioners and Directors

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk

Opini

Kami telah mengaudit laporan keuangan konsolidasian PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk dan entitas anaknya ("Grup") terlampir, yang terdiri dari laporan posisi keuangan konsolidasian tanggal 31 Desember 2023, serta laporan laba rugi dan penghasilan komprehensif lain konsolidasian, laporan perubahan ekuitas konsolidasian dan laporan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan konsolidasian, termasuk ikhtisar kebijakan akuntansi material.

Menurut opini kami, laporan keuangan konsolidasian terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian Grup tanggal 31 Desember 2023, serta kinerja keuangan konsolidasian dan arus kas konsolidasiannya 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. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan Konsolidasian pada laporan kami. Kami independen terhadap Grup berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan konsolidasian di Indonesia, dan kami telah memenuhi tanggung jawab etika yang relevan dalam audit kami atas laporan

Opinion

We have audited the consolidated financial statements of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk and its subsidiaries ("the Group"), which comprise the consolidated statement of financial position as of December 31, 2023, and the consolidated statements of profit or loss and other comprehensive income, consolidated statement of changes in equity, and consolidated statement of cash flows for the year then ended, and notes to the consolidated financial statements, including a summary of material accounting policies.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as of December 31, 2023, and its consolidated financial performance and consolidated 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. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements paragraph of our report. We are independent of the Group in accordance with the ethical requirements that are relevant to our audit of the consolidated financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in

Amir Abadi Jusuf, Aryanto, Mawar & Rekan is a member of the RSM network. RSM is the trading name used by the members of the RSM network. Each member of the RSM network is an independent accounting and consulting firm which practices in its own right. The RSM network is not itself a separate legal entity in any jurisdiction.

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keuangan konsolidasian 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 audit kami.

accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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 konsolidasian periode kini. Hal-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan konsolidasian secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan konsolidasian terkait, kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period. These matters were addressed in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Cadangan Kerugian Penurunan Nilai atas Kredit yang Diberikan, dan Pembiayaan dan Piutang Syariah

Pada tanggal 31 Desember 2023, total kredit yang diberikan sebesar Rp116.300.069 juta dan Grup telah membentuk cadangan kerugian penurunan nilai sebesar Rp1.913.951 juta. Pada tanggal 31 Desember 2023, total pembiayaan dan piutang syariah sebesar Rp8.778.114 juta dan Grup telah membentuk cadangan kerugian penurunan nilai sebesar Rp216.946 juta.

Allowance for Impairment Losses of Loans, and Sharia Financing and Receivables

As of December 31, 2023, total loans amounted to Rp116,300,069 million and the Group has provided allowance for impairment losses amounted to Rp1,913,951 million. As of December 31, 2023, total sharia financing and receivables amounted to Rp8,778,114 million and the Group has provided allowance for impairment losses amounted to Rp216.946 million.

Berdasarkan Standar Akuntansi Keuangan di Indonesia, seperti yang dijelaskan pada Catatan 2.m, cadangan kerugian penurunan nilai atas kredit yang diberikan ditentukan berdasarkan kerangka kerugian kredit ekspektasian (KKE) yang memperhitungkan informasi bersifat perkiraan masa depan untuk mencerminkan perkiraan kondisi ekonomi masa depan. Cadangan kerugian penurunan nilai piutang murabahah ditentukan oleh Grup berdasarkan sesuai PSAK No. 102 "Akuntansi Murabahah" dengan kerangka *incurred loss*. Untuk selain murabahah, Grup membentuk cadangan kerugian penurunan nilai berdasarkan estimasi kerugian aset produktif yang tidak dapat ditagih sebagaimana diatur dalam PSAK yang berlaku dan kebijakan akuntansi Grup.

Based on Indonesian Financial Accounting Standards, as described in Note 2.m, the allowance for impairment of loans is determined based on the expected credit loss (ECL) framework which consider forward-looking information to reflect estimated future economic conditions. For sharia receivables and financing, allowance for impairment losses was determined by considering the provisions of applicable sharia business regulations. The allowance for impairment losses of murabahah receivables was determined by the Group based on SFAS No.102 "Accounting of Murabahah" using incurred loss framework. For other than murabahah receivables, the Group provides the allowance for impairment losses based on the estimated losses from the uncollectible amount of earning assets as stipulated in the applicable SFAS and the Group's accounting policies.

Kami fokus pada area ini karena total kredit yang diberikan, pembiayaan dan piutang syariah mewakili 65,29% dari total aset Grup dan total cadangan kerugian penurunan nilai yang dibentuk nilainya signifikan terhadap laporan keuangan konsolidasian Grup, serta dalam menghitung cadangan kerugian penurunan nilai, Grup menerapkan model yang bergantung pada data internal dan eksternal serta membutuhkan pertimbangan manajemen yang

We focused on this area as the total loans, and sharia financing and receivables represent 65.29% of the total assets of the Group and total allowance for impairment losses is significant to the Group's consolidated financial statements, and in calculating the allowance for impairment losses, the Group utilizes models which are reliant on internal and external data and involves subjective management judgement and is subject to a high degree of

membutuhkan pertimbangan manajemen yang subjektif dan melibatkan penggunaan estimasi dengan tingkat ketidakpastian yang tinggi.

Pertimbangan-pertimbangan signifikan yang digunakan dalam menentukan KKE antara lain:

- Menentukan apakah telah terjadi peningkatan risiko kredit yang signifikan atau terdapat bukti objektif penurunan nilai;
- Mengembangkan model penilaian kolektif yang tepat untuk menghitung KKE. Model secara inheren adalah kompleks dan melibatkan pertimbangan manajemen dalam menentukan dan mempersiapkan model tersebut;
- Mengestimasi skenario perkiraan makroekonomi masa depan;
- Mengidentifikasi dan menentukan penyesuaian *post model* atas model KKE;
- Mengestimasi proyeksi arus kas masa depan dalam menghitung KKE individual; dan
- Menentukan beberapa skenario probabilitas tertimbang dalam menghitung KKE individual.

Pengungkapan Grup mengenai cadangan kerugian penurunan nilai kredit yang diberikan, pembiayaan dan piutang syariah dijelaskan pada Catatan 2.m, 12 dan 13 atas laporan keuangan konsolidasian.

Bagaimana Audit Kami Merespons Hal Audit Utama

Kami melakukan prosedur-prosedur audit berikut untuk merespons hal audit utama ini:

1. Kami memahami dan menguji pengendalian yang relevan atas cadangan kerugian penurunan nilai. Pengendalian tersebut meliputi:
   - Reviu dan persetujuan atas informasi bersifat perkiraan masa depan yang digunakan dalam model KKE;
   - Penggunaan elemen data penting yang andal dan akurat dalam model KKE;
   - Reviu dan persetujuan atas hasil KKE, termasuk penyesuaian model setelahnya yang diterapkan;

2. Kami memeriksa permodelan dan menilai kewajaran pertimbangan dan asumsi utama yang dibuat oleh manajemen dalam model dan parameter yang digunakan.

3. Kami memahami dan menguji pengendalian yang relevan atas identifikasi aset keuangan yang mengalami peningkatan risiko kredit secara signifikan atau bukti objektif penurunan nilai, melalui pengujian atas pengendalian penetapan kolektibilitas kredit yang diberikan, pembiayaan dan piutang syariah dan melakukan pemeriksaan secara uji petik atas dokumen

judgement and is subject to a high degree of estimation uncertainty.

The significant judgements involved in determining ECL include the following:

- *Determining whether a significant increase in credit risk has occurred or objective evidence of impairment was identified;*
- *Developing appropriate collective assessment models used to calculate ECL. The models are inherently complex, and management's judgement is applied in determining and preparing the models;*
- *Estimating forward-looking macroeconomic scenarios;*
- *Identifying and determining post model adjustments to the ECL model;*
- *Estimating future cash flow projection in the calculation of individual ECL; and*
- *Determining probability-weighted scenarios in assessing individual ECL.*

The Group's disclosures regarding allowance for impairment losses of loans, and sharia financing and receivables are described in Notes 2.m, 12 and 13 to the consolidated financial statements.

How Our Audit Addressed the Key Audit Matters

We have performed the following audit procedures to address in this key audit matters:

1. *We obtained understanding and tested the relevant controls over allowance for impairment losses of loans. These controls include:*
   - *Review and approval of forward-looking information used in the ECL model;*
   - *Use of reliable and accurate critical data elements in the ECL model;*
   - *Review and approval of the ECL results, including post model adjustments applied;*

2. *We examined the modelling and assessed the reasonableness of key judgements and assumptions made by management in the model and parameters used.*

3. *We obtained understanding and tested the relevant controls over the identification of financial assets that have experienced a significant increase in credit risk or objective evidence of impairment by performing control testing over the collectability of loans, sharia financing and receivables and examining the credit files on a sampling basis. We examined*

kredit yang diberikan, pembiayaan dan piutang syariah. Kami memeriksa sampel kredit yang diberikan, pembiayaan dan piutang syariah, yang diidentifikasi oleh Grup memiliki kualitas kredit yang lebih rendah, kredit yang direstrukturisasi, dan membuat penilaian independen kami apakah ada peningkatan risiko kredit secara signifikan atau terdapat bukti objektif penurunan nilai.

sampled loans, sharia financing and receivables identified by the Group as having lower credit quality, restructured loans, and formed our own independent judgement as to whether there was a significant increase in credit risk or any objective evidence of impairment.

4. Kami menilai kecukupan cadangan kerugian penurunan nilai yang dihitung secara individual dengan memeriksa baik jumlah dan waktu dari arus kas masa depan yang digunakan oleh Grup dalam perhitungan cadangan kerugian penurunan nilai, menguji rata-rata probabilitas tertimbang yang digunakan dalam menyusun arus kas, termasuk membandingkan jadwal pembayaran kembali dengan perjanjian kredit dan memeriksa ketepatan penggunaan faktor diskonto.

4. *We assessed the adequacy of individual allowance for impairment losses by examining both the quantum and timing of future cash flows used by the Group in the allowance for impairment loss calculation, testing the probability-weighted scenarios used in preparing the cash flows, including comparing the repayment schedule to the credit agreement and checking the appropriateness of discount factor used.*

5. Kami menilai dan menguji metodologi dan asumsi pemodelan signifikan yang digunakan dalam model KKE kolektif, termasuk penentuan *probability of default, loss given default* dan *exposure at default*, yang mencakup: evaluasi model dan metodologi yang digunakan dalam perhitungan; evaluasi prakiraan makroekonomi Indonesia dengan membandingkan prakiraan dengan informasi yang tersedia untuk umum tentang prospek makroekonomi Indonesia; dan menguji kelengkapan dan keakuratan data yang digunakan dalam model dengan data aktual yang tersedia di Grup dan menguji keakuratan perhitungan KKE kolektif.

5. *We assessed and tested the methodologies and significant modelling assumptions within the collective ECL models, which include determination of probability of default, loss given default and exposure at default, which involved evaluating the models and methodologies used in the calculations; evaluating the forecasts of Indonesia macroeconomics by comparing forecasts with publicly available information on the Indonesia macroeconomic outlook; and testing the completeness and accuracy of data used in the model with the actual data available within the Group and accuracy the calculation of the collective ECL.*

6. Kami menilai kecukupan cadangan kerugian penurunan nilai atas pembiayaan dan piutang syariah berdasarkan persentase tertentu untuk masing-masing kualitas pembiayaan dan piutang syariah dan menguji keakuratan perhitungannya.

6. *We assessed the adequacy of allowance for impairment losses of sharia financing and receivables based on specific percentage for each collectability and tested the accuracy of the calculation.*

Informasi Lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan, tetapi tidak termasuk laporan keuangan dan laporan auditor kami. Laporan Tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor ini.

Opini kami atas laporan keuangan tidak mencakup Laporan Tahunan, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas Laporan Tahunan tersebut.

Other Information

Management is responsible for the other information. The other information comprises the information included in the Annual Report, but does not include the financial statements and our auditors' report thereon. The Annual Report is expected to be made available to us after the date of this auditors' report.

Our opinion on the financial statements does not cover the Annual Report and we will not express any form of assurance on the Annual Report.

Sehubungan dengan audit kami atas laporan keuangan, tanggung jawab kami adalah untuk membaca Laporan Tahunan yang teridentifikasi di atas, jika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah Laporan Tahunan mengandung ketidakkonsistensian material dengan laporan keuangan atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

In connection with our audit of the financial statements, our responsibility is to read the Annual Report identified above when it becomes available and, in doing so, consider whether the Annual Report is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

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 mengambil tindakan tepat berdasarkan peraturan perundang-undangan yang berlaku atau Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia.

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 or Standards on Auditing established by the Indonesian Institute of Certified Public Accountants.

Tanggung Jawab Manajemen dan Pihak yang Bertanggung Jawab atas Tata Kelola terhadap Laporan Keuangan Konsolidasian

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan konsolidasian tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan konsolidasian yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Dalam penyusunan laporan keuangan konsolidasian, manajemen bertanggung jawab untuk menilai kemampuan Grup 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 Grup atau menghentikan operasi, atau tidak memiliki altematif yang realistis selain melaksanakannya.

In preparing the consolidated financial statements, management is responsible for assessing the Group'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 Group to cease operations, or has no realistic alternative but to do so.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan konsolidasian Group.

Those charged with governance are responsible for overseeing the Group's consolidated financial reporting process.

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan Konsolidasian

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan konsolidasian secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, tetapi bukan merupakan suatu jaminan bahwa audit yang dilaksanakan

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an 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 will always detect a material misstatement when it exists.

berdasarkan Standar Audit 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 secara agregat, dapat diekspektasikan secara wajar akan mempengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan konsolidasian tersebut.

Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

As part of an audit in accordance with Standards on Auditing, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan konsolidasian, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya 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 pengendalian internal.

  Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those 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 the override of internal control.

- Memperoleh 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 Grup.

  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 Group's internal control.

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.

  Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Menyimpulkan ketepatan penggunaan basis akuntansi atas 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 Grup untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan konsolidasian atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Grup tidak dapat mempertahankan kelangsungan usaha.

  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 Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.

- Mengevaluasi penyajian, struktur, dan isi laporan keuangan konsolidasian secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan konsolidasian mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.
- Memperoleh bukti audit yang cukup dan tepat terkait informasi keuangan entitas atau aktivitas bisnis dalam Grup untuk menyatakan opini atas laporan keuangan konsolidasian. Kami bertanggung jawab atas arahan, supervisi, dan pelaksanaan audit atas laporan keuangan konsolidasian Grup. Kami tetap bertanggung jawab sepenuhnya atas opini audit kami.

- *Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*
- *Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of audit of the Group's consolidated financial statement. We remain solely responsible for our audit opinion.*

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.

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.

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 seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

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.

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal tersebut yang paling signifikan dalam audit atas laporan keuangan konsolidasian periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

From the matters communicated with those charged with governance, we determine such matter that was of most significance in the audit of the consolidated financial statements of the current period and is therefore the key audit matter. We describe the matter in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Amir Abadi Jusuf, Aryanto, Mawar & Rekan

Saptoto Agustomo
Nomor Izin Akuntan Publik: AP.0499/
Public Accountant License Number: AP.0499

Jakarta, 29 Februari 2024/ *February 29, 2024*

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PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
Per 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
As of December 31, 2023 and 2022
(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
ASET				***ASSETS***
Kas	4	3,530,074	3,300,031	*Cash*
Giro pada				*Current accounts with Bank*
Bank Indonesia	2e,5	14,879,767	13,032,593	*Indonesia*
Giro pada bank lain				*Current accounts with other banks*
- pihak ketiga	2e,6	1,196,787	1,243,695	*third parties -*
Cadangan kerugian				
penurunan nilai	2m	(57)	(68)	*Allowance for impairment losses*
		1,196,730	1,243,627	
Penempatan pada Bank				*Placements with Bank*
Indonesia dan bank lain				*Indonesia and other banks*
- pihak ketiga	2f,7	3,886,989	7,156,807	*third parties -*
Cadangan kerugian				
penurunan nilai	2m	(296)	(2,133)	*Allowance for impairment losses*
		3,886,693	7,154,674	
Tagihan derivatif	2j,2m,8	1,289	17,388	*Derivative receivables*
Surat berharga				*Marketable securities*
- pihak ketiga	2g,9	30,976,967	27,387,574	*third parties -*
Cadangan kerugian				
penurunan nilai	2m	(11,357)	(5,256)	*Allowance for impairment losses*
		30,965,610	27,382,318	
Tagihan atas efek-efek yang dibeli dengan janji				*Receivable from marketable securities purchased*
dijual kembali	2h,2m,10	-	5,468,915	*under agreements to resell*
Wesel ekspor dan tagihan lainnya				*Bills and other receivables*
- pihak ketiga	2i,2m,11	689,974	843,826	*third parties -*
Cadangan kerugian				
penurunan nilai	2m	(351)	-	*Allowance for impairment losses*
		689,623	843,826	
Kredit yang diberikan				*Loans*
- pihak berelasi	2ee,2k,43	710,248	466,150	*related parties -*
- pihak ketiga	2k,12	115,589,821	107,873,542	*third parties -*
		116,300,069	108,339,692	
Cadangan kerugian				
penurunan nilai	2m	(1,913,951)	(1,631,811)	*Allowance for impairment losses*
		114,386,118	106,707,881	
Pembiayaan dan piutang				*Sharia financing and*
syariah - setelah dikurangi				*receivables - less*
margin ditangguhkan				*unamortized margin*
- pihak berelasi	2ee,43	10,881	-	*related parties -*
- pihak ketiga	2l,13	8,767,233	7,415,908	*third parties -*
Cadangan kerugian				
penurunan nilai	2m	(216,946)	(159,875)	*Allowance for impairment losses*
		8,561,168	7,256,033	
Tagihan akseptasi	2n,14	288,944	227,970	*Acceptances receivable*
Cadangan kerugian				
penurunan nilai	2m	(519)	(2,374)	*Allowance for impairment losses*
		288,425	225,596	
Penyertaan saham				*Investment in shares*
- pihak berelasi	2o,15,42,43	190,089	142,093	*related parties -*
Cadangan kerugian				
penurunan nilai	2m	(1,303)	(1,303)	*Allowance for impairment losses*
		188,786	140,790	
Aset tetap dan aset hak guna				*Fixed assets and right-of-use assets*
Harga perolehan		7,225,400	6,683,040	*Cost*
Akumulasi penyusutan	2p	(2,429,907)	(2,119,791)	*Accumulated depreciation*
Nilai buku	2p,16	4,795,493	4,563,249	*Book value*
Aset pajak tangguhan - neto	2bb,26c	62,046	189,749	*Deferred tax assets - net*
Bunga yang masih akan diterima	17	1,367,656	1,169,105	*Accrued interest income*
Aset lain-lain - neto	2d, 2aa, 2m,2q,2r,2s,18	3,496,010	2,545,516	*Other assets - net*
TOTAL ASET		**188,295,488**	**181,241,291**	***TOTAL ASSETS***

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes form an integral part of these consolidated financial statements as a whole

	Catatan/ *Notes*	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				***LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas segera	2d, 2t,19	2,212,830	2,403,981	*Obligations due immediately*
Simpanan nasabah	2d, 2u,20			*Deposits from customers*
- pihak berelasi	2ee,43	6,401,344	9,884,589	*related parties -*
- pihak ketiga		120,077,043	112,134,754	*third parties -*
		126,478,387	122,019,343	
Simpanan nasabah - Syariah	2d, 2u,20			*Deposits from customers - Sharia*
- pihak berelasi	2ee,43	480	274	*related parties -*
- pihak ketiga		947,836	795,705	*third parties -*
		948,316	795,979	
Simpanan dari bank lain	2d, 2v,21			*Deposits from other banks*
- pihak berelasi	2ee,43	86,755	96,339	*related parties -*
- pihak ketiga		2,454,785	4,365,451	*third parties -*
		2,541,540	4,461,790	
Liabilitas derivatif	2d, 2j,8	23	2,207	*Derivatives payable*
Liabilitas akseptasi	2d, 2n,14	288,944	227,970	*Acceptances payable*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	2h,2m,22	4,244,805	3,081,103	*Liabilities from marketable securities sold under agreements to repurchase*
Efek utang yang diterbitkan	2d, 1f,2w,23	957,991	1,871,461	*Debt securities issued*
Pinjaman yang diterima	2d, 2x, 24			*Borrowings*
- pihak ketiga		20,323,823	17,533,761	*third parties -*
Estimasi kerugian komitmen dan kontinjensi	2mm,25	13,131	10,747	*Estimated losses on commitments and contingencies*
Utang pajak	2bb,26a	82,159	139,347	*Taxes payable*
Bunga dan bagi hasil yang masih harus dibayar	27	285,191	254,160	*Interest and revenue sharing payable*
Liabilitas imbalan kerja pasti	2cc,41	293,605	291,904	*Defined employee benefits liability*
Liabilitas lain-lain	2d, 28	1,229,508	1,347,965	*Other liabilities*
Obligasi subordinasi	2d, 32	3,678,849	3,679,163	*Subordinated bonds*
TOTAL LIABILITAS		163,579,102	158,120,881	***TOTAL LIABILITIES***
Dana syirkah temporer	2u,29			***Temporary syirkah fund***
Bukan bank				*Non-bank*
- pihak berelasi	2ee,43	9,316	7,148	*related parties -*
- pihak ketiga		9,172,780	8,316,448	*third parties -*
		9,182,096	8,323,596	
Bank				*Bank*
- pihak ketiga		85,272	50,828	*third parties -*
Total dana syirkah temporer		9,267,368	8,374,424	***Total temporary syirkah fund***

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN KONSOLIDASIAN (Lanjutan)
Per 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION (Continued)
As of December 31, 2023 and 2022
(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
EKUITAS				***EQUITY***
Ekuitas yang dapat diatribusikan kepada entitas induk				*Equity attributable to equity holders of the parent entity*
Modal saham				*Share capital*
nilai nominal Rp250 (nilai penuh) per saham				*Rp250 (full amount) par value per share*
Modal dasar:				*Authorized capital:*
Seri A - 9.600.000.000 saham				*Class A - 9,600,000,000 shares*
Seri B - 6.400.000.000 saham				*Class B - 6,400,000,000 shares*
Modal ditempatkan dan disetor penuh:				*Issued and fully paid capital:*
Seri A - 7.414.714.661 saham dan				*Class A - 7,414,714,661 shares and*
Seri B - 3.106.729.025 saham				*Class B - 3,106,729,025 shares*
Per 31 Desember 2023 dan 2022	2ii,30	2,630,361	2,630,361	*As of December 31, 2023 and 2022*
Tambahan modal disetor	2hh, 31	1,812,876	1,812,876	*Additional paid in capital*
Surplus dari revaluasi aset tetap		2,164,733	2,169,577	*Revaluation surplus of fixed assets*
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain				*Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income*
- setelah pajak tangguhan		(289,695)	(420,813)	*- net of deferred tax*
Pengukuran kembali liabilitas imbalan kerja pasti				*Remeasurement of defined employee benefit liability*
- setelah pajak tangguhan		(167,121)	(166,272)	*- net of deferred tax*
Saldo laba	2jj			*Retained earnings*
- telah ditentukan penggunaannya		4,784,697	4,785,382	*appropriated -*
- belum ditentukan penggunaannya		4,623,341	3,947,964	*unappropriated -*
Total ekuitas yang dapat diatribusikan kepada entitas induk		15,559,192	14,759,075	*Total equity attributable to equity holders of the parent entity*
Kepentingan non-pengendali	44	(110,174)	(13,089)	*Non-controlling interest*
TOTAL EKUITAS		15,449,018	14,745,986	***TOTAL EQUITY***
TOTAL LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS		**188,295,488**	**181,241,291**	***TOTAL LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY***

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes form an integral part of these consolidated financial statements as a whole

	Catatan/ *Notes*	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
PENDAPATAN BUNGA DAN SYARIAH				***INTEREST AND SHARIA INCOME***
Pendapatan bunga	2y,34	13,287,106	12,816,082	*Interest income*
Pendapatan syariah	2y,34	916,628	772,467	*Sharia income*
Pendapatan provisi dan komisi	2z,34	34,001	35,228	*Provision and commission income*
Pendapatan provisi dan komisi syariah	2z,34	20,474	12,197	*Sharia provision and commission income*
		14,258,209	13,635,974	
BEBAN BUNGA DAN BAGI HASIL SYARIAH	2y,35	(7,194,587)	(5,227,996)	***INTEREST EXPENSE AND SHARIA PROFIT SHARING***
PENDAPATAN BUNGA DAN SYARIAH NETO		7,063,622	8,407,978	***NET INTEREST AND SHARIA INCOME***
PENDAPATAN OPERASIONAL LAINNYA	36			***OTHER OPERATING INCOME***
Provisi dan komisi selain dari kredit yang diberikan		1,196,432	1,051,115	*Non-loan related provisions and commissions*
Penerimaan kembali kredit yang telah dihapus buku		335,778	365,404	*Recoveries from loans written-off*
Keuntungan transaksi valuta asing - neto		14,095	23,826	*Gain from foreign exchange transactions - net*
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga - neto		86,529	49,315	*Unrealized gain on changes in fair value of marketable securites - net*
Keuntungan yang belum direalisasi dari perubahan nilai wajar penyertaan saham - neto		40,041	-	*Unrealized gain on changes in fair value of investment shares - net*
Lain-lain		249,380	150,028	*Others*
		1,922,255	1,639,688	
BEBAN OPERASIONAL LAINNYA	37			***OTHER OPERATING EXPENSES***
Beban umum dan administrasi		(2,725,498)	(2,744,760)	*General and administrative expenses*
Beban tenaga kerja dan tunjangan		(2,580,668)	(3,242,167)	*Salaries and employee benefits*
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan - neto		(746,262)	(223,976)	*Provision for impairment losses on financial and non-financial assets - net*
Kerugian dari penjualan surat berharga - neto		(23,164)	(92,808)	*Loss on sale of marketable securities - net*
Pembalikan kerugian komitmen dan kontinjensi		631	13,192	*Reversal of losses on commitments and contingencies*
Lain-lain		(762,191)	(908,289)	*Others*
		(6,837,152)	(7,198,808)	
LABA OPERASIONAL		2,148,725	2,848,858	***OPERATING INCOME***
BEBAN NON-OPERASIONAL - NETO	38	(22,358)	(13,240)	*NON-OPERATING EXPENSES - NET*
LABA SEBELUM BEBAN PAJAK		2,126,367	2,835,618	***INCOME BEFORE TAX EXPENSE***
BEBAN PAJAK - NETO	2bb,26b	(445,190)	(590,336)	*TAX EXPENSE - NET*
LABA TAHUN BERJALAN		**1,681,177**	**2,245,282**	***INCOME FOR THE YEAR***

	Catatan/ *Notes*	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
PENGHASILAN KOMPREHENSIF LAIN:				***OTHER COMPREHENSIVE INCOME:***
Akun yang tidak akan direklasifikasikan ke laba rugi				***Items that will not be reclassified to profit and loss***
Pengukuran kembali atas program imbalan pasti	41	(39,442)	(24,657)	*Remeasurement of defined benefit plan*
Revaluasi aset tetap	16	(4,844)	(31,191)	*Fixed assets revaluation*
Pajak penghasilan		38,593	4,824	*Income tax*
Akun yang akan direklasifikasikan ke laba rugi				***Items that will be reclassified to profit and loss***
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak penghasilan		131,107	(412,236)	*Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income - net of tax*
Penghasilan Komprehensif Lain Tahun Berjalan - Setelah Pajak Penghasilan		125,414	(463,260)	*Other Comprehensive Income for the Year - After Tax*
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN		**1,806,591**	**1,782,022**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
LABA TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:				***INCOME FOR THE YEAR ATTRIBUTABLE TO:***
Pemilik entitas induk		1,778,395	2,304,376	*Equity holders of the parent entity*
Kepentingan non-pengendali	44	(97,218)	(59,094)	*Non-controlling interest*
TOTAL		**1,681,177**	**2,245,282**	***TOTAL***
TOTAL LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:				***TOTAL COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTABLE TO:***
Pemilik entitas induk		1,903,820	1,840,482	*Equity holders of the parent entity*
Kepentingan non-pengendali		(97,229)	(58,460)	*Non-controlling interest*
TOTAL		**1,806,591**	**1,782,022**	***TOTAL***
LABA PER SAHAM DASAR YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (NILAI PENUH)	2dd,42	169.03	219.02	***BASIC EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY (FULL AMOUNT)***

PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN Tbk
DAN ENTITAS ANAKNYA
LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Modal ditempatkan dan disetor penuh/ *Issued and fully paid capital*	Tambahan modal disetor/ *Additional paid-in capital*	Pengukuran kembali liabilitas imbalan kerja pasti - setelah pajak tangguhan/ *Remeasurement of defined employee benefit liability - net of deferred tax*	Surplus dari revaluasi aset tetap/ *Revaluation surplus of fixed assets*	Keuntungan/(kerugian) yang belum direalisasi atas aset keuangan yang yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak tangguhan/ *Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income - net of deferred tax*	Saldo Laba/*Retained Earnings*		Total ekuitas yang dapat diatribusikan kepada pemilik entitas induk/ *Total equity attributable to equity holders of the parent entity*	Kepentingan non-pengendali/ *Non-controlling interest*	Total ekuitas/ *Equity*	
							Telah ditentukan penggunaannya/ *Appropriated*	Belum ditentukan penggunaannya/ *Unappropriated*				
Saldo per 31 Desember 2021		**2,459,697**	**1,058,541**	**(146,439)**	**2,201,402**	**(8,577)**	**3,813,887**	**3,657,863**	**13,036,374**	**47,659**	**13,084,033**	***Balance as of December 31, 2021***
Pembagian Laba tahun 2021												*Distribution of 2021 income:*
Cadangan umum	33	-	-	-	-	-	971,495	(971,495)	-	-	-	*General reserve*
Dividen kas	2ff, 33	-	-	-	-	-	-	(1,042,780)	(1,042,780)	(2,288)	(1,045,068)	*Cash dividend*
Tambahan Modal disetor		170,664	754,335	-	-	-	-	-	924,999	-	924,999	*Additional paid capital*
Laba tahun berjalan		-	-	-	-	-	-	2,304,376	2,304,376	(59,094)	2,245,282	*Income (loss) for the year*
Laba (rugi) komprehensif												*Other comprehensive income (loss)*
tahun berjalan		-	-	(19,833)	(31,825)	(412,236)	-	-	(463,894)	634	(463,260)	*for the year*
Saldo per 31 Desember 2022		**2,630,361**	**1,812,876**	**(166,272)**	**2,169,577**	**(420,813)**	**4,785,382**	**3,947,964**	**14,759,075**	**(13,089)**	**14,745,986**	***Balance as of December 31, 2022***
Pembagian Laba tahun 2022												*Distribution of 2022 income:*
Cadangan umum	33	-	-	-	-	-	(685)	-	(685)	685	-	*General reserve*
Dividen kas	2ff, 33	-	-	-	-	-	-	(1,100,017)	(1,100,017)	-	(1,100,017)	*Cash dividend*
Perubahan atas pelepasan entitas anak		-	-	-	-	-	-	(3,001)	(3,001)	(541)	(3,542)	*Changes in due to disposal of subsidiaries*
Laba tahun berjalan		-	-	-	-	-	-	1,778,395	1,778,395	(97,218)	1,681,177	*Income (loss) for the year*
Laba (rugi) komprehensif												*Other comprehensive income (loss)*
tahun berjalan		-	-	(849)	(4,844)	131,118	-	-	125,425	(11)	125,414	*for the year*
Saldo per 31 Desember 2023		**2,630,361**	**1,812,876**	**(167,121)**	**2,164,733**	**(289,695)**	**4,784,697**	**4,623,341**	**15,559,192**	**(110,174)**	**15,449,018**	***Balance as of December 31, 2023***

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes form an integral part of these consolidated financial statements as a whole

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK DAN ENTITAS ANAKNYA
LAPORAN ARUS KAS KONSOLIDASIAN
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
For the Years Ended December 31, 2023 and 2022
(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan bunga, provisi dan komisi		12,370,613	12,711,595	*Interest and commissions received*
Penerimaan pendapatan syariah		937,102	784,664	*Sharia income fees received*
Pembayaran bunga		(6,800,492)	(4,898,216)	*Interest expenses paid*
Pembayaran bagi hasil syariah		(363,064)	(244,294)	*Sharia profit sharing paid*
Pembayaran beban karyawan		(2,578,967)	(3,125,806)	*Employee expenses paid*
Pembayaran beban umum dan administrasi		(2,348,388)	(2,744,760)	*General and administrative expenses paid*
Penerimaan dari pendapatan operasional lainnya		1,163,489	1,138,447	*Receipts from other operating income*
Penerimaan kredit yang telah dihapus buku		335,778	365,404	*Recoveries from loan written - off*
Pembayaran beban lainnya		(809,060)	(1,035,802)	*Other expenses paid*
Pembayaran pajak penghasilan		(459,714)	(563,340)	*Income tax paid*
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi		1,447,297	2,387,892	*Receipts from cash before changes in operating assets and liabilities*
Penurunan dalam aset operasi:				*Decrease in operating assets:*
Surat berharga		(1,025,437)	(10,926,130)	*Marketable securities*
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali		5,468,915	(2,339,883)	*Receivable from marketable securities purchased under agreement to resell*
Wesel ekspor dan tagihan lainnya		153,852	(355,914)	*Bills and other receivables*
Kredit yang diberikan dan pembiayaan dan piutang syariah		(9,322,583)	(13,306,536)	*Loans and sharia financing and receivables*
Tagihan derivatif		16,099	(13,421)	*Derivatives receivable*
Tagihan akseptasi		(60,974)	(63,987)	*Acceptances receivable*
Aset lain-lain		(198,551)	(904,446)	*Other assets*
Kenaikan (penurunan) dalam liabilitas operasi:				*Increase (decrease) in operating liabilities:*
Liabilitas segera		(191,151)	599,423	*Obligations due immediately*
Simpanan:				*Deposits:*
Giro		(2,890,653)	(1,121,940)	*Current accounts*
Tabungan		4,584,519	2,262,626	*Savings account*
Deposito berjangka		3,358,122	8,352,744	*Time deposits*
Simpanan dari bank lain		(1,920,250)	2,580,313	*Deposits from other banks*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali		1,163,702	3,081,103	*Liabilities from marketable securities sold under agreements to repurchase*
Liabilitas lain-lain		(39,503)	(177,915)	*Other liabilities*
Liabilitas akseptasi		60,974	63,987	*Acceptances payable*
Liabilitas derivatif		(2,184)	2,207	*Derivatives payable*
Utang pajak		10,165	9,235	*Taxes payable*
Arus kas neto digunakan untuk aktivitas operasi		**612,359**	**(9,870,642)**	*Net cash used in operating activities*

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes form an integral part of these consolidated financial statements as a whole

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK DAN ENTITAS ANAKNYA
LAPORAN ARUS KAS KONSOLIDASIAN (Lanjutan)
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS (Continued)
For the Years Ended December 31, 2023 and 2022
(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Penerimaan dividen kas	15	685	5,960	*Cash dividends received*
Penerimaan dari surat berharga yang telah jatuh tempo		438,147	-	*Proceeds from matured securities*
Penempatan pada surat berharga		(2,511,135)	-	*Placements in securities*
Pembelian aset tetap	16	(489,544)	(513,133)	*Acquisitions of fixed assets*
Penjualan aset tetap	16	1,293	-	*Sale of fixed assets*
Penyertaan Saham		-	(99,969)	*Investments Shares*
Arus kas neto digunakan untuk aktivitas investasi		**(2,560,554)**	**(607,142)**	*Net cash used in investing activities*
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Penerimaan dari pinjaman yang diterima	24	8,279,249	12,449,516	*Proceeds from borrowings*
Pembayaran pinjaman yang diterima	24	(5,489,187)	(7,077,422)	*Payment of borrowings*
Pembayaran dividen kas	33	(1,100,017)	(1,042,780)	*Cash dividend paid*
Pembayaran liabilitas sewa		(78,954)	(41,109)	*Payment of lease liability*
Penerimaan dari obligasi subordinasi	32	-	1,000,000	*Proceeds from subordinated bonds*
Pembayaran obligasi subordinasi	32	-	(307,000)	*Payment for subordinated bonds*
Pembayaran efek hutang yang diterbitkan	23	(916,500)	(534,300)	*Payment from debt securities issued*
Penerimaan penambahan modal		-	923,345	*Proceeds from additional capital*
Biaya emisi obligasi		-	(3,635)	*Bonds issuance cost*
Arus kas neto diperoleh dari aktivitas pendanaan		**694,591**	**5,366,615**	*Net cash provided by financing activities*
PENURUNAN NETO KAS DAN SETARA KAS		(1,253,604)	(5,058,486)	***NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS***
KAS DAN SETARA KAS PADA AWAL TAHUN		24,733,126	29,767,787	***CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR***
DAMPAK BERSIH PERUBAHAN NILAI TUKAR ATAS KAS DAN SETARA KAS		14,095	23,825	***NET EFFECT OF CHANGES IN EXCHANGE RATE ON CASH AND CASH EQUIVALENTS***
KAS DAN SETARA KAS PADA AKHIR TAHUN		**23,493,617**	**24,733,126**	***CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR***
Kas dan setara kas pada akhir tahun terdiri dari:				***Cash and cash equivalents at end of the year consisted of:***
Kas	4	3,530,074	3,300,031	*Cash*
Giro pada Bank Indonesia	5	14,879,767	13,032,593	*Current accounts with Bank Indonesia*
Giro pada bank lain	6	1,196,787	1,243,695	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	7	3,886,989	7,156,807	*Placements with Bank Indonesia and other banks - maturing within three months or less since the acquisition date*
Total kas dan setara kas		**23,493,617**	**24,733,126**	***Total cash and cash equivalents***

*Lihat Catatan 55 atas laporan keuangan untuk pengungkapan informasi tambahan arus kas

**See Note 55 to the financial statements for the supplemental disclosures of cashflow information*

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes form an integral part of these consolidated financial statements as a whole

1. Informasi Umum

a. Pendirian dan informasi umum Bank

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk ("Bank") didirikan berdasarkan Peraturan Pemerintah No. 33 tahun 1960 tentang penentuan perusahaan milik Belanda di Indonesia yang dikenakan nasionalisasi. Salah satu perusahaan milik Belanda yang berkedudukan di Bandung yaitu N.V. Denis (*De Eerste Nederlandsche Indische Shareholding)* terkena ketentuan tersebut dan diserahkan kepada Pemerintah Daerah Provinsi Daerah Tingkat I Jawa Barat. Bank telah mulai beroperasi secara komersial pada tanggal 20 Mei 1961.

Sebagai tindak lanjut dari Peraturan Pemerintah No. 33 tahun 1960, Pemerintah Daerah Provinsi Daerah Tingkat I Jawa Barat mendirikan Bank Karya Pembangunan, dengan Akta Notaris Noezar No. 152 tanggal 21 Maret 1961 dan No. 184 tanggal 13 Mei 1961 yang kemudian dikukuhkan dengan Surat Keputusan Gubernur Provinsi Jawa Barat No. 7/GKDN/BPD/61 tanggal 20 Mei 1961 dengan nama PD Bank Karya Pembangunan Daerah Jawa Barat. Berdasarkan Peraturan Daerah Provinsi Jawa Barat No. 11/PD-DPRD/72 tanggal 27 Juni 1972, kedudukan hukum PD Bank Karya Pembangunan Daerah Jawa Barat dikukuhkan sebagai Perusahaan Daerah yang berusaha di bidang perbankan. Selanjutnya, melalui Peraturan Daerah Provinsi Jawa Barat No. 1/DP-40/PD/1978 tanggal 27 Juni 1978, nama PD Bank Karya Pembangunan Daerah Jawa Barat diubah menjadi Bank Pembangunan Daerah Jawa Barat. Bank Pembangunan Daerah Jawa Barat mendapat sebutan "Bank Jabar" dan logo baru berdasarkan Peraturan Daerah No. 11 tahun 1995.

Berdasarkan Surat Keputusan Direksi Bank Indonesia No. 25/84/KEP/DIR tanggal 2 November 1992, Bank memperoleh status sebagai bank devisa.

Penyesuaian bentuk badan hukum Bank menjadi Perseroan Terbatas dinyatakan dalam Akta Notaris No. 4 tanggal 8 April 1999 yang dibuat di hadapan Notaris Popy Kuntari Sutresna, S.H., M. Hum., yang telah mendapatkan pengesahan dari Menteri Kehakiman dengan Surat Keputusan No. C2-7103.HT.01.01.TH.99 tanggal 16 April 1999 dan diumumkan dalam Berita Negara Republik Indonesia No. 39 tanggal 14 Mei 1999.

1. General Information

a. Establishment and general information about the Bank

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (the "Bank") was established based on the Government Regulation No. 33 year 1960 regarding the nationalization of a Dutch-owned company domiciled in Indonesia. The regulation applied to a Dutch - owned company, N.V. Denis (De Eerste Nederlandsche Indische Shareholding), which was then handed over to the Regional Government of West Java Province Level I. The Bank started its commercial operations on May 20, 1961.

Following the Government Regulation No. 33 year 1960, the Regional Government of West Java Province Level I established Bank Karya Pembangunan, as covered by Notarial Deeds No. 152 dated March 21, 1961 and No. 184 dated May 13, 1961 of Noezar which was approved based on Decision Letter of the Governor of West Java Province No. 7/GKDN/BPD/61 dated May 20, 1961, using the name of PD Bank Karya Pembangunan Daerah Jawa Barat. Based on Provincial Government Regulation No. 11/PD-DPRD/72 dated June 27, 1972 of West Java Province, the legal status of PD Bank Karya Pembangunan Daerah Jawa Barat was changed to become a Regional Enterprise engaged in a banking business. Subsequently, based on Provincial Government Regulation No. 1/DP-40/PD/1978 dated June 27, 1978 of West Java Province, PD Bank Karya Pembangunan Daerah Jawa Barat changed its name to Bank Pembangunan Daerah Jawa Barat. Bank Pembangunan Daerah Jawa Barat obtained its trade name of "Bank Jabar" and a new logo based on Provincial Government Regulation No. 11 year 1995.

Based on the Decision Letter No. 25/84/KEP/DIR dated November 2, 1992 of the Directors of Bank Indonesia, the Bank obtained the status of a foreign exchange bank.

The change in the Bank's legal status to a Limited Liability Corporation was stated under Notarial Deed No. 4 dated April 8, 1999 of Popy Kuntari Sutresna, S.H., M. Hum., which was approved by the Minister of Justice in its Decision Letter No. C2-7103.HT.01.01.TH.99 dated April 16, 1999 and was published in the State Gazette No. 39 dated May 14, 1999 of the Republic of Indonesia.

Pada tanggal 12 September 2007, nama Bank diubah menjadi PT Bank Pembangunan Daerah Jawa Barat dan Banten berdasarkan pengesahan dari Menteri Kehakiman dan Hak Asasi Manusia melalui surat No. W8-02673 HT.01.04-TH.2007. Berdasarkan Surat Keputusan Direksi No. 1065/SK/DIR-PPN/2007 tanggal 29 November 2007, Bank mengubah penyebutan nama menjadi "Bank Jabar Banten".

On September 12, 2007, the name of the Bank was changed to PT Bank Pembangunan Daerah Jawa Barat dan Banten based on the approval of the Minister of Justice and Human Rights in its letter No. W8-02673HT.01.04-TH.2007. Based on the Bank's of Board Directors' Decision Letter No. 1065/SK/DIR - PPN/2007 dated November 29, 2007, the Bank changed its call name to "Bank Jabar Banten".

Berdasarkan Surat Bank Indonesia No.12/78/APBU/Bd tanggal 30 Juni 2010 perihal Rencana Perubahan Logo Bank, serta Surat Keputusan Direksi No. 1337/SK/DIR-PPN/2010 tanggal 5 Juli 2010 tentang Perubahan Logo dan Penyebutan Nama serta pemberlakuan *Brand Identity Guidelines*, maka pada tanggal 2 Agustus 2010 perubahan penyebutan nama "Bank Jabar Banten" secara resmi diubah menjadi "Bank BJB".

Based on the letter of Bank Indonesia No.12/78/APBU/Bd dated June 30, 2010 regarding the Amendment Plan of the Bank's logo, as well as Board of Directors' Decision Letter No.1337/SK/DIR-PPN/2010 dated July 5, 2010 regarding the Amendment of Call name and Logo enforcement of Brand Identity Guidelines on August 2, 2010, the change in call name of "Bank Jabar Banten to "Bank BJB" was officially changed.

Anggaran Dasar PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk sebagaimana tertuang di Akta Pendirian No. 4 tanggal 8 April 1999 dan Perbaikan Akta Pendirian Perseroan No. 8 tanggal 15 April 1999 yang telah beberapa kali diubah terakhir dengan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Nomor 153 tanggal 30 Maret 2022 yang dibuat oleh Notaris R. Tendy Suwarman, Sarjana Hukum, Notaris di Bandung yang telah memperoleh persetujuan melalui Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia Nomor AHU-0029115.AH.01.02. Tahun 2022 tentang Persetujuan Perubahan Anggaran Dasar Perseroan Terbatas PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk tanggal 21 April 2022 dan telah diberitahukan dengan Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sebagaimana Surat Penerimaan Pemberitahuan Perubahan Anggaran Dasar Perseroan Nomor AHU-AH.01.03-0229651 tanggal 21 April 2022.

The basis for PT Bank Pembangunan Daerah Jawa Barat, Budget and Banten Tbk, is stated in the Deed of Establishment No. 4 dated 8 April 1999 and Amendments to the Deed of Establishment of the Company No. 8 dated 15 April 1999 which has been amended several times, most recently by the Deed of Statement of Resolutions of the General Meeting. Ordinary PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk Number 153 dated March 30, 2022 made by Notary R. Tendy Suwarman, Bachelor of Law, Notary in Bandung who has obtained approval through Decree of the Minister of Law and Human Rights of the Republic of Indonesia Number AHU-0029115. AH.01.02. Year 2022 concerning Approval of Amendment to the Articles of Association of a Limited Liability Company PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk dated April 21, 2022 and has been notified by Decree of the Minister of Law and Human Rights of the Republic of Indonesia as Letter of Acceptance of Notice of Amendment to the Company's Articles of Association Number AHU-AH.01.03-0229651 dated April 21, 2022.

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk dimiliki oleh Pemerintah Provinsi Jawa Barat selaku pemegang saham mayoritas.

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk is owned by the Provincial Government of West Java as the majority shareholder.

b. Maksud dan tujuan

Berdasarkan pasal 3 Anggaran Dasar, Bank didirikan dengan maksud dan tujuan untuk berusaha di bidang perbankan. Untuk mencapai maksud dan tujuan tersebut, ruang lingkup kegiatan Bank antara lain adalah:

- menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu;
- memberikan kredit;

b. Purpose and objectives

According to article 3 of the Bank's Articles of Association, the Bank's objective is to engage in the banking business. To achieve this objective, the scope of the Bank's activities is mainly the following:

- *to collect public funds in the form of curremt account, time deposits, certificates of deposits, savings and/or other similar forms;*
- *to grant loans;*

- 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;
- melakukan kegiatan penyertaan modal pada bank atau perusahaan di bidang jasa keuangan lainnya atau mendirikan perusahaan baru sepanjang sesuai dengan ketentuan yang berlaku; dan
- melakukan kegiatan dalam valuta asing dan atau bertindak sebagai Bank Devisa dengan memenuhi ketentuan yang ditetapkan oleh yang berwenang.

Selain itu, sebagai bank pembangunan daerah, Bank juga membantu Pemerintah Provinsi, Kota/Kabupaten se-Jawa Barat dan Banten dalam membina Bank Perkreditan Rakyat (BPR) dan institusi jasa keuangan lainnya milik Pemerintah Provinsi, Kota/Kabupaten se-Jawa Barat dan Banten yang sebagian sahamnya dimiliki oleh Bank, atau Bank sama sekali tidak memiliki saham namun diminta untuk membantu pembinaan BPR dimaksud.

- *to place fund in, obtain borrowings from, or provide financing to other banks, either by letter, telecommunication facilities, sight letters of credit (L/C), cheque or other facilities;*
- *to conduct investment activities through share participation in banks or other financial institution companies or establish a new institution in accordance with the prevailing regulation; and*
- *to conduct activities in foreign currency transactions and or serve as Foreign Exchange Bank in compliance with the regulation prescribed by the authority.*

In addition, as a regional development bank, the Bank also assists the Provincial Government, Municipality/Regency of West Java and Banten in developing Rural Banks (BPR) and other financial service institutions owned by the Provincial Government, Municipality/Regency of West Java and Banten where the Bank has or does not have the shares but the Bank is requested to assist in developing the BPR.

c. Jaringan kantor

Bank berkantor pusat di Menara Bank BJB yang terletak di Jalan Naripan No. 12-14, Bandung 40111.

Pada tanggal 31 Desember 2023, Bank memiliki 64 kantor cabang dan 820 kantor cabang pembantu dan pada tanggal 31 Desember 2022, Bank memiliki 65 kantor cabang dan 841 kantor cabang pembantu (tidak diaudit).

c. Office network

The Bank's head office is located at Bank BJB Tower, Naripan Street No. 12-14, Bandung 40111.

As of December 31, 2023, the Bank has 64 branch offices and 820 sub-branches and December 31, 2022, the Bank has 65 branch offices and 841 sub-branches (unaudited).

d. Manajemen eksekutif

Perubahan susunan Pengurus Bank sebagaimana tertuang dalam Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Nomor 53 tanggal 25 Mei 2023 yang dibuat oleh Notaris R. Tendy Suwarman, Sarjana Hukum, Notaris di Kota Bandung, dan telah diberitahukan dengan Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sebagaimana Surat Penerimaan Pemberitahuan Perubahan Data Perseroan Nomor AHU-AH.01.09-0166302 Tanggal 22 September 2023, susunan Dewan Komisaris dan Direksi Bank adalah sebagai berikut:

d. Executive management

The composition changes of the Bank's Management as stated in the Deed of Statement of Resolutions of the Extraordinary General Meeting of Shareholders of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk Number 53 dated May 25, 2023 made by made by Notary R. Tendy Suwarman, Bachelor of Laws, Notary in Bandung City, and has been notified by the Decree of the Minister of Law and Human Rights of the Republic of Indonesia as a Letter of Acceptance of Changes to Company Data Number AHU-AH.01.09-0166302 Dated 22 September 2023, the composition of the Bank's Board of Commissioners and Directors is as follows:

31 Desember 2023		***December 31, 2023***
Dewan Komisaris		*Board of Commissioners*
Komisaris Utama Independen	Farid Rahman	*Independent President Commissioner*
Komisaris	Setiawan Wangsaatmaja	*Commisioner*
Komisaris	Tomsi Tohir	*Commisioner*
Komisaris Independen	Rudie Kusmayadi	*Independent Commissioner*
Komisaris Independen	Fahlino F. Sjuib	*Independent Commissioner*
Komisaris Independen	Diding Sakri	*Independent Commissioner*
Dewan Direksi		*Board of Directors*
Direktur Utama	Yuddy Renaldi	*President Director*
Direktur Kepatuhan	Cecep Trisna	*Director of Compliance*
Direktur Keuangan	Nia Kania	*Director of Finance*
Direktur IT, *Treasury* dan *International Banking*	Rio Lanasier	*Director of IT, Treasury and International Banking*
Direktur Konsumer dan Ritel	Suartini	*Director of Consumer and Retail*
Direktur Operasional	Tedi Setiawan	*Director of Operation*
Direktur Komersial dan UMKM	Nancy Adistyasari	*Director of Commercial and Micro*

Berdasarkan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2021 tanggal 30 Maret 2022 yang aktanya dibuat oleh Notaris R. Tendy Suwarman, S.H., No. 154 susunan Dewan Komisaris dan Direksi Bank adalah sebagai berikut:

Based on the Annual General Meeting of Shareholders for Fiscal Year 2021 dated March 30, 2022, the deed of which was made by Notary R. Tendy Suwarman, S.H., No. 154 The composition of the Bank's Board of Commissioners and Directors is as follows:

31 Desember 2022		***December 31, 2022***
Dewan Komisaris		*Board of Commissioners*
Komisaris Utama Independen	Farid Rahman	*Independent President Commissioner*
Komisaris	Setiawan Wangsaatmaja	*Commisioner*
Komisaris	Muhadi	*Commisioner*
Komisaris Independen	Fahlino F. Sjuib	*Independent Commissioner*
Komisaris Independen	Diding Sakri	*Independent Commissioner*
Komisaris Independen	Tubagus Raditya Indrajaya*	*Independent Commissioner*
Dewan Direksi		*Board of Directors*
Direktur Utama	Yuddy Renaldi	*President Director*
Direktur Kepatuhan	Cecep Trisna	*Director of Compliance*
Direktur Keuangan	Nia Kania	*Director of Finance*
Direktur IT, *Treasury* dan *International Banking*	Rio Lanasier	*Director of IT, Treasury and International Banking*
Direktur Konsumer dan Ritel	Suartini	*Director of Consumer and Retail*
Direktur Operasional	Tedi Setiawan	*Director of Operation*
Direktur Komersial dan UMKM	Nancy Adistyasari	*Director of Commercial and Micro*

* Hasil Penilaian Kemampuan dan Kepatutan berdasarkan surat OJK No. SR-191/PB.12/2022 tanggal 26 Agustus 2022.

* *The results of the Fit and Proper Assessment based on OJK letter No SR-191/PB.12/2022 dated August 26, 2022.*

Pada tanggal 31 Desember 2023 dan 2022 Pemimpin Divisi Sekretaris Perusahaan adalah Widi Hartoto sesuai dengan Surat Keputusan Direksi Nomor 0069/SK/DIR-HCA/2020 tanggal 27 Januari 2020.

As of December 31, 2023 and 2022 the Head of the Corporate Secretary Division is Widi Hartoto in accordance with the Decree of the Board of Directors Number 0069/SK/DIR-HCA/2020 dated January 27, 2020.

Pada tanggal 31 Desember 2023 dan 2022 Pemimpin Satuan Kerja Audit Internal Bank adalah Joko Hartono Kalisman, sesuai dengan Surat Keputusan Direksi No. 1516/SK/DIR-HC/2018 tanggal 13 Desember 2018.

As of December 31, 2023 and 2022, the Bank's Internal Audit Head is Joko Hartono Kalisman, based on Director Decision Letter No. 1516/SK/DIR-HC/2018 dated December 13, 2018.

Susunan Komite Audit Bank pada tanggal 31 Desember 2023 berdasarkan Surat Keputusan Dewan Komisaris No. 04/SK/DKO/2023 tanggal 22 Agustus 2023, Surat Keputusan Direksi No. 0450/SK/DIR-CSE/2023 tanggal 3 November 2023 dan Surat Keputusan Direksi No. 0756/SK/DIR-CSE/2022 tanggal 28 Desember 2023 adalah sebagai berikut:

The composition of the Bank's Audit Committee on December 31, 2023 based on the Decree of the Board of Commissioners No. 04/SK/DKO/2023 dated August 22, 2023, Directors Decree No. 0450/SK/DIR-CSE/2023 dated 3 November 2023 and Directors Decree No. 0756/SK/DIR-CSE/2022 dated December 28, 2023 is as follows:

31 Desember 2023		***December 31, 2023***
Komite Audit		*Audit Committee*
Ketua	Farid Rahman	*Chairman*
Anggota	Mokhamad Anwar	*Member*
Anggota	Fahlino F.Sjuib	*Member*
Anggota	Wawan Hermawan	*Member*
Anggota	Dewi Kania Sugiharti	*Member*

Susunan Komite Audit Bank pada tanggal 31 Desember 2022 berdasarkan Surat Keputusan Dewan Komisaris No. 06/SK/DKO/2022 tanggal 4 November 2022, Surat Keputusan Direksi No. 011/SK/DIR-CSE/2021 tanggal 6 Januari 2021 dan Surat Keputusan Direksi No. 0665/SK/DIR- CSE/2022 tanggal 9 November 2022 adalah sebagai berikut:

The composition of the Bank's Audit Committee as of December 31, 2022 is based on the Decree of the Board of Commissioners No. 06/SK/DKO/2022 dated November 4, 2022, Directors Decree No. 011/SK/DIR-CSE/2021 dated January 6, 2021 and, Decree of the Board of November 9, 2022 is as follows:

31 Desember 2022		***December 31, 2022***
Komite Audit		*Audit Committee*
Ketua	Farid Rahman	*Chairman*
Anggota	Diding Sakri	*Member*
Anggota	Wawan Hermawan	*Member*
Anggota	Dewi Kania Sugiharti	*Member*

Pada tanggal 31 Desember 2023 dan 2022, Bank memiliki karyawan masing-masing sebanyak 7.300 dan 7.412 orang (tidak diaudit).

As of December 31, 2023 and 2022, the Bank has 7,300 and 7,412 employees, respectively (unaudited).

e. Penawaran umum saham

Berdasarkan Surat Badan Pengawas Pasar Modal dan Lembaga Keuangan nomor S-5901/BL/2010 tanggal 29 Juni 2010 hal Pemberitahuan Efektifnya Pernyataan Pendaftaran, Bank melakukan Penawaran Umum Perdana Saham (Initial Public Offering atau "IPO") atas 2.424.072.500 (nilai penuh) saham Seri B dengan nilai nominal sebesar Rp250 (nilai penuh) setiap saham dan harga penawaran

e. Public offering of shares

Based on the Letter of the Capital Market and Financial Institution Supervisory Agency number S-5901/BL/2010 dated June 29, 2010 regarding Notification of the Effectiveness of the Registration Statement, Ban conducted an Initial Public Offering (IPO) of 2,424,072,500 (full amount) Series B shares. with a nominal value of Rp250 (full amount) per share and an offering price of Rp600 (full amount) for each share to the public. The offered

setiap saham sebesar Rp600 (nilai penuh) kepada publik. Saham yang ditawarkan tersebut mulai diperdagangkan di Bursa Efek Indonesia pada tanggal 8 Juli 2010. Total penerimaan dari IPO tersebut sebesar Rp1.454.443.500.000 (nilai penuh).

shares were traded on the Indonesia Stock Exchange on July 8, 2010. The total proceeds from the IPO amounted to Rp1,454,443,500,000 (full amount).

Pada tanggal 26 Desember 2018, Bank melakukan Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu ("PMTHMETD") dengan menerbitkan 142.495.995 (nilai penuh) saham Seri A yang ditawarkan khusus kepada Pemerintah Daerah di Jawa Barat dan Banten dengan nilai nominal sebesar Rp250 (nilai penuh) setiap saham dan harga penerbitan Rp1.900 (nilai penuh) setiap saham. Total penerimaan dari PMTHMETD tersebut sebesar Rp270.742.390.500 (nilai penuh).

On December 26, 2018, Bank made Capital Increases Without Pre-emptive Rights ("PMTHMETD") by issuing 142,495,995 (full amount) Series A shares which were specially offered to Regional Governments in West Java and Banten with a nominal value of Rp250 (full amount) each share and the issuance price of Rp1,900 (full amount) per share. The total revenue from the PMTHMETD amounted to Rp270,742,390,500 (full amount).

Berdasarkan Surat Otoritas Jasa Keuangan nomor S-25/D.04/2022 tanggal 21 Februari 2022 hal Pemberitahuan Efektifnya Pernyataan Pendaftaran, Bank melakukan Penawaran Umum Terbatas kepada pemegang saham Bank untuk Penambahan Modal Dengan Memberikan Hak Memesan Efek Terlebih Dahulu I ("PMHMETD I") dengan menerbitkan HMETD sebanyak 682.656.525 (nilai penuh) lembar saham Seri B dengan dengan nilai nominal sebesar Rp250 (nilai penuh) setiap saham dan harga pelaksanaan sebesar Rp1.355 (nilai penuh) setiap saham. Periode perdagangan HMETD Bank dimulai tanggal 9 Maret 2022 sampai dengan 16 Maret 2022 dan tanggal penjatahan pesanan saham tambahan HMETD pada tanggal 21 Maret 2022. Total penerimaan dari PMHMETD I tersebut sebesar Rp924.999.591.375 (nilai penuh).

Based on the Financial Services Authority Letter number S-25/D.04/2022 dated February 21, 2022 regarding Notification of the Effectiveness of the Registration Statement, Bank conducted a Limited Public Offering to shareholders of Bank for Capital Increase by Granting Pre-emptive Rights I ("PMHMETD I") by issuing Preemptive Rights of 682,656,525 (full amount) Series B shares with a par value of Rp250 (full amount) per share and an exercise price of Rp1,355 (full amount) per share. The trading period of Bank's Preemptive Rights starts on March 9, 2022 until March 16, 2022 and the date of allotment of additional Preemptive Rights shares on March 21, 2022. The total receipts from PMHMETD I amounted to Rp924,999,591,375 (full amount).

Selisih lebih antara harga penerbitan per saham dengan nilai nominal per saham dicatat sebagai "Tambahan Modal Disetor", yang disajikan pada bagian Ekuitas pada laporan posisi keuangan konsolidasian.

The difference between the issuance price per share and the par value per share is recorded as "Additional Paid-in Capital", which is presented in the Equity section of the consolidated statement of financial position.

f. Penawaran umum obligasi

Bank telah menerbitkan Obligasi dan Obligasi Subordinasi sebanyak 19 (sembilan belas) dan 6 (enam) kali sejak tanggal 8 Juli 1991 sampai dengan 31 Desember 2023 dengan rincian sebagai berikut:

f. Public offering of bonds

The Bank issued 19 (nineteen) series of Bonds and 6 (six) series of Subordinated Bonds from July 8, 1991 to Desember 31, 2023, with the details as follows:

Nama Obligasi/ *Name of Bonds*	Jumlah Nominal/ *Nominal Amount*	Jangka Wkatu/ *Term*	Jatuh Tempo/ *Maturity Date*	Tingkat Bunga/ *Interest*
Obligasi I Bank Jabar/ *Bank Jabar Bonds I*	25,000	5 tahun/*years*	8 Juli/ *July 8, 1996 *)*	mengambang hingga jatuh tempo/ *floating rate until maturity*
Obligasi II Bank Jabar/ *Bank Jabar Bonds II*	50,000	5 tahun/*years*	2 Juli/ *July 2, 1998 *)*	mengambang hingga jatuh tempo/ *floating rate until maturity*

Nama Obligasi/ *Name of Bonds*	Jumlah Nominal/ *Nominal Amount*	Jangka Wkatu/ *Term*	Jatuh Tempo/ *Maturity Date*	Tingkat Bunga/ *Interest*
Obligasi III Bank Jabar/ *Bank Jabar Bonds III*	150,000	5 tahun/*years*	18 April/ *April 18, 2005 *)*	16,25% tetap untuk tahun pertama, mengambang untuk tahun berikutnya hingga jatuh tempo/ *16.25% fixed for first years, floating for remaining years until maturity*
Obligasi IV A Bank Jabar/ *Bank Jabar Bonds IV A*	300,000	3 tahun/*years*	5 Oktober/ *October 5, 2007 *)*	11.75% tetap/ *fixed*
Obligasi IV B Bank Jabar/ *Bank Jabar Bonds IV B*	700,000	5 tahun/*years*	5 Oktober/ *October 5, 2009 *)*	12.50% tetap/ *fixed*
Obligasi V Bank Jabar/ *Bank Jabar Bonds V*	1,000,000	5 tahun/*years*	8 Desember/ *December 8, 2011 *)*	11.25% tetap/ *fixed*
Obligasi VI A Bank Jabar/ *Bank Jabar Bonds VI A*	350,000	3 tahun/*years*	10 Juli/ *July 10, 2012 *)*	12.00% tetap/ *fixed*
Obligasi VII A Bank Jabar/ *Bank Jabar Bonds VII A*	276,000	3 tahun/*years*	9 Februari/ *February 9, 2014 *)*	9.20% tetap/ *fixed*
Obligasi VI B Bank Jabar/ *Bank Jabar Bonds VI B*	400,000	5 tahun/*years*	10 Juli/ *July 10, 2014 *)*	12.50% tetap/ *fixed*
Obligasi VII B Bank Jabar/ *Bank Jabar Bonds VII B*	601,000	5 tahun/*years*	9 Februari/ *February 9, 2016 *)*	10.20% tetap/ *fixed*
Obligasi VII C Bank Jabar/ *Bank Jabar Bonds VII C*	1,123,000	7 tahun/*years*	9 Februari/ *February 9, 2018 *)*	10.40% tetap/ *fixed*
Obligasi Berkelanjutan I 2017 A *Continuing Bonds I 2017 A*	251,700	3 tahun/*years*	6 Desember/ *December 6, 2020 *)*	7.5% tetap/ *fixed*
Obligasi Berkelanjutan I 2018 A *Continuing Bonds I 2018 A*	835,500	3 tahun/*years*	28 September/ *September 28, 2021*)*	9.00% tetap/ *fixed*
Obligasi Berkelanjutan I 2017 B *Continuing Bonds I 2017 B*	468,300	5 tahun/*years*	6 Desember/ *December 6, 2022*)*	8.15% tetap/ *fixed*
Obligasi Sub Berkelanjutan I 2017 A *Continuing Sub Bonds I 2017 A*	307,000	5 tahun/*years*	6 Desember/ *December 6, 2022*)*	9.6% tetap/ *fixed*
Obligasi Berkelanjutan I 2018 B *Continuing Bonds I 2018 B*	916,500	5 tahun/*years*	28 September/ *September 28, 2023*)*	9.5% tetap/ *fixed*
Obligasi Berkelanjutan I 2017 C *Continuing Bonds I 2017 C*	780,000	7 yahun/*years*	6 Desember/ *December 6, 2024*	8.85% tetap/ *fixed*
Obligasi Berkelanjutan I 2019 A *Continuing Bonds I 2019 A*	66,000	3 tahun/*years*	18 Oktober/ *October 18, 2022*)*	8.25% tetap/ *fixed*
Obligasi Berkelanjutan I 2019 B *Continuing Bonds I 2019 B*	108,000	5 tahun/*years*	18 Oktober/ *October 18, 2024*	8.5% tetap/ *fixed*
Obligasi Berkelanjutan I 2019 C *Continuing Bonds I 2019 C*	74,000	7 tahun/*years*	18 Oktober/ *October 18, 2026*	9.0% tetap/ *fixed*
Obligasi Sub Berkelanjutan I 2017 B *Continuing Sub Bonds I 2017 B*	693,000	7 tahun/*years*	6 Desember/ *December 6, 2024*	9.9% tetap/ *fixed*
Obligasi Sub Berkelanjutan II–I 2020 A *Continuing Sub Bonds II-I 2020 A*	132,000	5 tahun/*years*	3 Maret/ *March 3, 2025*	8.6% tetap/ *fixed*
Obligasi Sub Berkelanjutan II-I 2020 B *Continuing Sub Bonds II-I 2020 B*	368,000	7 tahun/*years*	3 Maret/ *March 3, 2027*	9.35% tetap/ *fixed*
Obligasi Sub Berkelanjutan II-II 2020 A *Continuing Sub Bonds II-II 2020 A*	162,580	5 tahun/*years*	17 November/ *November 17, 2025*	8.50% tetap/ *fixed*
Obligasi Sub Berkelanjutan II-II 2020 B *Continuing Sub Bonds II-II 2020 B*	337,420	7 tahun/*years*	17 November/ *November 17, 2027*	9.50% tetap/ *fixed*
Obligasi Sub Berkelanjutan III-I 2021 A *Continuing Sub Bonds III-I 2021 A*	379,000	5 tahun/*years*	15 Juli/ *July 15, 2026*	7.85% tetap/ *fixed*

Obligasi Sub Berkelanjutan III-I 2021 B	621,000	7 tahun/*years*	15 Juli/	8.60% tetap/
Continuing Sub Bonds III-I 2021 B			*July 15, 2028*	*fixed*
Obligasi Sub Berkelanjutan III-II 2022 A	399,910	5 tahun/*years*	9 Juni/	7.85% tetap/
Continuing Sub Bonds III-II 2022 A			*June 9, 2027*	*fixed*
Obligasi Sub Berkelanjutan III-II 2022 B	600,090	7 tahun/*years*	9 Juni/	8.60% tetap/
Continuing Sub Bonds III-II 2022 B			*June 9, 2029*	*fixed*

*) Bank telah melakukan pelunasan obligasi yang diterbitkan pada tanggal jatuh temponya.

*) *The Bank paid off the bonds issued on maturity date.*

Penerbitan Obligasi di atas didasarkan pada surat-surat pernyataan sebagai berikut:

1. Penawaran Umum Berkelanjutan I berdasarkan Surat OJK Nomor S-449/D.04/2017 tanggal 27 November 2017 Hal Pemberitahuan Efektifnya Pernyataan Pendaftaran.
2. Penawaran Umum Berkelanjutan II berdasarkan Surat OJK Nomor S-74/D.04/2020 tanggal 26 Februari 2020 Hal Pemberitahuan Efektifnya Pernyataan Pendaftaran.
3. Penawaran Umum Berkelanjutan III berdasarkan Surat OJK Nomor S-109/D.04/2021 tanggal 7 Juli 2021 Hal Pemberitahuan Efektifnya Pernyataan Pendaftaran.

The above Bond Issuance is based on the following affidavits:

1. *Sustainable Public Offering I based on OJK Letter Number S-449/D.04/2017 dated November 27, 2017 Regarding Notification of Effective Registration Statement.*
2. *Sustainable Public Offering II based on OJK Letter Number S-74/D.04/2020 dated February 26, 2020 Regarding Notification of Effective Registration Statement.*
3. *Sustainable Public Offering III based on OJK Letter Number S-109/D.04/2021 dated July 7, 2021 Regarding Notification of Effective Registration Statement.*

g. Pendirian dan informasi umum entitas anak

g. Establishment and general information about the subsidiaries

i) PT Bank Jabar Banten Syariah

Pendirian PT Bank Jabar Banten Syariah ("BJBS") merupakan hasil pemisahan (*spin off*) dari Unit Usaha Syariah PT Bank Pembangunan Daerah Jawa Barat dan Banten ("UUS Bank Jabar Banten") menjadi Bank Syariah berdasarkan Pernyataan Persetujuan Pemegang Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk yang tertuang dalam Akta Notaris No. 3 oleh notaris Fathiah Helmi, S.H., tanggal 15 Januari 2010.

BJBS didirikan pada tanggal 15 Januari 2010 berdasarkan Akta Notaris No. 4 oleh notaris Fathiah Helmi, S.H., dan akta pendirian ini telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-04317.AH.01.01 tahun 2010 tentang Pengesahan Badan Hukum Perseroan tanggal 26 Januari 2010. Bank Indonesia telah memberikan izin usaha kepada BJBS berdasarkan Surat Keputusan Gubernur Bank Indonesia No. 12/35/KEP.GBI/2010 tanggal 30 April 2010.

i) PT Bank Jabar Banten Syariah

The establishment of PT Bank Jabar Banten Syariah ("BJBS") resulted from the spin-off of the Sharia Business Unit of PT Bank Pembangunan Daerah Jawa Barat dan Banten ("UUS Bank Jabar Banten") to become Sharia General Bank based on the Approval of Shareholders of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk which was stated by Notarial Deed No. 3 of Fathiah Helmi, S.H., dated January 15, 2010.

BJBS was established on January 15, 2010 based on Notarial Deed No. 4 of Fathiah Helmi, S.H. and has been approved by the Minister of Laws and Human Rights through its Decision Letter No. AHU-04317.AH.01.01 year 2010 concerning the Approval of Legal Corporation dated January 26, 2010. Bank Indonesia has issued the operational license to BJBS based on the Decision Letter of the Governor of Bank Indonesia No. 12/35/KEP.GBI/2010 dated April 30, 2010.

BJBS telah melaporkan tanggal efektif pelaksanaan kegiatan usaha kepada Bank Indonesia dan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia masing-masing melalui surat No. 022/DIR-BJBS/2010 tanggal 7 Mei 2010 dan No. 018/DIR-BJBS/2010 tanggal 3 Mei 2010. BJBS menetapkan tanggal 5 Mei 2010 sebagai tanggal *cut off* untuk laporan posisi keuangan dan telah mulai beroperasi sejak tanggal tersebut. Pada tanggal 31 Desember 2023 dan 2022 kepemilikan langsung Bank pada BJBS sebesar 99,24%

BJBS has reported the effective date of the implementation of its business activity to Bank Indonesia and Minister of Laws and Human Rights of the Republic of Indonesia through its letters No. 022/DIR-BJBS/2010 dated May 7, 2010 and No. 018/DIR-BJBS/2010 dated May 3, 2010, respectively. BJBS determined May 5, 2010 as the cut off date for the balance sheet and started its operation since that date. As of December 31, 2023 and 2022 the Bank has 99.24% of direct ownership.

Kantor pusat BJBS berlokasi di Jl. Braga No. 135, Bandung. Pada tanggal 31 Desember 2023, BJBS memiliki 10 kantor cabang, 53 kantor cabang pembantu, 2 kantor kas, 25 kantor fungsional dan 2 *payment point* dengan jumlah karyawan sebanyak 1.175 orang. Pada tanggal 31 Desember 2022, BJBS memiliki 10 kantor cabang, 53 kantor cabang pembantu, 2 kantor kas, 17 kantor fungsional dan 2 *payment point* dengan jumlah karyawan sebanyak 1.071 orang.

BJBS head office is located at Jl. Braga No. 135, Bandung. As of December 31, 2023, BJBS has 10 branch offices, 53 sub-branches, 2 cash offices, 25 functional offices and 2 payment point with 1,175 employees. As of December 31, 2022, BJBS has 10 branch offices, 53 sub-branches, 2 cash offices, 17 Fuctional Offices and 2 payment point with 1,071 employees (unaudited).

BJBS memiliki total aset sebesar Rp13.649.880 dan Rp12.445.811 masing-masing pada tanggal 31 Desember 2023 dan 2022 dan pendapatan marjin dan bagi hasil sebesar Rp936.921 dan Rp781.855 masing-masing untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022.

BJBS total assets amounted to Rp13,649,880 and Rp12,445,811 as of December 31, 2023 and 2022, respectively, and margin and revenue sharing income of Rp 936.921 and Rp781,503 for the years ended December 31, 2023 and 2022, respectively.

ii) PT BPR Intan Jabar

Perusahaan Daerah Bank Perkreditan Rakyat Lembaga Perkreditan Kecamatan Garut Kota didirikan dengan Peraturan Daerah Provinsi Daerah Tingkat I Jawa Barat No. 3 Tahun 1987, yang selanjutnya dikukuhkan menjadi Perusahaan Daerah Bank Perkreditan Rakyat Lembaga Perkreditan Kecamatan Garut Kota (PD BPR LPK Garut Kota) dengan Peraturan Provinsi Daerah Tingkat I Jawa Barat Nomor 5 Tahun 1996.

ii) PT BPR Intan Jabar

Perusahaan Daerah Bank Perkreditan Rakyat Lembaga Perkreditan Kecamatan Garut Kota was established with Provincial Regulation Level I West Java No. 3 Year 1987, which was further confirmed as a Perusahaan Daerah Bank Perkreditan Rakyat Lembaga Perkreditan Kecamatan Garut Kota (PD BPR LPK Garut Kota) with Provincial Regulation Level I West Java No. 5 Year 1996.

BPR Garut Kota berubah menjadi Perusahaan Daerah Perkreditan Kecamatan sesuai dengan Peraturan Daerah Provinsi Jawa Barat No. 25 Tahun 2000 Tentang Perusahaan Daerah Perkreditan Kecamatan dan mendapat izin usaha sebagai Bank Perkreditan Rakyat dari Bank Indonesia sesuai surat No. 31/20/DIR/UBPR/Rahasia tanggal 22 Juni 1998, serta disahkan melalui Keputusan Menteri Keuangan Republik Indonesia No. KEP-467/KM.17/1998 tentang pemberian izin usaha sebagai Bank Perkreditan Rakyat kepada PD BPR LK Garut Kota.

BPR Garut Kota changed to a Regional Company Subdistrict Lending in accordance with Provincial Government Regulation No. 25 Year 2000, of West Java Province, regarding the Regional Company Subdistrict Lending and were approved as rural Bank by Bank Indonesia based on Letter No. 31/20/DIR/UBPR/Rahasia dated June 22, 1998, and approved through decision No. KEP-467/KM.17/1998, Minister of Finance of the Republic of Indonesia, concerning granting of Business Permit as Rural Bank to PD BPR LK Garut Kota.

PD BPR LPK Garut Kota merupakan penggabungan usaha *(merger)* 7 (tujuh) Perusahaan Daerah Bank Perkreditan Rakyat LPK yaitu PD BPR LPK Sukawening, PD BPR LPK Bayongbong, PD BPR LPK Cikajang, PD BPR LPK Banjarwangi, PD BPR LPK Cibalong, PD BPR LPK Leuwigoong sebagaimana diatur dalam Peraturan Daerah Provinsi Jawa Barat No. 30 tahun 2010 tanggal 31 Desember 2010 tentang Perubahan atas Perusahaan Daerah Jawa Barat No. 14 tahun 2006 tentang Perusahaan Daerah Bank Perkreditan Rakyat dan Perusahaan Daerah Perkreditan Rakyat Kecamatan.

PD BPR LPK Garut Kota is based on the merger of 7 (seven) Regional Company Rural Banks which were PD BPR LPK Sukawening, PD BPR LPK Bayongbong, PD BPR LPK Cikajang, PD BPR LPK Banjarwangi, PD BPR LPK Cibalong, PD BPR LPK Leuwigoong as regulated by the Provincial Government Regulation No. 30 year 2010 dated December 31, 2010, of West Java Province, concerning Amendment of Regional Company of West Java No. 14 Year 2006 regarding Regional Company Rural Bank and Regional Company Subdistrict Rural Bank.

Pada tahun 2012, Bank telah mengakuisisi PD BPR LPK Garut Kota sesuai dengan Surat Keputusan Bank Indonesia No. 14/79/KEP.GBI/Bd/2012 tanggal 11 Oktober 2012. Bank memiliki kepemilikan langsung sebesar 24% dan 24% pada tanggal 31 Desember 2022 dan 2021. Berdasarkan Rapat Umum Pemegang Saham tanggal 1 November 2012, Bank telah ditunjuk sebagai Pemegang Saham Pengendali.

In 2012, the Bank has acquired PD BPR LPK Garut Kota based on the Decision Letter of the Governor of Bank Indonesia No. 14/79/KEP.GBI/Bd/2012 dated October 11, 2012. The Bank has direct ownership 24% and 24% as of December 31, 2022 and 2021. Based on the General Shareholders meeting dated November 1, 2012 the Bank is appointed as the Controlling Shareholder.

Berdasarkan akta No. 47 tanggal 11 Desember 2014, notaris Intan Rubiyati Dewi, S.H., M.kn, PD BPR LPK Garut Kota berubah menjadi PT BPR Intan Jabar.

Based on notarial deed No. 47, dated December 11, 2014, of Intan Rubiyati Dewi, S.H., M.kn, PD BPR LPK Garut Kota changed into PT BPR Intan Jabar.

Kantor pusat PT BPR Intan Jabar berkedudukan di Jalan Pramuka No. 30 A Kecamatan Garut Kota, Kabupaten Garut, Provinsi Jawa Barat.

PT BPR Intan Jabar head office is located at Jalan Pramuka No. 30 A, Garut Kota Subdistrict, Garut Regency, West Java Province.

Jumlah pegawai PT BPR Intan Jabar pada tanggal 31 Desember 2023 dan 2022 masing-masing sebanyak 101 dan 176 orang pegawai.

PT BPR Intan Jabar has 101 and 176 employees as of December 31, 2023 and 2022, respectively.

PT BPR Intan Jabar memiliki total aset sebesar Rp28.934 dan Rp135.049 masing-masing pada tanggal 31 Desember 2023 dan 2022, dan pendapatan bunga sebesar Rp3.013 dan Rp6.857 masing-masing untuk tahun-tahun yang berakhir pada tanggal pada 31 Desember 2023 dan 2022.

PT BPR Intan Jabar total assets amounted to Rp28,934 and Rp135,049 as of December 31, 2023 and 2022, respectively, and interest income of Rp3,013 and Rp6,857 for the years ended December 31, 2023 and 2022, respectively.

iii) PT BPR Karya Utama Jabar

Berdasarkan Akta RUPS Lainnya PT BPR Karya Utama Jabar No. 9 tanggal 17 Maret 2022, terdapat perubahan Pemegang Saham Pengendali dari Bank menjadi Pemerintah Provinsi Jawa Barat yang telah mendapatkan persetujuan OJK sesuai dengan surat No. SR-38/KR.0221/2023 tanggal 4 Mei 2023.

Sehingga terdapat perubahan status pada PT BPR Karya Utama Jabar dari Perusahaan Anak menjadi Perusahaan Terasosiasi dalam Konglomerasi Bank. Bank memiliki kepemilikan langsung sebesar 20,93% pada tanggal 31 Desember 2023.

iii) PT BPR Karya Utama Jabar

Based on Other General Meeting of Shareholders Deed of PT BPR Karya Utama Jabar No. 9 dated March 17, 2022, been amendeed the Controlling Shareholder (CSH) of the company from Bank to the West Java Provincial Government has been approved by the Financial Service Authority based on the letter No. SR-38/KR.0221/2023 dated May 4, 2023.

Been Amendeed, status of PT BPR Karya Utama Jabar change from subsidiaries to associated company in the Bank Conglomeration. Bank has direct ownership of 20,93% as of December 31, 2023 .

iv) PT BJB Sekuritas Jawa Barat

PT BJB Sekuritas Jawa Barat ("BJB Sekuritas") didirikan berdasarkan akta No. 38 tanggal 23 November 2020 dibuat di hadapan R. Tendy Suwarman, S.H., Notaris di Kota Bandung dan telah mendapat pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia pada tanggal 27 November 2020 dengan No.AHU0063135.AH.OI.01. Tahun 2020. Anggaran Dasar BJB Sekuritas telah mengalami perubahan dan perubahan terakhir berdasarkan Akta No. 73 tanggal 29 Januari 2021 dari R. Tendy Suwarman, S.H., Notaris di Kota Bandung. BJB Sekuritas memulai kegiatan usaha komersialnya pada bulan September 2021.

Sesuai dengan Pasal 3 Anggaran Dasar BJB Sekuritas, maksud dan tujuan BJB Sekuritas yaitu menjalankan usaha di bidang aktivitas keuangan. Untuk mencapai maksud dan tujuan tersebut, BJB Sekuritas melaksanakan kegiatan usaha di bidang aktivitas keuangan selaku Perusahaan Efek yang meliputi usaha sebagai Perusahaan Efek Daerah (PED) yang mencakup kegiatan sebagai perusahaan efek yang telah memiliki izin usaha dari Otoritas Jasa Keuangan untuk melakukan kegiatan usaha sebagai perantara pedagang efek, yang mengadministrasikan rekening efek nasabah dan khusus didirikan dalam suatu wilayah provinsi yang mencakup kegiatan usaha pihak yang melakukan transaksi efek untuk

iv) PT BJB Sekuritas Jawa Barat

PT BJB Sekuritas Jawa Barat ("BJB Sekuritas") was established based on deed No. 38 dated November 23, 2020 by R. Tendy Suwarman, S.H., Notary in Bandung City and has been approved by the Minister of Law and Human Rights of the Republic of Indonesia on November 27, 2020 with No. AHU0063135.AH.OI.01 Year 2020. BJB Sekuritas's Articles of Association have been amended and the latest amendments were based on Deed No. 73 dated January 29, 2021 from R. Tendy Suwarman, S.H., Notary in Bandung. BJB Sekuritas started its commercial operations in September 2021.

In accordance with Article 3 of BJB Sekuritas's Article of Association, the purpose and objective of BJB Sekuritas is to run a business in the field of financial activities. To achieve these goals and objectives, BJB Sekuritas carries out business activities in the field of financial activities as a Securities Company which includes business as a Regional Securities Company (PED) which includes activities as a securities company that has a business license from the Financial Services Authority to carry out business activities as a securities broker, which administer customer securities accounts and is specifically established in a porvincial area which includes the business activities of parties conducting securities transactions for their own and other parties' interests and/or marketing of

kepentingan sendiri dan pihak lain dan/atau pemasaran efek untuk kepentingan perusahaan efek lain, serta kegiatan lain yang ditetapkan dan/atau disetujui oleh Otoritas Jasa Keuangan.

securities for the benefit of other securities companies, as well as other activities as determined and/or approved by the Service Authority Finance.

BJB Sekuritas memperoleh izin usaha sebagai Perusahaan Efek Daerah (PED) dari Otoritas Jasa Keuangan (OJK) melalui surat Keputusan Nomor KEP 29/D.04/2021 tanggal 29 Juni 2021.

BJB Sekuritas obtained a business license as a Regional Securities Company (PED) from the Financial Services Authority (OJK) through Decree Number KEP 29/D.042021 dated June 29, 2021.

Dalam menjalankan kegiatan usahanya, BJB Sekuritas melakukan Kerja Sama dengan PT Mandiri Sekuritas berdasarkan Surat Bursa Efek Indonesia No.S-6969/BELANG/09-2021 tanggal 27 September 2021, mengenai pemberian persetujuan kepada PT Mandiri Sekuritas sebagai anggota Bursa Efek untuk melakukan Kerja Sama dengan Perusahaan Efek Daerah (PED) PT BJB Sekuritas Jawa Barat.

In carrying out its business activities, BJB Sekuritas cooperates with PT Mandiri Sekuritas based on the Indonesian Stock Exchange Letter No. S-6969/BELANG/09-2021 dated September 27, 2021, regarding the granting of approval to PT Mandiri Sekuritas as a member of the Stock Exchange to cooperate with Regional Securities Companies (PED) PT BJB Sekuritas Jawa Barat.

BJB Sekuritas berkedudukan di Jl. Teuku Umar No. 10, Lebakgede, Kecamatan Coblong, Kota Bandung, Jawa Barat.

BJB Sekuritas is domiciled in Jl. Teuku Umar No. 10, Lebakgede, Coblong District, Bandung City, West Java.

Pada tanggal 31 Desember 2023 dan 2022, BJB Sekuritas memiliki masing-masing 25 dan 22 karyawan. Karyawan BJB Sekuritas seluruhnya merupakan karyawan perbantuan dari PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.

As of December 31, 2023 and 2022, BJB Sekuritas has 25 and 22 employees, respectively. BJB Sekuritas's employees are all second-hand employees of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk.

BJB Sekuritas memiliki total aset sebesar Rp31.646 dan Rp30.023 pada tanggal 31 Desember 2023 dan 2022 dan total penghasilan usaha sebesar Rp2.686 dan Rp426 pada 31 Desember 2023 dan 2022.

BJB Sekuritas has a total assets of Rp31,646 and Rp30,023 as of December 31, 2023 and 2022 and operating revenue of Rp2.686 and Rp426 as of December 31, 2023 and 2022.

Bank dan entitas anak selanjutnya secara bersama-sama disebut sebagai "Bank dan entitas anak".

The Bank and its subsidiaries herein after will be referred as "the Bank and its subsidiaries".

2. Ikhtisar Kebijakan Akuntansi yang Material

2. Summary of Material Accounting Policies

a. Dasar penyusunan laporan keuangan konsolidasian

a. Basis of preparation of the consolidated financial statements

Pernyataan Kepatuhan

Laporan keuangan konsolidasian disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang mencakup Pernyataan dan Interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia dan Peraturan Bapepam-LK No. VIII.G.7 Lampiran Keputusan Ketua Bapepam-LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

Statement of Compliance

The consolidated financial statements in accordance with Indonesian Financial Accounting Standards, which includes the Statements and Interpretations issued by the Financial Accounting Standards Board Indonesian Institute of Accountants and Bapepam-LK's Regulation No. VIII.G.7, Appendix of the Decision of the Chairman of Bapepam-LK No. KEP-347/BL/2012 dated June 25, 2012 regarding the "Guidelines on Financial Statements Presentations and Disclosures for Issuers or Public Companies".

Laporan keuangan disusun dan disajikan sesuai dengan Pernyataan Standar Akuntansi Keuangan ("PSAK"), yaitu PSAK 101 (Revisi 2019) tentang "Penyajian Laporan Keuangan Syariah", PSAK 102 (Revisi 2019) tentang "Akuntansi Murabahah", PSAK 104 tentang "Akuntansi Istishna", PSAK 105 tentang "Akuntansi Mudharabah", PSAK 106 tentang "Akuntansi Musyarakah", PSAK 107 (Revisi 2016) tentang "Akuntansi Ijarah", PSAK 110 (Revisi 2020) tentang "Akuntansi Sukuk", PSAK 111 tentang "Akuntansi Wa'ad", Pedoman Akuntansi Perbankan Syariah Indonesia (PAPSI Revisi 2013. Bank juga menerapkan Standar Akuntansi Keuangan di Indonesia ("SAK"), yang ditetapkan Ikatan Akuntan Indonesia (IAI).

The financial statements have been The financial statements have been prepared and presented in accordance with the Statement of Financial Accounting Standards ("SFAS"), namely: SFAS 101 (Revised 2019), "Presentation of Sharia Financial Statements", SFAS 102 (Revised 2019), "Accounting for Murabahah", SFAS 104 "Accounting for Istishna", SFAS 105, "Accounting for Mudharabah", SFAS 106, "Accounting for Musyarakah", SFAS 107 (Revised 2016), "Accounting for Ijarah", SFAS 110 (Revised 2020) "Accounting for Sukuk", SFAS No. 111 "Accounting for Wa'ad", Indonesia Sharia Banking Accounting Guidelines (PAPSI Revised 2013). The Bank also applied Indonesian Financial Accounting Standards (FAS) issued by the Institute of Indonesia Chartered Accountants (IAI).

Laporan keuangan konsolidasian telah disajikan berdasarkan nilai historis, kecuali untuk beberapa akun yang dinilai menggunakan dasar pengukuran lain sebagaimana dijelaskan pada kebijakan akuntansi dari akun tersebut. Laporan keuangan konsolidasian disusun dengan dasar akrual, kecuali pendapatan dari istishna dan bagi hasil dari pembiayaan mudharabah dan musyarakah serta laporan arus kas konsolidasian.

The consolidated financial statements have been prepared on a historical cost basis, except for some accounts that were assessed using another measurement basis as explained in the accounting policies of the account. The consolidated financial statements have been prepared on accrual basis, except for the revenue from istishna and the profit sharing from the mudharabah and musyarakah financing and the consolidated statement of cash flow.

Laporan arus kas konsolidasian disusun menggunakan metode langsung dan arus kas dikelompokkan atas dasar aktivitas operasi, investasi dan pendanaan. Kas dan setara kas terdiri dari kas, giro pada Bank Indonesia dan giro pada bank lain, 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.

The consolidated statement of cash flows has been prepared using the direct method and the cash flows have been classified based on operating, investing, and financing activities. Cash and cash equivalents consist of cash, current accounts with Bank Indonesia and other banks, placements with Bank Indonesia and other banks maturing within 3 (three) months or less from the acquisition date, provided they are not used as collateral for borrowings nor restricted.

Mata uang penyajian yang digunakan dalam laporan keuangan konsolidasian adalah Rupiah, yang merupakan mata uang fungsional. Angka-angka yang disajikan dalam laporan keuangan, kecuali bila dinyatakan secara khusus adalah dibulatkan dalam jutaan Rupiah.

The presentation currency used in the consolidated financial statements is Indonesian Rupiah, which is the Bank and its subsidiaries' functional currency. Unless otherwise stated, all figures presented in the consolidated financial statements are rounded off to millions of Rupiah.

b. Prinsip konsolidasian

Laporan keuangan konsolidasian mencakup laporan keuangan Bank dan entitas anak seperti disebutkan pada Catatan 1.g.

Entitas anak adalah entitas yang dikendalikan oleh Bank, yakni Bank terekspos, atau memiliki hak atas imbal hasil variabel dari keterlibatannya dengan entitas dan memiliki kemampuan untuk mempengaruhi imbal hasil tersebut melalui kemampuan kini untuk mengarahkan aktivitas relevan dari entitas (kekuasaan atas *investee*).

b. Principles of consolidation

The consolidated financial statements incorporate the financial statements of the Bank and its subsidiaries as described in Note 1.g.

A subsidiary is an entity controlled by the Bank, the Bank is exposed, or has rights, to variable returns from its involvement with the entity and has the ability to affect those returns through its current ability to direct the entity's relevant activities (power over the investee).

Keberadaan dan dampak dari hak suara potensial dimana Bank memiliki kemampuan praktis untuk melaksanakan (yakni hak substantif) dipertimbangkan saat menilai apakah Bank mengendalikan entitas lain.

The existence and effect of substantive potential voting rights that the Bank has the practical ability to exercise (ie substantive rights) are considered when assessing whether the Bank controls another entity.

Laporan keuangan konsolidasian Bank dan entitas anak mencakup hasil usaha, arus kas, aset dan liabilitas dari Bank dan seluruh entitas anak yang, secara langsung dan tidak langsung, dikendalikan oleh Bank. Entitas anak dikonsolidasikan sejak tanggal efektif akuisisi, yaitu tanggal dimana Bank dan entitas anak secara efektif memperoleh pengendalian atas bisnis yang diakuisisi, sampai tanggal pengendalian berakhir.

The Bank and its subsidiaries' consolidated financial statements incorporate the results, cash flows, assets, and liabilities of the Bank and all of its directly and indirectly controlled subsidiaries. Subsidiaries are consolidated from the effective date of acquisition, which is the date on which the Bank effectively obtains control of the acquired business, until that control ceases.

Entitas induk menyusun laporan keuangan konsolidasian dengan menggunakan kebijakan akuntansi yang sama untuk transaksi dan peristiwa lain dalam keadaan yang serupa. Seluruh transaksi, saldo, penghasilan, beban, dan arus kas dalam intra kelompok usaha terkait dengan transaksi antar entitas dalam kelompok usaha dieliminasi secara penuh.

A parent prepares consolidated financial statements using uniform accounting policies for like transactions and other events in similar circumstances. All intra-group transactions, balances, income, expenses, and cash flows relating to transactions between entities of the group are eliminated in full.

Bank dan entitas anak mengatribusikan laba rugi dan setiap komponen dari penghasilan komprehensif lain kepada pemilik entitas induk dan kepentingan non-pengendali meskipun hal tersebut mengakibatkan kepentingan non-pengendali memiliki saldo defisit. Bank dan entitas anak menyajikan kepentingan non-pengendali di ekuitas dalam laporan posisi keuangan konsolidasian, terpisah dari ekuitas pemilik entitas induk.

The Bank and its subsidiaries attributed the profit or loss and each component of other comprehensive income to the owners of the parent and non-controlling interest even though this results in the non-controlling interests having a deficit balance. The Bank and its subsidiaries presents non-controlling interest in equity in the consolidated statement of financial position, separately from the equity owners of the parent.

Perubahan dalam bagian kepemilikan entitas induk pada entitas anak yang tidak mengakibatkan hilangnya pengendalian adalah transaksi ekuitas (yaitu transaksi dengan pemilik dalam kapasitasnya sebagai pemilik). Ketika proporsi ekuitas yang dimiliki oleh kepentingan non-pengendali berubah, Bank dan entitas anak menyesuaikan jumlah tercatat kepentingan pengendali dan kepentingan non-pengendali untuk mencerminkan perubahan kepemilikan relatifnya dalam entitas anak. Selisih antara jumlah tercatat kepentingan non-pengendali yang disesuaikan dan nilai wajar dari jumlah yang diterima atau dibayarkan diakui langsung dalam ekuitas dan diatribusikan pada pemilik dari entitas induk.

Changes in the parent's ownership interest in a subsidiary that do not result in loss of control are equity transactions (ie transactions with owners in their capacity as owners). When the proportion of equity held by non-controlling interest change, the Bank and its subdidiaries adjusted the carrying amounts of the controlling interest and non-controlling interest to reflect the changes in their relative interest in the subsidiaries. Any difference between the amount by which the non-controlling interests are adjusted and the fair value of the consideration paid or received is recognised directly in equity and attributed to the owners of the parent.

Jika Bank dan entitas anak kehilangan pengendalian, maka Bank dan entitas anak akan:

a) Menghentikan pengakuan aset (termasuk *goodwill*) dan liabilitas entitas anak pada jumlah tercatatnya ketika pengendalian hilang;

If the Bank and its subsidiaries loses control, so Bank and its subsidiaries will:

(a) Derecognise the assets (including goodwill) and liabilities of the subsidiary at their carrying amounts at the date when control is lost;

b) Mengakui nilai wajar pembayaran yang diterima (jika ada) dari transaksi, peristiwa, atau keadaan yang mengakibatkan hilangnya pengendalian;
c) Mengakui sisa investasi pada entitas anak terdahulu pada nilai wajarnya pada tanggal hilangnya pengendalian;
d) Mereklasifikasi ke laba rugi, atau mengalihkan secara langsung ke saldo laba jika disyaratkan oleh SAK lain, jumlah yang diakui dalam penghasilan komprehensif lain dalam kaitan dengan entitas anak;
e) Mengakui perbedaan apapun yang dihasilkan sebagai keuntungan atau kerugian dalam laba rugi yang diatribusikan kepada entitas induk.

(b) Recognise the fair value of the consideration received (if any) from the transaction, event or circumstances that resulted in the loss of control;

(c) Recognise any investment retained in the former subsidiary at fair value at the date when control is lost;
(d) Reclassify to profit or loss, or transfer directly to retained earnings if required by other FAS, the amount recognized in other comprehensive income in relation to the subsidiary;

(e) Recognise any resulting difference as a gain or loss attributable to the parent.

c. Penjabaran mata uang asing

Transaksi dalam mata uang asing dijabarkan ke mata uang rupiah dengan menggunakan kurs yang berlaku pada tanggal transaksi. Pada tanggal laporan posisi keuangan konsolidasian, aset dan liabilitas moneter dalam mata uang asing dijabarkan dengan menggunakan kurs yang berlaku pada tanggal laporan posisi keuangan konsolidasian.

Keuntungan dan kerugian selisih kurs yang timbul dari transaksi dalam mata uang asing dan dari penjabaran aset dan liabilitas moneter dalam mata uang asing diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

Laba atau rugi kurs valuta asing atas aset dan liabilitas moneter merupakan selisih antara biaya perolehan diamortisasi dalam rupiah pada awal tahun, disesuaikan dengan tingkat suku bunga efektif dan pembayaran selama tahun berjalan, dan biaya perolehan diamortisasi dalam valuta asing yang dijabarkan ke dalam rupiah dengan menggunakan kurs pada akhir tahun.

Aset dan liabilitas non-moneter dalam mata uang asing dijabarkan dengan menggunakan kurs pada tanggal transaksi.

Berikut ini adalah kurs mata uang asing utama yang digunakan untuk penjabaran dalam rupiah pada 31 Desember 2023 dan 2022 yang menggunakan kurs tengah berdasarkan *Reuters* (pukul 16.00 Waktu Indonesia Barat) (dalam Rupiah penuh).

c. Foreign currency translation

Transactions denominated in foreign currencies are converted into rupiah at the exchange rates prevailing at the dates of the transactions. At the consolidated statement of financial position, monetary assets and liabilities denominated in foreign currencies are translated at the exchange rates prevailing at such date.

Exchange gains and losses arising from transactions denominated in foreign currencies and from the translation of monetary assets and liabilities denominated in foreign currencies are recognized in the consolidated statement of profit and loss and other comprehensive income for the current year.

The foreign currency gains or losses on monetary assets and liabilities are the difference between amortized cost in rupiah at the beginning of the year, adjusted for effective interest rate and payments during the year, and the amortized cost in foreign currency translated into rupiah using the exchange rate at the end of the year.

Non-monetary assets and liabilities denominated in foreign currencies are translated using the exchange rates prevailing at the transaction date.

Below are the major exchange rates used for translation into rupiah as of December 31, 2023 and 2022 using the middle rates based on Reuters (at 04:00 PM Western Indonesian Time) (in full amount).

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Dolar Amerika Serikat	15,397.00	15,567.50	*United States Dollar*
Dolar Australia	10,520.77	10,557.88	*Australian Dollar*
Dolar Singapura	11,676.34	11,592.88	*Singapore Dollar*
Poundsterling Inggris	19,626.56	18,786.09	*Great Britain Poundsterling*
Yen Jepang	108.88	117.81	*Japanese Yen*
Dolar Hong Kong	1,970.73	1,996.55	*Hong Kong Dollar*
Euro Eropa	17,038.32	16,851.72	*European Euro*
Riyal Saudi Arabia	4,118.74	4,141.26	*Saudi Arabian Riyal*
Renminbi	2,169.50	2,234.50	*Renminbi*

d. Aset dan liabilitas keuangan

Aset keuangan Bank dan entitas anak terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, tagihan derivatif, surat berharga, tagihan efek-efek yang dibeli dengan janji dijual kembali, wesel ekspor dan tagihan lainnya, kredit yang diberikan, pembiayaan dan piutang syariah, tagihan akseptasi, penyertaan saham, bunga yang masih akan diterima, dan aset lain-lain (setoran jaminan).

Liabilitas keuangan Bank dan entitas anak terdiri dari liabilitas segera, simpanan nasabah, simpanan nasabah syariah, simpanan dari bank lain, liabilitas derivatif, liabilitas atas efek-efek yang dijual dengan janji dibeli kembali, liabilitas akseptasi, efek utang yang diterbitkan, pinjaman yang diterima, bunga yang masih harus dibayar, liabilitas lain-lain.

Bank dan entitas anak menerapkan PSAK 68, "Pengukuran Nilai Wajar". Penerapan PSAK ini mendefinisikan nilai wajar, menetapkan dalam satu pernyataan, suatu kerangka pengukuran nilai wajar dan mensyaratkan pengungkapan mengenai pengukuran dan hierarki nilai wajar.

Bank dan entitas anak selain BJBS menerapkan PSAK 71, "Instrumen Keuangan", yang menggantikan PSAK 55, "Instrumen Keuangan: Pengakuan dan Pengukuran".

(i) Klasifikasi

Bank dan entitas anak mengklasifikasikan aset keuangannya berdasarkan kategori sebagai berikut pada saat pengakuan awal:

1. Aset keuangan yang diukur pada nilai wajar melalui laba rugi;
2. Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain;
3. Aset keuangan yang diukur pada biaya perolehan diamortisasi.

d. Financial assets and liabilities

The Bank and its subsidiaries' financial assets consist of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, derivative receivables, marketable securities, marketable securities purchased under agreements to resell, bills and other receivables, loans and sharia financing and receivable, acceptances receivable, investments in shares, interest receivables, and other assets (guarantee deposit).

The Bank and its subsidiaries' financial liabilities consist of obligations due immediately, deposits from customers, deposits from customers sharia, deposits from other banks, derivative payable, liabilities from marketable securities sold under agreements to repurchase, acceptances payable, debt securities issued, borrowings, interest payable, other liabilities.

The Bank and its subsidiaries adopted SFAS 68, "Fair Value Measurement". The adoption of the SFAS defines fair value, establishes in a statement, a framework to measure fair value and requires disclosures on fair value measurement and hierarchy.

The Bank and its subsidiaries exclude BJBS adopted SFAS 71, "Financial Instruments", which replaced SFAS 55, "Financial Instruments: Recognition and Measurement".

(i) Classification

The Bank and its subsidiaries classify its financial assets according to the following categories at initial recognition:

1. *Financial assets measured at fair value through profit or loss;*
2. *Financial assets measured at fair value through other comprehensive income;*
3. *Financial assets measured at amortized cost.*

Model bisnis merefleksikan bagaimana kelompok aset keuangan dikelola untuk mencapai tujuan bisnis tertentu.

Bank dan entitas anak melakukan pengujian karakteristik arus kas kontraktual dari aset keuangan yang dikelola untuk mengetahui karakteristik arus kas kontraktual berasal hanya dari pembayaran pokok dan bunga dari jumlah pokok terutang *(Solely Payment of Principal and Interest* atau *Pass SPPI)* yang konsisten dengan pengaturan pinjaman dasar *(Basic Lending Agreement).* Dalam melakukan penilaian, Bank dan entitas anak mempertimbangkan:

- Imbalan untuk nilai waktu dari uang;
- *Leverage*;
- Variabilitas pada waktu dan jumlah arus kas;
- Instrumen yang terkait secara kontraktual;
- Pembayaran dipercepat;
- Ketentuan kontrak tidak sah dan *de minimis*.

Aset keuangan diukur pada biaya perolehan diamortisasi jika kedua kondisi berikut terpenuhi:

- Aset keuangan yang dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan
- Arus kas kontraktual tersebut semata dari pembayaran pokok dan bunga (SPPI).

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain (FVTOCI) jika kedua kondisi berikut:

- Aset keuangan yang dikelola untuk mendapatkan arus kas kontraktual dan menjual aset keuangan; dan
- Arus kas kontraktual tersebut semata dari pembayaran pokok dan bunga (SPPI).

Aset keuangan diklasifikasikan pada nilai wajar melalui laba rugi (FVTPL) jika tidak memenuhi kondisi yang disyaratkan untuk diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain.

Pada saat pengakuan awal, Bank dan entitas anak dapat membuat pilihan yang tidak dapat dibatalkan untuk menyajikan instrumen ekuitas yang bukan dimiliki untuk diperdagangkan pada nilai wajar melalui penghasilan komprehensif lain.

Liabilitas keuangan diklasifikasikan ke dalam kategori sebagai berikut pada saat pengakuan awal:

I. Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi, yang memiliki 2 (dua) sub-klasifikasi, yaitu liabilitas keuangan yang ditetapkan demikian pada saat pengakuan awal dan diklasifikasikan dalam kelompok diperdagangkan;

The business model reflects how Bank and its subsidiaries of financial assets are managed to achieve a particular business objective.

The Bank and its subsidiaries assess the contractual cash flow characteristics of financial assets to determine the characteristics of contractual cash flows only from the payment of principal and interest from the outstanding principal (Solely Payment of Principal and Interest or Pass SPPI) that is consistent with basic lending agreement. In making the assessment, the Bank and its subsidiaries considers:

- *The time value of money element of interest;*
- *Leverage;*
- *Variability in timing or amount of cash flows;*
- *Contractually linked instruments;*
- *Early repayment;*
- *Non-genuine features and de minimis.*

Financial assets are measured at amortized cost if both of the following conditions are met:

- *Financial assets are managed where the business model objectives in order to collect the contractual cash flows; and*
- *The contractual cash flows are solely payments of principal and interest (SPPI).*

Financial assets are measured at fair value through other comprehensive income (FVTOCI) if both of the following conditions are met:

- *Financial assets are managed to collect the contractual cash flows and sell the assets; and*
- *The contractual cash flows are solely payments of principal and interest (SPPI).*

Financial assets are measured at fair value through profit or loss (FVTPL) if do not meet the conditions required to be measured at amortized cost or fair value through other comprehensive income.

At initial recognition, the Bank and its subsidiaries may make an irrevocable choice to present equity instruments that are not held for trading at fair value through other comprehensive income.

Financial liabilities are classified into the following categories at initial recognition:

I. Financial liabilities at fair value through profit or loss, which has 2 (two) sub-classifications, i.e. those designated as such upon initial recognition and those classified as held for trading;

II. Liabilitas keuangan lain. Liabilitas keuangan lainnya merupakan liabilitas keuangan yang tidak dimiliki untuk dijual atau ditentukan sebagai nilai wajar melalui laba rugi saat pengakuan liabilitas.

II. Other financial liabilities. Other financial liabilities pertain to financial liabilities that are not held for trading nor designated as at fair value through profit or loss upon recognition of the liability.

Kategori yang didefinisikan oleh PSAK 71/ ***Category as defined by SFAS 71***		**Golongan (ditentukan oleh Bank)/** ***Class (as determined by the Bank)***	**Subgolongan/** ***Subclasses***
Aset keuangan/ *Financial assets*	Aset keuangan yang diukur pada nilai wajar melalui laba/rugi/*Financial assets at fair value through profit or loss*	Tagihan derivatif - Tidak terkait lindung nilai/*Derivative receivables - Non hedging related*	
	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/*Financial assets at amortized cost*	Giro pada Bank Indonesia/*Current accounts with Bank Indonesia*	
		Giro pada bank lain/*Current accounts with other banks*	
		Penempatan pada Bank Indonesia dan bank-bank lain/*Placements with Bank Indonesia and other banks*	
		Tagihan atas efek-efek yang dibeli dengan janji dijual kembali/*Receivable from marketable securities purchased under agreements to resell*	
		Tagihan akseptasi/*Acceptance receivables*	
		Kredit yang diberikan/*Loans*	
		Bunga yang masih akan diterima/*Interest receivable*	
		Aset lain-lain/*Other assets*	Setoran jaminan/*Security deposit*
		Surat berharga/*Marketable securities*	
	Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/*Financial assets at fair value through other comprehensive income*	Surat berharga/*Marketable securities*	
Liabilitas keuangan/ *Financial liabilities*	Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi/*Financial liabilities at fair value through profit or loss*	Liabilitas derivatif/*Derivative payables*	
	Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/*Financial liabilities at amortized cost*	Liabilitas segera/*Obligation due immediately*	
		Simpanan nasabah/*Deposits from customers*	
		Simpanan bank-bank lain/*Deposits from other banks*	
		Liabilitas akseptasi/*Acceptance payables*	
		Bunga yang masih harus dibayar/*Accrued expenses*	
		Liabilitas lain-lain/ *Other liabilities*	Setoran jaminan/*Security deposits*
			Jasa produksi/*Production Service*
			Penghargaan kerja/*Gratuity*
		Efek hutang yang diterbitkan/*Debt securities issued*	
		Pinjaman yang diterima/*Borrowings*	

(ii) Pengakuan awal
   a. Pembelian atau penjualan aset keuangan yang memerlukan penyerahan aset dalam kurun waktu yang telah ditetapkan oleh peraturan dan kebiasaan yang berlaku di pasar (pembelian secara reguler) diakui pada tanggal penyelesaian, seperti tanggal perusahaan berkomitmen untuk membeli atau menjual aset.

(ii) Initial recognition
   a. Purchases or sales of financial assets that require delivery of assets within a time frame established by regulation or convention in the marketplace (regular way purchases) are recognized on the settlement date, i.e., the date that the companies commit to purchase or sell the assets.

b. Aset keuangan dan liabilitas keuangan pada awalnya diukur pada nilai wajarnya. Dalam hal aset keuangan atau liabilitas keuangan tidak diukur pada nilai wajar melalui laporan laba rugi, nilai wajar tersebut ditambah biaya transaksi yang dapat diatribusikan secara langsung. Pengukuran aset keuangan dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasinya.

b. Financial assets and liabilities are initially recognized at fair value. For those financial assets and liabilities not measured at fair value through profit and loss, plus directly attributable transaction costs. The subsequent measurement of financial assets and liabilities depends on their classification.

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. Untuk aset keuangan, biaya transaksi ditambahkan pada jumlah yang diakui pada awal pengakuan aset, sedangkan untuk liabilitas keuangan, biaya transaksi dikurangkan dari jumlah utang yang diakui pada pengakuan awal liabilitas. Biaya transaksi tersebut diamortisasi selama umur instrumen berdasarkan metode suku bunga efektif dan dicatat sebagai bagian dari pendapatan bunga untuk biaya transaksi sehubungan dengan aset keuangan atau sebagai bagian dari beban bunga untuk biaya transaksi sehubungan dengan liabilitas keuangan.

Transaction costs only include costs that are directly attributable to the acquisition of a financial asset or issuance of a financial liability and an additional charge that would not occur if the instrument is not acquired or issued. For financial assets, transaction costs are added to the amount recognized in the initial recognition of the asset, while for financial liabilities, transaction costs are deducted from the amount of debt recognized on initial recognition of a liability. The transaction costs are amortized over the terms of the instrument based on the effective interest rate method and recorded as part of interest income for transaction costs related to the financial asset or as part of interest expense for transaction costs related to financial liabilities.

Bank dan entitas anak, pada pengakuan awal, dapat menetapkan aset keuangan dan liabilitas keuangan tertentu sebagai nilai wajar melalui laba rugi (opsi nilai wajar). Opsi nilai wajar dapat digunakan hanya bila memenuhi ketetapan sebagai berikut:

- penetapan sebagai opsi nilai wajar mengurangi atau mengeliminasi ketidak-konsistenan pengukuran dan pengakuan (*accounting mismatch*) yang dapat timbul;
- aset keuangan dan liabilitas keuangan merupakan bagian dari portofolio instrumen keuangan yang risikonya dikelola dan dilaporkan kepada manajemen kunci berdasarkan nilai wajar; atau
- aset keuangan dan liabilitas keuangan terdiri dari kontrak utama dan derivatif melekat yang harus dipisahkan, tetapi tidak dapat mengukur derivatif melekat secara terpisah.

The Bank and its subsidiaries, upon initial recognition, may designate certain financial assets and liabilities, at fair value through profit or loss (fair value option). The fair value option is only applied when the following conditions are met:

- *the application of the fair value option reduces or eliminates an accounting mismatch that would otherwise arise;*
- *the financial assets and liabilities are part of a portfolio of financial instruments, the risks of which are managed and reported to key management on a fair value basis; or*
- *the financial assets and liabilities consist of a host contract and an embedded derivative that must be bifurcated, but unable to measure the embedded derivative separately.*

(iii) Pengukuran setelah pengakuan awal

Aset keuangan dalam kelompok aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi diukur pada nilai wajarnya.

Aset keuangan kelompok biaya perolehan diamortisasi dan liabilitas keuangan lainnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

(iv) Penghentian pengakuan

a. Aset keuangan dihentikan pengakuannya jika:
   - Hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir; atau
   - Bank dan entitas anak mentransfer hak untuk menerima arus kas yang berasal dari aset keuangan atau menanggung liabilitas untuk membayarkan arus kas yang diterima tersebut secara penuh tanpa penundaan berarti kepada pihak ketiga di bawah kesepakatan pelepasan (*pass-through arrangement*); dan
   - Antara (a) Bank dan entitas anak telah mentransfer secara substansial seluruh risiko dan manfaat atas aset, atau (b) Bank dan entitas anak tidak mentransfer maupun tidak memiliki secara substansial seluruh risiko dan manfaat atas aset, namun telah mentransfer kendali atas aset.

   Ketika Bank dan entitas anak telah mentransfer hak untuk menerima arus kas dari aset atau di bawah kesepakatan pelepasan (*pass-through arrangement*), dan tidak mentransfer serta tidak mempertahankan secara substansial seluruh risiko dan manfaat atas aset dan masih memiliki pengendalian atas aset, aset diakui sebesar keterlibatan Bank dan entitas anak yang berkelanjutan atas aset tersebut.

   Kredit yang diberikan atau aset keuangan lain dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian kredit dalam waktu dekat atau hubungan normal dengan debitur telah berakhir. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai.

(iii) Subsequent measurement

Financial assets at fair value through other comprehensive income and financial assets and financial liabilities at fair value through profit or loss are measured at fair value.

Financial assets classified as amortized cost and other financial liabilities measured at amortized cost using the effective interest rate method.

(iv) Derecognition

a. Financial assets are derecognized when:

- *The contractual rights to receive cash flows from the financial assets have expired; or*
- *The Bank and its subsidiaries have transferred its rights to receive cash flows from the financial assets or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a 'pass-through arrangement'; and*
- *Either (a) the Bank and its subsidiaries has transferred substantially all the risks and rewards of the asset, or (b) the Bank and its subsidiaries has neither transferred nor retained substantially all the risks and rewards of the asset but has transferred control of the asset.*

When the Bank and its subsidiaries has transferred its rights to receive cash flows from an asset or has entered into a pass-through arrangement and has neither transferred nor retained substantially all risks and rewards of the asset nor transferred control of the asset, the asset is recognized to the extent of the Bank and its subsidiaries' continuing involvement in the asset.

Loans or other financial assets are written off when there is no realistic prospect of collection in the near future or the normal relationship with the borrowers has ceased to exist. When a loan is deemed uncollectible, it is written off against the related allowance for impairment losses.

b. Liabilitas keuangan dihentikan pengakuannya jika liabilitas keuangan tersebut berakhir, yaitu ketika liabilitas yang ditetapkan dalam kontrak dilepaskan atau dibatalkan atau kadaluwarsa.

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, seperti pertukaran atau modifikasi yang 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 konsolidasian.

b. Financial liabilities are derecognized when they are extinguished, i.e. liabilities stated in the contract are released or cancelled or have 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 consolidated statement of profit and loss and other comprehensive income.

(v) Pengakuan pendapatan dan beban
a. Pendapatan dan beban bunga atas aset-aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain (FVOCI), serta aset keuangan dan liabilitas keuangan yang dicatat berdasarkan biaya perolehan diamortisasi diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian dengan menggunakan metode suku bunga efektif.
b. Keuntungan dan kerugian yang belum direalisasi yang timbul dari perubahan nilai wajar aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Keuntungan dan kerugian yang belum direalisasi yang timbul dari perubahan nilai wajar aset keuangan yang diklasifikasikan dalam kelompok nilai wajar melalui penghasilan komprehensif lain (FVOCI), kecuali keuntungan atau kerugian akibat perubahan nilai tukar diakui secara langsung dalam ekuitas, sampai aset keuangan tersebut dihentikan pengakuannya atau adanya penurunan nilai.

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 dan penghasilan komprehensif lain konsolidasian.

(v) Income and expense recognition
a. Interest income and expense on financial assets measured at fair value through other comprehensive income (FVOCI) and financial assets and liabilities measured at amortized cost are recognised in the consolidated statement of profit and loss and other comprehensive income using the effective interest method.

b. Unrealized gains and losses arising from changes in the fair value of the financial assets and liabilities measured at fair value through profit or loss are included in the statement of profit and loss and other comprehensive income.

Unrealized gains and losses arising from changes in the fair value of financial assets measured at fair value through other comprehensive income (FVOCI) other than foreign exchange gains and losses from monetary items are recognised directly in equity, until the financial asset is derecognized or impaired.

At the time the financial asset is derecognized or impaired, the cumulative gains or losses previously recognized in equity are recognized in consolidated statement of profit or loss and other comprehensive income.

(vi) Reklasifikasi aset keuangan
Bank dan entitas anak mereklasifikasi aset keuangan jika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui laba rugi dicatat sebesar nilai wajarnya. Selisih antara nilai tercatat dengan nilai wajar diakui sebagai keuntungan atau kerugian pada laba rugi.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat sebesar nilai wajarnya.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi nilai wajar melalui laba rugi dicatat pada nilai wajar. Keuntungan atau kerugian yang belum direalisasi direklasifikasi ke laba rugi.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai tercatat. Keuntungan atau kerugian yang belum direalisasi dihapus dari ekuitas dan disesuaikan terhadap nilai wajar.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat pada nilai wajar.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai wajar.

(vii) Saling hapus
Aset keuangan dan liabilitas keuangan dilakukan saling hapus dan nilai bersihnya disajikan dalam laporan posisi keuangan konsolidasian jika, dan hanya jika, Bank dan entitas anak memiliki hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan adanya maksud untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan.

Pendapatan dan beban disajikan dalam jumlah bersih hanya jika diperkenankan oleh Standar Akuntansi Keuangan.

(vi) Reclassification of financial assets
The Bank and its subsidiaries reclassifies financial assets if and only if, the business model for managing financial assets changes.

Reclassifications of financial assets from amortized cost classifications to fair value through profit or loss are carrying at fair value. The difference between the recorded value and fair value is recognized in profit or loss on the statement of profit or loss and other comprehensive income.

Reclassifications of financial assets from amortized cost classifications to fair value classifications through other comprehensive income are recorded at their fair values.

Reclassification of financial asseets from fair value classification through other comprehensive income to fair value classification through profit or loss is recorded at fair value. Unrealized gains or losses are reclassified to profit or loss.

Reclassification of financial assets from fair value classifications through other comprehensive income to the amortized cost classification is recorded at carrying value. Unrealized gains or losses is removed from equity and adjusted agains the fair value.

Reclassifications on financial assets from fair value classification through profit or loss to fair value classification through other comprehensive income are recorded at fair value.

Reclassification of financial assets from fair value classification through profit or loss to amortized cost classification is recorded at fair value.

(vii) Offsetting
Financial assets and liabilities are off-set and the net amount is presented in the consolidated statement of financial position when, and only when, the Bank and its subsidiaries have 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.

Income and expenses are presented on a net basis only when permitted by the Financial Accounting Standards.

(viii) Pengukuran biaya diamortisasi
Biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan adalah jumlah aset keuangan atau liabilitas keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok pinjaman, ditambah atau dikurangi amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai pengakuan awal dan nilai jatuh temponya, dan dikurangi penurunan nilai.

(viii) Amortized cost measurement
The amortized cost of a financial asset or liability is the amount at which the financial asset or liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortization using the effective interest rate method of any difference between the initial amount recognized and the maturity amount, minus any reduction for impairment.

(ix) Pengukuran nilai wajar
Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran.

Pengukuran nilai wajar mengasumsikan bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi:

- di pasar utama untuk aset dan liabilitas tersebut; atau
- jika tidak terdapat pasar utama, di pasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

Nilai wajar suatu aset atau liabilitas diukur menggunakan asumsi yang akan digunakan pelaku pasar ketika menentukan harga aset dan liabilitas tersebut dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomi terbaiknya.

Pengukuran nilai wajar aset non-keuangan memperhitungkan kemampuan pelaku pasar untuk menghasilkan manfaat ekonomi dengan menggunakan aset dalam penggunaan tertinggi dan terbaiknya atau dengan menjualnya kepada pelaku pasar lain yang akan menggunakan aset tersebut dalam penggunaan tertinggi dan terbaiknya.

Bank dan entitas anak menggunakan teknik penilaian yang sesuai dalam keadaan dan dimana data yang memadai tersedia untuk mengukur nilai wajar, memaksimalkan penggunaan input yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi.

Pada saat nilai wajar dari *unlisted equity instruments* tidak dapat ditentukan dengan andal, instrumen tersebut dinilai sebesar biaya perolehan dikurangi dengan penurunan nilai. Nilai wajar atas pinjaman yang diberikan dan piutang, serta liabilitas kepada bank dan nasabah ditentukan menggunakan nilai berdasarkan arus kas kontraktual, dengan mempertimbangkan kualitas kredit, likuiditas, dan biaya.

(ix) Fair value measurement
Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The fair value measurement is based on the presumption that the transaction to sell an asset or paid to transfer a liability takes place either:

- *in the principal market for the assets and liabilities; or*
- *in the absence of a principal market, in the most advantageous market for the asset or liability.*

The fair value of an asset or a liability is measured using the assumptions that market participants would use when determining the price of the asset and liability assuming that market participants act in their own economic best interest.

A fair value measurement of non-financial assets considers a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to other market participants that would use the asset in its highest and best use.

The Bank and its subsidiaries use valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

In cases when the fair value of unlisted equity instruments cannot be determined reliably, the instruments are carried at cost less impairment value. The fair value for loans and receivables as well as liabilities to banks and customers are determined using a present value model on the basis of contractually agreed cash flows, taking into account credit quality, liquidity and costs.

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan konsolidasian dapat dikategorikan pada level hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Level 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses pada tanggal pengukuran;
- Level 2: input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung;
- Level 3: input yang tidak dapat diobservasi untuk aset dan liabilitas.

Untuk aset dan liabilitas yang diakui pada laporan keuangan konsolidasian secara berulang, Bank dan entitas anak menentukan apakah terjadi transfer antara level di dalam hierarki dengan cara mengevaluasi kategori (berdasarkan input level terendah yang signifikan dalam pengukuran nilai wajar) setiap akhir periode pelaporan.

Untuk tujuan pengungkapan nilai wajar, Bank dan entitas anak telah menentukan kelas aset dan liabilitas berdasarkan sifat, karakteristik, risiko aset dan liabilitas, dan level hierarki nilai wajar (Catatan 40).

All assets and liabilities for which fair value is measured or disclosed in the consolidated financial statements are classified within fair value hierarchy, based on the lowest level input that is significant to the fair value measurement as a whole:

- *Level 1: quoted (unadjusted) market prices in active markets for identical assets or liabilities accessible at the measurement date;*
- *Level 2: inputs other than quoted prices included in level 1 for the asset and liability, which is directly or indirectly observable;*
- *Level 3: unobservable inputs for the asset and liability.*

For assets and liabilities that are recognized in the consolidated financial statements on a recurring basis, Bank and its subsidiaries determine whether transfers have occurred between levels in the hierarchy by re-assessing categorization (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

For the fair value disclosures purposes, Bank and its subsidiaries has determined classes of assets and liabilities based on the nature, characteristics, risks of the asset and liability, and the level of the fair value hierarchy (Note 40).

(x) Aset Keuangan Sukuk
Pada saat pengakuan awal, Bank dan entitas anak menentukan klasifikasi investasi pada sukuk diukur pada biaya perolehan atau diukur pada nilai wajar.

Investasi pada sukuk ijarah dan sukuk mudharabah setelah pengakuan awal, diukur sebagai berikut:

a. Diukur pada biaya perolehan
   - Investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual dan terdapat persyaratan kontraktual dalam menentukan tanggal tertentu atas pembayaran pokok dan atau hasilnya;
   - Biaya perolehan sukuk termasuk biaya transaksi;
   - Selisih antara biaya perolehan dan nilai nominal diamortisasi secara garis lurus selama jangka waktu sukuk;
   - Rugi penurunan nilai diakui jika jumlah terpulihkan lebih kecil dari jumlah tercatat dan disajikan sebagai

(x) Sukuk Financial Asset
At initial recognition, Bank and its subsidiaries determines the classification of investments in sukuk either measured at cost or fair value.

After the initial recognition, investment in ijarah sukuk and mudharabah sukuk is measured as follows:

a. Measured at cost
   - *The investment is held in a business model whereby the primary goal is to obtain contractual cash flows and has contractual terms in determining the specific date of principal payments and or the results;*
   - *Sukuk acquisition cost includes transaction cost;*
   - *The difference between the acquisition cost and the nominal value is amortized on a straight-line basis over the period of the sukuk;*
   - *Impairment loss is recognized if the recoverable amount is less than the carrying amount and is*

rugi penurunan nilai di dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

b. Diukur pada nilai wajar melalui laba rugi

- Nilai wajar ditentukan dengan mengacu pada urutan sebagai berikut:
  - Kuotasi harga di pasar aktif;
  - Harga yang terjadi dari transaksi terkini, apabila tidak ada kuotasi harga di pasar aktif;
  - Nilai wajar instrumen sejenis, apabila tidak ada kuotasi harga di pasar aktif dan tidak ada harga yang terjadi dari transaksi terkini.
- Biaya perolehan sukuk tidak termasuk biaya transaksi;
- Selisih antara nilai wajar dan jumlah tercatat diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

c. Diukur pada nilai wajar melalui penghasilan komprehensif lain
- Selisih antara biaya perolehan dan nilai nominal Sukuk diamortisasi secara garis lurus selama jangka waktu Sukuk;
- Selisih antara nilai wajar dan nilai tercatat dari investasi Sukuk diakui sebagai penghasilan komprehensif lain.

Semua investasi sukuk dilakukan dengan akad ijarah.

e. Giro pada Bank Indonesia dan bank lain

Giro pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan yang diamortisasi dan dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

f. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan yang diamortisasi yang dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

presented as an impairment loss in the consolidated statement of profit or loss and other comprehensive income.

b. Measured at fair value through profit or loss
- *The fair value is determined with reference to the following order:*
  - *Quoted price in active market;*
  - *Price from the current transaction, if there is no available price quotations in an active market;*
  - *Fair value of similar instrument, if there is no available price quotations in an active market and no price from the current transaction.*
- *Sukuk acquisition cost does not include transaction cost;*
- *The difference between fair value and carrying value is presented in the consolidated statement of profit or loss and other comprehensive income.*

c. Measured at fair value through other comprehensive income
- *Difference between acquisition cost and principal amortized on a straight line basis over the term of Sukuk;*
- *Difference between fair value and carrying amount of FVOCI Sukuk recognized as other comprehensive income.*

All investment in sukuk was done under ijarah contracts.

e. Current accounts with Bank Indonesia and other banks

The current accounts with Bank Indonesia and other banks are classified as amortized cost and stated at amortized cost using the effective interest rate method.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

f. Placements with Bank Indonesia and other banks

The placements with Bank Indonesia and other banks are classified as amortized cost which are stated at amortized cost using the effective interest rate method.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

g. Surat berharga

Surat berharga yang dimiliki terdiri dari Obligasi Negara, Sukuk, *Project Based Sukuk* (PBS), Obligasi Retail Indonesia, Reksadana, Obligasi Korporasi, Sekuritas Rupiah Bank Indonesia (SRBI), dan Sekuritas Valas Bank Indonesia (SVBI) yang diperdagangkan di bursa efek.

Pada saat pengakuan awal, efek-efek dicatat sesuai dengan kategorinya yaitu aset keuangan diklasifikasikan pada biaya perolehan yang diamortisasi, nilai wajar melalui penghasilan komprehensif lain atau nilai wajar melalui laba rugi.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

g. Marketable securities

Marketable securities consist of Government Bonds, Sukuk, Project Based Sukuk (PBS), Indonesia Retail Bonds, Mutual Funds, Corporate Bonds, Sekuritas Rupiah Bank Indonesia (SRBI), and Sekuritas Valas Bank Indonesia (SVBI) traded on the stock exchange.

At initial recognition, securities are recorded according to their category, i.e., amortized cost, fair value through other comprehensive income or at fair value through profit or loss.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

h. Tagihan/liabilitas atas efek-efek yang dibeli/dijual dengan janji dijual/dibeli kembali

Efek-efek yang dibeli dengan janji untuk dijual kembali diklasifikasikan sebagai biaya perolehan yang diamortisasi.

Efek-efek yang dibeli dengan janji untuk dijual kembali disajikan sebagai aset dalam laporan posisi keuangan konsolidasian sebesar jumlah penjualan kembali dikurangi dengan pendapatan bunga yang belum diamortisasi dan cadangan kerugian penurunan nilai. Selisih antara harga beli dan harga jual kembali diperlakukan sebagai pendapatan bunga yang ditangguhkan, dan diakui sebagai pendapatan selama periode sejak efek-efek tersebut dibeli hingga dijual menggunakan suku bunga efektif.

Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali disajikan sebagai liabilitas dalam laporan posisi keuangan konsolidasian sebesar jumlah pembelian kembali, dikurangi dengan bunga dibayar di muka yang belum diamortisasi. Selisih antara harga jual dan harga beli kembali diperlakukan sebagai bunga dibayar di muka dan diakui sebagai beban bunga selama jangka waktu sejak efek-efek tersebut dijual hingga dibeli kembali menggunakan metode suku bunga efektif.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

h. Receivables/liabilities from marketable securities purchased/sold under agreements to resell/repurchase

Securities purchased under agreements to resell are classified as amortized cost.

Securities purchased under agreements to resell are presented as assets in the consolidated statement of financial position, at the resale price net of unamortized interest income and allowance for impairment losses. The difference between the purchase price and the resale price is treated as unearned interest income and recognized as income over the period starting from when those securities are purchased until they are sold using effective interest rate method.

Liabilities from marketable securities sold under agreements to repurchase are classified as financial liabilities measured at amortized cost.

Liabilities from marketable securities sold under agreements to repurchase are presented as liabilities in the consolidated statement of financial position, at the repurchase price, net of unamortized prepaid interest. The difference between the selling price and the repurchase price is treated as prepaid interest and recognized as interest expense over the period starting from when those securities are sold until they are repurchased using effective interest rate method.

Refer to note 2d for the accounting policies of financial assets and liabilities.

i. Wesel ekspor dan tagihan lainnya

Wesel ekspor dan tagihan lainnya terdiri atas tagihan dari *letters of credit* dan Surat Kredit Berdokumen Dalam Negeri (SKBDN) kepada eksportir.

i. Bills and other receivables

Bills and other receivables consist of receivables from letters of credit and Domestic Documentary Letters of Credit to exporters.

Wesel ekspor dan tagihan lainnya dicatat pada biaya perolehan diamortisasi setelah dikurangi cadangan kerugian penurunan nilai.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

j. Tagihan derivatif dan liabilitas derivatif

Seluruh instrumen derivatif (termasuk transaksi valuta asing untuk tujuan pendanaan dan perdagangan) dicatat dalam laporan posisi keuangan konsolidasian berdasarkan nilai wajarnya. Nilai wajar tersebut ditentukan berdasarkan harga pasar dengan menggunakan kurs *Reuters* pada tanggal laporan atau metode diskonto arus kas.

Tagihan derivatif disajikan sebesar keuntungan yang belum direalisasi dari kontrak derivatif, setelah dikurangi cadangan kerugian penurunan nilai. Liabilitas derivatif disajikan sebesar kerugian yang belum direalisasi dari kontrak derivatif.

Keuntungan atau kerugian dari kontrak derivatif disajikan dalam laporan keuangan konsolidasian berdasarkan tujuan Bank atas transaksi yaitu untuk (1) lindung nilai atas nilai wajar, (2) lindung nilai atas arus kas, (3) lindung nilai atas investasi bersih pada kegiatan operasi luar negeri dan (4) instrumen perdagangan, sebagai berikut:

- Keuntungan atau kerugian dari kontrak derivatif yang ditujukan dan memenuhi syarat sebagai instrumen lindung nilai atas nilai wajar dan keuntungan atau kerugian atas perubahan nilai wajar aset dan liabilitas yang dilindungi, diakui sebagai laba atau rugi yang dapat saling hapus dalam periode akuntansi yang sama. Setiap selisih yang terjadi menunjukkan terjadinya ketidakefektifan lindung nilai dan secara langsung diakui sebagai laba atau rugi tahun berjalan;
- Bagian efektif dari keuntungan atau kerugian atas kontrak derivatif yang ditujukan sebagai lindung nilai atas arus kas dilaporkan sebagai penghasilan komprehensif lainnya. Bagian yang tidak efektif dari lindung nilai dilaporkan sebagai laba atau rugi tahun berjalan;
- Keuntungan atau kerugian dari kontrak derivatif yang ditujukan sebagai lindung nilai atas investasi bersih pada kegiatan operasi luar negeri dilaporkan sebagai penghasilan komprehensif lainnya, sepanjang transaksi tersebut dianggap efektif sebagai transaksi lindung nilai;
- Keuntungan atau kerugian dari kontrak derivatif yang tidak ditujukan sebagai instrumen lindung nilai (atau kontrak derivatif yang tidak memenuhi persyaratan sebagai instrumen lindung nilai) diakui sebagai laba atau rugi pada tahun berjalan.

Bills and other receivables are stated at amortized cost less allowance for impairment losses.

Refer to note 2d for the accounting policies of financial assets and liabilities.

j. Derivatives receivable and payable

All derivative instruments (including foreign currency transactions for funding and trading) are recorded in the statement of financial position at fair value. Fair value is determined based on market value using Reuters rate at reporting date or discounted cash flow method.

Derivatives receivables are presented for unrealized gains from derivatives contracts, net of allowance for impairment losses. Derivatives payables are presented for unrealized losses from derivatives contracts.

Gains or losses on derivatives contracts are presented in the consolidated financial statements based on its purpose on the transaction, as (1) a hedge of the fair value, (2) a cash flow hedge, (3) a hedge of a net investment in foreign operations and (4) trading instruments, as follows:

- *Gains or losses on derivatives contracts that are designated and qualify as hedging instruments in the fair value and the gains or losses on changes in fair value of assets and liabilities that are protected, recognized as a gain or loss may be offset in the same accounting period. Any difference representing hedge ineffectiveness is recognized as profit or loss for the current year;*
- *The effective portions of gains or losses on derivative contracts designated as cash flow hedge are reported as other comprehensive income. The ineffective portions of the hedge are reported as profit or loss for the current year;*
- *Gains or losses on derivative contracts designated as hedges of a net investment in a foreign operation are reported as other comprehensive income to the extent it is effective as a hedge;*
- *Gains or losses on derivative contracts not designated as a hedging instrument (or derivative contract that does not qualify as a hedging instrument) is recognized as profit or loss for the current year.*

Tagihan derivatif diklasifikasikan sebagai aset keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi, sedangkan liabilitas derivatif diklasifikasikan sebagai liabilitas keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi.

Derivatives receivable are classified as financial assets at fair value through profit or loss, whereas the derivatives payable classified as financial liabilities in measured at fair value through profit or loss.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

k. Kredit yang diberikan

Kredit yang diberikan merupakan penyediaan uang atau tagihan yang dapat disamakan dengan itu, berdasarkan kesepakatan dengan pihak penerima kredit dan mewajibkan pihak penerima kredit untuk melunasi setelah jangka waktu tertentu dengan imbalan bunga.

Kredit yang diberikan pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan biaya tambahan untuk memperoleh aset keuangan tersebut. Setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi dengan cadangan kerugian penurunan nilai.

Kredit yang diberikan diklasifikasikan sebagai biaya perolehan diamortisasi. Kredit yang diberikan dalam pinjaman sindikasi ataupun penerusan kredit dinyatakan sebesar pokok kredit sesuai dengan porsi risiko yang ditanggung oleh Bank dan entitas anak.

Kredit yang direstrukturisasi disajikan sebesar nilai yang lebih rendah antara nilai tercatat kredit pada tanggal restrukturisasi atau nilai tunai penerimaan kas masa depan setelah restrukturisasi. Kerugian akibat selisih antara nilai tercatat kredit pada tanggal restrukturisasi dengan nilai tunai penerimaan kas masa depan setelah restrukturisasi diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Setelah restrukturisasi, semua penerimaan kas masa depan yang ditetapkan dalam persyaratan baru dicatat sebagai pengembalian pokok kredit yang diberikan dan pendapatan bunga sesuai dengan syarat-syarat restrukturisasi.

Kredit yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian kredit atau hubungan antara Bank dan entitas anak dengan debitur telah berakhir. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

k. Loans

Loans represent the lending of money or equivalent receivables under contracts with borrowers, where the borrowers are required to repay their debts with interest after a specified period of time.

Loans are initially measured at fair value plus transaction cost that are directly attributable and additional cost to obtain the financial assets. Subsequently measured at their amortized cost using the effective interest rate method, net of allowance for impairment losses.

Loans are classified as amortized cost. Loans under syndication or channeling are stated at the principal amount equal to the risk portion assumed by the Bank and its subsidiaries.

Restructured loans are stated at the lower of carrying value on the date of restructuring or value of the future cash receipts after the restructuring. Losses resulting from the difference between the carrying value on the date of restructuring the present value of future cash receipts after the restructuring is recognized in the consolidated statement of profit or loss and other comprehensive income. After the restructuring, all future cash receipts specified by the new terms are recorded as a return of principal loans and interest income in accordance with the terms of the restructuring.

Loans are written off when there is no realistic prospect of collection or when the Bank and its subsidiaries relationship with the borrowers has ended. Loans that cannot be repaid are written-off by debiting the allowance for impairment losses.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

l. Pembiayaan dan piutang syariah

Pembiayaan dan piutang berdasarkan prinsip syariah adalah penyediaan uang atau tagihan yang dapat disamakan dengan itu, yang timbul dari transaksi berdasarkan prinsip jual beli dan bagi hasil antara Bank dan entitas anak dengan pihak lain selama jangka waktu tertentu.

Piutang tersebut meliputi piutang murabahah, piutang istishna dan qardh, untuk pembiayaan meliputi pembiayaan mudharabah dan pembiayaan musyarakah.

Murabahah adalah akad jual beli antara nasabah dengan Bank dan entitas anak, dimana Bank dan entitas anak membiayai kebutuhan investasi dan modal kerja nasabah yang dijual dengan harga pokok ditambah dengan keuntungan yang diketahui dan disepakati bersama. Pembayaran atas pembiayaan ini dilakukan dengan cara mengangsur dalam jangka waktu yang ditentukan.

Piutang murabahah pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan merupakan biaya tambahan untuk memperoleh aset keuangan tersebut dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode margin efektif dikurangi dengan cadangan kerugian penurunan nilai.

Mudharabah merupakan pembiayaan kerja sama antara Bank dan entitas anak sebagai pemilik dana (*shahibul maal*) dengan nasabah sebagai pelaksana usaha (*mudharib*) selama jangka waktu tertentu. Pembagian hasil keuntungan dari proyek atau usaha tersebut ditentukan sesuai dengan nisbah (*pre-determined ratio*) yang telah disepakati bersama. Pada tanggal laporan posisi keuangan konsolidasian, pembiayaan mudharabah dinyatakan sebesar saldo pembiayaan dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil reviu oleh manajemen terhadap kualitas pembiayaan yang ada.

Musyarakah adalah akad kerja sama yang terjadi diantara para pemilik modal (mitra musyarakah) untuk menggabungkan modal dan melakukan usaha secara bersama dalam suatu kemitraan dengan nisbah pembagian hasil sesuai dengan kesepakatan, sedangkan kerugian ditanggung secara proporsional sesuai dengan kontribusi modal.

Pada tanggal laporan posisi keuangan konsolidasian, pembiayaan musyarakah dinyatakan sebesar saldo pembiayaan dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil reviu oleh manajemen terhadap kualitas pembiayaan yang ada.

l. Sharia financing and receivables

Sharia financing and receivables is receivables from providing funds or other similar form of receivables arising from transactions carried out based on sale or purchase arrangements and profit sharing between Bank and its subsidiaries and other parties for a certain period of time.

Such receivables consist of receivables arising from murabahah transactions, istishna transactions and qardh transactions, for financing consist of mudharabah financing and musyarakah financing.

Murabahah is a sale or purchase contract between the customer and Bank and its subsidiaries, whereby Bank and its subsidiaries finances the investment and working capital needs of the customer sold with a principal price plus a certain margin that is mutually informed and agreed upon. Repayment on this financing is made in installments within a specified period.

Murabahah receivables initially measured at fair value plus directly attributable transaction cost and is an additional cost to obtain the respective financial assets, and after the initial recognition murabahah receivables are measured at amortized cost using the effective margin method less any allowance for impairment losses.

Mudharabah represents scheme financing between Bank and its subsidiaries as the owner of the fund (shahibul maal) and the customer as the business executor (mudharib), during a certain period. Distribution of profit sharing on a project or other business activity is determined in accordance with the mutually agreed nisbah (pre-determined ratio). At consolidated statements of financial position date, mudharabah financing is stated at the outstanding financing balance less allowance for impairment losses which is provided based on the management's review on the financing quality.

Musyarakah is a partnership contract among fund owners (musyarakah partners) to contribute funds and conduct business on a joint basis through partnership with nisbah profit sharing based on a predetermined ratio, while loss is shouldered proportionally based on the capital contribution.

At consolidated statement of financial position date, musyarakah financing is stated at the outstanding balance of the financing less allowance for impairment losses based on the management's review on the financing quality.

Istishna adalah akad penjualan antara *al-mustashni* (pembeli) dan *al-shani* (produsen yang juga bertindak sebagai penjual). Berdasarkan akad tersebut, pembeli menugasi produsen untuk membuat atau mengadakan *al-mashnu* (barang pesanan) sesuai spesifikasi yang diisyaratkan pembeli dan menjualnya dengan harga yang disepakati.

Istishna is a purchase agreement between an al-mustashni (buyer) and an al-shani (manufacturer also acting as the seller). Based on the contract, the buyer orders the manufacturer to make or to supply al-mashnu (goods ordered) according to the specifications required by the buyer and to sell them at an agreed price.

Piutang istishna disajikan sebesar tagihan termin kepada pembeli akhir dikurangi cadangan kerugian penurunan nilai. Margin istishna yang ditangguhkan disajikan sebagai pos lawan piutang istishna.

Istishna receivables are presented based on the outstanding billings to the final buyer less allowance for impairment losses. Deferred istishna margin is present as contra account of istishna receivable.

Qardh adalah penyediaan dana atau tagihan yang dapat dipersamakan dengan itu berdasarkan persetujuan atau kesepakatan antara peminjam dan pihak yang meminjamkan yang mewajibkan peminjam melunasi hutangnya setelah jangka waktu tertentu. Pinjaman Qardh dinyatakan sebesar saldo pinjaman dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil reviu oleh manajemen terhadap kualitas pinjaman yang ada.

Qardh is the provision of funds or equivalent claims based on agreement between the borrower and the lender that requires the borrower to repay the debts after a certain period of time. Qardh are stated at outstanding balance less allowance for impairment losses based on the management's review on the financing quality.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

Refer to note 2d for the accounting policies of financial assets and liabilities.

m. Identifikasi dan pengukuran penurunan nilai atas aset keuangan

Bank dan entitas anak mengakui penyisihan kerugian kredit ekskpektasian pada instrumen keuangan yang tidak diukur pada nilai wajar melalui laba rugi.

m. Identification and measurement of impairment for financial assets

The Bank and its subsidiaries recognize the allowance for expected credit losses on financial instruments that are not measured at fair value through profit or loss.

Tidak ada penyisihan kerugian kredit ekspektasian pada investasi instrumen ekuitas.

There is no allowance for expected credit losses on investment in equity instruments.

Bank dan entitas anak mengukur cadangan kerugian sejumlah kerugian kredit ekspektasian sepanjang umurnya, kecuali untuk hal berikut, diukur sejumlah kerugian kredit ekspektasian 12 bulan:

The Bank and its subsidiaries measure the allowance for losses for the lifetime of an expected credit losses, except for the following, which are measured according to 12 months expected credit losses:

i. Instrumen utang yang memiliki risiko kredit rendah pada tanggal pelaporan; dan
ii. Instrumen keuangan lainnya yang risiko kreditnya tidak meningkat secara signifikan sejak pengakuan awal.

i. Debt instruments that have low credit risk at the reporting date; and
ii. Other financial instruments for which credit risk has not increased significantly since initial recognition.

Bank dan entitas anak menganggap instrumen utang memiliki risiko kredit yang rendah ketika peringkat risiko kreditnya setara dengan definisi *investment grade* yang dipahami secara global.

The Bank and its subsidiaries consider debt instruments to have low credit risk when the credit risk rating is at par with the globally understood definition of investment grade.

Kerugian kredit ekspektasian 12 bulan adalah bagian dari kerugian kredit ekspektasian sepanjang umurnya yang merepresentasikan kerugian kredit ekspektasian yang timbul dari peristiwa gagal bayar instrumen keuangan yang mungkin terjadi dalam 12 bulan setelah tanggal pelaporan.

The 12-month expected credit loss is part of the expected credit loss throughout its lifetime that represents an expected credit loss arising from a default on financial instruments that might occur within 12 months after reporting date.

Pengukuran kerugian kredit ekspektasian
Kerugian kredit ekspektasian adalah estimasi probabilitas tertimbang dari kerugian kredit yang diukur sebagai berikut:

i. aset keuangan yang tidak memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini dari seluruh kekurangan kas (yaitu selisih antara arus kas yang terutang kepada Bank dan entitas anak sesuai dengan kontrak dan arus kas yang diperkirakan akan diterima oleh Bank dan entitas anak);
ii. aset keuangan yang memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara jumlah tercatat bruto dan nilai kini arus kas masa depan yang diestimasi;
iii. komitmen pinjaman yang belum ditarik, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini jumlah arus kas jika komitmen ditarik dan arus kas yang diperkirakan akan diterima oleh Bank dan entitas anak;
iv. kontrak jaminan keuangan, kerugian kredit ekspektasian diukur sebesar selisih antara pembayaran yang diperkirakan untuk mengganti pemegang atas kerugian kredit yang terjadi dikurangi jumlah yang diperkirakan dapat dipulihkan.

Measurement of expected credit losses
Expected credit loss is an estimate of the weighted probability of a credit loss measured as follows:

i. financial assets that do not deteriorate at the reporting date, the expected credit loss is measured at the difference between the present value of all cash shortages (i.e. the difference between the cash flows owed to the Bank and its subsidiaries in accordance with the contract and the cash flows expected to be received by the Bank and its subsidiaries);
ii. financial assets that deteriorate at the reporting date, the expected credit loss is measured at the difference between the gross carrying amount and the present value of estimated future cash flows;
iii. for undisbursed loan commitments, expected credit losses are measured at the difference between the present value of the amount of cash flow if the commitments is withdrawn and the cash flow expected to be received by the Bank and its subsidiaries;
iv. for financial guarantee contracts, expected credit losses are measured at the difference between the estimated payments to replace the holder for the credit losses incurred less the amount estimated to be recoverable.

Aset keuangan yang direstrukturisasi
Jika ketentuan aset keuangan dinegosiasikan ulang atau dimodifikasi atau aset keuangan yang ada diganti dengan yang baru karena kesulitan keuangan peminjam, maka dilakukan penilaian apakah aset keuangan yang ada harus dihentikan pengakuannya dan kerugian kredit ekspektasian diukur sebagai berikut:

i. Jika restrukturisasi tidak mengakibatkan penghentian pengakuan aset yang ada, maka arus kas yang diperkirakan yang timbul dari aset keuangan yang dimodifikasi dimasukkan dalam perhitungan kekurangan kas dari aset yang ada;
ii. Jika restrukturisasi akan menghasilkan penghentian pengakuan aset yang ada, maka nilai wajar aset baru diperlakukan sebagai arus kas akhir dari aset keuangan yang ada pada saat penghentian pengakuannya. Jumlah ini dimasukkan dalam perhitungan kekurangan kas dari aset keuangan yang ada yang didiskontokan dari tanggal penghentian pengakuan ke tanggal pelaporan menggunakan suku bunga efektif awal dari aset keuangan yang ada.

Restructured financial assets
If the terms of the financial assets are renegotiated or modified or the existing financial assets are replaced with new ones due to the borrower's financial difficulties, an assessment is made whether recognition of existing financial assets must be derecognized and expected credit losses measured as follows:

i. If the restructuring does not result in the termination of recognition of existing assets, then the estimated cash flows arising from the modified financial assets are included in the calculation of cash shortages of existing assets;
ii. If the restructuring will result in a derecognition of the existing assets, the fair value of the new asset is treated as the final cash flow of the existing financial assets at the time of derecognition. This amount is included in the calculation of cash shortages from existing financial assets which are discounted from the date of derecognition to the reporting date using the initial effective interest rate of the existing financial assets.

Aset keuangan yang memburuk
Pada setiap tanggal pelaporan, Bank dan entitas anak menilai apakah aset keuangan yang dicatat pada biaya perolehan diamortisasi dan aset keuangan instrumen utang yang dicatat pada nilai wajar melalui penghasilan komprehensif lain mengalami penurunan nilai kredit (memburuk). Aset keuangan memburuk ketika satu atau lebih peristiwa yang memiliki dampak merugikan atas estimasi arus kas masa depan dari aset keuangan telah terjadi.

Bukti objektif bahwa aset keuangan mengalami penurunan nilai meliputi wanprestasi atau tunggakan pembayaran oleh debitur, restrukturisasi kredit atau tagihan oleh Bank dan entitas anak dengan persyaratan yang tidak mungkin diberikan jika debitur tidak mengalami kesulitan keuangan, indikasi bahwa debitur atau penerbit akan dinyatakan pailit, hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan, atau data yang dapat diobservasi lainnya yang terkait dengan kelompok aset keuangan, seperti memburuknya status pembayaran debitur atau penerbit dalam kelompok tersebut, atau kondisi ekonomi yang berkorelasi dengan wanprestasi atas aset dalam kelompok tersebut.

Aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk
Aset keuangan dikategorikan sebagai POCI apabila terdapat bukti objektif penurunan nilai pada saat pengakuan awal. Pada saat pengakuan awal, tidak ada penyisihan kerugian kredit yang diakui karena harga pembelian atau nilainya telah termasuk estimasi kerugian kredit sepanjang umurnya. Selanjutnya, perubahan kerugian kredit sepanjang umurnya, apakah positif atau negatif, diakui dalam laporan laba rugi sebagai bagian dari cadangan kerugian penurunan nilai.

Penyajian penyisihan kerugian kredit ekspektasian dalam laporan posisi keuangan konsolidasian
Penyisihan kerugian kredit ekspektasian disajikan dalam laporan posisi keuangan konsolidasian sebagai berikut:

i. Aset keuangan yang diukur pada biaya perolehan diamortisasi, penyisihan kerugian kredit ekspektasian disajikan sebagai pengurang dari jumlah tercatat bruto aset;
ii. Komitmen pinjaman dan kontrak jaminan keuangan, penyisihan kerugian kredit ekspektasian disajikan sebagai provisi;
iii. Instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain, penyisihan kerugian kredit ekspektasian tidak diakui dalam laporan posisi keuangan konsolidasian karena jumlah tercatat dari aset-aset ini adalah nilai wajarnya. Namun demikian penyisihan kerugian kredit ekspektasian diungkapkan dan diakui dalam penghasilan komprehensif lain.

Credit-impaired financial assets
At each reporting date, the Bank and its subsidiaries assesses whether the financial assets recorded at amortized cost and the financial assets of debt instruments which are recorded at fair value through other comprehensive income are credit impaired (worsening). Financial assets deteriorate when one or more events that have an adverse effect on the estimated future cash flows of the financial assets have occurred.

Objective evidence that financial assets are impaired can include default or payment arrears by a borrower, restructuring of a loan or receivable by the Bank and its subsidiaries on terms that the Bank and its subsidiaries would not otherwise consider, indications that a borrower or issuer will enter bankruptcy, the disappearance of an active market for a security due to financial difficulties, or other observable data relating to a Bank and its subsidiaries of assets, such as adverse changes in the payment status of borrowers or issuers in the Bank and its subsidiaries, or economic conditions that correlate with defaults in the Bank and its subsidiaries.

Purchased or originated credit impaired financial assets – POCI
Financial assets are categorized as POCI if there is objective evidence of impairment at initial recognition. At initial recognition, no allowance for credit losses is recognized because the purchase price or value has included lifetime estimated credit losses. Furthermore, changes in lifetime credit losses, whether positive or negative, are recognized in the statement of profit or loss as part of the allowance for impairment losses.

Presentation of allowance for expected credit losses in the consolidated statements of financial position
Allowance for expected credit losses is presented in the consolidated statement of financial positions as follows:

i. Financial assets measured at amortized cost, allowance for expected credit losses is presented as a deduction from the gross carrying amount of the asset;
ii. Loan commitments and financial guarantee contracts, allowance for expected credit losses is presented as a provision;
iii. Debt instruments measured at fair value through other comprehensive income, allowance for expected credit losses are not recognized in the consolidated statement of financial position because the carrying amounts of these assets are at their fair values. However, allowance for expected credit losses is disclosed and recognized in other comprehensive income.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan

Ketika kredit yang diberikan tidak tertagih, pinjaman yang diberikan tersebut dihapusbuku dengan menjurnal balik cadangan kerugian penurunan nilai. Kredit yang diberikan tersebut dapat dihapus buku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan.

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.

Bank dan entitas anak 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.

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 dimiliki hingga jatuh tempo memiliki suku bunga variabel, maka tingkat diskonto yang digunakan untuk mengukur setiap kerugian penurunan nilai adalah suku bunga efektif terkini.

Sebagai panduan praktis, Bank dan entitas anak dapat mengukur penurunan nilai berdasarkan nilai wajar instrumen dengan menggunakan harga pasar yang dapat diobservasi, dimana 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 konsolidasian dan dicatat pada akun "Cadangan kerugian penurunan nilai" sebagai pengurang terhadap aset keuangan yang dicatat pada biaya perolehan diamortisasi.

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.

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.

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.

The Bank and its subsidiaries use the fair value of collateral as the basis for the future cash flow if one of the following conditions is met:

1. *Loans are collateral dependent, i.e, if the source of loans repayment is only from collateral;*
2. *Foreclosure of collateral is most likely to occur and supported by legally binding collateral agreement.*

Impairment losses on financial assets carried at amortized 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 held-to-maturity marketable securities 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 and its subsidiaries can measure the impairment based on the instrument's 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 flow 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 consolidated statement of profit or loss and other comprehensive income and reflected in an "Allowance for impairment losses" account as a deduction from financial assets carried at amortized cost.

Interest income on the impaired financial assets continues to be recognized using the rate of interest used to discount the future cash flow for the purpose of measuring the impairment loss.

Ketika peristiwa yang terjadi setelah tanggal laporan posisi keuangan konsolidasian 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 konsolidasian.

When subsequent event causes the amount of impairment loss to decrease, the impairment loss is reversed through profit or loss in the consolidated statements of profit or loss and other comprehensive income.

Untuk aset keuangan yang tersedia untuk dijual, pada setiap tanggal laporan posisi keuangan konsolidasian, Bank dan entitas anak mengevaluasi apakah terdapat bukti objektif bahwa aset keuangan atau kelompok aset keuangan mengalami penurunan nilai. Penurunan yang signifikan atau penurunan jangka panjang atas nilai wajar investasi dalam instrumen ekuitas di bawah biaya perolehannya merupakan bukti objektif terjadinya penurunan nilai dan menyebabkan pengakuan kerugian penurunan nilai. Kerugian penurunan nilai atas efek-efek yang tersedia untuk dijual diakui dengan mengeluarkan kerugian kumulatif yang telah diakui secara langsung dalam ekuitas ke dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

For financial assets classified as available for sale, Bank and its subsidiaries assess on each consolidated statement of financial position reporting date whether there is objective evidence that a financial asset or a Bank and its subsidiaries of financial assets is impaired. In the case of equity instruments, a significant or prolonged decline in the fair value of the equity instruments below its cost is an objective evidence of impairment resulting in the recognition of an impairment loss. Impairment losses on available for sale marketable securities are recognized by transferring the cumulative loss that has been recognized directly in equity to the consolidated statement of profit or loss and other comprehensive income.

Jumlah kerugian kumulatif yang dikeluarkan dari ekuitas dan diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian merupakan selisih antara biaya perolehan (setelah dikurangi dengan nilai pelunasan pokok dan amortisasi) dengan nilai wajar kini, dikurangi kerugian penurunan nilai aset keuangan yang sebelumnya telah diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

The cumulative loss that has been removed from equity and recognized in the consolidated statement of profit or loss and other comprehensive income is the difference between the acquisition cost (net of any principal repayment and amortization) and the current fair value, less any impairment loss previously recognized in the consolidated statement of profit or loss and other comprehensive income.

Kerugian penurunan nilai yang diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian atas investasi instrumen ekuitas yang diklasifikasikan sebagai instrumen ekuitas yang tersedia untuk dijual tidak boleh dipulihkan melalui pembalikan atas penurunan nilai sebelumnya pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian pada tahun berjalan.

Impairment losses recognized in the consolidated statement of profit or loss and other comprehensive income on available for sale equity instruments should not be recovered through a reversal of a previously recognized impairment loss in the current year consolidated statement of profit or loss and other comprehensive income.

Jika pada periode berikutnya, nilai wajar surat-surat berharga yang diklasifikasikan dalam kelompok nilai wajar penghasilan komprehensif lain yang mengalami penurunan nilai meningkat dan peningkatan tersebut dapat secara objektif dihubungkan dengan peristiwa yang terjadi setelah pengakuan kerugian penurunan nilai pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian, maka kerugian penurunan nilai tersebut harus dipulihkan dan pemulihan tersebut diakui pada tahun terjadinya.

If in a subsequent period, the fair value of a fair value through other comprehensive income marketable securities increased and the increase can be objectively related to an event occurring after the impairment loss was recognized in the consolidated statement of profit or loss and other comprehensive income, the impairment loss is reversed, with the amount of reversal recognized in the year it occurred.

Jika persyaratan kredit yang diberikan, piutang atau surat-surat berharga yang diklasifikasikan dalam kelompok nilai perolehan diamortisasi 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.

If the term on loans receivable or amortized cost 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.

Jika pada suatu periode berikutnya, jumlah kerugian penurunan nilai berkurang dan pengurangan tersebut dapat dikaitkan secara objektif pada peristiwa yang terjadi setelah penurunan nilai diakui (seperti meningkatnya peringkat kredit debitur atau penerbit), maka kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan, dengan menyesuaikan akun cadangan. Jumlah pemulihan aset keuangan diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian pada tahun berjalan.

If in the next period, the amount of allowance for impairment losses is decreased and the decreased 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 losses 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 consolidated statement of profit or loss and other comprehensive income.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan dicatat sebagai pendapatan operasional lainnya.

The recoveries of written-off financial assets are recorded as other operating income.

Sehubungan dengan kepatuhan terhadap Otoritas Jasa Keuangan (OJK), Bank dan entitas anak terkecuali Bank Jabar Banten Syariah menerapkan Peraturan Otoritas Jasa Keuangan (POJK) No.40/POJK.03/2019 tanggal 19 Desember 2019 tentang "Penilaian Kualitas Aset Bank Umum". Bank Jabar Banten Syariah menerapkan (POJK) No.2/POJK.03/2022 tanggal 31 Januari 2022 tentang "Penilaian Kualitas Aset Bank Umum Syariah dan Unit Usaha Syariah".

In compliance with Financial Services Authority (OJK), Bank and its subsidiaries other Bank Jabar Banten Syariah implements Regulation of the Financial Services Authority (POJK) No.40/POJK.03/2019 dated December 19, 2019 on "Assessment of Commercial Bank's Asset Quality". Bank Jabar Banten Syariah implements Financial Services Authority (POJK) regulations No 2 /POJK.03/2022 dated January 31, 2022 on "Assessment of Commercial Bank's Asset Quality".

Cadangan kerugian minimum yang harus dibentuk sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) adalah 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;
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.

The minimum allowance to be provided in accordance with Regulation of the Financial Services Authority (POJK) is as follows:

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;
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.

Kriteria penilaian nilai agunan yang dapat dikurangkan dalam pembentukan cadangan kerugian penurunan nilai sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK).

The criterias for assessment of the value of collateral that can be deducted in the calculation of allowance for impairment losses are based on the Regulation of the Financial Services Authority (POJK).

n. Tagihan dan liabilitas akseptasi

Tagihan dan liabilitas akseptasi merupakan transaksi *letter of credit* (L/C) yang diaksep oleh bank pengaksep (*accepting bank*). Tagihan akseptasi diklasifikasikan sebagai aset keuangan dalam kelompok biaya perolehan diamortisasi. Liabilitas akseptasi dikasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

n. Acceptance receivable and payable

Acceptance receivables and acceptance payable are Letter of Credit (L/C) transactions accepted by accepting bank Acceptance receivables are classified as financial assets measured at armotised cost. Acceptance liabilities are classified financial liabilities measured at amortised cost.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

o. Penyertaan saham

Penyertaan saham merupakan penanaman dana dalam bentuk saham pada perusahaan non-publik yang bergerak di bidang jasa keuangan yang tidak melalui pasar modal untuk tujuan jangka panjang.

Perusahaan asosiasi adalah seluruh entitas di mana Bank dan entitas anak mempunyai pengaruh signifikan, namun tidak memiliki kendali atas entitas-entitas tersebut. Dalam hal ini, Bank dan entitas anak umumnya mempunyai persentase kepemilikan 20% sampai dengan 50% hak suara. Penyertaan saham pada perusahaan asosiasi dicatat dengan metode ekuitas dan pada awalnya dicatat sebesar harga perolehan dan disesuaikan dengan bagian Bank dan entitas anak atas laba atau rugi neto perusahaan asosiasi sesuai dengan jumlah persentase kepemilikan dan dikurangi dengan penerimaan dividen sejak tanggal akuisisi.

Investasi dengan persentase kepemilikan di bawah 20% dan tidak memiliki pengaruh signifikan yang diklasifikasikan sebagai aset keuangan yang dimiliki untuk dijual dicatat pada nilai wajar melalui laba rugi.

Investasi dengan persentase kepemilikan di bawah 20% dan tidak memiliki pengaruh signifikan yang diklasifikasikan sebagai aset keuangan yang dimiliki untuk tidak dijual dicatat pada nilai wajar melalui penghasilan komprehensif lain.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

o. Investment in shares

Investment in shares represent investments in non-publicly listed companies engaged in the financial services industry that not through capital market held for long term purposes.

Associated companies are all entities over which the Bank and its subsidiaries has significant influence but does not have control. Generally, the Bank and its subsidiaries' shareholding is between 20% and 50% of the voting rights. Investment in associates is recorded for under the equity method and are initially recognized at cost and adjusted for the Bank and its subsidiaries' share in net profit or loss of the associated companies less dividends received after the acquisition date.

Investments with an ownership interest below 20% and have no significant influence classified as financial asset which held for sale is measured at fair value through profit or lost.

Investments with an ownership interest below 20% and have no significant influence classified as financial asset which held not for sale is measured at fair value through other comprehensive income.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

p. Aset tetap, aset hak guna dan liabilitas sewa

Aset tetap awalnya diakui sebesar biaya perolehan, yang terdiri atas harga perolehan dan biaya-biaya tambahan yang dapat diatribusikan langsung untuk membawa aset ke lokasi dan kondisi yang diinginkan supaya aset tersebut siap digunakan sesuai dengan maksud manajemen.

Setelah pengakuan awal, aset tetap dinyatakan pada biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai.

p. Fixed assets, right-of-use assets, and lease liability

Fixed assets are initially recognized at cost, which comprises its purchase price and any costs directly attributable in bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Subsequent to initial recognition, fixed assets are carried at cost less any subsequent accumulated depreciation and impairment losses.

Tanah awalnya dinyatakan sebesar biaya perolehan dan tidak disusutkan. Setelah pengakuan awal, tanah diukur pada nilai wajar pada tanggal revaluasi dikurangi akumulasi rugi penurunan nilai setelah tanggal revaluasi. Penilaian terhadap tanah dilakukan oleh penilai yang memiliki kualifikasi profesional, dan dilakukan secara berkala untuk memastikan bahwa jumlah tercatat tanah tidak berbeda secara material dengan jumlah yang ditentukan dengan menggunakan nilai wajarnya pada akhir periode pelaporan.

Land is initially recognized at cost and not depreciated. Subsequent to initial recognition, land is measured at fair value at the revaluation date less any subsequent accumulated impairment losses. Valuation of land are performed by appraisers with professional qualification and is done in regular basis to ensure that the carrying amount does not differ materially from its fair value at the end of reporting period.

Kenaikan nilai tercatat yang timbul dari revaluasi dicatat sebagai "Surplus Revaluasi Aset Tetap", dan disajikan dalam penghasilan komprehensif lain. Namun, kenaikan tersebut diakui dalam laba rugi hingga sebesar jumlah penurunan nilai aset yang sama akibat revaluasi yang pernah dilakukan sebelumnya dalam laba rugi. Penurunan nilai tercatat yang timbul dari revaluasi diakui dalam laba rugi.

Increase in the carrying amount arising from revaluation is recorded in "Revaluation Surplus of Fixed Assets" and presented in other comprehensive income. However, the increase is recognized in profit or loss, up to the amount of impairment of the same assets due to revaluation previously recognised in profit or loss. A decrease in carrying value arising as a result of a revaluation should be recognised in profit or loss.

Revaluasi akan dilakukan dengan keteraturan yang cukup reguler untuk memastikan bahwa jumlah tercatat tidak berbeda secara material dari jumlah yang ditentukan dengan menggunakan nilai wajar pada akhir periode pelaporan. Jika perubahan nilai wajar tidak berbeda secara signifikan, aset tersebut akan direvaluasi paling kurang setiap 3 (tiga) atau 5 (lima) tahun sekali.

Revaluation is carried out with fairly regular regularity to ensure that the carrying amount does not differ materially from the amount determined using the fair value at the end of the reporting period. If the changes in fair value is insignificant, the asset will be revaluated at least between 3 (three) or 5 (five) years.

Aset tetap yang diperoleh dalam pertukaran aset nonmoneter atau kombinasi aset moneter dan nonmoneter diukur dalam nilai wajar, kecuali:

(i) transaksi pertukaran tidak memiliki substansi komersial, atau
(ii) nilai wajar dari aset yang diterima dan diserahkan tidak dapat diukur secara andal.

Fixed assets acquired in exchange for a non-monetary asset or for a combination of monetary and non-monetary assets are measured at fair values, unless:
(i) the exchange transaction lacks commercial substance, or
(ii) the fair value of neither the assets received, nor the assets given up can be measured reliably.

Penyusutan aset dimulai pada saat aset tersebut siap untuk digunakan sesuai maksud penggunaannya dan dihitung dengan menggunakan metode garis lurus, berdasarkan taksiran masa manfaat ekonomis aset tetap yang bersangkutan, sebagai berikut:

Depreciation of an asset starts when it is available for use and is computed using the straight-line method, based on the estimated useful lives of the assets, as follows:

	Tahun/*Years*	
Bangunan	20	*Buildings*
Kendaraan	4 - 8	*Vehicles*
Perlengkapan	4 - 8	*Office equipment*

Pada setiap akhir tahun buku, manajemen melakukan pengkajian ulang atas nilai residu, masa manfaat dan metode penyusutan dan disesuaikan secara prospektif, jika diperlukan.

At the year end, management conducts a re-assessment of the residual value, useful life and depreciation method and adjusted prospectively, if needed.

Jumlah tercatat komponen dari suatu aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat sudah tidak ada lagi manfaat ekonomis masa depan yang diekspektasikan dari penggunaan maupun pelepasannya.

The carrying amount of an item of fixed assets is derecognized upon disposal or when no future economic benefits are expected from its use or disposal.

Keuntungan atau kerugian yang timbul dari penghentian pengakuan tersebut dimasukkan ke dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian untuk tahun penghentian pengakuan tersebut dilakukan.

Any gain or loss arising from the derecognition of the asset is directly included in the consolidated statement of profit or loss and other comprehensive income when the item is derecognized.

Beban pemeliharaan dan perbaikan dibebankan pada operasi pada saat terjadinya. Beban pemugaran dan penambahan dalam jumlah besar dikapitalisasi kepada jumlah tercatat aset tetap terkait bila besar kemungkinan manfaat ekonomi masa depan menjadi lebih besar dari standar kinerja awal yang ditetapkan sebelumnya dan disusutkan sepanjang sisa masa manfaat aset tetap terkait.

Repairs and maintenance is charged to the profit or loss as incurred. The cost of major renovation and restoration is capitalized to the carrying amount of the related fixed assets when it is probable that future economic benefits in excess of the originally assessed standard of performance of the existing asset and is depreciated over the remaining useful life of the related asset.

Aset hak guna dan liabilitas sewa
PSAK 73 memperkenalkan model akuntansi penyewa tunggal dan mensyaratkan penyewa untuk mengakui aset dan liabilitas untuk semua sewa dengan pengecualian sewa jangka pendek dan aset dengan nilai rendah. Penyewa diharuskan untuk mengakui aset hak-guna yang mewakili haknya untuk menggunakan aset sewaan dan liabilitas sewa yang mewakili kewajibannya untuk melakukan pembayaran sewa. PSAK 73 secara substansial masih menggunakan persyaratan akuntansi atas pesewa (*lessor*) sesuai PSAK 30 "Sewa". Oleh karena itu, penyewa masih akan menggunakan klasifikasi sewa dalam sewa operasi atau pembiayaan, dan perlakuan atas kedua tipe sewa tersebut.

Right-of-use assets and lease liabilities
SFAS 73 introduces a single lessee accounting model and requires a lessee to recognise assets and liabilities for all leases with the exemptions of short-term leases and the underlying asset is of low value. A lessee is required to recognize a right-of-use asset representing its right to use the underlying leased asset and a lease liability representing its obligation to make lease payments. SFAS 73 substantially carries forward the lessor accounting requirements in SFAS 30 "Leases". Accordingly, a lessor continues to classify its leases as operating leases or finance leases, and to account for those two types of leases differently.

Dampak penerapan PSAK 73 adalah Bank dan entitas anak sebagai penyewa atas kontrak sewa properti dan kendaraan. Bank dan entitas anak telah memilih *simplified approach* dalam melakukan transisi dan tidak melakukan penyajian kembali untuk informasi komparatif. Dengan demikian, informasi komparatif tetap dilaporkan sesuai dengan PSAK 30, "Sewa".

The impact of SFAS 73 at the Bank and its subsidiaries is where the Bank and its subsidiaries is a lessee in property and vehicle lease contracts. The Bank and its subsidiaries has elected the simplified approach of transition and did not restate comparative information. Therefore, the comparative information continues to be reported under SFAS 30, "Leases".

Kebijakan sewa
Bank dan entitas anak mengakui liabilitas sewa, sebagai pembayaran sewa yang tersisa termasuk atas opsi perpanjangan dimana perpanjangan hampir dapat dipastikan, didiskontokan menggunakan tingkat bunga pinjaman inkremental pada tanggal penerapan awal. Sedangkan aset hak guna mencakup jumlah liabilitas sewa yang diakui, biaya langsung awal yang dibayarkan, biaya pemulihan dan pembayaran sewa yang dilakukan pada atau sebelum tanggal mulai sewa, dikurangi insentif sewa yang diterima. Aset hak guna disusutkan dengan metode garis lurus selama jangka waktu yang lebih pendek antara masa sewa dengan estimasi masa manfaat aset.

Leases policy
The Bank and its subsidiaries recognised a lease liability, being the remaining lease payments including extensions options where renewal is reasonably certain, discounted using the incremental borrowing rate at the date of initial application. Meanwhile, rights of use assets include the amount of lease liabilities recognized, initial direct costs paid, recovery costs and lease payments made on or before the start date of the lease, less rental incentives received. Rights of use assets are depreciated using the straight-line method over the shorter period between the lease term and the estimated useful life of the asset.

Beban keuangan dicatat dalam laporan laba rugi konsolidasian. Aset sewa (disajikan sebagai bagian aset tetap) disusutkan selama jangka waktu yang lebih pendek antara umur manfaat aset sewa dan periode masa sewa, jika tidak ada kepastian yang memadai bahwa Bank dan entias anak akan mendapatkan hak kepemilikan pada akhir masa sewa.

Finance expense is recorded in the consolidated statement of profit or loss. Leased assets (presented under fixed assets) are depreciated over the shorter of the estimated useful life of the assets and the lease term, if there is no reasonable certainty that Bank and its subsidiaries will obtain ownership by the end of the lease term.

Aset dalam penyelesaian
Aset tetap dalam penyelesaian dicatat sebesar biaya perolehan, yang mencakup kapitalisasi beban pinjaman dan biaya-biaya lainnya yang terjadi sehubungan dengan pendanaan aset tetap dalam penyelesaian tersebut. Akumulasi biaya perolehan akan direklasifikasi ke akun "Aset Tetap" yang bersangkutan pada saat aset tetap tersebut telah selesai dikerjakan dan siap untuk digunakan. Aset tetap dalam penyelesaian tidak disusutkan karena belum tersedia untuk digunakan.

Construction in progress
Constructions in progress are stated at cost, including capitalized borrowing costs and other charges incurred in connection with the financing of construction in progress. The accumulated costs will be reclassified to the appropriate "Premises and Equipment" account when the construction is completed and available for intended use. Construction in progress are not depreciated as these are not yet available for use.

Biaya pengurusan legal hak atas tanah dalam bentuk Hak Guna Usaha ("HGU"), Hak Guna Bangunan ("HGB") dan Hak Pakai ("HP") ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan tanah pada akun "Aset Tetap". Biaya pengurusan perpanjangan atau pembaruan legal hak atas tanah diakui sebagai aset tidak berwujud dan diamortisasi sepanjang umur hak hukum atau umur ekonomi tanah, mana yang lebih pendek.

The legal cost of land rights in the form of Business Usage Rights ("Hak Guna Usaha" or "HGU"), Building Usage Right ("Hak Guna Bangunan" or "HGB") and Usage Rights ("Hak Pakai" or "HP") when the land was initially acquired are recognized as part of the cost of the land under the "Fixed Assets". The extension or the legal renewal costs of land rights were recognized as intangible assets and were amortized over the shorter of the rights' legal life or land's economic life.

q. Penurunan nilai aset non-keuangan
Pada setiap akhir tahun periode pelaporan, Bank dan entitas anak menilai apakah terdapat indikasi suatu aset mengalami penurunan nilai. Jika terdapat indikasi tersebut, maka Bank dan entitas anak akan membuat estimasi atas jumlah terpulihkan aset tersebut.

q. Impairment of non-financial assets
At the end of each reporting year the Bank and its subsidiaries assesses at each annual reporting period whether there is an indication that an asset may be impaired. If any such indication exists, Bank and its subsidiaries makes an estimate of the asset's recoverable amount.

Jumlah terpulihkan yang ditentukan untuk aset individual adalah jumlah yang lebih tinggi antara nilai wajar aset atau Unit Penghasil Kas (UPK) dikurangi biaya untuk menjual dan nilai pakainya, kecuali aset tersebut tidak menghasilkan arus kas masuk yang sebagian besar independen dari aset atau kelompok aset lain.

The recoverable amount detemined for an individual asset is the higher of an asset's fair value or Cash Generating Unit (CGU) less costs to sell and its value in use, unless the asset does not generate cash inflows that are largely independent of those from other assets or Bank and its subsidiaries of assets.

Jika nilai tercatat aset lebih besar daripada nilai terpulihkannya, maka aset tersebut dianggap mengalami penurunan nilai dan nilai tercatat aset diturunkan menjadi sebesar nilai terpulihkannya. Rugi penurunan nilai dari operasi yang berkelanjutan diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebagai "rugi penurunan nilai".

Where the carrying amount of an asset exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount. Impairment losses of continuing operations are recognized in the consolidated statement of profit or loss and other comprehensive income as "impairment losses".

Dalam menghitung nilai pakai, estimasi arus kas masa depan neto didiskontokan ke nilai kini dengan menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini atas nilai waktu uang dan risiko spesifik aset.

Dalam menentukan nilai wajar dikurangi biaya pelepasan, mengacu pada PSAK 68: "Pengukuran Nilai Wajar" (Catatan 2d).

Kerugian penurunan nilai dari operasi yang berkelanjutan, jika ada, diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian sesuai dengan kategori biaya yang konsisten dengan fungsi aset yang diturunkan nilainya.

In assessing the value in use, the estimated net future cash flows are discounted to the present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

In determining fair value less costs of disposal, refer to SFAS 68: "Fair Value Measurements" (Note 2d).

Impairment losses of continuing operations, if any, are recognized in the consolidated statements of profit or loss and other comprehensive income under expense categories that are consistent with the functions of the impaired assets.

r. Aset lain-lain

Aset lain-lain terdiri dari biaya dibayar di muka, kliring dalam penyelesaian, uang muka dan lain-lain.

Aset lain-lain disajikan sebesar nilai tercatat setelah dikurangi dengan cadangan kerugian penurunan nilai.

Pada setiap tanggal laporan posisi keuangan konsolidasian, Bank dan entitas anak melakukan penelaahan terhadap nilai yang dapat diperoleh kembali atas aset non-keuangan untuk menentukan apakah terdapat indikasi penurunan nilai sebagaimana dijelaskan dalam Catatan 2q.

r. Other assets

Other assets include prepaid expenses, clearing in progress, advances and others.

Other assets are stated at the carrying amounts less allowance for impairment losses.

At the consolidated statement of financial position date, the Bank and its subsidiaries evaluate the recoverable amount of its non-financial assets to determine whether there is any indication of impairment as discussed in Note 2q.

s. Biaya dibayar di muka

Biaya dibayar di muka diamortisasi selama masa manfaat dengan menggunakan metode garis lurus (*straight-line method*).

s. Prepaid expenses

Prepaid expenses are amortized over the useful life using the straight-line method.

t. Liabilitas segera

Liabilitas segera dicatat pada saat timbulnya liabilitas atau diterimanya perintah pemindahbukuan, baik dari nasabah maupun dari bank lain.

Liabilitas segera dicatat berdasarkan biaya perolehan diamortisasi dan diklasifikasikan sebagai liabilitas keuangan lainnya.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

t. Obligations due immediately

Obligations due immediately are recorded at the time the obligations occur or upon receipt of transfer orders from customers or other banks.

Obligations due immediately are stated at amortized cost and classified as other financial liabilities.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

u. Simpanan nasabah, simpanan nasabah syariah dan dana syirkah temporer

Giro merupakan simpanan nasabah yang dapat digunakan sebagai alat pembayaran, yang penarikannya dapat dilakukan setiap saat melalui cek, atau dengan cara pemindahbukuan dengan bilyet giro atau sarana perintah pembayaran lainnya. Giro dinyatakan sebesar nilai liabilitas kepada pemegang giro.

u. Deposits from customers, sharia deposits from customers and temporary syirkah fund

Current accounts represent customers' funds which can be used as payment instruments, that can be withdrawn by the depositors at any time through cheque, or transfers between accounts using cheque and other orders of payment or transfer. These current accounts are stated at the amount due to the current account holder.

Tabungan merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan menurut syarat tertentu yang disepakati. Tabungan dinyatakan sebesar nilai liabilitas kepada pemilik tabungan.	*Savings accounts represent customers' funds, which can only be withdrawn by the depositors under agreed conditions. Savings account are stated at the amount due to the account holders.*
Deposito berjangka merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan pada waktu tertentu sesuai dengan perjanjian dengan penyimpan. Deposito berjangka dinyatakan sebesar nilai nominal yang tercantum dalam bilyet deposito atau yang diperjanjikan.	*Time deposits represent customers' funds, which can only be withdrawn by the depositors at specific maturities according to the deposit agreements. Time deposits are stated at the nominal amount provided in the certificates of deposits or at the amount stated in the agreement.*
Giro dan tabungan wadiah merupakan giro dan tabungan wadiah *adh-dhamanah* yakni titipan dana dalam bentuk giro dan tabungan pihak lain dimana pemilik dana bisa mendapatkan pendapatan bonus. Giro wadiah dinyatakan sebesar titipan pemegang giro BJBS.	*Wadiah current and saving account is a wadiah adh-dhamanah funds deposits in the form of current and saving account on which the customer may receive bonus income. Wadiah current accounts are stated at the amount due to the account holder of the deposit BJBS.*
Dana syirkah temporer adalah dana yang diterima oleh BJBS. BJBS mempunyai hak untuk mengelola dan menginvestasikan dana, baik sesuai dengan kebijakan BJBS atau kebijakan pembatasan dari pemilik dana, dengan keuntungan dibagikan sesuai dengan kesepakatan. Dana syirkah temporer dinyatakan sebesar nilai nominal sesuai dengan perjanjian antara pemegang dana syirkah temporer bank.	*Temporary syirkah funds represent investment received by the BJBS. The BJBS has the right to manage and invest funds in accordance with either the BJBS' policy or restriction policy by the depositors with the agreed profit sharing. Temporary syirkah funds are stated at the nominal amount as agreed by the temporary syirkah funds holder.*
Hubungan antara BJBS dan pemilik dana syirkah temporer merupakan hubungan kemitraan berdasarkan akad mudharabah.	*Relationship between the BJBS and the owner of temporary syirkah funds are partnership based on mudharabah agreement.*
Dana syirkah temporer tidak dapat digolongkan sebagai liabilitas. Hal ini karena BJBS tidak mempunyai liabilitas ketika mengalami kerugian, untuk mengembalikan jumlah dana awal dari pemilik dana kecuali akibat kelalaian atau wanprestasi BJBS.	*Temporary syirkah funds can not be classified as liability because BJBS has no obligation to return the fund to the owner when BJBS has loss, unless there is negligence or default by the BJBS.*
Dana syirkah temporer tidak dapat digolongkan sebagai ekuitas karena mempunyai waktu jatuh tempo dan pemilik dana tidak mempunyai hak kepemilikan yang sama dengan pemegang saham seperti hak *voting* dan hak atas realisasi keuntungan yang berasal dari aset lancar dan aset non-investasi.	*Temporary syirkah funds can not be classified as equity since they have maturity and the owner of the funds do not have ownership rights as common shareholders, such as voting rights and right of the profit derived from current assets and non-investment assets.*
Dana syirkah temporer merupakan salah satu unsur laporan posisi keuangan konsolidasian, hal tersebut sesuai dengan prinsip syariah yang memberikan hak kepada BJBS untuk mengelola dana, termasuk untuk mencampur dana dimaksud dengan dana lainnya.	*Temporary syirkah funds represent one of the consolidated statements of financial position accounts which is in accordance with sharia principle that provide right to the BJBS to manage fund, including to mixing of one funds with the other funds.*
Pemilik dana syirkah temporer memperoleh bagian atas keuntungan sesuai kesepakatan dan menerima kerugian berdasarkan jumlah dana dari masing-masing pihak. Pembagian hasil dana syirkah temporer dapat dilakukan dengan konsep bagi hasil atau bagi untung.	*The owner of temporary syirkah funds receive profit sharing in accordance with the agreement and receive loss sharing based on proportion to the total funds. The profit sharing of temporary syirkah funds might be based on profit sharing or revenue sharing concept.*

v. Simpanan dari bank lain

Simpanan dari bank lain diklasifikasikan sebagai liabilitas keuangan lainnya dan diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif, kecuali simpanan yang didasarkan pada prinsip perbankan syariah dan dana syirkah temporer yang dinyatakan sebesar kewajiban BJBS kepada bank lain. Biaya tambahan yang dapat diatribusikan secara langsung kepada perolehan simpanan nasabah, dikurangkan dari jumlah simpanan yang diterima.

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain dalam bentuk giro, tabungan, *interbank call money*, *deposit on call* dan deposito berjangka.

Di dalam simpanan dari bank lain termasuk simpanan syariah dalam bentuk giro wadiah.

Simpanan dari bank lain diklasifikasikan sebagai liabilitas keuangan dan diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif kecuali simpanan syariah yang dinyatakan sebesar nilai liabilitas Bank dan entitas anak kepada nasabah.

Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan dari bank lain dikurangkan dari total simpanan yang diterima.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

v. Deposits from other banks

Deposits from other banks are classified as other financial liabilities and measured at amortized cost using the effective interest method, except for sharia deposits and temporary syirkah fund which are stated at the BJBS' liability to the other banks. Incremental costs that can be attributed directly to the acquisition of deposits from customers are deducted from total deposits received.

Deposits from other banks represent liabilities to other banks, in the form of current accounts, savings, interbank call money, deposit on call and time deposits.

Deposits from other banks include sharia deposits in the form of wadiah current accounts.

Deposits from other banks are classified as financial liabilities and measured at amortized cost using the effective interest rate except for sharia deposits which are stated at the Bank and its subsidiaries liability amount to the customer.

Incremental costs that can be attributed directly to the acquisition of deposits from other banks are deducted from the total deposits received.

Refer to note 2d for the accounting policies of financial assets and liabilities.

w. Efek utang yang diterbitkan

Surat berharga yang diterbitkan Bank adalah obligasi. Surat berharga yang diterbitkan diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal dan biaya transaksi yang tidak terpisah dari suku bunga efektif.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

w. Debt securities issued

Securities issued by Bank consist of bonds. The securities issued are recognized initially at fair value and subsequently measured at amortized cost using the effective interest rate method. Amortized cost is calculated by taking into account any discount or premium related to the initial recognition and transaction costs that are an integral part of the effective interest rate.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

x. Pinjaman yang diterima

Pinjaman yang diterima merupakan dana yang diterima oleh Bank dan entitas anak dari Bank Indonesia, pemerintah dan lembaga pembiayaan lain dengan kewajiban pembayaran berdasarkan perjanjian pinjaman.

x. Borrowings

Borrowings are funds received by the Bank and its subsidiaries from Bank Indonesia, the Government and other financing institutions with payment obligation based on borrowing agreements.

Pinjaman yang diterima diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal dan biaya transaksi yang tidak terpisah dari suku bunga efektif.

Borrowings are recognized initially at fair value and subsequently measured at amortized cost using the effective interest rate method. Amortized cost is calculated by taking into account any discount or premium related to the initial recognition and transaction costs that are an integral part of the effective interest rate.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

Refer to note 2d for the accounting policies of financial assets and liabilities.

y. Pendapatan bunga, beban bunga dan bagi hasil syariah

y. Interest income, interest expense and sharia profit sharing

Konvensional

Pendapatan dan beban bunga diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian dengan menggunakan metode suku bunga efektif.

Conventional

Interest income and expenses are recognized in the consolidated statement of profit or loss and other comprehensive income using the effective interest method.

Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau, jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat bersih dari aset keuangan atau liabilitas keuangan.

The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts through the expected life of the financial assets or liabilities (or, where appropriate, a shorter period) to the net carrying amount of the financial asset or financial liability.

Pada saat menghitung suku bunga efektif, Bank dan entitas anak mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian kredit di masa mendatang.

When calculating the effective interest rate, Bank and its subsidiaries estimates future cash flows considering all contractual terms of the financial instruments except future credit losses.

Perhitungan ini mencakup seluruh komisi, provisi dan bentuk lain yang diterima oleh para pihak dalam kontrak yang merupakan bagian tak terpisahkan dari suku bunga efektif, biaya transaksi, dan seluruh premi atau diskon lainnya.

This calculation includes all commissions, provision fees and other forms received by the parties in the contract that are inseparable from the effective interest rate, transaction costs and all other premiums or discounts.

Jika aset keuangan atau kelompok aset keuangan serupa telah diturunkan nilainya sebagai akibat kerugian penurunan nilai, maka pendapatan bunga setelahnya diakui berdasarkan suku bunga yang digunakan untuk mendiskonto arus kas masa datang dalam menghitung kerugian penurunan nilai.

If a financial asset or group of similar financial assets has been impaired as a result of an impairment loss, the subsequent interest income is recognized based on the interest rate used to discount future cash flows in calculating the impairment loss.

Syariah

Pendapatan operasi syariah utama terdiri dari pendapatan dari transaksi murabahah dan istishna, pendapatan bagi hasil dari pembiayaan mudharabah dan musyarakah, pendapatan dari transaksi *ijarah muntahiyah bittamlik* dan pendapatan lainnya.

Sharia

The main sharia operating income consists of income from murabahah and istishna transactions, income from revenue sharing of mudharabah and musyarakah financing, income from ijarah muntahiyah bittamlik and other income.

Pendapatan dari transaksi ijarah murabahah dan istishna diakui dengan menggunakan metode akrual. Pendapatan bagi hasil dari pembiayaan mudharabah dan musyarakah diakui dalam periode terjadinya hak bagi hasil. Beban berdasarkan prinsip syariah terdiri dari beban bagi hasil mudharabah dan beban bonus wadiah.

Income from ijarah murabahah and istishna revenue sharing is recognized using the accrual method. Income from mudharabah and musyarakah financing are recognized in the period in which the revenue sharing rights occur. Expenses based on Sharia principles consist of mudharabah profit sharing expense and wadiah bonus expense.

Pendapatan atas piutang murabahah menggunakan metode setara tingkat imbal hasil efektif (margin efektif).

Income from murabahah receivables using the effective rate of return method (effective margin).

Margin efektif adalah margin yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari piutang murabahah. Pada saat menghitung margin efektif, BJBS mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian piutang di masa mendatang.

Effective margin is the margin that precisely discounts the estimated future cash payments or receipts through the expected life of the murabahah receivables. When calculating the effective margin, BJBS estimates the future cash flows considering all contractual terms of the financial instrument, but does not consider the loss of receivables in the future.

Perhitungan ini mencakup seluruh komisi, provisi dan bentuk lain yang diterima oleh para pihak dalam kontrak yang merupakan bagian tak terpisahkan dari margin efektif, biaya transaksi, dan seluruh premi atau diskon lainnya.

This calculation includes all commissions, provision fees and other forms accepted by the parties in the contract that are an inseparable part of the effective margin, transaction costs and all other premiums or discounts.

z. Pendapatan provisi dan komisi

Pendapatan provisi dan komisi yang berkaitan langsung dengan kegiatan pinjaman, atau pendapatan provisi dan komisi yang berhubungan dengan jangka waktu tertentu, diamortisasi sesuai dengan jangka waktu kontrak menggunakan metode suku bunga efektif dan diklasifikasikan sebagai bagian dari pendapatan bunga pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

z. Fees and commission

Fees and commissions directly related to lending activities, or fee and commission which relates to a specific period, is amortized over the term of the contract using the effective interest method and classified as part of interest income in the consolidated statement of profit or loss and other comprehensive income.

Pendapatan provisi dan komisi yang tidak berkaitan dengan kegiatan pemberian kredit atau suatu jangka waktu dan/atau terkait dengan pemberian suatu jasa, diakui sebagai pendapatan pada saat terjadinya transaksi dan dicatat pada akun pendapatan operasional lainnya.

Fees and commissions that are not related to the lending activity or a period of time and/or associated with the service provided, are recognized as revenue at the time of the transaction and recorded under other operating income.

aa. Sewa operasi

Kontrak sewa yang tidak mengalihkan secara substansial seluruh risiko dan manfaat kepemilikan aset tetap berada di tangan perusahaan sewa-menyewa (*lessor*), maka sewa tersebut diklasifikasikan sebagai sewa operasi. Pembayaran sewa operasi dibebankan ke laporan laba rugi dan penghasilan komprehensif lain konsolidasian menggunakan metode garis lurus selama masa sewa.

aa. Operating lease

Leases, which do not transfer substantially all the risks and rewards of ownership are retained by the lessor, are classified as operating leases. Payments made under operating leases are charged to the consolidated statement of profit or loss and other comprehensive income on a straight-line method over the period of the lease.

bb. Pajak penghasilan

Beban pajak tahun berjalan ditetapkan berdasarkan taksiran penghasilan kena pajak tahun berjalan. Aset dan liabilitas pajak tangguhan diakui atas perbedaan temporer aset dan liabilitas antara pelaporan komersial dan pajak pada setiap tanggal pelaporan.

Aset pajak tangguhan diakui menggunakan metode posisi keuangan untuk seluruh perbedaan temporer yang boleh dikurangkan dan saldo rugi fiskal yang belum dikompensasikan, sepanjang besar kemungkinan perbedaan temporer yang boleh dikurangkan dan saldo rugi fiskal yang belum digunakan tersebut dapat dimanfaatkan untuk mengurangi laba fiskal pada masa yang akan datang.

Jumlah tercatat aset pajak tangguhan ditelaah pada setiap tanggal neraca dan nilai tercatat aset pajak tangguhan tersebut diturunkan apabila tidak lagi terdapat kemungkinan besar bahwa laba fiskal yang memadai akan tersedia untuk mengkompensasi sebagian atau semua manfaat aset pajak tangguhan.

Aset dan kewajiban pajak tangguhan diukur berdasarkan tarif pajak yang akan berlaku pada tahun saat aset direalisasikan atau liabilitas diselesaikan berdasarkan peraturan perpajakan yang berlaku atau yang telah secara substantif telah diberlakukan pada tanggal laporan posisi keuangan konsolidasian.

Pengaruh pajak terkait dengan penyisihan untuk dan/atau pembalikan seluruh perbedaan temporer selama tahun berjalan, termasuk pengaruh perubahan tarif pajak, diakui sebagai "Manfaat/(Beban) Pajak Penghasilan, Tangguhan" dan termasuk dalam laba atau rugi neto tahun berjalan, kecuali untuk transaksi-transaksi yang sebelumnya telah langsung dibebankan atau dikreditkan ke ekuitas.

Perubahan terhadap liabilitas pajak diakui pada saat surat ketetapan pajak diterima, atau apabila diajukan keberatan dan atau banding oleh Bank dan entitas anak, pada saat telah ada keputusan atas banding dan atau keberatan tersebut.

Untuk setiap entitas yang dikonsolidasi, pengaruh pajak atas perbedaan temporer dan akumulasi rugi pajak, yang masing-masing dapat berupa aset atau liabilitas, disajikan dalam jumlah neto untuk masing-masing entitas tersebut.

bb. Income tax

Current tax expense is provided based on the estimated taxable income for the current year. Deferred tax assets and liabilities are recognized for temporary differences between the financial and the tax bases of assets and liabilities at each reporting date.

Deferred tax assets are recognized, using the statement of financial position method, for all deductible temporary differences and carry forward of unused tax losses to the extent that it is probable that future taxable profits will be available against which the deductible temporary differences and carry forward of unused tax losses can be utilized.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to compensate all or part of the benefit of the deferred tax assets.

Deferred tax assets and liabilities are measured at the tax rates that are expected to applied to the year when the asset is realized or the liability is settled based on tax laws that have been enacted or substantively enacted as of the consolidated statement financial position date.

The related tax effects of the provisions for and/or reversals of all temporary differences during the year, including the effect of change in tax rates, are recognized as "Income Tax Benefit (Expense), Deferred" and included in the determination of net profit or loss for the year, except to the extent that they relate to items previously charged or credited to equity.

Amendment to tax obligation is recorded when an assessment letter is received or, if objected to or appealed against by the Bank and its subsidiaries, when the result of such appeal or objection is determined.

For each of the consolidated entity, the tax effects on temporary differences and tax loss carry forward, which can individually be either asset or liability, are shown at the applicable net amounts.

Aset dan liabilitas atas pajak tangguhan dan pajak kini dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus.

cc. Imbalan kerja

Bank dan entitas anak menerapkan PSAK 24 (Revisi 2018), "Imbalan Kerja".

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek seperti upah, iuran jaminan sosial, cuti jangka pendek, bonus dan imbalan non-moneter lainnya diakui selama periode jasa diberikan. Imbalan kerja jangka pendek dihitung sebesar jumlah yang tidak didiskontokan.

Program pensiun iuran pasti

Berdasarkan berita acara No. 0067/HCA-SKE/BA/2022 tanggal 8 Juli 2022 dilakukan pengalihan pengelolaan dana THT dari YKP Bank BJB ke DPLK Bank BJB dimana merubah program pensiun dari program pensiun manfaat pasti menjadi program pensiun iuran pasti.

Iuran kepada dana pensiun sebesar persentase tertentu gaji pegawai yang menjadi peserta program pensiun iuran pasti Bank dan entitas anak, dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai-pegawai tersebut. Pembayaran dikurangkan dari utang iuran. Iuran terutang dihitung berdasarkan jumlah yang tidak didiskontokan.

Program imbalan pasti dan imbalan kerja jangka panjang lainnya

Imbalan pasca-kerja dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai yang menjadi peserta program pensiun Bank dan entitas anak. Bank harus mencadangkan jumlah minimal imbalan pensiun sesuai dengan Undang-Undang No. 11/2020 tentang Cipta Kerja ("UUCK") sebagaimana telah diamendemen dengan Perpu No.2/2022 dan UU No.6/2023 atau Perjanjian Kerja Bersama ("PKB") atau Peraturan Perusahaan ("PP"), mana yang lebih tinggi. Karena UUCK atau PKB atau PP menentukan rumus tertentu untuk menghitung jumlah minimal imbalan pensiun, pada dasarnya, program pensiun berdasarkan UUCK atau PKB atau PP adalah program imbalan pasti.

Imbalan pasca-kerja dan imbalan kerja jangka panjang lainnya secara aktuaris ditentukan berdasarkan metode *Projected Unit Credit*.

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain, terdiri atas:

(i) Keuntungan dan kerugian aktuarial;

Assets and liabilities on deferred tax and current tax can be offset if there is a legal enforceable right to offset.

cc. Employee benefits

Bank and its subsidiaries apply SFAS 24 (Revised 2018), "Employee Benefit".

Short-term employee benefits

Short-term employee benefits such as wages, social security contributions, short-term compensated leaves, bonuses and other non-monetary benefits are recognized during the period when services have been rendered. Short-term employee benefits are measured using undiscounted amounts.

Defined contribution plan

Based on official report No. 0067/HCA-SKE/BA/2022 dated July 8, 2022, there has been a transfer of THT fund management from YKP Bank BJB to DPLK Bank BJB, which transformed the retirement program from defined benefit plan to defined contribution plan.

Contribution payable to a pension fund equivalent to a certain percentage of salaries for qualified employees under the Bank and its subsidiaries' defined contribution plan is accrued and recognized as expense when services have been rendered by qualified employees. Actual payments are deducted from the contribution payable. Contribution payable is measured using undiscounted amounts.

Defined benefit plan and other long-term employee benefits

The post-employment benefits are accrued and recognized as expense when services have been rendered by qualified Bank and its subsidiaries employees. The Bank is required to provide a minimum amount of pension benefit in accordance with Law No. 11/2020 on Job Creation ("JCL") as amended by Perpu No.2/2022 and Law No.6/2023 or the Bank's Collective Labour Agreement (the "CLA") or Company Regulation ("CR"), whichever is higher. Since the JCL or the CLA or the CR sets the formula for determining the minimum amount of benefits, in substance pension plans under the JCL or the CLA or the CR represent defined benefit plans.

The post-employment benefits and other long-term employee benefits are actuarially determined using the Projected Unit Credit Method.

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income, consist of:

(i) Actuarial gains and losses;

(ii) Imbal hasil atas aset program tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset);
(iii) Setiap perubahan dampak batas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain tidak direklasifikasi ke laba rugi pada periode berikutnya.

Untuk imbalan kerja jangka panjang lain atas biaya jasa kini, biaya bunga neto atas liabilitas (aset) imbalan pasti neto, dan pengukuran kembali liabilitas (aset) imbalan pasti neto langsung diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian periode berjalan.

Biaya jasa lalu diakui sebagai beban pada tanggal yang lebih awal antara ketika amandemen atau kurtailmen program terjadi, dan ketika biaya restrukturisasi atau pesangon diakui, sehingga biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

dd. Laba per saham dasar
Laba per saham dasar dihitung dengan membagi laba tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk dengan rata-rata tertimbang jumlah saham biasa yang beredar selama tahun berjalan.

ee. Transaksi dengan pihak-pihak berelasi
Bank melakukan transaksi dengan pihak berelasi. Sesuai dengan PSAK 7 (revisi 2015) tentang "Pengungkapan Pihak-Pihak Berelasi"

Pihak-pihak berelasi adalah orang atau entitas yang terkait dengan entitas yang menyiapkan laporan keuangannya (dalam Pernyataan ini dirujuk sebagai "entitas pelapor").
a) Orang atau anggota keluarga dekatnya mempunyai relasi dengan entitas pelapor jika orang tersebut:
   1. memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
   2. memiliki pengaruh signifikan atas entitas pelapor; atau
   3. merupakan personil manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.
b) Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:
   1. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan sesama entitas anak saling berelasi dengan entitas lainnya);

(ii) Return on plan assets excluding amounts that included in net interest on liabilities (assets);

(iii) The changes in the impact of the asset ceiling, excluding amounts that included in net interest on liabilities (assets).

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income are not reclassified to profit or loss in subsequent periods.

For other long-term employee benefits over the current service cost, net interest on net defined benefit liabilities (assets), and the remeasurement of net defined benefit liability (asset) obligations are recognized immediately in the current consolidated statement of profit or loss and other comprehensive income.

All past service costs are recognised at the earlier of when the amendment or curtailment occurs, and when the related restructuring or termination costs are recognized, as a result, unvested past service cost can no longer be deferred and recognised over the future vesting period.

dd. Basic earnings per share
Basic earnings per share amounts are computed by dividing income for the year attributable to equity holders of the parent entity by the weighted average number of shares outstanding during the year.

ee. Transactions with related parties
The Bank has transactions with related parties. In accordance with SFAS 7 (revisi 2015) regarding "Related Party Disclosure".

A related party is a person or entity that is related to the entity that is preparing its financial statements (in this Standard referred to as the 'reporting entity').
a) A person or a close member of that person's family is related to a reporting entity if that person:
   1. has control or joint control of the reporting entity;
   2. has significant influence over the reporting entity; or
   3. is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.
b) An entity is related to the reporting entity if any of the following conditions applies:
   1. The entity and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);

2. Satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, di mana entitas lain tersebut adalah anggotanya);
3. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
4. Satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
5. Entitas tersebut adalah suatu program imbalan pascakerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor;
6. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a);
7. Orang yang diidentifikasi dalam huruf (a) (1) memiliki pengaruh signifikan atas entitas atau merupakan personil manajemen kunci entitas (atau entitas induk dari entitas); atau
8. Entitas, atau anggota dari kelompok di mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personil manajemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

2. One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member);

3. Both entities are joint ventures of the same third party;
4. One entity is a joint venture of a third entity and the other entity is an associate of the third entity;
5. The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity. If the reporting entity is itself such a plan, the sponsoring employers are also related to the reporting entity;

6. The entity is controlled or jointly controlled by a person identified in (a);

7. A person identified in (a)(1) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity); or
8. The entity, or any members of a group of which it is a part, provides key management personnel service to the reporting entity or to the parent of the reporting entity.

Transaksi dengan pihak-pihak berelasi dilakukan dengan syarat dan kondisi yang sama dengan transaksi-transaksi dengan pihak ketiga. Transaksi yang dilakukan Bank dan entitas anak telah memenuhi Peraturan Otoritas Jasa Keuangan (POJK) No.42/POJK.04/2020 tentang "Transaksi Afiliasi dan Transaksi Benturan Kepentingan".

Transactions with related parties are made on the same term and conditions as those transactions with third parties. All transaction done by Bank and its subsidiaries have complied with Financial Services Authority Regulation (POJK) No.42/POJK.04/2020 about "Affiliated Transactions and Conflict of Interest Transactions".

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan konsolidasian yang relevan dan rinciannya telah disajikan dalam Catatan 43.

All material transactions and balances with related parties are disclosed in the relevant notes to the consolidated financial statements and the details have been presented in Note 43 of the financial statements.

ff. Dividen

Pembagian dividen kepada para pemegang saham diakui sebagai liabilitas dalam laporan keuangan konsolidasian pada tanggal dividen tersebut disetujui oleh para pemegang saham.

ff. Dividends

Dividends distribution to the shareholders is recognized as a liability in the consolidated financial statements at the date when the dividend distribution is approved by the shareholders.

gg. Informasi segmen usaha

Segmen adalah bagian yang dapat dibedakan dari kelompok usaha yang terlibat baik dalam menyediakan produk tertentu (segmen usaha), maupun dalam menyediakan produk dalam lingkungan ekonomi tertentu (segmen geografis), yang memiliki risiko dan imbalan yang berbeda dengan segmen lainnya.

Pendapatan, beban, hasil, aset dan liabilitas segmen mencakup item-item yang dapat diatribusikan langsung kepada suatu segmen serta hal-hal yang dapat dialokasikan dengan dasar yang sesuai kepada segmen tersebut. Item-item segmen ditentukan sebelum saldo dan transaksi antar kelompok usaha, dieliminasi sebagai bagian dari proses konsolidasi.

Bank dan entitas anak menyajikan segmen usaha berdasarkan laporan internal konsolidasian yang disajikan kepada pengambil keputusan operasional yaitu Direksi.

Bank dan entitas anak telah mengidentifikasikan dan mengungkapkan informasi keuangan berdasarkan kegiatan bisnis utama (segmen usaha) yang terbagi atas konvensional dan syariah, juga berdasarkan segmen geografis.

Segmen geografis meliputi penyediaan barang maupun jasa di dalam lingkungan ekonomi tertentu yang memiliki risiko serta tingkat pengembalian yang berbeda dengan segmen operasi lainnya yang berada dalam lingkungan ekonomi lain.

gg. Business segment information

A segment is a distinguishable component of the business unit that is engaged either in providing certain products (business segment), or in providing products within a particular economic environment (geographical segment), which is subject to risks and rewards that are different from those of other segments.

Segment revenue, expenses, results, assets and liabilities include items directly attributable to a segment as well as those that can be allocated on a reasonable basis to that segment. They are determined before intra-group balances and transactions are eliminated as part of consolidation process.

The Bank and its subsidiaries present business segments based on a consolidated internal report which is presented to the chief operating decision maker, namely the Board of Directors.

The Bank and its subsidiaries have identified and disclosed financial information based on their main business activities (business segments) which are divided into conventional and sharia, also based on geographical segments.

A geographical segment is engaged in providing products or services within a particular economic environment with risks and different returns compared to other operating segments in other economic environments.

hh. Biaya emisi penerbitan saham

Biaya-biaya emisi yang terjadi sehubungan dengan penawaran saham kepada masyarakat (termasuk penerbitan hak memesan efek terlebih dahulu) dikurangkan langsung dari hasil emisi dan disajikan sebagai pengurang pada akun Tambahan Modal Disetor, sebagai bagian dari Ekuitas pada laporan posisi keuangan konsolidasian.

hh. Issuance cost on shares issued

Issuance costs related to offering of shares to the public (including pre-emptive rights issue) are deducted directly from the proceeds and presented as a deduction on Additional Paid in Capital account, as part of Equity in the consolidated statement of financial position.

ii. Modal saham

Modal saham diukur pada nilai nominal untuk semua saham yang diterbitkan.

ii. Capital stock

Capital stock is measured at par value for all shares issued.

jj. Saldo laba

Saldo laba merupakan saldo kumulatif dari hasil operasi Bank dan entitas anak, pembagian dividen, penyesuaian periode sebelumnya, efek dari perubahan kebijakan akuntansi dan penyesuaian modal lainnya.

jj. Retained earnings

Retained earnings represent the cumulative balance of the Bank and its subsidiaries results of operations, dividend distributions, prior period adjustments, effects of the changes in accounting policy and other capital adjustments.

kk. Perubahan dalam standar akuntansi

Pernyataan dan interpretasi standar akuntansi baru dan revisi yang berlaku efektif pada tahun berjalan

Berikut amendemen dan penyesuaian atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2023, dengan penerapan dini diperkenankan yaitu:

kk. Changes in accounting standards

New and revised statements and interpretation of financial accounting standards effective in the current year

The following are amendment and improvements to standards which effective for periods beginning on or after January 1, 2023, with early adoption is permitted, are as follows:

- Amendemen PSAK 1: Penyajian Laporan Keuangan tentang Pengungkapan Kebijakan Akuntansi;
- Amendemen PSAK 16: Aset Tetap tentang Hasil Sebelum Penggunaan yang Diintensikan;
- Amendemen PSAK 25: Kebijakan Akuntansi, Perubahan Estimasi Akuntansi dan Kesalahan tentang Definisi Estimasi Akuntansi;
- Amendemen PSAK 46: Pajak Penghasilan tentang Pajak Tangguhan Terkait Aset dan Liabilitas Yang Timbul Dari Transaksi Tunggal; dan
- Revisi PSAK 107: Akuntansi Ijarah.

Implementasi standar-standar tersebut tidak memiliki dampak yang signifikan terhadap jumlah yang dilaporkan di periode berjalan atau tahun sebelumnya.

Standar akuntansi dan interpretasi standar yang telah disahkan namun masih belum berlaku efektif

Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia ("DSAK-IAI") telah menerbitkan standar baru, amandemen dan interpretasi berikut, namun belum berlaku efektif untuk tahun buku yang dimulai pada 1 Januari 2024 adalah sebagai berikut:

- Amendemen PSAK 1: "Penyajian Laporan Keuangan" terkait liabilitas jangka panjang dengan kovenan;
- Amendemen PSAK 73: "Sewa" terkait liabilitas sewa pada transaksi jual dan sewa-balik;
- Revisi PSAK 101: "Penyajian Laporan Keuangan Syariah"; dan
- Revisi PSAK 109: "Akuntansi Zakat, Infak, dan Sedekah tentang akuntansi zakat, infak dan sedekah".

Standar baru dan amendemen atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2025, dengan penerapan dini diperkenankan yaitu:

- PSAK 74: Kontrak Asuransi; dan
- Amendemen PSAK 74: Kontrak Asuransi tentang Penerapan Awal PSAK 74 dan PSAK 71 – Informasi Komparatif.

Hingga tanggal laporan keuangan ini diotorisasi, Bank masih mempelajari dampak yang mungkin timbul dari penerapan standar baru dan revisi tersebut serta pengaruhnya pada laporan keuangan Bank.

DSAK-IAI juga mengesahkan perubahan penomoran PSAK dan ISAK yang berlaku efektif pada 1 Januari 2024, dimana perubahan ini tidak memengaruhi substansi pengaturan dalam masing-masing PSAK dan ISAK tersebut.

- *Amendments to PSAK 1: Presentation of Financial Statements regarding Disclosure of Accounting Policies;*
- *Amendments to PSAK 16: Fixed Assets Related to Proceeds Before Intended Use;*
- *Amendments to PSAK 25: Accounting Policies, Changes in Accounting Estimates and Errors regarding Definition of Accounting Estimates;*
- *Amendment to PSAK 46: Income Tax regarding Asset-Related Deferred Tax and Liabilities Arising from a Single Transaction; and*
- *Revised PSAK 107: Accounting for Ijara.*

The implementation of the above standards had no significant effect on the amounts reported for the current period or prior financial year.

New accounting standard and interpretation of standards which has been issued but not yet effective

Financial Accounting Standard Board of Indonesian Institute of Accountants ("DSAK IAI") has issued the following new standards, amendments and interpretations, but not yet effective for the financial year beginning January 1, 2024 are as follows:

- *Amendment PSAK 1: "Presentation of Financial Statements" insurance contract regarding long-term liabilities with the covenant;*
- *Amendment PSAK 73: "Leases" regarding lease liabilities in sale-and-lease back transactions;*
- *Revised PSAK 101: "Presentation of Shariah Financial Statement"; and*
- *Revised PSAK 109: "Zakah, Infaq and Sadaqah related to accounting of zakah, infaq and sadaqah".*

New standard and amendment to standard which effective for periods beginning on or after January 1, 2025, with early adoption is permitted, are as follows:

- *PSAK 74: Insurance Contract; and*
- *Amendment PSAK 74: Insurance Contract regarding Initial Application of PSAK 74 and PSAK 71 – Comparative Information.*

Until the date of the financial statements is authorized, the Bank is still evaluating the potential impact of these new and revised standards to the Bank's financial statements.

DSAK-IAI also ratified changes to the numbery of PSAK and ISAK which will be effective on January 1, 2024. This change does not affect the substance of the requirement in each PSAK and ISAK.

ll. Provisi

Provisi diakui jika Bank dan entitas anak memiliki liabilitas kini (baik bersifat hukum maupun bersifat konstruktif) yang sebagai akibat peristiwa masa lalu, besar kemungkinannya penyelesaian liabilitas tersebut akan mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi dan estimasi yang andal mengenai jumlah kewajiban tersebut dapat dibuat.

Provisi ditelaah pada setiap tanggal pelaporan dan disesuaikan untuk mencerminkan estimasi terbaik yang paling kini. Jika arus keluar sumber daya untuk menyelesaikan kewajiban kemungkinan besar tidak terjadi, maka provisi dibatalkan.

ll. Provisions

Provisions are recognized when the Bank and its subsidiaries have a present obligation (legal or constructive) where, as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed.

mm. Penurunan nilai aset non-keuangan

Nilai tercatat dari aset yang bukan aset keuangan Bank, kecuali aset pajak tangguhan, ditelaah setiap tanggal pelaporan untuk menentukan apakah terdapat indikasi penurunan nilai. Jika indikasi tersebut ada, maka nilai yang dapat dipulihkan dari aset tersebut akan diestimasi.

Nilai yang dapat diperoleh kembali dari suatu aset atau unit penghasil kas adalah sebesar jumlah yang lebih tinggi antara nilai pakainya dan nilai wajar aset atau unit penghasil kas dikurangi biaya untuk menjual. Dalam menilai nilai pakai, estimasi arus kas masa depan didiskontokan ke nilai sekarang dengan menggunakan tingkat diskonto sebelum pajak yang mencerminkan penilaian pasar saat ini terhadap nilai kas kini dan risiko spesifik terhadap aset tersebut.

Cadangan penurunan nilai diakui pada tahun sebelumnya dinilai pada setiap tanggal pelaporan untuk melihat adanya indikasi bahwa kerugian telah menurun atau tidak ada lagi. Kerugian penurunan nilai dijurnal balik jika terdapat perubahan estimasi yang digunakan dalam menentukan nilai yang dapat dipulihkan.

Cadangan kerugian penurunan nilai dijurnal balik hanya hingga nilai tercatat aset tidak melebihi nilai tercatat yang telah ditentukan, dikurangi dengan depresiasi atau amortisasi, jika cadangan penurunan nilai tidak pernah diakui.

Bank tidak diwajibkan lagi untuk membentuk cadangan kerugian penurunan nilai untuk aset non produktif, tetapi Bank tetap harus menghitung cadangan kerugian penurunan nilai mengacu pada standar akuntansi yang berlaku.

mm. Impairment of non-financial assets

The carrying amounts of the Bank's non financial assets, other than deferred tax assets, are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists then the asset's recoverable amount will be estimated.

The recoverable amount of an asset or cash generating unit is the greater of its value in use and its fair value less costs to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

If the fair value of the revalued asset change significantly, it is necessary to revaluate on an annual basis, whereas if the fair value of the revaluated asset does not change significantly, it is necessary to revaluate every 3 years, taking the conditions of the related year into considerations.

Allowance for impairment losses is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortization, if no impairment loss had been recognized.

The Bank is not required to provide an allowance for impairment losses for non productive assets, but the Bank should still calculate the impairment losses in accordance with the applicable accounting standards.

nn. Peristiwa setelah periode pelaporan

Setiap peristiwa setelah akhir periode yang menyebabkan tambahan informasi mengenai posisi keuangan Bank dan entitas anak (*adjusting event*) akan disesuaikan dalam laporan keuangan konsolidasian. Peristiwa setelah akhir periode yang

nn. Events after the reporting period

Any event after the end of the period that causes additional information regarding the financial position of the Bank and its subsidiaries (adjusting event) will be adjusted in the consolidated financial statements. Events after the end of the period

bukan merupakan *adjusting events*, jika ada, akan diungkapkan ketika memiliki dampak material terhadap laporan keuangan konsolidasian.

which are not adjusting events, if any, will be disclosed when it has a material impact on the consolidated financial statements.

3. Pertimbangan, Estimasi dan Asumsi Akuntansi yang Signifikan

3. Significant Accounting Judgments, Estimates and Assumptions

Penyusunan laporan keuangan konsolidasian mengharuskan manajemen untuk membuat pertimbangan, estimasi dan asumsi yang mempengaruhi jumlah yang dilaporkan dari pendapatan, beban, aset dan liabilitas, dan pengungkapan atas liabilitas kontinjensi pada akhir periode pelaporan.

The preparation of the consolidated financial statement requires management to make judgments, estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities, at the end of the reporting period.

Ketidakpastian mengenai asumsi dan estimasi tersebut dapat mengakibatkan penyesuaian material terhadap nilai tercatat aset dan liabilitas dalam periode pelaporan berikutnya.

Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amounts of the asset and liability affected in future periods.

Pertimbangan
Pertimbangan berikut ini dibuat oleh manajemen dalam rangka penerapan kebijakan akuntansi yang memiliki pengaruh paling signifikan atas jumlah yang diakui dalam laporan keuangan konsolidasian:

Judgments
The following judgments are made by management in the process of applying the accounting policies that have the most significant effects on the amounts recognized in the consolidated financial statements:

Usaha yang berkelanjutan
Manajamen telah melakukan penilaian atas kemampuan Bank dan entitas anak untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank dan entitas anak memilki sumber daya untuk melanjutkan usahanya di masa mendatang.

Going concern
The management has made an assessment of the Bank and its subsidiaries' abilities to continue as a going concern and is satisfied that the Bank and its subsidiaries have the resources to continue its business for the foreseeable future.

Selain itu, aset dan liabilitas tidak mengetahui adanya ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank dan entitas anak untuk melanjutkan usahanya. Oleh karena itu, laporan keuangan konsolidasian telah disusun atas dasar usaha yang berkelanjutan.

Furthermore, the management is not aware of any material uncertainties that may cast significant doubt to the Bank and its subsidiaries' abilities to continue as a going concern. Therefore, the consolidated financial statement continues to be prepared on the going concern basis.

Klasifikasi aset dan liabilitas keuangan

Classification of financial assets and financial liabilities

Manajemen menetapkan klasifikasi atas aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan mempertimbangkan bila definisi yang ditetapkan PSAK 71 dipenuhi. Dengan demikian, aset keuangan dan liabilitas keuangan diakui sesuai dengan kebijakan akuntansi seperti diungkapkan pada Catatan 2d.

The Management determines the classifications of certain assets and liabilities as financial assets and financial liabilities by judging if they meet the definition set forth in SFAS 71. Accordingly, the financial assets and financial liabilities are accounted for in accordance with the accounting policies disclosed in Note 2d.

Nilai wajar atas dan liabilitas keuangan
Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan konsolidasian dapat dikategorikan pada level hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

Fair value of financial instruments
All assets and liabilities in which fair value is measured or disclosed in the consolidated financial statements can be classified in fair value hierarchy levels, based on the lowest level of input that is significant on the overall fair value measurement:

- Level 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang dapat diakses pada tanggal pengukuran;
- Level 2: input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung;
- Level 3: input yang tidak dapat diobservasi untuk aset dan liabilitas.

Aset keuangan yang tidak memiliki harga pasar
Bank dan entitas anak mengklasifikasikan aset keuangan dengan mengevaluasi, antara lain, apakah nilai tersebut dikutip atau tidak di pasar aktif. Termasuk dalam evaluasi pada apakah aset keuangan yang dikutip di pasar aktif adalah penentuan apakah harga pasar dapat segera dan secara teratur tersedia, dan apakah mereka mewakili harga aktual dan teratur terjadi transaksi pasar secara *arms-length*.

Kontinjensi
Ketika Bank dan entitas anak sedang terlibat dalam proses hukum, perkiraan biaya kemungkinan bagi penyelesaian klaim telah dikembangkan melalui konsultasi dengan bantuan konsultan hukum Bank dan entitas anak didasarkan pada analisis hasil yang potensial.

Manajemen Bank dan entitas anak tidak berkeyakinan bahwa hasil dari hal ini akan mempengaruhi hasil usaha. Besar kemungkinan, bagaimanapun, bahwa hasil operasi di masa depan dapat secara material terpengaruh oleh perubahan dalam estimasi atau efektivitas dari strategi yang terkait dengan hal tersebut.

Estimasi dan asumsi
Asumsi dan estimasi utama masa depan dan sumber utama estimasi ketidakpastian lain pada tanggal pelaporan yang memiliki risiko untuk dapat menyebabkan penyesuaian yang material terhadap nilai tercatat aset dan liabilitas untuk tahun berikutnya diungkapkan di bawah ini. Bank dan entitas anak mendasarkan asumsi dan estimasi yang digunakan pada parameter yang tersedia pada saat laporan keuangan konsolidasian disusun.

Asumsi dan situasi mengenai perkembangan masa depan dapat berubah akibat perubahan pasar atau situasi yang timbul di luar kendali Bank dan entitas anak. Perubahan tersebut dicerminkan dalam asumsi yang digunakan pada saat terjadinya.

Cadangan kerugian penurunan nilai aset keuangan
Kondisi spesifik *counterparty* yang mengalami penurunan nilai dalam pembentukan cadangan kerugian atas aset keuangan dievaluasi secara individu berdasarkan estimasi terbaik manajemen atas nilai kini arus kas yang diharapkan akan diterima. Dalam mengestimasi arus kas tersebut,

- *Level 1: quoted (unadjusted) market prices in active markets for identical assets or liabilities accessible at the measurement date;*
- *Level 2: inputs other than quoted prices included in Level 1 for the assets and liabilities, which is directly or indirectly observable;*
- *Level 3: unobservable inputs for the assets and liabilities.*

Financial assets not quoted in an active market
The Bank and its subsidiaries classify financial assets by evaluating, among others, whether the asset is quoted or not in an active market. Included in the evaluation on whether a financial asset is quoted in an active market is the determination on whether quoted prices are readily and regularly available, and whether those prices represent actual and regularly occurring market transactions on an arm's length basis.

Contingencies
When the Bank and its subsidiaries are currently involved in legal proceedings, the estimate of the probable cost for the resolution of claims determined in consultation with the aid of the legal counsel of the Bank and its subsidiaries based upon an analysis of potential results.

Management of the Bank and its subsidiaries does not believe that the outcome of this matter will affect the results of operations. It is probable, however, that future results of operations could be materially affected by changes in the estimates or in the effectiveness of the strategies relating to these proceedings.

Estimates and assumptions
The key estimates and assumptions concerning the future and other key sources of estimating uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are disclosed below. The Bank and its subsidiaries based their assumptions and estimates on parameters available when the consolidated financial statements were prepared.

Existing circumstances and assumptions about future developments may change due to market changes or circumstances arising beyond the control of the Bank and its subsidiaries. Such changes are reflected in the assumptions when they occur.

Allowance for impairment losses of financial assets
In the calculation of allowance for impairment losses of financial assets, the specific condition of impaired counterparty 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,

manajemen membuat pertimbangan tentang situasi keuangan *counterparty* dan nilai realisasi bersih dari setiap agunan. Setiap aset yang mengalami penurunan nilai dinilai sesuai dengan manfaat yang ada, dan strategi penyelesaian serta estimasi arus kas yang diperkirakan dapat diterima.

management makes judgements about the counterparty's financial situation and the net realizable value of any underlying collateral. Each impaired asset is assessed on its merits, and the workout strategy and estimated cash flows considered recoverable.

Bank dan entitas anak menelaah portofolio pinjaman dan piutang setiap tahun untuk menilai penurunan nilai dengan memperbaharui provisi yang dibentuk selama periode yang diperlukan berdasarkan analisis berkelanjutan dan pemantauan terhadap rekening individual oleh petugas kredit.

The Bank and its subsidiaries reviews its loan portfolio and receivables to assess impairment on an annual basis with updating provisions made during the intervals as necessary based on the continuing analysis and monitoring of individual accounts by credit officers.

Dalam menentukan apakah penurunan nilai harus dibentuk dalam laporan laba rugi komprehensif konsolidasian, Bank dan entitas anak membuat penilaian, apakah terdapat data yang dapat diobservasi yang menunjukkan bahwa terdapat penurunan yang dapat diukur dalam laporan perkiraan arus kas masa depan dari portofolio pinjaman sebelum penurunan tersebut dapat diidentifikasi secara individual dalam portofolio tersebut.

In determining whether an impairment loss should be recorded in the consolidated statements of comprehensive income, the Bank and its subsidiaries make judgments as to whether there is any observable data indicating that there is a measurable decrease in the estimated future cash flows from a portfolio of loans before the decrease can be identified with an individual loan in that portfolio.

Bukti seperti ini dapat termasuk data yang dapat diobservasi yang menunjukkan bahwa telah terjadi perubahan yang merugikan pada status pembayaran kelompok debitur, atau kondisi ekonomi nasional atau lokal yang berkorelasi dengan wanprestasi atas aset dalam kelompok. Bank dan entitas anak menggunakan perkiraan dalam menentukan jumlah dan waktu dari arus kas masa depan ketika menentukan tingkat penyisihan yang diperlukan. Estimasi tersebut didasarkan pada asumsi mengenai sejumlah faktor dan hasil aktual yang dapat berbeda, yang mengakibatkan perubahan terhadap jumlah penyisihan di masa yang akan datang.

This evidence may include observable data indicating that there has been an adverse change in the payment status of borrowers in a Bank and its subsidiaries, or national or local economic conditions that correlate with defaults on assets in the Bank and its subsidiaries. The Bank and its subsidiaries use estimates in the amount and timing of future cash flows when determining the level of allowance required. Such estimates are based on assumptions about a number of factors and actual results may differ, resulting to future changes in the allowance.

Penurunan nilai untuk surat berharga
Bank dan entitas anak menentukan bahwa surat berharga memiliki kriteria penurunan nilai yang sama dengan aset keuangan yang dicatat pada biaya perolehan diamortisasi.

Impairment of marketable securities
The Bank and its subsidiaries determine that securities are impaired based on the same criteria as financial assets carried at amortized cost.

Umur ekonomis dari aset tetap
Bank dan entitas anak memperkirakan masa manfaat aset tetap berdasarkan periode dimana aset diharapkan akan tersedia untuk digunakan. Masa manfaat ekonomis aset tetap ditinjau secara berkala dan diperbarui jika memiliki ekspektasi yang berbeda dari perkiraan sebelumnya, karena kerusakan secara fisik dan teknis, atau keusangan secara komersial dan legal atau batasan lainnya atas penggunaan aset tersebut. Selain hal tersebut, estimasi masa manfaat dari aset tetap didasarkan pada penilaian secara kolektif dengan menggunakan praktik industri, teknik evaluasi internal dan pengalaman dengan aset serupa.

Useful lives of premises and equipment
The Bank and its subsidiaries estimate the useful lives of premises and equipment based on the period over which the assets are expected to be available for use. The estimated useful lives of premises and equipment are reviewed periodically and are updated if expectations differ from previous estimates due to physical wear and tear, technical or commercial obsolescence and legal or other limits on the use of the assets. In addition, estimation of the useful lives of premises and equipment is based on collective assessment of industry practice, internal technical evaluation and experience with similar assets.

Tetap dimungkinkan, bagaimanapun, bahwa hasil masa depan dapat secara material dipengaruhi oleh perubahan estimasi yang disebabkan oleh perubahan faktor-faktor tersebut di atas.

It is possible, however, that future results of operations could be materially affected by changes in estimates brought about by changes in factors mentioned above.

Jumlah dan saat pencatatan biaya untuk setiap periode akan dipengaruhi oleh perubahan dari faktor dan keadaan saat pencatatan. Pengurangan taksiran masa manfaat dari aset tetap akan meningkatkan beban operasional yang diakui.

The amounts and timing of recorded expenses for any period would be affected by changes in these factors and circumstances. A reduction in the estimated useful lives of premises and equipment would increase the recorded operating expenses.

Penurunan nilai aset non-keuangan
Bank dan entitas anak mengevaluasi penurunan nilai aset apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset tidak dapat dipulihkan kembali.

Impairment of non-financial assets
The Bank and its subsidiaries assess impairment on assets whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable.

Faktor-faktor penting yang dapat menyebabkan penelaahan penurunan nilai adalah sebagai berikut:
a) kinerja yang rendah secara signifikan jika dibandingkan dengan ekspektasi dari hasil operasi historis maupun 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.

The factors that which could trigger an impairment review include the following:
a) significant underperformance 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.

Bank dan entitas anak 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).

The Bank and its subsidiaries recognize 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.

Jumlah terpulihkan diestimasi untuk aset individual atau, jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

Recoverable amounts are estimated for individual assets or, if it is not possible, for the cash generating unit to which the asset belongs.

Pengakuan aset pajak tangguhan
Aset pajak tangguhan diakui untuk seluruh saldo rugi fiskal yang belum digunakan sejauh terdapat kemungkinan bahwa saldo rugi tersebut dapat dikompensasikan terhadap penghasilan kena pajak di masa yang akan datang. Pertimbangan manajemen yang signifikan diperlukan untuk menentukan jumlah aset pajak tangguhan yang dapat diakui, sesuai dengan saat dan jumlah penghasilan kena pajak di masa mendatang seiring dengan strategi perencanaan pajak.

Recognition of deferred tax assets
Deferred tax assets are recognized for all unused tax losses and credits to the extent that it is probable that taxable income will be available against which the losses can be utilized. Significant management judgment is required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing and level of future taxable income together with future tax planning strategies.

Bank dan entitas anak menelaah aset pajak tangguhan pada setiap tanggal laporan posisi keuangan konsolidasian dan mengurangi jumlah tercatat dalam hal tidak adanya lagi kemungkinan bahwa penghasilan kena pajak yang cukup akan tersedia untuk mengkompensasi sebagian atau seluruh aset pajak tangguhan.

The Bank and its subsidiaries review their deferred tax assets at each consolidated statement of financial position date and reduce the carrying amount to the extent that it is no longer probable that sufficient taxable income will be available to allow all or part of the deferred tax assets to be utilized.

Pertimbangan signifikan diperlukan dalam menentukan provisi perpajakan
Bank dan entitas anak menentukan provisi perpajakan berdasarkan estimasi atas kemungkinan adanya tambahan beban pajak. Jika hasil akhir dari hal ini berbeda dengan jumlah yang dicatat semula, maka perbedaan tersebut akan berdampak terhadap laba/rugi.

Significant judgement is required in determining the provision for taxes
The Bank and its subsidiaries provides for tax provision based on estimates whether the additional taxes will be due. Where the final tax outcome of these matters is different from the amounts that were initially recorded, such differences will impact the profit/loss.

Nilai kini atas kewajiban imbalan pasca kerja dan imbalan jangka panjang lainnya
Biaya atas kewajiban imbalan pasca kerja dan imbalan jangka panjang lainnya ditentukan dengan perhitungan aktuaris. Perhitungan aktuaris melibatkan penggunaan asumsi mengenai tingkat diskonto, tingkat pengembalian yang diharapkan dari aset, kenaikan gaji di masa depan, tingkat kematian dan tingkat kecacatan. Karena program tersebut memiliki sifat jangka panjang, maka perkiraan tersebut memiliki ketidakpastian yang signifikan.

Present value of post employment and other long term employment benefits
The cost of post employment and other long term employment benefits is determined using actuarial valuations. The actuarial valuation involves making assumptions about discount rates, expected rates of return on assets, future salary increases, mortality rates and disability rate. Due to the long-term nature of these plans, such estimates are subject to significant uncertainty.

4. Kas / *4. Cash*

	31 Desember/*December 31*, 2023		31 Desember/*December 31*, 2022		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah		3,522,383		3,290,870	***Rupiah***
Mata uang asing					***Foreign currencies***
Dolar Amerika Serikat	351,586	5,413	424,211	6,604	*United States Dollar*
Dolar Singapura	94,809	1,107	108,000	1,252	*Singapore Dollar*
Euro Eropa	21,318	623	24,191	401	*European Euro*
Dolar Australia	36,576	278	32,150	339	*Australian Dollar*
Riyal Saudi Arabia	26,400	88	47,074	195	*Saudi Arabian Riyal*
Renminbi	613,451	20	85,313	191	*Renminbi*
Dolar Hong Kong	9,537	27	40,970	82	*Hong Kong Dollar*
Yen Jepang	3,450	68	271,000	32	*Japanese Yen*
Poundsterling Inggris	13,565	67	3,455	65	*Great Britain Poundsterling*
		7,691		9,161	
Total		**3,530,074**		**3,300,031**	***Total***

Saldo dalam mata uang Rupiah termasuk uang pada Anjungan Tunai Mandiri (ATM) sebesar Rp1.137.116 dan Rp1.176.198 masing-masing pada tanggal 31 Desember 2023 dan 2022.

The Rupiah balance includes cash in ATMs (Automated Teller Machines) of Rp1,137,116 and Rp1,176,198 as of December 31, 2023 and 2022, respectively.

Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat saldo kas yang digunakan sebagai agunan.

As of December 31, 2023 and 2022 there are no cash used as collateral.

5. Giro pada Bank Indonesia / *5. Current Accounts with Bank Indonesia*

	31 Desember/*December 31*, 2023		31 Desember/*December 31*, 2022		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah		14,703,643		12,954,640	*Rupiah*
Dolar Amerika Serikat	11,438,847	176,124	5,007,430	77,953	*United States Dollar*
Total		**14,879,767**		**13,032,593**	***Total***

Dalam giro pada Bank Indonesia termasuk giro yang didasarkan pada prinsip perbankan syariah sebesar Rp578.671 dan Rp549.453 masing-masing pada tanggal 31 Desember 2023 dan 2022.

Current accounts with Bank Indonesia include current accounts based on sharia banking principles amounting to Rp578,671 and Rp549,453 as of December 31, 2023 and 2022, respectively.

Rasio Giro Wajib Minimum (GWM) pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

The minimum statutory reserves ratio (GWM) as of December 31, 2023 and 2022 are as follows:

	31 Desember/ *December 31,*		
	2023	2022	
Rupiah			*Rupiah*
Utama	7.91%	8.28%	*Primary*
PLM	10.45%	12.21%	*PLM*
Dolar Amerika Serikat	4.35%	4.36%	*United States Dollar*
Syariah - Rupiah	5.60%	7.50%	*Sharia- Rupiah*

Mulai berlaku per 1 September 2022, Bank melakukan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif, sehingga Bank mendapatkan insentif berupa kelonggaran GWM dalam Rupiah pada 31 Desember 2023 dan 2022 sebesar 2,95% dan 1,50%. Sehingga, GWM dalam rupiah yang harus dipenuhi Bank pada 31 Desember 2023 yang seharusnya sebesar 9,00% dengan ketentuan harian 0,00% dan rata-rata 9,00% menjadi sebesar 6,05% dengan ketentuan harian 0,00% dan rata-rata 6,05% serta sebesar 7,50% dengan ketentuan harian 0.00% dan rata-rata 7,50% untuk 2022.

Effective as of September 1, 2022, Bank undertakesproviding funds for certain and inclusive economic activities, so that the Bank gets incentives in the form of a relaxation of GWM in Rupiah on 31 December 2023 and 2022 of 2.95% and 1.50%. GWM in rupiah that must be met by the Bank on 31 December 2023 should be 9.00% with a daily requirement of 0.00% and an average of 9.00% to 6.05% with a daily requirement of 0.00% and an average of 6.05% and 7.50% with a daily requirement of 0.00% and an average of 7.50% for 2022.

GWM Bank pada tanggal 31 Desember 2023 dan 2022 terdiri dari GWM Primer masing-masing sebesar 6,05% dan 7,50% dengan menggunakan saldo rekening giro Rupiah, dan sebesar 4,00% dan 4,00% untuk valuta asing pada Bank Indonesia. Penyangga Likuiditas Makroprudensial (PLM) sebesar 5,00% dan 6,00% masing-masing pada tanggal 31 Desember 2023 dan 2022.

GWM of the Bank as of December 31, 2023 and 2022 is consist of primary GWM of 6,05% and 7.50%, respectively, through current accounts with Bank Indonesia in Rupiah, and 4.00% and 4.00% for foreign currency, respectively. Macroprudential Liquidity Buffer of 5.00% and 6.00% as of December 31, 2023 and 2022, respectively.

Berdasarkan prinsip syariah pada tanggal 31 Desember 2023 dan 2022, sesuai dengan ketentuan Bank Indonesia, Bank dan entitas anak harus memenuhi persyaratan GWM dalam Rupiah masing-masing sebesar 7,50%, dan 7,50%.

Rasio GWM pada tanggal 31 Desember 2023 dan 2022 dihitung berdasarkan Peraturan Bank Indonesia (PBI) Nomor 20/3/PBI/2018 tanggal 29 Maret 2018 Tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah sebagaimana telah diubah beberapa kali dengan PBI No. 22/3/PBI/2020 tanggal 24 Maret 2020; PBI No. 22/10/PBI/2020 tanggal 28 Juli 2020; PBI No. 23/16/PBI/2021 tanggal 21 Desember 2021; dan terakhir kali dengan PBI No. 24/4/PBI/2022 tanggal 1 Maret 2022 yang dijelaskan melalui Peraturan Anggota Dewan Gubernur (PADG) No. 20/10/PADG/2018 tanggal 31 Mei 2018 Tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah sebagaimana telah diubah beberapa kali dengan PADG No. 20/30/PADG/2018 tanggal 30 November 2018; PADG No. 21/14/PADG/2019 tanggal 26 Juni 2019; PADG No. 21/27/PADG/2019 tanggal 26 Desember 2019; PADG No. 22/2/PADG/2020 tanggal 10 Maret 2020; PADG No. 22/10/PADG/2020 tanggal 29 April 2020; PADG No. 22/19/PADG/2020 tanggal 29 Juli 2020; PADG No. 23/27/PADG/2021 tanggal 21 Desember 2021; dan terakhir kali melalui PADG No. 24/3/PADG/2022 tanggal 1 Maret 2022. Serta mengacu pada PADG No. 24/8/PADG/2022 tanggal 30 Juni 2022 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah sebagaimana telah diubah beberapa kali dengan PADG No. 2 Tahun 2023 tanggal 24 Maret 2023; dan terakhir kali dengan PADG No. 12 Tahun 2023 tanggal 27 September 2023.

Pada tanggal 31 Desember 2023 dan 2022, Bank juga harus memenuhi PBI No. 20/4/PBI/2018 tanggal 3 April 2018 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah sebagaimana telah diubah beberapa kali dengan PBI No. 21/12/PBI/2019 tanggal 25 November 2019; PBI No. 22/17/PBI/2020 tanggal 1 Oktober 2020; PBI No. 23/17/PBI/2021 tanggal 21 Desember 2021; dan terakhir kali melalui PBI No. 24/16/PBI/2022 tanggal 31 Oktober 2022 yang dijelaskan melalui Peraturan Anggota Dewan Gubernur (PADG) No. 21/22/PADG/2019 tanggal 28 November 2019 tentang tentang Rasio Intermediasi Makroprudensial dan Penyangga

Based on Sharia principle, as of December 31, 2023 and 2022, based on the Bank Indonesia regulations, the Bank and its subsidiaries is required to maintain GWM in Rupiah of 7.50%, and 7.50%.

The calculation of the GWM ratio as of December 31, 2023 and 2022 is based on Bank Indonesia regulation (PBI) No. 20/3/PBI/2018 dated March 29, 2018 concerning Statutory Reserves for Commercial Banks in Rupiah and Foreign Exchange for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units as amended several times with PBI No.22/3/PBI/2020 dated March 24, 2020; PBI No. 22/10/PBI/2020 dated July 28, 2020; PBI No.23/16/PBI/2021 dated December 21, 2021; and finally through PBI No. 24/4/PBI/2022 dated March 1, 2022 which is explained through the Regulation of Members of the Board of Governors (PADG) No. 20/10/PADG/2018 dated May 31, 2018 concerning Statutory Reserves for Commercial Banks in Rupiah and Foreign Exchange for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units as amended several times with PADG No. 20/30/PADG/2018 dated November 30, 2018; PADG No. 21/14/PADG/2019 dated June 26, 2019; PADG No.21/27/PADG/2019 dated December 26, 2019; PADG No.22/2/PADG/2020 dated March 10, 2020; PADG No. 22/10/PADG 2020 dated April 29, 2020; PADG No.22/19/PADG/2020 dated July 29, 2020; PADG No. 23/27/PADG/2021 dated December 21, 2021; and finally through PADG No. 24/3/PADG/2022 dated March 1, 2022. And also refers to PADG No.24/8/PADG/2022 dated June 30, 2022 concerning regulations for the Fulfillment of Statutory Reserves for Commercial Banks in Rupiah and Foreign Exchange for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units as amended several times with PADG No. 2 year 2023 dated March 24, 2023; and the last time through PADG No. 12 year 2023 dated September 27, 2023.

As December 31, 2023 and 2022, the Bank must also comply with Bank Indonesia Regulation (PBI) No. 20/4/PBI/2018 dated April 3, 2018 concerning Macroprudential Intermediation Ratios and Macroprudential Liquidity Buffers for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Bussiness Unit which has been amended several times with PBI No. 21/12/PBI/2019 dated November 25, 2019; PBI No. 22/17/PBI/2020 dated October 1, 2020; PBI No. 23/17/PBI/2021 dated December 21, 2021; and finally through PBI No. 24/16/PBI/2022 dated October 31, 2022 which is explained through the Regulation of Members of the Board of Governors (PADG) No. 21/22/PADG/2019 dated November 28, 2019 concerning Macroprudential Intermediation Ratios

Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah yang telah diubah beberapa kali dengan PADG No. 21/11/PADG/2020 tanggal 29 April 2020; PADG No. 22/30/PADG/2020 tanggal 5 Oktober 2020; PADG No. 23/7/PADG/2021 tanggal 26 April 2021; PADG No. 23/31/PADG/2021 tanggal 31 Desember 2021; PADG No. 24/14/PADG/2022 tanggal 31 Oktober 2022; PADG No. 10 Tahun 2023 tanggal 14 September 2023; dan terakhir kali dengan PADG No. 18 Tahun 2023 tanggal 29 November 2023.	*and Macroprudential Liquidity Buffers for Convetional Commercial Banks, Sharia Commercial Banks and Sharia Business Units which has been amended several times with PADG No. 21/11/PADG/2020 dated April 29, 2020; PADG No. 22/30/PADG/2020 dated October 5, 2020; PADG No. 23/7/PADG/2021 dated April 26, 2021; PADG No. 23/31/PADG/2021 dated December 31, 2021; PADG No. 24/14/PADG/2022 dated October 31, 2022; PADG Number 10 of 2023 dated September 14, 2023, and was last amended by PADG Number 18 of 2023 dated November 29, 2023.*
GWM Primer adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia. GWM Sekunder dan Penyangga Likuiditas Makroprudensial (PLM) adalah cadangan minimum yang wajib dipelihara oleh Bank berupa Sertifikat Bank Indonesia (SBI), Surat Utang Negara (SUN), Surat Berharga Syariah Negara (SBSN) dan/atau excess reserve yang merupakan kelebihan saldo Rekening Giro Rupiah dari GWM Primer, GWM LFR dan Rasio Intermediasi Makroprudensial (RIM). GWM LFR dan RIM adalah tambahan simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia, jika LFR dan RIM target Bank Indonesia (84%) atau jika di atas maksimum LFR dan RIM target BI (94%) dan Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih kecil dari KPMM Insentif BI sebesar 14%.	*Primary Minimum Statutory Reserve is a minimum reserve that should be maintained by the Bank in Current Accounts with Bank Indonesia. Secondary Minimum Statutory Reserve and Macroprudential Liquidity Buffer are the minimum reserves that should be maintained by the Bank which comprise of Certificates of Bank Indonesia (SBI), Government Debenture Debt (SUN), Sharia Government Securities (SBSN), and/or excess reserve which represents the excess reserve of the Bank Current Accounts in Rupiah over the Primary Minimum Statutory Reserve, Minimum Statutory Reserve on LFR and Macroprudential Intermediation Ratio (RIM). Minimum Statutory Reserve on LFR and RIM is the additional reserve that should be maintained by the Bank in the form of Current Accounts with Bank Indonesia, if the Bank and its subsidiaries' LFR and RIM is below the minimum of LFR and RIM targeted by Bank Indonesia (84%) or if the Bank LFR and RIM is above the maximum of LFR and RIM targeted by BI (94%) and the Capital Adequacy Ratio (CAR) is below BI requirement of 14%.*
Pada tanggal 31 Desember 2023 dan 2022, Bank telah memenuhi ketentuan Peraturan Bank Indonesia yang berlaku tentang GWM Bank Umum.	*As of December 31, 2023 and 2022, the Bank has fulfilled Bank Indonesia's prevailingregulation regarding GWM of Commercial Banks.*
Pada tanggal 31 Desember 2023 dan 2022, tidak ada giro pada Bank Indonesia yang dijadikan jaminan.	*As of December 31, 2023 and 2022, there are no current accounts with Bank Indonesia pledged as collateral.*

6. Giro pada Bank Lain / *6. Current Accounts with other Banks*

a. Berdasarkan mata uang / *a. By currency*

	31 Desember/*December 31,* 2023		31 Desember/*December 31,* 2022		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies (angka penuh/ full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies (angka penuh/ full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah		582,783		325,659	*Rupiah*
Mata uang asing					*Foreign currencies*
Dolar Amerika Serikat	29,655,027	456,598	51,793,563	806,296	*United States Dollar*
Dolar Singapura	3,611,607	42,170	3,525,981	40,876	*Singapore Dollar*
Dolar Australia	2,524,102	26,555	2,660,598	28,090	*Australian Dollar*
Yen Jepang	540,777,244	58,880	167,436,376	19,726	*Japanese Yen*
Euro Eropa	1,159,948	19,764	902,483	14,965	*European Euro*
Poundsterling Inggris	388,813	7,631	309,148	5,808	*Great Britain Poundsterling*
Dolar Hong Kong	527,744	1,040	535,744	1,070	*Hong Kong Dollar*
Renminbi	629,722	1,366	539,211	1,205	*Renminbi*
		614,004		918,036	
Total		1,196,787		1,243,695	*Total*
Cadangan kerugian penurunan nilai		(57)		(68)	*Allowance for impairment losses*
Neto		**1,196,730**		**1,243,627**	***Net***

b. Berdasarkan hubungan / *b. Based on relationship*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Pihak ketiga			*Third parties*
Rupiah	582,783	325,659	*Rupiah*
Mata uang asing			*Foreign currencies*
Dolar Amerika Serikat	456,598	806,296	*United States Dollar*
Dolar Singapura	42,170	40,876	*Singapore Dollar*
Dolar Australia	26,555	28,090	*Australian Dollar*
Yen Jepang	58,880	19,726	*Japanese Yen*
Euro Eropa	19,764	14,965	*European Euro*
Poundsterling Inggris	7,631	5,808	*Great Britain Poundsterling*
Dolar Hong Kong	1,040	1,070	*Hong Kong Dollar*
Renminbi	1,366	1,205	*Renminbi*
	614,004	918,036	
Total	1,196,787	1,243,695	*Total*
Cadangan kerugian penurunan nilai	(57)	(68)	*Allowance for impairment losses*
Neto	**1,196,730**	**1,243,627**	***Net***

c. Berdasarkan bank / *c. By bank*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Rupiah			*Rupiah*
Bank Pemerintah Daerah			*Regional Banks*
PT BPD Kalimatan Selatan	12,910	11,590	*PT BPD Kalimatan Selatan*
PT BPD Bali	11,466	3,738	*PT BPD Bali*
PT BPD Sulawesi Selatan dan Sulawesi Barat	7,029	3,097	*PT BPD Sulawesi Selatan dan Sulawesi Barat*
PT BPD Jawa Tengah	4,027	1,318	*PT BPD Jawa Tengah*
PT BPD Jawa Timur Tbk	1,598	1,080	*PT BPD Jawa Timur Tbk*
PT BPD Kalimantan Timur	4	-	*PT BPD Kalimantan Timur*
PT BPD Sulawesi Utara	1	1	*PT BPD Sulawesi Utara*
PT BPD Riau Kepri	1	1	*PT BPD Riau Kepri*
PT BPD Lampung	1	1	*PT BPD Lampung*
PT BPD Sumatera Selatan dan Bangka Belitung	1	1	*PT BPD Sumatera Selatan dan Bangka Belitung*
PT BPD Banten Tbk	-	13	*PT BPD Banten Tbk*
	37,038	20,840	
Bank Umum			*Commercial Banks*
PT Bank Central Asia Tbk	524,756	270,099	*PT Bank Central Asia Tbk*
PT Bank Sahabat Sampoerna	16,255	15,780	*PT Bank Sahabat Sampoerna*
PT Bank Negara Indonesia (Persero) Tbk	2,943	3,225	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero)	1,238	4,389	*PT Bank Rakyat Indonesia (Persero) Tbk*
Standard Chartered Indonesia	399	434	*Standard Chartered Indonesia*
PT Bank Mandiri (Persero) Tbk	152	3,529	*PT Bank Mandiri (Persero) Tbk*
PT Bank Syariah Indonesia Tbk	1	1	*PT Bank Syariah Indonesia Tbk*
PT Bank Danamon Indonesia Tbk	-	3,232	*PT Bank Danamon Indonesia Tbk*
PT Bank OCBC NISP Tbk	-	2,086	*PT Bank OCBC NISP Tbk*
PT Bank CIMB Niaga Tbk	-	1,898	*PT Bank CIMB Niaga Tbk*
PT Bank Oke Indonesia	-	129	*PT Bank Oke Indonesia*
PT Bank KEB Hana Indonesia	-	14	*PT Bank KEB Hana Indonesia*
PT Bank Maybank Indonesia Tbk	-	2	*PT Bank Maybank Indonesia Tbk*
PT Bank Woori Saudara Indonesia 1906 Tbk	-	1	*PT Bank Woori Saudara Indonesia 1906 Tbk*
	545,744	304,819	
	582,782	325,659	
Mata uang asing			*Foreign currencies*
Citibank, N.A	299,015	293,891	*Citibank, N.A*
PT Bank Central Asia Tbk	69,789	195,367	*PT Bank Central Asia Tbk*
PT Bank Negara Indonesia (Persero) Tbk	91,725	183,642	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Mandiri (Persero) Tbk	57,721	151,049	*PT Bank Mandiri (Persero) Tbk*
Standard Chartered Bank	47,235	46,938	*Standard Chartered Bank*
Overseas-Chinese Banking Corporation, Ltd	42,170	40,876	*Overseas-Chinese Banking Corporation, Ltd*
Kookmin Bank Industrial and Commercial	4,747	4,799	*Kookmin Bank Industrial and Commercial*
PT Bank ICBC Indonesia	1,366	1,205	*PT Bank ICBC Indonesia*
PT Bank Rakyat Indonesia (Persero) Tbk	180	201	*PT Bank Rakyat Indonesia Tbk (Persero) Tbk*
Indover Bank, Amsterdam	57	68	*Indover Bank, Amsterdam*
	614,005	918,036	
Total	1,196,787	1,243,695	*Total*
Cadangan kerugian penurunan nilai	(57)	(68)	*Allowance for impairment losses*
Neto	**1,196,730**	**1,243,627**	***Net***

d. Tingkat suku bunga rata-rata per tahun

d. Average interest rates per annum

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Rupiah			
Mata uang asing	1.38%	1.20%	*Rupiah*
	0.00%	0.00%	*Foreign currencies*

e. Perubahan nilai tercatat bruto
Perubahan nilai tercatat bruto adalah sebagai berikut:

e. Movement in the gross carrying amount
The movements in the gross carrying amount are as follows:

	31 Desember/*December 31,* 2023					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Nilai tercatat bruto awal	1,243,695	-	-	-	1,243,695	***Initial gross carrying amount***
Aset baru	156	-	-	-	156	*New assets originated*
Aset dihentikan pengakuannya dilunasi (kecuali hapus buku)	(23,066)	-	-	-	(23,066)	*Assets derecognized write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	(18,362)	-	-	-	(18,362)	*Remeasurement*
Penghapusbukuan						*Write off*
Valuta asing dan perubahan lain	(5,636)	-	-	-	(5,636)	*Forign exchange and other movement*
Nilai tercatat bruto akhir	**1,196,787**	-	-	-	**1,196,787**	***Ending gross carrying amount***

	31 Desember/*December 31,* 2022					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Nilai tercatat bruto awal	2,691,297	-	-	-	2,691,297	***Initial gross carrying amount***
Aset baru	64,186	-	-	-	17,278	*New assets originated*
Aset dihentikan		-	-	-		
pengakuannya atau		-	-	-		*Assets derecognized*
hapus buku)	(1,549,430)	-	-	-	(1,549,430)	*write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	12,825	-	-	-	12,825	*Remeasurement*
Penghapusbukuan	-	-	-	-	-	*Write off*
Valuta asing dan perubahan lain	71,725	-	-	-	71,725	*Forign exchange and other movement*
Nilai tercatat bruto akhir	**1,290,603**	-	-	-	**1,243,695**	***Ending gross carrying amount***

f. Perubahan cadangan kerugian penurunan nilai / *f. Movements in the allowance for impairment losses*

	31 Desember/*December 31,* 2023					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ Sharia**	**Total**	
Saldo awal	-	-	**68**	-	**68**	***Initial balance***
Aset Baru	-	-	-	-	--	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	-	-	-	-	-	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	-	-	-	-	-	*Remeasurement*
Penghapusbukuan	-	-	-	-	-	*Write off*
Valuta asing dan perubahan lain	-	-	(11)	-	(11)	*Foreign exchange and other movement*
Saldo akhir	-	-	**57**	-	**57**	***Ending balance***

	31 Desember/*December 31,* 2022					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Saldo awal	-	-	**66**	-	**66**	***Initial balance***
Aset Baru						*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	-	-	-	-	--	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	--	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	--	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	--	*Transfer to Stage 3*
Pengukuran kembali	-	-	-	-	--	*Remeasurement*
Penghapusbukuan	-	-	-	-	--	*Write off*
Valuta asing dan perubahan lain	-	-	2	-	2	*Foreign exchange and other movement*
Saldo akhir	-	-	**68**	-	**68**	***Ending balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

Management believes that the above allowance for impairment losses is adequate.

Informasi mengenai klasifikasi aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai diungkapkan pada Catatan 46.

Information with respect to classification of impaired and not impaired of financial assets are disclosed in Note 46.

g. Berdasarkan kolektibilitas / *g. By collectibility*

Kolektibilitas giro pada bank lain adalah sebagai berikut:

The collectibility of current accounts with other banks are as follows:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Lancar	1,196,730	1,243,627	*Current*
Macet	57	68	*Loss*
Total	1,196,787	1,243,695	*Total*
Cadangan kerugian penurunan nilai	(57)	(68)	*Allowance for impairment losses*
Neto	**1,196,730**	**1,243,627**	***Net***

h. Giro pada bank lain yang digunakan sebagai agunan

Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat saldo giro pada bank lain yang digunakan sebagai agunan.

h. Current account with other banks pledged as collateral

As of December 31, 2023 and 2022 there are no current accounts with other banks which are used as collateral.

7. Penempatan pada Bank Indonesia dan Bank Lain / *7. Placements with Bank Indonesia and Other Banks*

a. Berdasarkan jenis, hubungan dan mata uang / *a. Based on type, relationship and currency*

	31 Desember/*December 31*, 2023		31 Desember/*December 31*, 2022		
	Jumlah nosional mata uang asing/ Notional amount in foreign currencies (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	Jumlah nosional mata uang asing/ Notional amount in foreign currencies (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	
Pihak ketiga					*Third parties*
Rupiah					*Rupiah*
Deposit Facility					*Deposit Facility*
Bank Indonesia		-		4,999,341	*Bank Indonesia*
Bank Indonesia Syariah		71,000		390,000	*Bank Indonesia Syariah*
Call Money		950,000		1,000,000	*Call Money*
Deposito berjangka		385,875		762,450	*Time Deposits*
Tabungan		128		5,016	*Savings*
		1,407,003		7,156,807	
Dolar Amerika Serikat					*United States Dollar*
Call Money		76,985		-	*Call Money*
Deposit Facility Bank Indonesia		2,403,001		-	*Deposit Facility Bank Indonesia*
		2,479,986		-	
Cadangan kerugian penurunan nilai		(296)		(2,133)	*Allowance for impairment losses*
Neto		**3,886,693**		**7,154,674**	***Net***

b. Berdasarkan sisa umur hingga jatuh tempo / *b. By remaining period until maturity*

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
< 1 bulan	3,886,989	7,060,682	*< 1 month*
> 1 bulan < 3 bulan	-	40,725	*> 1 month < 3 months*
>1 bulan ≤ 3 bulan	-	55,400	*>1 bulan ≤ 3 bulan*
Total	3,886,989	7,156,807	*Total*
Cadangan kerugian penurunan nilai	(296)	(2,133)	*Allowance for impairment losses*
Neto	**3,886,693**	**7,154,674**	*Net*

c. Berdasarkan jenis dan nama bank / *c. By type and counterparty bank*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Rupiah			*Rupiah*
Bank Indonesia			*Bank Indonesia*
Deposit Facility	-	4,999,341	*Deposit Facility*
Deposit Facility - Syariah	71,000	390,000	*Deposit Facility - Sharia*
	71,000	5,389,341	
Call Money			*Call Money*
PT BPD Sumatera Selatan dan Bangka Belitung	225,000	-	*PT BPD Sumatera Selatan dan Bangka Belitung*
PT Bank Mayapada International Tbk	300,000	-	*PT Bank Mayapada International Tbk*
PT BPD Maluku	150,000	25,000	*PT BPD Maluku*
PT Bank Capital Indonesia Tbk	100,000	320,000	*PT Bank Capital Indonesia Tbk*
PT BPD Bengkulu	75,000	75,000	*PT BPD Bengkulu*
PT BPD Sulawesi Tenggara	50,000	225,000	*PT BPD Sulawesi Tenggara*
PT Bank DBS Indonesia Tbk	50,000	-	*PT Bank DBS Indonesia Tbk*
PT Bank Sahabat Sampoerna	-	100,000	*PT Bank Sahabat Sampoerna*
PT BPD Aceh	-	50,000	*PT BPD Aceh*
PT BPD Lampung	-	50,000	*PT BPD Lampung*
PT Bank Nationalnobu Tbk	-	50,000	*PT Bank Nationalnobu Tbk*
PT BPD Nusa Tenggara Timur	-	50,000	*PT BPD Nusa Tenggara Timur*
PT Bank Ina Perdana Tbk	-	30,000	*PT Bank Ina Perdana Tbk*
PT BPD Kalimantan Tengah	-	25,000	*PT BPD Kalimantan Tengah*
	950,000	1,000,000	
Deposito berjangka			*Time deposits*
PT BPD Riau Kepri (Unit Usaha Syariah)	46,700	-	*PT BPD Riau Kepri (Unit Usaha Syariah)*
PT Bank Sahabat Sampoerna	31,100	10,000	*PT Bank Sahabat Sampoerna*
PT BPD Sulawesi Utara Gorontalo	28,900	35,050	*PT BPD Sulawesi Utara Gorontalo*
PT Bank Nagari	30,200	261,900	*PT Nagari*
PT BPD Sulawesi Tengah	25,750	24,800	*PT BPD Sulawesi Tengah*
PT Bank Nationalnobu Tbk	22,850	28,650	*PT Bank Nationalnobu Tbk*
PT BPD Aceh	19,800	-	*PT BPD Aceh*
PT BPD Lampung	19,450	23,650	*PT BPD Lampung*
PT BPD Kalimantan Barat	18,400	194,650	*PT BPD Kalimantan Barat*
PT BPD Sulawesi Selatan dan Sulawesi Barat	15,900	51,050	*PT BPD Sulawesi Selatan dan Sulawesi Barat*
PT BPD Sumatera Selatan & Bangka Belitung	13,900	16,500	*PT BPD Sumatera Selatan & Bangka Belitung*
PT BPD Jambi	12,800	6,000	*PT BPD Jambi*
PT BPD Kalimantan Tengah	8,400	25,400	*PT BPD Kalimantan Tengah*
PT Bank Mega Tbk	7,800	22,650	*PT Bank Mega Tbk.*
PT Bank DKI	7,500	24,150	*PT Bank DKI*
PT BPD Sumatera Utara	6,900	-	*PT BPD Sumatera Utara*
PT BPD Jawa Timur Tbk	6,000	5,000	*PT BPD Jawa Timur Tbk*
PT Bank Nagari (Unit Usaha Syariah)	6,000	-	*PT Bank Nagari (Unit Usaha Syariah)*
PT Bank Tabungan Negara (Persero) Tbk (Unit Usaha Syariah)	5,800	-	*PT Bank Tabungan Negara (Persero) Tbk (Unit Usaha Syariah)*
PT Bank Victoria International	5,400	15,400	*PT Bank Victoria International*
PT Bank MNC International Tbk	5,400	-	*PT Bank MNC International Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	5,250	26,000	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT BPD Jawa Timur Tbk (Unit Usaha Syariah)	5,000	-	*PT BPD Jawa Timur Tbk (Unit Usaha Syariah)*
PT Bank Syariah Indonesia Tbk	5,000	-	*PT Bank Syariah Indonesia Tbk*
PT Bank Sinarmas Tbk (Unit Usaha Syariah)	5,000	-	*PT Bank Sinarmas Tbk (Unit Usaha Syariah)*
PT BPD Kalimantan Barat (Unit Usaha Syariah)	5,000	-	*PT BPD Kalimantan Barat (Unit Usaha Syariah)*
PT Bank DKI (Unit Usaha Syariah)	5,000	-	*PT Bank DKI (Unit Usaha Syariah)*
PT Bank Tabungan Negara (Persero) Tbk	4,675	89,050	*PT Bank Tabungan Negara (Persero) Tbk*
PT Bank Maspion Indonesia Tbk	4,500	-	*PT Bank Maspion Indonesia Tbk*
PT Bank Tabungan Pensiunan National Tbk (Unit Usaha Syariah)	1,500	-	*PT Bank Tabungan Pensiunan National Tbk (Unit Usaha Syariah)*

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
PT Bank Raya Indonesia Tbk	-	27,000	*PT Bank Raya Indonesia Tbk*
PT Bank Capital Indonesia Tbk	-	25,800	*PT Bank Capital Indonesia Tbk*
PT BPD Sulawesi Tenggara	-	25,000	*PT BPD Sulawesi Tenggara*
PT BPD Bali	-	12,650	*PT BPD Bali*
PT Bank KB Bukopin Tbk	-	12,650	*PT Bank KB Bukopin Tbk*
PT BPD Riau Kepri	-	5,400	*PT BPD Riau Kepri*
PT BPD Maluku	-	5,400	*PT BPD Maluku*
PT BPD Jawa Tengah	-	5,000	*PT BPD Jawa Tengah*
PT BPR Kertaraharja Soreang	-	4,000	*PT BPR Kertaraharja Soreang*
PT BPR Lexi Pratama Mandiri	-	500	*PT BPR Lexi Pratama Mandiri*
	385,875	762,450	
Tabungan			*Savings*
PT Bank Rakyat Indonesia (Persero) Tbk	6	3,205	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Mandiri (Persero) Tbk	108	1,732	*PT Bank Mandiri (Persero) Tbk*
PT BPR Srie Artha Lestari	12	65	*PD BPR Srie Artha Lestari*
PT Bank Muamalat Indonesia Tbk	-	12	*PT Bank Muamalat Indonesia Tbk*
PT BPR Karyajatnika Sadaya	1	2	*PT BPR Karyajatnika Sadaya*
PT BPR Supra Artapersada	1	-	*PT BPR Supra Artapersada*
	128	5,016	
	1,407,003	7,156,807	
Dollar Amerika Serikat			*United States Dollar*
Bank Indonesia			*Bank Indonesia*
Deposit Facility	2,403,001	-	*Deposit Facility*
Call Money			*Call Money*
PT BPD Jawa Tengah	76,985	-	*PT BPD Jawa Tengah*
	3,886,989	7,156,807	
Cadangan kerugian penurunan nilai			*Allowance*
	(296)	(2,133)	*for impairment losses*
Neto	**3,886,693**	**7,154,674**	*Net*

Dalam penempatan pada Bank Indonesia dan bank lain termasuk penempatan yang didasarkan pada prinsip perbankan syariah dengan nilai tercatat sebesar Rp71.000 dan Rp540.000 masing-masing pada tanggal 31 Desember 2023 dan 2022.

As of December 31, 2023 and 2022, placements with Bank Indonesia and other banks include placements based on sharia banking principles with carrying amounts of Rp71,000 and Rp540,000, respectively.

d. Tingkat bagi hasil syariah rata-rata per tahun

d. Average sharia profit sharing rate per annum

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Rupiah	4.30%	4.04%	*Rupiah*
Dolar Amerika Serikat	1.34%	1.50%	*United States Dollar*

e. Perubahan nilai tercatat bruto
Perubahan nilai tercatat bruto adalah sebagai berikut:

e. Movement in the gross carrying amount
The movements in the gross carrying amount are as follows:

	31 Desember/*December 31,* 2023					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Nilai tercatat bruto awal	7,156,807	-	-	-	7,156,807	***Initial gross carrying amount***
Aset baru	3,440,861	-	-	-	3,440,861	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(5,971,655)	-	-	-	(5,971,655)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	(739,024)	-	-	-	(739,024)	*Remeasurement*
Penghapusbukuan	--	--	--	--	--	*Write off*
Valuta asing dan perubahan lain	-	-	-	-	-	*Foreign exchange and other movement*
Nilai tercatat bruto akhir	**3,886,989**	-	-	-	**3,886,989**	***Ending gross carrying amount***

	31 Desember/*December 31, 2022*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Nilai tercatat bruto awal	11,428,774	-	-	-	11,428,774	***Initial gross carrying amount***
Aset baru	7,156,807	-	-	-	7,156,807	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(11,428,774)	-	-	-	(11,428,774)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	-	-	-	-	-	*Remeasurement*
Penghapusbukuan -	--	--	--	--	--	*Write off*
Valuta asing dan perubahan lain	-	-	-	-	-	*Forign exchange and other movement*
Nilai tercatat bruto akhir	**7,156,807**	-	-	-	**7,156,807**	***Ending gross carrying amount***

f. Perubahan cadangan kerugian penurunan nilai

f. Movements in the allowance for impairment losses

	31 Desember/*December 31,* 2023					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Saldo awal	**2,133**	-	-	-	**2,133**	***Initial balance***
Aset Baru	262	-	-	-	262	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1,892)	-	-	-	(1,892)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	(207)	-	-	-	(207)	*Remeasurement*
Penghapusbukuan	-	-	-	-	-	*Write off*
Valuta asing dan perubahan lain	--	-	-	-	--	*Foreign exchange and other movement*
Saldo akhir	**296**	-	-	-	**296**	***Ending balance***

	31 Desember/*December 31, 2022*					
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Syariah/ *Sharia*	Total	
Saldo awal	**2,268**	-	-	-	**2,268**	***Initial balance***
Aset Baru	2,134	-	-	-	2,134	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(2,269)	-	-	-	(2,269)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	-	-	-	-	-	*Remeasurement*
Penghapusbukuan	-	-	-	-	-	*Write off*
Valuta asing dan perubahan lain	-	-	-	-	-	*Foreign exchange and other movement*
Saldo akhir	**2,133**	-	-	-	**2,133**	***Ending balance***

Saldo cadangan kerugian penurunan nilai merupakan cadangan yang dibentuk terhadap saldo penempatan pada bank lain oleh Bank dan entitas anak.

The balance of allowance for impairment losses is provided for the balance of placement with other banks by Bank and its subsidiaries.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

Management believes that the above allowance for impairment losses is adequate.

Informasi mengenai klasifikasi aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai diungkapkan pada Catatan 46.

Information with respect the classification of impaired and not impaired of financial assets are disclosed in Note 46.

Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat dana pada bank bermasalah, bank beku operasi dan likuiditas.

As of December 31, 2023 and 2022, there are no funds in troubled banks, banks with frozen operations and liquidity.

Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat saldo penempatan pada bank lain yang digunakan sebagai agunan.

As of December 31, 2023 and 2022 there are no placement with other banks which are used as collateral.

8. Tagihan dan Liabilitas Derivatif / *8. Derivatives Receivable and Payable*

Dalam melakukan usaha bisnis, Bank melakukan transaksi instrumen keuangan derivatif seperti *swap* mata uang asing, transaksi spot, dan transaksi *forward*.

In the normal course of business, Bank enters transactions involving derivative financial instruments such as currency swaps, spot, and forward.

a. Berdasarkan jenis dan mata uang / *a. By type and currency*

	31 Desember/*December 31*, 2023			
	Jumlah nosional mata uang asing (jumlah penuh)/ *Notional amount foreign currency (full amount)*	Nilai wajar/*Fair values*		
		Tagihan derivatif/ *Derivatives receivable*	Liabilitas derivatif/ *Derivatives payable*	
Instrumen				***Instruments***
Terkait Nilai Tukar				***Exchange Rate Related***
Spot Mata Uang Asing - Beli				*Spot Mata Uang Asing - Beli*
USD	13,000,000	246	-	*USD*
FX Forward Mata Uang Asing - Beli				*FX Forward Mata Uang Asing - Beli*
EUR	174,922	-	9	*EUR*
FX SWAP Mata Uang Asing - Beli				*FX SWAP Mata Uang Asing - Beli*
USD	37,000,000	932	14	*USD*
JPY	370,000,000	111	-	*JPY*
Total		**1,289**	**23**	***Total***

Instrumen	31 Desember/*December 31*, 2022			
	Jumlah nosional mata uang asing (jumlah penuh)/ *Notional amount foreign currency (full amount)*	Nilai wajar/*Fair values*		
		Tagihan derivatif/ *Derivatives receivable*	Liabilitas derivatif/ *Derivatives payable*	*Instruments*
Terkait Nilai Tukar				***Exchange Rate Related***
FX Forward Mata Uang Asing - Jual				*Foreign Currency Fx- Forward - Sell*
EUR	112,896	-	157	*EUR*
FX SWAP Mata Uang Asing - Jual				*Foreign Currency Fx- SWAP – Sell*
USD	210,000,000	17,388	2,050	*USD*
		17,388	**2,207**	

b. Berdasarkan hubungan
Pada tanggal 31 Desember 2023 dan 2022 tidak ada transaksi derivatif dengan pihak berelasi.

b. By relationship
As of December 31, 2023 and 2022, there is no derivative transaction with related party.

9. Surat Berharga / *9. Marketable Securities*

a. Berdasarkan jenis, mata uang dan hubungan / *a. By type, currency and relationship*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Biaya perolehan yang diamortisasi			***At amortized cost***
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Obligasi	5,422,215	5,851,325	*Bonds*
Diskonto yang belum diamortisasi	-	(7,183)	*Unamortized discount*
	5,422,215	5,844,142	
Nilai wajar melalui penghasilan komprehensif lainnya			***Fair value through other comprehensive income***
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Obligasi	15,771,414	12,919,048	*Bonds*
Dolar Amerika Serikat			***United States Dollar***
Obligasi	2,361,756	2,228,239	*Bonds*
	18,133,170	15,147,287	
Nilai wajar melalui laba rugi			***Fair value through profit or loss***
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Reksadana	5,226,836	4,859,178	*Mutual funds*
Obligasi	2,194,746	1,536,967	*Bonds*
	7,421,582	6,396,145	
Total	**30,976,967**	**27,387,574**	***Total***
Cadangan kerugian penurunan nilai	(11,357)	(5,256)	*Allowance for impairment losses*
Net	**30,965,610**	**27,382,318**	***Net***

Berikut adalah perubahan efek-efek dengan klasifikasi nilai wajar melalui penghasilan komprehensif lain:

Movements on marketable securities classified fair value through other comprehensive income:

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Nilai wajar melalui penghasilan komprehensif lain			***Fair value through other comprehensive income***
Saldo awal	(420,813)	(8,577)	*Beginning balance*
Aset keuangan yang baru dibeli	-	(77,145)	*New purchased financial asset*
Aset keuangan yang jatuh tempo atau dijual	(8,189)	-	*Matured or sold financial asset*
Kenaikan (penurunan) dari perubahan nilai wajar	165,950	(427,445)	*Increase (decrease) from change in fair value*
Dampak pajak tangguhan	(26,643)	92,354	*Deferred tax impact*
Saldo akhir	**(289,695)**	**(420,813)**	***Ending balance***

b. Berdasarkan penerbit

b. By issuer

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Nilai wajar melalui laba rugi			***Fair value through profit or loss***
Pemerintah Republik Indonesia	2,044,212	1,536,966	*Government of Republic Indonesia*
PT Syailendra Capital	2,440,527	2,339,051	*PT Syailendra Capital*
PT BNI Asset Management	1,318,838	1,264,315	*PT BNI Asset Management*
PT Trimegah Asset Management	795,662	706,436	*PT Trimegah Asset Management*
PT PNM Investment Management	226,538	246,856	*PT PNM Investment Management*
PT BRI Manajemen Investasi	252,628	201,734	*PT BRI Manajemen Investasi*
PT Manulife Asset Management Indonesia	151,706	100,787	*PT Manulife Asset Management Indonesia*
PT Bahana TCW Investment Management	40,949	-	*PT Bahana TCW Investment Management*
PT Permodalan Nasional Madani	25,424	-	*PT Permodalan Nasional Madani*
PT PLN (Persero)	41,714	-	*PT PLN (Persero)*
PT Federal International Finance	15,765	-	*PT Federal International Finance*
PT Indosat Tbk	13,007	-	*PT Indosat Tbk*
PT Merdeka Copper Gold Tbk	8,111	-	*PT Merdeka Copper Gold Tbk*
PT Pegadaian (Persero)	6,856	-	*PT Pegadaian (Persero)*
PT Tower Bersama Infrastructure Tbk	4,950	-	*PT Tower Bersama Infrastructure Tbk*
PT Pupuk Indonesia (Persero)	4,904	-	*PT Pupuk Indonesia (Persero)*
PT Pelabuhan Indonesia (Persero)	3,105	-	*PT Pelabuhan Indonesia (Persero)*
PT Adira Dinamika Multi Finance Tbk	9,825	-	*PT Adira Dinamika Multi Finance Tbk*
PT Sarana Multigriya Finansial (Persero)	16,861	-	*PT Sarana Multigriya Finansial (Persero)*
	7,421,582	6,396,145	
Nilai wajar melalui penghasilan komprehensif lain			***Fair value through other comprehensive income***
Pemerintah Republik Indonesia	16,828,151	13,823,492	*Government of Republic Indonesia*
Bank Indonesia	192,864	-	*Bank Indonesia*
PT Perusahaan Pengelola Aset	137,990	161,605	*PT Perusahaan Pengelola Aset*
PT Pegadaian (Persero)	126,332	126,425	*PT Pegadaian (Persero)*
PT Sarana Multigriya Finansial (Persero)	104,871	84,389	*PT Sarana Multigriya Finansial (Persero)*
PT Bank Rakyat Indonesia (Persero) Tbk	90,108	56,593	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Federal International Finance	76,134	60,251	*PT Federal International Finance*
PT BPD Kalimantan Selatan	71,130	72,027	*PT BPD Kalimantan Selatan*
PT Adira Dinamika Multi Finance Tbk	59,143	58,949	*PT Adira Dinamika Multi Finance Tbk*
PT Bank Mandiri (Persero) Tbk	56,700	155	*PT Bank Mandiri (Persero) Tbk*
PT Bahana Pembinaan Usaha Indonesia (Persero) Tbk	53,636	53,671	*PT Bahana Pembinaan Usaha Indonesia (Persero) Tbk*
PT Astra Sedaya Finance	49,439	50,388	*PT Astra Sedaya Finance*
PT Mandiri Tunas Finance	48,509	-	*PT Mandiri Tunas Finance*
PT Waskita Karya (Persero) Tbk	39,948	38,937	*PT Waskita Karya (Persero) Tbk*
PT BPD Sulselbar	38,460	39,496	*PT BPD Sulselbar*
PT Bank Tabungan Negara (Persero) Tbk	34,052	-	*PT Bank Tabungan Negara (Persero) Tbk*
PT XL Axiata Tbk	29,925	35,157	*PT XL Axiata Tbk*
PT Trimegah Asset Management	22,552	23,433	*PT Trimegah Asset Management*
PT Permodalan Nasional Madani	19,844	19,898	*PT Permodalan Nasional Madani*
PT Adhi Karya (Persero) Tbk	19,765	19,567	*PT Adhi Karya (Persero) Tbk*
PT Sarana Multi Infrastruktur (Persero)	19,754	-	*PT Sarana Multi Infrastruktur (Persero)*
PT Medco Energi Internasional	9,860	20,004	*PT Medco Energi Internasional*
PT Indosat Tbk	2,006	48,198	*PT Indosat Tbk*
PT Bank Mandiri Taspen	1,997	2,263	*PT Bank Mandiri Taspen*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
PT Ultra Jaya Milk Industry Tbk	-	101,963	*PT Ultra Jaya Milk Industry Tbk*
PT Tower Bersama Infrastructure Tbk	-	89,942	*PT Tower Bersama Infrastructure Tbk*
PT Semen Indonesia (Persero) Tbk	-	51,082	*PT Semen Indonesia (Persero) Tbk*
PT Perkebunan Nusantara (Persero)	-	50,825	*PT Perkebunan Nusantara (Persero)*
PT Bank Tabungan Pensiunan Nasional Tbk	-	33,379	*PT Bank Tabungan Pensiunan Nasional Tbk*
PT Merdeka Copper Gold Tbk	-	25,182	*PT Merdeka Copper Gold Tbk*
PT Bank Negara Indonesia (Persero) Tbk	-	16	*PT Bank Negara Indonesia (Persero) Tbk*
	18,133,170	15,147,287	
Biaya perolehan yang diamortisasi			***Amortized Cost***
Pemerintah Republik Indonesia	2,791,318	3,668,177	*Government of Republic Indonesia*
Bank Indonesia	1,484,375	1,841,101	*Bank Indonesia*
PT Bank Aceh Syariah	200,000	-	*PT Bank Aceh Syariah*
PT Bank Muamalat Indonesia Tbk	200,000	-	*PT Bank Muamalat Indonesia Tbk*
PT Bank Pembangunan Daerah Sumatera Selatan dan Bangka Belitung (UUS)	200,000	-	*PT Bank Pembangunan Daerah Sumatera Selatan dan Bangka Belitung (UUS)*
PT Bank Kalbar Unit Usaha Syariah	100,000	-	*PT Bank Kalbar Unit Usaha Syariah*
PT Bank Mega Syariah	100,000	-	*PT Bank Mega Syariah*
PT BPD Nusa Tenggara Barat Syariah	100,000	-	*PT BPD Nusa Tenggara Barat Syariah*
PT Bank Victoria Syariah	90,000	100,000	*PT Bank Victoria Syariah*
PT Bahana TCW Investment Management	50,655	-	*PT Bahana TCW Investment Management*
PT Bank Syariah Indonesia Tbk	45,000	-	*PT Bank Syariah Indonesia Tbk*
PT Avrist Asset Management	30,000	-	*PT Avrist Asset Management*
PT Mandiri Manajemen Investasi	20,000	-	*PT Mandiri Manajemen Investasi*
PT Bank Negara Indonesia (Persero) Tbk	3,985	124,911	*PT Bank Negara Indonesia (Persero) Tbk*
PT Dayamitra Telekomunikasi Tbk	3,140	-	*PT Dayamitra Telekomunikasi Tbk*
PT Kalbe Farma Tbk	1,980	-	*PT Kalbe Farma Tbk*
PT Perusahaan Gas Negara Tbk	1,356	-	*PT Perusahaan Gas Negara Tbk*
PT Bank Tabungan Negara (Persero) Tbk	375	-	*PT Bank Tabungan Negara (Persero) Tbk*
PT Semen Indonesia (Persero) Tbk	13	-	*PT Semen Indonesia (Persero) Tbk*
PT Indika Energy Tbk	12	-	*PT Indika Energy Tbk*
PT Aneka Gas Industri Tbk	6	-	*PT Aneka Gas Industri Tbk*
PT Bank Aladin Syariah Tbk	-	70,000	*PT Bank Aladin SyariahTbk*
PT Bank Mandiri (Persero) Tbk	-	30,000	*PT Bank Mandiri (Persero) Tbk*
PT PLN (Persero)	-	9,953	*PT PLN (Persero)*
	5,422,215	5,844,142	
Total	**30,976,967**	**27,387,574**	***Total***
Cadangan kerugian penurunan nilai	(11,357)	(5,256)	*Allowance for impairment losses*
Net	**30,965,610**	**27,382,318**	***Net***

Peringkat obligasi berdasarkan hasil pemeringkatan oleh PT Pemeringkat Efek Indonesia (Pefindo) dan *Fitch Rating* adalah sebagai berikut:

The bond ratings based on the result of rating by PT Pemeringkat Efek Indonesia (Pefindo) and Fitch Rating are as follows:

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
PT Bank Negara Indonesia (Persero) Tbk	AAA	AAA	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Mandiri (Persero) Tbk	AAA	AAA	*PT Bank Mandiri (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	AAA	AAA	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT PLN (Persero)	AAA	AAA	*PT PLN (Persero)*
PT Sarana Multigriya Finansial (Persero)	AAA	AAA	*PT Sarana Multigriya Finansial (Persero)*
PT Pegadaian (Persero)	AAA	AAA	*PT Pegadaian (Persero)*
PT Adira Dinamika Multi Finance Tbk	AAA	AAA	*PT Adira Dinamika Multi Finance Tbk*
PT Astra Sedaya Finance	AAA	AAA	*PT Astra Sedaya Finance*
PT Waskita Karya (Persero) Tbk	AAA	AAA	*PT Waskita Karya (Persero) Tbk*
PT XL Axiata Tbk	AAA-	AAA	*PT XL Axiata Tbk*
PT Bahana Pembinaan Usaha Indonesia (Persero)	AAA	AAA	*PT Bahana Pembinaan Usaha Indonesia (Persero)*
PT Federal International Finance	AAA	AAA	*PT Federal International Finance*
PT Indosat Tbk	AAA	AAA	*PT Indosat Tbk*
PT Bank Mandiri Taspen	AAA	AA+	*PT Bank Mandiri Taspen*
PT Tower Bersama Infrastructure Tbk	AA+	AA+	*PT Tower Bersama Infrastructure Tbk*
PT Medco Energi Internasional Tbk	AA-	AA-	*PT Medco Energi Internasional Tbk*
PT Bank Tabungan Negara (Persero) Tbk	AA+	AA	*PT Bank Tabungan Negara (Persero) Tbk*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
PT Permodalan Nasional Madani	AA+	AA	*PT Permodalan Nasional Madani*
PT Ultra Jaya Milk Industry Tbk	AA	AA	*PT Ultra Jaya Milk Industry Tbk*
PT Perusahaan Pengelola Aset	AA	AA	*PT Perusahaan Pengelola Aset*
PT BPD Sulawesi Selatan dan Sulawesi Barat	A+	A+	*PT BPD Sulawesi Selatan dan Sulawesi Barat*
PT Adhi Karya Persero Tbk	A-	A-	*PT Adhi Karya Persero Tbk*
PT Bank Victoria Syariah	A-	A-	*PT Bank Victoria Syariah*
PT Trimegah Sekuritas Indonesia	A	A	*PT Trimegah Sekuritas Indonesia*
PT Bank Pembangunan Daerah Kalimantan Selatan	A	A	*PT Bank Pembangunan Daerah Kalimantan Selatan*
PT Sarana Multi Infrastruktur (Persero)	AAA	-	*PT Sarana Multi Infrastruktur (Persero)*
PT Mandiri Tunas Finance	AAA	-	*PT Mandiri Tunas Finance*
PT. Bank Central Asia Tbk	AAA	-	*PT. Bank Central Asia Tbk*
PT. Dayamitra Telekomunikasi Tbk	AAA	-	*PT. Dayamitra Telekomunikasi Tbk*
PT. Perusahaan Gas Negara Tbk	AAA	-	*PT. Perusahaan Gas Negara Tbk*
PT. Semen Indonesia (Persero) Tbk	AA+	-	*PT. Semen Indonesia (Persero) Tbk*
PT Telkom Indonesia (Persero) Tbk	AAA	-	*PT Telkom Indonesia (Persero) Tbk*
PT Bank Muamalat Indonesia Tbk	A+	-	*PT Bank Muamalat Indonesia Tbk*
PT Bank Syariah Indonesia Tbk	AAA	-	*PT Bank Syariah Indonesia Tbk*
PT Bank Aceh Syariah	A	-	*PT Bank Aceh Syariah*

c. Berdasarkan jatuh tempo / *c. By maturity*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Kurang dari 1 tahun	1,959,366	6,055,841	*Less than 1 year*
1 - 5 tahun	8,623,162	10,333,856	*1 - 5 years*
Lebih dari 5 - 10 tahun	10,003,201	6,409,790	*More than 5 - 10 years*
Lebih dari 10 - 15 tahun	6,101,009	3,889,130	*More than 10 - 15 years*
Lebih dari 15 tahun	4,290,229	698,957	*More than 15 years*
Total	**30,976,967**	**27,387,574**	***Total***
Cadangan kerugian penurunan nilai	(11,357)	(5,256)	*Allowance for impairment losses*
Neto	**30,965,610**	**27,382,318**	***Net***

d. Jatuh tempo dan suku bunga / *d. Maturity and interest rate*

Penerbit Rupiah	Jenis/ *Type*	Tanggal Jatuh Tempo/ *Maturity Date*	Bagi Hasil Per Tahun/ *Annual Interest Rate/ Profit Sharing*	*Issuer Rupiah*
Rupiah				***Rupiah***
PT Sarana Multigriya Finansial (Persero)				***PT Sarana Multigriya Finansial (Persero)***
OBL SMF VI II 2021(A)	Obligasi/ *Bonds*	17 November/ *November 17, 2026*	6.00% tetap/ *fixed*	*OBL SMF VI II 2021 (A)*
OBLIGASI SMF IA 2021(A)	Obligasi/ *Bonds*	8 Juli/ *July 8, 2024*	5.60% tetap/ *fixed*	*OBLIGASI SMF IA 2021(A)*
OBLIGASI SMF IV TH 2023	Obligasi/ *Bonds*	22 Februari/ *February 22, 2028*	6.85% tetap/ *fixed*	*OBLIGASI SMF IV TH 2023*
Permodalan Nasional Madani				***Permodalan Nasional Madani***
OBL BKLJT IV PNM TAHAP I 2021 SERI B	Obligasi/ *Bonds*	10 Desember/ *December 10, 2024*	5.50% tetap/ *fixed*	*OBL BKLJT IV PNM TAHAP I 2021 SERI B*
PT Bank Mandiri (Persero) Tbk				***PT Bank Mandiri (Persero) Tbk***
OBLIGASI GREEN BOND I MANDIRI THP I 2023 SERI A	Obligasi/ *Bonds*	4 Juli/ *July 4, 2026*	5.80% tetap/ *fixed*	*OBLIGASI GREEN BOND I MANDIRI THP I 2023 SERI A*
OBLIGASI GREEN BOND I MANDIRI THP I 2023 SERI B	Obligasi/ *Bonds*	4 Juli/ *July 4, 2028*	6.10% tetap/ *fixed*	*OBLIGASI GREEN BOND I MANDIRI THP I 2023 SERI B*
PT Bank Mandiri Taspen				***PT Bank Mandiri Taspen***
OBL MANTAP IIA 2021	Obligasi/ *Bonds*	28 April/ *April 28, 2024*	6.50% tetap/ *fixed*	*OBL MANTAP IIA 2021*
PT Bank Rakyat Indonesia (Persero) Tbk				***PT Bank Rakyat Indonesia (Persero) Tbk***
OBL GB I BRI TH I 2022 SERI B	Obligasi/ *Bonds*	20 Juli/ *July 20, 2025*	5.75% tetap/ *fixed*	*OBL GB I BRI TH I 2022 SERI B*
OBL GREEN BOND BKLJT I BRI THP II TH 2023 SERI B	Obligasi/ *Bonds*	17 Oktober/ *17-Oct-25*	6.35% tetap/ *fixed*	*OBL GREEN BOND BKLJT I BRI THP II TH 2023 SERI B*
PT BPD Sulselbar				***PT BPD Sulselbar***
OBL SULSEL IA 2021	Obligasi/ *Bonds*	29 Desember/ *December 29, 2024*	6.45% tetap/ *fixed*	*OBL SULSEL IA 2021*
OBL SULSEL IB 2021	Obligasi/ *Bonds*	29 Desember/ *December 29, 2026*	6.95% tetap/ *fixed*	*OBL SULSEL IB 2021*

Penerbit Rupiah	Jenis/ *Type*	Tanggal Jatuh Tempo/ *Maturity Date*	Bagi Hasil Per Tahun/ *Annual Interest Rate/ Profit Sharing*	*Issuer* *Rupiah*
PT Perusahaan Pengelola Aset				***PT Perusahaan Pengelola Aset***
OBL II PPA 2022 SERI B	Obligasi/ *Bonds*	8 Juli/ *July 8, 2027*	7.80% tetap/ *fixed*	*OBL II PPA 2022 SERI B*
PT Trimegah Sekuritas Indonesia				***PT Trimegah Sekuritas Indonesia***
MTN II TRIMEGAH I 2021(A)	Obligasi/ *Bonds*	9 Maret/ *March 9, 2024*	10.50% tetap/ *fixed*	*MTN II TRIMEGAH I 2021(A)*
PT Bank Tabungan Negara (Persero) Tbk				**PT Bank Tabungan Negara (Persero) Tbk**
OBL BTN IIA 2022	Obligasi/ Bonds	24 Mei/ *May 24, 2025*	5.50% tetap/ fixed	OBL BTN IIA 2022
OBL BTN IIB 2022	Obligasi/ Bonds	24 Mei/ *May 24, 2027*	6.00% tetap/ fixed	OBL BTN IIB 2022
PT Bank Pembangunan Daerah Kalimantan Selatan				**PT Bank Pembangunan Daerah Kalimantan Selatan**
MTN BANK KALSEL TH 2022	Obligasi/ Bonds	4 Oktober/ *October 4, 2025*	8.00% tetap/ fixed	MTN BANK KALSEL TH 2022
PT Adira Dinamika Multi Finance Tbk				**PT Adira Dinamika Multi Finance Tbk**
ADIRA III C TH 2022	Obligasi/ Bonds	22 Maret/ *March 22, 2027*	6.25% tetap/ fixed	ADIRA III C TH 2022
SUKUK ADIRA III C TH 2022	Obligasi/ Bonds	22 Maret/ *March 22, 2027*	6.25% tetap/ fixed	SUKUK ADIRA III C TH 2022
PT Astra Sedaya Finance				***PT Astra Sedaya Finance***
ASF TAHAP IV B TH 2022	Obligasi/ *Bonds*	22 Maret/ *March 22, 2025*	5.70% tetap/ *fixed*	*ASF TAHAP IV B TH 2022*
PT Pegadaian				***PT Pegadaian***
SUKUK PEGADAIAN IB 2022	Obligasi/ *Bonds*	26 April/ *April 26, 2025*	5.35% tetap/ *fixed*	*SUKUK PEGADAIAN IIB 2022*
OBL PEGADAIAN IB 2022	Obligasi/ *Bonds*	26 April/ *April 26, 2025*	5.35% tetap/ *fixed*	*OBL PEGADAIAN IB 2022*
SUKUK PEGADAIAN IIB 2022	Obligasi/ *Bonds*	16 Agustus/ *August 16, 2025*	5.75% tetap/ *fixed*	*SUKUK PEGADAIAN IIB 2022*
PT Waskita Karya (Persero) Tbk				***PT Waskita Karya (Persero) Tbk***
OBL IV WASKITA A TH 2022	Obligasi/ *Bonds*	12 Mei/ *May 12, 2027*	6.65% tetap/ *fixed*	*OBL IV WASKITA A TH 2022*
PT Adhi Karya Persero, Tbk				***PT Adhi Karya Persero, Tbk***
OBL III ADHI KARYA IIIA 2022	Obligasi/ *Bonds*	24 Mei/ *May 24, 2025*	8.25% tetap/ *fixed*	*OBL III ADHI KARYA IIIA 2022*
PT. Medco Energi Internasional Tbk				***PT. Medco Energi Internasional Tbk***
OBL MEDCO III 2022 SERI A	Obligasi/ *Bonds*	26 Juli/ *July 26, 2025*	7.00% tetap/ *fixed*	*OBL MEDCO III 2022 SERI A*
PT XL Axiata Tbk				***PT XL Axiata Tbk***
SUKUK III XL AXIATA SERI A	Obligasi/ *Bonds*	1 September/ *September 1, 2025*	6.75% tetap/ *fixed*	*SUKUK III XL AXIATA SERI A*
PT. Indosat Tbk				***PT. Indosat Tbk***
OBL BKLJT IV INDOSAT THP I TH 2022 SERI B	Obligasi/ *Bonds*	26 Oktober/ *October 26, 2027*	7.70% tetap/ *fixed*	*OBL BKLJT IV INDOSAT THP I TH 2022 SERI B*
PT Federal International Finance				***PT Federal International Finance***
OBL BKLJT V FIF THP IV TH 2022 SERI B	Obligasi/ *Bonds*	28 Oktober/ *October 28, 2025*	6.80% tetap/ *fixed*	*OBL BKLJT V FIF THP IV TH 2022 SERI B*
OBL BKLJT V FIF THP VB THN 2023	Obligasi/ *Bonds*	24 Februari/ *February 24, 2026*	6.80% tetap/ *fixed*	*OBL BKLJT V FIF THP IV TH 2022 SERI B*
PT Bahana Pembinaan Usaha Indonesia (Persero)				***PT Bahana Pembinaan Usaha Indonesia (Persero)***
MTN I BPUI TH 2022	Obligasi/ *Bonds*	2 November/ *November 2, 2027*	9.00% tetap/ *fixed*	*MTN I BPUI TH 2022*
PT Sarana Multi Infrastruktur				***PT Sarana Multi Infrastruktur***
SUKUK BKLJT II SMI THP IB TH 2022	Obligasi/ *Bonds*	5 Agustus/ *August 5, 2025*	5.75% tetap/ *fixed*	*SUKUK BKLJT II SMI THP IB TH 2022*
PT Mandiri Tunas Finance				***PT Mandiri Tunas Finance***
OBL VI MTF II A 2023	Obligasi/ *Bonds*	27 September/ *September 27, 2026*	6.50% tetap/ *fixed*	*OBL VI MTF II A 2023*
Pemerintah				***Government***
INDOIS 26	Obligasi/ *Bonds*	09 Juni/ *June 9, 2026*	1.50% tetap/ *fixed*	*INDOIS 26*
INDOIS 25	Obligasi/ *Bonds*	28 Mei/ *May 28, 2025*	4.33% tetap/ *fixed*	*INDOIS 25*
INDOIS 25	Obligasi/ *Bonds*	23 Juni/ *June 23, 205*	2.30% tetap/ *fixed*	*INDOIS 25*
INDOIS 27	Obligasi/ *Bonds*	6 Juni/ *June 6, 2027*	4.40% tetap/ *fixed*	*INDOIS 27*
INDOIS 30	Obligasi/ *Bonds*	23 Juni/ *June 23, 2030*	2.80% tetap/ *fixed*	*INDOIS 30*
INDOIS 33	Obligasi/ *Bonds*	15 November/ *November 15, 2033*	5.60% tetap/ *fixed*	*INDOIS 33*

Penerbit Rupiah	Jenis/ *Type*	Tanggal Jatuh Tempo/ *Maturity Date*	Bagi Hasil Per Tahun/ *Annual Interest Rate/ Profit Sharing*	*Issuer Rupiah*
PBS017	Obligasi/ *Bonds*	15 Oktober/ *October 15, 2025*	6.13% tetap/ *fixed*	*PBS017*
PBS021	Obligasi/ *Bonds*	15 November/ *November 15, 2026*	8.50% tetap/ *fixed*	*PBS021*
PBS031	Obligasi/ *Bonds*	15 Juli/ *July 15, 2024*	4.00% tetap/ *fixed*	*PBS031*
PBS032	Obligasi/ *Bonds*	15 Juli/ *July 15, 2026*	4.88% tetap/ *fixed*	*PBS032*
PBS036	Obligasi/ *Bonds*	15 Agustus/ *August 15, 2025*	5.38% tetap/ *fixed*	*PBS036*
SUN FR 47	Obligasi/ *Bonds*	15 Februari/ *February 15, 2028*	10.00% tetap/ *fixed*	*SUN FR 47*
SUN FR 56	Obligasi/ *Bonds*	15 September/ *September 15, 2026*	8.38% tetap/ *fixed*	*SUN FR 56*
SUN FR 58	Obligasi/ *Bonds*	15 Juni/ *June 15, 2032*	8.25% tetap/ *fixed*	*SUN FR 58*
SUN FR 59	Obligasi/ *Bonds*	15 Mei/ *May 15, 2027*	6.38% tetap/ *fixed*	*SUN FR 59*
SUN FR 64	Obligasi/ *Bonds*	15 Mei/ *May 15, 2028*	6.13% tetap/ *fixed*	*SUN FR 64*
SUN FR 65	Obligasi/ *Bonds*	15 Mei/ *May 15, 2033*	6.63% tetap/ *fixed*	*SUN FR 65*
SUN FR 68	Obligasi/ *Bonds*	15 Maret/ *March 15, 2034*	8.38% tetap/ *fixed*	*SUN FR 68*
SUN FR 70	Obligasi/ *Bonds*	15 Maret/ *March 15, 2024*	8.38% tetap/ *fixed*	*SUN FR 70*
SUN FR 72	Obligasi/ *Bonds*	15 Mei/ *May 15, 2036*	8.25% tetap/ *fixed*	*SUN FR 72*
SUN FR 73	Obligasi/ *Bonds*	15 Mei/ *May 15, 2031*	8.75% tetap/ *fixed*	*SUN FR 73*
SUN FR 77	Obligasi/ *Bonds*	15 Mei/ *May 15, 2024*	8.13% tetap/ *fixed*	*SUN FR 77*
SUN FR 78	Obligasi/ *Bonds*	15 Mei/ *May 15, 2029*	8.25% tetap/ *fixed*	*SUN FR 78*
SUN FR 81	Obligasi/ *Bonds*	15 Juni/ *June 15, 2025*	6.50% tetap/ *fixed*	*SUN FR 81*
SUN FR 82	Obligasi/ *Bonds*	15 September/ *September 15, 2030*	7.00% tetap/ *fixed*	*SUN FR 82*
SUN FR 86	Obligasi/ *Bonds*	15 April/ *April 15, 2026*	5.50% tetap/ *fixed*	*SUN FR 86*
SUN FR 87	Obligasi/ *Bonds*	15 Februari/ *February 15, 2031*	6.50% tetap/ *fixed*	*SUN FR 87*
SUN FR 90	Obligasi/ *Bonds*	15 April/ *April 15, 2027*	5.13% tetap/ *fixed*	*SUN FR 90*
SUN FR 91	Obligasi/ *Bonds*	15 April/ *April 15, 2032*	6.38% tetap/ *fixed*	*SUN FR 91*
SUN FR 95	Obligasi/ *Bonds*	15 Agustus/ *Agustus 15, 2028*	6.38% tetap/ *fixed*	*SUN FR 95*
SUN FR 96	Obligasi/ *Bonds*	15 Februari/ *February 15, 2033*	7.00% tetap/ *fixed*	*SUN FR 96*
SUN FR 98	Obligasi/ *Bonds*	15 Juni/ *Juny 15, 2038*	7.13% tetap/ *fixed*	*SUN FR 98*
SUN FR 100	Obligasi/ *Bonds*	15 Februari/ *15-Feb-34*	6.63% tetap/ *fixed*	*SUN FR 100*
SUN FR 101	Obligasi/ *Bonds*	15 April/ *15-Apr-29*	6.88% tetap/ *fixed*	*SUN FR 101*
INDON 28	Obligasi/ *Bonds*	11 Januari/ *January 11, 2028*	3.50% tetap/ *fixed*	*INDON 28*
INDON 31	Obligasi/ *Bonds*	12 Maret/ *March 12, 2031*	1.85% tetap/ *fixed*	*INDON 31*
INDON 31	Obligasi/ *Bonds*	28 Juli/ *July 28, 2031*	2.15% tetap/ *fixed*	*INDON 31*
INDON 32	Obligasi/ *Bonds*	31 Maret/ *March 31, 2032*	3.55% tetap/ *fixed*	*INDON 32*
INDON 32	Obligasi/ *Bonds*	20 September/ *September 20, 2032*	4.65% tetap/ *fixed*	*INDON 32*
SR014	Obligasi/ *Bonds*	10 Maret/ *March 10, 2024*	5.47% tetap/ *fixed*	*SR014*
SR015	Obligasi/ *Bonds*	10 September/ *September 10, 2024*	5.10% tetap/ *fixed*	*SR015*

Penerbit Rupiah	Jenis/ *Type*	Tanggal Jatuh Tempo/ *Maturity Date*	Bagi Hasil Per Tahun/ *Annual Interest Rate/ Profit Sharing*	*Issuer Rupiah*
SR016	Obligasi/ *Bonds*	10 Maret/ *March 10, 2025*	4.95% tetap/ *fixed*	*SR016*
SR017	Obligasi/ *Bonds*	10 September/ *September 10, 2025*	5.90% tetap/ *fixed*	*SR017*
ORI019	Obligasi/ *Bonds*	15 Februari/ *February 15, 2024*	5.57% tetap/ *fixed*	*ORI019*
ORI020	Obligasi/ *Bonds*	15 Oktober/ *October 15, 2024*	4.95% tetap/ *fixed*	*ORI020*
ORI021	Obligasi/ *Bonds*	15 Februari/ *February 15, 2025*	4.90% tetap/ *fixed*	*ORI021*
ORI022	Obligasi/ *Bonds*	15 Oktober/ *October 15, 2025*	5.95% tetap/ *fixed*	*ORI022*
SR018T3	Obligasi/ *Bonds*	10 Maret/ *March 10, 2026*	6.25% tetap/ *fixed*	*SR018T3*
SRBI 050624	Obligasi/ *Bonds*	5 Juni/ *June 5, 2024*	6.73% tetap/ *fixed*	*SRBI 050624*
SRBI 070624	Obligasi/ *Bonds*	7 Juni/ *June 7, 2024*	6.75% tetap/ *fixed*	*SRBI 070624*
SRBI 190624	Obligasi/ *Bonds*	19 Juni/ *June 19, 2024*	6.75% tetap/ *fixed*	*SRBI 190624*
SRBI 180924	Obligasi/ *Bonds*	18 September/ *September 18, 2024*	6.85% tetap/ *fixed*	*SRBI 180924*
SVBI 220124	Obligasi/ *Bonds*	22 Januari/ *January 22, 2024*	5.70% tetap/ *fixed*	*SVBI 220124*
SVBI 210324	Obligasi/ *Bonds*	21 Maret/ *March 21, 2024*	5.76% tetap/ *fixed*	*SVBI 210324*
SVBI 310124	Obligasi/ *Bonds*	31 Januari/ *January 31, 2024*	5.70% tetap/ *fixed*	*SVBI 310124*

e. Berdasarkan pemerintah dan bukan pemerintah / *e. By government and non-government*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Pemerintah			***Government***
Obligasi Negara	17,579,705	15,242,331	*Government Bonds*
Sukuk	201,552	2,000,227	*Sukuk*
Project Based Sukuk (PBS)	3,860,558	450,736	*Project Based Sukuk (PBS)*
Obligasi Retail Indonesia	21,881	172,098	*Indonesia Retail Bonds*
Subtotal	**21,663,696**	**17,865,392**	***Subtotal***
Korporasi			***Corporate***
Reksadana	5,327,888	6,022,423	*Mutual funds*
Sukuk	2,656,969	1,905,824	*Sukuk*
Obligasi	988,232	1,292,016	*Bonds*
Medium Term Notes	147,318	301,919	*Medium Term Notes*
SRBI (Sekuritas Rupiah Bank Indonesia)	116,416	-	*SRBI (Sekuritas Rupiah Bank Indonesia)*
SVBI (Sekuritas Valas Bank Indonesia)	76,448	-	*SVBI (Sekuritas Valas Bank Indonesia)*
Subtotal	**9,313,271**	**9,522,182**	***Subtotal***
Total	**30,976,967**	**27,387,574**	***Total***
Cadangan kerugian penurunan nilai	(11,357)	(5,256)	*Allowance for impairment losses*
Net	**30,965,610**	**27,382,318**	***Net***

f. Tingkat suku bunga rata-rata per tahun / *f. Average interest rates per annum*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Obligasi			*Bonds*
Rupiah	6.10%	6.00%	*Rupiah*
Dolar Amerika Serikat	2.40%	2.20%	*United States Dollar*

g. Perubahan nilai tercatat bruto
Perubahan nilai tercatat bruto adalah sebagai berikut:

g. Movement in the gross carrying amount
The movement in the gross carrying amount are as follow:

	31 Desember/*December 31, 2023*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Nilai tercatat bruto awal	**27,387,574**	**-**	**-**	**-**	**27,387,574**	***Initial gross carrying amount***
Aset baru	6,173,059	-	-	-	6,173,059	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1,211,132)	-	-	-	(1,211,132)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	(1,347,552)	-	-	-	(1,347,552)	*Remeasurement*
Valuta asing dan perubahan lain	(24,982)	-	-	-	(24,982)	*Forign exchange and other movement*
Nilai tercatat bruto akhir	**30,976,967**	-	-	-	**30,976,967**	***Ending gross carrying amount***

	31 Desember/*December 31, 2022*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Nilai tercatat bruto awal	**16,978,900**	**-**	**-**	**-**	**16,978,900**	***Initial gross carrying amount***
Aset baru	15,571,230	-	-	-	15,571,230	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(5,305,493)	-	-	-	(5,305,493)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	114,619	-	-	-	114,619	*Remeasurement*
Valuta asing dan perubahan lain	28,318	-	-	-	28,318	*Forign exchange and other movement*
Nilai tercatat bruto akhir	**27,387,574**	-	-	-	**27,387,574**	***Ending gross carrying amount***

h. Perubahan cadangan kerugian penurunan nilai

h. Movements in the allowance for impairment losses

	31 Desember/*December 31, 2023*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Saldo awal	**5,256**	-	-	-	**5,256**	***Beginning balance***
Aset Baru	22,806	-	-	-	22,806	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(16,705)	-	-	-	(16,705)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	-	-	-	-	--	*Remeasurement*
Penghapusbukuan	-	-	-	-	-	*Write off*
Valuta asing dan perubahan lain	-	-	-	-	-	*Foreign exchange and other movement*
Saldo akhir	**11,357**	-	-	-	**11,357**	***Ending balance***

	31 Desember/*December 31, 2022*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Saldo awal	**5,917**	-	-	-	**5,917**	***Initial balance***
Aset Baru	4,822	-	-	-	4,822	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1,363)				(1,363)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	(4,120)	-	-	-	(4,120)	*Remeasurement*
Penghapusbukuan	-	-	-	-	-	*Write off*
Valuta asing dan perubahan lain	-	-	-	-	-	*Foreign exchange and other movement*
Saldo akhir	**5,256**	-	-	-	**5,256**	***Ending balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

Management believes that the above allowance for impairment losses is adequate.

Informasi mengenai klasifikasi aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai diungkapkan pada Catatan 46.

Information with respect to classification of impaired and not impaired of financial assets are disclosed in Note 46.

i. Berdasarkan kolektibilitas
Kolektibilitas surat berharga pada tanggal 31 Desember 2023 dan 2022 adalah lancar.

i. By collectibility
The collectibility of securities as of December 31, 2023 and 2022 is current.

Bank dan entitas anak mengakui kerugian atas penjualan surat berharga sebesar Rp23.164 dan Rp92.808 untuk tahun yang berakhir pada 31 Desember 2023 dan 2022 yang disajikan dalam akun "Kerugian dari penjualan surat berharga yang diperdagangkan - neto" di beban operasional lainnya (Catatan 37).

The Bank and its subsidiaries recognized loss on sale of marketable securities Rp23,164 and Rp92,808 for the year ended December 31, 2023 and 2022 which is presented in the other operating expense as "Loss on sale marketable securities measured at fair value through profit or loss - net" (Note 37).

Nilai pasar surat berharga yang diklasifikasikan sebagai nilai wajar melalui laba rugi (FVPL) pada tanggal 31 Desember 2023 dan 2022, masing-masing berkisar antara 97,97% sampai dengan 105,42% dan 93,04% sampai dengan 100,82%.

As of December 31, 2023 and 2022, the market values of securities classified as fair value through profit or loss (FVPL) ranging from 97.97% to 105.42% dan 93.04% to 100.82%, respectively.

Pada tanggal 31 Desember 2023 dan 2022, tidak ada surat berharga yang digunakan sebagai agunan.

As of December 31, 2023 and 2022 no marketable securities that are used as collateral.

10. Tagihan atas Efek-Efek yang Dibeli dengan Janji Dijual Kembali

10. Receivable from Marketable Securities Purchased Under Agreements to Resell

Pada posisi 31 Desember 2023 Bank tidak memiliki portfolio efek-efek yang dibeli dengan janji dijual kembali.

As of December 31, 2023, the Bank does not have a portfolio of securities purchased with resell agreement.

Efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2022 adalah sebagai berikut:

Marketable securities purchased under agreements to resell as of December 31, 2022 are as follows:

Counterpart	Jenis Surat Berharga/ *Type of Securities*	Nilai Nominal/ *Nominal Amount*	Tanggal Dimulai/ *Commencement Date*	Tanggal Pembelian Kembali/ *Repurchase Date*	Harga Pembelian Kembali/ *Repurchase Price*	Beban Bunga yang Belum Diamortisasi/ *Unamortized Interest Expense*	Nilai Tercatat/ *Carrying Value*
		31 Desember/*December 31*, 2022					
Bank Indonesia							
	VR0062	6,900	29 Des/ *Dec 29, 2022*	5 Jan/ *Jan 5, 2023*	6,571	4	6,567
	VR0035	743,100	29 Des/ *Dec 29, 2022*	5 Jan/ *Jan 5, 2023*	711,421	434	710,987
	VR0035	750,000	29 Des/ *Dec 29, 2022*	5 Jan/ *Jan 5, 2023*	718,028	438	717,590
	VR0035	750,000	30 Des/ *Dec 30, 2022*	6 Jan/ *Jan 6, 2022*	718,171	548	717,623
	VR0035	250,000	30 Des/ *Dec 30, 2022*	6 Jan/ *Jan 6, 2022*	239,391	183	239,208
	VR0045	750,000	29 Des/ *Dec 29, 2022*	12 Jan/ *Jan 12, 2023*	694,753	1,222	693,531
	VR0045	250,000	29 Des/ *Dec 29, 2022*	12 Jan/ *Jan 12, 2023*	231,584	407	231,177
	VR0036	750,000	30 Des/ *Dec 30, 2022*	13 Jan/ *Jan 13, 2023*	719,014	1,380	717,634
	VR0036	750,000	30 Des/ *Dec 30, 2022*	13 Jan/ *Jan 13, 2023*	719,014	1,380	717,634
	VR0036	500,000	30 Des/ *Dec 30, 2022*	13 Jan/ *Jan 13, 2023*	479,343	920	478,423
	VR0067	250,000	*30 Des/ Dec 30, 2022*	*29 Des/ Dec 29, 2023*	254,606	16,065	238,541
Total		**5,750,000**			**5,491,896**	**22,981**	**5,468,915**

Efek-efek yang dibeli dengan janji dijual kembali diklasifikasikan lancar pada tanggal 31 Desember 2023 dan 2022.

Marketable securities purchased under agreements to resell as of December 31, 2023 and 2022, are classified as current.

11. Wesel Ekspor dan Tagihan Lainnya / *11. Bills and Other Receivables*

a. Berdasarkan jenis, mata uang dan hubungan / *a. By type, currency, and relationship*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Open Account Financing	122,060	199,873	*Open Account Financing*
Wesel Ekspor	140,529	172,935	*Bills*
Trade Financing	-	25,886	*Trade Financing*
Surat Keterangan Berdokumen Dalam Negeri	2,737	8,709	*Domestic Document Letter of Credit*
Forfaiting	-	5,982	*Forfaiting*
Supply Chain Financing	378,006	-	*Supply Chain Financing*
Dolar Amerika Serikat			***United States Dollar***
Surat Keterangan Berdokumen dalam Negeri	38,293	5,075	*Domestic Document Letter of Credit*
Forfaiting	8,349	6,609	*Forfaiting*
Trade Financing	-	418,757	*Trade Financing*
Total	**689,974**	**843,826**	***Total***
Cadangan kerugian penurunan nilai	(351)	-	*Allowance for impairment losses*
Net	**689,623**	**843,826**	***Net***

b. Berdasarkan kolektibilitas

Seluruh wesel ekspor dan tagihan lainnya diklasifikasikan lancar pada tanggal 31 Desember 2023 dan 2022.

Bank melakukan penilaian wesel ekspor dan tagihan lainnya secara kolektif dengan menggunakan bukti objektif atas penurunan nilai.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk telah memadai.

b. By collectibility

All bills and other receivables as of December 31, 2023 and 2022, are classified as current.

Bank assessed bills and other receivables with respect collectively for impairment using objective evidence of impairment.

Management believes that the above allowance for impairment losses is adequate.

c. Tingkat suku bunga rata-rata per tahun

c. Average interest rates per annum

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Rupiah	4.00%	5.50%	*Rupiah*
Dolar Amerika Serikat	1.50%	1.50%	*United States Dollars*

Informasi mengenai jatuh tempo wesel ekspor dan tagihan lainnya diungkapkan pada Catatan 48.

Information with respect to maturities of bills and other receivables is disclosed in Note 48.

12. Kredit yang Diberikan / *12. Loans*

a. Berdasarkan hubungan, jenis, dan mata uang

a. By relationship, type, and currency

	31 Desember/ *December 31,* 2023		**31 Desember/ *December 31,* 2022**		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount)*	**Ekuivalen Rupiah/ *Equivalent Rupiah***	**Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount)***	**Ekuivalen Rupiah/ *Equivalent Rupiah***	
Pihak berelasi (Catatan 43)					***Related parties (Note 43)***
Rupiah					*Rupiah*
Modal kerja		528,103		345,644	*Working capital*
Karyawan		115,539		101,293	*Employees*
Investasi		61,479		15,261	*Investment*
Konsumsi		4,822		3,444	*Consumer*
Program pemerintah		305		508	*Government programs*
		710,248		466,150	
Pihak ketiga					***Third parties***
Rupiah					*Rupiah*
Konsumsi		77,662,217		72,456,149	*Consumer*
Modal kerja		27,046,559		24,437,785	*Working capital*
Sindikasi		2,463,320		3,617,948	*Syndicated*
Investasi		2,023,987		1,543,727	*Investment*
Program pemerintah		3,153,558		2,634,668	*Government programs*
Karyawan		2,723,894		2,007,101	*Employees*
		115,073,535		106,697,378	

	31 Desember/ *December 31,* 2023		31 Desember/ *December 31,* 2022		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount)*	**Ekuivalen Rupiah/ *Equivalent Rupiah***	**Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount)***	**Ekuivalen Rupiah/ *Equivalent Rupiah***	
Dolar Amerika Serikat					*United States Dollar*
Modal kerja	20,023,409	307,940	70,834,998	1,102,724	*Working capital*
Sindikasi	13,547,432	208,346	4,717,528	73,440	*Syndicated*
		516,286		1,176,164	
		115,589,821		107,873,542	
Total		116,300,069		108,339,692	*Total*
Cadangan kerugian penurunan nilai		(1,913,951)		(1,631,811)	*Allowance for impairment losses*
Neto		**114,386,118**		**106,707,881**	***Net***

b. Berdasarkan kolektibilitas

b. By collectibility

	31 Desember/ *December 31,* 2023		31 Desember/ *December 31,* 2022		
	Pokok/ *Principal*	**Cadangan/ *Allowance***	**Pokok/ *Principal***	**Cadangan/ *Allowance***	
Individual					***Individual***
Dalam perhatian khusus	1,325,209	99,876	--	--	*Special mention*
Kurang lancar	259,923	96,243	12,950	3,468	*Substandard*
Diragukan	42,251	24,799	12,379	10,089	*Doubtful*
Macet	377,653	262,510	355,431	333,652	*Loss*
Kolektif					***Collective***
Lancar	110,736,522	502,850	104,904,715	424,957	*Current*
Dalam perhatian khusus	2,521,763	447,362	2,083,481	396,916	*Special mention*
Kurang lancar	55,342	14,860	132,110	26,603	*Substandard*
Diragukan	134,266	38,848	85,618	29,415	*Doubtful*
Macet	847,140	426,603	753,008	406,711	*Loss*
Total	**116,300,069**	**1,913,951**	**108,339,692**	**1,631,811**	***Total***

c. Berdasarkan sektor ekonomi / *c. By economic sector*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Perdagangan	9,531,189	9,141,167	*Trading*
Konstruksi	6,934,581	7,300,299	*Construction*
Pengangkutan dan pergudangan	4,710,398	345,372	*Transportation and warehousing*
Pertanian	1,684,033	1,440,600	*Farming*
Jasa-jasa dunia usaha	876,390	245,216	*Business services*
Jasa-jasa sosial	538,524	190,430	*Social services*
Listrik, gas, dan air	615,373	85,420	*Electricity, gas, and water*
Industri	486,276	5,828,120	*Industry*
Pertambangan	104,383	877,866	*Mining*
Lain-lain	90,818,922	82,885,202	*Others*
Total	116,300,069	108,339,692	*Total*
Cadangan kerugian penurunan nilai	(1,913,951)	(1,631,811)	*Allowance for impairment losses*
Neto	**114,386,118**	**106,707,881**	***Net***

Rincian kredit yang diberikan kepada sektor ekonomi "Lain-lain" adalah sebagai berikut:

The details of loans granted to "Others" are as follows:

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Guna Bhakti	27,646,404	27,081,257	*Guna Bhakti*
Pra Purna Bhakti	6,752,973	7,472,033	*Pra Purna Bhakti*
Purna Bhakti	9,710,314	8,779,618	*Purna Bhakti*
Lain-lain	46,709,231	39,552,294	*Others*
Total	**90,818,922**	**82,885,202**	***Total***

- Kredit Guna Bhakti merupakan pembiayaan yang diberikan oleh Bank untuk debitur berpenghasilan tetap yang gajinya telah disalurkan melalui Bank dan/atau tempat debitur bekerja telah memiliki perjanjian Kerja Sama dengan Bank dimana sumber pengembaliannya berasal dari gaji debitur yang digunakan untuk keperluan konsumtif.
- Kredit Pra Purna Bhakti merupakan pembiayaan multiguna yang diberikan oleh Bank untuk debitur dengan status sebagai pegawai aktif berpenghasilan tetap yang akan memasuki masa pensiun sampai dengan debitur menjalani masa pensiun, yang gajinya pada saat pegawai aktif dibayarkan melalui Bank atau belum melalui Bank. Sumber pengembalian kredit tersebut dapat berasal dari gaji debitur/manfaat Tabungan Hari Tua/manfaat pensiun lainnya pada saat pegawai aktif dan manfaat pensiun yang disalurkan melalui Bank pada saat debitur pensiun.

- *Guna Bhakti loan is a loan facility granted to debtors with regular, whose salaries have been channeled through the Bank and/or where the debtor's employees have had a cooperation agreement with the Bank based on which the sources of repayments will be derived from the debtor's salaries used for consumptive purposes.*
- *Pra Purna Bhakti loan is a multipurpose financing provided by Bank for debtors with the status of a fixed income active employee who will retire until the debtor is retired, whose salary is paid when active employees has been channeled through Bank or not via Bank. The source of the return on credit can be derived from the debtor's salary / Old Age Savings benefits / other retirement benefits when active employees and pension benefits has been channeled through Bank when the debtor is retired.*

- Kredit Purna Bhakti merupakan pembiayaan yang diberikan oleh Bank untuk debitur dengan status pensiunan sendiri atau pensiunan janda/duda yang gaji pensiunnya telah disalurkan melalui Bank di mana sumber pengembaliannya berasal dari gaji pensiun debitur yang digunakan untuk keperluan konsumtif.
- Pembayaran kredit tersebut di atas sebagian besar dilakukan melalui pemotongan gaji bulanan oleh Bank.

- *The Purna Bhakti loan is financing provided by the Bank to a debtor who has retired or his widow/her widower pension salary has been channeled based on which the sources of repayments will be derived from the debtor's salaries used for consumptive purposes.*
- *Loan repayments are mostly collected through monthly salary deducted by the Bank.*

d. Berdasarkan periode sisa jatuh tempo / *d. By remaining period to maturity*

	31 Desember/ *December 31,* 2023		31 Desember/ *December 31,* 2022		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah					***Rupiah***
≤ 1 tahun		20,524,143		18,782,580	*≤ 1 year*
> 1 - 5 tahun		30,146,139		28,846,395	*> 1 - 5 years*
> 5 - 10 tahun		29,819,420		27,584,297	*> 5 - 10 years*
> 10 tahun		35,294,081		31,950,256	*> 10 years*
		115,783,783		107,163,528	
Dolar Amerika Serikat					***United States Dollar***
≤ 1 tahun	--	--	70,834,998	1,102,724	*≤ 1 year*
> 1 - 5 tahun	20,023,409	307,940	--	--	*> 1 - 5 years*
>5 - 10 Tahun	13,547,432	208,346	4,717,528	73,440	*>5 - 10 Tahun*
		516,286		1,176,164	
Total		116,300,069		108,339,692	*Total*
Cadangan kerugian penurunan nilai		(1,913,951)		(1,631,811)	*Allowance for impairment losses*
Neto		**114,386,118**		**106,707,881**	***Net***

e. Berdasarkan jangka waktu perjanjian kredit / *e. By term of credit agreements*

	31 Desember/ *December 31,* 2023		31 Desember/ *December 31,* 2022		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah					***Rupiah***
≤ 1 tahun		14,792,982		14,122,677	*≤ 1 year*
> 1 - 5 tahun		27,278,657		25,383,622	*> 1 - 5 years*
> 5 - 10 tahun		28,548,417		27,111,488	*> 5 - 10 years*
> 10 tahun		45,163,727		40,545,741	*> 10 years*
		115,783,783		107,163,528	

	31 Desember/ *December 31,* 2023		31 Desember/ *December 31,* 2022		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Dolar Amerika Serikat					***United States Dollar***
> 1 - 5 tahun	20,023,409	307,940	70,834,998	1,102,724	*> 1 - 5 years*
> 5 - 10 tahun	13,547,432	208,346	4,717,528	73,440	*> 5 - 10 years*
		516,286		1,176,164	
Total		**116,300,069**		**108,339,692**	***Total***
Cadangan kerugian penurunan nilai		(1,913,951)		(1,631,811)	*Allowance for impairment losses*
Neto		**114,386,118**		**106,707,881**	***Net***

f. Tingkat suku bunga rata-rata per tahun

f. Average interest rates per annum

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Rupiah	12.11%	12.15%	*Rupiah*
Dolar Amerika Serikat	6.84%	2.27%	*United States Dollar*

g. Kredit *non-performing* berdasarkan sektor ekonomi

g. Non-performing loans by economic sector

	31 Desember/ *December 31,* 2023		31 Desember/ *December 31,* 2022		
	Kredit non-performing/ *Non - performing loans*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Kredit non-performing/ *Non - performing loans*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	
Rupiah					***Rupiah***
Konstruksi	654,872	371,884	397,318	291,119	*Construction*
Perdagangan	24,621	19,057	282,248	174,120	*Trading*
Industri	41,965	23,985	28,499	18,226	*Industry*
Pertanian	33,669	12,581	20,134	13,881	*Farming*
Jasa dunia usaha	417,500	277,449	20,526	17,547	*Business services*
Pertambangan	3,413	3,156	2,427	2,416	*Mining*
Jasa-jasa sosial	657	294	3,383	3,192	*Social services*
Pengangkutan dan pergudangan	80	73	468	224	*Transportation and warehousing*
Lain-lain	539,798	155,384	596,493	289,213	*Others*
Total	**1,716,575**	**863,863**	**1,351,496**	**809,938**	***Total***

Rasio *non-performing loans* - kotor adalah 1,48% dan 1,25% masing-masing pada tanggal 31 Desember 2023 dan 2022.

Non-performing loans - gross ratios are 1.48% and 1.25% as of December 31, 2023 and 2022, respectively.

Rasio *non*-performing *loans* - bersih adalah 0,67% dan 0,73% masing-masing pada tanggal 31 Desember 2023 dan 2022.

Non-performing loans - net ratios are 0.67% and 0.73% as of December 31, 2023 and 2022, respectively.

Rasio *non*-performing *loans* - kotor (entitas induk) adalah 1,35% dan 1,16% masing-masing pada tanggal 31 Desember 2023 dan 2022.

Non-performing loans - gross ratios (parent only) are 1.35% and 1.16% as of December 31, 2023 and 2022, respectively.

Rasio *non-performing loans* - bersih (entitas induk) adalah 0,75% dan 0,47% masing-masing pada tanggal 31 Desember 2023 dan 2022.

Non-performing loans - net ratios (parent only) are 0.75% and 0.47% as of December 31, 2023 and 2022, respectively.

h. Kredit yang direstrukturisasi

Kredit yang direstrukturisasi pada tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar Rp6.383.421 dan Rp5.454.172. Rincian kredit yang direstrukturisasi adalah sebagai berikut:

h. Restructured loans

Restructured loans as of December 31, 2023 and 2022 amounted to Rp6,383,421 and Rp5,454,172, respectively. Details of the restructured loans are as follows:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Perpanjangan jangka waktu dan penyesuaian suku bunga	483,961	459,794	*Extension of loan period and interest rate adjustment*
Perpanjangan jangka waktu kredit	880,384	913,812	*Extension of loan period*
Perpanjangan jangka waktu kredit dan skema lain	5,019,076	4,080,566	*Extension of loan period and other schemes*
Total	**6,383,421**	**5,454,172**	***Total***

Rincian kredit yang direstrukturisasi berdasarkan kolektibilitas dan sektor ekonomi adalah sebagai berikut:

Restructured loans by collectibility and economic sector are as follows:

	31 Desember/*December 31,* 2023						
	Lancar/ *Current*	**Dalam perhatian khusus/ *Special mention***	**Kurang lancar/ *Substandard***	**Diragukan/ *Doubtful***	**Macet/ *Loss***	**Total**	
Konstruksi	2,851,832	31,906	-	1,227	21,678	2,906,643	*Construction*
Perdagangan	616,565	36,095	48	2,574	12,745	668,027	*Trading*
Industri	280,661	15,786	59	2,171	11,952	310,629	*Industry*
Jasa-jasa dunia usaha	134,030	4,941	-	2,762	-	141,733	*Business services*
Pengangkutan dan pergudangan	92,192	-	-	259	-	92,451	*Transportation and warehousing*
Jasa-jasa sosial	43,527	275	4,997	-	836	49,635	*Social services*
Pertanian	40,077	5,808	-	735	98	46,718	*Farming*
Pertambangan	8,087	-	-	-	-	8,087	*Mining*
Listrik, Gas, dan Air	3,254	3,047	-	-	-	6,301	*Electricity, Gas and Water*
Lain-lain	1,939,165	155,482	43,918	3,948	10,684	2,153,197	*Others*
Total	**6,009,390**	**253,340**	**49,022**	**13,676**	**57,993**	**6,383,421**	***Total***

	31 Desember/*December 31,* 2022						
	Lancar/ *Current*	Dalam perhatian khusus/ *Special mention*	Kurang lancar/ *Substandard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Total	
Konstruksi	1,107,986	40,502	88,973	-	28,437	1,265,898	*Construction*
Perdagangan	809,451	60,008	1,662	7,987	46,646	925,754	*Trading*
Industri	212,093	570,599	10	519	12,723	795,944	*Industry*
Jasa-jasa dunia usaha	99,377	3,106	-	-	61,527	164,010	*Business services*
Pengangkutan dan pergudangan	116,961	56,263	-	-	143	173,367	*Transportation and warehousing*
Jasa-jasa sosial	112,664	-	-	390	-	113,054	*Social services*
Pertanian	117,837	18,712	-	115	1,114	137,778	*Farming*
Pertambangan	40,616	-	-	2,576	-	43,192	*Mining*
Listrik, Gas, dan Air	6,538	-	-	-	-	6,538	*Electricity, Gas and Water*
Lain-lain	1,344,923	266,247	18,916	13,743	184,808	1,828,637	*Others*
Total	**3,968,446**	**1,015,437**	**109,561**	**25,330**	**335,398**	**5,454,172**	***Total***

Pembiayaan dan piutang syariah yang direstrukturisasi sampai dengan 31 Desember 2023 dan 2022 sebesar Rp695.992 dan Rp230.902 terhadap pembiayaan dan piutang Syariah sesuai dengan ketentuan OJK dan internal Bank BJB Syariah (entitas anak).

The restructured sharia financing and receivable up to December 31, 2023 and 2022 is Rp695,992 and Rp230,902 for Sharia financing and receivables in accordance with the provisions of the OJK and internal Bank BJB Syariah (subsidiary).

Pada tanggal 31 Desember 2023 dan 2022, Bank dan entitas anak telah melakukan restrukturisasi kredit untuk debitur yang terdampak pandemi Covid-19 sesuai dengan POJK No. 17/POJK.03/2021 tentang perubahan atas 48/POJK.03/2020 dan POJK No. 11/POJK.03/2020 "Stimulus Perekonomian Nasional sebagai kebijakan countercyclical Dampak Penyebaran Coronavirus Disease 2019" tertanggal 10 September 2021 dan Surat keputusan Dewan Komisioner Otoritas Jasa Keuangan Nomor 34/KDK.03/2022 Tentang Penetapan Sektor Penyediaan Akomodasi Dan Penyediaan Makan Minum, Sektor Tekstil Dan Produk Tekstil Serta Alas Kaki, Segmen Usaha Mikro, Kecil, Dan Menengah, Serta Provinsi Bali Sebagai Sektor Dan Daerah Yang Memerlukan Perlakuan Khusus Terhadap Kredit Atau Pembiayaan Bank.

As of December 31, 2023 and 2022, the Bank and its subsidiaries has restructured credit for debtors affected by the Covid-19 pandemic in accordance with POJK No. 17/POJK.03/2021 regarding the changes of POJK No. 48/POJK.03/2020 and POJK No. 11/POJK.03/2020, "National Economic Stimulus as countercyclical Policy Impact of Coronavirus Disease spread 2019" dated September 10, 2021 and Decree of the Board of Commissioners of the Financial Services Authority Number 34/KDK.03/2022 concerning the Determination of the Accommodation and Food and Drink Provision Sector, the Textile and Textile Products and Footwear Sector, the Micro, Small and Medium Enterprises Segment, and Bali Province as Sectors and Regions that Require Special Treatment For Bank Credit or Financing

i. Perubahan nilai tercatat bruto
Perubahan nilai tercatat bruto adalah sebagai berikut:

i. Movement in the gross carrying amount
The movement in the gross carrying amount are as follow:

	31 Desember/*December 31*, 2023				
	Stage 1	*Stage 2*	*Stage 3*	Jumlah/Total	
Saldo awal	**102,221,615**	**3,561,315**	**2,556,762**	**108,339,692**	***Beginning balance***
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	3,947,776	(1,370,368)	(2,577,408)	-	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(454,461)	3,354,482	(1,456,781)	1,443,240	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(987,324)	(1,676,454)	2,663,778	-	*Transferred to credit impaired (Stage 3)*
Penyisihan (pembalikan) cadangan kerugian penurunan nilai selama tahun berjalan	3,552,438	1,272,158	2,276,288	7,100,884	*Provision (reversal) of allowance impairment losses during the year*
Penghapusbukuan	-	-	(534,057)	(534,057)	*Written-off*
Lain-lain	(24,178)	(25,512)	-	(49,690)	*Others*
Saldo akhir	**108,255,866**	**5,115,621**	**2,928,582**	**116,300,069**	***Ending balance***

Nilai lain-lain pada perubahan nilai tercatat bruto merupakan nilai kredit yang diberikan atas pelepasan PT BPR Karya Utama Jabar sebagai entitas anak.

Another value in the change in gross carrying value is the credit value given for the disposal of PT BPR Karya Utama Jabar as a subsidiary.

	31 Desember/*December 31*, 2022				
	Stage 1	***Stage 2***	***Stage 3***	**Jumlah/Total**	
Saldo awal	**93,118,267**	**962,585**	**1,732,194**	**95,813,046**	***Beginning balance***
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	119,930	(129,362)	(4,334)	(13,766)	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(1,476,240)	1,484,055	(7,815)	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(1,584,973)	(186,412)	1,771,385	-	*Transferred to credit impaired (Stage 3)*
Penyisihan (pembalikan) cadangan kerugian penurunan nilai selama tahun berjalan	11,880,489	1,430,449	(547,949)	12,762,989	*Provision (reversal) of allowance impairment losses during the year*
Penghapusbukuan	-	-	(386,719)	(386,719)	*Written-off*
Lain-lain	164,142	-	-	164,142	*Others*
Saldo akhir	**102,221,615**	**3,561,315**	**2,556,762**	**108,339,692**	***Ending balance***

j. Perubahan cadangan kerugian penurunan nilai

j. Movements in the allowance for impairment losses

	31 Desember/*December 31*, 2023				
	Stage 1	***Stage 2***	***Stage 3***	**Jumlah/Total**	
Saldo awal	**246,186**	**499,257**	**886,368**	**1,631,811**	***Beginning balance***
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	61,684	(21,412)	(40,272)	-	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(6,783)	28,526	(21,743)	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(12,658)	(21,493)	34,151	-	*Transferred to credit impaired (Stage 3)*
Penyisihan (pembalikan) cadangan kerugian penurunan nilai selama tahun berjalan	101,197	132,858	652,299	886,354	*Provision (reversal) of allowance impairment losses during the year*
Penghapusbukuan	-	-	(399,499)	(399,499)	*Written-off*
Lain-lain	(179,203)	(25,512)	-	(204,715)	
Saldo akhir	**210,423**	**592,224**	**1,111,304**	**1,913,951**	***Ending balance***

	31 Desember/*December 31*, 2022				
	Stage 1	***Stage 2***	***Stage 3***	**Jumlah/Total**	
Saldo awal	**383,131**	**92,580**	**1,333,661**	**1,809,372**	***Beginning balance***
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	(70,573)	(12,746)	(4,718)	(88,037)	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(27,285)	104,365	(77,080)	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(37,505)	(20,398)	60,854	2,951	*Transferred to credit impaired (Stage 3)*
Penyisihan (pembalikan) cadangan kerugian penurunan nilai selama tahun berjalan	(17,996)	335,456	(39,630)	277,830	*Provision (reversal) of allowance impairment losses during the year*
Penghapusbukuan	-	-	(386,719)	(386,719)	*Written-off*
Lain-lain	16,414	-	-	16,414	*Others*
Saldo akhir	**246,186**	**499,257**	**886,368**	**1,631,811**	***Ending balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya kredit yang diberikan.

Management believes that the allowance for impairment losses is adequate to cover possible losses arising from uncollectible loans.

k. Informasi pokok lainnya sehubungan dengan kredit yang diberikan

1) Kredit yang diberikan dijamin dengan deposito, agunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual dan jaminan lain yang umumnya diterima oleh perbankan.
2) Kredit konsumsi terdiri dari kredit pemilikan rumah, kredit kendaraan bermotor, dan kredit perorangan lainnya.
3) Kredit Program Pemerintah terdiri atas Kredit Usaha Tani, Kredit Koperasi Primer dan Anggotanya, dan Kredit Pengusaha Kecil dan Mikro.
4) Kredit Karyawan atau Kredit Abdi Bhakti (KAB) adalah kredit yang diberikan kepada pegawai untuk tujuan multiguna dengan rata-rata tingkat bunga sebesar 6,5% dan jangka waktu maksimal 20 tahun. Pinjaman dan bunganya dilunasi melalui pemotongan gaji setiap bulan.
5) Pada tanggal 31 Desember 2023 dan 2022, Bank dan entitas anak memenuhi ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit (BMPK).
6) Rasio kredit UMKM terhadap kredit yang diberikan adalah 10,56% dan 10,95% masing-masing pada tanggal 31 Desember 2023 dan 2022.
7) Keikutsertaan Bank dan entitas anak dalam pinjaman sindikasi dengan bank lain adalah sebesar Rp2.463.320 dan Rp3.691.388 masing-masing pada tanggal 31 Desember 2023 dan 2022. Partisipasi Bank dan entitas anak dalam pinjaman sindikasi tersebut berkisar antara 2,22% – 32,00% dan 2,22% – 32,00% pada tanggal 31 Desember 2023 dan 2022 (tidak diaudit).
8) Kredit yang telah dihapusbukukan oleh Bank dan entitas anak dicatat sebagai bagian dari rekening administratif.
9) Giro yang diblokir dan dijadikan jaminan atas kredit yang diberikan, pembiayaan dan piutang syariah pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar dan Rp1.466.333 dan Rp1.663.090 (Catatan 20d).
10) Deposito yang diblokir dan dijadikan jaminan atas kredit yang diberikan, pembiayaan dan piutang syariah pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp677.349 dan Rp528.916 (Catatan 20e).
11) Deposito dari bank lain yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada 31 Desember 2023 dan 2022 masing-masing sebesar Rp346.587 dan 504.652 (Catatan 21d).

k. Other significant information relating to loans

1) Loans are secured by deposits, collateral bound by hypothecation or a power of attorney to sell and other collateral commonly accepted by banks.
2) Consumer credit consists of housing, vehicles, and other personal loans.
3) Government Program Loans consist of Agricultural Business Loans, Primary and Member Cooperative Loans, and Small and Micro Business Loans.
4) Loans Employee or Loan Abdi Bhakti (KAB) is credit given to employees for multipurpose purposes with an average interest rate of 6.5% and a maximum period of 20 years. The loan and interest are repaid through salary deductions every month.
5) As of December 31, 2023 and 2022, the Bank and its subsidiaries complied with the Legal Lending Limit (LLL) requirements of Bank Indonesia.
6) The ratio of UMKM credit to total loans are 10.56% and 10.95% as of December 31, 2023 and 2022, respectively.
7) The Bank and its subsidiaries' participation in syndicated loans with other banks amounted to Rp2,463,320 and Rp3,691,388 as of December 31, 2023 and 2022, respectively. The Bank and its subsidiaries' participation in syndicated loans ranged between 2.22% – 32.00% and 2.22% - 32.00% as of December 31, 2023 and 2022, respectively (unaudited).
8) The loans written off by the Bank and its subsidiaries are recorded as part of administrative accounts.
9) Current accounts blocked and pledged as loan, sharia financing and receivables collateral as of December 31, 2023 and 2022 amounted to Rp1,466,333 and Rp1,663,090, respectively (Note 20d).
10) Time deposits blocked and pledged as loan, sharia financing and receivables collateral as of December 31, 2023 and 2022 amounted to Rp677,349 and Rp528,916, respectively (Note 20e).
11) Time deposits from other banks blocked and pledged as loan and and receivable collateral as of December 31, 2023 and 2022 amounted to Rp346,587 dan Rp504,652, respectively (Note 21d).

12) Pada 31 Desember 2023, Bank telah melakukan Perjanjian Kerja Sama dengan PT Asuransi Bangun Askrida, PT Jamkrida Jabar, PT Asuransi Central Asia, PT Asuransi Tugu Pratama Indonesia, Tbk., PT Asuransi Jasaraharja Putera, dan PT Jamkrindo Syariah untuk Asuransi Kredit Mikro, Komersial, Lembaga Keuangan Mikro dan Korporasi. Sementara Bank telah melakukan kerja sama dengan PT Asuransi Kredit Indonesia untuk Kredit Usaha Rakyat (KUR), Kerja Sama dengan Lembaga Pembiayaan Ekspor Indonesia untuk Penjaminan Kredit dan PT Jaminan Kredit Indonesia untuk Kredit Skema Subsidi Resi Gudang. Untuk penutupan Asuransi Kerugian Agunan, Bank bekerja sama dengan PT Asuransi Bangun Askrida, PT Asuransi Cakrawala Proteksi Indonesia, PT Asuransi Tugu Pratama Indonesia Tbk, PT Asuransi Sinar Mas, PT Asuransi Dayin Mitra Tbk, dan PT Asuransi Central Asia. Bank juga bekerja sama dengan Perusahaan Pialang Asuransi PT Brocade Insurance Broker, PT Nusantara Insurance Broker & Consultant, PT Estika Jasatama, PT Fresnel Perdana Mandiri serta PT Trasmi Pialang Asuransi d/h PT Grasia Media Utama dalam mengelola pertanggungan pada segmen Kredit Konsumer dan Kredit Ritel, PT Brocade Insurance Broker, dan PT Nusantara Insurance Broker & Consultant, untuk Kredit Mikro Utama serta PT Nusantara Insurance Broker & Consultant dan PT Trasmi Pialang Asuransi d/h PT Grasia Media Utama dalam mengelola pertanggungan pada segmen Kredit KPR.

12) As of December 31, 2023, the Bank has entered into Cooperation Agreements with PT Asuransi Bangun Askrida, PT Jamkrida Jabar, PT Asuransi Central Asia, PT Asuransi Tugu Pratama Indonesia, Tbk., PT Asuransi Jasaraharja Putera, and PT Jamkrindo Syariah for Micro Credit Insurance, Commercial, Microfinance Institutions And Corporations. Meanwhile the Bank has collaborated with PT Asuransi Kredit Indonesia for Kredit Usaha Rakyat (KUR), collaborated with the Indonesian Eximbank for Credit Guarantees and collaborated with PT Jaminan Kredit Indonesia for Kredit Skema Subsidi Resi Gudang. For the closure of Collateral Loss Insurance, the Bank cooperates with PT Asuransi Bangun Askrida, PT Asuransi Cakrawala Proteksi Indonesia, PT Asuransi Tugu Pratama Indonesia, Tbk., PT Asuransi Sinar Mas, PT Asuransi Dayin Mitra Tbk. and PT Asuransi Central Asia. The Bank also works with Insurance Brokerage Companies PT Brocade Insurance Broker, PT Nusantara Insurance Broker & Consultant, PT Estika Jasatama, PT Fresnel Perdana Mandiri and PT Trasmi Pialang Asuransi in managing coverage in the Consumer Credit and Retail Credit segments, PT Brocade Insurance Broker, and PT Nusantara Insurance Broker & Consultant, for Main Micro Credit as well as PT Nusantara Insurance Broker & Consultant and PT Trasmi Broker Asuransi in managing coverage in the KPR Credit segment.

13) Bank telah menandatangani Perjanjian Kerja Sama Pembiayaan Kredit Multiguna dengan PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo (BPD SulutGo) dengan bentuk penerusan *(channeling)* sebagaimana tertuang dalam Akta Notaris Herdimansyah Chaidirsyah, S.H. No. 40 tanggal 13 November 2015.

Dalam kerja sama ini, Bank memberikan kuasa kepada BPD SulutGo untuk menyalurkan fasilitas kredit, menandatangani perjanjian kredit dan pengikatan jaminan masing-masing debitur, melaksanakan hak Bank sehubungan dengan jaminan dan melakukan penagihan pembayaran fasilitas kredit oleh debitur.

Maksimum fasilitas dalam rangka kerja sama ini adalah sebesar Rp500.000 dengan jangka waktu kerja sama dan penarikan dana maksimal 12 bulan sejak

13) The Bank entered into an agreement with PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo (BPD SulutGo) to provide Kredit Multiguna loans in the form of channeling as notarized in the Notarial Deed No. 40 dated November 13, 2015 of Herdimansyah Chaidirsyah, S.H.

Under the agreement, the Bank gives authority to BPD SulutGo to provide credit facilities, to sign the credit agreement and collateral binding agreement of each debtors, to execute the Bank's right relating to guarantees and to receive repayment of the credit facility by the debtors.

The maximum amount of the facility amounted to Rp500,000 with the period of the agreement and fund withdrawal for 12 months since the date the agreement

perjanjian ditandatangani. Sampai dengan tanggal 31 Desember 2023 dan 2022, jumlah realisasi penyaluran kredit *channeling* adalah masing-masing sebesar Rp6.501 yang terdiri dari 81 debitur dan Rp9.789 yang terdiri dari 109 debitur.

14) Bank telah melakukan pembelian kredit PT Bank Pembangunan Daerah Sulawesi Tengah (BPD Sulteng) sebagaimana tertuang dalam Perjanjian Kerja Sama antara Bank dan BPD Sulteng sesuai dengan Akta Notaris Popy Kuntari Sutresna, S.H., M.Hum., No.4 tanggal 26 Februari 2015. Perjanjian Jual Beli Piutang No. 5 tanggal 26 Februari 2015 dan Perjanjian Pengalihan Piutang No. 6 tanggal 26 Februari 2015.

Jumlah komitmen pembelian kredit ini adalah sebesar Rp250.000. Pada tanggal 31 Desember 2023 dan 2022, jumlah realisasi pembelian kredit adalah masing-masing sebesar Rp1.457 yang terdiri dari 32 debitur dan Rp2.515 yang terdiri dari 49 debitur.

Transaksi pembelian kredit tersebut merupakan transaksi *without recourse*. Semua hak, kepemilikan dan kepentingan atas kredit telah dialihkan kepada Bank dan Bank memperoleh seluruh keuntungan dan kerugian yang timbul dari kredit tersebut.

Dalam hal terjadi tunggakan dari debitur, BPD Sulteng secara aktif berkewajiban untuk melakukan penagihan kepada debitur untuk kepentingan Bank sesuai prosedur yang berlaku.

Kredit tersebut merupakan Kredit Multiguna yang disalurkan oleh BPD Sulteng kepada pegawai negeri sipil aktif di lingkungan Pemerintah Daerah Provinsi Sulawesi Tengah dan Kabupaten/Kota se-Provinsi Sulawesi Tengah, dengan kriteria antara lain:

(a) maksimum plafon kredit sebesar Rp200 per debitur, (b) memiliki kolektibilitas 1 (satu)/lancar, (c) jangka waktu disesuaikan dengan jangka waktu kredit setiap debitur maksimal 12 (dua belas) tahun sejak tanggal pengalihan (d) Debitur yang dialihkan adalah debitur yang gajinya telah disalurkan melalui BPD Sulteng.

Setelah pengalihan kredit tersebut, BPD Sulteng akan bertindak sebagai agen pengelolaan, atau pihak yang mengelola pembayaran dari debitur dan mengadministrasikan dokumen kredit debitur sebagaimana tertuang dalam Akta Notaris Popy Kuntari Sutresna, S.H., M.Hum., No. 7 tanggal 26 Februari 2015

was signed. Up to December 31, 2023 and 2022, the total realization of the loan channeling amounted to Rp6,501 which consisted of 81 debtors and Rp9,789 which consisted of 109 debtors, respectively.

14) The Bank purchased loans from PT Bank Pembangunan Daerah Sulawesi Tengah (BPD Sulteng) based on the agreement between the Bank and BPD Sulteng which was notarized under Notarial Deed No. 4 dated February 26, 2015 of Popy Kuntari Sutresna, S.H., M.Hum., Sales Agreement No.5 dated February 26, 2015 and Cessie Agreement No. 6 dated February 26, 2015.

The total commitment of the loans purchased amounted to Rp250,000. As of December 31, 2023 and 2022, the total realization of the loans purchased amounted to Rp1,457 which consisted of 32 debtors and Rp2,515 which consisted of 49 debtors, respectively.

The loans purchase transaction is a non recourse transaction. All rights, ownership and interests of the loans are transferred to the Bank and the Bank obtains all benefits and risks on the loan.

When the debtors' default, BPD Sulteng is obliged to conduct the collection procedures from the debtors on behalf of the Bank in accordance with the applicable procedures.

These loans are Multiguna loans which are provided by BPD Sulteng for active government employees of province and municipalities/ regencies in the province of Sulawesi Tengah with criteria of among others:

(a) maximum credit limit of Rp200 per debtor, (b) collectibility 1 (one)/current, (c) period of loan is adjusted for each debtor to a maximum of 12 (twelve) years since purchase date, (d) Debtors transferred are the debtor whose salary has been channeled through the BPD Sulteng.

After the purchase of loans, BPD Sulteng acts an agent, or the party which manages the payment from debtors and administers the debtor's loan documents based on deed No. 7 dated February 26, 2015 of Popy Kuntari Sutresna, S.H., M.Hum., regarding receivable management agreement between Bank

tentang Perjanjian Pengelolaan Piutang antara Bank dan BPD Sulteng. Atas jasa pengelolaan piutang tersebut, BPD Sulteng mendapat imbalan sebesar 20% dari setiap liabilitas bunga debitur yang telah disetor oleh BPD Sulteng dan diterima oleh Bank.

and BPD Sulteng. For the services rendered, BPD Sulteng will receive a fee at 20% of every debtor interest obligation paid by BPD Sulteng and received by the Bank.

15) Bank telah melakukan pembelian Kredit PT Bank Pembangunan Daerah Sulawesi Tenggara (BPD Sultra) sebagaimana tertuang dalam Perubahan Perjanjian Kerja Sama antara Bank dan BPD Sultra sesuai dengan Akta Notaris Yenni Yunithawati Rukmana, S.H., No. 98 tanggal 28 Desember 2018, Akta Notaris Ida Bagus Sidi Mantra, S.H., M.Kn., No.465 tanggal 28 Juli 2017 dan Akta Notaris Popy Kuntari Sutresna, S.H., M.Hum., No. 2 tanggal 16 Juni 2015. Perjanjian Jual Beli Piutang No. 3 tanggal 16 Juni 2015 dan Perjanjian Pengalihan Piutang No. 4 tanggal 16 Juni 2015. Jumlah komitmen pembelian piutang ini adalah sebesar Rp300.000. Pada tanggal 31 Desember 2023 dan 2022, jumlah realisasi pembelian piutang adalah masing-masing sebesar Rp1.163 yang terdiri dari 40 debitur dan Rp1.879 yang terdiri dari 70 debitur.

15) The Bank has purchased the Credit of the Southeast Sulawesi Regional Development Bank (BPD Sultra) as stated in the Amendment to the Cooperation Agreement between the Southeast Sulawesi Bank and BPD in accordance with Notarial Deed Yenni Yunithawati Rukmana, SH, No. 98 dated December 28, 2018, Ida Bagus Sidi Mantra's Notary Deed , S.H., M.Kn., No.465 dated July 28, 2017 and Notary Deed Popy Kuntari Sutresna, S.H., M.Hum., No. 2 June 16, 2015. Receivable Sale and Purchase Agreement No. 3 dated June 16, 2015 and Accounts Receivable Transfer Agreement No. 4 dated June 16, 2015. The total commitment to purchase these receivables is Rp300,000. As of December 31, 2023 and 2022, the total realized purchases of receivables amounted to Rp1,163 consisting of 40 debtors and Rp1,879 consisting of 70 debtors, respectively.

Transaksi pembelian kredit tersebut merupakan transaksi *without recourse*. Semua hak, kepemilikan, dan kepentingan atas kredit telah dialihkan kepada Bank dan Bank memperoleh seluruh keuntungan dan kerugian yang timbul dari kredit tersebut.

The loans purchase transaction is a non-recourse transaction. All rights, ownership and interests of the loans are transferred to the Bank and the Bank obtains all benefits and risks on the loan.

Setelah pembelian kredit tersebut, BPD Sultra akan bertindak selaku pihak yang melakukan penagihan kepada debitur, memelihara dan mengadministrasikan tagihan secara tertib untuk kepentingan Bank, dan melakukan penyetoran atas pembayaran yang diterima dari debitur baik berupa angsuran, bunga dan/atau liabilitas lainnya yang menjadi hak Bank termasuk dalam hal terjadinya pembayaran dipercepat oleh debitur ke rekening penampung BPD Sultra di Bank BJB, selambat-lambatnya dua hari kerja berikutnya sejak diterimanya pembayaran dari debitur. Atas jasa pengelolaan piutang tersebut, BPD Sultra mendapat imbalan sebesar 30% dari setiap liabilitas bunga debitur yang telah disetor oleh BPD Sultra dan diterima oleh Bank.

After the loan purchase, BPD Sultra will act as the party that collects debtors, maintains and administers bills in an orderly manner for the Bank's interests and deposits for payments received from debtors in the form of installments, interest and/or other liabilities which are included in the Bank's rights. in the event of an expedited payment by the debtor to the Southeast Sulawesi BPD holding account at BJB Bank, no later than two subsequent working days from receipt of payment from the debtor. For the accounts receivable management services, the Southeast Sulawesi BPD receives 30% of each debtor interest liability that has been deposited by the Southeast Sulawesi BPD and received by the Bank.

13. Pembiayaan dan Piutang Syariah / *13. Sharia Financing and Receivables*

Pembiayaan dengan prinsip syariah seluruhnya diberikan dalam mata uang rupiah.

All sharia financing were granted in rupiah currency.

a. Berdasarkan jenis dan kolektibilitas / *a. By type and collectibility*

31 Desember 2023 / *December 31, 2023*	Lancar / *Current*	Dalam Perhatian khusus / *Special mention*	Kurang lancar / *Substandard*	Diragukan / *Doubtful*	Macet / *Loss*	Total / *Total*	
Pihak Berelasi (Catatan 43)							***Related parties (Note 43***
Konsumsi	10,881	-	-	-	-	10,881	*Consumption*
Pihak ketiga							***Third parties***
Konsumsi	5,222,019	225,539	5,629	4,684	89,645	5,547,516	*Consumption*
Modal kerja	1,569,154	64,212	-	92	175,728	1,809,186	*Working capital*
Investasi	1,369,806	27,075	-	317	13,333	1,410,531	*Investment*
Total	8,171,860	316,826	5,629	5,093	278,706	8,778,114	*Total*
Cadangan kerugian penurunan nilai	(35,235)	(11,468)	(118)	(670)	(169,455)	(216,946)	*Allowance for impairment losses*
Neto	**8,136,625**	**305,358**	**5,511**	**4,423**	**109,251**	**8,561,168**	***Net***

31 Desember 2022 / *December 31, 2022*	Lancar / *Current*	Dalam Perhatian khusus / *Special mention*	Kurang lancar / *Substandard*	Diragukan / *Doubtful*	Macet / *Loss*	Total / *Total*	
Pihak Berelasi (Catatan 43)							***Related parties (Note 43)***
Konsumsi	29,437	-	-	-	-	29,437	*Consumption*
Pihak ketiga							***Third parties***
Konsumsi	4,746,781	134,793	11,048	5,587	58,610	4,956,819	*Consumption*
Modal kerja	1,001,868	89,824	165	-	123,928	1,215,785	*Working capital*
Investasi	1,164,810	33,336	142	292	15,287	1,213,867	*Investment*
Total	6,942,896	257,953	11,355	5,879	197,825	7,415,908	*Total*
Cadangan kerugian penurunan nilai	(24,622)	(12,834)	(446)	(594)	(121,379)	(159,875)	*Allowance for impairment losses*
Neto	**6,918,274**	**245,119**	**10,909**	**5,285**	**76,446**	**7,256,033**	***Net***

b. Berdasarkan jenis akad / *b. By type of agreement*

	31 Desember / *December 31,* 2023	31 Desember / *December 31,* 2022	
Murabahah	5,271,424	4,571,830	*Murabahah*
Musyarakah	3,091,178	2,464,254	*Musyarakah*
Mudharabah	308,388	271,492	*Mudharabah*
Qardh	106,646	107,729	*Qardh*
Istishna	478	603	*Istishna*
Total	8,778,114	7,415,908	*Total*
Cadangan kerugian penurunan nilai	(216,946)	(159,875)	*Allowance for impairment losses*
Neto	**8,561,168**	**7,256,033**	***Neto***

c. Berdasarkan sektor ekonomi / *c. By economic sector*

31 Desember 2023 / *December 31, 2023*	Lancar / *Current*	Dalam Perhatian khusus / *Special mention*	Kurang lancar / *Substandard*	Diragukan / *Doubtful*	Macet / *Loss*	Total / *Total*
Industri / *Industry*	319,221	-	-	92	1,936	321,249
Perdagangan / *Trading*	384,217	8,513	-	317	7,461	400,508
Jasa-jasa sosial / *Social services*	629,585	2,140	-	-	5,584	637,309
Listrik, gas dan air / *Electricity, gas, and water*	79,857	-	-	-	-	79,857
Pertanian / *Farming*	17,073	18,544	-	-	2,076	37,693
Jasa dunia usaha / *Business services*	335,868	2,001	-	-	92,646	430,515
Pengangkutan dan pergudangan / *Transportation and warehousing*	306,211	19,352	-	-	28,824	354,387
Konstruksi / *Constructions*	451,441	40,612	-	-	50,273	542,326
Pertambangan / *Mining*	106,083	124	-	-	109	106,316
Lain-lain / *Others*	5,542,304	225,540	5,629	4,684	89,797	5,867,954
Total / *Total*	8,171,860	316,826	5,629	5,093	278,706	8,778,114
Cadangan kerugian penurunan nilai / *Allowance for impairment losses*	(35,235)	(11,468)	(118)	(670)	(169,455)	(216,946)
Neto / *Net*	**8,136,625**	**305,358**	**5,511**	**4,423**	**109,251**	**8,561,168**

31 Desember 2022 / *December 31, 2022*	Lancar / *Current*	Dalam Perhatian khusus / *Special mention*	Kurang lancar / *Substandard*	Diragukan / *Doubtful*	Macet / *Loss*	Total / *Total*
Industri / *Industry*	232,738	138	-	-	2,940	235,816
Perdagangan / *Trading*	216,150	2,702	307	158	10,622	229,939
Jasa-jasa sosial / *Social services*	577,605	87	-	-	6,066	583,758
Listrik, gas dan air / *Electricity, gas, and water*	55,705	-	-	-	-	55,705
Pertanian / *Farming*	28,390	15	-	-	2,253	30,658
Jasa dunia usaha / *Business services*	427,449	44,743	-	-	72,053	544,245
Pengangkutan dan pergudangan / *Transportation and warehousing*	349,422	53,090	-	-	-	402,512
Konstruksi / *Constructions*	214,228	22,384	-	-	45,141	281,753
Pertambangan / *Mining*	88,516	-	-	134	140	88,790
Lain-lain / *Others*	4,752,693	134,794	11,048	5,587	58,610	4,962,732
Total / *Total*	6,942,896	257,953	11,355	5,879	197,825	7,415,908
Cadangan kerugian penurunan nilai / *Allowance for impairment losses*	(24,622)	(12,834)	(446)	(594)	(121,379)	(159,875)
Neto / *Net*	**6,918,274**	**245,119**	**10,909**	**5,285**	**76,446**	**7,256,033**

d. Berdasarkan periode sisa jatuh tempo / *d. By remaining period to maturity*

	31 Desember / *December 31,* 2023	31 Desember / *December 31,* 2022	
Rupiah			***Rupiah***
< 1 tahun	1,300,636	1,092,907	*< 1 year*
> 1 - 5 tahun	2,379,504	1,831,861	*> 1 - 5 years*
> 5 - 10 tahun	2,432,236	1,974,142	*> 5 - 10 years*
> 10 tahun	2,665,738	2,516,998	*> 10 years*
Total	8,778,114	7,415,908	*Total*
Cadangan kerugian penurunan nilai	(216,946)	(159,875)	*Allowance for impairment losses*
Neto	**8,561,168**	**7,256,033**	***Net***

e. Berdasarkan jangka waktu perjanjian kredit / *e. By term of credit agreements*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Rupiah			***Rupiah***
< 1 tahun	848,940	574,943	*< 1 year*
> 1 - 5 tahun	1,949,470	974,960	*> 1 - 5 years*
> 5 - 10 tahun	2,425,031	2,041,277	*> 5 - 10 years*
> 10 tahun	3,554,673	3,824,728	*> 10 years*
Total	8,778,114	7,415,908	*Total*
Cadangan kerugian penurunan nilai	(216,946)	(159,875)	*Allowance for impairment losses*
Neto	**8,561,168**	**7,256,033**	***Net***

f. Kisaran marjin dan setara bagi hasil per tahun adalah sebagai berikut: / *f. Range of margin and equivalent revenue sharing per annum are as follows:*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Rupiah	5% - 58%	5% - 56%	*Rupiah*

g. Pembiayaan syariah *non-performing* berdasarkan sektor ekonomi / *g. Non-performing sharia financing by economic sector*

	31 Desember/*December 31*, 2023		31 Desember/*December* 31, 2022		
	Kredit *non-performing/ Non-performing loans*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Kredit *non-performing/ Non-performing loans*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	
Pengangkutan dan pergudangan	28,824	(21,525)	11,088	(5,856)	*Transportation and warehousing*
Pertambangan	108	(49)			*Mining*
Industri	2,028	(595)	2,940	(1,553)	*Industry*
Perdagangan	7,778	(1,595)	-	-	*Trading*
Konstruksi	50,273	(30,080)	45,141	(23,841)	*Constructions*
Jasa dunia usaha	92,798	(69,995)	72,053	(38,055)	*Business services*
Jasa-jasa sosial	5,584	(848)	6,066	(3,204)	*Social services*
Pertanian	2,077	(1,378)	2,253	(1,190)	*Farming*
Listrik, gas dan air		-	-	-	*Electricity, gas and water*
Lain-lain	99,958	(44,178)	75,518	(48,721)	*Others*
Total	**289,428**	**(170,243)**	**215,059**	**(122,420)**	***Total***

Pada tanggal 31 Desember 2023 dan 2022, rasio pembiayaan syariah *non-performing* - kotor terhadap jumlah pembiayaan syariah masing-masing sebesar 3,30% dan 2,90%.

As of December 31, 2023 and 2022, non-performing sharia financing ratios - gross to total sharia financing are 3.30% and 2.90%, respectively.

Pada tanggal 31 Desember 2023 dan 2022, rasio pembiayaan syariah *non-performing* - neto terhadap jumlah pembiayaan syariah masing-masing sebesar 1,69% dan 1,25%.

As of December 31, 2023 and 2022, non-performing sharia financing ratios - net to total sharia financing are 1.69% and 1.25%, respectively.

h. Perubahan cadangan kerugian penurunan nilai

h. Movements in the allowance for impairment losses

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Saldo awal	159,875	129,348	*Beginning balance*
Penyisihan selama tahun berjalan	140,393	67,568	*Provision during the year*
Pembalikan selama tahun berjalan	(56,515)	(89,440)	*Reversal during the year*
Penghapusbukuan selama tahun berjalan	(45,006)	(5,785)	*Write-offs during the year*
Penerimaan kembali pembiayaan yang telah dihapus buku	18,199	58,184	*Recovery from loans written-off*
Saldo akhir	**216,946**	**159,875**	***Ending balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya pembiayaan syariah yang diberikan.

Management believes that the allowance for impairment losses is adequate to cover possible losses arising from uncollectible sharia financing.

14. Tagihan dan Liabilitas Akseptasi

14. Acceptances Receivable and Payable

a. Tagihan akseptasi

a. Acceptance receivable

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Pihak ketiga			***Third parties***
Rupiah	217,837	185,493	*Rupiah*
Dolar Amerika Serikat	71,107	42,477	*United States Dollar*
Total	288,944	227,970	***Total***
Cadangan kerugian penurunan nilai	(519)	(2,374)	*Allowance for impairment losses*
Neto	**288,425**	**225,596**	***Net***

b. Liabilitas akseptasi

b. Acceptance payable

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Pihak ketiga			***Third parties***
Rupiah	217,837	185,493	*Rupiah*
Dolar Amerika Serikat	71,107	42,477	*United States Dollar*
Total	**288,944**	**227,970**	***Total***

c. Perubahan nilai tercatat bruto
Perubahan nilai tercatat bruto adalah sebagai berikut:

c. Movement in the gross carrying amount
The movement in the gross carrying amount are as follow:

	31 Desember/*December 31, 2023*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Nilai tercatat bruto awal	**227,970**	**-**	**-**	**-**	**227,970**	***Initial gross carrying amount***
Aset baru	288,944	-	-	-	288,944	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(227,970)	-	-	-	(227,970)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	-	-	-	-	--	*Remeasurement*
Valuta asing dan perubahan lain	-	-	-	-	--	*Foreign exchange and other movement*
Nilai tercatat bruto akhir	**288,944**	-	-	-	**288,944**	***Ending gross carrying amount***

	31 Desember/*December 31, 2022*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Nilai tercatat bruto awal	**163,983**	**-**	**-**	**-**	**163,983**	***Initial gross carrying amount***
Aset baru	227,970	-	-	-	227,970	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(163,983)	-	-	-	(163,983)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	-	-	-	-	-	*Remeasurement*
Valuta asing dan perubahan lain	-	-	-	-	-	*Foreign exchange and other movement*
Nilai tercatat bruto akhir	**227,970**	-	-	-	**227,970**	***Ending gross carrying amount***

d. Perubahan cadangan kerugian penurunan nilai

d. Movement in the allowance for impairment losses

	31 Desember/*December 31, 2023*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Saldo awal	**2,374**	**-**	**-**	**-**	**2,374**	***Initial balance***
Aset Baru	519	-	-	-	519	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(2,374)	-	-	-	(2,374)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	-	-	-	-	--	*Remeasurement*
Penghapusbukuan	-	-	-	-	-	*Write off*
Valuta asing dan perubahan lain	-	-	-	-	-	*Foreign exchange and other movement*
Ending balance	**519**	-	-	-	**519**	***Ending balance***

	31 Desember/*December 31, 2022*					
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Syariah/ *Sharia***	**Total**	
Saldo awal	**1,616**	**-**	**-**	**-**	**1,616**	***Initial balance***
Aset Baru	2,374	-	-	-	2,374	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1,616)	-	-	-	(1,616)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	-	-	-	-	-	*Transfer to Stage 1*
Transfer ke Tahap 2	-	-	-	-	-	*Transfer to Stage 2*
Transfer ke Tahap 3	-	-	-	-	-	*Transfer to Stage 3*
Pengukuran kembali	-	-	-	-	-	*Remeasurement*
Penghapusbukuan	-	-	-	-	-	*Write off*
Valuta asing dan perubahan lain	-	-	-	-	-	*Foreign exchange and other movement*
Ending balance	**2,374**	-	-	-	**2,374**	***Ending balance***

Informasi mengenai jatuh tempo tagihan dan liabilitas akseptasi diungkapkan pada Catatan 48.

Information with respect to maturities of acceptances receivable and payable is disclosed in Note 48.

Bank melakukan penilaian tagihan akseptasi secara individual dengan menggunakan bukti objektif atas penurunan nilai.

Bank assessed acceptances receivable individually for impairment using objective evidence of impairment.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk telah memadai.

Management believes that the above allowance for impairment losses is adequate.

Seluruh tagihan akseptasi yang dimiliki tanggal 31 Desember 2023 dan 2022 diklasifikasikan sebagai lancar.

All of acceptances receivable as of December 31, 2023 and 2022, are classified as current.

15. Penyertaan Saham / *15. Investments in Shares*

	31 Desember/ *December* 2023		
	Total	Persentase kepemilikan/ *Percentage of ownership*	
BPR			***BPR***
Kabupaten Subang	7,955	21%	*Subang Regency*
Kabupaten Cianjur	2,816	10%	*Cianjur Regency*
Kabupaten Serang	2,400	5%	*Serang Regency*
Kabupaten Bogor	1,590	9%	*Bogor Regency*
Kabupaten Indramayu	1,260	7%	*Indramayu Regency*
Kabupaten Tangerang	1,050	1%	*Tangerang Regency*
Kabupaten Bekasi	990	4%	*Bekasi Regency*
Kabupaten Tasikmalaya	600	2%	*Tasikmalaya Regency*
Kabupaten Majalengka	423	3%	*Majalengka Regency*
Kabupaten Lebak	405	3%	*Lebak Regency*
Kabupaten Ciamis	300	4%	*Ciamis Regency*
Kabupaten Pandeglang	150	1%	*Pandeglang Regency*
Lainnya			***Others***
PT Bank Pembangunan Daerah Bengkulu	99,969	7%	*PT Bank Pembangunan Daerah Bengkulu*
PT Asuransi Bangun Askrida	70,181	9%	*PT Asuransi Bangun Askrida*
Total	190,089		*Total*
Cadangan kerugian penurunan nilai	(1,303)		*Allowance for impairment losses*
Neto	**188,786**		***Net***

	31 Desember/ *December 31,* 2022		
	Total	Persentase kepemilikan/ *Percentage of ownership*	
BPR			***BPR***
Kabupaten Cianjur	2,816	12%	*Cianjur Regency*
Kabupaten Serang	2,400	5%	*Serang Regency*
Kabupaten Bogor	1,590	9%	*Bogor Regency*
Kabupaten Indramayu	1,260	11%	*Indramayu Regency*
Kabupaten Tangerang	1,050	1%	*Tangerang Regency*
Kabupaten Bekasi	990	6%	*Bekasi Regency*
Kabupaten Tasikmalaya	600	4%	*Tasikmalaya Regency*
Kabupaten Majalengka	423	5%	*Majalengka Regency*
Kabupaten Lebak	405	4%	*Lebak Regency*
Kabupaten Ciamis	300	7%	*Ciamis Regency*
Kabupaten Pandeglang	150	2%	*Pandeglang Regency*
Lainnya			***Others***
PT Bank Pembangunan Daerah Bengkulu	99,969	7%	*PT Bank Pembangunan Daerah Bengkulu*
PT Asuransi Bangun Askrida	30,140	11%	*PT Asuransi Bangun Askrida*
Total	142,093		*Total*
Cadangan kerugian penurunan nilai	(1,303)		*Allowance for impairment losses*
Neto	**140,790**		***Net***

a. PT Bank Pembangunan Daerah Bengkulu (Bank Bengkulu)

Dalam rangka implementasi strategi dalam corporate plan Bank di bidang kolaborasi dan anorganik, Bank berencana untuk melakukan pengembangan struktur Kelompok Usaha Bank yang telah dimiliki. Adanya ketentuan mengenai modal inti minimum pada POJK No 12 Tahun 2020 mengenai Konsolidasi Bank Umum menimbulkan adanya kebutuhan dari beberapa Bank Pembangunan Daerah (BPD) dengan modal inti dibawah 3 Triliun untuk bergabung ke dalam KUB. Dilatarbelakangi oleh dua hal tersebut, Bank selaku BPD terbesar di Indonesia, berinisiasi untuk mengembangkan struktur KUB melalui penyertaan modal pada BPD lain.

a. PT Bank Pembangunan Daerah Bengkulu (Bank Bengkulu)

In order to implement the strategy in The Bank's corporate plan in the field of collaboration and inorganics, The Bank plans to develop the structure of the Bank's Business Group that it already has. The existence of provisions regarding minimum core capital in POJK No. 12 of 2020 concerning Commercial Bank Consolidation has created a need for several Regional Development Banks (BPD) with core capital below 3 trillion to join KUB. Against the background of these two things, The Bank as the largest BPD in Indonesia, took the initiative to develop the KUB structure through capital participation in other BPDs.

b. PT Bank Pembangunan Daerah Bengkulu (Bank Bengkulu)

Dalam rangka implementasi strategi dalam corporate plan Bank di bidang kolaborasi dan anorganik, Bank berencana untuk melakukan pengembangan struktur Kelompok Usaha Bank yang telah dimiliki. Adanya ketentuan mengenai modal inti minimum pada POJK No 12 Tahun 2020 mengenai Konsolidasi Bank Umum menimbulkan adanya kebutuhan dari beberapa Bank Pembangunan Daerah (BPD) dengan modal inti dibawah 3 Triliun untuk bergabung ke dalam KUB. Dilatarbelakangi oleh dua hal tersebut, Bank selaku BPD terbesar di Indonesia, berinisiasi untuk mengembangkan struktur KUB melalui penyertaan modal pada BPD lain.

b. PT Bank Pembangunan Daerah Bengkulu (Bank Bengkulu)

In order to implement the strategy in The Bank 's corporate plan in the field of collaboration and inorganics, The Bank plans to develop the structure of the Bank's Business Group that it already has. The existence of provisions regarding minimum core capital in POJK No. 12 of 2020 concerning Commercial Bank Consolidation has created a need for several Regional Development Banks (BPD) with core capital below 3 trillion to join KUB. Against the background of these two things, The Bank as the largest BPD in Indonesia, took the initiative to develop the KUB structure through capital participation in other BPDs.

c. Penyertaan Modal Tahap I

Realisasi Pengembangan struktur KUB dilakukan dengan melakukan penyertaan modal kepada PT Bank Pembangunan Daerah Bengkulu. Sesuai dengan akta PKS Penyertaan Modal Dalam Rangka Pembentukan Kelompok Usaha Bank antara Bank dan Bank Bengkulu no 135 tanggal 29 Juli 2022, penyertaan modal dilakukan melalui 2 tahap, tahap I senilai maksimal Rp100.000 direalisasikan di tahun 2022 dan penyertaan modal tahap II senilai maksimal Rp150.000 direlisasikan di tahun 2023.

Bank melakukan realisasi setoran modal tahap I pada tanggal 29 Juli 2022 sebesar Rp 100.000Pengefektifan setoran modal tahap I Bank pada Bank Bengkulu senilai Rp99,969 dilakukan pada tanggal 29 November 2022 atas dasar persetujuan OJK melalui surat no S-49/KR.02/2022 tanggal 28 Oktober 2022 perihal Persetujuan Penyertaan Modal PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. kepada PT Bank Pembangunan Daerah Bengkulu untuk pembelian 2.617 lembar saham seri A baru (right issue) dengan harga kesepakatan senilai Rp.38 / lembar saham Sei A. Atas penyertaan modal tersebut Bank menjadi pemegang saham minoritas dengan prersentase kepemilikan 7,15%. Perubahan komposisi pemegang saham dalam anggaran dasar memperoleh persetujuan Kemenkumham AHU-AH.01.03-0318833 di tanggal yang sama dengan penyertaan modal.

c. Participation of Phase I Capital

The realization of the development of the KUB structure was carried out by investing capital in PT Bank Pembangunan Daerah Bengkulu. In accordance with the PKS deed of capital participation in the context of the formation of a bank business group between The Bank and bank Bengkulu no. 135 dated 29 July 2022, capital participation is carried out in 2 stages, stage I with a maximum value of Rp.100,000 realized in 2022 and stage capital participation II with a maximum value of Rp150,000 will be released in 2023.

The Bank realized phase I capital deposits on July 29 2022 amounting to Rp.100,000. The effectiveness of The Bank phase I capital deposit at Bank Bengkulu worth Rp99,969 was carried out on November 29 2022 on the basis of OJK approval via letter no S-49/ KR.02/2022 dated 28 October 2022 concerning Approval of Capital Participation in PT Bank Pembangunan Daerah West Java and Banten, Tbk. to PT Bank Pembangunan Daerah Bengkulu for the purchase of 2,617 new series A shares (right issue) with an agreement price of Rp.38/ share Sei A. Due to this capital participation, The Bank became a minority shareholder with an ownership percentage of 7.15%. Changes in the composition of shareholders in the articles of association received approval from the Ministry of Law and Human Rights AHU-AH.01.03-0318833 on the same date as the capital participation.

d. Penyertaan Modal Tahap II

Bank kembali melakukan realisasi proses penyertaan modal tahap II (subsequent) senilai Rp149.960, di tahun 2023 pada Bank Bengkulu dalam rangka pengembangan struktur Kelompok Usaha Bank (KUB). Harga perlembar saham yang disepakati kedua belah pihak adalah Rp.40,75/ lembar saham Seri A. Penyertaan modal dilakukan dengan membeli saham baru (right issue) dengan proyeksi kepemilikan saham Bank di Bank Bengkulu menjadi 15.57% (pembelian dilakukan untuk 8.45% saham Bank Bengkulu).

Saat ini Bank telah mendapatkan persetujuan OJK atas penyertaan modal tahap II melalui surat OJK no S-57/KR.02/2023 Tanggal 4 September 2023 dan Keputusan Dewan Komisioner OJK no KEP-24/D.03/2024 tanggal 21 Februari 2024 tentang Izin Pembelian 8,45% Saham PT Bank Pembangunan Daerah Bengkulu Oleh PT Bank Pembangunan Daerah Jawa Barat Dan Banten, Tbk.

d. Participation of Phase II Capital

The Bank is again carrying out the process of capital participation in phase II (subsequent) worth Rp.149,960, in 2023 at Bank Bengkulu in the context of developing the structure of the Bank Business Group (KUB) . The price per share agreed upon by both parties is Rp.40.75 / Series A share. Capital participation was carried out by purchasing new shares (right issue) with a projection of The Bank share ownership in Bank Bengkulu to be 15.57% (purchase was made for 8.45% of Bank Bengkulu shares).

Currently The Bank has received OJK approval for phase II capital participation through OJK letter no S-57/KR.02/2023 dated 4 September 2023 and OJK Board of Commissioners Decree no KEP-24/D.03/2024 dated 21 February 2024 concerning Permit to Purchase 8.45% of PT Bank Pembangunan Daerah Bengkulu Shares by PT Bank Pembangunan Daerah West Java and Banten, Tbk.

Pengukuran Nilai Wajar (Level 3)
Pada 31 Desember 2023, Bank menghitung nilai wajar atas penyertaan saham pada PT Asuransi Bangun Askrida dengan menggunakan perhitungan metode nilai wajar (Level3) menggunakan pendekatan pasar dengan metode *Guideline Publicly Traded Company Method* (GPTCM) dan pendekatan pendapatan dengan metode discounted cash flow, model arus kas bersih untuk ekuitas

Fair Value Measurement (Level 3)
As of December 31, 2023, the Bank has assess the fair value of investment in shares in PT Asuransi Bangun Askrida using the fair value method calculation (Level3) using a market approach using the Guideline Publicly Traded Company Method (GPTCM), and an income approach using the discounted casl flow method, free cash flow to equity.

Nilai wajar penyertaan saham pada tanggal 31 Desember 2023 diestimasi berdasarkan penilaian atas nilai pasar oleh KJPP Salam dan Rekan (terdaftar di OJK).

The fair value of equity investments on December 31, 2023 is estimated based on an assessment of market value by KJPP Salam and Partners (registered with the OJK).

a. Berdasarkan kolektibilitas

a. By collectibility

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Lancar	179,461	139,843	*Current*
Kurang lancar	7,955	1,260	*Substandard*
Diragukan	1,413	-	*Doubtful*
Macet	1,260	990	*Loss*
Total	190,089	142,093	*Total*
Cadangan kerugian penurunan nilai	(1,303)	(1,303)	*Allowance for impairment losses*
Neto	**188,786**	**140,790**	***Net***

b. Perubahan cadangan kerugian penurunan nilai

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas adalah cukup untuk menutup kerugian yang mungkin timbul atas penyertaan saham.

b. Movements in the allowance for impairment losses
Management believes that the allowance for impairment losses mentioned above is sufficient to cover impairment losses on investments in shares.

c. Penerimaan dividen dari penyertaan saham pada PT Asuransi Bangun Askrida, PT Bank Pembangunan Daerah Bengkulu, dan BPR pada tanggal 31 Desember 2023 dan 2022 adalah Rp685 dan Rp5.960.

c. Dividend income received from investments in shares in PT Asuransi Bangun Askrida, PT Bank Pembangunan Daerah Bengkulu, and BPR as of December 31, 2023 and 2022, is amounting to Rp685 and Rp5,960, respectively.

16. Aset Tetap dan Aset Hak Guna / *16. Fixed Assets and Right-of-Use Assets*

	31 Desember/*December, 31* 2023						
	Saldo Awal/ *Beginning Balance*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Reklasifikasi/ *Reclassifications*	Revaluasi/ *Revaluations*	Saldo Akhir/ *Ending Balance*	
Biaya perolehan/Nilai revaluasi							***Cost/Revaluation value***
Kepemilikan langsung							***Direct ownership***
Tanah	2,469,692	-	(446)	-	(4,844)	2,464,402	*Land*
Bangunan	628,598	3,808	(1,452)	4,720	-	635,674	*Buildings*
Perlengkapan	1,908,311	279,198	(3,186)	150,397	-	2,334,720	*Office equipment*
Kendaraan	65,879	210	(6,436)	-	-	59,653	*Vehicles*
	5,072,480	283,216	(11,520)	155,117	(4,844)	5,494,449	
Aset dalam penyelesaian	737,461	206,328	(132)	(155,117)	-	788,540	*Construction in progress*
	5,809,941	489,544	(11,652)	-	(4,844)	6,282,989	
Aset Hak Guna	873,099	83,699	(14,387)	-	-	942,411	*Right Of Use Assets*
	6,683,040	573,243	(26,039)	-	(4,844)	7,225,400	
Akumulasi penyusutan							***Accumulated depreciation***
Kepemilikan langsung							***Direct ownership***
Bangunan	(417,512)	(25,318)	1,032	-	-	(441,798)	*Buildings*
Perlengkapan	(1,432,538)	(268,498)	2,361	-	-	(1,698,675)	*Office equipment*
Kendaraan	(36,687)	(5,621)	5,683	-	-	(36,625)	*Vehicles*
	(1,886,737)	(299,437)	9,076	-	-	(2,177,098)	
Aset Hak Guna	(233,054)	(34,142)	14,387	-	-	(252,809)	*Right-of-use assets*
	(2,119,791)	(333,579)	23,463	-	-	(2,429,907)	
Nilai buku neto	**4,563,249**					**4,795,493**	***Net book value***

	31 Desember/*December 31, 2022*					
	Saldo Awal/ *Beginning Balance*	**Penambahan/ *Additions***	**Reklasifikasi/ *Reclassifications***	**Revaluasi/ *Revaluations***	**Saldo Akhir/ *Ending Balance***	
Biaya perolehan/Nilai revaluasi						***Cost/Revaluation value***
Kepemilikan langsung						***Direct ownership***
Tanah	2,447,183	55,531	-	(33,022)	2,469,692	*Land*
Bangunan	625,682	-	2,916	-	628,598	*Buildings*
Perlengkapan	1,651,616	106,184	150,511	-	1,908,311	*Office equipment*
Kendaraan	64,851	1,028	-	-	65,879	*Vehicles*
	4,789,332	162,743	153,427	(33,022)	5,072,480	
Aset dalam penyelesaian	624,235	315,698	(202,472)	-	737,461	*Construction in progress*
	5,413,567	478,441	(49,045)	(33,022)	5,809,941	
Aset Hak Guna	961,946	34,692	(123,539)	-	873,099	*Right Of Use Assets*
	6,375,513	513,133	(172,584)	(33,022)	6,683,040	
Akumulasi penyusutan						***Accumulated depreciation***
Kepemilikan langsung						***Direct ownership***
Bangunan	(387,688)	(29,824)	-	-	(417,512)	*Buildings*
Perlengkapan	(1,228,862)	(203,676)	-	-	(1,432,538)	*Office equipment*
Kendaraan	(30,345)	(6,342)	-	-	(36,687)	*Vehicles*
	(1,646,895)	(239,842)	-	-	(1,886,737)	
Aset Hak Guna	(172,260)	(65,086)	4,292	-	(233,054)	*Right-of-use assets*
	(1,819,155)	(304,928)	4,292	-	(2,119,791)	
Nilai buku neto	**4,556,358**				**4,563,249**	***Net book value***

Manajemen telah mengkaji ulang atas estimasi umur ekonomis, metode penyusutan, dan nilai residu pada setiap akhir periode pelaporan.

Management has reviewed the estimated economic life, depreciation method, and residual value at the end of each reporting period.

Pada tahun 2023, termasuk didalam pengurangan aset tetap adalah dampak dari dekonsolidasi entitas anak BPR KU sebesar nilai buku aset tetap yaitu Rp2.444.

In 2023, included in the disposals in fixed assets is the impact of the deconsolidation of the subsidiary BPR KU, the book value of fixed assets amounting to Rp2,444.

Rincian penjualan aset tetap adalah sebagai berikut:

Details of sale of fixed assets are as follows:

	31 Desember/ *December 31, 2023*	**31 Desember/ *December 31, 2022***	
Hasil penjualan aset tetap	1,293	-	*Proceeds from sale of fixed assets*
Nilai buku	-	-	*Net book value*
Laba penjualan aset tetap	**1,293**	**-**	***Gain on sale of fixed assets***

Pengurangan aset pada posisi 31 Desember 2023 merupakan penjualan atas kendaraan sebesar Rp1.293.

The asset reduction on December 31, 2023 is the sale of vehicles of Rp1,293.

Pada tahun 2023, berkaitan dengan pelepasan anak perusahaan BPR KU, Bank telah melakukan hapus buku atas aset BPR KU sebesar nilai bukunya yaitu Rp2.444.

In 2023, according to BPR KU which is no longer a subsidiary, the Bank has written off the fixed asset of BPR KU amounted to Rp2,444.

Pada tahun 2023, terdapat aset dalam proses yang dibebankan pada laba rugi tahun berjalan sebesar Rp132.

In 2023, there are assets in progress that are charged to the current year profit or loss amounting to Rp132.

Aset Hak Guna ***Right of Use Assets***

	31 Desember/*December 31, 2023*					
	Saldo awal/ *Beginning balance*	**Penambahan/ *Addition***	**Pengurangan/ *Deductions***	**Reklasifikasi/ *Reclassification***	**Saldo akhir/ *Ending balance***	
Biaya perolehan:						***Cost:***
Tanah dan Bangunan	860,900	83,624	(14,387)	-	930,137	*Land and Building*
Inventaris Kantor	12,199	75	-	-	12,274	*Office Inventory*
	873,099	83,699	(14,387)	-	942,411	
Akumulasi penyusutan:						***Accumulated depreciation:***
Tanah dan Bangunan	(232,259)	(30,336)	14,387	-	(248,208)	*Land and Building*
Inventaris Kantor	(795)	(3,806)	-	-	(4,601)	*Office Inventory*
	(233,054)	(34,142)	14,387	-	(252,809)	
Nilai buku-neto	**640,045**				**689,602**	***Net book value***

	31 Desember/*December 31, 2022*					
	Saldo awal/ *Beginning balance*	Penambahan/ *Addition*	Pengurangan/ *Deductions*	Reklasifikasi/ *Reclassification*	Saldo akhir/ *Ending balance*	
Biaya perolehan:						***Cost:***
Tanah dan Bangunan	826,208	34,692	-	-	860,900	*Land and Building*
Inventaris Kantor	135,738	-	-	(123,539)	12,199	*Office Inventory*
	961,946	34,692	-	(123,539)	873,099	
Akumulasi penyusutan:						***Accumulated depreciation:***
Tanah dan Bangunan	(167,173)	(65,086)	-	-	(232,259)	*Land and Building*
Inventaris Kantor	(5,087)	-	-	4,292	(795)	*Office Inventory*
	(172,260)	(65,086)	-	4,292	(233,054)	
Nilai buku-neto	**789,686**				**640,045**	***Net book value***

Bank dan entitas anak menyewa beberapa aset termasuk bangunan kantor, rumah dinas, mesin ATM, dan lain-lain. Rata-rata masa sewa adalah 5 (lima) tahun.

Bank and its subsidiaries had rent a number of assets which include building, official houses, ATM machine, and others. The average of lease term is 5 (five) years.

Jumlah penyusutan yang dibebankan pada beban operasional lain sebesar Rp332.118 dan Rp304.928 masing-masing pada 31 Desember 2023 dan 2022 (Catatan 37).

Total depreciation expense charged to other operating expenses amounted to Rp332,118 and Rp304,928 as of December 31, 2023 and 2022, respectively (Note 37).

Pada tanggal 31 Desember 2023 dan 2022, jumlah tercatat liabilitas sewa adalah sebesar Rp512.507 dan Rp448.901 (Catatan 28).

As of December 31, 2023 and 2022, the carrying amount of lease liabilities was Rp512,507 and Rp448,901 (Note 28), respectively.

Berikut ini ringkasan komponen liabilitas sewa yang disajikan pada laporan laba rugi dan laporan arus kas:

The following summarize the component of lease liabilities presented in statement of profit or loss and astatement of cash flows:

	31 Desember/ *December 31, 2023*	31 Desember/ *December 31, 2022*	
Jumlah diakui di laba rugi			***Amounts recognized in profir or loss***
Beban bunga atas liabilitas sewa	39,194	43,663	*Interest expense on lease liabilities*
Beban penyusutan aset hak guna	34,142	60,794	*Depreciation of right of use assets*
Beban terkait liabilitas sewa dengan nilai rendah atau jangka pendek (Catatan 37)	240,160	251,291	*Expenses relating to short-term or low value lease liabilities (Note 37)*
Jumlah diakui dalam laporan arus kas			***Amounts recognized in cashflow***
Jumlah kas keluar untuk pembayaran liabilitas sewa	(78,954)	(41,109)	*Total cash outflow for payment of leases*

Persentase tingkat penyelesaian aset dalam penyelesaian pada tanggal 31 Desember 2023 dan 2022 berkisar antara 34% sampai dengan 96% dan 92% sampai dengan 98%. Estimasi penyelesaian yaitu pada tahun 2024.

The percentage of completion of the constructions in progress as of December 31, 2023 and 2022 is approximately 34% to 96% and 92% to 98%. The estimated completion date is in 2024.

Nilai tercatat bruto dari aset tetap yang telah di depresiasi penuh oleh Bank dan entitas anak namun masih digunakan adalah sebesar Rp1.270.548 dan Rp1.079.759 masing-masing pada tanggal 31 Desember 2023 dan 2022.

The gross carrying amount of the Bank and its subsidiaries' fully depreciated fixed assets that are still in use amounted to Rp1,270,548 and Rp1,079,759 as of December 31, 2023 and 2022, respectively.

Bank telah mengasuransikan aset tetap untuk menutupi kemungkinan kerugian terhadap risiko kebakaran, pencurian, dan bencana alam dengan nilai pertanggungan asuransi per 31 Desember 2023 dan 2022 sebesar Rp1.662.969 dan Rp1.663.642 pada PT. Asuransi Bangun Askrida, PT Asuransi Tugu Pratama Indonesia, dan PT Asuransi Cakrawala Proteksi.

The Bank has insured its fixed assets to cover possible losses due to fire, theft, and natural disasters as of December 31, 2023 and 2022 for a total coverage of Rp1,662,969 and Rp1,663,642, respectively, with PT Asuransi Bangun Askrida, PT Asuransi Tugu Pratama Indonesia, and PT Asuransi Cakrawala Proteksi.

Manajemen berpendapat bahwa jumlah pertanggungan asuransi tersebut telah memadai untuk menutupi kemungkinan kerugian yang terjadi atas aset tetap yang dipertanggungkan.

Management believes that the insurance coverage is sufficient to cover possible losses on these insured fixed assets.

Manajemen berkeyakinan bahwa tidak terdapat indikasi penurunan potensial atas nilai aset tetap pada tanggal 31 Desember 2023 dan 2022.

Management believes that there is no indication of potential impairment in values of fixed assets as of December 31, 2023 and 2022.

Tidak terdapat aset tetap yang dijaminkan oleh Bank dan entitas anak pada tanggal 31 Desember 2023 dan 2022.

There are no fixed assets pledged as collateral by the Bank and its subsidiaries as of December 31, 2023 and 2022.

Bank menerapkan kebijakan akuntansi atas tanah dengan model revaluasi. Penilaian atas tanah dilakukan oleh penilai independen eksternal KJPP Jimmy Prasetyo dan Rekan melalui laporannya tanggal 16 November 2022 dan 01 Desember 2023 dengan Audrey Angelina, MAPPI (Cert) selaku penilai independen penandatangan laporan.

The Bank changed its accounting policy of land revaluation model. The valuations of land are generally performed by the external independent appraisers KJPP Jimmy Prasetyo dan Rekan through its report dated, November 16, 2022 and December 01, 2023 with Audrey Angelina, MAPPI (Cert) as the independent apprisal who signed the report.

Penilaian dilakukan sesuai dengan ketentuan-ketentuan dari Kode Etik Penilai Indonesia dan Standar Penilaian Indonesia (KEPI & SPI) serta POJK 28/POJK.04/2021 tentang Penilaian dan Penyajian Laporan Penilaian Properti di Pasar Modal, ditentukan berdasarkan transaksi pasar terkini dan dilakukan dengan ketentuan-ketentuan yang lazim dan menggunakan pendekatan penilaian.

Appraisals are performed based on Indonesian Appraisers Ethics Code and Indonesian Appraise Standards (KEPI & SPI) and POJK 28/POJK.04/2021 concerning Valuation and Presentation of Property Valuation Reports in the Capital Market market based on references from recent market transactions and ensue within the clause.

Informasi mengenai penilaian kembali aset tetap untuk kelompok aset tanah yang dilakukan Bank adalah sebagai berikut:

Information on the revaluation of land performed by Bank as follows:

	31 Desember/*December 31, 2023*			
	Nilai Buku sebelum Revaluasi/ *Carrying Amount Before Revaluation*	**Nilai Buku setelah Revaluasi/ *Carrying Amount after Revaluation***	**Keuntungan/(Kerugian) Revaluasi/*Revaluation Surplus/(Deficit)***	
Tanah	2,469,692	2,464,848	(4,844)	*Land*

	31 Desember/*December 31, 2022*			
	Nilai Buku sebelum Revaluasi/ *Carrying Amount Before Revaluation*	**Nilai Buku setelah Revaluasi/ *Carrying Amount after Revaluation***	**Keuntungan/(Kerugian) Revaluasi/*Revaluation Surplus/(Deficit)***	
Tanah	2,436,670	2,469,692	(33,022)	*Land*

Penilaian kembali tanah milik Bank pada tanggal 31 Desember 2023 dan 2022 untuk tujuan akuntansi dilakukan oleh KJPP Jimmy Prasetyo dan Rekan melalui laporannya tanggal 2 November 2023 dan 16 November 2022. Masing-masing revaluasi berjumlah Rp2.464.848 dan Rp2.469.692, keuntungan/(kerugian) yang diperoleh sejumlah (Rp4.844) dan (Rp33.022). Kenaikan/(penurunan) nilai tercatat yang timbul dari revaluasi dicatat sebagai "Surplus/(Defisit) Revaluasi Aset Tetap", dan disajikan dalam penghasilan komprehensif lain. Penilaian atas aset tersebut dilakukan secara berkala untuk memastikan bahwa nilai wajar aset yang direvaluasi tidak berbeda secara material dengan nilai tercatatnya.

Revaluation of land owned by Bank as December 31, 2023 and 2022 for accounting purposes are generally performed by the external independent appraisers KJPP Jimmy Prasetyo dan Rekan through its report dated November 2, 2023 and November 16, 2022. Revaluation are amounting to Rp 2,464,848 and Rp2,469,692, the profit/(loss) is amounting to (Rp4,844) and (Rp33,022). Increase/(decrease) in the carrying amount arising from revaluation is recorded in "Surplus/(deficit) on Revaluation of Fixed Asset" and presented in other comprehensive income. Valuations are performed with sufficient regularity to ensure that the fair value of revalued asset does not differ materialy from its carrying amount.

Aset dalam penyelesaian per 31 Desember 2023 dan 2022 adalah sebagai berikut:

Constuction in progress as of December 31, 2023 and 2022 as follow:

31 Desember/*December 31, 2023*

Jenis Aset/*Asset Classifications*	Nilai Aset Tetap Dalam Proses/ *Fixed Assets in Process Value*	Nilai Kontrak/ *Contract Value*	% Penyelesaian/ *% of Completion*	Estimasi Penyelesaian/ *Estimated Completion*
Pembangunan Bangunan Kantor/ *Office Tower Construction*	718,097	750,340	96%	2024
Pembelian Inventaris & Software/ *Inventory & Software Purchases*	70,150	120,078	53%	2024
Rehabilitasi Gedung Kantor/ *Office Tower Rehabilitation*	293	852	34%	2024

31 Desember/*December 31, 2022*

Jenis Aset/*Asset Classifications*	Nilai Aset Tetap Dalam Proses/ *Fixed Assets in Process Value*	Nilai Kontrak/ *Contract Value*	% Penyelesaian/ *% of Completion*	Estimasi Penyelesaian/ *Estimated Completion*
Pembangunan Bangunan Kantor/ *Office Tower Construction*	540,139	549,964	98%	2023
Pembelian Inventaris & Software/ *Inventory & Software Purchases*	180,213	215,273	84%	2023
Pembelian Tanah/ *Land Purchases*	1,955	2,135	92%	2023

17. Bunga yang Masih Akan Diterima / *17. Accrued Interest Receivables*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/*December 31, 2023*		31 Desember/*December 31 , 2022*		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah					***Rupiah***
Kredit yang diberikan dan pembiayaan syariah		1,040,876		905,048	*Loans and sharia financing*
Surat berharga		310,459		252,548	*Marketable securities*
Penempatan pada Bank Indonesia dan bank lain		1,630		1,515	*Placement with Bank Indonesia and other banks*
		1,352,965		1,159,111	
Dolar Amerika Serikat					***United States Dollar***
Kredit yang diberikan dan pembiayaan syariah	251,761	3,870	12,361	178	*Loans and sharia financing*
Surat berharga	687,307	10,570	683,155	9,816	*Marketable securities*
Penempatan pada Bank Indonesia dan bank lain	16,352	251	-	-	*Placement with Bank Indonesia and other banks*
Total		**1,367,656**		**1,169,105**	***Total***

18. Aset Lain-Lain / *18. Other Assets*

	31 Desember/*December 31, 2023*		31 Desember/*December 31, 2022*		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah					***Rupiah***
Biaya dibayar di muka		2,342,265		1,689,878	*Prepaid expenses*
Uang muka pajak		390,256		229,347	*Tax advance*
Beban ditangguhkan untuk pinjaman karyawan		174,244		180,064	*Deferred expense for employee loan*
Tagihan atas transaksi ATM		191,333		162,968	*Receivables from ATM transactions*
Agunan yang diambil alih		60,120		63,998	*Foreclosed collaterals*
Persediaan keperluan kantor		64,055		52,305	*Office supplies*
Aset ijarah		4,320		24,423	*Ijarah assets*
Setoran jaminan		13,551		12,762	*Security deposits*
Lain-lain		255,852		129,757	*Others*
		3,495,996		**2,545,502**	
Dolar Amerika Serikat					***United States Dollar***
Biaya dibayar di muka	929	14	929	14	*Prepaid expenses*
		14		**14**	
Total		**3,496,010**		**2,545,516**	***Total***

Pada tanggal 31 Desember 2023, termasuk di dalam biaya dibayar di muka adalah uang muka pajak sehubungan dengan lebih bayar pajak penghasilan badan tahun 2019 dan pembayaran sehubungan dengan pemeriksaan pajak masing-masing sebesar Rp52.845 dan Rp337.245 (Catatan 26.d).

As of December 31, 2023, included in prepaid expenses are corporate income tax overpayment year 2019 and payment as tax advance regarding to the tax examination amounting to Rp52,845 and Rp337,245, respectively (Note 26.d)

Termasuk di dalam aset lain-lain adalah aset terbengkalai dalam bentuk tanah dengan nilai perolehan sebesar Rp2.006 dan nilai pasar sebesar Rp37.753 berdasarkan perhitungan dari KJPP Jimmy Prasetyo & Rekan dalam laporannya tertanggal 1 Desember 2023 serta pra penyertaan modal tahap II kepada Bank Bengkulu sebesar Rp149.960.

Included in other assets are abandoned property in the form of land with an acquisition value of Rp2,006 and a market value of Rp37,753 based on calculations from KJPP Jimmy Prasetyo & Partners in their report dated Desember 1, 2023 and pre-participation of phase II capital to Bank Bengkulu amounting to Rp149,960.

19. Liabilitas Segera / *19. Obligations Due Immediately*

	31 Desember/*December 31,* 2023		31 Desember/*December 31,* 2022		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah					***Rupiah***
Rekening titipan		1,606,746		1,847,666	*Accounts not yet settled*
Kiriman uang		387,502		396,467	*Money transfers*
Liabilitas kepada Kantor Bendahara dan Kas Negara		164,719		143,026	*Liabilities to the State Treasury and Cash Office*
Setoran Jaminan yang telah jatuh tempo tetapi belum diambil nasabah		10,206		10,469	*Matured security deposits not yet collected by customers*
Zakat, Infaq dan Shadaqah		313		386	*Zakat, Infaq, and Shadaqah*
Titipan kredit dan pembiayaan dan piutang syariah		1,171		1,227	*Loans and sharia financing and receivable not yet settled*
Titipan dana bantuan pemerintah		6,517		175	*Unsettled loans from government aid*
		2,177,174		2,399,416	
Dolar Amerika Serikat					***United States Dollar***
Setoran jaminan yang telah jatuh tempo tetapi belum diambil oleh nasabah	274,936	4,233	274,927	4,280	*Matured security deposits not yet collected by customers*
Lain-lain	2,040,830	31,423	18,295	285	*Others*
		35,656		4,565	
Total		**2,212,830**		**2,403,981**	***Total***

Rekening titipan merupakan hasil dari uang titipan yang diterima Bank dan entitas anak atas transaksi pembayaran dari nasabah yang akan disetorkan pihak bank ke rekening tujuan.

Accounts not yet settled were payment transactions received from customers by the Bank and its subsidiaries as collecting bank before deposited to destined account.

Kiriman uang digunakan untuk membukukan setoran transfer sebelum mengkredit atau mendebit rekening nasabah.

Money transfers were used to record deposit transfers before credited or debited to destined account.

Liabilitas kepada Kantor Bendahara dan Kas Negara merupakan hasil penerimaan pajak dari para wajib pajak baik perorangan maupun perusahaan yang diterima Bank sebagai bank persepsi.

Liabilities to the State Treasury and Cash Office were tax payments received from individuals or companies by the Bank as a collecting bank.

20. Simpanan Nasabah dan Simpanan Nasabah Syariah / *20. Deposits from Customers and Sharia Deposits from Customers*

a. Berdasarkan jenis dan mata uang / *a. By type and currency*

i. Simpanan nasabah / *i. Deposits from customers*

	31 Desember/*December 31*, 2023		31 Desember/*December 31*, 2022		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	**Ekuivalen Rupiah/ *Equivalent Rupiah***	**Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)***	**Ekuivalen Rupiah/ *Equivalent Rupiah***	
Pihak- berelasi (Catatan 43)					***Related parties (Note 43)***
Rupiah					***Rupiah***
Giro		6,184,407		9,678,923	*Current accounts*
Tabungan					*Savings*
Tandamata Gold		7,221		14,337	*Tandamata Gold*
Simpeda		11,226		11,665	*Simpeda*
Tandamata		26,162		26,467	*Tandamata*
Lain-lain		6,866		3,762	*Others*
		51,475		56,231	
Deposito berjangka		164,687		148,390	*Time deposits*
		6,400,569		9,883,544	
Mata Uang Asing					***Foreign Currency***
Dolar Amerika Serikat					***United States Dollar***
Tabungan Tandamata	17,689	272	32,351	504	*Tandamata Savings*
Deposito berjangka	22,227	342	34,124	531	*Time deposits*
Dolar Singapura					***Singapore Dollar***
Tabungan Tandamata	13,786	161	834	10	*Tandamata Savings*
		775		1,045	
Subtotal - pihak berelasi		6,401,344		9,884,589	***Subtotal - related parties***
Pihak ketiga					***Third parties***
Rupiah					***Rupiah***
Giro		15,041,139		14,431,852	*Current accounts*
Tabungan					*Savings*
Tandamata		14,052,900		14,687,242	*Tandamata*
Simpeda		2,393,645		2,651,053	*Simpeda*
Tandamata Gold		917,842		986,118	*Tandamata Gold*
Tandamata Purnabakti		2,209,804		1,952,467	*Tandamata Purnabakti*
TabunganKu		374,013		369,532	*TabunganKu*
Tandamata Berjangka		248,382		233,664	*Tandamata Berjangka*
Lain-lain		11,013,459		5,664,336	*Others*
		31,210,045		26,544,412	
Deposito berjangka		67,759,697		69,590,814	*Time deposits*
Subtotal - rupiah		**114,010,881**		**110,567,078**	***Subtotal - rupiah***

	31 Desember/*December 31*, 2023		31 Desember/*December 31*, 2022		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	**Ekuivalen Rupiah/ *Equivalent Rupiah***	**Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)***	**Ekuivalen Rupiah/ *Equivalent Rupiah***	
Dolar Amerika Serikat					***United States Dollar***
Giro	2,204,884	33,949	41,752,506	649,981	*Current accounts*
Tabungan Tandamata	2,310,787	35,580	3,858,827	60,072	*Tandamata Savings*
Deposito Berjangka	388,985,715	5,989,213	54,675,455	851,161	*Time deposits*
Dolar Singapura					***Singapore Dollar***
Giro	3,696	43	6,628	77	*Current accounts*
Tabungan Tandamata	406,314	4,744	424,916	4,926	*Tandamata Savings*
Deposito berjangka	205,347	2,398	90,247	1,046	*Time deposits*
Euro Eropa					***European Euro***
Giro	8,238	140	21,827	362	*Current accounts*
Renminbi					***Renminbi***
Giro	35,100	76	19,562	44	*Current accounts*
Yen Jepang					***Japanese Yen***
Giro	139,969	15	14,200	2	*Current accounts*
Dolar Australia					***Australian Dollar***
Giro	363	4	447	5	*Current accounts*
		6,066,162		1,567,676	
Subtotal - pihak ketiga		**120,077,043**		**112,134,754**	***Subtotal - third parties***
Total		**126,478,387**		**122,019,343**	***Total***

ii. Simpanan nasabah syariah / *ii. Deposits from customers – sharia*

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Pihak berelasi (Catatan 43)			***Related parties (Note 43)***
Rupiah			***Rupiah***
Tabungan Wadiah	-	274	*Wadiah savings*
Tabungan iB	480	-	*iB Savings*
	480	**274**	
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Giro Wadiah	211,910	114,542	*Wadiah current accounts*
Tabungan Wadiah	3,694	257,710	*Wadiah savings*
Tabunganku iB	732,232	423,453	*Tabunganku iB*
	947,836	795,705	
Total	**948,316**	**795,979**	***Total***

b. Rincian deposito berjangka berdasarkan jangka waktu

b. Details of time deposits by term

	31 Desember/*December 31*, 2023		31 Desember/*December 31*, 2022		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah					***Rupiah***
1 bulan		19,775,980		22,700,767	*1 month*
3 bulan		20,696,871		17,635,591	*3 months*
6 bulan		11,774,724		3,735,942	*6 months*
12 bulan		12,810,289		25,570,354	*12 months*
Lebih dari 12 bulan		2,866,521		96,550	*More than 12 months*
		67,924,385		69,739,204	
Dolar Amerika Serikat					***United States Dollar***
1 bulan	215,507,862	3,318,174	17,182,526	267,489	*1 month*
3 bulan	170,368,367	2,623,162	681,847	10,615	*3 months*
6 bulan	1,749,441	26,936	1,706,157	26,561	*6 months*
12 bulan	1,382,272	21,282	35,139,049	547,027	*12 months*
		5,989,554		851,692	
Dolar Singapura					***Singapore Dollar***
1 bulan	117,000	1,366	-	-	*1 month*
6 bulan	88,347	1,032	90,247	1,046	*6 month*
		2,398		1,046	
		5,991,952		852,738	
Total		**73,916,337**		**70,591,942**	***Total***

c. Tingkat suku bunga rata-rata per tahun

c. Average interest rates per annum

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Giro			*Current accounts*
Rupiah	0.06%	0.13%	*Rupiah*
Dolar Amerika Serikat	0.02%	0.02%	*United States Dollar*
Tabungan			*Savings*
Rupiah	0.12%	0.27%	*Rupiah*
Dolar Amerika Serikat	0.04%	0.04%	*United States Dollar*
Deposito Berjangka			*Time deposits*
Rupiah	3.48%	3.38%	*Rupiah*
Dolar Amerika Serikat	1.31%	0.47%	*United States Dollar*

d. Giro yang diblokir dan dijadikan jaminan atas kredit yang diberikan dan pembiayaan dan piutang syariah pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp1.466.333 dan Rp1.663.090 (Catatan 12.k.9).

d. Current accounts blocked and pledged as loan and sharia financing and receivable collateral as of December 31, 2023 dan 2022 amounted to Rp1,466,333 and Rp1,663,090, respectively (Note 12.k.9).

e. Deposito yang diblokir dan dijadikan jaminan atas kredit yang diberikan dan pembiayaan dan piutang syariah pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp677.349 dan Rp528.916 (Catatan 12.k.10).

e. Time deposits blocked and pledged as loan and sharia financing and receivable collateral as of December 31, 2023 and 2022 amounted to Rp677,349 and Rp528,916, respectively (Note 12.k.10).

f. Bank memberikan *special rate* deposito khusus kepada nasabah institusi rupiah dengan minimal penempatan dana diatas Rp2.000 (dua miliar rupiah) untuk mata uang rupiah dan USD 100.000,- (seratus ribu USD) (nilai penuh) dengan suku bunga yang diberikan antara 3.00% - 8.00% untuk rupiah dan 0.75% - 6.00% untuk USD. Untuk *Special Rate* Giro diberikan kepada Nasabah Institusi rupiah dengan penempatan dana diatas Rp2.000 (dua miliar rupiah) dengan tingkat dengan suku bunga yang diberikan antara 1,50% - 5.00%.

f. The Bank provides a special deposit rate for rupiah institutional customers with a minimum placement of funds above IDR 2,000 (two billion rupiah) for rupiah currency and USD 100,000 (one hundred thousand USD) (full amount) with an interest rate of between 3.00% - 8.00% for rupiah and 0.75% - 6.00% for USD. Special Rate Giro is given to rupiah Institutional Customers with funds placed above IDR 2,000 (two billion rupiah) with an interest rate given between 1.50% - 5.00%.

21. Simpanan dari Bank Lain / *21. Deposits from Other Banks*

a. Berdasarkan jenis dan mata uang / *a. By type and currency*

	31 Desember/*December 31*, 2023		31 Desember/*December 31,* 2022		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Pihak berelasi (Catatan 43)					***Related parties (Note 43)***
Rupiah					***Rupiah***
Tabungan		32,263		33,892	*Savings*
Deposito berjangka		36,447		7,155	*Time deposits*
Giro		18,045		55,292	*Current accounts*
		86,755		96,339	
Pihak ketiga					***Third parties***
Rupiah					***Rupiah***
Deposito berjangka		648,583		597,908	*Time deposits*
Tabungan		410,314		358,945	*Savings*
Call money		860,000		2,850,000	*Call money*
Giro		510,734		558,598	*Current accounts*
Sertifikat deposito		25,154		-	*Certificate of deposits*
		2,454,785		4,365,451	
Total		**2,541,540**		**4,461,790**	***Total***

b. Rincian deposito berjangka berdasarkan jangka waktu / *b. Details of time deposits by term*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Rupiah			***Rupiah***
1 bulan	421,011	281,969	*1 month*
3 bulan	73,535	51,883	*3 months*
6 bulan	66,913	58,058	*6 months*
12 bulan	120,652	209,734	*12 months*
24 bulan	2,919	3,419	*24 months*
Total	**685,030**	**605,063**	***Total***

c. Tingkat suku bunga rata-rata per tahun

c. Average interest rates per annum

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Giro			*Current accounts*
Rupiah	0.45%	0.66%	*Rupiah*
Tabungan			*Savings*
Rupiah	1.07%	1.09%	*Rupiah*
Deposito berjangka			*Time deposits*
Rupiah	4.34%	3.52%	*Rupiah*
Call Money			*Call money*
Rupiah	6.27%	0.00%	*Rupiah*

d. Deposito dari bank lain yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp346.587 dan Rp504.652 (Catatan 12.k.11).

d. Time deposits from other banks blocked and pledged as loan and collateral as of December 31, 2023 and 2022 amounted to Rp346,587 and Rp504,652, respectively (Note 12.k.11).

22. Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali

22. Liabilities from marketable securities sold under agreements to repurchase

Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

Liabilities from marketable securities sold under agreements to repurchase as of December 31, 2023 and 2022 are as follows:

	31 Desember/*December 31,* 2023						
Nasabah/ *Customer*	**Jenis Surat Berharga/ *Type of Securities***	**Nilai Nominal/ *Nominal Amount***	**Tanggal Dimulai/ *Commencement Date***	**Tanggal Pembelian Kembali/ *Repurchase Date***	**Harga Pembelian Kembali/ *Repurchase Price***	**Beban Bunga yang Belum Diamortisasi/ *Unamortized Interest Expense***	**Nilai Tercatat/ *Carrying Value***
Pihak ketiga/ *Third parties*							
Bank Indonesia							
	SUN FR 59	500,000	27 Des/ *Dec 27,* 2023	3 Jan/ *Jan 3*, 2024	487,415	169	487,246
	SUN FR 82	500,000	27 Des/ *Dec 27*, 2023	3 Jan/ *Jan 3*, 2024	483,976	168	483,808
	SUN FR 65	500,000	28 Des/ *Dec 28*, 2023	3 Jan/ *Jan 3*, 2024	468,414	161	468,253
	SUN FR 86	500,000	28 Des/ *Dec 28*, 2023	3 Jan/ *Jan 3*, 2024	471,575	162	471,413
	SUN FR 86	500,000	28 Des/ *Dec 28*, 2023	3 Jan/ *Jan 3*, 2024	471,575	162	471,413
	SUN FR 90	500,000	28 Des/ *Dec 28*, 2023	3 Jan/ *Jan 3*, 2024	462,794	159	462,635
	SUN FR 90	500,000	28 Des/ *Dec 28*, 2023	3 Jan/ *Jan 3*, 2024	462,794	159	462,635
	SUN FR 91	500,000	28 Des/ *Dec 28*, 2023	3 Jan/ *Jan 3*, 2024	464,475	160	464,315
	SUN FR 87	500,000	28 Des/ *Dec 28*, 2023	4 Jan/ *Jan 4*, 2024	473,335	247	473,087
Total		**4,500,000**			**4,246,353**	**1,547**	**4,244,805**

Nasabah/ *Customer*	Jenis Surat Berharga/ *Type of Securities*	Nilai Nominal/ *Nominal Amount*	Tanggal Dimulai/ *Commencement Date*	Tanggal Pembelian Kembali/ *Repurchase Date*	Harga Pembelian Kembali/ *Repurchase Price*	Beban Bunga yang Belum Diamortisasi/ *Unamortized Interest Expense*	Nilai Tercatat/ *Carrying Value*
31 Desember/*December 31,* 2022							
Pihak ketiga/ ***Third parties***							
Bank Indonesia	SUN FR 95	250,000	28 Des / *Dec 28,* 2022	4 Jan / *Jan 4* , 2023	235,810	113	235,697
	SUN FR 87	250,000	28 Des / *Dec 28,* 2022	4 Jan / *Jan 4* , 2023	231,702	111	231,591
	SUN FR 87	500,000	28 Des / *Dec 28,* 2022	4 Jan / *Jan 4* , 2023	463,404	222	463,182
	SUN FR 87	250,000	28 Des / *Dec 28,* 2022	4 Jan / *Jan 4* , 2023	231,702	111	231,591
	SUN FR 87	450,000	28 Des / *Dec 28,* 2022	2 Jan / *Jan 2* , 2023	416,925	65	416,859
	SUN FR 87	250,000	29 Des / *Dec 29,* 2022	5 Jan / *Jan 5* , 2023	231,726	148	231,578
	SUN FR 59	500,000	29 Des / *Dec 29,* 2022	3 Jan / *Jan 3* , 2023	492,317	153	492,164
	SUN FR 87	250,000	29 Des / *Dec 29,* 2022	2 Jan / *Jan 2* , 2023	231,608	35	231,573
	SUN FR 64	300,000	29 Des / *Dec 29,* 2022	2 Jan / *Jan 2* , 2023	273,475	41	273,434
	SUN FR 64	300,000	29 Des / *Dec 29,* 2022	2 Jan / *Jan 2* , 2023	273,475	41	273,434
Total		**3,300,000**			**3,082,144**	**1,040**	**3,081,103**

23. Efek Utang yang Diterbitkan / *23. Debt Securities Issued*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Obligasi Berkelanjutan I Tahap I Bank Jabar Banten	780,000	780,000	*Continuing Bonds I of Bank Jabar Banten Phase I*
Obligasi Berkelanjutan I Tahap II Bank Jabar Banten	-	916,500	*Continuing Bonds I of Bank Jabar Banten Phase II*
Obligasi Berkelanjutan I Tahap III Bank Jabar Banten	182,000	182,000	*Continuing Bonds I of Bank Jabar Banten Phase III*
	962,000	1,878,500	
Beban emisi obligasi yang belum diamortisasi	(4,009)	(7,039)	*Unamortized bonds issuance cost*
Total	**957,991**	**1,871,461**	***Total***

Obligasi Berkelanjutan I Tahap I Bank Jabar Banten terdiri dari:

1) Seri C dengan nilai nominal Rp780.000 dengan suku bunga tetap sebesar 8,85% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 6 Desember 2024.

Continuing Bonds I of Bank Jabar Banten Phase I consisted of:

1) Series C with nominal value of Rp780,000 with fixed interest rate of 8.85% per annum which is payable every three months; with a seven-year term; and are due on December 6, 2024.

Pada tanggal 31 Desember 2023 dan 2022, peringkat Obligasi Berkelanjutan I Tahap I menurut Pefindo masing-masing adalah idAA dan idAA.

As of December 31, 2023 and 2022, the rating of Continuing Bonds I Phase I by Pefindo is idAA and idAA, respectively.

Obligasi Berkelanjutan I Tahap II Bank Jabar Banten terdiri dari:
1) Seri B dengan nilai nominal Rp916.500 dengan suku bunga tetap sebesar 9.50% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan telah jatuh tempo dan dilunasi pada tanggal 28 September 2023.

Continuing Bonds I of Bank Jabar Banten Phase II consisted of:
1) Series B with a nominal value of Rp916,500 with a fixed interest rate of 9.50% per year which is paid every three months and a period of five years and has been due and fully paid on September 28, 2023.

Pada tanggal 31 Desember dan 2022, peringkat Obligasi Berkelanjutan I Tahap II menurut Pefindo adalah idAA.

As of December 31, and 2022, The rating of Continuing Bonds I Phase II by Pefindo is idAA.

Obligasi Berkelanjutan I Tahap III Bank Jabar Banten terdiri dari:
1) Seri B dengan nilai nominal Rp108.000 dengan suku bunga tetap sebesar 8,50% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 18 Oktober 2024.
2) Seri C dengan nilai nominal Rp74.000 dengan suku bunga tetap sebesar 8.75% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 18 Oktober 2026.

Continuing Bonds I of Bank Jabar Banten Phase III consisted of:
1) Series B with a nominal value of Rp108,000 with a fixed interest rate of 8.50% per year which is paid every three months and a period of five years and will be due on October 18, 2024.
2) Series C with nominal value of Rp74,000 with fixed interest rate of 8.75% per annum which is paubale every three months; with a seven-year term; and are due on October 18, 2026.

Pada tanggal 31 Desember 2023 dan 2022 peringkat Obligasi Berkelanjutan I Tahap III untuk Seri B dan Seri C menurut Pefindo masing-masing adalah idAA dan idAA.

As of December 31, 2023, and 2022 of the rating of Continuing Bonds I Phase III Series B and Series C by Pefindo is idAA and idAA.

Pada 31 Desember 2023 dan 2022, Bank telah mengamortisasi biaya emisi obligasi masing-masing sebesar Rp5.458 dan Rp5.472 yang dicatat dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

On December 31, 2023 and 2022, the Bank has amortized the bonds issuance cost, amounting to Rp5,458 and Rp5,472, respectively, which recorded in the consolidated statement of profit or loss and other comprehensive income.

Bertindak sebagai Wali Amanat dalam penerbitan Obligasi Berkelanjutan I Tahap I, II dan III adalah PT Bank Tabungan Negara (Persero) Tbk. Hubungan dengan Wali Amanat bukan merupakan pihak berelasi Bank.

Acting as a Trustee in the issuance of Continuing Bonds Phase I, II and III is PT Bank Tabungan Negara (Persero) Tbk. Relationship with The Trustee is not a related party to the Bank.

Tidak terdapat jaminan ataupun pembentukan dana untuk pelunasan pokok obligasi dengan menunjuk pos yang berhubungan.

There is no guarantee or establishment of funds for the repayment of bond principal by appointing related posts.

Pembatasan keuangan dan pembatasan-pembatasan lain terhadap Bank (*debt covenants*) adalah Bank tanpa persetujuan tertulis terlebih dahulu dari Wali Amanat tidak akan melakukan hal-hal sebagai berikut:
1. Melakukan perubahan bidang usaha utama;
2. Mengurangi modal dasar, modal ditempatkan dan modal disetor, kecuali pengurangan tersebut dilakukan berdasarkan permintaan dan/atau perintah dari otoritas yang berwenang (termasuk tetapi tidak terbatas pada Otoritas Jasa Keuangan);

Financial restrictions and other restrictions on the Bank (debt covenants) are banks without the prior written consent of the Trustee will not do the following:

1. Make changes in the main field of business;
2. Reduce share capital, issued capital and paid-up capital, unless such deduction is made upon request and/or order from the competent authority (including but not limited to the Financial Services Authority);

3. Mengadakan penggabungan, konsolidasi, dan akuisisi dengan perusahaan lain yang menyebabkan bubarnya Bank, atau yang akan mempunyai akibat negatif terhadap kelangsungan usaha Bank, kecuali sepanjang dilakukan sesuai dengan ketentuan sebagai berikut:
   a. Semua syarat dan kondisi Obligasi Subordinasi dalam Perjanjian Perwaliamanatan dan dokumen lain yang berkaitan tetap berlaku dan mengikat sepenuhnya perusahaan penerus (*surviving company*), dan dalam hal Bank bukan merupakan perusahaan penerus, maka seluruh kewajiban Obligasi Subordinasi telah dialihkan secara sah kepada perusahaan penerus, dan perusahaan penerus tersebut memiliki aktiva dan kemampuan yang memadai untuk menjamin pembayaran Obligasi Subordinasi dan perusahaan penerus tersebut salah satu bidang usahanya adalah bergerak dalam bidang Perbankan; atau
   b. Disyaratkan oleh peraturan perundang-undangan yang berlaku di Negara Republik Indonesia.
4. Melakukan penjualan atau pengalihan aktiva tetap milik Bank kepada pihak manapun, baik seluruhnya atau sebagian besar/melebihi 50% (lima puluh persen) dari seluruh aktiva tetap milik Bank berdasarkan laporan keuangan terakhir yang telah diaudit, dalam satu transaksi atau gabungan transaksi dalam 1 (satu) tahun berjalan;
5. Melakukan transaksi dengan pihak terafiliasi kecuali bila transaksi tersebut dilakukan dengan persyaratan yang menguntungkan Bank atau setidak-tidaknya sama dengan persyaratan yang diperoleh Bank dari pihak ketiga yang bukan afiliasi dalam transaksi yang lazim;
6. Memberi pinjaman kepada atau melakukan investasi dalam bentuk penyertaan saham pada pihak lain, kecuali dilakukan sehubungan dengan kegiatan yang sesuai dengan bidang usahanya atau sehubungan dengan pembangunan fasilitas usaha Bank dan pinjaman kepada karyawan, koperasi dan yayasan karyawan Bank.

3. Enter into mergers, consolidations, and acquisitions with other companies that cause the dissolution of the Bank, or which will have negative consequences on the continuity of the Bank's business, except to the full discretion in accordance with the following provisions:

   a. All terms and conditions of subordinated bonds in the Agreement of Association and other relevant documents remain in force and are fully binding on the surviving company, and in the event that the Bank is not a successor company, all obligations of subordinated bonds have been lawfully transferred to the successor company, and the successor company has adequate assets and capabilities to guarantee the payment of Subordinated Bonds and the successor company one of its business fields is engaged in Banking; or

   b. Required by the applicable laws and regulations in the Republic of Indonesia.

4. Make the sale or transfer of fixed assets belonging to the Bank to any party, either in whole or most of /exceed 50% (fifty percent) of all fixed assets owned by the Bank based on the last audited financial statements, in one transaction or combined transaction in 1 (one) year running;

5. Make transactions with affiliated parties unless the transaction is conducted on terms that benefit the Bank or at least the same as the terms obtained by the Bank from a third party who is not an affiliate in the usual transaction;

6. Lending to or making investments in the form of share participation in other parties, unless done in connection with activities in accordance with their business fields or in connection with the construction of Bank business facilities and loans to employees, cooperatives and foundations of Bank employees.

24. Pinjaman yang Diterima / *24. Borrowings*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
PT Bank Central AsiaTbk	5,700,000	5,700,000	*PT Bank Central Asia Tbk*
Kementerian Pekerjaan Umum			*Ministry of Public Works*
dan Perumahan Rakyat			*And Public Housing of*
Republik Indonesia	5,059,407	3,842,719	*Republic of Indonesia*
PT Bank Danamon Indonesia Tbk	4,000,000	4,000,000	*PT Bank Danamon Indonesia Tbk*
PT Bank Mandiri (Persero) Tbk	1,500,000	1,500,000	*PT Bank Mandiri (Persero) Tbk*
PT Bank DKI	1,500,000	1,500,000	*PT Bank DKI*
PT Bank BTPN Tbk	1,000,000	-	*PT Bank BTPN Tbk*
PT Bank ICBC Indonesia	800,000	800,000	*PT Bank ICBC Indonesia*
PT Bank Maybank Indonesia Tbk	500,000	-	*PT Bank Maybank Indonesia Tbk*
PT Sarana Multigriya Finansial (Persero)	200,000	100,000	*PT Sarana Multigriya Finansial (Persero)*
Lembaga Pengelola Dana Bergulir			*Lembaga Pengelola Dana Bergulir*
Koperasi dan Usaha Kecil dan Menengah	34,465	59,200	*Koperasi dan Usaha Kecil dan Menengah*
PT BPR Daya Lumbung Asia	7,768	9,260	*PT BPR Daya Lumbung Asia*
BPR Supra Artapersada	11,200	11,200	*PT BPR Supra Artapersada*
PT Bank Oke Indonesia Tbk	5,566	5,428	*PT Bank Oke Indonesia Tbk*
PT Bank CIMB Niaga Tbk	5,417	5,954	*PT Bank CIMB Niaga Tbk*
Total	**20,323,823**	**17,533,761**	***Total***

PT Bank Central Asia Tbk

Bank mendapatkan fasilitas pinjaman dari PT Bank Central Asia Tbk sebagai berikut:

a. *Term Loan Non Revolving* 2 dengan plafon Rp2.000.000. Sebelumnya pinjaman ini memiliki jangka waktu 24 (dua puluh empat) bulan sampai tanggal 27 Maret 2020 dengan tingkat suku bunga sebesar JIBOR 3 bulan + 0,75% per tahun. Pada 10 Desember 2019, Bank melakukan perpanjangan atas pinjaman ini sehingga jatuh tempo pinjaman menjadi tanggal 27 Maret 2026 namun tingkat suku bunga tidak berubah.

b. *Term Loan Non Revolving* 3 dengan plafon Rp2.000.000. Pinjaman ini memiliki jangka waktu 24 (dua puluh empat) bulan sampai tanggal 17 Oktober 2024 dengan tingkat suku bunga sebesar JIBOR 3 bulan + 0,5% per tahun.

c. *Term Loan Non Revolving* 4 dengan plafon Rp1.500.000. Pinjaman ini memiliki jangka waktu 24 (dua puluh empat) bulan sampai tanggal 30 Juni 2025 dengan tingkat suku bunga sebesar JIBOR 3 bulan + 1,15% per tahun.

d. *Term Loan Non Revolving* 5 dengan plafon Rp200.000. Pinjaman ini memiliki jangka waktu 24 (dua puluh empat) bulan sampai tanggal 29 Oktober 2025 dengan tingkat suku bunga sebesar JIBOR 3 bulan + 1,15% per tahun.

PT Bank Central Asia Tbk

The Bank received 2 (two) borrowing facilities from PT Bank Central Asia Tbk as follows:

a. Non Revolving Term Loan 2 with a plafond of Rp2,000,000. The borrowing has a period 24 (twenty four) months until March 27, 2020 with interest rate is JIBOR 3 months + 0,75% per annum. On December 10, 2019 Bank extended the loan and maturity of the loan becomes March 27, 2026 but interest rate was not changed.

b. Non Revolving Term Loan 3 with a ceiling of Rp2,000,000. The borrowing has period 24 (twenty four) months until October 17, 2024 with interest rate is JIBOR 3 months + 0.5% per annum.

c. Term Loan Non Revolving 4 with a ceiling of IDR 1,500,000. This loan has a term of 24 (twenty four) months until June 30, 2025 with an interest rate of 3 months JIBOR + 1.15% per annum.

d. Term Loan Non Revolving 5 with a ceiling of Rp200,000. This loan has a term of 24 (twenty four) months until October 29, 2025 with an interest rate of 3 months JIBOR + 1.15% per annum.

Jumlah penerimaan dana dan pembayaran pembiayaan BCA tersebut pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Rp1.700.000 dan Rp1.700.000 serta Rp4.000.000 dan Rp1.700.000.

The total receipt of funds and payments for the BCA financing in the current year of December 31, 2023 and 2022 was Rp1.700.000, and Rp1.700.000, and Rp4,000,000, and Rp1,700,000, respectively.

Selama masa pinjaman, Bank memiliki kewajiban untuk memenuhi persyaratan antara lain (i) menyerahkan laporan keuangan selambat-lambatnya 14 hari setelah tanggal publikasi, (ii) memberitahukan perubahan susunan anggaran dasar; (iii) kesesuaian penggunaan dana dengan tujuan pemberian fasilitas.

Over the period of borrowing, the Bank is required to comply with terms of the borrowing as follows; (i) provide financial statement no later than 14 days after the publication; (ii) Notify amendment of the Bank's Deed of Establishment and Article of Association; (iii) Conformity between the use of fund and the purpose of the borrowing facility.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk tanggal 31 Desember 2023 dan 2022. Bank tidak memberikan jaminan apapun atas pinjaman ini.

The Bank has complied with all of the existing terms of the fund borrowing agreement in December 31, 2023 and 2022. The Bank does not provide any collateral for this loan.

PT Sarana Multigriya Finansial (Persero)
BJBS mendapatkan fasilitas pinjaman dari PT Sarana Multigriya Finansial (Persero) (SMF) berdasarkan akad pembiayaan No. 124/AKAD/SMF-BJBS/XI/2018 tanggal 4 September 2018 yang berjangka waktu 15 tahun dan akan jatuh tempo pada tanggal 4 September 2033. Porsi nisbah yang disepakati adalah 77,75% untuk SMF dan 22,25% untuk BJBS.

PT Sarana Multigriya Finansial (Persero)
BJBS received borrowing facility from PT Sarana Multigriya Finansial (Persero) (SMF) based on financing agreement No. 124/AKAD/SMF-BJBS/XI/2018 dated September 4, 2018 which has 15 years period and will due on September, 4 2033. The agreed nisbah portion for PT SMF are 77.75% and 22.25% for BJBS.

Selama masa pinjaman, BJBS memiliki kewajiban untuk memenuhi persyaratan antara lain (i) menyerahkan laporan keuangan setiap 6 (enam) bulan, (ii) perubahan akta pendirian dan anggaran Bank, (iii) kesesuaian penggunaan dana dengan tujuan pemberian fasilitas.

Over the period of borrowing, BJBS is required to comply with terms of the borrowing as follows; (i) provide financial statement semiannually, (ii) Amendment of the Bank's Deed of Establishment and Article of Association, (iii) Conformity between the use of fund and the purpose of the borrowing facility.

Jumlah penerimaan dana dan pembayaran pembiayaan SMF tersebut pada tahun 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Rp200.000 dan Rp100.000 serta Nihil dan Rp100.000.

The total receipt of funds and payments for the SMF financing in the current year of December 31, 2023 and 2022 was Rp200,000 and Rp100.000, and Nil and Rp100.000, respectively.

BJBS telah memenuhi semua persyaratan ditetapkan dalam perjanjian untuk tahun 31 Desember 2023 dan 2022. Atas pinjaman *Term Loan* I, BJBS menjaminkan agunan berupa fidusia atas piutang penerbitan KPR.

BJBS has complied with all of the existing terms of the fund borrowing agreement for the years December 31, 2023 and 2022. For Term Loan I, the BJBS pledge as fiducia of KPR mortgage.

PT Bank Mandiri (Persero) Tbk
Bank mendapatkan fasilitas kredit dari PT Bank Mandiri (Persero) Tbk dengan limit Rp1.500.000. Jangka waktu kredit selama 2 (dua) tahun dari tanggal 25 September 2023 sampai dengan 24 September 2025 dengan tingkat suku bunga pinjaman adalah JIBOR 3 M + 0.60%.

PT Bank Mandiri (Persero) Tbk
The Bank received Term Loan from PT Bank Mandiri (Persero) Tbk with a plafond Rp1.500.000. The Term Loan has period 2 (two) year from September 25, 2023 until September 24, 2025 with interest rate is JIBOR 3 M + 0.60%.

Bank mendapatkan fasilitas pinjaman untuk melakukan pengembangan ekspansi kredit. Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian pinjaman Bank antara lain:

The Bank received Term Loan facility to develop credit expantion. The significant requirements (financial covenants) in the Bank's loan agreement include the following:

a. Menjaga *Capital Adequacy Ratio* (CAR) minimal sebesar 10,28% atau sesuai dengan ketentuan OJK untuk Bank Buku III dan profil risiko bank mana yang lebih besar;
b. Menjaga maksimum *Non Performing Loan* (NPL) net sebesar 3,50%;
c. Menjaga *net income* tahun berjalan dengan angka positif;
d. Menjaga *Liquidity Coverage Ratio* minimal sebesar 100% pada posisi laporan keuangan triwulan.

a. Capital Adequacy Ratio (CAR) minimum of 10.28% or in accordance with OJK regulations for Bank Book III and which bank's risk profile is greater;
b. Non-Performing Loan (NPL) ratio maximum of 3.50%;
c. Net income for the current year with positive numbers;
d. Liquidity Coverage Ratio minimum of 100% for quarterly financial statement positions.

Bank juga mendapatkan fasilitas kredit dari PT Bank Mandiri (Persero) Tbk dengan limit Rp500.000. Jangka waktu kredit selama 1 tahun dari tanggal 28 Maret 2022 sampai dengan 19 Desember 2023 dengan tingkat suku bunga JIBOR 3M + 1%.

Bank also received Term Loan from PT Bank Mandiri (Persero) Tbk with a ceiling Rp500,000. The Term Loan has perid 1 (two) years of March 28, 2022 until December 19, 2023 with interest rate is JIBOR 3 M + 1%.

Selama masa pinjaman, Bank memiliki kewajiban untuk memenuhi persyaratan antara lain (i) memastikan ketersediaan laporan keuangan *audited* oleh Kantor Akuntan Publik yang terdaftar di OJK; (ii) ketersediaan penggunaan dana dengan tujuan pemberian fasilitas; dan (iii) menyampaikan akta perubahan anggaran dasar debitur setiap ada perubahan.

Over the period of borrowing, the Bank is required to comply with terms of the borrowing as follows; (i) ensure the availability of audited financial statement by Public Accounting Firm registered by OJK; (ii) conformity between the use of fund and the purpose of the borrowing facility; and (iii) amendment of the debtor's article of association whenever there are changes.

Jumlah penerimaan dana dan pembayaran pembiayaan PT Bank Mandiri (Persero) Tbk pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Rp1.500.000, dan Rp1.500.000, serta Nihil dan Nihil.

The total receipts and payments of Mandiri financing on December 31, 2023 and 2022 were Rp1.500.000, and Rp1.500.000, and Nil, and Nil, respectively.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk 31 Desember 2023 dan 2022. Bank tidak menjaminkan apapun atas pinjaman ini.

The Bank has complied with all of the existing terms of the fund borrowing agreement for the December 31, 2023 and 2022. The Bank does not provide any collateral for this loan.

Kementerian Pekerjaan Umum dan Perumahan Rakyat Republik Indonesia
Pinjaman dari Kementerian Pekerjaan Umum dan Perumahan Rakyat (KEMENPUPERA) Republik Indonesia merupakan fasilitas penyaluran dana program Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) melalui Pembiayaan Pemilikan Rumah (PPR) Sejahtera Syariah bagi masyarakat berpenghasilan rendah dengan Perjanjian Kerja Sama Operasional No. HK.02.03-Sg.DL/03/2017, No. 001/PKS/DIR-KS/2017 tanggal 3 Januari 2017 dan Perjanjian Kerja Sama Operasional No. 13/PKS/Satker-DJPB/2017, No. 003/PKS/DIR-KS/2017 tanggal 5 Januari 2017. Pinjaman memiliki tingkat suku bunga sebesar 4,40%.

Ministry of Public Works and Public Housing of Republic of Indonesia
Loan from the Ministry of Public Works and Public Housing (KEMENPUPERA) of the Republic of Indonesia is a funding facility for the Housing Financing Liquidity Facility (FLPP) program through Sharia Housing Ownership Financing (PPR) for low income households under the Cooperation Agreement No. HK.02.03-Sg.DL/03/2017, No. 001/PKS/DIRKS/2017 dated January 3, 2017 and the Agreement on Cooperation of Operations No. 13/PKS/SatkerDJPB/2017, No: 003/PKS/DIR-KS/2017 dated January 5, 2017. The interest rate of borrowings is 4.40%.

Ketentuan perjanjian Kerja Sama tersebut sebagai berikut:
a. Akad penanaman dana dari KEMENPUPERA sebagai pemilik dana kepada BJBS dengan sistem bagi hasil berdasarkan nisbah yang disepakati dengan sistem *revenue sharing*;

The terms of agreement as follows:
a. Contract of fund investment from customer KEMENPUPERA as the owner of funds to the BJBS, with profit sharing system based on ratio agreed with revenue sharing system;

b. Objek dalam perjanjian tersebut adalah Dana KPR Sejahtera yang terdiri dari dana KEMENPUPERA dan BJBS dengan jumlah paling tinggi sebesar Rp237.000 untuk pembiayaan KPR Sejahtera paling rendah 2.500 unit, dengan dana yang disiapkan oleh pihak BJBS paling rendah sebesar 10% dari total dana yang diperjanjikan;
c. Atas dana yang dikelola oleh BJBS, KEMENPUPERA menerima pembayaran imbal bagi hasil setiap bulan sebesar *counter* nisbah imbal hasil maksimal yang berlaku di BJBS;
d. Imbal hasil yang dihitung berdasarkan saldo rata-rata harian x jumlah hari x (*gross yield* x nisbah)/365 sebagaimana perjanjian antara BJBS dengan KEMENPUPERA;
e. BJBS menyediakan laporannya yang terkait dengan pelaksanaan FLPP yang mencakup data nasabah dan lainnya;
f. Kelompok sasaran KPR Sejahtera merupakan masyarakat berpenghasilan rendah dengan batasan penghasilan tertentu sesuai dengan Peraturan Kementerian PUPERA No. 552/KPTS/M/2016, antara lain:

- Nilai KPR paling tinggi sebesar batasan harga jual rumah dikurangi dengan nilai uang muka yang ditetapkan;
- Margin KPR paling tinggi 5,00% (lima persen) per tahun (bersifat tetap);
- Jangka waktu KPR Sejahtera paling lama 20 (dua puluh) tahun.

g. Pengembalian pokok dana FLPP ke KEMENPUPERA dilakukan setiap tanggal 10 bulan berikutnya sejak bank menerima perintah pemindahbukuan dana FLPP.

Jumlah penerimaan dana dan pembayaran pembiayaan KEMENPURERA pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Rp1.564.587, dan Rp347.899, serta Rp2.928.716 dan 2.069.000

BJBS telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian pinjaman di atas. Bank tidak menjaminkan apapun atas pinjaman ini.

PT Bank ICBC Indonesia
Bank memiliki fasilitas *Bilateral Commited Loan Credit Facility* dari PT Bank ICBC Indonesia dengan jangka waktu 24 (dua puluh empat) bulan sejak tanggal 28 Desember 2023 hingga 28 Desember 2025 dengan plafon Rp800.000 dengan bunga sebesar JIBOR 3M + 0.70%.

Selama masa pinjaman, Bank harus menyerahkan laporan keuangan (*audited*) dalam waktu 180 (seratus delapan puluh) hari setelah tanggal tutup buku tahunan, Bank harus menyerahkan laporan keuangan beserta dokumen lainnya.

b. The object of the agreement is the fund of KPR Sejahtera consisting of KEMENPUPERA and BJBS funds with the highest amount of Rp237,000 for KPR Sejahtera financing at the minimum of 2,500 units, with funds prepared by the bank minimum of 10% of the total funds agreed;
c. For the funds managed by BJBS, KEMENPUPERA receives payment of profit sharing each month amounting to the maximum counter rate of the maximum yield applicable in BJBS;
d. The yields calculated based on the average daily balance x the number of days x (gross yield x nisbah)/365 as the interbank agreement with KEMENPUPERA;
e. BJBS prepares its reports relating to the implementation of FLPP covering customer and other data;
f. KPR Sejahtera targets Bank and its subsidiaries for low income households with certain income limits in accordance with the Regulation of the Ministry of Public Works and Housing of the Republic of Indonesia No.552/KPTS/M/2016, among others:

- *The highest value of Housing Ownership Loan is the selling price of the house less the determined down payment;*
- *The highest margin for Housing Ownership Loan is at 5.00% (five percent) per annum (fix rate mortage);*
- *The maximum duration for Housing Ownership Loan is 20 (twenty) years;*

g. Refund of FLPP funds to KEMENPUPERA shall be made on the 10th of the ensuing month after the bank receives the FLPP fund book-entry instruction.

The total receipts and payments of KEMENPURERA financing on December 31, 2023 and 2022 were Rp1.564.587, and Rp347.899, and Rp2.928.716, and Rp2.069.000, respectively.

BJBS has complied with all of the existing terms of the fund borrowing agreement. The Bank does not provide any collateral for this loan.

PT Bank ICBC Indonesia
Bank received Bilateral Commited Loan Credit Facility from PT ICBC Indonesia with from PT ICBC Indonesia, this borrowings has period 24 (twenty four) months since December 28, 2023 until December 28, 2025 with a plafond Rp800.000 and rate JIBOR 3M + 0.70%.

Over the period of borrowing, the Bank is required to comply with terms of the borrowing to provide financial statement (audited) with maximum period 180 (one hundred eighty) days after year end closing and also followed by other relevan documents.

Jumlah penerimaan dana dan pembayaran pembiayaan ICBC pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Rp800.000 dan Rp800.000 serta Rp800 dan Nihil.

The total receipts and payments of ICBC financing on December 31, 2023 and 2022 were Rp800.000 and Rp800.000, and Rp800, and Nil, respectively.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk 31 Desember 2023 dan 2022. Bank tidak memberikan jaminan apapun atas pinjaman ini.

The Bank has complied with all of the existing terms of the fund borrowing agreement for the December 31, 2023 and 2022. The Bank does not provide any collateral for this loan.

PT Bank Danamon Indonesia Tbk
Bank memiliki fasilitas Kredit Angsuran Berjangka dari PT Bank Danamon Indonesia Tbk dengan plafon Rp1.500.000 yang memiliki jangka waktu 3 (tiga) tahun sejak 28 September 2022 hingga 26 September 2025 dengan bunga 7,15%.

PT Bank Danamon Indonesia Tbk
Bank received "Kredit Angsuran Berjangka" Facilitiy from PT Bank Danamon Indonesia Tbk with a plafond Rp1,500,000 and has period 3 (three) years since September 28, 2022 until September 26, 2025 with rate 7.15%.

Bank juga mendapatkan fasilitas kredit dari PT Bank Danamon Indonesia Tbk dengan limit Rp1.000.000. Jangka waktu kredit selama 2 tahun dari tanggal 28 Maret 2022 sampai dengan 28 Maret 2024 dengan tingkat suku bunga tetap 4,50%.

Bank also received Term Loan from PT Bank Danamon Indonesia Tbk with a plafond Rp1,000,000. The Term Loan has period 2 (two) years of March 28, 2022 until March 28, 2024 with interest rate 4,50% fixed rate.

Selama masa pinjaman, Bank memiliki kewajiban untuk menjaga agar kolektibilitas debitur pada setiap kreditur dari debitur adalah tetap pada kolektibilitas 1 sesuai aturan yang ditetapkan oleh Bank Indonesia.

During the borrowing period, the Bank is required to ensure that the debtor's collectability for each creditor of the debtor remains at collectability 1 in accourdance with the rules set by Bank Indonesia.

Jumlah penerimaan dana dan pembayaran pembiayaan Danamon pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Rp1.000.000 dan Rp1.000.000 serta Rp4.000.000 dan Nihil.

The total receipts and payments of Danamon financing on December 31, 2023 and 2022 were Rp1.000.000, and Rp1.000.000, and Rp4.000.000, and Nil, respectively.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk 31 Desember 2023 dan 2022. Bank tidak memberikan jaminan apapun atas pinjaman ini.

The Bank has complied with all of the existing terms of the fund borrowing agreement for the December 31, 2023 and 2022. The Bank does not provide any collateral for this loan.

Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Mikro, Kecil dan Menengah
Bank mendapatkan pinjaman dari Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Mikro, Kecil dan Menengah (LPDB) dengan plafon sebesar Rp200.000. Pinjaman memiliki jangka waktu 5 (lima) tahun setelah pencairan pertama. Bank melakukan pencairan pertama pada September 2019.

Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Mikro, Kecil dan Menengah
Bank received borrowing facilities from Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Mikro, Kecil dan Menengah with a total ceiling of Rp200,000. The borrowing has period 5 (five) years after first disbursement. The first disbursement is in September, 2019.

Pinjaman yang diberikan kepada Bank nantinya akan disalurkan sebagai kredit kepada Koperasi Usaha Mikro dan Menengah. Porsi penyaluran kredit dari Bank adalah 80% dari plafon atau Rp160.000, untuk Usaha Mikro Kecil dan Menengah dan 40% atau Rp40.000 untuk Koperasi. Tingkat suku bunga yang diberikan dari LPDB ke Bank sebesar 5% dan suku bunga dari Bank kepada Usaha Mikro dan Menengah sebesar maksimal 16% pertahun.

The borrowings are distributed to micro, small and middle bussines. The portion of loans from the Bank is 80% of the limit or Rp160,000, for micro, small and medium bussines and 40% or IDR40,000 for the cooperative. The interest rate given from Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Mikro, Kecil dan Menengah for Bank is 5% and from Bank for micro, small and medium bussines is a maximum 16% for annum.

Jaminan atas pinjaman ini adalah jaminan fidusia atas piutang dengan kategori sehat dan tidak sedang dijaminkan kepada pihak manapun, dengan nilai minimal sebesar 125% dari plafon pinjaman.	*The collateral for this loan is a fiduciary guarantee for receivables with category of healthy and is not being guaranteed to any party, with a minimum is 125% of the limit.*
Berdasarkan perjanjian pinjaman Bank disyaratkan untuk memperhatikan dan menjaga tingkat kesehatan keuangannya sesuai dengan Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 14/SEOJK.03/2017 tentang Tingkat Kesehatan Keuangan Bank Umum dengan tingkat kesehatan minimal "SEHAT".	*Based on the loan agreement, Bank is required to maintain the financial health in accordance with Surat Edaran Otoritas Jasa Keuangan (SEOJK) Number 14/SEOJK.03/2017 about Tingkat Kesehatan Keuangan Bank Umum dengan tingkat kesehatan minimal "SEHAT".*
Jumlah penerimaan dana dan pembayaran pembiayaan LPDB-KUMKM selama tahun yang berakhir pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Rp14.524, dan Rp39.259, serta Rp20.000 dan Nihil.	*Total receipts and payments of LPDB-KUMKM financing for the year ended on December 31, 2023 and 2022 were Rp14.524, and Rp39.259, and Rp20.000, and Nil, respectively.*
Bank berkewajiban melakukan pengembalian pokok dilakukan secara bulanan, selambat-lambatnya pada tanggal 25 (dua puluh lima), sesuai dengan jadwal angsuran pinjaman ke Rekening Pengembalian Pokok Dana Bergulir LPDB-KUMKM.	*Over the period of borrowing, the Bank is required to repay its principal, before the 25th (twenty fifth) of each month, as required by the borrowing schedule to the revolving fund account of LPDB-KUMKM.*
Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk 31 Desember 2023 dan 2022. Bank tidak memberikan jaminan apapun atas pinjaman ini.	*The Bank has complied with all of the existing terms of the fund borrowing agreement for the years December 31, 2023 and 2022. The Bank does not provide any collateral for this loan.*
PT Bank DKI Bank mendapatkan fasilitas kredit dari PT Bank DKI dengan limit Rp1.500.000. Jangka waktu kredit selama 2 (dua) tahun dari tanggal 29 September 2022 sampai dengan 27 September 2024 dengan tingkat suku bunga pinjaman adalah JIBOR 3 M + 0,65%.	***PT Bank DKI*** *The Bank received term loan from PT Bank DKI with a plafond Rp1,500,000. The Term Loan has period 2 (two) years from September 29, 2022 until September 27, 2022 with interest rate is JIBOR 3 M + 0.65%.*
Selama masa pinjaman, Bank memiliki kewajiban untuk menyerahkan laporan keuangan tahunan yang telah diaudit oleh Kantor Akuntan Publik terdaftar OJK selambat-lambat 180 hari setelah tanggal penutupan buku.	*During the borrowing period, the Bank is required to provide audited financial statement no later than 180 days after the closing date.*
Bank mendapatkan fasilitas pinjaman untuk tujuan memenuhi kebutuhan likuiditas.	*The Bank received term loan facility to to meet liquidity needs*
Jumlah penerimaan dana dan pembayaran pembiayaan Bank DKI pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Nihil dan Nihil serta Rp1.500.000 dan Nihil	*The total receipts and payments of DKI financing on December 31, 2023 and 2022 were Nil and Nil, and Rp1,500,000, and Nil, respectively.*
Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2023 dan 2022. Bank tidak menjaminkan apapun atas pinjaman ini.	*The Bank has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2023 and 2022. The Bank does not provide any collateral for this loan.*

PT Bank CIMB Niaga Tbk
Berdasarkan persetujuan kredit No. 28 tanggal 23 Maret 2018, BPR Intan Jabar memperoleh fasilitas Pinjaman modal kerja dari PT Bank CIMB Niaga Tbk. Jumlah fasilitas kredit sebesar Rp 15.000, dengan tingkat suku bunga sebesar 9% per tahun, jangka waktu 48 (empat puluh delapan) bulan dan jatuh tempo pada tanggal 23 Maret 2022. Pinjaman tersebut dijamin dengan Piutang usaha yang berasal dari fasilitas kredit yang diberikan.

Fasilitas kredit pada PT Bank CIMB Niaga Tbk dengan nilai nominal Rp15.000 telah dilunasi oleh Bank pada tanggal jatuh tempo pada tanggal 23 Maret 2022.

Berdasarkan persetujuan kredit No. 1792 tanggal 30 Desember 2019, BPR Intan Jabar memperoleh fasilitas Pinjaman modal kerja dari PT Bank CIMB Niaga Tbk. Jumlah fasilitas kredit sebesar Rp7.500, dengan tingkat suku bunga sebesar 10% per tahun, jangka waktu 72 (tujuh puluh dua) bulan dan jatuh tempo pada tanggal 30 Desember 2025. Pinjaman tersebut dijamin dengan piutang usaha yang berasal dari fasilitas kredit yang diberikan.

Fasilitas kredit pada PT Bank CIMB Niaga Tbk dengan nilai nominal Rp40.000 telah dilunasi oleh Bank pada tanggal jatuh tempo pada tanggal 6 September 2022.

Fasilitas kredit pada PT Bank CIMB Niaga Tbk dengan nilai nominal Rp40.000 telah dilunasi oleh Bank pada tanggal jatuh tempo pada tanggal 17 September 2022.

Jumlah penerimaan dana dan pembayaran pembiayaan PT CIMB Niaga Tbk pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Nihil dan Rp537 serta Nihil dan Nihil.

BPR Intan Jabar telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian pada tanggal 31 Desember 2023 dan 2022. Bank tidak menjaminkan apapun atas pinjaman ini.

PT Bank CIMB Niaga Tbk
Based on the agreement No. 28 on March 23, 2018 BPR Intan Jabar received a facility of Working Capital Loan from PT Bank CIMB Niaga Tbk. Ceiling of the facility is Rp15,000, with interest rate of 9% per annum for the period of 48 (fourty eight) months, until March 23, 2022. The borrowing facility is guaranteed by the Account Receivable of the loan.

Credit facility at PT Bank CIMB Niaga Tbk with nominal value of Rp15,000 had been repaid by the Bank on the due on March 23, 2022.

Based on the agreement No. 1792 on December 30, 2019 BPR Intan Jabar received a facility of Working Capital Loan from PT Bank CIMB Niaga Tbk. Ceiling of the facility is Rp7,500, with interest rate of 10% per annum for the period of 72 (seventy two) months, until December 30, 2025. The borrowing facility is guaranteed by the Account Receivable of the loan.

Credit facility at PT Bank CIMB Niaga Tbk with nominal value of Rp40,000 had been repaid by the Bank on the due on September 6, 2022.

Credit facility at PT Bank CIMB Niaga Tbk with nominal value of Rp40,000 had been repaid by the Bank on the due on September 17, 2022.

The total receipts and payments of PT Bank CIMB Niaga Tbk financing on December 31, 2023 and 2022 were nil and Rp537, and Nil, and Nil, respectively.

BPR Intan Jabar has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2023 and 2022. The Bank does not provide any collateral for this loan.

PT Bank Oke Indonesia Tbk
BPR Intan Jabar memperoleh fasilitas Kredit Modal Kerja dari PT Bank Oke Indonesia Tbk dengan fasilitas kredit dengan plafon sebesar Rp40.000 dengan rincian sebagai berikut:

a. Berdasarkan Surat Perjanjian Pinjaman No. 086/BA/JKT/V/2017 tanggal 28 Mei 2017 BPR Intan Jabar mendapatkan fasilitas pinjaman dengan plafon Rp20.000. Pinjaman memiliki jangka waktu 48 (empat puluh delapan) bulan. Tingkat suku bunga pinjaman ini adalah 10,75% per tahun;

PT Bank Oke Indonesia Tbk
PT BPR Intan Jabar received a working capital loan from PT Bank Oke Indonesia Tbk with a plafond of Rp40,000 as follows:

a. Based on the loan agreement No. 086/BA/JKT/V2017 dated May 28, 2017, BPR Intan Jabar received borrowing facility with a plafond Rp20,000. The borrowing has period 48 (fourty eight) months. The interest rate is 10.75% per annum;

b. Berdasarkan Surat Perjanjian Pinjaman No. 078/BOI/BD/IV/2018 tanggal 5 April 2018 BPR Intan Jabar mendapatkan fasilitas pinjaman dengan plafon Rp20.000. Pinjaman memiliki jangka waktu 48 (empat puluh delapan) bulan. Tingkat suku bunga pinjaman ini adalah 10,50% per tahun.

Pinjaman tersebut dijamin dengan piutang usaha yang berasal dari fasilitas kredit yang diberikan.

BPR Intan Jabar telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian pinjaman.

Jumlah penerimaan dana dan pembayaran pembiayaan PT Bank Oke Indonesia Tbk pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Rp138 dan Nihil serta Nihil dan Nihil.

Fasilitas kredit pada PT Bank Oke Indonesia Tbk dengan nilai nominal Rp15.000 telah dilunasi oleh BPR Intan Jabar pada tanggal jatuh tempo pada tanggal 7 Agustus 2022.

PT BPR Daya Lumbung Asia
PT BPR Intan Jabar memperoleh fasilitas Kredit Modal Kerja dari PT BPR Daya Lumbung Asia dengan fasilitas kredit dengan plafon sebesar Rp6.000 dengan rincian sebagai berikut:

a. Berdasarkan Surat Perjanjian Pinjaman No. 0119/BPR-DLA/KREDIT/IV/2020 tanggal 27 April 2020 BPR Intan Jabar mendapatkan fasilitas pinjaman dengan plafon Rp3.000. Pinjaman memiliki jangka waktu 24 (dua puluh empat) bulan. Tingkat suku bunga pinjaman ini adalah 5,93% per tahun;
b. Pada tanggal 9 Juli 2020 BPR Intan Jabar mendapatkan fasilitas pinjaman dengan plafon Rp2.000. Pinjaman memiliki jangka waktu 24 (dua puluh empat) bulan. Tingkat suku bunga pinjaman ini adalah 5,79% per tahun;
c. Pada tanggal 14 September 2020 BPR Intan Jabar mendapatkan fasilitas pinjaman dengan plafon Rp1.000. Pinjaman memiliki jangka waktu 24 (dua puluh empat) bulan. Tingkat suku bunga pinjaman ini adalah 11,00% per tahun.
d. Berdasarkan Perjanjian Restrukturisasi Kredit No. 14 tanggal 26 Desember 2022, BPR Intan Jabar mendapat fasilitas restrukturisasi kredit eksisting dengan plafon sebesar Rp3.000. Pinjaman memliki jangka waktu 60 (enam puluh) bulan. Tingkat suku bunga pinjaman sebesar 9,00% efektif per tahun.
e. Berdasarkan Perjanjian Restrukturisasi Kredit No. 59 tanggal 26 Desember 2022, BPR Intan Jabar mendapat fasilitas restrukturisasi kredit eksisting dengan plafon sebesar Rp5.000. Pinjaman memliki jangka waktu 60 (enam puluh) bulan. Tingkat suku bunga pinjaman sebesar 9,00% efektif per tahun.

b. Based on the loan agreement No. 078/BOI/BD/IV/2018 dated April 5, 2018, BPR Intan Jabar received borrowing facility with a plafond Rp20,000. The borrowing has period of 48 (fourty eight) monts. The interest rate is 10.50% per annum.

The borrowing is guaranteed with accounts receivables from credit facility provided.

BPR Intan Jabar has complied with all of the existing terms of the fund borrowing agreement.

The total receipts and payments of PT Bank Oke Indonesia Tbk financing on December 31, 2023 and 2022 were Rp138, and Nil, and Nil, and Nil, respectively.

Credit facility at PT Bank Oke Indonesia Tbk with nominal value of Rp15,000 had been repaid by BPR Intan Jabar on the due on August 7, 2022.

PT BPR Daya Lumbung Asia
PT BPR Intan Jabar received a working capital loan from PT BPR Daya Lumbung Asia with a limit of Rp6,000 as follows:

a. Based on the loan agreement No. 0119/BPR-DLA/KREDIT/IV/2020 dated April 27, 2020, BPR Intan Jabar received borrowing facility with a plafond Rp3,000. The borrowing has period 24 (twenty four) months. The interest rate is 5.93% per annum;

b. On July 9, 2020, BPR Intan Jabar received borrowing facility with a plafond of Rp2,000. The borrowing has period 24 (twenty four) months. The interest rate is 5.79% per annum;

c. On September 14, 2020, BPR Intan Jabar received borrowing facility with a plafond of Rp1,000. The borrowing has period 24 (twenty four) months. The interest rate is 11.00% per annum.

d. Based on the loan restructuring agreement No. 14 dated December 26, 2022, BPR Intan Jabar received an existing loan restructuring facility with a plafond Rp3,000. The borrowing has period 60 (sixty) months. The interest rate is 9.00% per annum.

e. Based on the loan restructuring agreement No. 59 dated December 26, 2022, BPR Intan Jabar received an existing loan restructuring facility with a plafond Rp5,000. The borrowing has period 60 (sixty) months. The interest rate is 9.00% per annum.

f. Berdasarkan Perjanjian Restrukturisasi Kredit No. 36 tanggal 26 Desember 2022, BPR Intan Jabar mendapat fasilitas restrukturisasi kredit eksisting dengan plafon sebesar Rp5.000. Pinjaman memliki jangka waktu 60 (enam puluh) bulan. Tingkat suku bunga pinjaman sebesar 9,00% efektif per tahun.

Jumlah penerimaan dana dan pembayaran pembiayaan PT BPR Daya Lumbung Asia pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Nihil dan Rp1.492 serta Nihil dan Rp8.814

PT BPR Intan Jabar telah memenuhi semua semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2023 dan 2022. PT BPR Intan Jabar tidak menjaminkan apapun atas pinjaman ini.

PT BPR Supra Artapersada
PT BPR Intan Jabar memperoleh fasilitas Kredit Modal Kerja dari PT BPR Supra Artapersada dengan fasilitas kredit dengan plafon sebesar Rp10.000. Pada tanggal 15 September 2020, BPR Intan Jabar mendapatkan fasilitas pinjaman dengan plafon Rp10.000. Pinjaman memiliki jangka waktu 36 (tiga puluh enam) bulan. Tingkat suku bunga pinjaman ini adalah 11,75% per tahun.

Berdasarkan Perjanjian Restrukturisasi Kredit No. 58 tanggal 14 September 2023, BPR Intan Jabar mendapat fasilitas restrukturisasi kredit eksisting dengan plafon sebesar Rp10.000. Pinjaman memliki jangka waktu 36 (tiga puluh enam) bulan. Tingkat suku bunga pinjaman sebesar 11,75% efektif per tahun.

Berdasarkan Perjanjian Restrukturisasi Kredit No. 26 tanggal 14 September 2023, BPR Intan Jabar mendapat fasilitas restrukturisasi kredit eksisting dengan plafon sebesar Rp5.000. Pinjaman memliki jangka waktu 36 (tiga puluh enam) bulan. Tingkat suku bunga pinjaman sebesar 11,00% efektif per tahun.

Jumlah penerimaan dana dan pembayaran pembiayaan PT BPR Supra Artapersada pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Nihil dan Nihil serta Nihil dan Rp5.603

PT BPR Intan Jabar telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk 31 Desember 2023 dan 2022. PT BPR Intan Jabar tidak menjaminkan apapun atas pinjaman ini.

PT Bank BTPN Tbk
Bank mendapatkan fasilitas kredit dari PT Bank BTPN Tbk dengan limit Rp1.000.000. Jangka waktu kredit selama 1 (satu) tahun dari tanggal 28 Desember 2023 sampai dengan 28 Desember 2024 dengan tingkat suku bunga pinjaman adalah JIBOR 3M + 0.25%.

f. Based on the loan restructuring agreement No. 36 dated December 26, 2022, BPR Intan Jabar received an existing loan restructuring facility existing with a plafond Rp5,000. The borrowing has period 60 (sixty) months. The interest rate is 9.00% per annum.

The total receipts and payments of PT BPR Daya Lumbung Asia financing on December 31, 2023 and 2022 were Nil and Rp1.492, and Nil, and Rp8.814, respectively.

PT BPR Intan Jabar has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2023 and 2022. PT BPR Intan Jabar does not provide any collateral for this loan.

PT BPR Supra Artapersada
PT BPR Intan Jabar received a working capital loan from PT BPR Supra Artapersada with a limit of Rp10,000. Dated September 15, 2020, BPR Intan Jabar received borrowing facility with a plafond Rp10,000. The borrowing has period of 36 (thirty six) months. The interest rate is 11.75% per annum.

Based on the loan restructuring agreement No. 58 dated September 14, 2023, BPR Intan Jabar received an existing loan restructuring facility with a plafond Rp10,000. The borrowing has period 36 (thirty six) months. The interest rate is 11,75% per annum.

Based on the loan restructuring agreement No. 26 dated September 14, 2023, BPR Intan Jabar received an existing loan restructuring facility with a ceiling Rp5,000. The borrowing has period 36 (thirty six) months. The interest rate is 11,00% per annum.

The total receipts and payments of PT BPR Supra Artapersada financing on December 31, 2023 and 2022 were Nil, and Nil, and Nil, and Rp5.603, respectively.

PT BPR Intan Jabar has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2023 and 2022. PT BPR Intan Jabar does not provide any collateral for this loan.

PT Bank BTPN Tbk
The Bank received Term Loan from PT Bank BTPN Tbk with a plafond Rp1.000.000. The Term Loan has period 1 (one) years from December 28, 2023 until December 28, 2024 with interest rate is JIBOR 3M + 0.25%.

Selama masa pinjaman, Bank memiliki kewajiban untuk menyerahkan laporan keuangan tahunan yang telah diaudit oleh Kantor Akuntan Publik terdaftar OJK selambat-lambat 180 hari setelah tanggal penutupan buku.

During the borrowing period, the Bank is required to provide audited financial statement no later than 180 days after the closing date.

Persyaratan-persyaratan penting (financial covenants) dalam perjanjian pinjaman Bank antara lain:
a. Menjaga Capital Adequacy Ratio (CAR) minimal sebesar 14.00%;
b. Menjaga maksimum Gross Non Performing Loan (NPL) sebesar 5.00%;
c. Menjaga net income tahun berjalan dengan angka positif

The significant requirements (financial covenants) in the Bank's loan agreement include the following:
a. Capital Adequacy Ratio (CAR) minimum of 14.00%;
b. Gross Non-Performing Loan (NPL) ratio maximum of 5.00%;
c. Net income for the current year with positive numbers

Jumlah penerimaan dana dan pembayaran pembiayaan PT Bank BTPN Tbk pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Rp1.000.000 dan Nihil serta Nihil dan Nihil.

The total receipts and payments of PT Bank BTPN Tbk on December 31, 2023 and 2022 were Rp1.000.000, and Nil, and Nil, and Nil, respectively.

Bank telah memenuhi semua semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2023 dan 2022. Bank tidak menjaminkan apapun atas pinjaman ini.

The Bank has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2023 and 2022. The Bank does not provide any collateral for this loan.

PT Bank Maybank Indonesia Tbk
Bank mendapatkan fasilitas kredit dari PT Bank Maybank Indonesia Tbk dengan limit Rp500.000. Jangka waktu kredit selama 2 (dua) tahun dari tanggal 28 Desember 2023 sampai dengan 28 Desember 2025 dengan tingkat suku bunga pinjaman adalah JIBOR 3M + 0.65%.

PT Bank Maybank Indonesia Tbk
The Bank received Term Loan from PT Bank Maybank Indonesia Tbk with a plafond Rp500.000. The Term Loan has period 2 (two) years from December 28, 2023 until December 28, 2025 with interest rate is JIBOR 3M + 0.65%.

Selama masa pinjaman, Bank memiliki kewajiban untuk menyerahkan laporan keuangan tahunan yang telah diaudit oleh Kantor Akuntan Publik terdaftar OJK selambat-lambat 180 hari setelah tanggal penutupan buku.

During the borrowing period, the Bank is required to provide audited financial statement no later than 180 days after the closing date.

Bank mendapatkan fasilitas pinjaman untuk tujuan umum Bank. Persyaratan-persyaratan penting (financial covenants) dalam perjanjian pinjaman Bank antara lain:
a. Menjaga Capital Adequacy Ratio (CAR) minimal sebesar 14.00%;
b. Menjaga rasio maksimum Nett Non Performing Loan (NPL) sebesar 4.00%;
c. Mematuhi hukum dan peraturan dari Bank Indonesia dan/atau OJK atau institusi lainnya yang mengawasi debitur.

The Bank received Term Loan facility to meet general purpose of Bank needs. The significant requirements (financial covenants) in the Bank's loan agreement include the following:
a. Capital Adequacy Ratio (CAR) minimum of 14.00%;
b. Nett Non-Performing Loan (NPL) ratio maximum of 4.00%;
c. Comply with laws and regulations from Bank Indonesia and/or OJK or other institutions that supervise debtors.

Jumlah penerimaan dana dan pembayaran pembiayaan PT Bank Maybank Indonesia Tbk pada 31 Desember 2023 dan 2022 berturut-turut adalah sebesar Rp500.000 dan Nihil serta Nihil dan Nihil.

The total receipts and payments of PT Bank Maybank Indonesia Tbk on December 31, 2023 and 2022 were Rp500.000 and Nil and Nil and Nil, respectively.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2023 dan 2022. Bank tidak menjaminkan apapun atas pinjaman ini.

The Bank has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2023 and 2022. The Bank does not provide any collateral for this loan.

25. Estimasi Kerugian Komitmen dan Kontinjensi / *25. Estimated Losses on Commitments and Contingencies*

a. Estimasi kerugian komitmen dan kontinjensi / *a. Estimated losses on commitments and contingencies*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Rupiah			***Rupiah***
Fasilitas kredit yang belum digunakan	13,043	9,864	*Unused loan facility*
Bank garansi	88	883	*Bank guarantee*
Total	**13,131**	**10,747**	***Total***

b. Perubahan estimasi kerugian komitmen dan kontinjensi / *b. Movements in the estimated losses on commitments and contingencies*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Saldo awal	10,747	22,794	*Beginning balance*
Penyisihan selama tahun berjalan	6,506	1	*Provision during the year*
Pembalikan selama tahun berjalan	(4,122)	(12,048)	*Reversal during the year*
Saldo akhir	**13,131**	**10,747**	***Ending balance***

Manajemen berpendapat bahwa jumlah estimasi kerugian komitmen dan kontinjensi yang dibentuk telah memadai.

Management believes that the above estimated losses on commitments and contingencies are adequate.

26. Pajak Penghasilan / *26. Income Tax*

a. Utang pajak / *a. Taxes payable*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Bank			***Bank***
Pajak penghasilan badan (Pasal 29)	29,675	87,764	*Corporate Income tax (Article 29)*
Pajak penghasilan badan (Pasal 25)	22,435	31,699	*Corporate Income tax (Article 25)*
Pajak penghasilan			*Income tax*
Pasal 21	6,165	5,784	*Article 21*
Pasal 4(2) dan 23	14,827	8,093	*Article 4(2) and 23*
	73,102	133,340	
Entitas anak			***Subsidiary***
Pajak penghasilan badan	64	705	*Corporate Income tax (Article 29)*
Pajak penghasilan			*Income tax*
Pasal 21	2,566	361	*Article 21*
Pasal 4(2) dan 23	6,427	4,941	*Article 4(2) and 23*
	9,057	6,007	
Total	**82,159**	**139,347**	***Total***

b. Beban (manfaat) pajak / ***b. Tax expense (benefit)***

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Bank			***Bank***
Pajak kini	378,448	563,416	*Current tax*
Pajak tangguhan	50,163	4,920	*Deferred tax*
	428,611	568,336	
Entitas anak			***Subsidiary***
Pajak kini	13,913	823	*Current tax*
Pajak tangguhan	2,666	21,177	*Deferred tax*
	16,579	22,000	
Neto	**445,190**	**590,336**	***Net***

Rekonsiliasi antara beban pajak penghasilan dengan menggunakan tarif pajak yang berlaku dari laba sebelum beban pajak dan beban pajak penghasilan seperti yang disajikan dalam laporan laba rugi dan penghasilan komprehensif konsolidasian adalah sebagai berikut:

The reconciliation between the tax expense computed by applying the applicable tax rate on the income before tax expense and the tax expense shown in the consolidated statement of profit or loss and other comprehensive income are as follows:

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Laba sebelum beban pajak	2,126,367	2,835,618	*Income before tax expense*
Laba sebelum beban pajak entitas anak	38,684	(43,645)	*Income before tax expense subsidiaries*
Transaksi eliminasi	(20,172)	-	*Elimination transaction*
Laba sebelum beban pajak (Bank)	2,144,879	2,791,973	*Income before tax expense (Bank only)*
Pajak dihitung pada tarif pajak yang berlaku (19%)	407,527	530,475	*Tax expense calculated at prevailing tax rate (19%)*
Pengaruh beban yang tidak dapat dikurangkan	(11,371)	37,861	*Non-deductible expenses*
Manfaat (beban) pajak entitas anak	16,579	22,000	*Tax benefit (expense) of subsidiaries*
Dampak penyesuaian pajak tangguhan	32,455	-	*Impact of deferred tax adjustment*
Beban pajak - neto	**445,190**	**590,336**	***Tax expense - net***

Rekonsiliasi antara laba sebelum beban pajak menurut laporan laba rugi dan penghasillan komprehensif lain dengan taksiran penghasilan kena pajak, adalah sebagai berikut:

The reconciliation between income before tax expense, as shown in the statement of profit or loss and other comprehensive income, as follows:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Laba sebelum beban pajak (Bank)	2,144,879	2,791,973	*Income before tax expense (Bank only)*
Beda waktu			***Timing differences***
Pembalikan kerugian kredit	(39,977)	(103,063)	*Reversal of allowance for loan losses*
Penghargaan kerja	13,078	3,584	*Gratuity*
Penyisihan beban *Corporate Social Responsibility*	(31,711)	13,085	*Provision for Corporate Social Responsibility*
Penyisihan beban imbalan kerja pasti	4,688	71,769	*Provision for defined employee benefits*
Pembalikan kerugian aset nonproduktif dan aset produktif selain kredit yang diberikan	(6,566)	11,694	*Reversal for possible losses on non-earning assets earning assets other than loans*
Kerugian (keuntungan) dari perubahan aset keuangan yang diukur pada nilai wajar melalui laba rugi	(59,115)	(22,962)	*Loss (gain) from financial assets at fair value through profit or loss*
Aset hak guna dan liabilitas sewa	26,404	-	*Right of use assets and lease liability*
	(93,199)	(25,893)	
Beda tetap			***Permanent differences***
Beban yang tidak dapat dikurangkan	(59,850)	199,265	*Non-deductible expenses*
Laba kena pajak	1,991,830	2,965,345	*Taxable income*
Beban pajak penghasilan badan			*Corporate income tax expense*
2023: 19% x Rp1.991.830	378,448	-	*2023: 19% x Rp1.991.830*
2022: 19% x Rp2.965.345	-	563,416	*2022: 19% x Rp2.965.345*
Dikurangi pajak dibayar dimuka	(348,773)	(475,652)	*Less prepaid tax*
Utang pajak penghasilan	**29,675**	**87,764**	***Corporate income tax payable***

Bank telah menyampaikan Surat Pemberitahuan Tahunan untuk tahun 2022 sesuai dengan prinsip *self assessment* pada Bulan April 2023.

The Bank has submitted the Annual Corporate Income Tax Return for 2022 according to the self assessment principle in April 2023.

c. Aset (liabilitas) pajak tangguhan – neto
Perhitungan manfaat (beban) pajak tangguhan dan aset pajak tangguhan adalah sebagai berikut:

c. Deferred tax assets (liabilities) – net
The computation of deffered tax benefit (expense) deffered tax assets are detailed below:

	31 Desember 2022/ *December 31, 2023*						
	1 Januari/ *January 1*	Penyesuaian pajak tangguhan ke laba rugi/ *Adjustment on deferred tax to profit or loss*	Penyesuaian pajak tangguhan ke penghasilan komprehensif lain/ *Adjustment on deferred tax to OCI*	Diakui pada laporan laba rugi/ *Recognized in statement of profit or loss*	Diakui pada penghasilan komprehensif lain/ *Recognized in other comprehensive income*	31 Desember/ *December 31*	
Entitas Induk							***Parent Entity***
Penyisihan beban *Corporate Social Responsibility*	26,406	--	--	(6,025)	--	20,381	*Provision for Corporate Social Responsibility*
Penyisihan liabilitas imbalan kerja pasti	90,178	--	(38,395)	891	(198)	52,476	*Provision for defined employee benefit liability*
Penyisihan kerugian kredit	(48,740)	--	--	(7,596)	--	(56,336)	*Provision for loan losses*
Perubahan nilai wajar surat berharga yang diukur melalui penghasilan komprehensif lain	97,447	--	--	--	(26,643)	70,804	*Changes in fair value of marketable securities measured at fair value through other comprehensive income*
Perubahan nilai wajar surat berharga yang diukur melalui laba rugi	1,705	--	--	(11,232)	--	(9,527)	*Changes in fair value of marketable securities measured at fair value through profit or loss*
Pencadangan penghargaan direksi	9,636	--	--	2,485	--	12,121	*Gratuity*
Penyisihan kerugian aset nonproduktif dan aset produktif selain dari kredit yang diberikan	(180)	--	--	(1,248)	--	(1,428)	*Provision for losses on non-earning assets and earning assets other than loan*
Aset hak guna	--	(143,573)	--	29,524	--	(114,049)	*Right of use assets*
Liabilitas sewa	--	111,118	--	(24,507)	--	86,611	*Lease liabilities*
Entitas Induk	**176,452**	**(32,455)**	**(38,395)**	**(17,708)**	**(26,841)**	**61,053**	***Parent Entity***
Entitas Anak	13,297	--	--	(2,666)	(9,638)	993	***Subsidiary***
Aset Pajak Tangguhan - Neto	**189,749**	**(32,455)**	**(38,395)**	**(20,374)**	**(36,479)**	**62,046**	***Deferred Tax Assets - Net***

	31 Desember 2022/ *December 31, 2022*					
	1 Januari/ *January 1*	Penyesuaian pajak *tangguhan*/ Adjustment on *deferred tax*	Diakui pada laporan laba rugi/ *Recognized in statement of profit or loss*	Diakui pada penghasilan komprehensif lain/ *Recognized in other comprehensive income*	31 Desember/ *December 31*	
Entitas Induk						***Parent Entity***
Penyisihan beban Corporate Social Responsibility	23,920	--	2,486	--	26,406	*Provision for Corporate Social Responsibility*
Penyisihan liabilitas imbalan kerja pasti	71,717	--	13,636	4,825	90,178	*Provision for defined employee benefit liability*
Penyisihan kerugian kredit	(29,161)	--	(19,579)	--	(48,740)	*Provision for loan losses*
Perubahan nilai wajar surat berharga yang diukur melalui penghasilan komprehensif lain	(307)	--	--	97,754	97,447	*Changes in fair value of marketable securities measured at fair value through other comprehensive income*
Perubahan nilai wajar surat berharga yang diukur melalui laba rugi	6,068	--	(4,363)	--	1,705	*Changes in fair value of marketable securities measured at fair value through other comprehensive income*
Pencadangan penghargaan kerja	8,957	--	679	--	9,636	*Gratuity*
Penyisihan kerugian aset nonproduktif dan aset produktif selain dari kredit yang diberikan	(2,402)	--	2,222	--	(180)	*Provision for losses on non-earning assets and earning assets other than loan*
Entitas Induk	**78,792**	**--**	**(4,919)**	**102,579**	**176,452**	***Parent Entity***
Entitas Anak	34,334	--	(21,177)	140	13,297	***Subsidiary***
Aset Pajak Tangguhan - Neto	**113,126**	**--**	**(26,096)**	**102,719**	**189,749**	***Deferred Tax Assets - Net***

Manajemen berkeyakinan bahwa aset pajak tangguhan dapat dipulihkan dan dikompensasikan dengan laba fiskal pada masa mendatang.

Management believes that deferred tax assets can be realized and can be compensated against future taxable income.

d. Pemeriksaan Pajak

Bank

e. Tax Audit

Bank

Nomor/Number of SKP/STP	Tahun pajak/ *Tax year*	Jenis pajak/ *Tax Type*	Nilai/*amount*	Pembayaran yang diakui sebagai Uang muka Pajak/ *Payment Recognized as Tax Advanced*	Status Terkini / *Current Status*
SKPKB PPh 4 (2) (18 Des 2017)	2014	PPh 4 (2)	10,995	10,995	Proses Permohonan Peninjauan Kembali/ *Judicial Review Request Process*
STP PPH PASAL 4 (2) (30 Apr 2021)	2014	PPh 4 (2)	10,995	10,995	Bagian Proses Permohonan Peninjauan Kembali/ *Part of Judicial Review Request Process*
SKPKB (27 Des 2018)	2015	PPh Badan	66,015	66,015	Proses Permohonan Peninjauan Kembali/ *Judicial Review Request Process*
STP PPH Badan (31 Jan 2022)	2015	PPh Badan	26,231	26,231	Bagian Proses Permohonan Peninjauan Kembali/ *Part of Judicial Review Request Process*
SKPKB PPh Badan (28 Jun 2021)	2019	PPh Badan	34,964	34,797	Proses Permohonan Banding / *Appeal Request Process*
SKPKB PPh Badan (20 Nov 2023)	2018	PPh Badan	183,791	183,791	Proses Permohonan Keberatan / *Objection Request Process*
SKPKB PPh 21 (20 Nov 2023)	2018	PPh 21	4,416	4,416	Proses Permohonan Keberatan / *Objection Request Process*
SKPKB PPN (20 Nov 2023)	2018	PPn	5	5	Proses Permohonan Keberatan / *Objection Request Process*
SKPKB PPN (20 Nov 2023)	2018	PPN	0.4	0.4	Proses Permohonan Keberatan / *Objection Request Process*
Total				**337,245**	***Total***

Selain uang muka yang masih dalam sengketa sebagaimana disebutkan di atas, terdapat lebih bayar atas PPh badan tahun 2019 sebesar Rp52.501 yang sedang dalam proses banding (sebelumnya lebih bayar pajak SPT tahun 2019 sebesar Rp65.671 dan telah dikembalikan Sebagian atas hasil Keputusan pengadilan pajak sebesar Rp13.170) (Catatan 18).

In addition to advances that are still in dispute as mentioned above, there are overpayments of corporate income tax for 2019 amounting to Rp52,501, which are in the process of appeal (previously the 2019 tax overpayment amounted to Rp65,671 and was partially returned based on the tax court decision amounting to Rp13,170) (Note 18).

BJBS

Pada tahun 2018 BJBS menerima Surat Ketetapan Pajak Kurang Bayar (SKPKB) untuk pajak penghasilan Pasal 4(2), Pasal 21, Pasal 23 dan PPN tahun pajak 2016 sebesar Rp10.895.848. Atas SKP tersebut BJBS mengajukan surat keberatan ke Direktur Jenderal Pajak dengan nilai sebesar SKP.

Pada tahun 2019, BJBS menerima Surat Keputusan Keberatan yang mengabulkan keberatan sebesar Rp4.329.710, yang kasnya telah diterima oleh BJBS. Atas keputusan tersebut, BJBS mengajukan Surat Banding kepada Pengadilan Pajak sebesar Rp4.917.591 dan sisanya sebesar Rp1.648.547 dibebankan pada laba rugi tahun 2019.

Pada tahun 2021, BJBS menerima Putusan Pengadilan Pajak PUT-006168.16/2019/ PP/MXIIA Tahun 2021 yang mengabulkan sebagian permohonan banding BJBS Rp585.410, sedangkan sisanya sebesar Rp4.332.181 dibebankan pada laba rugi periode berjalan.

BJBS

In 2018, BJBS has received Tax Underpayment Letter (SKPKB) for various income tax Art 4(2), Art 21, Art 23 and VAT for the fiscal year 2016 amounting to Rp10,895,848. Of the SKP, BJBS has submitted objection letter to the General Director of Taxes with a value of SKP.

In 2019, the BJBS has received Decision of the objection letter which granted the objection amounting to Rp4,329,710, which the cash has been received by the BJBS. Based on this decision, the Bank submitted a Letter of Appeal to the Tax Court amounting to Rp4,917,591 and the remaining Rp1,648,547 was charged to profit or loss in 2019.

In 2021, BJBS received Tax Court's Decision PUT-006168.16/2019/PP/MXIIA year 2021 which partially granted the BJBS's appeal amounting to Rp585,410 while the rest of Rp4,332,181 is charged in the current profit or loss.

Atas putusan Pengadilan Pajak, Direktorat Jenderal Pajak mengajukan Peninjauan Kembali ke Mahkamah Agung berdasarkan surat Nomor S-3591/PJ.07/2021.

Pada Tahun 2022, Mahkamah Agung mengeluarkan surat keputusan Nomor MPK-3663/PAN/2021 yaitu menolak pengajuan peninjauan kembali dari Direktorat Jenderal Pajak.

Based on the decision of the Tax Court, the Directorate General of Taxes submitted a Judicial Review to the Supreme Court based on letter Number S-3591/PJ.07/2021.

In 2022, the Supreme Court issued a decision letter Number MPK-3663/PAN/2021, namely refusing a request for review from the Directorate General of Taxes.

27. Bunga yang Masih Harus Dibayar dan Bagi Hasil / *27. Interest Payable and Revenue Sharing*

	31 Desember/*December 31,* 2023		31 Desember/*December 31,* 2022		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah					***Rupiah***
Simpanan nasabah		170,431		158,593	*Deposits from customer*
Efek utang yang diterbitkan		44,302		45,027	*Debt securities issued*
Pinjaman yang diterima		33,489		32,584	*Borrowings*
Bagi hasil syariah		17,735		15,589	*Sharia profit sharing*
Simpanan dari bank lain		1,215		2,307	*Deposits from other banks*
		267,172		254,100	
Dolar Amerika Serikat					***United States Dollar***
Simpanan nasabah	1,170,294	18,019	3,859	60	*Deposits from customer*
Total		**285,191**		**254,160**	***Total***

28. Liabilitas Lain-Lain / *28. Other Liabilities*

	31 Desember/*December 31*, 2023		31 Desember/*December 31*, 2022		
	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	Jumlah nosional mata uang asing/ *Notional amount in foreign currencies* (angka penuh/ *full amount*)	Ekuivalen Rupiah/ *Equivalent Rupiah*	
Rupiah					***Rupiah***
Jasa produksi		341,049		441,819	*Employee bonus*
Setoran jaminan		93,673		84,337	*Guarantee deposits*
Dana *Corporate Social Responsibility*		106,377		138,977	*Corporate Social Responsibility fund*
Provisi dan komisi diterima dimuka		16,838		19,264	*Unearned provisions and commision*
Penghargaan kerja		63,804		50,726	*Gratuity*
Liabilitas sewa		512,507		448,901	*Lease liabilities*
Lain-lain		93,841		162,509	*Others*
		1,228,089		1,346,533	
Dolar Amerika Serikat					***United States Dollar***
Setoran jaminan	92,015	1,417	92,015	1,432	*Guarantee deposits*
Lain-lain	110	2	-	-	*Others*
		1,419		389,579	
Total		**1,229,508**		**1,347,965**	***Total***

Lain-lain terutama terdiri dari rekening titipan, rekening dalam penyelesaian, dan titipan THR.

Others mainly consist of entrusted account, accounts in process, and religious holiday allowance.

29. Dana Syirkah Temporer / *29. Temporary Syirkah Funds*

a. Berdasarkan jenis dan mata uang / *a. By type and currency*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Pihak-pihak berelasi (Catatan 43)			***Related parties (Note 43)***
Rupiah			*Rupiah*
Bukan bank			*Non - bank*
Giro Mudharabah	1,740	3,176	*Mudharabah current savings*
Tabungan mudharabah	3,906	2,847	*Mudharabah savings*
Deposito mudharabah berjangka	3,670	1,125	*Mudharabah time deposits*
	9,316	7,148	
Pihak ketiga			***Third parties***
Rupiah			*Rupiah*
Bukan bank			*Non - bank*
Giro mudharabah	1,428,716	820,450	*Mudharabah current account*
Tabungan mudharabah	1,602,938	1,654,435	*Mudharabah savings*
Deposito mudharabah berjangka	6,141,126	5,841,563	*Mudharabah time deposits*
	9,172,780	8,316,448	
Pihak ketiga			***Third parties***
Rupiah			*Rupiah*
Bank			*Bank*
Giro mudharabah	14,261	10,273	*Mudharabah current account*
Tabungan mudharabah	13,269	14,434	*Mudharabah savings*
Deposito mudharabah berjangka	57,742	26,121	*Mudharabah time deposits*
	85,272	50,828	
Total	**9,267,368**	**8,374,424**	***Total***

b. Rincian deposito berjangka mudharabah berdasarkan jangka waktu / *b. Details of mudharabah time deposits by term*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Rupiah			***Rupiah***
Bukan bank			***Non - bank***
1 bulan	3,693,701	3,782,198	*1 month*
3 bulan	1,406,055	1,299,598	*3 months*
6 bulan	714,269	359,930	*6 months*
12 bulan	309,600	380,615	*12 months*
Lebih dari 12 bulan	21,171	20,346	*More than 12 months*
	6,144,796	5,842,687	
Bank			***Bank***
1 bulan	17,092	18,914	*1 month*
3 bulan	26,000	3,000	*3 months*
6 bulan	4,500	1,000	*6 months*
12 bulan	9,850	3,207	*12 months*
Lebih dari 12 bulan	300	-	*More than 12 months*
	57,742	26,121	
Total	**6,202,538**	**5,868,808**	***Total***

c. Tingkat bagi hasil deposito berjangka mudharabah
Deposito berjangka mudharabah merupakan investasi pihak lain yang mendapatkan imbalan bagi hasil dari pendapatan BJBS atas penggunaan dana tersebut dengan nisbah yang ditetapkan dan disetujui sebelumnya.

c. Profit sharing rate from mudharabah time deposits
Mudharabah time deposits are entitled to receive a share in the income derived by the BJBS from the use of such funds based on a pre-determined ratio.

Tingkat setara bagi hasil per tahun untuk deposito berjangka mudharabah adalah sebagai berikut:

The annual profit sharing rate for mudharabah time deposits are as follows:

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
1 bulan	3.06%	2.71%	*1 month*
3 bulan	3.06%	2.71%	*3 months*
6 bulan	3.26%	2.89%	*6 months*
12 bulan	3.26%	2.89%	*12 months*
Lebih dari 12 bulan	3.26%	2.89%	*More than 12 months*

30. Modal Saham / *30. Share Capital*

	Pemegang Saham	31 Desember/*December 31,* 2023: Jumlah lembar saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid*	31 Desember/*December 31,* 2023: Persentase kepemilikan/ *Percentage of ownership*	31 Desember/*December 31,* 2023: Total dalam Rupiah/ *Amount in Rupiah*	31 Desember/*December 31,* 2022: Jumlah lembar saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid*	31 Desember/*December 31,* 2022: Persentase kepemilikan/ *Percentage of ownership*	31 Desember/*December 31,* 2022: Total dalam Rupiah/ *Amount in Rupiah*
A	**PEMERINTAH DAERAH**						
2	**Pemerintah Kota & Kab. se-Jawa Barat (lanjutan)**						
	Kabupaten Sukabumi						
	Saham Seri A	86,889,260		21,722	86,889,260		21,722
	Saham Seri B	6,028,743		1,507	6,028,743		1,507
	Total Kabupaten Sukabumi	92,918,003	0.88%	23,229	92,918,003	0.88%	23,229
	Kabupaten Subang						
	Saham Seri A	44,937,610		11,234	44,937,610		11,234
	Saham Seri B	-		-	-		-
	Total Kabupaten Subang	44,937,610	0.43%	11,234	44,937,610	0.43%	11,234
	Kabupaten Indramayu						
	Saham Seri A	87,986,270		21,997	87,986,270		21,997
	Saham Seri B	7,380,073		1,845	7,380,073		1,845
	Total Kabupaten Indramayu	95,366,343	0.91%	23,842	95,366,343	0.91%	23,842
	Kabupaten Bekasi						
	Saham Seri A	73,550,504		18,388	73,550,504		18,388
	Saham Seri B	5,103,243		1,276	5,103,243		1,276
	Total Kabupaten Bekasi	78,653,747	0.75%	19,664	78,653,747	0.75%	19,664
	Kabupaten Sumedang						
	Saham Seri A	46,052,684		11,513	46,052,684		11,513
	Saham Seri B	3,195,329		799	3,195,329		799
	Total Kabupaten Sumedang	49,248,013	0.47%	12,312	49,248,013	0.47%	12,312
	Kabupaten Bogor						
	Saham Seri A	202,523,232		50,631	202,523,232		50,631
	Saham Seri B	14,051,915		3,513	14,051,915		3,513
	Total Kabupaten Bogor	216,575,147	2.06%	54,144	216,575,147	2.06%	54,144
	Kabupaten Cianjur						
	Saham Seri A	102,416,760		25,604	102,416,760		25,604
	Saham Seri B	-		-	-		-
	Total Kabupaten Cianjur	102,416,760	0.97%	25,604	102,416,760	0.97%	25,604
	Kabupaten Kuningan						
	Saham Seri A	28,797,110		7,199	28,797,110		7,199
	Saham Seri B	1,845,018		461	1,845,018		461
	Total Kabupaten Kuningan	30,642,128	0.29%	7,660	30,642,128	0.29%	7,660
	Kabupaten Majalengka						
	Saham Seri A	35,462,669		8,866	35,462,669		8,866
	Saham Seri B	7,380,073		1,845	7,380,073		1,845
	Total Kabupaten Majalengka	42,842,742	0.41%	10,711	42,842,742	0.41%	10,711
	Kabupaten Garut						
	Saham Seri A	26,366,698		6,592	26,366,698		6,592
	Saham Seri B	4,428,044		1,107	4,428,044		1,107
	Total Kabupaten Garut	30,794,742	0.29%	7,699	30,794,742	0.29%	7,699
	Kabupaten Purwakarta						
	Saham Seri A	51,219,171		12,805	51,219,171		12,805
	Saham Seri B	5,904,059		1,476	5,904,059		1,476
	Total Kabupaten Purwakarta	57,123,230	0.54%	14,281	57,123,230	0.54%	14,281
	Kabupaten Bandung Barat						
	Saham Seri A	5,263,157		1,316	5,263,157		1,316
	Saham Seri B	7,380,073		1,845	7,380,073		1,845
	Total Kabupaten Bandung Barat	12,643,230	0.12%	3,161	12,643,230	0.12%	3,161
	Kabupaten Pangandaran						
	Saham Seri A	-		-	-		-
	Saham Seri B	2,656,826		664	2,656,826		664
	Total Kabupaten Pangandaran	2,656,826	0.03%	664	2,656,826	0.03%	664

	Pemegang Saham	31 Desember/*December 31, 2023*			31 Desember/*December 31, 2022*		
		Jumlah lembar saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid*	Persentase kepemilikan/ *Percentage of ownership*	Total dalam Rupiah/ *Amount in Rupiah*	Jumlah lembar saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid*	Persentase kepemilikan/ *Percentage of ownership*	Total dalam Rupiah/ *Amount in Rupiah*
A	**PEMERINTAH DAERAH**						
3	**Pemerintah Provinsi Banten**						
	Saham Seri A	520,589,856		130,147	520,589,856		130,147
	Saham Seri B	-		-	-		-
	Total Provinsi Banten	520,589,856	4.95%	130,147	520,589,856	4.95%	130,147
4	**Pemerintah Kota & Kab. se-Banten**						
	Kota Tangerang						
	Saham Seri A	125,117,942		31,279	125,117,942		31,279
	Saham Seri B	8,681,210		2,170	8,681,210		2,170
	Total Kota Tangerang	133,799,152	1.27%	33,449	133,799,152	1.27%	33,449
	Kota Cilegon						
	Saham Seri A	60,631,578		15,158	60,631,578		15,158
	Saham Seri B	4,059,041		1,015	4,059,041		1,015
	Total Kota Cilegon	64,690,619	0.61%	16,173	64,690,619	0.61%	16,173
	Kota Tangerang Selatan						
	Saham Seri A	-		-	-		-
	Saham Seri B	7,380,073		1,845	7,380,073		1,845
	Total Kota Tangerang Selatan	7,380,073	0.07%	1,845	7,380,073	0.07%	1,845
	Kota Serang						
	Saham Seri A	-		-	-		-
	Saham Seri B	7,380,073		1,845	7,380,073		1,845
	Total Kota Serang	7,380,073	0.07%	1,845	7,380,073	0.07%	1,845
	Kabupaten Serang						
	Saham Seri A	151,092,304		37,773	151,092,304		37,773
	Saham Seri B	10,332,103		2,583	10,332,103		2,583
	Total Kabupaten Serang	161,424,407	1.53%	40,356	161,424,407	1.53%	40,356
	Kabupaten Tangerang						
	Saham Seri A	289,306,189		72,327	289,306,189		72,327
	Saham Seri B	20,073,282		5,018	20,073,282		5,018
	Total Kabupaten Tangerang	309,379,471	2.94%	77,345	309,379,471	2.94%	77,345
	Kabupaten Lebak						
	Saham Seri A	37,586,022		9,397	37,586,022		9,397
	Saham Seri B	2,607,876		652	2,607,876		652
	Total Kabupaten Lebak	40,193,898	0.38%	10,049	40,193,898	0.38%	10,049
	Kabupaten Pandeglang						
	Saham Seri A	110,162,524		27,541	110,162,524		27,541
	Saham Seri B	-		-	-		-
	Total Kabupaten Lebak	110,162,524	1.05%	27,541	110,162,524	1.05%	27,541
B	**PUBLIK**						
	Saham Seri A	-		-	-		-
	Saham Seri B	2,572,850,355		643,213	2,572,850,355		643,213
	Total Publik	2,572,850,355	24.45%	643,213	2,572,850,355	24.45%	643,213
	TOTAL						
	Saham Seri A	7,414,714,661		1,853,679	7,414,714,661		1,853,679
	Saham Seri B	3,106,729,025		776,682	3,106,729,025		776,682
	Total	**10,521,443,686**		**2,630,361**	**10,521,443,686**		**2,630,361**

Pada tanggal 31 Desember 2023 dan 2022, saham Seri A khusus dimiliki oleh pemerintah pusat, pemerintah provinsi, kota dan kabupaten sedangkan saham Seri B dimiliki oleh Direksi, Dewan Komisaris, Karyawan, Masyarakat dan Pemerintah.

Saham Seri A memiliki hak khusus dalam kuorum kehadiran dan persetujuan pada agenda Rapat Umum Pemegang Saham tertentu, yaitu :

1) pengangkatan, pemberhentian dan persetujuan pengunduran diri Direksi dan Dewan Komisaris;

2) perubahan Anggaran Dasar, pengeluaran Efek bersifat Ekuitas atau perubahan Modal ditempatkan dan disetor;
3) penyetoran saham dalam bentuk benda lain uang, baik benda berwujud maupun benda tidak berwujud; dan
4) penggabungan, peleburan, pengambilalihan, dan pemisahan serta pengajuan permohonan agar Bank dinyatakan pailit dan pembubaran Bank

Share capital as of December 31, 2023 and 2022, Class A shares are specially owned by the central government, provinces, cities and districts while the Class B shares are owned by board of director, board of commissioner, employee, public, and Government.

Series A Shares have special rights in the quorum of attendance and approval on the agenda of a certain General Meeting of Shareholders, namely:

1) appointment, dismissal and approval of the resignation of the Board of Directors and Board of Commissioners;
2) amendments to the Articles of Association, issuance of Equity Securities or changes to issued and paid up Capital;
3) deposit of shares in the form of other cash objects, both tangible and intangible objects; and
4) merger, consolidation, acquisition and separation as well as submission of applications for the Bank to be declared bankrupt and the Bank to be dissolved.

31. Tambahan Modal Disetor / *31. Additional Paid in Capital*

Pada tanggal 31 Desember 2023 dan 2022, rincian tambahan modal disetor adalah sebagai berikut:

As of December 31, 2023 and 2022, details of additional paid in capital are as follows:

	31 Desember 2023 dan 2022/ *December 31, 2023 and 2022*	
Masyarakat	987,821	*Public*
Pemerintah Provinsi Jawa Barat	404,511	*Pemerintah Provinsi Jawa Barat*
Pemerintah Kab. Bandung	106,731	*Pemerintah Kab. Bandung*
Pemerintah Kab. Bogor	30,485	*Pemerintah Kab. Bogor*
Pemerintah Kab. Serang	22,606	*Pemerintah Kab. Serang*
Pemerintah Kab. Tangerang	22,181	*Pemerintah Kab. Tangerang*
Pemerintah Kota Tangerang	18,857	*Pemerintah Kota Tangerang*
Pemerintah Kab. Bandung Barat	16,839	*Pemerintah Kab. Bandung Barat*
Pemerintah Kab. Karawang	15,075	*Pemerintah Kab. Karawang*
Pemerintah Kab. Indramayu	14,653	*Pemerintah Kab. Indramayu*
Pemerintah Kab. Sukabumi	13,079	*Pemerintah Kab. Sukabumi*
Pemerintah Kab. Tasikmalaya	11,009	*Pemerintah Kab.Tasikmalaya*
Pemerintah Kota Tasikmalaya	9,530	*Pemerintah Kota Tasikmalaya*
Pemerintah Kota Bekasi	9,405	*Pemerintah Kota Bekasi*
Pemerintah Kota Bandung	8,894	*Pemerintah Kota Bandung*
Pemerintah Kota Cilegon	8,827	*Pemerintah Kota Cilegon*
Pemerintah Kab. Cirebon	8,448	*Pemerintah Kab. Cirebon*
Pemerintah Kab. Pandeglang	8,158	*Pemerintah Kab. Pandeglang*
Pemerintah Kab. Majalengka	8,155	*Pemerintah Kab. Majalengka*
Pemerintah Kota Tangerang Selatan	8,155	*Pemerintah Kota Tangerang Selatan*
Pemerintah Kota Serang	8,155	*Pemerintah Kota Serang*
Pemerintah Kota Cimahi	7,974	*Pemerintah Kota Cimahi*
Pemerintah Kota Depok	6,923	*Pemerintah Kota Depok*
Pemerintah Kab. Purwakarta	6,524	*Pemerintah Kab. Purwakarta*
Pemerintah Kota Sukabumi	5,801	*Pemerintah Kota Sukabumi*
Pemerintah Kab. Lebak	5,665	*Pemerintah Kab. Lebak*
Pemerintah Kab. Bekasi	5,639	*Pemerintah Kab. Bekasi*
Pemerintah Kab. Garut	4,893	*Pemerintah Kab. Garut*
Pemerintah Kab. Ciamis	4,485	*Pemerintah Kab. Ciamis*
Pemerintah Kab. Kuningan	4,166	*Pemerintah Kab. Kuningan*
Pemerintah Kota Bogor	3,583	*Pemerintah Kota Bogor*
Pemerintah Kab. Sumedang	3,531	*Pemerintah Kab. Sumedang*
Pemerintah Kab. Subang	3,318	*Pemerintah Kab. Subang*
Pemerintah Kota Banjar	3,180	*Pemerintah Kota Banjar*
Pemerintah Kab. Pangandaran	2,936	*Pemerintah Kab. Pangandaran*
Pemerintah Kota Cirebon	2,684	*Pemerintah Kota Cirebon*
Total	**1,812,876**	***Total***

32. Obligasi Subordinasi / *32. Subordinated Bonds*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Obligasi Subordinasi Berkelanjutan I Tahap I Bank Jabar Banten	693,000	693,000	*Continuing Subordinated Bonds I of Bank Jabar Banten Phase I*
Obligasi Subordinasi Berkelanjutan II Tahap I Bank Jabar Banten	500,000	500,000	*Continuing Subordinated Bonds II of Bank Jabar Banten Phase I*
Obligasi Subordinasi Berkelanjutan II Tahap II Bank Jabar Banten	500,000	500,000	*Continuing Subordinated Bonds II of Bank Jabar Banten Phase II*
Obligasi Subordinasi Berkelanjutan III Tahap I Bank Jabar Banten	1,000,000	1,000,000	*Continuing Subordinated Bonds III of Bank Jabar Banten Phase I*
Obligasi Subordinasi Berkelanjutan III Tahap II Bank Jabar Banten	1,000,000	1,000,000	*Continuing Subordinated Bonds III of Bank Jabar Banten Phase II*
	3,693,000	3,693,000	
Beban emisi obligasi yang belum diamortisasi	(14,151)	(13,837)	*Unamortized bonds issuance cost*
Total	**3,678,849**	**3,679,163**	***Total***

Obligasi Subordinasi Berkelanjutan I Tahap I Bank Jabar Banten terdiri dari Seri B dengan nilai nominal Rp693.000 dengan suku bunga tetap sebesar 9,90% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 6 Desember 2024.

Continuing Subordinated Bonds I of Bank Jabar Banten Bonds Phase I consisted of Series B with nominal value of Rp693,000 with fixed interest rate of 9.90% per annum which is payable every three months with a seven-year term; and are due on December 6, 2024.

Obligasi Subordinasi Berkelanjutan II Tahap I Bank Jabar Banten terdiri dari:

1) Seri A dengan nilai nominal Rp132.000 dengan suku bunga tetap sebesar 8,60% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 3 Maret 2025;
2) Seri B dengan nilai nominal Rp368.000 dengan suku bunga tetap sebesar 9,35% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 3 Maret 2027.

Continuing Subordinated Bonds II of Bank Jabar Banten Bonds Phase I consisted of:

1) Series A with nominal value of Rp132,000 with fixed interest rate of 8.60% per annum which is payable every three months with a five-years term and are due on March 3, 2025;

2) Series B with nominal value of Rp368,000 with fixed interest rate of 9.35% per annum which is payable every three months with a seven-year term and are due on March 3, 2027.

Obligasi Subordinasi Berkelanjutan II Tahap II Bank Jabar Banten terdiri dari:

1) Seri A dengan nilai nominal Rp162.580 dengan suku bunga tetap sebesar 8,50% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 17 November 2025;
2) Seri B dengan nilai nominal Rp337.420 dengan suku bunga tetap sebesar 9,00% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 17 November 2027.

Continuing Subordinated Bonds II of Bank Jabar Banten Bonds Phase II consisted of:

1) Series A with nominal value of Rp162,580 with fixed interest rate of 8.50% per annum which is payable every three months with a five-year term and are due on November 17, 2025;

2) Series B with nominal value of Rp337,420 with fixed interest rate of 9.00% per annum which is payable every three months with a seven-year term and are due on November 17, 2027.

Obligasi Subordinasi Berkelanjutan III Tahap I Bank Jabar Banten terdiri dari:
1) Seri A dengan nilai nominal Rp379.000 dengan suku bunga tetap sebesar 7,85% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 15 Juli 2026;
2) Seri B dengan nilai nominal Rp621.000 dengan suku bunga tetap sebesar 8,60% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 15 Juli 2028;

Continuing Subordinated Bonds III of Bank Jabar Banten Bonds Phase I consisted of:
1) Series A with nominal value of Rp379,000 with fixed interest rate of 7.85% per annum which is payable every three months; with a five-year term; and are due on July 15, 2026;
2) Series B with nominal value of Rp621,000 with fixed interest rate of 8.60% per annum which is payable every three months; with a seven-year term; and are due on July 15, 2028.

Obligasi Subordinasi Berkelanjutan III Tahap II Bank Jabar Banten terdiri dari:
1) Seri A dengan nilai nominal Rp399.910 dengan suku bunga tetap sebesar 7,85% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 9 Juni 2027;
2) Seri B dengan nilai nominal Rp600.090 dengan suku bunga tetap sebesar 8,60% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 9 Juni 2029.

Continuing Subordinated Bonds III of Bank Jabar Banten Bonds Phase II consisted of:
1) Series A with nominal value of Rp399,910 with fixed interest rate of 7.85% per annum which is payable every three months; with a five-year term; and are due on June 9, 2027;
2) Series A with nominal value of Rp600,090 with fixed interest rate of 8.60% per annum which is payable every three months; with a seven-year term; and are due on June 9, 2029.

Pada tanggal 31 Desember 2023 dan 2022, peringkat obligasi subordinasi berkelanjutan ini menurut Pefindo adalah idA+ dan idA+.

As of December 31, 2023 and 2022, the rating of the subordinated bonds based on Pefindo was idA+ and idA+.

Selama jangka waktu obligasi tersebut di atas, tanpa ijin tertulis dari wali amanat, Bank tidak diperkenankan untuk:
1) Menerbitkan obligasi atau instrumen utang lainnya yang sejenis yang mempunyai kedudukan lebih tinggi dan pembayaran didahulukan dari efek utang, kecuali pengeluaran obligasi atau instrumen utang lain yang sejenis yang tidak mempunyai jaminan khusus; maka Bank tidak memerlukan persetujuan tertulis dari wali amanat, namun cukup menyampaikan pemberitahuan secara tertulis kepada wali amanat, segera setelah Bank mempunyai rencana untuk mengeluarkan obligasi atau instrumen utang lain yang sejenis tersebut;
2) Mengurangi modal dasar dan modal disetor;
3) Melakukan penggabungan, konsolidasi, akuisisi dengan perusahaan lain yang menyebabkan bubarnya Bank, atau yang mempunyai akibat negatif terhadap kelangsungan usaha Bank, atau mengizinkan entitas anak (bila ada) untuk melakukan penggabungan, konsolidasi, dan/atau akuisisi dengan perusahaan lain yang menyebabkan bubarnya entitas anak (bila ada) atau yang mempunyai akibat negatif terhadap kelangsungan usaha entitas anak (bila ada), kecuali sepanjang dilakukan sesuai dengan ketentuan sebagai berikut:

During the term of the above bonds, without the written permission of the trustee, the Bank is not allowed to:
1) Issue bonds or other similar debt instruments which have a higher rank than the debt securities issued and whose payments are prioritized over the debt securities issued, except for the issue of bonds where the collateral is not bound under the existing trust agreements; except for the issue of bonds or other similar debt instruments which do not have specific collateral, then the Bank does not need written permission from the trustee, the Bank only required to submit written announcement to the trustee, right after the Bank's plan to issue the bonds or other similar debt instruments;
2) Reduce the authorized capital and paid-up capital;
3) Perform any merger, consolidation or acquisition with other companies which causes the liquidation of the Bank, or has a negative impact on the continuity of the Bank's business, or to allow subsidiaries (if any) to perform any merger, consolidation, and/or acquisition with other companies which would cause the liquidation of the subsidiary (if any), or have a negative impact on the continuity of the subsidiary's business (if any), except if it is conducted by the following criteria:

i. Semua syarat dan kondisi obligasi dalam perjanjian perwaliamanatan dan dokumen lain yang berkaitan tetap berlaku dan mengikat sepenuhnya perusahaan penerus (*surviving company*), dan dalam hal Bank bukan merupakan perusahaan penerus, maka seluruh kewajiban obligasi telah dialihkan secara sah kepada perusahaan penerus, dan perusahaan penerus tersebut memiliki aktiva dan kemampuan yang memadai untuk menjamin pembayaran obligasi dan perusahaan penerus tersebut salah satu bidang usahanya adalah bergerak dalam bidang perbankan; atau

ii. Disyaratkan oleh perundang-undangan yang berlaku di Negara Republik Indonesia;

4) Melakukan penjualan atau pengalihan aset tetap milik Bank kepada pihak manapun yang dalam satu tahun berjalan melebihi 50% dari seluruh aset tetap milik Bank berdasarkan laporan keuangan terakhir yang diaudit, dalam satu transaksi atau gabungan transaksi dalam 1 (satu) tahun berjalan;

5) Melakukan transaksi dengan pihak terafiliasi kecuali bila transaksi tersebut dilakukan dengan persyaratan yang menguntungkan Bank atau setidak-tidaknya sama dengan persyaratan yang diperoleh Bank dari pihak ketiga yang bukan terafiliasi dalam transaksi yang lazim

i. All requirements and conditions of the bonds in the trustee agreement and other related documents are still valid and completely bind the surviving company, and in the case where the Bank is not a surviving company, then all obligations related to the bond have been transferred legally to the surviving company, and the surviving company have adequate assets and capability to guarantee the payment of the bond and one of the surviving company's business line is engaged in banking industry; or

ii. Is required by the prevailing law in Indonesia;

4) Sell or transfer the Bank's fixed assets to other parties which in one year exceed 50% of all fixed assets owned by the Bank based on the last audited financial statements, in one or combined transaction, in 1 (one) year;

5) Conduct transactions with affiliated parties, except if the transaction is performed with terms and conditions which bring benefits to the Bank or at a minimum, similar to the terms and conditions of transactions conducted with third parties which are affiliated in common transactions

33. Penggunaan Laba / *33. Distribution of Income*

Penggunaan laba tahun buku 2022 ditetapkan berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS) tanggal 4 April 2023 sebagaimana yang tercantum di dalam Akta Notaris No. 4 oleh R. Tendy Suwarman, SH.

Income distribution of the year 2022 was made based on the General Shareholders' Meeting dated April 4, 2023 as stated in Notarial Deed No. 4 of R. Tendy Suwarman, SH.

Berdasarkan keputusan RUPS tersebut di atas, penggunaan laba tahun 2022 dan 2021 ditetapkan sebagai berikut:

Based on the above General Shareholders' Meeting, the distributions of income in 2022 and 2021, were are follows:

	Laba tahun berjalan/*Income for the year*		
	31 Desember/*December 31,*		
	2022	2021	
Dividen	1,100,017	1,042,780	*Dividend*
Cadangan umum	685	971,495	*General reserve*

Jasa produksi dan beban *Corporate Social Responsibility* dibukukan sebagai beban pada laba rugi tahun berjalan.

Employee bonus and Corporate Social Responsibility expenses are recorded as expense in the current year statement of profit.

34. Pendapatan Bunga dan Syariah / *34. Interest and Sharia Income*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Pendapatan Bunga			***Interest Income***
Rupiah			***Rupiah***
Kredit yang diberikan	11,525,355	11,020,502	*Loans*
Penempatan pada Bank Indonesia dan bank lain	258,162	435,552	*Placements with Bank Indonesia and other banks*
Giro pada Bank Indonesia	81,444	63,248	*Current accounts with Bank Indonesia*
Giro pada bank lain	1,484	1,690	*Current accounts with other banks*
Wesel ekspor dan tagihan lainnya	23,553	16,499	*Bills and other receivables*
Nilai wajar melalui laba rugi			***Fair value through profit or loss***
Surat berharga	120,071	164,730	*Marketable securities*
Biaya perolehan yang diamortisasi			***At amortized cost***
Surat berharga	271,793	648,024	*Marketable securities*
Nilai wajar melalui penghasilan komprehensif lain			***Fair value through other comprehensive income***
Surat berharga	955,632	440,920	*Marketable securities*
Mata uang asing			***Foreign currencies***
Dolar Amerika Serikat			*United States Dollar*
Kredit yang diberikan	17,254	5,839	*Loans*
Penempatan pada Bank Indonesia dan bank lain	23,929	13,532	*Placements with Bank Indonesia and other banks*
Wesel ekspor dan tagihan lainnya	8,429	5,546	*Bills and other receivables*
	13,287,106	**12,816,082**	
Pendapatan syariah			***Sharia income***
Rupiah			***Rupiah***
Syariah			*Sharia*
Margin	460,359	436,167	*Margin*
Bagi Hasil	441,534	321,371	*Profit Sharing*
Pendapatan Sewa Ijarah	14,735	14,929	*Ijarah lease income*
	916,628	**772,467**	
Provisi dan Komisi			***Provision and Commissions***
Provisi dan komisi	34,001	35,228	*Provision and commissions*
Provisi dan Komisi Syariah			***Sharia Provision and Commissions***
Provisi dan komisi syariah	20,474	12,197	*Sharia provision and commissions*
Total	**14,258,209**	**13,635,974**	***Total***

35. Beban Bunga dan Bagi Hasil Syariah / *35. Interest Expense and Sharia Profit Sharing*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Beban Bunga			***Interest Expense***
Rupiah			***Rupiah***
Simpanan nasabah	4,278,974	3,112,534	*Deposits from customers*
Pinjaman yang diterima	1,032,090	675,203	*Borrowings*
Efek utang yang diterbitkan	542,387	530,765	*Debt securities issued*
Premi penjaminan	257,285	264,985	*Guarentee premium*
Premi asuransi kredit	395,240	249,060	*Loan insurance premium*
Simpanan dari bank lain	136,187	37,502	*Deposits from other banks*
Lain-lain	121,178	112,139	*Others*
	6,763,341	4,982,188	
Mata uang asing			***Foreign currencies***
Simpanan nasabah	78,657	11,810	*Deposits from customers*
Simpanan dari bank lain	803	-	*Deposits from other banks*
	79,460	11,810	
	6,842,801	4,993,998	
Rupiah			***Rupiah***
Bagi hasil syariah	351,786	233,998	*Sharia profit sharing*
	351,786	233,998	
Total	**7,194,587**	**5,227,996**	***Total***

36. Pendapatan Operasional Lainnya / *36. Other Operating Income*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Provisi dan komisi selain dari kredit yang diberikan			*Non-loan related provision and commissions*
Rupiah			***Rupiah***
Provisi dan komisi	1,157,083	1,013,852	*Provision and commissions*
Fee komitmen	33,438	34,302	*Commitment fees*
Dolar Amerika Serikat			***United States Dollar***
Provisi dan komisi	5,910	2,960	*Provision and commissions*
Fee komitmen	1	1	*Commitment fees*
	1,196,432	1,051,115	
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga - neto	86,529	49,315	*Unrealized gain on changes in fair value of marketable securites - net*
Penerimaan kembali kredit yang telah dihapus buku	335,778	365,404	*Recoveries from loans written-off*
Keuntungan yang belum direalisasi dari perubahan nilai wajar penyertaan saham - neto	40,041	-	*Unrealized gain on changes in fair value of investment shares - net*
Keuntungan transaksi valuta asing - neto	14,095	23,826	*Gain from foreign exchange transactions - net*
Lain-lain	249,380	150,028	*Others*
Total	**1,922,255**	**1,639,688**	***Total***

37. Beban Operasional Lainnya / *37. Other Operating Expenses*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Beban umum dan administrasi			*General and administrative expenses*
Gaji tenaga kerja kontrak	476,348	478,210	*Contracted employee salaries*
Promosi	425,401	423,031	*Promotion*
Penyusutan (Catatan 16)	333,579	304,928	*Depreciation (Note 16)*
Pemeliharaan dan perbaikan	314,466	299,124	*Maintenance and repairs*
Sewa (Catatan 16)	240,160	251,291	*Rental (Note 16)*
Fee konsultan	177,793	175,361	*Consultant fees*
Komunikasi	127,538	127,073	*Communication*
Alat tulis kantor	65,912	66,414	*Office supplies*
Biaya listrik, air, dan gas	59,341	58,657	*Electricity, water, and gas*
Perjalanan dinas	40,584	50,327	*Business trip*
Premi asuransi	25,183	31,721	*Insurance premium*
Amortisasi biaya efek-efek yang diterbitkan	5,459	5,472	*Amortized debt securities issued*
Lain-lain	433,734	473,151	*Others*
	2,725,498	2,744,760	
Beban tenaga kerja dan tunjangan			*Salaries and employee benefits*
Gaji dan upah	1,290,257	1,340,756	*Salaries and wages*
Tunjangan karyawan	914,158	1,399,460	*Employee benefits*
Jasa produksi	330,762	441,621	*Employees bonus*
Pendidikan dan pelatihan	45,491	60,330	*Education and training*
	2,580,668	3,242,167	
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan - neto			*Provision for impairment losses on financial and non-financial assets - net*
Kredit yang diberikan	659,986	215,128	*Loans*
Pembiayaan dan piutang syariah	83,878	7,685	*Sharia financing and receivable*
Giro pada bank lain	(11)	(1)	*Current accounts with other banks*
Surat berharga	6,101	(661)	*Marketable securities*
Tagihan akseptasi	(1,855)	753	*Acceptances receivables*
Penempatan pada bank lain	(1,837)	1,072	*Placements with other banks*
	746,262	223,976	
Kerugian dari penjualan surat berharga - neto	23,164	92,808	*Loss on sale of marketable securities - net*
Pembalikan kerugian komitmen dan kontinjensi	(631)	(13,192)	*Reversal of losses on commitment and contingencies*
Beban lainnya			*Others expenses*
Corporate Social Responsibility	107,830	138,977	*Corporate Social Responsibility*
Operasional pemasaran	229,963	240,493	*Marketing operations*
Iuran	11,915	46,392	*Contributions*
Lain-lain	412,483	482,427	*Others*
	762,191	908,289	
Total	**6,837,152**	**7,198,808**	***Total***

38. Pendapatan (Beban) Non-Operasional / *38. Non-Operating Income (Expenses)*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Pendapatan non-operasional			*Non-operating income*
Pendapatan dividen	6,818	5,960	*Dividend income*
Lain-lain	20,742	27,615	*Others*
	27,560	33,575	
Beban non-operasional			*Non-operating expenses*
Transfer payment	(19,678)	(24,885)	*Transfer payment*
Lain-lain	(30,240)	(21,930)	*Others*
	(49,918)	(46,815)	
Total beban non operasional neto	**(22,358)**	**(13,240)**	***Total non operating expense - net***

39. Komitmen dan Kontinjensi / *39. Commitments and Contingencies*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Tagihan komitmen			***Commitments receivables***
Fasilitas pinjaman yang belum di tarik	108,000	108,000	*Unused loan facilities*
Posisi valas yang akan diterima dari transaksi spot dan derivatif / *forward*	811,455	3,286,296	*Forex positions to be received from spot and derivative/forward transactions*
Lainnya	8,265,019	6,997,082	*Others*
	9,184,474	10,391,378	
Liabilitas komitmen			***Commitments liabilities***
Fasilitas kredit kepada debitur yang belum digunakan	(7,617,674)	5,887,321	*Unused loan facilities*
Posisi valas yang akan diterima dari transaksi *s* pot dan derivatif */ forward*	810,136	3,269,175	*Forex positions to be received from spot and derivative/forward transactions*
Irrevocable letters of credit yang masih berjalan	440,345	553,324	*Outstanding irrevocable letters of credit*
Lainnya	8,789,656	7,541,741	*Others*
	2,422,463	17,251,561	
Tagihan kontinjensi			***Contingent receivables***
Pendapatan Bunga Dalam Penyelesaian (PBDP)	280,401	-	*Interest Receivable on non performing assets*
Lainnya	(7,888)	8,272	*Others*
	272,513	8,272	
Liabilitas kontinjensi			***Contingent liabilities***
Garansi yang diterbitkan	1,075,969	1,183,057	*Guarantees issued*
	1,075,969	1,183,057	

40. Aset Keuangan dan Liabilitas Keuangan / *40. Financial Assets and Financial Liabilities*

Nilai wajar yang diungkapkan di bawah ini adalah berdasarkan informasi relevan yang tersedia pada tanggal laporan posisi keuangan konsolidasian dan tidak diperbaharui untuk mencerminkan perubahan dalam kondisi pasar yang telah terjadi setelah tanggal laporan posisi keuangan konsolidasian.

The fair values disclosed below are based on available relevant information at the consolidated statement of financial position date and are not updated to reflect changes in market conditions which have occurred after the date of the consolidated statement of financial position.

Tabel di bawah ini menyajikan nilai tercatat dan nilai wajar aset dan liabilitas keuangan Bank dan entitas anak pada tanggal 31 Desember 2023 dan 2022.

The tables below present the carrying amounts and fair values of the Bank and its subsidiaries financial assets and liabilities as of December 31, 2023 and 2022.

	31 Desember/*December 31,* 2023							
	Nilai Tercatat/*Carrying amount*						Nilai wajar/ *Fair value*	
	Kredit yang diberikan dan piutang/ *Loans and receivables*	Biaya perolehan diamortisasi/ *Amortized cost*	Nilai wajar melalui penghasilan komprehensif lain *Fair value through other comprehensive income*	Nilai wajar melalui laba rugi/ *Fair value through profit or loss*	Kewajiban keuangan pada biaya perolehan diamortisasi/ *Financial liabilities at amortized cost*	Total nilai tercatat/ *Total carrying amount*	Total nilai wajar/ *Total fair value*	
Aset Keuangan								***Financial Assets***
Kas	3,530,074	-	-	-	-	3,530,074	3,530,074	*Cash*
Giro pada Bank Indonesia	14,879,767	-	-	-	-	14,879,767	14,879,767	*Current accounts with Bank Indonesia*
Giro pada bank lain	1,196,730	-	-	-	-	1,196,730	1,196,730	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	3,886,693	-	-	-	-	3,886,693	3,886,693	*Placements with Bank Indonesia and other banks*
Surat berharga	-	5,410,858	18,133,170	7,421,582	-	30,965,610	30,965,610	*Marketable securities*
Wesel Ekspor dan tagihan lainnya	689,623	-	-	-	-	689,623	689,623	*Bills and other receivables*
Kredit yang diberikan dan pembiayaan dan piutang syariah***)	122,947,286	-	-	-	-	122,947,286	122,947,286	*Loans and sharia financing and receivables***)*
Tagihan akseptasi	288,425	-	-	-	-	288,425	288,425	*Acceptances receivable*
Tagihan Derivatif	-	-	-	1,289	-	1,289	1,289	*Derivatif receivable*
Penyertaan saham	-	-	-	188,786	-	188,786	188,786	*Investments in shares*
Bunga yang masih akan diterima	1,367,656	-	-	-	-	1,367,656	1,367,656	*Accrued interest income*
Aset lain-lain*)	17,871	-	-	-	-	17,871	17,871	*Other assets*)*
	148,804,125	**5,410,858**	**18,133,170**	**7,611,657**	**-**	**179,959,810**	**179,959,810**	***Total financial assets***
Liabilitas Keuangan								***Financial Liabilities***
Liabilitas segera	-	-	-	-	2,212,830	2,212,830	2,212,830	*Obligations due immediately*
Simpanan nasabah dan simpanan nasabah syariah	-	-	-	-	127,426,703	127,426,703	127,426,703	*Deposits from customers and deposits from customer sharia*
Simpanan dari bank lain	-	-	-	-	2,541,540	2,541,540	2,541,540	*Deposits from other banks*
Liabilitas derivatif	-	-	-	-	23	23	23	*Derivative payables*
Liabilitas akseptasi	-	-	-	-	288,944	288,944	288,944	*Acceptance liabilities*
Efek hutang yang diterbitkan	-	-	-	-	957,991	957,991	957,991	*Debts securities issued*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	-	-	-	-	4,244,805	4,244,805	4,244,805	*Liabilities from marketable securities sold under agreements to repurchase*
Pinjaman yang diterima	-	-	-	-	20,323,823	20,323,823	20,323,823	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	-	-	-	-	285,191	285,191	285,191	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain**)	-	-	-	-	499,943	499,943	499,943	*Other liabilities**)*
Total liabilitas keuangan	**-**	**-**	**-**	**-**	**158,781,793**	**158,781,793**	**158,781,793**	***Total financial liabilities***

*) Terdiri dari setoran jaminan dan aset ijarah
**) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja
***) Nilai wajar untuk kredit yang diberikan, pembiayaan dan piutang syariah

**) Consist of security deposits and ijarah assets*
***) Consist of security deposits, production service, and gratuity*
****) Fair value for loans and sharia financing and receivables*

	31 Desember/*December 31,* 2022							
	Nilai Tercatat/*Carrying amount*						Nilai wajar/ *Fair value*	
	Kredit yang diberikan dan piutang/ *Loans and receivables*	Biaya perolehan diamortisasi/ *Amortized cost*	Nilai wajar melalui penghasilan komprehensif lain *Fair value through other comprehensive income*	Nilai wajar melalui laba rugi/ *Fair value through profit or loss*	Kewajiban keuangan pada biaya perolehan diamortisasi/ *Financial liabilities at amortized cost*	Total nilai tercatat/ *Total carrying amount*	Total nilai wajar/ *Total fair value*	
Aset Keuangan								***Financial Assets***
Kas	3,300,031	-	-	-	-	3,300,031	3,300,031	*Cash*
Giro pada Bank Indonesia	13,032,593	-	-	-	-	13,032,593	13,032,593	*Current accounts with Bank Indonesia*
Giro pada bank lain	1,243,627	-	-	-	-	1,243,627	1,243,627	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	7,154,674	-	-	-	-	7,154,674	7,154,674	*Placements with Bank Indonesia and other banks*
Surat berharga	-	5,833,631	14,539,512	7,009,175	-	27,382,318	27,382,318	*Marketable securities*
Wesel Ekspor dan tagihan lainnya	843,826	-	-	-	-	843,826	843,826	*Bills and other receivables*
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	5,468,915	-	-	-	-	5,468,915	5,468,915	*Marketable securities purchased under agreement to resell*
Kredit yang diberikan, pembiayaan dan piutang syariah***)	113,963,914	-	-	-	-	113,963,914	113,963,914	*Loans and sharia financing and receivables***)*
Tagihan derivatif	-	-	-	17,388	-	17,388	17,388	*Derivative payable*
Tagihan akseptasi	225,596	-	-	-	-	225,596	225,596	*Acceptances receivable*
Penyertaan saham	-	-	-	140,790	-	140,790	140,790	*Investments in shares*
Bunga yang masih akan diterima	1,169,105	-	-	-	-	1,169,105	1,169,105	*Accrued interest income*
Aset lain-lain*)	37,185	-	-	-	-	37,185	37,185	*Other assets*)*
	146,439,466	**5,833,631**	**14,539,512**	**7,167,353**	**-**	**173,979,962**	**173,979,962**	***Total financial assets***
Liabilitas Keuangan								***Financial Liabilities***
Liabilitas segera	-	-	-	-	1,804,558	1,804,558	1,804,558	*Obligations due immediately*
Simpanan nasabah dan simpanan nasabah syariah	-	-	-	-	114,379,626	114,379,626	114,379,626	*Deposits from customers and deposits from customer sharia*
Simpanan dari bank lain	-	-	-	-	1,881,477	1,881,477	1,881,477	*Deposits from other banks*
Liabilitas akseptasi	-	-	-	-	163,983	163,983	163,983	*Acceptance liabilities*
Efek hutang yang diterbitkan	-	-	-	-	2,403,547	2,403,547	2,403,547	*Debts securities issued*
Pinjaman yang diterima					12,161,667	12,161,667	12,161,667	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	-	-	-	-	168,674	168,674	168,674	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain**)					576,882	576,882	576,882	*Other liabilities**)*
Total liabilitas keuangan	**-**	**-**	**-**	**-**	**133,540,414**	**133,540,414**	**133,540,414**	***Total financial liabilities***

*) Terdiri dari setoran jaminan & aset ijarah
**) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja
***) Nilai wajar untuk kredit yang diberikan dan pembiayaan

**) Consist of security deposits & ijarah assets*
***) Consist of security deposits, production service, and gratuity*
****) Fair value for loans and sharia financing and receivables*

Tabel di bawah ini menyajikan instrumen keuangan yang diakui pada nilai wajar berdasarkan hierarki yang digunakan untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan:

(i) Tingkat 1: dikutip dari harga pasar aktif untuk aset atau liabilitas keuangan yang identik;

(ii) Tingkat 2: yang melibatkan 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);

The tables below shows the financial instruments recognized at fair value based on the hierarchy used in determining and disclosing the fair value of financial instruments:

(i) Level 1: quoted (unadjusted) prices in active markets for identical financial assets or liabilities;
(ii) Level 2: those involving 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) Tingkat 3: input untuk aset dan liabilitas yang tidak didasarkan pada data yang dapat diobservasi di pasar (input yang tidak dapat diobservasi).

(iii) Level 3: those with inputs for the asset or liability that are not based on observable market data (unobservable inputs).

	31 Desember/*December 31,* 2023				
	Tingkat/ *Level 1*	**Tingkat/ *Level 2***	**Tingkat/ *Level 3***	**Total**	
Aset Keuangan					***Financial Assets***
Nilai wajar melalui laba rugi					*Fair value through profit or loss*
Obligasi	2,194,746	-	-	2,194,746	*Bonds*
Reksadana	5,226,836	-	-	5,226,836	*Mutual funds*
Nilai wajar melalui penghasilan komprehensif lainnya					*Fair value through other comprehensive income*
Obligasi	18,133,170	-	-	18,133,170	*Bonds*
Biaya perolehan yang diamortisasi					*Amortised cost*
Obligasi	5,422,215	-	-	5,422,215	*Bonds*
Kredit yang diberikan, pembiayaan dan piutang syariah	110,195,200	13,562,223	1,320,760	125,078,183	*Loans and sharia financing and receivables*
Tagihan Derivatif	-	1,289	-	1,289	*Derivative payable*
Total Aset Keuangan	**141,172,167**	**13,563,512**	**1,320,760**	**156,056,439**	***Total Financial Assets***
Liablitas Keuangan					***Financial Liabilities***
Pinjaman yang diterima	-	20,323,823	-	20,323,823	*Borrowings*
Liabilitas derivatif	-	23	-	23	*Derivatifes payable*
Efek hutang yang diterbitkan	-	957,991	-	957,991	*Debts securities issued*
Total Liabilitas Keuangan	**-**	**21,281,837**	**-**	**21,281,837**	***Total Financial Liabilities***

	31 Desember/*December 31,* 2022				
	Tingkat/ *Level 1*	**Tingkat/ *Level 2***	**Tingkat/ *Level 3***	**Total**	
Aset Keuangan					***Financial Assets***
Nilai wajar melalui laba rugi					*Fair value through profit or loss*
Obligasi	1,536,967	-	-	1,536,967	*Bonds*
Reksadana	4,859,178	-	-	4,859,178	*Mutual Funds*
Nilai wajar melalui penghasilan komprehensif lainnya					*Fair value through other comprehensive income*
Obligasi	15,147,287	-	-	15,147,287	*Bonds*
Biaya perolehan yang diamortisasi					*Amortised cost*
Obligasi	5,844,142	-	-	5,844,142	*Bonds*
Kredit yang diberikan, pembiayaan dan piutang syariah	69,453,360	28,938,900	17,363,340	115,755,600	*Loans and sharia financing and receivables*
Tagihan Derivatif	-	17,388	-	17,388	*Derivative payable*
Total Aset Keuangan	**96,840,934**	**28,956,288**	**17,363,340**	**143,160,562**	***Total Financial Assets***
Liablitas Keuangan					***Financial Liabilities***
Pinjaman yang diterima	-	17,533,761	-	17,533,761	*Borrowings*
Liabilitas derivatif		2,207		2,207	*Derivatifes payable*
Efek hutang yang diterbitkan	-	1,871,461	-	1,871,461	*Debts securities issued*
Total Liabilitas Keuangan	**-**	**19,407,429**	**-**	**19,407,429**	***Total Financial Liabilities***

(i) Nilai wajar aset dan kewajiban keuangan tertentu, kecuali kredit yang diberikan, surat-surat berharga, efek utang yang diterbitkan, dan pinjaman yang diterima mendekati nilai tercatatnya karena mempunyai jangka waktu jatuh tempo yang singkat.

(i) The fair values of certain financial assets and liabilities, except for loans, marketable securities, marketable securities issued, and borrowings, approximate their carrying values due to their short-term maturities.

Estimasi nilai wajar terhadap aset keuangan tertentu ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga pasar uang yang berlaku untuk utang dengan risiko kredit dan sisa jatuh tempo yang serupa.

The estimated fair values of certain financial assets are determined based on discounted cash flows using money market interest rates for instruments with similar credit risk and remaining maturities.

Estimasi nilai wajar terhadap kewajiban keuangan tertentu yang tidak memiliki kuotasi di pasar aktif ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga utang baru dengan sisa jatuh tempo yang serupa.

The estimated fair values of certain financial obligations which are not quoted in an active market are determined based on discounted cash flows using interest rates of instruments with similar remaining maturities.

(ii) Kredit yang diberikan
Portofolio kredit secara umum terdiri dari kredit yang diberikan dengan suku bunga mengambang dan kredit yang diberikan dengan suku bunga tetap. Kredit yang diberikan dinyatakan biaya perolehan yang diamortisasi. Nilai wajar dari kredit yang diberikan menunjukkan nilai diskon dari perkiraan arus kas masa depan yang diharapkan akan diterima dengan menggunakan suku bunga pasar.

(ii) Loans
The credit portfolio generally consists of loans with floating interest rates and short term loan with fixed interest rate. Loans are stated at amortized cost. The fair value of loans shows the estimated value of discounted future cash flows expected to be received using current market interest rates.

Nilai tercatat dari kredit yang diberikan dengan suku bunga mengambang dan pinjaman jangka pendek dengan suku bunga tetap adalah perkiraan yang layak atas nilai wajarnya.

Carrying value of loans with floating interest rates and short-term loans with fixed interest rate are the reasonable estimate of fair values.

(iii) Surat berharga
Nilai wajar untuk surat-surat berharga biaya perolehan yang diamortisasi ditetapkan berdasarkan harga pasar atau harga kuotasi perantara (*broker*)/pedagang efek (*dealer*). Jika informasi ini tidak tersedia, nilai wajar diestimasi dengan menggunakan harga pasar kuotasi efek yang memiliki karakteristik kredit, jatuh tempo dan *yield* yang serupa atau dengan menggunakan metode penilaian internal.

(iii) Marketable securities
The fair value for marketable securities at amortized cost is determined based on market price or quoted price of broker/dealer. If this information is not available, fair value is estimated using quoted market prices of securities with similar credit maturity and yield characteristics or using internal valuation model.

(iv) Efek utang yang diterbitkan dan pinjaman yang diterima
Nilai wajar agregat dihitung berdasarkan model diskonto arus kas menggunakan tingkat suku bunga pasar untuk sisa periode jatuh temponya.

(iv) Debt securities issued and borrowings

The aggregate fair value is calculated based on discounted cash flow model using current market rate for the remaining period to maturity.

41. Imbalan Pasca Kerja dan Imbalan Jangka Panjang Lainnya

41. Post Employment and Other Long Term Employment Benefits

Bank dan entitas anak memberikan imbalan pasca kerja dan imbalan jangka panjang lainnya kepada para karyawannya yang memenuhi syarat yang terdiri dari program pensiun manfaat pasti, Tunjangan Hari Tua (THT), Penghargaan Masa Kerja (PMK), Masa Persiapan Pensiun (MPP), Cuti Besar dan Kompensasi PKWT.

The Bank and its subsidiaries provides post-employment and long-term benefits to all qualified employees which consist of defined benefit pension plan, Old-age Benefit Plan (THT), Allowance for Gratuity for Services (PMK), Pension Preparation Period (MPP), Grand Leaves and PKWT Compensation.

Program pensiun manfaat pasti Bank untuk karyawan Bank yang diangkat sebelum tahun 2008 dikelola oleh Dana Pensiun Karyawan Bank Jabar, sedangkan untuk karyawan yang diangkat sejak tahun 2008 dikelola oleh DPLK Bank Jabar Banten. Kontribusi pegawai adalah sebesar 5,00% dari penghasilan dasar pensiun karyawan dan sisa jumlah yang diperlukan untuk mendanai program tersebut dikontribusi oleh Bank.	*The Bank's defined benefit pension plan for employees registered before 2008, is managed by Dana Pensiun Karyawan Bank Jabar and for new employees registered from 2008 onwards, is managed by DPLK Bank Jabar Banten. The employee's contribution is 5.00% of the employee's pension base salary and the remaining amounts required to fund the plan are contributed by the Bank.*
Program dana pensiun iuran manfaat yang terakhir ditetapkan berdasarkan Surat Keputusan Direksi No.0787/SK/DIR-HCA/2021 tanggal 9 Desember 2021 tentang peraturan Dana Pensiun dari Dana Pensiun Bank Pembangunan Daerah Jawa Barat dan Banten yang telah disahkan dengan Keputusan Dewan Komisioner OJK No. Kep-12/NB.1/2022 tanggal 17 Februari 2022 tentang pengesahan atas peraturan Dana pensiun dari Dana pensiun Bank Pembangunan Daerah Jawa Barat dan Banten.	*The latest defined benefit pension plan regulation as stipulated in Board of Directors' Decision Letter No.0784/SK/DIR-HCA/2020 dated December 9, 2021 that the Pension Fund Regulation of the Pension Fund of Bank Pembangunan Daerah Jawa Barat dan Banten which was approved by the decree of Board of Commissoner of Indonesia Financial Services Authority No. Kep-12/NB.1/2022 dated February 17, 2022 on Approval of the Pension Fund's Regulation of the Pension Fund of the Bank Pembangunan Daerah Jawa Barat dan Banten.*
Program Tunjangan Hari Tua per Juli 2022 dilakukan pengalihan pengeloaan dari YKP bank bjb ke DPLK bank bjb sesuai Berita Acara nomor 0067/HCA-SKE/BA/2022 tanggal 8 Juli 2022 tentang Penyesuaian Pengelolaan Program Tunjangan Hari Tua. Kontribusi pegawai adalah sebesar 5,00% dari penghasilan dasar pensiun (PhDP) karyawan. Oleh karena itu, sejak tahun 2023, program Tunjangan Hari Tua dicatat bersamaan dengan program Pensiun Manfaat Pasti.	*The Old-age benefit plan as July 2022 has been change the diversion management from YKP bank bjb to DPLK bank bjb according to Minutes number 0067/HCA-SKE/BA/2022 dated July 8, 2022. The employee contribution is 5.00% of the employee's basic retirement income (PhDP). Therefore, starting in 2023, the recording of old-age benefit plan is included in the defined benefit pension plan.*
Program Penghargaan Masa Kerja dikelola sendiri oleh Bank dan entitas anak dan diatur berdasarkan Surat Keputusan Direksi Nomor 0117/SK/DIR-HCA/2022 tanggal 16 Maret 2022 tentang Standar Operasional dan Prosedur Pengelolaan Penghasilan dan Fasilitas Kepegawaian. Imbalan PMK berupa pembayaran yang jumlahnya sebesar 2 kali penghasilan dan 3 kali penghasilan yang besarannya ditentukan dari *single salary* kepada pegawai dengan masa kerja 15 tahun dan 25 tahun dengan syarat hasil penilaian kinerja dua tahun terakhir berpredikat baik.	*Allowance for Gratuity for Services Program is self-managed by the Bank and its subsidiaries and is based on the latest PMK plan regulation which is stipulated in the Directors' Decision Letter No. 0117/SK/DIR-HCA/2022 dated March 16, 2022 about Operational Standard and Income Management Procedures and Staffing Facilities. The PMK benefit represents a payment amounting to times from single salary and 3 times from single salary of the employee's to employees with working service periods of 15 and 25 years, respectively. The qualifying employee is required to have good results in the performance of evaluation for the last two years.*
Program Masa Persiapan Pensiun dikelola sendiri oleh Bank dan merupakan program imbalan kerja bagi karyawan yang akan memasuki masa pensiun.	*Pension Preparation Period is self-managed by the Bank and is an employee benefit plan for employees who will enter pension age.*
Berdasarkan Perjanjian Kerja Bersama Nomor 148/PKS/DIR-HCA/2021, ketentuan MPP berlaku untuk pegawai yang telah berusia 50 (lima puluh) tahun atau lebih pada tanggal 01 Januari 2018 dan memiliki usia pensiun normal 55 (lima puluh lima) tahun diberikan Fasilitas MPP. Pelaksanaan MPP bagi Pegawai tersebut selama 12 (dua belas) bulan sebelum jatuh tempo usia Pensiun.	*In accordance with the Collective Labor Agreement Number 148/PKS/DIR-HCA/2021, MPP provisions apply to Employees who are 50 (fifty) years of age or more on January 1 2018 and have a normal retirement age of 55 (fifty five) years are given the Facility MPP. Implementation of the MPP for these Employees for 12 (twelve) months before the retirement age is due.*

Namun apabila pegawai tersebut memilik usia pensiun 56 tahun karena menempati jabatan tertentu tidak diberikan fasilitas MPP.

However, if the employee has a retirement age of 56 years due to occupying a certain position, MPP facilities will not be given.

Program Cuti Besar dikelola sendiri oleh Bank dan merupakan program imbalan kerja bagi karyawan untuk penggantian hak cuti besar.

Grand leave program is self-managed by the Bank and is an employee benefit plan for replacement of grand leave rights.

Program Kompensasi PKWT dikelola sendiri oleh Bank dan merupakan program imbalan kerja bagi pegawai PKWT yang telah berakhir masa kontrak kerja.

The PKWT Compensation Program is managed solely by the Bank and is an employee benefit program for PKWT employees whose work contracts have ended.

Perhitungan aktuaria atas liabilitas imbalan kerja jangka panjang dan pasca kerja dihitung oleh aktuaria independen (PT Bestama Aktuaria saat ini bernama KKA Enny Diah Awal) untuk tahun 31 Desember 2023 dan 2022 dengan menggunakan metode *projected unit credit*. Perhitungan aktuaria untuk tahun-tahun yang berakhir pada tanggal tersebut masing-masing berdasarkan laporan aktuaria 29 Desember 2023 dan 13 Januari 2023.

The actuarial calculation of long-term and post-employment benefit liabilities is calculated by an independent actuarial (PT Bestama Aktuaria currently named KKA Enny Diah Awal) for the year December 31, 2023 and 2022 using the projected unit credit method. The actuarial calculations for the years ended on these dates are based on the actuarial reports dated December 29, 2023 and January 13, 2023, repectively.

Asumsi-asumsi utama yang digunakan dalam perhitungan aktuaria adalah sebagai berikut:

Key assumptions used in the actuarial calculation are as follows:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Asumsi ekonomi			*Economic assumptions*
Tingkat diskonto per tahun			*Annual discount rate*
Penghargaan Masa Kerja	6.7% - 7.8%	6.0% - 7.1%	*Allowance for gratuity for services*
Masa Persiapan Pensiun	6.0% - 6.5%	3.4% - 4.2%	*Pension preparation period*
Cuti Besar	7.3% - 6.8%	4.3% - 5.5%	*Grand leaves*
Program pensiun	7.1% - 7.4%	7.6% - 7.8%	*Pension plan*
THT	-	7.5% - 7.8%	*Old-age benefit plan*
Tingkat bunga imbal hasil investasi aset			*Investment yield of plan asset*
Program pensiun	8.20%	8.20%	*Pension plan*
THT	8.10%	8.10%	*Old-age benefit plan*
Tingkat kenaikan penghasilan dasar per tahun	6.0%	6.0%	*Annual salary growth rate*
Asumsi lainnya	TMII 2019/	TMII 2019/	*Other assumptions*
Tabel mortalitas	*TMII 2019/*	*TMII 2019/*	*Mortality table*
Tingkat cacat	0.25% dari TMI III 2019/ 0.25% of TMI III 2019/	0.25% dari TMI III 2019/ 0.25% of TMI III 2019/	*Disability rate*
Usia pensiun normal	55	55	*Normal retirement age*
Tingkat pengunduran diri untuk usia:			*Retirement rate per year for ages:*
18 - 44 tahun	1.00%	1.00%	*18 - 44 years old*
45 - 54 tahun	1.00%	1.00%	*45 - 54 years old*

Status aset (liabilitas) program imbalan kerja pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

a. Biaya program imbalan kerja untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

The employee benefits plan assets (liabilities) status as of December 31, 2023 and 2022 are as follows:

a. Employee benefits expenses for the years ended December 31, 2023 and 2022 are as follows:

	31 Desember 2023/*December 31, 2023*				
	Program Pensiun/ *Pension Plan*	**Program THT/ *THT Benefit Plan***	**Program Lainnya/ *Other Benefits***	**Total**	
Biaya jasa kini	(12,279)	-	(70,064)	(82,343)	*Current service cost*
Biaya bunga	(64,970)	-	(17,049)	(82,019)	*Interest cost*
Laba aktuaria	-	-	19,751	19,751	*Actuarial gain*
Biaya jasa lalu	-	-	7,044	7,044	*Past service cost*
Imbal hasil atas aset program	78,621	-	-	78,621	*Return on plan assets*
Bunga atas dampak batasan aset	(13,202)	-	-	(13,202)	*Interest of the asset ceiling*
Total	**(11,830)**	**-**	**(60,318)**	**(72,148)**	***Total***

	31 Desember 2022/*December 31, 2022*				
	Program Pensiun/ *Pension Plan*	**Program THT/ *THT Benefit Plan***	**Program Lainnya/ *Other Benefits***	**Total**	
Biaya jasa kini	(12,939)	(19,191)	(66,590)	(98,720)	*Current service cost*
Biaya bunga	(65,484)	(25,710)	(9,817)	(101,011)	*Interest cost*
Laba aktuaria	-	-	339	339	*Actuarial gain*
Biaya jasa lalu	-	(61,961)	31,388	(30,573)	*Past service cost*
Imbal hasil atas aset program	79,917	35,094	-	115,011	*Return on plan assets*
Bunga atas dampak batasan aset	(13,918)	(8,936)	-	(22,854)	*Interest of the asset ceiling*
Total	**(12,424)**	**(80,704)**	**(44,680)**	**(137,808)**	***Total***

b. Rekonsiliasi atas perubahan aset (liabilitas) imbalan kerja selama tahun berjalan adalah sebagai berikut:

b. Following are the reconciliation of the movements of employee benefit assets (liabilities) during the years:

	31 Desember 2023/*December 31, 2023*				
	Program Pensiun/ *Pension Plan*	**Program THT/ *THT Benefit Plan***	**Program Lainnya/ *Other Benefits***	**Total**	
Saldo awal	-	-	(291,904)	(291,904)	*Beginning balance*
Beban tahun berjalan	(11,830)	-	(60,318)	(72,148)	*Current year expense*
Pengukuran kembali liabilitas (aset) imbalan kerja - neto	(204)	-	(843)	(1,047)	*Reameasurement of employee benefit liability (asset) - net*
Pembayaran Imbalan	-	-	59,460	59,460	*Actual benefits paid*
Kontribusi pemberi kerja	12,034	-	-	12,034	*Employer's contribution*
Saldo akhir	**-**	**-**	**(293,605)**	**(293,605)**	***Ending balance***

	31 Desember 2022/*December 31, 2022*				
	Program Pensiun/ *Pension Plan*	**Program THT/ *THT Benefit Plan***	**Program Lainnya/ *Other Benefits***	**Total**	
Saldo awal	-	-	(203,356)	(203,356)	*Beginning balance*
Beban tahun berjalan	(12,424)	(80,704)	(44,680)	(137,808)	*Current year expense*
Pengukuran kembali liabilitas (aset) imbalan kerja - neto	1,453	55,883	(81,993)	(24,657)	*Reameasurement of employee benefit liability (asset) - net*
Pembayaran Imbalan	-	-	38,125	38,125	*Actual benefits paid*
Kontribusi pemberi kerja	10,971	24,821	-	35,792	*Employer's contribution*
Saldo akhir	**-**	**-**	**(291,904)**	**(291,904)**	***Ending balance***

Per tanggal 31 Desember 2023 dan 2022, tidak ada aset yang diakui di laporan posisi keuangan konsolidasian karena ketentuan untuk pengakuan aset yang disyaratkan dalam standar akuntansi tidak terpenuhi.

As of December 31, 2023 and 2022, the above assets were not recognized in the consolidated statement of financial position as the assets did not meet the recognition criteria under the accounting standards.

c. Mutasi nilai kini liabilitas pensiun adalah sebagai berikut:

c. The movements in the present value of retirement obligation are as follows:

	31 Desember 2023/*December 31, 2023*				
	Program Pensiun/ *Pension Plan*	**Program THT/ *THT Benefit Plan***	**Program Lainnya/ *Other Benefits***	**Total**	
Saldo awal	(907,142)	-	(291,904)	(1,199,046)	*Beginning balance*
Biaya jasa kini	(15,105)	-	(70,064)	(85,169)	*Current service cost*
Biaya bunga	(64,970)	-	(17,049)	(82,019)	*Interest cost*
Biaya jasa lalu	-	-	7,044	7,044	*Past service cost*
Beban pesangon	-	-	6,767	6,767	*Annual leave obligation*
Pembayaran Imbalan	61,071	-	59,460	120,531	*Actual benefits paid*
Laba aktuaria pada kewajiban	(28,394)	-	12,141	(16,253)	*Actuarial gain on obligation*
Saldo akhir	**(954,540)**	**-**	**(293,605)**	**(1,248,145)**	***Ending balance***

	31 Desember 2022/*December 31, 2022*				
	Program Pensiun/ *Pension Plan*	**Program THT/ *THT Benefit Plan***	**Program Lainnya/ *Other Benefits***	**Total**	
Saldo awal	(892,151)	(598,303)	(203,356)	(1,693,810)	*Beginning balance*
Biaya jasa kini	(62,729)	(25,520)	(12,289)	(100,538)	*Current service cost*
Biaya bunga	(18,282)	(30,956)	(64,119)	(113,357)	*Interest cost*
Biaya jasa lalu	-	(61,961)	31,388	(30,573)	*Past service cost*
Kuartilment/Penyelesaian	-	-	2,766	2,766	*Curtailment*
Pembayaran Imbalan	61,051	18,987	38,125	118,163	*Actual benefits paid*
Laba aktuaria pada kewajiban	4,970	(28,618)	(36,343)	(59,991)	*Actuarial gain on obligation*
Saldo akhir	**(907,141)**	**(726,371)**	**(243,828)**	**(1,877,340)**	***Ending balance***

d. Mutasi nilai wajar aset program adalah sebagai berikut:

d. The movements in the fair value of plan assets are as follows:

	31 Desember 2023/*December 31, 2023*			
	Program Pensiun/ *Pension Plan*	**Program THT/ *THT Benefit Plan***	**Total**	
Saldo awal	1,085,550	--	1,085,550	*Beginning balance*
Hasil yang diharapkan atas aset dana pensiun	78,621	--	78,621	*Expected return on plan assets*
Kontribusi Bank	14,859	--	14,859	*Bank's contribution*
Imbalan yang dibayarkan	(61,071)	--	(61,071)	*Actual benefits paid*
Laba aktuaria pada aset program	862	--	862	*Actuarial gain on plan asset*
Saldo akhir	**1,118,821**	**--**	**1,118,821**	***Ending balance***

	31 Desember 2022/*December 31, 2022*			
	Program Pensiun/ *Pension Plan*	**Program THT/ *THT Benefit Plan***	**Total**	
Saldo awal	1,075,283	794,852	1,870,135	*Beginning balance*
Hasil yang diharapkan atas aset dana pensiun	79,917	35,094	115,011	*Expected return on plan assets*
Kontribusi Bank	13,560	36,396	49,956	*Bank's contribution*
Imbalan yang dibayarkan	(61,051)	(18,987)	(80,038)	*Actual benefits paid*
Laba aktuaria pada aset program	(22,158)	(120,981)	(143,139)	*Actuarial gain on plan asset*
Saldo akhir	**1,085,551**	**726,374**	**1,811,925**	***Ending balance***

e. Pengukuran kembali (aset) liabilitas imbalan kerja neto

e. Remeasurement of net employee benefit (asset) liabilities

	31 Desember 2023/*December 31, 2023*				
	Program Pensiun/ *Pension Plan*	**Program THT/ *THT Benefit Plan***	**Program Lainnya/ *Other Benefits***	**Total**	
Saldo awal	(69,774)	-	(57,520)	(127,294)	*Beginning balance*
(Keuntungan) kerugian aktuaris	(28,394)	-	12,141	(16,253)	*Actuary (gain) loss*
Imbal hasil atas aset program	862	-	-	862	*Return on plan assets*
Perubahan atas dampak atas aset diluar bunga neto aset/liabilitas	27,328	-	-	27,328	*Change in effect of the asset ceiling excluding net interest of asset/liabilities*
Saldo akhir	**(69,978)**	**-**	**(45,379)**	**(115,357)**	***Ending balance***

	31 Desember 2022/*December 31, 2022*				
	Program Pensiun/ *Pension Plan*	**Program THT/ *THT Benefit Plan***	**Program Lainnya/ *Other Benefits***	**Total**	
Saldo awal	(66,492)	(149,707)	32,922	(183,277)	*Beginning balance*
(Keuntungan) kerugian aktuaris	4,970	(28,618)	(36,558)	(60,206)	*Actuary (gain) loss*
Imbal hasil atas aset program	(22,158)	(120,981)	-	(143,139)	*Return on plan assets*
Perubahan atas dampak atas aset diluar bunga neto aset/liabilitas	18,641	205,482	-	224,123	*Change in effect of the asset ceiling excluding net interest of asset/liabilities*
Saldo akhir	**(65,039)**	**(93,824)**	**(3,636)**	**(162,499)**	***Ending balance***

f. Portofolio investasi aset program yang ditempatkan dalam bentuk instrumen keuangan Bank terdiri dari surat berharga negara, *deposit on call,* deposito berjangka, saham, obligasi, unit penyertaan reksadana, efek beragunan aset dari kontrak investasi kolektif beragun aset, penempatan langsung, tanah dan bangunan.

f. The asset program's investment portfolio that placed in the form of bank's financial instruments consist of government securities, deposit on call, time deposits, shares of stocks, bonds, mutual funds, asset-backed security, direct placement, land and building.

g. Sensitivitas dari imbalan kerja terhadap perubahan asumsi aktuaria sebagai berikut:

g. The sensitivity of employee benefit to the changes in actuarial assumptions is as follow:

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Tingkat Diskonto			***Discount Rate***
Kenaikan 1%	1,013,206	1,510,170	*Increase 1%*
Penurunan 1%	1,210,039	1,687,725	*Decrease 1%*
Tingkat Gaji			***Salary Rate***
Kenaikan 1%	1,152,988	1,564,524	*Increase 1%*
Penurunan 1%	1,061,521	1,528,650	*Decrease 1%*

h. Jatuh tempo kewajiban dana manfaat pasti pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

h. The maturity of defined benefit plan obligation as of December 31, 2022 and 2021 is as follows:

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Dalam waktu 12 bulan berikutnya			*Within next 12 months*
(periode laporan tahun berikutnya)	174,284	182,925	*(the next annual reporting period)*
Antara 2 dan 5 tahun	283,964	350,800	*Between 2 and 5 years*
Di atas 5 tahun	525,474	881,824	*Beyond 5 years*
Total	**983,722**	**1,415,549**	***Total***

42. Laba Per Saham Dasar / *42. Basic Earnings Per Share*

Laba per saham dasar dihitung dengan membagi laba periode/tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk dengan rata-rata tertimbang jumlah saham biasa yang beredar pada tahun bersangkutan.

Earnings per share are computed by dividing income for the period/year attributable to the equity holders of the parent entity by the weighted average number of outstanding common stock during the year.

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Laba tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk	1,778,395	2,304,376	*Income for the year attributable to equity holders of the parent entity*
Rata-rata tertimbang jumlah saham biasa yang beredar (jumlah penuh)	10,521,443,686	10,521,443,686	*Weighted average number of outstanding common stock (full amount)*
Laba per saham dasar (nilai penuh)	169.03	219.02	*Basic earnings per share (full amount)*

43. Transaksi dengan Pihak-Pihak Berelasi / *43. Related Party Transactions*

Dalam kegiatan normal usaha, Bank dan entitas anak 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.

In the normal course of business, the Bank and its subsidiaries enters into certain transactions with parties which are related to the management and/or owned by the same ultimate shareholder. All transactions with related parties have met the agreed terms and conditions.

No.	Pihak-pihak berelasi/ *Related parties*	Sifat hubungan istimewa/ *Nature of relationship*	Transaksi/ *Transaction*
1	Pemerintah Provinsi Jawa Barat/ *The Government of the West Java Province*	Pemegang saham pengendali/ *Controlling shareholders*	a. Giro/*Demand deposits* b. Simpanan nasabah/ *Deposits from customers* c. Kredit yang diberikan/*Loans*
2	Manajemen kunci/*Key management personnel*	Hubungan pengendalian kegiatan perusahan/*Relation through control in the Bank's operation*	a. Kredit yang diberikan/*Loans* b. Simpanan nasabah/*Deposits from customers*
3	BPR dan PD-LPK/*BPR and PD-LPK*	Hubungan kepemilikan melalui pemerintah provinsi dan kabupaten/*Ownership relation through province and regional government*	a. Penyertaan saham/*Investment in shares* b. Simpanan dari bank lain/*Deposits from other banks*
4	PT Asuransi Bangun Askrida	Hubungan kepemilikan melalui pemerintah provinsi dan kabupaten/*Ownership relation through province and regional government*	a. Asuransi aset tetap/ *Fixed asset Insurance*

Tabel berikut menunjukkan jumlah agregat dari transaksi pihak yang berelasi (selain manajemen kunci) pada tanggal 31 Desember 2023 dan 2022:

The following tables show the aggregate amounts of transactions with related parties (except for key management) as of December 31, 2023 and 2022:

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Aset			***Assets***
Kredit yang diberikan (Catatan 12)	710,248	466,150	*Loans receivables (Note 12)*
Pembiayaan dan piutang syariah (Catatan 13)	10,881	--	*Sharia financing and receivable (Note 13)*
Penyertaan saham (Catatan 15)	190,089	142,093	*Investment in shares (Note 15)*
Total aset dari pihak berelasi	**911,218**	**608,243**	***Total assets from related parties***
Cadangan kerugian penurunan nilai dari pihak-pihak berelasi	(12,403)	(10,040)	*Allowance for impairment losses for related parties*
Total aset dari pihak berelasi - neto	**898,815**	**598,203**	***Total assets from related parties - net***
Persentase total aset pihak berelasi terhadap total aset	**0.48%**	**0.33%**	***Percentage of total assets from related parties to total assets***
Liabilitas			***Liabilities***
Simpanan nasabah dan simpanan nasabah syariah (Catatan 20)	6,401,824	9,884,863	*Deposits from customer and deposits from customer - sharia (Note 20)*
Simpanan dari bank lain (Catatan 21)	86,755	96,339	*Deposits from other banks (Note 21)*
Dana syirkah temporer (Catatan 29)	9,316	7,148	*Temporary syirkah fund (Note 29)*
Total liabilitas dan dana syirkah temporer kepada pihak-pihak berelasi	**6,497,895**	**9,988,350**	***Total liabilities and temporary syirkah fund to related parties***

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Persentase total liabilitas dan dana syirkah temporer pihak berelasi terhadap total liabilitas dan total dana syirkah temporer	**3.76%**	**6.00%**	***Percentage of total liabilities and temporary syirkah fund to related parties to total liabilities and temporary syirkah fund***
Pendapatan bunga dan bagi hasil			***Interest income and income from profit sharing***
Kredit yang diberikan dan pembiayaan dan piutang syariah (Catatan 34)	47,821	26,866	*Loans and sharia financing and receivables (Note 34)*
Total pendapatan bunga dan syariah dari pihak berelasi	**47,821**	**26,866**	***Total interest income and income from sharia from related parties***
Persentase terhadap total pendapatan bunga dan syariah	**0.34%**	**0.20%**	***Percentage to total interest and sharia income***
Beban bunga			***Interest expense***
Simpanan nasabah, simpanan nasabah syariah, dan dana syirkah temporer (Catatan 35)	365,711	282,771	*Deposits from customer, deposits from sharia customer, and temporary syirkah fund (Note 35)*
Simpanan dari bank lain (Catatan 35)	1,690	2,665	*Deposits from other banks (Note 35)*
Total beban bunga dari pihak berelasi	**367,401**	**285,436**	***Total interest expense from related parties***
Persentase terhadap total beban bunga	**5.29%**	**5.46%**	***Percentage to total interest expense***

44. Kepentingan Non-Pengendali / *44. Non-Controlling Interest*

Rincian bagian kepentingan non-pengendali atas aset neto dan laba periode/tahun berjalan entitas anak yang dikonsolidasi adalah sebagai berikut:

Details of non-controlling interests proportionate share in the net assets and income for the period/year of the consolidated subsidiaries are as follows:

	31 Desember/*December 31, 2023*		**31 Desember/December 31, 2022**		
	Kepentingan non-pengendali pada entitas anak yang dikonsolidasi/*non-controlling interest in consolidated subsidiaries*		**Kepentingan non-pengendali pada entitas anak yang dikonsolidasi/*non-controlling interest in consolidated subsidiaries***		
	Aset neto/ *Net asset*	**Laba tahun berjalan/ *Income for the year***	**Aset neto/ *Net asset***	**Laba tahun berjalan/ *Income for the year***	
Entitas anak					***Subsidiaries***
PT Bank Jabar Banten Syariah	10,528	480	(3,171)	771	*PT Bank Jabar Banten Syariah*
PT BPR Intan Jabar	(122,484)	(97,630)	(38,021)	(61,452)	*PT BPR Intan Jabar*
PT Karya Utama Jabar	-	-	26,558	2,020	*PT Karya Utama Jabar*
PT BJB Sekuritas Jawa Barat	1,782	(68)	1,545	(433)	*PT BJB Sekuritas Jawa Barat*
Neto	**(110,174)**	**(97,218)**	**(13,089)**	**(59,094)**	***Net***

45. Informasi Segmen Usaha / *45. Segment Information*

Bank mempertimbangkan jenis usaha sebagai segmen utama dan lokasi geografis sebagai segmen sekunder.

The Bank considers the nature of its business as the primary segment and geographical areas as the secondary segment.

Informasi yang berkaitan dengan segmen usaha yang utama dari Bank dan entitas anak disajikan dalam tabel di bawah ini:

Information concerning the primary segment of the Bank and its subsidiaries is set out in the table below:

	31 Desember/*December 31, 2023*				
	Konvensional/ ***Conventional***	**Syariah/** ***Sharia***	**Eliminasi/** ***Elimination***	**Total**	
Pendapatan segmen	13,322,032	937,001	(824)	14,258,209	*Segment income*
Beban segmen	(7,684,649)	(363,064)	853,126	(7,194,587)	*Segment expenses*
Pendapatan segmen - neto	5,637,383	573,937	852,302	7,063,622	*Segment Income - net*
Pendapatan operasional lainnya	1,883,579	38,705	(29)	1,922,255	*Other operating income*
Penyisihan kerugian penurunan nilai atas aset keuangan dan nonkeuangan	(703,089)	(63,345)	20,172	(746,262)	*Provision for impairment losses on financial and non-financial assets*
Pembalikan kerugian komitmen dan kontinjensi	631	-	-	631	*Reversal of losses on commitment and contingencies*
Beban operasional lainnya	(6,697,863)	606,342	-	(6,091,521)	*Other operating expenses*
Laba operasional	120,641	1,155,639	872,445	2,148,725	*Income from operations*
Pendapatan (beban) bukan operasional - neto	(27,898)	5,540	-	(22,358)	*Non-operating income (expenses) - net*
Beban pajak - neto	(461,770)	16,580	-	(445,190)	*Tax expense - net*
Laba (rugi) tahun berjalan	**(369,027)**	**1,177,759**	**872,445**	**1,681,177**	***Income (expense) for the year***
Total aset	**176,534,191**	**13,649,880**	**(1,888,583)**	**188,295,488**	***Total assets***

	31 Desember/*December 31, 2022*				
	Konvensional/ ***Conventional***	**Syariah/** ***Sharia***	**Eliminasi/** ***Elimination***	**Total**	
Pendapatan segmen	12,845,427	793,700	(3,153)	13,635,974	*Segment income*
Beban segmen	(4,986,855)	(244,294)	3,153	(5,227,996)	*Segment expenses*
Pendapatan segmen - neto	7,858,572	549,406	-	8,407,978	*Segment Income - net*
Pendapatan operasional lainnya	1,607,843	31,845	-	1,639,688	*Other operating income*
Penyisihan kerugian penurunan nilai atas aset keuangan dan nonkeuangan	(214,785)	(9,191)	-	(223,976)	*Provision for impairment losses on financial and non-financial assets*
Pembalikan kerugian komitmen dan kontinjensi	12,049	1,143	-	13,192	*Reversal of losses on commitment and contingencies*
Beban operasional lainnya	(6,545,092)	(442,932)	-	(6,988,024)	*Other operating expenses*
Laba operasional	2,718,587	130,271	-	2,848,858	*Income from operations*
Pendapatan (beban) bukan operasional - neto	(18,053)	4,813	-	(13,240)	*Non-operating income (expenses) - net*
Beban pajak - neto	(569,219)	(21,117)	-	(590,336)	*Tax expense - net*
Laba (rugi) tahun berjalan	**2,131,315**	**113,967**	**-**	**2,245,282**	***Income (expense) for the year***
Total aset	**170,743,998**	**12,445,811**	**(1,948,518)**	**181,241,291**	***Total assets***

46. Risiko Kredit / *46. Credit Risk*

Sesuai dengan karakteristiknya, kredit yang ada di Bank dan entitas anak saat ini terbagi dalam kredit produktif dan kredit konsumtif. Untuk mengelola risikonya, Bank dan entitas anak mengukur risiko kredit dari portofolio yang ada baik secara kuantitatif maupun secara kualitatif. Hal ini untuk memastikan kemungkinan kerugian dari tidak dibayarnya pinjaman yang diberikan menjadi seminimal mungkin, baik untuk debitur individual maupun secara keseluruhan.

In accordance with the loan characteristics, the Bank and its subsidiaries' loan portfolios are classified into productive loans and consumer loans. In order to manage the risk, the Bank and its subsidiaries measure credit risk arising from the existing portfolios quantitatively and qualitatively to ensure that the potential losses from default loans are minimized, both for individual borrowers and the overall portfolio.

Sistem dan prosedur kredit Bank dan entitas anak telah dibakukan untuk menjamin diterapkannya kebijakan dan pelaksanaan pemberian pinjaman secara konsisten. Untuk kredit produktif, Bank dan entitas anak menggunakan model *Internal Credit Risk Rating* untuk menganalisis risiko bisnis dan finansial dari debitur secara objektif dan memberikan *rating* kepada nasabahnya. Selain itu, Bank dan entitas anak juga menggunakan *Credit Risk Capital Allocation and Pricing* untuk menguantifikasi risiko kredit dan menentukan harga yang sesuai berdasarkan risiko kredit.

The Bank and its subsidiaries' credit system and procedures have been formalized to ensure consistent implementation and policy in credit approval. For productive loans, the Bank and its subsidiaries use the Internal Credit Risk Rating model to analyze the business and financial risks of debtors objectively and to give ratings to debtors. In addition, the Bank and its subsidiaries also use Credit Risk Capital Allocation and Pricing in quantifying credit risk and determining the appropriate pricing.

Untuk kredit konsumtif maupun produktif, Bank dan entitas anak menggunakan model *Internal Credit Scoring* untuk menganalisis dan menghitung risiko dari pemberian kredit kepada konsumer.

For both consumer loans and productive loans, the Bank and its subsidiaries uses the internal Credit Scoring model to analyze and calculate the credit risk for consumer.

Dalam rangka menerapkan prinsip pemberian kredit yang sehat, Bank dan entitas anak menerapkan prinsip *Four Eyes* (pengambilan keputusan kredit yang dilakukan oleh dua orang atau lebih) pada setiap kantor cabang dengan penggunaan *Credit Scoring* dan *Credit Reviewer*.

To implement a healthy credit granting process, the Bank and its subsidiaries apply the Four Eyes Principle (credit decision-making by two persons or more) at each branch office by using Credit Scoring and Credit Reviewer.

Berikut ini adalah rasio kredit bermasalah/*non-performing loans* (NPL) tidak termasuk pembiayaan syariah dan rasio kualitas aset produktif Bank dan entitas anak (konsolidasian):

The following are the non-performing loans (NPL) ratios not include sharia financing and the earnings asset quality ratio of the Bank and its subsidiaries (consolidated):

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Rasio NPL-bruto	1.48%	1.25%	*NPL ratio - gross*
Rasio NPL-neto	0.67%	0.73%	*NPL ratio - net*
Rasio kualitas aset produktif (tidak diaudit)	0.85%	0.85%	*Earnings assets quality ratio (unaudited)*

Rasio kualitas aset produktif merupakan rasio aset yang diklasifikasikan sebagai *non-performing* dibandingkan dengan jumlah aset produktif.

Earnings asset quality ratio is the ratio of assets classified as non-performing to total earning assets.

Sistem pengelolaan manajemen risiko kredit Bank dan entitas anak telah dibakukan dalam suatu ketentuan Pedoman Perusahaan (PP) dan dikaji secara periodik.

The Bank and its subsidiaries credit risk management system has been standardized in the Bank's Guidelines and reviewed periodically.

(i) Analisis eksposur maksimum terhadap risiko kredit setelah memperhitungkan dampak agunan dan mitigasi risiko kredit lainnya:

(i) Analysis on maximum exposures against credit risks after considering the impact of collateral and other credit risks mitigation:

Nilai tercatat dari aset keuangan Bank selain kredit yang diberikan dan efek-efek yang dibeli dengan janji dijual kembali menggambarkan eksposur maksimum atas risiko kredit.

The carrying value of the Bank's financial assets other than loans and marketable securities purchased under agreement to resell represents its maximum exposure to credit risk.

Tabel di bawah ini menunjukkan *net maximum exposure* atas risiko kredit untuk efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2023 dan 2022:

The table bellow show the net maximum exposure to credit risk of marketable securities purchased under agreement to resell as of December 31, 2023 and 2022:

31 Desember/*December 31, 2023*		
Eksposur Maksimum/ *Maximum Exposure*	**Agunan/*Collateral***	**Net Eksposur/ *Nett Exposure***
3,129,032	3,118,291	10,741

31 Desember/*December 31, 2022*		
Eksposur Maksimum/ *Maximum Exposure*	**Agunan/*Collateral***	**Net Eksposur/ *Nett Exposure***
5,468,915	5,491,896	-

Bank menetapkan jenis dan nilai agunan yang dijaminkan sesuai skema kredit dan perkiraan tingkat risiko kredit dari *counterparty* sebagai *second way out* yang ditetapkan. Jenis dari agunan terdiri dari:
a) *Physical collateral*, berupa tanah dan bangunan;
b) *Financial collateral*, berupa simpanan (tabungan, giro, dan deposito), surat berharga, dan lain-lain;
c) Lainnya berupa garansi, lembaga penjamin, dan lain-lain.

The Bank determined the type and value of collateral according to the loan scheme as well as estimated credit risk level from the counterparty as a determined second way out. The types of collateral are as follows:
a) Physical collateral, such as land and buildings;
b) Financial collateral, such as third party funds (saving deposits, current accounts, and time deposits), securities, etc;
c) Others, such as guarantees, guarantee institution, etc.

Pemberian kredit yang dilaksanakan oleh Bank diatur dalam kebijakan dan prosedur perkreditan dimana untuk setiap jenis atau skema kredit telah ditentukan agunan minimal yang harus dipenuhi.

The loan granting conducted by the Bank is stipulated in the loan policy and procedure in which every loan type or scheme has minimum determinable collaterals that should be fulfilled.

Untuk segmen kredit komersial, sesuai ketentuan perkreditan wajib dijamin oleh agunan yang memadai. Agunan dapat berupa *physical collateral*, *financial collateral* atau lainnya berupa tagihan usaha atau garansi. Untuk seluruh agunan khususnya *physical collateral* akan dilakukan taksasi yang akan dipergunakan dalam menentukan kecukupan nilai agunan (*coverage ratio*).

Selain aspek agunan untuk meminimalkan risiko kredit, pemberian kredit oleh Bank selalu dilakukan berdasarkan evaluasi dan analisis kelayakan sehingga kemampuan pengembalian kredit (*first way out*) dapat dipastikan.

Adanya keharusan bagi debitur untuk memenuhi agunan yang dipersyaratkan, evaluasi atas kelayakan kredit, pengikatan kredit secara legal dan prosedur *pre-screening* akan menurunkan eksposur risiko kredit Bank ke tingkat yang layak dan dapat diterima.

Manajemen yakin akan kemampuan Bank dan entitas anak untuk mengendalikan dan memelihara eksposur risiko kredit yang berasal dari kredit yang diberikan berdasarkan hal-hal sebagai berikut:

- Bank dan entitas anak telah memiliki pedoman tertulis mengenai kebijakan dan proses kredit yang mencakup seluruh aspek pemberian kredit yang dilakukan. Setiap pemberian kredit harus senantiasa mengacu pada kebijakan tersebut;
- Bank dan entitas anak telah memiliki sistem deteksi dini masalah melalui "*early warning system*" dan pemantauan yang disiplin.

(ii) Konsentrasi risiko aset keuangan konsolidasi dengan eksposur risiko kredit

a) Sektor geografis
Tabel berikut menggambarkan rincian eksposur kredit Bank dan entitas anak pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan area geografis pada tanggal 31 Desember 2023 dan 2022.

Untuk tabel ini, Bank dan entitas anak telah mengalokasikan eksposur area berdasarkan wilayah geografis tempat mereka beroperasi.

For commercial loans segment, according to the loan policy has to be collateralized adequately. The collaterals can be physical collateral, financial collateral or others such as accounts receivable or guarantees. All collaterals particularly for physical collateral will be assessed in which the collateral's liquidation value will be use in determining the coverage ratio.

In addition collateral aspect to minimize credit risk, loan granting is conducted based on evaluation and feasibility analysis so that the loan repayment ability (first way out) can be ascertained.

The necessity for debtors to comply with collaterals requirement, loan feasibility evaluation, notarial agreement and pre screening procedures will decrease the Bank's credit risk exposure to the acceptable level.

Management believes on the Bank and its subsidiaries' abilities to control and maintain their credit risk exposure arising from loans based on the following:

- *The Bank and its subsidiaries has written guidelines regarding credit policies and processes that cover all aspects of loans granted. Each granting of credit should always refer to such policy;*
- *The Bank and its subsidiaries has an early problem detection system through 'early warning system' and disciplined monitoring.*

(ii) Concentration of consolidated financial asset risk with credit risk exposure

a. Geographic sector
The following tables describe the details of the Bank and its subsidiaries' credit exposures at the carrying amount (without calculating collateral or other credit support), which are categorized according to geographic areas as of December 31, 2023 and 2022.

This table displays that the Bank and its subsidiaries have identified exposure by geographical area where they are operating.

	31 Desember/*December 31, 2023*						
	Jawa	**Sumatera**	**Kalimantan**	**Sulawesi**	**Bali**	**Total**	
Giro pada Bank Indonesia	14,879,767	-	-	-	-	14,879,767	*Current accounts with Bank Indonesia*
Giro pada bank lain	1,178,359	3	11,590	3,097	3,738	1,196,787	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	3,886,989	-	-	-	-	3,886,989	*Placements with Bank Indonesia and other banks*
Tagihan derivatif	1,289	-	-	-	-	1,289	*Derivative receivable*
Surat-surat berharga	30,976,967	-	-	-	-	30,976,967	*Marketable securities*
Wesel Ekspor dan tagihan lainya	678,400	10,929	-	645	-	689,974	*Bills and other receivable*
Tagihan akseptasi	288,944	-	-	-	-	288,944	*Acceptances receivable*
Kredit yang diberikan dan pembiayaan syariah	118,085,281	3,479,213	1,144,679	1,637,102	731,908	125,078,183	*Loans and sharia financing*
Penyertaan saham	190,089	-	-	-	-	190,089	*Investment in shares*
Bunga yang masih akan diterima	1,302,598	26,209	8,567	4,763	25,519	1,367,656	*Accrued interest income*
Aset lain-lain*)	17,871	-	-	-	-	17,871	*Other assets*)*
Total kotor	**171,486,554**	**3,516,354**	**1,164,836**	**1,645,607**	**761,165**	**178,574,516**	***Total - gross***
Cadangan kerugian penurunan nilai						(2,144,780)	*Allowance for impairment losses*
Total neto						**176,429,736**	***Total net***

	31 Desember/*December 31, 2022*						
	Jawa	**Sumatera**	**Kalimantan**	**Sulawesi**	**Bali**	**Total**	
Giro pada Bank Indonesia	11,900,072	-	-	-	-	11,900,072	*Current accounts with Bank Indonesia*
Giro pada bank lain	2,684,386	3	2,654	1,338	2,916	2,691,297	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	11,428,774					11,428,774	*Placements with Bank Indonesia and other banks*
Tagihan derivatif	3,967	-	-	-	-	3,967	*Derivative receivable*
Surat-surat berharga	16,978,899	-	-	-	-	16,978,899	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	3,129,032	-	-	-	-	3,129,032	*Receivable from marketable securities purchased under agreements to resell*
Wesel Ekspor dan tagihan lainya	479,902	8,010	-	-	-	487,912	*Bills and other receivable*
Tagihan akseptasi	163,983	-	-	-	-	163,983	*Acceptances receivable*
Kredit yang diberikan dan pembiayaan syariah	96,905,537	2,771,543	1,050,138	883,885	775,837	102,386,940	*Loans and sharia financing*
Penyertaan saham	42,124	-	-	-	-	42,124	*Investment in shares*
Bunga yang masih akan diterima	973,517	23,781	8,296	6,075	17,721	1,029,390	*Accrues interest income*
Aset lain-lain*)	22,662	-	-	-	-	22,662	*Other assets*)*
Total kotor	**144,712,855**	**2,803,337**	**1,061,088**	**891,298**	**796,474**	**150,265,052**	***Total - gross***
Cadangan kerugian penurunan nilai						(1,949,890)	*Allowance for impairment losses*
Total neto						**148,315,162**	***Total net***

*) Terdiri dari setoran jaminan dan aset ijarah

**) Consists of security deposits dan ijarah assets*

Eksposur risiko kredit atas rekening administratif konsolidasian adalah sebagai berikut:

Credit risk exposure on the consolidated administrative accounts are as follows:

	31 Desember/*December 31, 2023*						
	Jawa	**Sumatera**	**Kalimantan**	**Sulawesi**	**Bali**	**Total**	
Rekening Administratif *Irrevocable letters of credit* yang masih berjalan	102,912	-	-	-	-	102,912	*Administrative Accounts Outstanding irrevocable letters of credit*
Garansi yang diberikan	633,021	76,068	9,381	36,559	1,330	756,359	*Guarantees issued*
Total	**735,933**	**76,068**	**9,381**	**36,559**	**1,330**	**859,271**	***Total***

	31 Desember/*December 31, 2022*						
	Jawa	**Sumatera**	**Kalimantan**	**Sulawesi**	**Bali**	**Total**	
Rekening Administratif *Irrevocable letters of credit* yang masih berjalan	553,324	-	-	-	-	553,324	*Administrative Accounts Outstanding irrevocable letters of credit*
Garansi yang diberikan	979,112	111,248	2,018	90,679	-	1,183,057	*Guarantees issued*
Total	**1,532,436**	**111,248**	**2,018**	**90,679**	**-**	**1,736,381**	***Total***

b. Sektor industri

Tabel berikut menggambarkan rincian eksposur kredit Bank dan entitas anak pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan sektor industri.

b. Industry sector

The following tables describe the details of the Bank and its subsidiaries' credit exposures at the carrying amount (without calculating the collateral or other credit support), which are categorized by industry sector.

	31 Desember/*December 31,* 2023						
	Pemerintah (termasuk Bank Indonesia)/ *Government (including Bank Indonesia)*	**Bank**	**Lembaga keuangan bukan bank/ *Non-bank financial institutions***	**Perusahaan lainnya/ *Other Companies***	**Perseorangan/ *Individuals***	**Total**	
Giro pada Bank Indonesia	14,879,767	-	-	-	-	14,879,767	*Current accounts with Bank Indonesia*
Giro pada bank lain	-	1,196,787	-	-	-	1,196,787	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	3,886,989	-	-	-	3,886,989	*Placements with Bank Indonesia and other banks*
Tagihan Derivatif	-	1,289	-	-	-	1,289	*Derivative receivable*
Surat berharga	21,663,695	1,177,217	537,818	7,598,237	-	30,976,967	*Marketable securities*
Wesel ekspor dan tagihan lainnya	-	-	-	689,974	-	689,974	*Bills and other receivables*
Tagihan akseptasi	-	-	-	288,944	-	288,944	*Acceptances receivable*
Kredit yang diberikan dan pembiayaan syariah	7,680,966	4,500,592	736,047	28,137,935	84,022,643	125,078,183	*Loans and sharia financing*
Penyertaan saham	-	-	-	190,089	-	190,089	*Investment in shares*
Bunga yang masih akan diterima	85,114	45,141	7,383	387,270	842,748	1,367,656	*Accrued interest income*
Aset lain-lain*)	-	-	-	17,871	-	17,871	*Other assets*)*
Total kotor	44,309,542	10,808,015	1,281,248	37,310,320	84,865,391	178,574,516	*Total - gross*
Cadangan kerugian penurunan nilai						(2,144,780)	*Allowance for impairment losses*
Total neto						**176,429,736**	***Total - net***

	31 Desember/*December 31,* 2022						
	Pemerintah (termasuk Bank Indonesia)/ *Government (including Bank Indonesia)*	**Bank**	**Lembaga keuangan bukan bank/ *Non-bank financial institutions***	**Perusahaan lainnya/ *Other Companies***	**Perseorangan/ *Individuals***	**Total**	
Giro pada Bank Indonesia	13,032,593	-	-	-	-	13,032,593	*Current accounts with Bank Indonesia*
Giro pada bank lain	-	1,243,695	-	-	-	1,243,695	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	7,156,807	-	-	-	7,156,807	*Placements with Bank Indonesia and other banks*
Tagihan Derivatif	-	17,388	-	-	-	17,388	*Derivative receivable*
Surat berharga	20,445,289	356,729	5,784,752	800,804	-	27,387,574	*Marketable securities*
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	5,468,915	-	-	-	-	5,468,915	*Marketable securities purchased under agreements to resell*
Wesel ekspor dan tagihan lainnya	-	-	-	843,826	-	843,826	*Bills and other receivables*
Tagihan akseptasi	-	-	-	227,970	-	227,970	*Acceptances receivable*
Kredit yang diberikan dan pembiayaan syariah	7,680,966	4,500,592	736,047	18,815,352	84,022,643	115,755,600	*Loans and sharia financing*
Penyertaan saham	-	-	-	142,093	-	142,093	*Investment in shares*
Bunga yang masih akan diterima	85,115	45,141	7,383	188,718	842,748	1,169,105	*Accrued interest income*
Aset lain-lain*)	-	-	-	37,185	-	37,185	*Other assets*)*
Total kotor	46,712,878	13,320,352	6,528,182	21,055,948	84,865,391	172,482,751	*Total - gross*
Cadangan kerugian penurunan nilai						(1,802,820)	*Allowance for impairment losses*
Total neto						**170,679,931**	***Total - net***

*)Terdiri dari setoran jaminan dan aset ijarah

**) Consists of security deposits dan ijarah assets*

Eksposur risiko kredit atas rekening administratif konsolidasian adalah sebagai berikut:

Credit risk exposure on the consolidated administrative accounts are as follows:

	31 Desember/December *31, 2023*						
	Pemerintah (termasuk Bank Indonesia)/ *Government (including Bank Indonesia)*	**Bank**	**Lembaga keuangan bukan bank/ *Non-bank financial institutions***	**Perusahaan lainnya/ *Other Companies***	**Perseorangan/ *Individuals***	**Total**	
Rekening Administratif *Irrevocable letters of credit* yang masih berjalan	74,007	-	-	28,905	-	102,912	*Administrative Accounts Outstanding irrevocable letters of credit*
Garansi yang diterbitkan	2,745	-	23,439	727,364	2,811	756,359	*Guarantees issued*
Total	**76,752**	**-**	**23,439**	**756,269**	**2,811**	**859,271**	***Total***

	31 Desember/December *31, 2022*						
	Pemerintah (termasuk Bank Indonesia)/ *Government (including Bank Indonesia)*	**Bank**	**Lembaga keuangan bukan bank/ *Non-bank financial institutions***	**Perusahaan lainnya/ *Other Companies***	**Perseorangan/ *Individuals***	**Total**	
Rekening Administratif *Irrevocable letters of credit* yang masih berjalan	258,818	-	294,506	-	-	553,324	*Administrative Accounts Outstanding irrevocable letters of credit*
Garansi yang diterbitkan	252,346	-	9,970	918,112	2,630	1,183,058	*Guarantees issued*
Total	**511,164**	**-**	**304,476**	**918,112**	**2,630**	**1,736,382**	***Total***

(iii) Penurunan nilai aset keuangan pada tanggal 31 Desember 2023 dan 2022

(iii) Impairment of financial assets as of December 31, 2023 and 2022

1. Giro pada bank lain

1. Current accounts with other banks

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Rupiah	582,783	325,659	*Rupiah*
Mata Uang Asing	614,004	918,036	*Foreign currencies*
Total	1,196,787	1,243,695	*Total*
Cadangan kerugian penurunan nilai	(57)	(68)	*Allowance for impairment losses*
Neto	**1,196,730**	**1,243,627**	***Net***

2. Penempatan pada Bank Indonesia dan bank lain

2. Placement with Bank Indonesia and other banks

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Rupiah	1,407,003	7,156,807	*Rupiah*
Dolar Amerika Serikat	2,479,986	-	*United States Dollar*
Total	3,886,989	7,156,807	*Total*
Cadangan kerugian penurunan nilai	(296)	(2,133)	*Allowance for impairment losses*
Neto	**3,886,693**	**7,154,674**	***Net***

3. Tagihan akseptasi

3. Acceptance receivable

	31 Desember/ *December 31,* 2023	**31 Desember/ *Decemeber 31,* 2022**	
Pihak ketiga			***Third parties***
Rupiah	217,837	185,493	*Rupiah*
Mata Uang Asing	71,107	42,477	*Foreign currencies*
Total	288,944	227,970	*Total*
Cadangan kerugian penurunan nilai	(519)	(2,374)	*Allowance for impairment losses*
Neto	**288,425**	**225,596**	***Net***

4. Surat berharga

4. Marketable securities

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Biaya perolehan yang diamortisasi			***At amortized cost***
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Obligasi	5,422,215	5,851,325	*Bonds*
Diskonto yang belum diamortisasi	-	(7,183)	*Unamortized discount*
Neto	5,422,215	5,844,142	***Net***

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Nilai wajar yang melalui penghasilan komprehensif lainnya			***Fair value through other comprehensive income***
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Obligasi	15,771,414	12,919,048	*Bonds*
Dolar Amerika Serikat			***US Dollar***
Obligasi	2,361,756	2,228,239	*Bonds*
	18,133,170	15,147,287	
Nilai wajar melalui laba rugi			***Fair value through profit or loss***
Pihak ketiga			***Third parties***
Rupiah			***Rupiah***
Reksadana	5,226,836	4,859,178	*Mutual funds*
Obligasi	2,194,746	1,536,967	*Bonds*
	7,421,582	6,396,145	
Total	**30,976,967**	**27,387,574**	***Total***
Cadangan kerugian penurunan nilai	(11,357)	(5,256)	*Allowance for impairment losses*
Neto	30,965,610	27,382,318	***Net***

5. Kredit yang diberikan dan piutang dan pembiayaan syariah

5. Loans and sharia financing and receivables

	31 Desember/*December 31, 2023*					
	Belum jatuh tempo dan tidak mengalami penurunan nilai/*Neither past due nor impaired*		Jatuh tempo dan tidak mengalami penurunan nilai/ *Past-due but not Impaired*	Mengalami penurunan nilai/ *Impaired*	Total	
	Tingkat Tinggi/ *High Grade*	Tingkat standar/ *Standard grade*				
Kredit yang diberikan dan piutang dan pembiayaan syariah						*Loans and sharia financing and receivables*
Perdagangan	12,040	8,901,227	528,882	489,566	9,931,715	*Trading*
Jasa-jasa dunia usaha	-	1,097,995	10,918	117,419	1,226,332	*Business services*
Konstruksi	-	6,923,509	85,627	467,773	7,476,909	*Construction*
Pengangkutan dan gudang	-	837,652	25,777	29,481	892,910	*Transportation and warehousing*
Industri	547	4,405,729	590,221	35,150	5,031,647	*Industry*
Jasa-jasa sosial	4,777	1,493,978	5,946	8,997	1,513,698	*Social services*
Pertanian	30	1,590,974	86,712	44,011	1,721,727	*Farming*
Listrik, gas dan air	-	179,793	4,367	80	184,240	*Electricity, gas and water*
Pertambangan	-	679,042	39,993	2,653	721,688	*Mining*
Lain-lain	33,067,791	61,214,052	1,485,278	610,196	96,377,317	*Others*
Total	**33,085,185**	**87,323,951**	**2,863,721**	**1,805,326**	**125,078,183**	***Total***
Cadangan kerugian penurunan nilai					(2,130,897)	*Allowance for impairment losses*
Neto					**122,947,286**	***Net***

	31 Desember/*December 31, 2022*					
	Belum jatuh tempo dan tidak mengalami penurunan nilai/*Neither past due nor impaired*		Jatuh tempo dan tidak mengalami penurunan nilai/ *Past-due but not Impaired*	Mengalami penurunan nilai/ *Impaired*	Total	
	Tingkat Tinggi/ *High Grade*	Tingkat standar/ *Standard grade*				
Kredit yang diberikan dan piutang/ pembiayaan syariah						*Loans and sharia financing/receivables*
Perdagangan	87,095	8,835,974	154,703	293,336	9,371,108	*Trading*
Jasa-jasa dunia usaha	-	642,140	54,743	92,579	789,462	*Business services*
Konstruksi	310	7,028,371	110,912	442,459	7,582,052	*Construction*
Pengangkutan dan gudang	-	691,154	56,263	468	747,885	*Transportation and warehousing*
Industri	738	5,448,781	582,977	31,439	6,063,935	*Industry*
Jasa-jasa sosial	-	764,113	627	9,449	774,189	*Social services*
Pertanian	293	1,410,860	37,718	22,387	1,471,258	*Farming*
Listrik, gas dan air	-	141,019	82	24	141,125	*Electricity, gas and water*
Pertambangan	-	963,955	-	2,700	966,655	*Mining*
Lain-lain	34,751,591	51,290,851	1,210,085	595,404	87,847,931	*Others*
Total	**34,840,027**	**77,217,218**	**2,208,110**	**1,490,245**	**115,755,600**	***Total***
Cadangan kerugian penurunan nilai					(1,791,686)	*Allowance for impairment losses*
Neto					**113,963,914**	***Net***

Bank dan entitas anak melakukan penilaian secara individual untuk: (a) kredit dengan plafon di atas Rp5.000 dengan kolektibilitas kurang lancar, diragukan, dan macet; dan (b) kredit yang direstrukturisasi.

Bank and its subsidiaries assesses individually for: (a) loans with plafond above Rp1.000 which are classified as substandard, doubtful and loss; and (b) restructured loans.

Penilaian secara kolektif dilakukan untuk kredit dengan plafon sama dengan atau lebih kecil dari Rp1.000 dan tidak direstrukturisasi.

Collective assessment is applied to loans with plafond equal to or less than Rp1,000 and not restructured.

(iv) Tabel di bawah menunjukkan kualitas aset keuangan berdasarkan golongan aset untuk semua aset keuangan yang mempunyai risiko kredit (nilai yang disajikan adalah bruto).

(iv) The tables below show the quality of financial assets by class of assets for all financial assets with credit risk (gross of allowance for impairment losses).

	31 Desember/*December 31,* 2023					
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired*		Jatuh tempo dan tidak mengalami penurunan nilai/ *Past-due but not Impaired*	Mengalami penurunan nilai/ *Impaired*	Total	
	Tingkat Tinggi/ *High Grade*	Tingkat standar/ *Standard grade*				
Nilai wajar melalui laba rugi						***Fair value through profit or loss***
Surat berharga	7,421,582	-	-	-	7,421,582	*Marketable securities*
Nilai wajar melalui penghasilan komprehensif lainnya						***Fair value through other comprehensive income***
Surat berharga	18,133,170	-	-	-	18,133,170	*Marketable securities*
Biaya perolehan yang diamortisasi						***Amortised cost***
Surat berharga	5,410,858	-	-	11,357	5,422,215	*Marketable securities*
Giro pada bank Indonesia	14,879,767	-	-	-	14,879,767	*Bank Indonesia*
Giro pada bank lain	1,196,730	-	-	57	1,196,787	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	3,886,693	-	-	296	3,886,989	*Placements with Bank Indonesia and other banks*
Tagihan derivatif	1,289	-	-	-	1,289	*Derivative receivable*
Wesel ekspor dan tagihan lainnya	689,623	-	-	351	689,974	*Bills and other receivable*
Tagihan akseptasi	288,425	-	-	519	288,944	*Acceptance receivables*
Penyertaan saham	-	188,786	-	1,303	190,089	*Investment in shares*
Kredit yang diberikan dan piutang/ pembiayaan syariah						*Loans and sharia financing/receivables*
Perdagangan	87,095	8,835,974	154,703	293,336	9,371,108	*Trading*
Jasa-jasa dunia usaha	-	642,140	54,743	92,579	789,462	*Business Services*
Konstruksi	310	7,028,371	110,912	442,459	7,582,052	*Construction*
Pengangkutan dan gudang	-	691,154	56,263	468	747,885	*Transportation and warehousing*
Industri	738	5,448,781	582,977	31,439	6,063,935	*Industry*
Jasa-jasa sosial	-	764,113	627	9,449	774,189	*Social services*
Pertanian	293	1,410,860	37,718	22,387	1,471,258	*Farming*
Listrik, gas dan air	-	141,019	82	24	141,125	*Electricity, gas and water*
Pertambangan	-	963,955	-	2,700	966,655	*Mining*
Lain-lain	34,751,591	51,290,851	1,210,085	595,404	87,847,931	*Others*
Bunga yang masih akan diterima	-	1,367,656	-	-	1,367,656	*Acrrued Interest Income*
Aset lain-lain*)	-	17,871	-	-	17,871	*Other assets*)*
Total	**86,748,164**	**78,791,531**	**2,208,110**	**1,504,128**	**169,251,933**	***Total***
Cadangan kerugian penurunan nilai					(2,144,780)	*Allowance for impairment losses*
Neto					**167,107,153**	***Net***

*) Terdiri dari setoran jaminan dan aset ijarah

*) *Consists of security deposits and ijarah assets*

	31 Desember/*December 31,* 2022					
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired*		Jatuh tempo dan tidak mengalami penurunan nilai/ *Past-due but not Impaired*	Mengalami penurunan nilai/ *Impaired*	Total	
	Tingkat Tinggi/ *High Grade*	Tingkat standar/ *Standard grade*				
Nilai wajar melalui laba rugi						***Fair value through profit or loss***
Surat berharga	6,396,145	-	-	-	6,396,145	*Marketable securities*
Nilai wajar melalui penghasilan komprehensif lainnya						***Fair value through other comprehensive income***
Surat berharga	15,147,287	-	-	-	15,147,287	*Marketable securities*
Biaya perolehan yang diamortisasi						***Amortised cost***
Surat berharga	5,844,142	-	-	-	5,844,142	*Marketable securities*
Giro pada bank Indonesia	13,032,593	-	-	-	13,032,593	*Bank Indonesia*
Giro pada bank lain	1,243,627	-	-	68	1,243,695	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	7,156,807	-	-	-	7,156,807	*Placements with Bank Indonesia and other banks*
Tagihan derivatif	17,388	-	-	-	17,388	*Derivative receivable*
Wesel ekspor dan tagihan lainnya	843,826	-	-	-	843,826	*Bills and other receivable*
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	5,468,915	-	-	-	5,468,915	*Receivable from marketable securities purchased under agreement to resell*
Tagihan akseptasi	227,970	-	-	-	227,970	*Acceptance receivables*
Penyertaan saham	-	139,843	-	2,250	142,093	*Investment in shares*
Kredit yang diberikan dan piutang/ pembiayaan syariah						*Loans and sharia financing/receivables*
Perdagangan	87,095	8,835,974	154,703	293,336	9,371,108	*Trading*
Jasa-jasa dunia usaha	-	642,140	54,743	92,579	789,462	*Business Services*
Konstruksi	310	7,028,371	110,912	442,459	7,582,052	*Construction*
Pengangkutan dan gudang	-	691,154	56,263	468	747,885	*Transportation and warehousing*
Industri	738	5,448,781	582,977	31,439	6,063,935	*Industry*
Jasa-jasa sosial	-	764,113	627	9,449	774,189	*Social services*
Pertanian	293	1,410,860	37,718	22,387	1,471,258	*Farming*
Listrik, gas dan air	-	141,019	82	24	141,125	*Electricity, gas and water*
Pertambangan	-	963,955	-	2,700	966,655	*Mining*
Lain-lain	34,751,591	51,290,851	1,210,085	595,404	87,847,931	*Others*
Bunga yang masih akan diterima	-	1,169,105	-	-	1,169,105	*Interest receivables*
Aset lain-lain*)	-	37,185	-	-	37,185	*Other assets*)*
Total	**90,218,727**	**78,563,351**	**2,208,110**	**1,492,563**	**172,482,751**	***Total***
Cadangan kerugian penurunan nilai					(1,802,820)	*Allowance for impairment losses*
Neto					**170,679,931**	***Net***

*) Terdiri atas setoran jaminan dan aset ijarah

*) *Consists of security deposits and ijarah assets*

Kualitas kredit didefinisikan sebagai berikut:

Tingkat tinggi
a) Giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain yaitu giro atau penempatan pada institusi pemerintah, transaksi dengan bank yang memiliki reputasi baik dengan tingkat kemungkinan gagal bayar atas kewajiban yang rendah.
b) Kredit yang diberikan dan piutang/pembiayaan syariah, bunga yang masih akan diterima, tagihan derivatif dan tagihan kepada pihak ketiga yaitu debitur dengan riwayat pembayaran yang sangat baik dan tidak pernah menunggak sepanjang jangka waktu kredit, debitur dengan tingkat stabilitas dan keragaman yang tinggi, memiliki kemampuan membayar yang kuat dan rasio-rasio neraca yang konservatif.
c) Surat berharga dan efek-efek yang dibeli dengan janji dijual kembali yang termasuk dalam *investment grade* dengan *rating* minimal BBB- (Pefindo) atau Baa3 (Moody's).

Tingkat standar
a) Giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain yaitu giro atau penempatan pada bank lokal yang tidak terdaftar di bursa.

b) Kredit yang diberikan dan piutang/ pembiayaan syariah, bunga yang masih akan diterima, penyertaan saham dan tagihan kepada pihak ketiga yaitu debitur dengan riwayat pembayaran yang baik dan tidak pernah menunggak 90 hari atau lebih; memiliki kemampuan membayar yang cukup.
c) Surat berharga dan efek-efek yang dibeli dengan janji dijual kembali yang termasuk dalam *investment grade* dengan rating antara idBB+ sampai dengan idB (Pefindo) atau Ba1 sampai dengan B2 (Moody's).

The credit quality are defined as follows:

High grade
a) Current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks which are current accounts or placements with the government, transaction with reputable banks with low probability of insolvency.
b) Loans and sharia financing/receivables, interests receivables, derivative receivables and third party receivables are borrowers with very satisfactory track record of loan repayment and whose accounts did not turn past due during the term of the loan, borrowers with high degree of stability and diversity, very strong debt service capacity and has conservative balance sheet ratios.

c) Marketable securities and marketable securities purchased under agreement to resell which included in investment grade securities with a rating of at least BBB- (Pefindo) or Baa3 (Moody's).

Standard grade
a) Current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks are current accounts or placements with the local banks not listed in the stock exchange.
b) Loans and sharia financing/receivables, interest receivables, investment in share, and third party receivables are borrowers who have an average track record of loan repayment and whose account did not turn past due for 90 days and over; debt service capacity is adequate.

c) Marketable securities and marketable securities purchased under agreement to resell which included in investment grade securities with a rating between idBB+ to idB (Pefindo) or Ba1 to B2 (Moody's).

(v) Analisis umur pinjaman yang jatuh tempo, tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

(v) The aging analysis of past due but not impaired loans as of December 31, 2023 and 2022, are as follows:

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Industri	590,221	582,977	*Industry*
Perdagangan	528,882	154,703	*Trading*
Pertanian	86,712	37,718	*Farming*
Konstruksi	85,627	110,912	*Construction*
Pertambangan	39,993	-	*Mining*
Pengangkutan dan gudang	25,777	56,263	*Transportation and warehousing*
Jasa-jasa dunia usaha	10,918	54,743	*Business services*
Jasa-jasa sosial	5,946	627	*Social services*
Listrik, gas dan air	4,367	82	*Electricity, gas and water*
Lain-lain	1,485,278	1,210,085	*Others*
Total	**2,863,721**	**2,208,110**	***Total***

47. Risiko Nilai Tukar / *47. Foreign Exchange Risk*

Risiko nilai tukar timbul sebagai kerugian yang ditimbulkan oleh posisi terbuka neto valuta asing pada sisi aktiva, sisi pasiva ataupun rekening administratif akibat perubahan nilai tukar valuta asing. Kegiatan perdagangan mata uang asing meliputi transaksi nilai tukar valuta asing *spot*, *forward*, *swap*, *interest rate swap,* dan *cross currency swap*.

Foreign exchange risk arises as losses arising from net open positions of foreign exchange on assets, liabilities or administrative accounts due to changes in foreign exchange rates. Foreign exchange trading activities include spot, forward, swap, interest rate swaps, and foreign exchange transactions cross currency swap.

Penerapan Manajemen risiko nilai tukar yang dijalankan oleh Bank adalah dengan melakukan pengukuran, pemantauan, dan pengendalian risiko nilai tukar secara berkala baik secara *bankwide* maupun parsial. Secara *bankwide*, bank melakukan pengukuran risiko nilai tukar melalui simulasi *value at risk* (var) dengan berbagai metode (*Variance Covarince & Historical*) yang disesuaikan dengan karakteristik transaksi bank.

Implementation of Forex Risk Management in Bank through a measurement, monitoring, and controlling of foreign exchange risk periodically both partial and comprehensive. comprehensively, bank measure foreign exchange risk through value at risk simulation with several methods (Variance Covarince & Historical) and adjusted to characteristic of transactions.

Pemantauan risiko nilai tukar dilakukan melalui pemantauan Posisi Devisa Neto (PDN) dan sebagai bentuk pengendalian risiko nilai tukar, Bank membuat limit internal PDN baik untuk neraca maupun secara keseluruhan sebagai bentuk *risk tolerance* Bank dalam menghadapi risiko nilai tukar. Sedangkan, penerapan manajemen risiko nilai tukar Bank secara parsial pada aktivitas tresuri adalah melalui pengukuran & pengendalian *budget loss limit* & *open position* untuk setiap transaksi nilai tukar dan sebagai bentuk pemantauan risiko nilai tukar, Bank melakukan pelaporan transaksi tresuri sesuai dengan ketentuan secara periodik untuk memastikan bahwa *exposure* yang timbul oleh pergerakan nilai tukar berada pada batas yang telah ditentukan oleh ketentuan internal Bank dan sesuai dengan ketentuan regulasi Bank Indonesia.

Bank monitor foreign exchange risk through monitoring of Net Open Position (NOP) and intraday and for a foreign exchange risk control, bank establish internal limit of NOP both on balance sheet and overall as risk tolerance to foreign exchange risk. Meanwhile, implementation of forex risk management partially on treasury activities is performed through measurement & control of budget loss limit & open position for every transaction and for monitoring, bank create Treasury transactions report periodically to ensure that exposure arise from foreign exchange risk is at the limit which has been specified by the internal Bank dan Bank Indonesia Regulations.

Menurut Peraturan Bank Indonesia (PBI) No. 17/5/PBI/2015 tanggal 29 Mei 2015 perubahan keempat atas PBI No. 5/13/PBI/2003 tentang Posisi Devisa Neto Bank Umum tanggal 17 Juli 2003, PDN ditetapkan maksimum sebesar 20% dari modal.

According to Bank Indonesia Regulation (PBI) No. 17/5/PBI/2015 dated May 29, 2015 the fourth amendment to PBI No. 5/13/ PBI / 2003 concerning the Net Open Position of Commercial Banks on July 17, 2003, the NOP is set at a maximum of 20% of capital.

PDN secara keseluruhan adalah angka yang merupakan penjumlahan dari nilai absolut untuk jumlah dari selisih bersih aset dan liabilitas dalam laporan posisi keuangan untuk setiap valuta asing ditambah dengan selisih bersih aset dan liabilitas baik yang merupakan komitmen maupun kontinjensi dalam rekening administratif untuk setiap valuta asing.

The overall NOP is the sum of the absolute value of the difference between each foreign currency asset and liability on the statement of financial position and the difference between commitments and contingent assets and liabilities in administrative accounts for each foreign currency.

Berikut adalah PDN pada tanggal-tanggal 31 Desember 2023 dan 2022 per mata uang (dalam ekuivalen rupiah) sesuai dengan peraturan Bank Indonesia (tidak diaudit):

Below is the NOP as of December 31, 2023 and 2022 by currency (in equivalent rupiah) based on Bank Indonesia regulations (unaudited):

	31 Desember/*December 31, 2023*				
	Aset/ ***Assets***	**Liabilitas/** ***Liabilities***	**Rekening Administratif/** ***Administratif Account***	**Posisi Devisa Neto/*Net Open Position***	
Mata Uang KESELURUHAN (LAPORAN POSISI KEUANGAN DAN REKENING ADMINISTRATIF)					***Currency AGGREGATE (STATEMENT OF FINANCIAL POSITION AND ADMINISTRATIVE ACCOUNTS)***
Dolar Amerika Serikat	5,754,574	6,271,578	(769,850)	1,286,854	*United States Dollar*
Dolar Australia	26,833	4	-	26,829	*Australian Dollar*
Dolar Singapura	43,277	5,975	-	37,302	*Singapore Dollar*
Yen Jepang	58,947	15	(40,286)	18,646	*Japanese Yen*
Euro Eropa	23,257	141	-	23,116	*European Euro*
Poundsterling Inggris	7,699	-	-	7,699	*Great Britain Poundsterling*
Dolar Hongkong	1,067	39	-	1,028	*Hong Kong Dollar*
Renminbi	1,387	76	-	1,311	*Renminbi*
Riyal Saudi Arabia	86	-	-	86	*Saudi Arabian Riyal*
Total				**1,402,871**	***Total***
Total modal - 31 Desember 2023 (Catatan 51)				17,676,494	*Total Capital - December 31, 2023* (*Note 51*)
Rasio PDN (Keseluruhan)				7.94%	*NOP ratio (Aggregate)*

	31 Desember/*December 31, 2022*				
	Aset/ ***Assets***	**Liabilitas/** ***Liabilities***	**Rekening Administratif/** ***Administratif Account***	**Posisi Devisa Neto/*Net Open Position***	
Mata Uang KESELURUHAN (LAPORAN POSISI KEUANGAN DAN REKENING ADMINISTRATIF)					***Currency AGGREGATE (STATEMENT OF FINANCIAL POSITION AND ADMINISTRATIVE ACCOUNTS)***
Dolar Amerika Serikat	4,795,570	1,610,783	(3,269,175)	84,388	*United States Dollar*
Dolar Australia	28,429	5	-	28,424	*Australian Dollar*
Dolar Singapura	42,128	6,059	-	36,069	*Singapore Dollar*
Yen Jepang	19,758	2	-	19,756	*Japanese Yen*
Euro Eropa	15,366	519	-	14,847	*European Euro*
Poundsterling Inggris	5,873	-	-	5,873	*Great Britain Poundsterling*
Dolar Hongkong	1,152	-	-	1,152	*Hong Kong Dollar*
Renminbi	1,396	44	-	1,352	*Renminbi*
Riyal Saudi Arabia	195	-	-	195	*Saudi Arabian Riyal*
Total				**192,056**	***Total***
Total modal - 31 Desember 2021 (Catatan 51)				18,368,631	*Total Capital - December 31, 2021* (*Note 51*)
Rasio PDN (Keseluruhan)				1.05%	*NOP ratio (Aggregate)*

Risiko mata uang adalah kemungkinan kerugian pendapatan yang timbul dari perubahan kurs valuta asing. Bank dan entitas anak mengelola paparan terhadap pengaruh fluktuasi nilai tukar mata uang asing dengan mempertahankan risiko mata uang asing dalam pedoman peraturan yang ada (yaitu menjaga Posisi Devisa Neto sesuai dengan peraturan Bank Indonesia).

Foreign currency risk is the probability of loss to earnings arising from changes in foreign exchange rates. The Bank and its subsidiaries manages exposure to effects of fluctuations in foreign currency exchange rates by maintaining foreign currency exposure within the existing regulatory guidelines (i.e maintaining the Net Open Position based on Bank Indonesia regulations).

	31 Desember 2023/*December 31, 2023*		
	Perubahan basis poin/ *Changes in basis point*	**Pengaruh ke laporan laba rugi/ *Changes in statement profit or loss***	
Dolar Amerika Serikat	0.30%	43	*United States Dollar*
	0.35%	50	

	31 Desember 2022/*December 31, 2022*		
	Perubahan basis poin/ *Changes in basis point*	**Pengaruh ke laporan laba rugi/ *Changes in statement profit or loss***	
Dolar Amerika Serikat	0.30%	47	*United States Dollar*
	0.35%	54	

Sensitivitas atas laporan laba rugi konsolidasian merupakan dampak yang diestimasi atas perubahan yang diasumsikan atas perubahan nilai tukar berdasarkan aset dan liabilitas keuangan yang dalam mata uang asing.

Pada tanggal 31 Desember 2023 dan 2022, dampak atas perubahan nilai tukar dari mata uang lainnya seperti Poundsterling Inggris, Euro Eropa, Yen Jepang, Dolar Singapura, Dolar Australia dan Dolar Hong Kong tidak material.

The sensitivity (of the consolidated statements of income is the estimated effect of the assumed change in foreign exchange rates on income, based on foreign currency denominated assets and liabilities.

As of December 31, 2023 and 2022, the effect of fluctuations in exchange rates of other currencies, such as Great Britain Poundsterling, European Euro, Japanese Yen, Singapore Dollar, Australian Dollar and Hong Kong Dollar was not material.

48. Risiko Likuiditas / *48. Liquidity Risk*

Risiko akibat ketidakmampuan Bank dan entitas anak untuk 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 Bank dan entitas anak. Besar kecilnya risiko likuiditas ditentukan antara lain:

a. Kecermatan dalam perencanaan arus kas atau arus dana berdasarkan prediksi pembiayaan dan prediksi pertumbuhan dana, termasuk mencermati tingkat fluktuasi dana;
b. Ketepatan dalam mengatur struktur dana termasuk kecukupan dana;
c. Ketersediaan aset yang siap dikonversikan menjadi kas;
d. Kemampuan menciptakan akses ke pasar antar bank atau sumber dana lainnya, termasuk fasilitas *lender of last resort*.

Risk due to the inability of the Bank and its subsidiaries to fulfill maturing obligations from cash flow funding sources and/or from high-quality liquid assets that can be pledged, without disrupting the activities and financial condition of the Bank and its subsidiaries. The size of the liquidity risk is determined, among others:

a. Accuracy in cash flow or flow of fund planning based on financing and fund growth prediction, include observe the fund rate volatility;
b. The precision in managing the fund structure, including the adequacy of funding;
c. The availability of asset that is ready to be converted into cash;
d. Ability to create access to the interbank market or other funding sources, including the lender of last resort facilities.

Apabila kesenjangan tersebut cukup besar maka akan menurunkan kemampuan Bank dan entitas anak untuk memenuhi kewajibannya pada saat jatuh tempo. Oleh karena itu untuk mengantisipasi terjadinya risiko likuiditas, maka diperlukan manajemen likuiditas, yang merupakan bagian dari pengelolaan liabilitas.	*If the gap is large enough it will reduce the Bank and its subsidiaries' ability to meet its liabilities at maturity. Therefore, liquidity management is needed to anticipate liquidity risk, which is a part of the management liability.*
Kebijakan likuiditas Bank dan entitas anak ditujukan untuk memastikan bahwa kebutuhan dana dapat dipenuhi, baik untuk membayar kewajiban pada saat jatuh tempo atau untuk memenuhi fasilitas kredit yang belum digunakan.	*The Bank and its subsidiaries' liquidity policies are aimed to ensuring that fund requirements can be fulfilled, either to pay time deposits at maturity or to fulfill unused loan facility.*
Penerapan manajemen risiko likuiditas diantaranya melalui pengelolaan dan pemantauan posisi likuiditas Bank dan entitas anak berada dalam tanggung jawab Bagian Manajemen ALM & Likuiditas di Divisi *Treasury* sedangkan pengukuran serta analisa terhadap risiko likuiditas menjadi tugas Divisi Manajemen Risiko diantaranya *stress test* likuiditas berdasarkan tiga skenario dan pembuatan profil risiko yang terkait risiko likuiditas, selain itu Bank telah melakukan perhitungan Basel III terkait risiko likuiditas yaitu perhitungan *Net Stable Funding Ratio* (NSFR) dan *Liquidity Coverage Ratio* (LCR).	*The application of liquidity risk management includes managing and monitoring the Bank and its subsidiaries' liquidity position in the responsibility of the ALM Management & Liquidity Division in the Treasury Division while measuring and analyzing liquidity risk is the task of the Risk Management Division including stress test liquidity based on three scenarios and risk-related risk profiles liquidity, in addition banks have made Basel III calculations related to liquidity risk, namely the calculation of Net Stable Funding Ratio (NSFR) and Liquidity Coverage Ratio (LCR).*
Pengelolaan kelebihan dana likuiditas yang tidak terserap penyaluran kredit, teroptimalisasi melalui pengelolaan *treasury*.	*Managing the excess of liquidity fund, which are not absorbed by loans, disbursement will be optimized through managing treasury.*
Sebagian besar kelebihan dana likuiditas tersalurkan melalui instrumen-instrumen yang berjangka pendek dan aman. Umumnya, kondisi likuiditas bank terjaga baik dimana penarikan dana nasabah dapat terpenuhi sekaligus kelebihan dana teroptimalkan dengan imbal hasil yang optimal.	*Most of the excess of liquidity will be placed in short-term and secured instruments. In general, the Bank and its subsidiaries' liquidity condition is well maintained where the customers withdrawal can be fulfilled while the excess fund can be optimized with optimum return.*
Sumber dana dan waktu jatuh tempo deposito dikelola untuk menghindari adanya dana yang *idle* dan menentukan jumlah serta instrumen aset likuid yang tepat untuk menjamin tingkat likuiditas yang terkendali secara terus menerus.	*Sources of funds and maturity dates of time deposits are managed to avoid idle funds and determine the appropriate liquidity level and liquid asset instrument to ensure a sustainable liquidity level.*

Tabel berikut ini menggambarkan analisis jatuh tempo aset dan liabilitas keuangan Bank dan entitas anak dihitung berdasarkan sisa periode jatuh tempo kontrak pada tanggal laporan posisi keuangan konsolidasian:

The following tables illustrate the maturity profile analysis of the Bank and its subsidiaries' financial assets and liabilities according to their remaining maturity period at the consolidated statement of financial position date:

	31 Desember/*December 31,* 2023								
	Nilai tercatat/ *Carrying value*	Tidak mempunyai tanggal jatuh tempo kontraktual/ *No contractual maturity*	Sampai dengan 1 bulan/ *Up to 1 month*	Lebih dari 1 sampai 3 bulan/ *More than 1 to 3 months*	Lebih dari 3 sampai 12 bulan/ *More than 3 to 12 months*	Lebih dari 1 sampai 2 tahun/ *More than 1 to 2 years*	Lebih dari 2 sampai 5 tahun/ *More than 2 to 5 years*	Lebih dari 5 tahun/ *More than 5 years*	
ASET									***ASSETS***
Kas	3,530,074	3,530,074	-	-	-	-	-	-	*Cash*
Giro pada Bank Indonesia	14,879,767	-	14,879,767	-	-	-	-	-	*Current accounts with Bank Indonesia*
Giro pada bank lain - neto	1,196,730	-	1,196,730	-	-	-	-	-	*Current accounts with other banks - net*
Penempatan pada Bank Indonesia dan bank lain - neto	3,886,693	-	3,886,693	-	-	-	-	-	*Placements with Bank Indonesia and other bank - net*
Tagihan atas efek-efek yang dibeli dengan dengan janji dijual kembal	-	-	-	-	-	-	-	-	*Receivable from marketables securities purchased under agreements to resell*
Surat berharga - neto	30,965,610	-	240,667	338,258	1,380,456	2,507,678	6,104,112	20,394,439	*Marketable securities - net*
Wesel ekspor dan tagihan lainnya - neto	689,623	-	29,820	36,286	623,517	-	-	-	*Bills and other receivables - net*
Kredit yang diberikan - neto	114,386,118	-	2,246,725	4,634,231	12,230,429	5,746,626	23,912,120	65,615,987	*Loans - net*
Pembiayaan syariah - neto	8,561,168	-	277,942	395,860	571,078	335,986	1,850,999	5,129,303	*Sharia financing - net*
Tagihan Derivatif	1,289	1,289	-	-	-	-	-	-	*Derivative payable*
Tagihan akseptasi - neto	288,425	-	88,802	106,732	92,891	-	-	-	*Acceptances receivable - net*
Penyertaan saham - neto	188,786	188,786	-	-	-	-	-	-	*Investments in shares - net*
Bunga yang masih akan diterima	1,367,656	-	1,367,656	-	-	-	-	-	*Accrued interest income*
Aset lain-lain - neto*)	17,871	17,871	-	-	-	-	-	-	*Other assets - net*)
Total	179,959,810	3,738,020	24,214,802	5,511,367	14,898,371	8,590,290	31,867,231	91,139,729	*Total*
LIABILITAS									***LIABILITIES***
Liabilitas segera	2,212,830	2,212,830	-	-	-	-	-	-	*Obligations due immediately*
Simpanan nasabah	126,478,387	53,555,892	28,967,414	33,412,790	8,890,652	1,651,639	-	-	*Deposits from customers*
Simpanan nasabah - syariah	948,316	948,316	-	-	-	-	-	-	*Deposits from customers-sharia*
Simpanan dari bank lain	2,541,540	-	2,239,641	132,062	155,712	14,125	-	-	*Deposits from other banks*
Liabilitas derivatif	23	23	-	-	-	-	-	-	*Derivatives payable*
Liabilitas akseptasi	288,944	-	89,149	54,491	145,304	-	-	-	*Marketable securities Acceptances payable*
Efek hutang yang diterbitkan - neto	957,991	-	-	-	598,613	319,191	40,187	-	*Debt securities issued - net*
Pinjaman yang diterima	20,323,823	-	1,338,477	4,613	3,520,233	15,460,500	-	-	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	285,191	-	285,191	-	-	-	-	-	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain **)	499,943	499,943	-	-	-	-	-	-	*Other liabilities**)*
Obligasi subordinasi	3,678,849	-	-	-	690,344	2,988,505	-	-	*Subordinated bonds*
	158,215,837	57,217,004	32,919,872	33,603,956	14,000,858	20,433,960	40,187	--	
Perbedaan jatuh tempo	**21,743,973**	**(53,478,984)**	**(8,705,070)**	**(28,092,589)**	**897,513**	**(11,843,670)**	**31,827,044**	**91,139,729**	*Maturity gap*

*) Terdiri dari setoran jaminan dan aset ijarah
**) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

*) *Consists of security deposits and ijarah assets*
**) *Consist of security deposits, production service, and gratuity*

	31 Desember/*December 31, 2022*								
	Nilai tercatat/ *Carrying value*	Tidak mempunyai tanggal jatuh tempo kontraktual/ *No contractual maturity*	Sampai dengan 1 bulan/ *Up to 1 month*	Lebih dari 1 sampai 3 bulan/ *More than 1 to 3 months*	Lebih dari 3 sampai 12 bulan/ *More than 3 to 12 months*	Lebih dari 1 sampai 2 tahun/ *More than 1 to 2 years*	Lebih dari 2 sampai 5 tahun/ *More than 2 to 5 years*	Lebih dari 5 tahun/ *More than 5 years*	
ASET									***ASSETS***
Kas	3,300,031	3,300,031	-	-	-	-	-	-	*Cash*
Giro pada Bank Indonesia	13,032,593	-	13,032,593	-	-	-	-	-	*Current accounts with Bank Indonesia*
Giro pada bank lain - neto	1,243,627	-	1,243,627	-	-	-	-	-	*Current accounts with other banks - net*
Penempatan pada Bank Indonesia dan bank lain - neto	7,154,674	-	7,154,674	-	-	-	-	-	*Placements with Bank Indonesia and other bank - net*
Tagihan atas efek-efek yang dibeli dengan dengan janji dijual kembal	5,468,915	-	5,230,374	-	-	-	-	238,541	*Receivable from marketables securities purchased under agreements to resell*
Surat berharga - neto	27,382,318	-	7,870,093	915,660	1,684,004	3,040,084	6,892,094	6,980,383	*Marketable securities - net*
Wesel ekspor dan tagihan lainnya - neto	843,826		29,931	753,604	60,291	-	-	-	*Bills and other receivables - net*
Kredit yang diberikan - neto	106,707,881	-	2,145,657	5,705,168	11,083,071	6,066,425	21,891,835	59,815,725	*Loans - net*
Pembiayaan syariah - neto	7,256,033		301,892	327,769	441,686	299,911	1,482,227	4,402,548	*Sharia financing - net*
Tagihan Derivatif	17,388	17,388	-	-	-	-	-	-	*Derivative payable*
Tagihan akseptasi - neto	225,596	-	90,343	93,658	41,595	-	-	-	*Acceptances receivable - net*
Penyertaan saham - neto	140,790	140,790	-	-	-	-	-	-	*Investments in shares - net*
Bunga yang masih akan diterima	1,169,105	-	1,169,105	-	-	-	-	-	*Accrued interest income*
Aset lain-lain - neto*)	37,185	37,185	-	-	-	-	-	-	*Other assets - net*)*
Total	173,979,962	3,495,394	38,268,289	7,795,859	13,310,647	9,406,420	30,266,156	71,437,197	*Total*
LIABILITAS									***LIABILITIES***
Liabilitas segera	2,403,981	2,403,981	-	-	-	-	-	-	*Obligations due immediately*
Simpanan nasabah	122,019,343	51,428,590	20,803,090	21,256,884	25,503,985	3,023,887	2,907	-	*Deposits from customers*
Simpanan nasabah - syariah	948,316	948,316	-	-	-	-	-	-	*Deposits from customers-sharia*
Simpanan dari bank lain	4,461,790	-	4,126,070	117,814	113,739	104,167	-	-	*Deposits from other banks*
Liabilitas derivatif	2,207	2,207	-	-	-	-	-	-	*Derivatives payable*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	3,081,103	-	3,081,103	-	-	-	-	-	*Liabilities from marketable securities sold under agreements to repurchase*
Liabilitas akseptasi	227,970	-	90,343	96,031	41,596	-	-	-	*Acceptances payable*
Efek utang yang diterbitkan - neto	1,871,461		-	-	903,103	884,672	83,686	-	*Debt securities issued - net*
Pinjaman yang diterima	17,533,761		993,190	-	3,206,553	7,335,558	3,044,030	2,954,430	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	254,160	-	254,160	-	-	-	-	-	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain**)	576,882	576,882	-	-	-	-	-	-	*Other liabilities**)*
Obligasi subordinasi	3,679,163	-	-	-	-	690,403	1,772,245	1,216,515	*Subordinated bonds*
	157,060,137	55,359,976	29,347,956	21,470,729	29,768,976	12,038,687	4,902,868	4,170,945	
Perbedaan jatuh tempo	**16,919,825**	**(51,864,582)**	**8,920,333**	**(13,674,870)**	**(16,458,329)**	**(2,632,267)**	**25,363,288**	**67,266,252**	*Maturity gap*

*) Terdiri dari setoran jaminan dan aset ijarah
**) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

*) *Consists of security deposits and ijarah assets*
**) *Consist of security deposits, production service, and gratuity*

Tabel di bawah ini merangkum profil jatuh tempo liabilitas keuangan Bank dan entitas anak pada tanggal 31 Desember 2023 dan 2022 berdasarkan pada pembayaran kontraktual yang tidak didiskonto:

The table below summarizes the maturity profile of the Bank and its subsidiaries financial liabilities as of December 31, 2023 and 2022 based on undiscounted contractual payments:

	31 Desember 2023/*December 31, 2023*						
	Total	**Pada permintaan/ *On demand***	**1 Bulan/ *1 Month***	**Lebih dari 1 Bulan sampai 3 Bulan/ *More than 1 Month to 3 Months***	**Lebih dari 3 Bulan sampai 12 Bulan/ *More than 3 Months to 12 Months***	**Lebih dari 12 Bulan/ *More than 12 Months***	
Liabilitas Keuangan							*Financial Liabilities*
Liabilitas segera	2,212,830	2,212,830	-	-	-	-	*Obligations due immediately*
Simpanan dari nasabah dan syariah	129,968,243	50,986,313	26,397,835	30,843,211	20,089,245	1,651,639	*Deposits from customers and sharia*
Simpanan dari bank lain	2,541,540	-	2,274,746	132,062	120,607	14,125	*Deposits from other banks*
Liabilitas akseptasi	288,944	-	89,149	54,491	145,304	-	*Acceptances payable*
Efek hutang yang diterbitkan - neto	957,991	-	-	-	879,704	78,287	*Debt securities issued - net*
Pinjaman yang diterima	20,323,823	-	1,338,477	4,613	3,520,233	15,460,500	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	285,191	-	285,191	-	-	-	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain*)	499,943	499,943	-	-	-	-	*Other liabilities*)*
Obligasi subordinasi	3,678,849	-	-	-	690,344	2,988,505	*Subordinated bonds*
Total liabilitas keuangan	**160,757,354**	**53,699,086**	**30,385,398**	**31,034,377**	**25,445,437**	**20,193,056**	***Total financial liabilities***

*) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

*) *Consist of security deposits, production service, and gratuity*

	31 Desember 2022/*December 31, 2022*						
	Total	**Pada permintaan/ *On demand***	**1 Bulan/ *1 Month***	**Lebih dari 1 Bulan sampai 3 Bulan/ *More than 1 Month to 3 Months***	**Lebih dari 3 Bulan sampai 12 Bulan/ *More than 3 Months to 12 Months***	**Lebih dari 12 Bulan/ *More than 12 Months***	
Liabilitas Keuangan							*Financial Liabilities*
Liabilitas segera	2,212,830	2,212,830	-	-	-	-	*Obligations due immediately*
Simpanan dari nasabah dan syariah	122,815,322	52,224,569	20,803,090	21,256,884	25,503,985	3,026,794	*Deposits from customers and sharia*
Simpanan dari bank lain	4,461,790	-	4,126,070	117,814	113,739	104,167	*Deposits from other banks*
Liabilitas akseptasi	227,970	-	90,343	96,031	41,596	-	*Acceptances payable*
Kewajiban derivatif	2,207	2,207	-	-	-	-	*Derivatives payable*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	3,081,103	-	3,081,103	-	-	-	*Liabilities from marketable securities sold under agreements to repurchase*
Efek utang yang diterbitkan - neto	1,871,461	-	-	-	903,103	968,358	*Debt securities issued - net*
Pinjaman yang diterima	17,533,761	-	993,190	-	3,206,553	13,334,018	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	285,191	-	285,191	-	-	-	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain*)	576,882	576,882	-	-	-	-	*Other liabilities*)*
Obligasi subordinasi	3,679,163	-	-	-	-	3,679,163	*Subordinated bonds*
Total liabilitas keuangan	**156,747,680**	**55,016,488**	**29,378,987**	**21,470,729**	**29,768,976**	**21,112,500**	***Total financial liabilities***

*) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

*) *Consist of security deposits, production service, and gratuity*

Bank dan entitas anak telah membangun model pengukuran risiko likuiditas untuk mengukur risiko likuiditas dari portofolio aset dan liabilitas Bank dan

The Bank and its subsidiaries has developed a liquidity risk measurement model to measure the liquidity risk of the Bank and its subsidiaries' assets

entitas anak berdasarkan skenario normal, spesifik, dan krisis secara triwulan dengan proses *stress test* likuiditas.

and liabilities portfolio, based on normal case, specific case, and crisis case scenarios by liquidity stress testing process.

49. Risiko Suku Bunga / *49. Interest Rate Risk*

Risiko suku bunga merupakan potensi kerugian Bank dan entitas anak yang timbul akibat fluktuasi suku bunga pasar yang berlawanan dengan posisi portofolio Bank dan entitas anak.

Interest rate risk is the Bank and its subsidiaries' potential losses arising from market interest rates fluctuations as opposed to the position of the Bank and its subsidiaries' portfolios.

Bank dan entitas anak melakukan pengukuran risiko suku bunga meliputi penilaian risiko suku bunga yang melekat pada aset, kewajiban, dan pada posisi *off balance sheet*; penggunaan konsep keuangan yang berlaku secara umum dan teknik-teknik manajemen risiko; asumsi dan parameter yang terdokumentasi dan dievaluasi secara berkala; terintegrasi dengan proses manajemen risiko secara rutin baik dari aspek pengambilan keputusan, struktur *governance* maupun proses alokasi modal internal. Dengan menggunakan metodologi tersebut, Bank dan entitas anak dapat mengidentifikasi risiko suku bunga dari portofolio aset dan kewajiban yang sensitif terhadap perubahan suku bunga serta menentukan besaran risiko terhadap Bank dan entitas anak.

The Bank and its subsidiaries conduct measurement of interest rate risk that includes assessing inherent interest rate risk in asset, liabilities, and off balance sheet positions; implementation of the generally applicable financial concept and risk management techniques; assumptions and parameters which are documented and evaluated regularly; integrated with periodic risk management process either from the aspect of decision making, governance structure or internal capital allocation process. By using such methodologies, the Bank and its subsidiaries can identify interest rate risk of asset and liabilities portfolio that are sensitive to interest rate changes and determine the risk scale for the Bank and its subsidiaries.

Tabel di bawah ini menyajikan informasi mengenai tingkat suku bunga rata-rata per tahun untuk aset dan liabilitas keuangan yang penting untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022 :

The following table presents information on the average annual interest rates for significant financial assets and liabilities for the years ended December 31, 2023 and 2022 :

	31 Desember/ *December 31,* 2023		31 Desember/ *December 31,* 2022		
	Rupiah/ *Rupiah*	Mata uang asing/ *Foreign currencies*	Rupiah/ *Rupiah*	Mata uang asing/ *Foreign currencies*	
ASET					***ASSETS***
Giro pada bank lain	1.38	0.00	1.18	0.05	*Current accounts with other banks*
Penempatan pada bank Indonesia dan bank Lain	4.30	1.34	3.98	0.53	*Placements with Bank Indonesia and other banks*
Surat berharga	6.10	2.40	6.00	2.20	*Marketable securities*
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	6.22	0.00	5.73	0.00	*Receivable from marketable securities purchased under agreement to resell*
Wesel ekspor dan tagihan lainnya	4.00	1.50	6.80	0.00	*Bills and other receivables*
Kredit yang diberikan	12.11	6.84	12.15	2.27	*Loans*
LIABILITAS					***LIABILITIES***
Simpanan nasabah					*Deposits from customers*
- Giro	0.06	0.02	0.13	0.02	*Current accounts -*
- Tabungan	0.12	0.04	0.27	0.04	*Savings -*
- Deposito berjangka	3.48	1.31	3.38	0.47	*Time deposits -*
Simpanan dari bank lain					*Deposits from other banks*
- Giro	0.45	0.00	0.66	0.00	*Current accounts -*
- Tabungan	1.07	0.00	1.09	0.00	*Savings -*
- Deposito berjangka	4.34	0.00	3.52	0.00	*Time deposits -*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	0.00	0.00	6.05	0.00	*Liabilities from marketable securities sold under agreement to repurchase*
Pinjaman yang diterima	8.92	0.00	7.15	0.00	*Borrowings*
Efek hutang yang diterbitkan	8.04	0.00	8.44	0.00	*Debt securities issued*

Tabel di bawah ini mengikhtisarkan eksposur Bank dan entitas anak terhadap risiko tingkat suku bunga (*gross*):

The following tables summarize the Bank and its subsidiaries' exposures to the interest rate risk (gross):

	31 Desember/*December 31,* 2023										
	Tidak lebih dari 3 bulan/ *Not more than 3 months*	Lebih dari 3 bulan tapi tidak lebih dari 1 tahun/ *More than 3 months but not more than 1 year*	Lebih dari 1 tahun tapi tidak lebih dari 2 tahun/ *More than 1 year but not more than 2 years*	Lebih dari 2 tahun tapi tidak lebih dari 3 tahun/ *More than 2 years but not more than 3 years*	Lebih dari 3 tahun tapi tidak lebih dari 4 tahun/ *More than 3 years but not more than 4 years*	Lebih dari 4 tahun tapi tidak lebih dari 5 tahun/ *More than 4 years but not more than 5 years*	Lebih dari 5 tahun/ *More than 5 years*	Suku bunga tetap/ *Fixed interest rate*	Tidak dikenakan bunga/ *Non -interest bearing*	Total/ *Total*	
Aset Keuangan											***Financial Assets***
Kas	-	-	-	-	-	-	-	-	3,530,074	3,530,074	*Cash*
Giro pada Bank Indonesia	14,879,767	-	-	-	-	-	-	-	-	14,879,767	*Current accounts with Bank Indonesia*
Giro pada bank lain	1,196,787	-	-	-	-	-	-	-	-	1,196,787	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	-	-	-	-	-	-	3,886,989	-	3,886,989	*Placements with Bank Indonesia and other banks*
Surat berharga	-	-	-	-	-	-	-	30,976,967	-	30,976,967	*Marketable securities*
Wesel ekspor dan tagihan lainnya	-	689,974	-	-	-	-	-	-	-	689,974	*Bills and other receivables*
Tagihan derivatif	1,289	-	-	-	-	-	-	-	-	1,289	*Derivative receivable*
Tagihan akseptasi	-	-	-	-	-	-	-	288,944	-	288,944	*Acceptances receivable*
Kredit yang diberikan	3,556,636	9,501,328	3,432,278	4,400,409	1,555,200	26,027	12,892,792	80,935,399	-	116,300,069	*Loans*
Pembiayaan syariah	-	-	-	-	-	-	-	-	8,778,114	8,778,114	*Sharia financing*
Penyertaan saham	-	-	-	-	-	-	-	-	190,089	190,089	*Investment in shares*
Bunga yang masih akan diterima	-	-	-	-	-	-	-	-	1,367,656	1,367,656	*Accrued interest income*
Aset lain-lain*)	-	-	-	-	-	-	-	-	17,871	17,871	*Other assets*)*
Total aset keuangan	19,634,479	10,191,302	3,432,278	4,400,409	1,555,200	26,027	12,892,792	116,088,299	13,883,804	182,104,590	***Total financial assets***
Liabilitas Keuangan											***Financial Liabilities***
Liabilitas segera	-	-	-	-	-	-	-	-	2,212,830	2,212,830	*Obligations due immediately*
Simpanan nasabah											*Deposits from customers*
- Giro	21,259,773	-	-	-	-	-	-	-	-	21,259,773	*Current accounts -*
- Tabungan	31,302,277	-	-	-	-	-	-	-	-	31,302,277	*Savings-*
- Deposito berjangka	46,420,617	2,881,565	24,614,155	-	-	-	-	-	-	73,916,337	*Time deposits -*
Simpanan syariah	948,316	-	-	-	-	-	-	-	-	948,316	*Deposits form customer - sharia*
Simpanan dari bank lain											*Deposits from other banks*
- Giro	528,779	-	-	-	-	-	-	-	-	528,779	*Current accounts -*
- Tabungan	442,577	-	-	-	-	-	-	-	-	442,577	*Savings -*
- Deposito berjangka	494,546	187,565	2,919	-	-	-	-	-	-	685,030	*Time deposits -*
- *Interbank call money*	860,000	-	-	-	-	-	-	-	-	860,000	*Interbank call money -*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	4,244,805	-	-	-	-	-	-	-	-	4,244,805	*Liabilities from marketable securities sold under agreements to repurchase*
Liabilitas derivatif	23	-	-	-	-	-	-	-	-	23	*Derivatives payable*
Liabilitas akseptasi	-	-	-	-	-	-	-	288,944	-	288,944	*Acceptance payables*
Efek hutang yang diterbitkan	957,991	-	-	-	-	-	-	-	-	957,991	*Debt securities issued*
Pinjaman yang diterima	-	-	-	-	-	-	-	20,323,823	-	20,323,823	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	-	-	-	-	-	-	-	-	285,191	285,191	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain**)	-	-	-	-	-	-	-	-	499,943	499,943	*Other liabilities**)*
Total liabilitas keuangan	**107,459,704**	**3,069,130**	**24,617,074**	**-**	**-**	**-**	**-**	**20,612,767**	**2,997,964**	**158,756,639**	***Total financial liabilities***
Total *gap repricing* suku bunga	**(87,825,225)**	**7,122,172**	**(21,184,796)**	**4,400,409**	**1,555,200**	**26,027**	**12,892,792**	**95,475,532**	**10,885,840**	**23,347,951**	***Total gap repricing interest rate***

*) Terdiri dari setoran jaminan dan aset ijarah
**) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

*) *Consists of security deposits and ijarah assets*
**) *Consist of security deposits, production service, and gratuity*

	31 Desember/*December 31, 2022*										
	Tidak lebih dari 3 bulan/ *Not more than 3 months*	Lebih dari 3 bulan tapi tidak lebih dari 1 tahun/ *More than 3 months but not more than 1 year*	Lebih dari 1 tahun tapi tidak lebih dari 2 tahun/ *More than 1 year but not more than 2 years*	Lebih dari 2 tahun tapi tidak lebih dari 3 tahun/ *More than 2 years but not more than 3 years*	Lebih dari 3 tahun tapi tidak lebih dari 4 tahun/ *More than 3 years but not more than 4 years*	Lebih dari 4 tahun tapi tidak lebih dari 5 tahun/ *More than 4 years but not more than 5 years*	Lebih dari 5 tahun/ *More than 5 years*	Suku bunga tetap/ *Fixed interest rate*	Tidak dikenakan bunga/ *Non -interest bearing*	Total/ *Total*	
Aset Keuangan											***Financial Assets***
Kas	-	-	-	-	-	-	-	-	3,300,031	3,300,031	*Cash*
Giro pada Bank Indonesia	13,032,593	-	-	-	-	-	-	-	-	13,032,593	*Current accounts with Bank Indonesia*
Giro pada bank lain	1,243,695	-	-	-	-	-	-	-	-	1,243,695	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	-	-	-	-	-	-	7,156,807	-	7,156,807	*Placements with Bank Indonesia and other banks*
Surat berharga	-	-	-	-	-	-	-	27,387,574	-	27,387,574	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	-	-	-	-	-	-	-	3,129,032	-	3,129,032	*Receivable from marketable securities purchased under agreement to resell*
Wesel ekspor dan tagihan lainnya	-	843,826	-	-	-	-	-	-	-	843,826	*Bills and other receivables*
Tagihan derivatif	17,388	-	-	-	-	-	-	-	-	17,388	*Derivative receivable*
Tagihan akseptasi	-	-	-	-	-	-	-	227,970	-	227,970	*Acceptances receivable*
Kredit yang diberikan	297,916	6,258,924	13,569,249	4,661,062	3,882,899	10,489,636	65,065,966	4,114,040	-	108,339,692	*Loans*
Pembiayaan syariah	-	-	-	-	-	-	-	-	7,415,908	7,415,908	*Sharia financing*
Penyertaan saham	-	-	-	-	-	-	-	-	142,093	142,093	*Investment in shares*
Bunga yang masih akan diterima	-	-	-	-	-	-	-	-	1,169,105	1,169,105	*Accrued interest income*
Aset lain-lain*)	-	-	-	-	-	-	-	-	37,185	37,185	*Other assets*)*
Total aset keuangan	14,591,592	7,102,750	13,569,249	4,661,062	3,882,899	10,489,636	65,065,966	42,015,423	12,064,322	173,442,899	***Total financial assets***
Liabilitas Keuangan											***Financial Liabilities***
Liabilitas segera	-	-	-	-	-	-	-	-	2,403,981	2,403,981	*Obligations due immediately*
Simpanan nasabah											*Deposits from customers*
- Giro	24,761,246	-	-	-	-	-	-	-	-	24,761,246	*Current accounts -*
- Tabungan	26,666,155	-	-	-	-	-	-	-	-	26,666,155	*Savings-*
- Deposito berjangka	22,968,256	47,527,136	96,550	-	-	-	-	-	-	70,591,942	*Time deposits -*
Simpanan syariah	795,979	-	-	-	-	-	-	-	-	795,979	*Deposits form customer - sharia*
Simpanan dari bank lain											*Deposits from other banks*
- Giro	613,890	-	-	-	-	-	-	-	-	613,890	*Current accounts -*
- Tabungan	392,837	-	-	-	-	-	-	-	-	392,837	*Savings -*
- Deposito berjangka	281,969	319,675	3,419			-	-	-	-	605,063	*Time deposits -*
- *Interbank call money*	2,850,000	-		-	-	-	-	-	-	2,850,000	*Interbank call money -*
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	3,081,103	-	-	-	-	-	-	-	-	3,081,103	*Liabilities from marketable securities sold under agreements to repurchase*
Liabilitas derivatif	2,207	-	-	-	-	-	-	-	-	2,207	*Derivatives payable*
Liabilitas akseptasi	-	-	-	-	-	-	-	227,970	-	227,970	*Acceptance payables*
Efek hutang yang diterbitkan	1,871,461	-	-	-	-	-	-	-	-	1,871,461	*Debt securities issued*
Pinjaman yang diterima	-	-	-	-	-	-	-	17,533,761	-	17,533,761	*Borrowings*
Bunga yang masih harus dibayar dan bagi hasil	-	-	-	-	-	-	-	-	254,160	254,160	*Accrued interest expense and revenue sharing*
Liabilitas lain-lain**)	-	-	-	-	-	-	-	-	576,882	576,882	*Other liabilities**)*
Total liabilitas keuangan	**84,285,103**	**47,846,811**	**99,969**	**-**	**-**	**-**	**-**	**17,761,731**	**3,235,023**	**153,228,637**	***Total financial liabilities***
Total *gap repricing* suku bunga	**(69,693,511)**	**(40,744,061)**	**13,469,280**	**4,661,062**	**3,882,899**	**10,489,636**	**65,065,966**	**24,253,692**	**8,829,299**	**20,214,262**	***Total gap repricing interest rate***

*) Terdiri dari setoran jaminan dan aset ijarah
**) Terdiri dari setoran jaminan, jasa produksi, dan penghargaan kerja

*) *Consists of security deposits and ijarah assets*
**) *Consist of security deposits, production service, and gratuity*

i. Risiko tingkat suku bunga
Analisis sensitivitas untuk beberapa faktor pasar menunjukkan bagaimana laba rugi dan ekuitas dapat dipengaruhi oleh perubahan dari beberapa faktor risiko sesuai dengan tabel dibawah ini. Secara umum, sensitivitas diestimasi dengan membandingkan suatu nilai awal ke nilai tertentu setelah perubahan tertentu dari faktor pasar, dengan mengasumsikan seluruh variabel lainnya tetap. Sensitivitas atas laporan laba rugi merupakan efek atas perubahan estimasi suku bunga atas laba rugi untuk suatu periode, berdasarkan nilai suku bunga mengambang atas aset dan liabilitas yang diperdagangkan dan tidak diperdagangkan yang dimiliki Bank dan entitas anak. Analisis sensitivitas atas laporan laba rugi komprehensif konsolidasian dihitung dengan menilai kembali perubahan estimasi suku bunga tetap atas aset keuangan yang tersedia untuk dijual. Jumlah sensitivitas atas laporan laba rugi komprehensif konsolidasian didasarkan pada asumsi bahwa terdapat perubahan paralel dalam kurva penghasilan.

Tabel di bawah ini menunjukkan sensitivitas dari laporan laba rugi dan penghasilan komprehensif lain konsolidasian Bank dan entitas anak terhadap kemungkinan perubahan wajar atas suku bunga untuk aset dan liabilitas keuangan dengan suku bunga tetap pada tanggal 31 Desember 2023 dan 2022:

i. Interest rate risk
Sensitivity analysis for several market factors showing how profit or loss and equity could be affected by changes in the relevant risk factor are in the following tables below. In general, sensitivity is estimated by comparing an initial value to the value derived after a specified change in the market factor, assuming all other variables are constant. The sensitivity of the statement of income is the effect of the assumed changes in interest rates on the profit or loss for a period, based on the floating rate trading and non-trading financial assets and liabilities held by the Bank and its subsidiaries. The sensitivity of the consolidated statement of comprehensive income is calculated by revaluing fixed rate available-for-sale financial assets for the effects of the assumed changes in interest rates. The total sensitivity of the consolidated statement of comprehensive income is based on the assumption that there are parallel shifts in the yield curve.

The table below demonstrates the sensitivity of the Bank and its subsidiaries' consolidated statement of profit or loss and other comprehensive income to reasonably possible changes in interest rates for fixed rate financial assets and liabilities as of December 31, 2023 and 2022:

	31 Desember 2023/*December 31, 2023*		
	Perubahan basis poin/*Change in basis point*	**Dampak ke laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebelum pajak/ *Impact to the consolidated statement of comprehensive income before tax***	
Rupiah	+125	(198,406)	*Rupiah*
	+50	(79,362)	
	-50	79,362	
	-125	198,406	
Valas	+125	(53,641)	*Foreign currency*
	+50	(21,456)	
	-50	21,456	
	-125	53,641	

	31 Desember 2022/*December 31, 2022*		
	Perubahan basis poin/*Change in basis point*	**Dampak ke laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebelum pajak/ *Impact to the consolidated statement of comprehensive income before tax***	
Rupiah	+125	(407)	*Rupiah*
	+50	(112,002)	
	-50	112,002	
	-125	407	
Valas	+125	(74,952)	*Foreign currency*
	+50	(29,981)	
	-50	29,981	
	-125	74,952	

50. Risiko Operasional / *50. Operational Risk*

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian-kejadian eksternal yang mempengaruhi operasional Bank dan entitas anak.

Operational risk is the risk due to the inadequacy and/or non-functioning of internal processes, human error, system failure, and/or the existence of external events affecting the Bank and its subsidiaries' operations.

Sebagai wujud pelaksanaan proses terhadap risiko operasional yang mungkin terjadi, Bank dan entitas anak telah mengembangkan suatu sistem dengan menggunakan metodologi pengukuran sendiri, menggunakan *tools Risk Control Self Assessment* (RCSA) yang dilakukan oleh masing-masing *risk taking unit*, melakukan penilaian terhadap terhadap indikator-indikator utama (*Key Risk Indicator*) Bank dan entitas anak yang digunakan sebagai *early warning system* serta wajib melaporkan timbulnya kerugian/potensi kerugian yang timbul akibat risiko operasional dalam *tools Lost Event Database* (LED). Keseluruhan proses dimaksud merupakan upaya guna meningkatkan *risk awareness* terhadap potensi-potensi risiko yang dihadapi oleh Bank dan entitas anak dan sebagai pedoman bagi manajemen guna melakukan pengendalian dan mitigasi terhadap dampak risiko yang timbul.

As a possible implementation of the process of operational risks, the Bank and its subsidiaries has developed a system using its own measurement methodology, using Risk Control Self Assessment (RCSA) tools performed by each risk taking unit, assessing key indicators (Key Risk Indicator) Bank used as early warning system and must report loss/potential loss arising from operational risk in Lost Event Database (LED) tools. The whole process referred to is an effort to increase risk awareness to the potential risks faced by the Bank and its subsidiaries and as a guide for management to control and mitigate the impact of risks arising.

Sebagai bentuk kecukupan penerapan manajemen risiko, Bank dan entitas anak menerapkan proses manajemen risiko sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank dan entitas anak

As a form of the adequacy of risk management implementation, the Bank and its subsidiaries implements a risk management process in accordance with the Financial Services Authority Regulation Number 18/POJK.03/2016 dated March 16, 2016 concerning the Implementation of

Umum diantaranya melakukan pengkajian atas produk dan/atau aktivitas baru atau pengembangan yang meningkatkan profil risiko produk dan/atau aktivitas Bank dan entitas anak.

Risk Management for Commercial Banks among others undertaking an assessment of new products and/or activities or increase the risk profile of the Bank and its subsidiaries' product and/or activity.

Bank dan entitas anak telah melakukan perhitungan beban modal risiko operasional berdasarkan *Basel Committee on Banking Supevision* dan Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016 Tanggal 29 Januari 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum. Berdasarkan ketentuan tersebut, Bank dan entitas anak dalam melakukan perhitungan ATMR risiko operasional menggunakan menggunakan Pendekatan Indikator Dasar (*Basic Indicator Approach*). Bank dan entitas anak menggunakan metodologi pendekatan *Basic Indicator* dan saat ini masih dalam proses pengembangan dengan metode yang lebih kompleks.

The Bank and its subsidiaries has calculated the operational risk capital charge under the Basel Committee on Banking Supervision and the Financial Services Authority Regulation Number 11/POJK.03/2016 dated January 29, 2016 regarding the Minimum Capital Requirement for Commercial Banks. Based on these provisions, the Bank and its subsidiaries performs operational risk Risk calculations using the Basic Indicator Approach. The Bank and its subsidiaries use the methodology of the Basic Indicator approach and are currently in a more complex development process method.

Bank dan entitas anak memiliki *Business Continuity Management* (BCM) yaitu proses manajemen atau protokol terpadu dan menyeluruh untuk memastikan kelangsungan operasional Bank dan entitas anak dalam menjalani bisnis dan melayani nasabah. Ruang lingkup BCM terdiri dari *Business Continuity Plan* (BCP) sebagai prosedur kelangsungan usaha Bank dan entitas anak serta *Emergency Response Plan* (ERP) sebagai prosedur tanggap darurat bencana dalam rangka penyelamatan data dan aset serta *Disaster Recovery Plan* (DRP) sebagai prosedur kelangsungan sistem dan infrastruktur pendukung Teknologi Informasi dan terus disempurnakan serta disesuaikan dengan perkembangan bisnis dan sistem yang dimiliki Bank dan entitas anak.

The Bank and its subsidiaries has a Business Continuity Management (BCM), which is an integrated and comprehensive management or protocol process to ensure the continuity of the Bank and its subsidiaries' operations in conducting business and serving customers. The BCM scope consists of a Business Continuity Plan (BCP) as a Bank and its subsidiaries business continuity procedure and Emergency Response Plan (ERP) as a disaster emergency response procedure in order to save data and assets as well as a Disaster Recovery Plan (DRP) as a continuation procedure for Information Technology supporting systems and infrastructure and is continuously refined and adapted to the business and system developments of the Bank and its subsidiaries.

51. Manajemen Modal dan Rasio Kewajiban Penyediaan Modal Minimum

51. Capital Management and Capital Adequacy Ratio (CAR)

Tujuan manajemen permodalan Bank dan entitas anak adalah untuk memastikan bahwa permodalan telah memenuhi persyaratan permodalan dari ketentuan eksternal, sebagai penyangga untuk menyerap kerugian operasional dan kerugian lainnya, sebagai dasar bagi penetapan batas maksimum pemberian kredit, untuk mengevaluasi tingkat kemampuan bank dalam menghasilkan keuntungan dalam memaksimalkan nilai pemegang saham.

The objective of the Bank and its subsidiaries' capital management is to ensure that capital meets capital requirements of external provisions, as a buffer to absorb operating losses and other losses, as a basis for establishing the maximum crediting limit, to evaluate bank's ability to generate profits in maximizing shareholder value.

Bank dan entitas anak mengatur struktur modal dan membuat penyesuaian atas perubahan kondisi ekonomi dan karakteristik risiko kegiatannya. Dalam rangka mempertahankan atau menyesuaikan struktur modal, Bank dan entitas anak melakukan pengukuran tingkat kecukupan modal yang dinyatakan dalam rasio kecukupan modal atau *capital adequacy ratio* (CAR).

The Bank and its subsidiaries regulates the capital structure and makes adjustments to changes in economic conditions and risk characteristics of its activities. In order to maintain or adjust the capital structure, the Bank and its subsidiaries measures the level of capital adequacy expressed in the capital adequacy ratio (CAR).

CAR pada tanggal 31 Desember 2023 dan 2022 dihitung berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.03/2016 tanggal 22 September 2016 Tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016 Tentang Kewajiban Penyediaan Modal Minimum Bank Umum dimana komponen modal terdiri dari modal inti (modal inti utama/*Common Equity Tier* 1 dan modal inti tambahan) dan modal pelengkap (*Tier* 2).

CAR on December 31, 2023 and 2022 was calculated based on the Otoritas Jasa Keuangan Regulation (POJK) Number 34/POJK.03/2016 dated September 22, 2016 concerning Amendments to the Otoritas Jasa Keuangan Regulation (POJK) Number 11/POJK.03/2016 concerning the Minimum Capital Requirement for Commercial Banks where capital consist of core capital (Common Equity Tier 1 and additional Tier 1) and supplementary capital (Tier 2).

Penentuan kepatuhan Bank dan entitas anak terhadap ketentuan pemenuhan mínimum rasio kecukupan modal yang berlaku berdasarkan pada Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2016. Adapun berdasarkan penilaian *self-asesessment* atas profil risiko 31 Desember 2022 berada pada peringkat *low to moderate*, maka CAR minimum per 31 Desember 2023 dan 2022 ditetapkan masing-masing sebesar 9% sampai dengan kurang dari 10%.

The determination of the Bank and its subsidiaries' compliance with the provisions on the fulfillment of the minimum capital adequacy ratio applicable based on the Financial Services Authority (POJK) Regulation No.11/POJK.03/2016. Based on the Bank and its subsidiaries' risk assessment as of December 31, 2022, which are low to moderate the minimum CAR as of December 31, 2023 and 2022 are set at 9% to less than 10%.

Rasio kewajiban penyediaan modal minimum pada tanggal-tanggal 31 Desember 2023 dan 2022 (entitas induk) adalah sebagai berikut:

The capital adequacy ratio as of December 31, 2023 and 2022 (parent entity) are as follows:

	31 Desember/ *December 31, 2023*	**31 Desember/ *December 31, 2022***	
Modal Inti (*Tier 1*)			*Core Capital (Tier 1)*
- Modal Inti Utama	15,957,427	14,153,318	*Common Equity Tier 1* -
- Modal Inti Tambahan		-	*Additional Tier 1* -
Jumlah modal inti (*Tier 1*)	15,957,427	14,153,318	*Total Core Capital (Tier 1)*
Modal Pelengkap (*Tier 2*)	4,279,495	4,216,313	*Suplementary Capital (Tier 2)*
Total modal	**20,236,922**	**18,369,631**	***Total Capital***
Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Kredit	81,782,417	75,595,792	*Risk Weighted Assets for Credit Risk*
Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Operasional	7,050,353	3,482,497	*Risk Weighted Assets for Operational Risk*
Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Pasar	4,929,560	15,586,791	*Risk Weighted Assets for Market Risk*
Total ATMR	**93,762,330**	**94,665,080**	***Tota RWA***
Rasio CET 1	17.02%	14.95%	*CET 1 Ratio*
Rasio *Tier 1*	17.02%	14.95%	*Tier 1 Ratio*
Rasio *Tier 2*	4.56%	4.45%	*Tier 2 Ratio*
Total rasio	21.58%	19.40%	*Ratio Total*
Rasio Minimum *Tier 1*	6.00%	6.00%	*Tier 1 Minimum Ratio*
Rasio Minimum CET 1	4.50%	4.50%	*CET 1 Minimum Ratio*
CAR Minimum berdasarkan Profil Risiko	9.24%	9.24%	*Minimum CAR Based on Risk Profile*

52. Manajemen Risiko / *52. Risk Management*

Bank dan entitas anak telah mengimplementasikan prosedur manajemen risiko sesuai dengan POJK No.18/POJK.03/2016, tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan SEOJK No.34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum sehingga Bank dan entitas anak harus mengelola serta melakukan mitigasi risiko sesuai ruang lingkup aktivitas bisnisnya, yaitu risiko kredit, risiko pasar, risiko operasional, risiko likuiditas, risiko hukum, risiko reputasi, risiko strategis, dan risiko kepatuhan.

The Bank and its subsidiaries has implemented risk management procedures in accordance with the POJK No.18/POJK.03/2016, dated March 16, 2016 regarding the Implementation of Risk Management for Commercial Banks and SEOJK No.34/SEOJK.03/2016 dated September 1, 2016 concerning the Application of Risk Management for Commercial Banks so the Bank and its subsidiaries must manage and mitigate risks according to the scope of its business activities, namely credit risk, market risk, operational risk, liquidity risk, legal risk, reputation risk, strategic risk, and compliance risk.

Profil Risiko / ***Risk Profile***

Bank dan entitas anak juga membuat profil risiko yang secara garis besar dapat memetakan unit kerja yang memiliki risiko maupun potensi risiko yang menganggu kelangsungan bisnis Bank dan entitas anak serta menggunakan 5 (lima) komposit untuk delapan jenis risiko yang dihadapi Bank dan entitas anak.

The Bank and its subsidiaries also prepare a risk profile which is able to map those business units which carry risks as well as the potential risks that affect the Bank and its subsidiaries' abilities to continue as a going concern and also use five composites for eight types of risk encountered by the Bank and its subsidiaries.

Bank dan entitas anak telah membentuk struktur organisasi manajemen risiko yang terpusat dan independen yang memiliki fungsi mengidentifikasi, mengukur, memonitor dan mengelola risiko-risiko dasar serta menetapkan pedoman serta kebijakan risiko.

The Bank and its subsidiaries have established an independent and centralized organization structure for risk management which has the function to identify measure, monitor and maintain basic risk and to set guidelines and risk policy.

Pengungkapan mengenai risiko kredit, risiko nilai tukar, risiko likuiditas, risiko suku bunga, risiko pasar, dan risiko operasional telah diungkapkan dalam catatan tersendiri (Catatan 46, 47, 48, dan 49).

The disclosure on credit risk, foreign exchange risk, liquidity risk, interest rate risk, market risk, and operational risk has been made in separate notes (Notes 46, 47, 48, and 49).

a. Risiko hukum / ***a. Legal risks***

Risiko hukum adalah risiko yang disebabkan oleh adanya kelemahan aspek yuridis dalam bisnis, yang antara lain disebabkan adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung, atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan yang tidak sempurna.

Legal risk is the risk raised by weaknesses in juridicial aspects of the business, which may be caused by legal claims, non-existence of supported regulation or weaknesses in agreements, such as unfulfilled terms and conditions in contracts and binding collateral which is not complete.

Bank dan entitas anak mengelola risiko hukum dengan memastikan seluruh aktivitas dan hubungan kegiatan usaha Bank dan entitas anak dengan pihak ketiga didasarkan pada aturan dan persyaratan yang dapat melindungi kepentingan Bank dan entitas anak dari segi hukum.

Legal risks are managed by ensuring that all activities and business relationships between the Bank and its subsidiaries with third parties are based on rules and conditions which able to protect the Bank and its subsidiaries' interests from a legal perspective.

b. Risiko reputasi / ***b. Reputational risks***

Risiko reputasi adalah risiko yang antara lain disebabkan oleh adanya publikasi negatif yang terkait dengan kegiatan usaha Bank dan entitas anak atau persepsi negatif terhadap Bank dan entitas anak.

Reputational risk is the risk that is caused by negative publicity related to the business activity of the Bank and its subsidiaries or negative perception of the Bank and its subsidiaries.

Bank dan entitas anak mengelola risiko reputasi dengan memastikan kesesuaian antara aktivitas kegiatan usaha Bank dan entitas anak bersama-sama dengan aktivitas lain sehingga reputasi Bank dan entitas anak tetap terjaga.

The Bank and its subsidiaries manage their reputational risk by ensuring that its business activities are in conformity with its other activities, so as to maintain the Bank and its subsidiaries' reputation.

c. Risiko strategis

Risiko strategis adalah risiko yang antara lain disebabkan adanya penetapan dan pelaksanaan strategi Bank dan entitas anak yang tidak tepat, pengambilan keputusan bisnis yang tidak tepat atau kurang responsifnya Bank dan entitas anak terhadap perubahan eksternal.

Bank dan entitas anak mengelola risiko strategis melalui proses pertimbangan dan pengambilan keputusan setiap kebijakan strategis secara kolektif dan komprehensif oleh Direksi dan Komite-Komite yang telah dibentuk.

c. Strategic risks

Strategic risk is the risk that is caused by inappropriate determination and implementation of the Bank and its subsidiaries strategy, inappropriate business decisions or being un-responsive to external changes.

The Bank and its subsidiaries manage strategic risks through a consideration of, and decision-making process regarding every strategic policy in a collective and comprehensive manner performed by the established Directors and Committees.

d. Risiko kepatuhan

Risiko kepatuhan adalah risiko yang timbul akibat Bank dan entitas anak tidak mematuhi dan/atau tidak melaksanakan peraturan perudang-undangan dan ketentuan yang berlaku, termasuk prinsip syariah bagi Bank Umum Syariah dan Unit Usaha Syariah.

Bank dan entitas anak melaksanakan fungsi kepatuhan meliputi tindakan untuk:

1. Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank dan entitas anak;
2. Mengelola risiko kepatuhan yang dihadapi oleh Bank dan entitas anak; tindakan mengelola risiko kepatuhan dilaksanakan dengan mengacu pada ketentuan Bank Indonesia mengenai Manajemen Risiko Bagi Bank Umum;
3. Memastikan agar kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Bank Indonesia dan peraturan perundang-undangan yang berlaku, termasuk Prinsip Syariah bagi Bank Umum Syariah dan Unit Usaha Syariah; dan
4. Memastikan kepatuhan Bank dan entitas anak terhadap komitmen yang dibuat oleh Bank dan entitas anak kepada Indonesia dan/atau otoritas pengawas lain yang berwenang.

d. Compliance risks

Compliance risk is the risk that rises because Bank and its subsidiaries did not comply and/or did not follow the law and regulation, including sharia principle for Sharia Bank and Sharia Business Unit.

The Bank and its subsidiaries perform compliance function including:

1. *To create compliance culture in all level of organitation and the Bank and its subsidiaries' business activities;*
2. *Manages compliance risk face by the Bank and its subsidiaries; managing compliance risk is based on Bank Indonesia's regulation about Risk Management for the Bank and its subsidiaries;*
3. *Ensure policy, regulation, system and procedure, and bank business activities inline with Bank Indonesia's regulation and law, including sharia principle for Sharia Bank and Sharia Business Unit; and*
4. *Ensure bank's compliance with comitments made by the Bank and its subsidiaries to Indonesia and/or other monitoring authority.*

53. Jaminan Pemerintah terhadap Liabilitas Pembayaran Bank Umum

Berdasarkan Keputusan Presiden Republik Indonesia No.15 tahun 2004 tentang pengakhiran tugas dan pembubaran BPPN, dinyatakan dalam pasal 8 bahwa dengan diakhirinya tugas dan dibubarkannya BPPN, Program Penjaminan Pemerintah terhadap kewajiban pembayaran bank umum yang semula dilakukan oleh BPPN berdasarkan Keputusan Presiden Republik Indonesia No. 26 tahun 1998 dan Keputusan Presiden Republik Indonesia No. 27 tahun 1998, selanjutnya dilaksanakan oleh Menteri Keuangan melalui Unit Pelaksanaan Penjaminan Pemerintah (UP3) sebagaimana diatur oleh Keputusan Presiden Republik Indonesia No. 17 tahun 2004, yang diatur lebih lanjut dengan Keputusan Menteri Keuangan No. 84/KMK.06/2004 tanggal 27 Februari 2004 tentang Perubahan atas Keputusan Menteri Keuangan Republik Indonesia No. 179/KMK.017/2000 tentang Syarat, Tatacara dan Ketentuan Pelaksanaan Jaminan Pemerintah terhadap Kewajiban Pembayaran Bank Umum.

Program Penjaminan Pemerintah melalui UP3 telah berakhir pada tanggal 22 September 2005, sebagaimana dinyatakan dalam Peraturan Menteri Keuangan Republik Indonesia No. 68/PMK.05/2005 tanggal 10 Agustus 2005 tentang Perhitungan dan Pembayaran Premi Program Penjaminan Terhadap Pembayaran Bank Umum untuk periode 1 Juli sampai 21 September 2005. Sebagai pengganti UP3 Pemerintah telah membentuk Lembaga Independen, yaitu Lembaga Penjamin Simpanan (LPS) berdasarkan Undang-undang Republik Indonesia No. 24 tahun 2004 tanggal 22 September 2004 tentang Lembaga Penjamin Simpanan dimana LPS menjamin dana masyarakat termasuk dana dari bank lain dalam bentuk giro, deposito, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.

Berdasarkan Peraturan Pemerintah Republik Indonesia No. 66 tahun 2008 tanggal 13 Oktober 2008 mengenai Besarnya Nilai Simpanan yang Dijamin Lembaga Penjaminan Simpanan, jumlah simpanan yang dijamin LPS adalah simpanan sampai dengan Rp2.000 untuk per nasabah per bank.

Pada tanggal 13 Januari 2009, Pemerintah Republik Indonesia telah mengesahkan Perppu No. 3/2008 menjadi Undang-undang.

Suku bunga penjaminan LPS pada tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar 4,25% dan 3,75% untuk simpanan dalam mata uang rupiah, dan masing-masing sebesar 2,25% dan 1,75% untuk simpanan dalam mata uang asing.

53. Government Guarantee for Payment Liability of Commercial Banks

Based on Article 8 of the Decision No. 15 year 2004 of the President of the Republic of Indonesia regarding the termination of the role and winding-up of IBRA, the Government Guarantee Program on the obligations of domestic banks, which was originally handled by IBRA based on the Decisions of the President of the Republic of Indonesia No. 26 year 1998 and No. 27 year 1998, shall be handled by the Ministry of Finance, specifically by the Government Guarantee Implementation Unit (Unit Pelaksanaan Penjaminan Pemerintah) (UP3) as provided in the Decision of the President of the Republic of Indonesia No. 17 year 2004, which was further regulated by the Decision No. 84/KMK.06/2004 dated February 27, 2004 of the Ministry of Finance regarding the Amendment of Decision No. 179/ KMK.017/2000 of the Ministry of Finance on the Terms, Implementing Guidelines, and Conditions of the Government Guarantees on the obligations of commercial banks.

The Guarantee Program by the Government through UP3 ended on September 22, 2005, as stated in Regulation No. 68/PMK.05/2005 dated August 10, 2005 of the Ministry of Finance concerning the Calculation and Payments of Premium on Guarantee Program from Commercial Banks for the period July 1 to September 21, 2005. To replace UP3, the Indonesia Deposit Insurance Corporation (LPS), which is an independent institution that guarantees public funds including funds from other banks in the form of demand deposits, time deposits, certificates of deposit, savings deposits and/or other equivalent form, was established based on Law of the Republic of Indonesia No. 24 year 2004 dated September 22, 2004.

Based on Government Regulation No. 66 year 2008 dated October 13, 2008 regarding the Amount of Deposit Guaranteed by the Indonesia Deposit Insurance Corporation, the amount of deposit covered by LPS is up to Rp2,000 per depositor per bank.

On January 13, 2009, the Government of the Republic of Indonesia stipulated Perppu No. 3/2008 to become a law.

LPS interest rates guarantee as of December 31, 2023 and 2022 were 4.25% and 3.75%, respectively, for deposits in Rupiah and 2.25% and 1.75% for deposits in foreign currencies.

Pada tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022, Bank dan entitas anak telah membayar premi program penjaminan masing-masing sebesar Rp257.285 dan Rp264.985.

The Bank and its subsidiaries paid a premium on the guarantee program amounting to Rp257,285 and Rp264,985 and for the years ended December 31, 2023 and 2022, respectively.

54. Perikatan-Perikatan yang Signifikan / *54. Significant Agreements*

a. Perjanjian penyelenggaraan Anjungan Tunai Mandiri ("ATM") Bersama / ***a. Joint Automated Teller Machine ("ATM") agreement***

1. Pada tanggal 1 Agustus 2007, Bank mengadakan perjanjian sebagai *Issuer* Bank dengan PT Rintis Sejahtera. Dalam perjanjian tersebut, Bank akan mendapatkan manfaat jaringan ATM PRIMA di 75.744 ATM di seluruh Indonesia. Perjanjian tersebut berlaku sampai dengan tanggal 14 Mei 2023.
2. Pada tanggal 1 April 2008, Bank mengadakan perjanjian penyelenggaraan ATM Bersama dengan PT Artajasa Pembayaran Elektronik. Dalam perjanjian tersebut, Bank akan mendapatkan manfaat jaringan ATM Bersama di 81.728 ATM di seluruh Indonesia. Perjanjian tersebut berlaku sampai dengan tanggal 8 Juni 2024.

1. On August 1, 2007, the Bank entered into a Joint Issuer Bank agreement with PT Rintis Sejahtera. Based on this agreement, the Bank will utilize a joint ATM network of 75,744 ATM units throughout Indonesia. The agreement will due on May 14, 2023.

2. On April 1, 2008, the Bank entered into a Joint ATM agreement with PT Artajasa Pembayaran Elektronik. Based on this agreement, the Bank will utilize a joint ATM network of 81,728 ATM units throughout Indonesia. The agreement will due on June 8, 2024.

b. Jasa Bank Pengumpulan Uang Tol / ***b. Collection of Toll Fees***

Bank telah mengadakan perikatan pengumpulan uang tol dengan PT Jasa Marga (Persero) Tbk dengan data sebagai berikut:

The Bank has signed an agreement for toll fees collections with PT Jasa Marga (Persero) Tbk summarized as follows:

No.	Kantor Cabang/ *Branch*	Perusahaan/ *Company*	No. Perjanjian/ *Agreement No.*	Tanggal Perjanjian/ *Agreement Date*
1	Purbaleunyi	PT Jasa Marga (Persero) Tbk	CH.HK08.004 dan 001/SK-OPS.PKS/2016	1 Februari / *February 1, 2016*

Berdasarkan perjanjian tersebut, pengelola jalan tol memberi kuasa kepada Bank untuk mengambil hasil pendapatan tol dan menyimpannya di rekening pengelola jalan tol pada Bank.

Based on the agreement, the management of the toll roads gives authorization to the Bank to take the toll fees revenue in cash and deposit it in the management's account at the Bank.

Masa berlaku perjanjian dimulai sejak perjanjian ditandatangani dan dapat diperpanjang sesuai dengan kesepakatan para pihak.

The validity period of these agreements started since they were signed and can be extended in accordance with the agreements of the parties.

c. Nota Kesepahaman dan Perjanjian Kerja Sama (PKS) dengan beberapa perusahaan BUMN dan Institusi lainnya di Indonesia / ***c. Memorandum of Understanding (MoU) and Cooperation Agreements with several state-owned enterprises and other institutions in Indonesia***

1. Pada tanggal 6 Juni 2021, Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Pemerintah Provinsi Jawa Barat.

   Ruang lingkup Kerja Sama ini tentang pemanfaatan fasilitas layanan perbankan dalam rangka pengelolaan keuangan desa dan BUMDes di Wilayah Jawa Barat. Perjanjian ini memiliki jangka waktu 5 tahun.

1. On June 6, 2021, the Bank has signed a Cooperation Agreement with the West Java Provincial Government.

   The scope of this collaboration is about the use of banking service facilities in the context of managing village finances and BUMDes in the West Java region. This agreement has a term of 5 years.

2. Pada tanggal 15 September 2021, Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Tim Pembina Samsat Provinsi Banten.

   Ruang lingkup Kerja Sama ini tentang pelayanan pembayaran pajak kendaraan bermotor, bea balik nama kendaraan bermotor, sumbangan wajib dana kecelakaan lalu lintas jalan, penerimaan negara bukan pajak dan registrasi dan identifikasi kendaraan bermotor, serta pengesahan surat tanda nomor kendaraan melalui seluruh jaringan kantor dan jaringan elektronik PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk pada wilayah hukum kepolisian daerah Banten di Provinsi Banten. Perjanjian ini memiliki jangka waktu 3 tahun.

3. Pada tanggal 16 Agustus 2022 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Badan Perlindungan Pekerja Migran Indonesia.

   Ruang Lingkup Kerja Sama Ini tentang Produk dan Jasa Layanan Perbankan Bagi Pekerja Migran Indonesia. Perjanjian ini memiliki jangka waktu 3 tahun.

4. Pada tanggal 21 Oktober 2022, Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan PT Bank Pembangunan Daerah Bengkulu.

   Ruang Lingkup Kerja Sama Ini tentang Layanan Penerimaan Pembayaran Pajak Daerah dan Retribusi Daerah secara *Host to Host.* Perjanjian ini memiliki jangka waktu 3 tahun.

5. Pada tanggal 26 Januari 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Universitas Jenderal Achmad Yani (UNJANI).

   Ruang Lingkup Kerja Sama Ini tentang Pemberian Fasilitas Kredit Ritel, Bantuan Penagihan dan Pembayaran Kolektif Angsuran Kredit Ritel, Layanan Pembayaran Gaji Karyawan, Layanan bjb *Virtual Account Online.*

6. Pada tanggal 1 Februari 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Kereta Cepat Indonesia – China (KCIC).

   Ruang Lingkup Kerja Sama Ini tentang Pengembangan Integritas Sistem Pembayaran, Penjualan Tiket, dan Jasa Layanan Perbankan.

2. On September 15, 2021, the Bank has signed a Cooperation Agreement with the Banten Province Samsat Development Team.

The scope of this cooperation concerning services for payment of motor vehicle taxes, transfer fees for motor vehicles, contribution of mandatory funds for road traffic accidents, non-tax state revenues and registration and identification of motorized vehicles as well as ratification of vehicle numbers through all office networks and PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk in the legal territory of the Banten Regional Police in Banten Province. This agreement has a term of 3 years.

3. On August 16, 2022 the Bank has signed a Memorandum of Understanding with Badan Perlindungan Pekerja Migran Indonesia.

The Scope of This Cooperation Is About Banking Products and Services for Indonesian Migran Workers. This agreement has a term of 3 years.

4. On October 21, 2022, the Bank has signed a Cooperation Agreement with PT Bank Pembangunan Daerah Bengkulu.

The Scope of This Cooperation Concerning Services for Accepting Local Tax Payments and Regional Retribution on a Host to Host basis. This agreement has a term of 3 years.

5. *On January 26, 2023 the Bank signed a Cooperation Agreement with Jenderal Achmad Yani University (UNJANI).*

The Scope of This Collaboration Regarding the Provision of Retail Credit Facilities, Payment Services, Online bjb Virtual Account Services Billing Assistance and Collective Payment of Retail Credit Installments, Employee Salary

6. On February 1, 2023 the Bank has signed a Memorandum of Understanding with PT Kereta Api Indonesia - China (KCIC).

The scope of This Cooperation Concerns the Development of Payment System Integrity, Ticket Sales and Banking Services.

7. Pada tanggal 18 Februari 2023 Bank telah melakukan pendantanganan Nota Kesepahaman dengan Polda Jawa Barat.

   Ruang Lingkup Kerja Sama Ini tentang Layanan Penyaluran Tunjangan Kinerja Bagi Pegawai Negeri Pada Kepolisian Daerah Jawa Barat.

8. Pada tanggal 10 Maret 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Polda Jawa Barat.

   Ruang Lingkup Kerja Sama Ini tentang Pemanfaatan Produk dan Jasa Layanan Perbankan.

9. Pada tanggal 16 Maret 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Jasa Sarana.

   Ruang Lingkup Kerja Sama Ini tentang Pemanfaatan Produk dan Jasa Layanan Perbankan.

10. Pada tanggal 19 Juni 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Universitas Gadjah Mada.

    Ruang Lingkup Kerja Sama Ini tentang Pendidikan, Penelitian, dan Pengabdian Kepada Masyarakat.

11. Pada tanggal 7 Juni 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Universitas Trisakti.

    Ruang Lingkup Kerja Sama Ini tentang Pendidikan, Penelitian, dan Pengabdian Kepada Masyarakat.

12. Pada tanggal 23 Juni 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Pertamina (Persero).

    Ruang Lingkup Kerja Sama Ini tentang Penempatan Dana Jangka Pendek.

13. Pada tanggal 03 Juli 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan PT Adhi Persada Beton.

    Ruang lingkup Kerja Sama ini tentang Layanan Pembayaran Gaji Karyawan (*Payroll Service*).

14. Pada tanggal 6 Juli 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Pemerintah Kota Surakarta.

7. *On February 18, 2023 the Bank has signed a Memorandum of Understanding with the West Java Regional Police.*

   The scope of this collaboration concerns the distribution of performance allowances for civil servants at the West Java Regional Police.

8. *On March 10, 2023 the Bank has signed a Memorandum of Understanding with the West Java Regional Police.*

   The Scope of This Cooperation Regarding the Utilization of Banking Products and Services.

9. *On March 16, 2023 the Bank has signed a Memorandum of Understanding with PT Jasa Sarana.*

   The Scope of This Cooperation Regarding the Utilization of Banking Products and Services.

10. *On June 19, 2023 the Bank has signed a Memorandum of Understanding with Gadjah Mada University.*

    The Scope of This Cooperation Concerning Education, Research, and Community Service.

11. *On June 7, 2023 the Bank has signed a Memorandum of Understanding with Trisakti University.*

    The Scope of This Cooperation Concerning Education, Research, and Community Service.

12. *On June 23, 2023 the Bank has signed a Memorandum of Understanding with PT Pertamina (Persero).*

    The Scope of This Cooperation Regarding Placement of Short Term Funds

13. *On July 3, 2023 the Bank signed a Cooperation Agreement with PT Adhi Persada Beton.*

    The scope of this collaboration is About Employee Salary Payment Services (Payroll Service).

14. *On July 6, 2023 the Bank signed a Cooperation Agreement with the Surakarta City Government.*

Ruang Lingkup Kerja Sama ini tentang Penyediaan Layanan Perbankan Dalam Penerimaan Pajak Daerah di Kota Surakarta.

The scope of this collaboration concerns the provision of banking services for regional tax revenues in the city of Surakarta.

15. Pada tanggal 18 Juli 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Perusahaan Daerah Pembangunan Kota Cirebon.

    Ruang lingkup Kerja Sama ini tentang Layanan Penerimaan Pembayaran Tiket BRT Trans Cirebon.

15. *On July 18, 2023 the Bank signed a Cooperation Agreement with the Cirebon City Regional Development Company.*

    The scope of this collaboration concerns the Trans Cirebon BRT Ticket Payment Acceptance Service.

16. Pada tanggal 21 Juli 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan BPKAD Kota Cimahi.

    Ruang lingkup Kerja Sama ini tentang Penerimaan Pembayaran Pajak Daerah Kota Cimahi.

16. *On July 21, 2023 the Bank signed a Cooperation Agreement with BPKAD Cimahi City.*

    The scope of this collaboration concerns Cimahi City Regional Tax Payment Receipts.

17. Pada tanggal 24 Juli 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan PT Flaga Media Asia.

    Ruang lingkup Kerja Sama ini tentang Layanan Pembayaran Gaji Karyawan (*Payroll Service*).

17. *On July 24, 2023 the Bank signed a Cooperation Agreement with PT Flaga Media Asia.*

    The scope of this collaboration is About Employee Salary Payment Services (Payroll Service).

18. Pada tanggal 14 Agustus 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan BPKAD Kota Banjar.

    Ruang Lingkup Kerja Sama ini tentang Layanan Penerimaan Setoran Pendapatan Asli Daerah di Kota Banjar.

18. *On August 14, 2023 the Bank signed a Cooperation Agreement with BPKAD Banjar City.*

    The scope of this collaboration is about the Service for Accepting Regional Original Income Deposits in Banjar City.

19. Pada tanggal 24 Agustus 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan PT Waskita Karya Infrastruktur

    Ruang Lingkup Kerja Sama ini tentang Layanan Pembayaran Gaji Karyawan (*Payroll Service*).

19. *On August 24, 2023 the Bank signed a Cooperation Agreement with PT Waskita Karya Infrastruktur.*

    The scope of this collaboration is about Employee Salary Payment Services (Payroll Service).

20. Pada tanggal 25 Agustus 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Badan Pendapatan Daerah Kabupaten Pangandaran.

    Ruang Lingkup Kerja Sama ini tentang Layanan Penerimaan Setoran Pajak Daerah di Kabupaten Pangandaran.

20. *On August 25, 2023 the Bank signed a Cooperation Agreement with the Pangandaran Regency Regional Revenue Agency.*

    The scope of this collaboration is about Regional Tax Deposit Receiving Services in Pangandaran Regency.

21. Pada tanggal 13 September 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Universitas Mandiri.

    Ruang Lingkup Kerja Sama ini tentang Jasa Layanan Perbankan.

21. *On September 13, 2023 the Bank signed a Cooperation Agreement with Mandiri University.*

    The scope of this collaboration concerns banking services.

22. Pada tanggal 16 September 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Himpunan Peternak Domba Kambing Indonesia.

    Ruang Lingkup Kerja Sama ini tentang Pemanfaatan Produk Jasa Layanan Perbankan Untuk Mendukung Kegiatan Organisasi.

23. Pada tanggal 16 Oktober 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Pemerintah Kota Bekasi.

    Ruang Lingkup Kerja Sama ini tentang Pengelolaan Kartu Kredit Pemerintah Daerah.

24. Pada tanggal 16 Oktober 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Universitas Widyatama.

    Ruang Lingkup Kerja Sama ini tentang Kerja Sama Tridharma Perguruan Tinggi dan Pemanfaatan Produk dan Jasa Layanan Perbankan.

25. Pada tanggal 03 November 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Universitas Sriwidjaya.

    Ruang Lingkup Kerja Sama ini tentang Pendidikan, Penelitian, Pengabdian kepada masyarakat dan Pengembangan Sumber Daya serta Pemanfaatan Jasa Layanan Perbankan.

26. Pada tanggal 15 November 2023 Bank telah melakukan penandatanganan Perjanjian kerjasama dengan Pemerintah Kota Banjar.

    Ruang Lingkup Kerja Sama ini tentang Pengelolaan Kartu Kredit Pemerintah Domestik Bank bjb.

27. Pada tanggal 17 November 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Telkomsel.

    Ruang Lingkup Kerja Sama ini tentang Pemanfaatan Produk Jasa Layanan Perbankan dan Telekomunikasi.

28. Pada tanggal 08 Desember 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Perum Bulog.

    Ruang Lingkup Kerja Sama ini tentang Pemanfaatan Fasilitas Kartu ATM dan Debet Co – Branding Member Boss Food.

22. On September 16, 2023 the Bank signed a Memorandum of Understanding with the Indonesian Sheep and Goat Breeders Association

The scope of this collaboration concerns the use of banking products and services to support organizational activities

23. On October 16, 2023 the Bank signed a Cooperation Agreement with the Bekasi City Government.

The scope of this collaboration concerns regional government credit card management.

24. On October 16, 2023 the Bank signed a Memorandum of Understanding with Widyatama University.

The scope of this collaboration is about Tridharma Collaboration in Higher Education and the Utilization of Banking Products and Services.

25. On November 3, 2023 the Bank signed a Memorandum of Understanding with Sriwidjaya University.

The scope of this collaboration concerns education, research, community service and resource development and utilization of banking services.

26. On November 15, 2023 the Bank signed a cooperation agreement with the Banjar City Government.

The scope of this collaboration concerns the management of domestic government credit cards at Bank bjb.

27. On November 17, 2023 the Bank signed a Memorandum of Understanding with PT Telkomsel.

The scope of this collaboration concerns the utilization of banking and telecommunications services products.

28. On December 8, 2023 the Bank signed a Cooperation Agreement with Perum Bulog.

The scope of this collaboration concerns the use of ATM and Debit Card Facilities Co - Boss Food Member Branding.

29. Pada tanggal 13 Desember 2023 Bank telah melakukan penandatanganan Perjanjian Kerja Sama dengan Pemerintah Kota Depok.

    Ruang Lingkup Kerja Sama ini tentang Pengelolaan Kartu Kredit Pemerintah Domestik.

30. Pada tanggal 15 Desember 2023 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Perusahaan Perkembangan Ekonomi Nasional Rajawali Nusantara Indonesia.

    Ruang Lingkup Kerja Sama ini tentang Adendum MOU Pemanfaatan Produk dan Jasa Layanan Perbankan.

29. On December 13, 2023 the Bank signed a Cooperation Agreement with the Depok City Government.

The scope of this collaboration concerns the management of domestic government credit cards.

30. On December 15 2023, the Bank signed a Memorandum of Understanding with PT Rajawali Nusantara Indonesia National Economic Development Company.

The scope of this collaboration concerns the Addendum to the MOU for Utilization of Banking Products and Services.

55. Informasi Tambahan Arus Kas / *55. Additional Information on Cash Flows*

a. Transaksi non-kas / *a. Non-cash transaction*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Penambahan aset hak guna melalui liabilitas sewa	83,698	-	*Additional right of use assets through lease liabilities*

b. Rekonsiliasi liabilitas yang timbul dari aktivitas pendanaan. / *b. Reconciliation of liability arising from financing activities.*

	31 Desember/ *December 31,* 2022	Arus kas/*Cash flows* Penerimaan/ *Receipt*	Arus kas/*Cash flows* Pembayaran/ *Payment*	Lain-lain/ *Others*	31 Desember/ *December 31,* 2023	
Pinjaman yang diterima	17,533,761	8,279,249	(5,489,187)	-	20,323,823	*Borrowing*
Efek hutang yang diterbitkan	1,871,461	-	(916,500)	3,030	957,991	*Debt securities issued*
Liabilitas sewa	448,901	-	(78,954)	83,698	453,645	*Lease liability*
Total	**23,533,286**	**8,279,249**	**(6,484,641)**	**86,728**	**21,735,459**	***Total***

	31 Desember/ *December 31,* 2021	Arus kas/*Cash flows* Penerimaan/ *Receipt*	Arus kas/*Cash flows* Pembayaran/ *Payment*	Lain-lain/ *Others*	31 Desember/ *December 31,* 2022	
Pinjaman yang diterima	12,161,667	12,449,516	(7,077,422)	-	17,533,761	*Borrowing*
Efek hutang yang diterbitkan	2,403,547	-	(534,300)	2,214	1,871,461	*Debt securities issued*
Obligasi subordinasi	2,988,492	1,000,000	(307,000)	(2,329)	3,679,163	*Subordinated bonds*
Liabilitas sewa	589,310	-	(41,109)	(99,300)	448,901	*Lease liability*
Total	**18,143,016**	**13,449,516**	**(7,959,831)**	**(99,415)**	**23,533,286**	***Total***

56. Peristiwa Setelah Tanggal Neraca

a. Penyertaan Modal Tahap II

Atas penyertaan modal Bank ke PT Bank Pembanguna Daerah Bengkulu, Bank telah mendapatkan persetujuan OJK untuk menjadi pemegang saham pengendali Bank Bengkulu melalui keputusan Dewan Komisioner OJK No KEP-21/D.03/2024 Tanggal 21 Februari 2024 tentang Hasil Penilaian Kemampuan Dan Kepatutan PT Bank Pembangunan Daerah Jawa Barat Dan Banten Tbk Sebagai Calon Pemegang Saham Pengendali Dan Pemerintah Daerah Provinsi Jawa Barat Sebagai Calon Ultimate Shareholder PT Bank Pembangunan Daerah Bengkulu.

56. Subsequent Events

a. Participation of Phase II Capital

For the Bank's capital investment into PT Bank Pembangunan Daerah Bengkulu,The Bank has also received OJK approval to become the controlling shareholder of Bank Bengkulu through the decision of the OJK Board of Commissioners No KEP-21/D.03/2024 dated 21 February 2024 concerning the results of the fit and proper test of PT Bank Pembangunan Daerah West Java and Banten Tbk as a candidate Controlling Shareholders and the Regional Government of West Java Province as Candidates for Ultimate Shareholders of PT Bank Pembangunan Daerah Bengkulu.

57. Penyelesaian Laporan Keuangan Konsolidasian

Manajemen bertanggung jawab penuh terhadap penyusunan laporan keuangan konsolidasian terlampir yang diselesaikan dan disetujui untuk diterbitkan oleh Direksi pada tanggal 29 Februari 2024.

57. Completion of the Consolidated Financial Statements

The Management is responsible for the preparation of the accompanying consolidated financial statements that were completed and authorized for issue by the Board of Directors on February 29, 2024.

2023

Laporan Tahunan
Annual Report

bank bjb

PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

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