bank bjb

2023

Laporan Tahunan
Annual Report



Tumbuh Berkelanjutan, Memberikan Inovasi Terbaik

Sustainable Growth for the Greatest Innovation

PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

bank bjb

2023 LAPORAN TAHUNAN
Annual Report

Tumbuh Berkelanjutan, Memberikan Inovasi Terbaik

Sustainable Growth for the Greatest Innovation



Dalam menghadapi perubahan industri perbankan, PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. (selanjutnya disebut bank **bjb** atau Perseroan) tetap berkomitmen untuk terus berkontribusi nyata terhadap perekonomian Indonesia. Untuk menjaga pertumbuhan kinerja, bank **bjb** memberikan berbagai inovasi-inovasi terbaik guna meningkatkan pertumbuhan kegiatan operasional dan keuangan antara lain melalui pemanfaatan ekosistem perbankan digital. Pada tahun 2023, bank **bjb** meningkatkan layanan melalui pengembangan digitalisasi proses kredit dengan penguatan mitigasi risiko. Perseroan juga 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. Melalui berbagai inovasi tersebut, pada tahun 2023 bank **bjb** berhasil meningkatkan pendapatan bunga dan syariah menjadi sebesar Rp14,25 triliun serta pertumbuhan aset yang menjadi sebesar Rp188,30 triliun. bank **bjb** akan terus meningkatkan eksistensinya sebagai salah satu perbankan nasional yang mampu memberikan layanan keuangan secara menyeluruh sehingga dapat memberikan nilai tambah bagi seluruh *stakeholder.*

In facing the banking industry changes, PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk. (hereafter referred to as bank **bjb** or the Company) commits to continue making a real contribution to the Indonesian economy. To maintain performance growth, bank **bjb** provides the best innovations to increase the growth of operational and financial activities, among others, by utilizing the digital banking ecosystem. In 2023, bank **bjb** will improve services by developing credit process digitatlization by strengthening risk mitigation. The Company also creates a business digital ecosystem to focus on leading economic sectors in each region to encourage regional economic empowerment and create actors in the people's economic sector. Through various innovations, in 2023 bank **bjb** succeeded in increasing interest and sharia income to IDR14.25 trillion and asset growth to IDR188,30 trillion. bank **bjb** will continue to increase its existence as one of the national banks that can provide comprehensive financial services so that it can provide additional value for all stakeholders.

Kesinambungan Tema
Theme Continuity

2022
Laporan Tahunan
Annual Report

Transformasi Tiada Henti untuk Mempersembahkan Kinerja Terbaik

Continuously Transforming for the Best Performance

Transformasi yang terus dilakukan pada PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (selanjutnya disebut bank **bjb** atau Perseroan) khususnya melalui strategi ekspansi kredit, peningkatan dana pihak ketiga serta transformasi layanan *digital*, telah membuahkan hasil yang sangat baik di tahun 2022. Strategi ekspansi kredit difokuskan pada Kredit Konsumer, Kredit Ritel dan KPR. Peningkatan dana pihak ketiga menekankan pada peningkatan *market share* dan *positioning* bank **bjb** melalui pengembangan dan peningkatan kualitas produk dan layanan yang berbasis *customer centric* dan *digital*. Transformasi layanan *digital* diwujudkan dengan secara proaktif menerapkan teknologi terkini guna mendukung pengembangan produk dan layanan *one stop solution*. Hasil dari transformasi yang tiada henti terlihat dari pertumbuhan laba tahun 2022 yaitu sebesar 11,23% serta pertumbuhan aset pada tahun 2022 sebesar 14,45%. Ke depannya, bank **bjb** terus berkomitmen untuk memberikan kontribusi yang terbaik untuk mendorong pertumbuhan perekonomian dan pembangunan untuk mewujudkan masyarakat yang sejahtera.

2021
Laporan Tahunan
Annual Report

Pertumbuhan Melalui Akselerasi Digital, Memberi Makna untuk Indonesia

Growth through Digital Acceleration, Giving Meaning for Indonesia

Sesuai dengan visi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (bank **bjb**) yaitu "Menjadi Bank Pilihan Utama Anda," Perseroan telah melakukan transformasi layanan *digital* khususnya pada tahun 2021. Inisiatif dan *roadmap* implementasi dirancang berdasarkan beberapa penggerak utama untuk memastikan keselarasan dengan tujuan bisnis. Selama tahun 2021, Perseroan telah melakukan beberapa pengembangan baik dari sisi *core banking, switching* maupun *networking*. bank **bjb** telah melakukan langkah-langkah strategis di antaranya adalah melakukan akselerasi pengembangan aplikasi dan perbaikan (*improvement*) fitur-fitur *e-channel,* sebagai *enabler* peningkat bisnis *transactional banking* dan pengelolaan sistem IT yang lebih fokus, terarah dan terintegrasi untuk mendukung pengembangan seluruh segmen bisnis secara keseluruhan, agar dapat mengakselerasi *business process*, meningkatkan kehandalan *electronic channels* serta memberikan solusi layanan IT yang lebih mendekatkan bisnis dengan nasabah.

Transformasi *digital* yang berfokus pada akselerasi pengembangan aplikasi dan perbaikan fitur-fitur *e-channel* telah mendorong pertumbuhan bisnis. Pada tahun 2021, Perseroan telah berhasil meningkatkan pendapatan bunga dan syariah neto di tengah kondisi pandemi COVID-19 yang memberikan dampak yang signifikan pada lingkungan bisnis khususnya perbankan. Peningkatan pendapatan bunga dan syariah neto didukung oleh adanya pertumbuhan di hampir seluruh segmen operasi Perseroan di tahun 2021.

The ongoing transformation at PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (hereinafter referred to as bank **bjb** or the Company), especially through loan expansion strategies, increasing third parties funds and transforming digital services, performed excellent results in 2022. The loan expansion strategy was focused on Consumer Loans, Retail Loans and house ownership loan. Increasing third parties funds emphasized increasing bank **bjb** market share and positioning through the development and improvement of the quality of products and services based on customer centric and digital. Digital service transformation was realized by proactively applying the latest technology to support the development of one stop solution products and services. The results of the non-stop transformation could be seen from the 2022 profit growth of 11.23% and asset growth in 2022 of 14.45%. Going forward, bank **bjb** continued to be committed to providing the best contribution to encourage economic growth and development to create a prosperous society.



In accordance with the vision of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (bank **bjb**) namely "Become Your Preferred Bank," the Company transformed its digital services, especially in 2021. The implementation initiatives and roadmap were designed based on several key drivers to ensure alignment with business goals. During 2021, the Company carried out several developments in terms of core banking, switching and networking. bank **bjb** took strategic steps including accelerating application development and improving e-channel features, as an enabler to increase transactional banking business and managing IT systems that were more focused and integrated to support the development of all business segments in a holistic manner in order to accelerate business process, improve the reliability of electronic channels and provide IT service solutions bringing business closer to customers.

Digital transformation focusing on accelerating application development and improving e-channel features drove business growth. In 2021, the Company succeeded in increasing net interest and sharia income in the midst of the COVID-19 pandemic which had a significant impact on the business environment, especially banking. The increase in net interest and sharia income was supported by growth in almost all of the Company's operating segments in 2021.



2020
Laporan Tahunan
Annual Report

Konsisten dalam Pengembangan Inisiatif Strategis untuk Menjaga Pertumbuhan

Consistent in Developing Strategic Initiatives to Maintain Growth

Tahun 2020 merupakan tahun kedua PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. menerapkan strategi "Akselerasi Pertumbuhan Melalui Strategi Organik dan Anorganik serta Penguatan Infrastruktur yang Handal untuk Mendukung Operasional dan Produk Berbasis Digital". Strategi ini antara lain diwujudkan dengan melakukan penguatan permodalan, meningkatkan bisnis *transactional banking*, menerapkan proses otomatisasi dan integrasi menyeluruh transaksi berbasis Teknologi Informasi (TI) serta pengembangan produk dan *channel* digital.

Berbagai inisiatif strategis tersebut telah berhasil menjaga kinerja PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. untuk tetap tumbuh pada kondisi yang penuh tantangan di tahun 2020, khususnya tantangan yang diakibatkan adanya pandemi COVID-19. Pada tahun 2020 PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. telah mampu meningkatkan Pendapatan Bunga dan Syariah sebesar 4,38% yang mendorong peningkatan Laba Tahun Berjalan sebesar 8,02%. Kredit yang Diberikan meningkat sebesar 9,24% dan Dana Pihak ketiga meningkat sebesar 19,39%.

2019
Laporan Tahunan
Annual Report

Membangun Kearifan Lokal Melalui Reposisi dan Reorganisasi Bisnis

Nurturing Local Wisdom Through Business Repositioning and Restructuring

Sebagai bank pembangunan daerah, bank **bjb** memiliki peran strategis sebagai mitra pemerintah sekaligus motor percepatan pembangunan daerah, oleh karena itu pemanfaatan atas *competitive advantage* yang berupa faktor kedekatan, pemahaman kultural dan sosiologi kedaerahan menjadi kunci keberhasilan dalam upaya menjadi *regional champion*. Sesuai dengan *corporate road map* bank **bjb** yang telah disusun dari tahun 2017-2022, di tahun 2019 merupakan fase ke 2 (dua) bagi bank **bjb** untuk melakukan strategi pertumbuhan bisnis yang berkualitas serta melakukan penguatan infrastruktur yang handal untuk mendukung operasional dan produk berbasis digital. Oleh karena itu arahan strategi telah disusun dengan mempertimbangkan dua faktor, yaitu pertumbuhan organik dengan memperbesar *core business* dari bank, namun tidak tertutup kemungkinan dilakukannya aksi korporasi untuk mempercepat pertumbuhan bank secara non organik.

Untuk mendukung kegiatan operasional dan produk berbasis digital melalui penguatan infrastruktur yang handal, maka telah ditetapkan strategi manajemen di tahun 2019 yaitu penguatan permodalan untuk mendukung akselerasi bisnis, penghimpunan DPK melalui pengembangan *E-Channel* untuk menjaga likuiditas yang memadai, meningkatkan pertumbuhan kredit dengan tetap menjaga kualitas kredit, pengembangan *digital banking* untuk mengoptimalkan transaksi bisnis guna peningkatan pendapatan, dan memperkuat sinergi bidang *supporting* untuk mendukung pencapain target bisnis. Dengan menerapkan berbagai strategi manajemen tersebut, bank **bjb** optimis bahwa prospek usaha bank akan semakin membaik ke depannya.

Tentang Laporan Tahunan

About Annual Report

Laporan Tahunan ini merupakan laporan terintegrasi yang berisi profil perusahaan, laporan Direksi dan Dewan Komisaris, analisis dan pembahasan manajemen yang meliputi pencapaian kinerja Perusahaan, dibandingkan dengan kinerja tahun-tahun sebelumnya, proyeksi kinerja serta prospek perusahaan. Dalam Laporan Tahunan ini juga dilaporkan tentang penerapan tata kelola perusahaan yang meliputi struktur dan proses tata kelola. Dengan demikian Laporan Tahunan ini menempatkan kinerja historis ke dalam konteks dan menggambarkan risiko, peluang, dan prospek korporasi di masa depan, sehingga diharapkan dapat membantu pemegang saham dan pemangku kepentingan memahami tujuan strategis korporasi dan kemajuannya dalam menciptakan nilai yang berkelanjutan.

2020 became the second year PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. implementing the strategy of "Accelerated Growth through Organic and Inorganic Strategies as well as Strengthening Reliable Infrastructure to Support Operations and Digital-Based Products". This strategy was realized by strengthening capital, increasing the transactional banking business, implementing automation processes and the overall integration of Information Technology (IT) based transactions and developing digital products and channels.

These various strategic initiatives succeeded in maintaining the performance of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. to keep growing in challenging conditions in 2020, especially the challenges caused by the COVID-19 pandemic. In 2020 PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. was able to increase Interest and Sharia Income by 4.38% which led to an increase in Profit for the Year by 8.02%. Loans increased by 9.24%, and Third Parties Funds increased by 19.39%.



As a regional development bank, bank **bjb** plays a strategic role as a government's partner and regional development acceleration agent. Therefore, the benefit of competitive advantages, i.e. proximity, cultural understanding, dan sociology of the local, serve as the key of success into becoming a regional champion. In accordance with the bank **bjb** corporate road map arranged for 2017-2022, 2019 is the phase 2 (two) for bank **bjb** to implement the strategy of exceptional business growth and reliable infrastructure reinforcement to support digital-based operations and products. Thus, strategic directives are already organized by taking into account two factors, i.e. organic growth by expanding the Bank's core business and the acceleration of non-organic growth through corporate actions.

To support digital-based operations and products through reliable infrastructure reinforcement, the management strategies for 2019 was set into strengthening capital to support business acceleration, acquiring third Parties funding (DPK) though e-channel to maintain sufficient liquidity, increasing loan growth by preserving loan quality, developing digital banking to optimize business transaction for increasing income, and reinforcing synergy in supports to achieve business target. By applying these strategies, bank **bjb** is confident that banking business is promising going forward.



The Annual Report is an integrated report containing company profile, report of Board of Directors and Board of Commissioners, management analysis and review comprising of Company performance achievement, compared to the previous performance years. Also, this Annual Report reports on implementation corporate governance including governance structure and process. Hence, the Annual Report situates historical performance within its context and displays corporate risks, opportunities, and prospects in the future so that it, hopefully, can assist shareholders and stakeholders in comprehending corporate strategic objectives in creating sustainable values.

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Sekilas Tentang Perusahaan
Company Overview

JUMLAH PEGAWAI
Number of Employees

7.300

SEGMEN USAHA
Business Segments

Perbankan Konvensional dan Syariah
Conventional and Sharia Banking

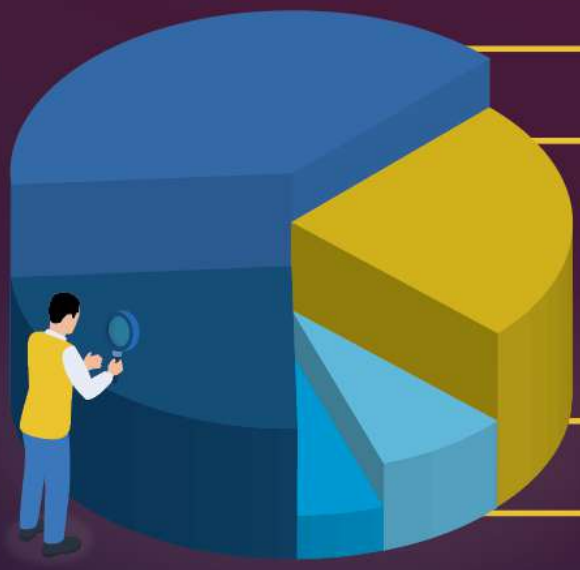


Produk dan Jasa Utama
Main Products and Services

- *Consumer & Retail Banking*
- *Micro, Small and Medium Enterprises (MSME)*
- *Corporate & Commercial Banking*
- *Treasury*
- *International & Transactional Banking*
- *Digital Banking & Other Services*

Pemegang Saham
Shareholders





SAHAM SERI / SHARE SERIES A

38,52%	**Pemerintah Provinsi Jawa Barat** West Java Provincial Government
24,15%	**Pemerintah Kota dan Kabupaten Se-Jawa Barat** City and Regency Governments in West Java
7,93%	**Pemerintah Kota dan Kabupaten Se-Banten** City and Regency Governmence in Banten
4,95%	**Pemerintah Provinsi Banten** Banten Provincial Government

SAHAM SERI / SHARE SERIES B

24,45%	**Publik** Public



Entitas Anak
Subsidiaries

Bank **bjb** Syariah

99,24%

bjb Sekuritas

93,75%

PT BPR Intan Jabar

13,46%

Jejak Langkah
Milestones

1915 – 1999

1915
De Eerste Nederlandsche-Indische Spaarkas en Hyphoteekbank (DENIS, 1915). DENIS merupakan salah satu bank tabungan dan hipotik di Hindia Belanda.

De Eerste Nedelandsche (DENIS, 1915). DENIS said to be the first saving and hypoteek bank is in the East Indies.

1961
bank **bjb** didirikan dengan nama PT Bank Karja Pembangunan Daerah Djawa Barat yang merupakan hasil nasionalisasi bank "NV Denis" pada masa pemerintahan Belanda.

bank **bjb** established with the name of PT Bank Karja Pembangunan Daerah Djawa Barat which was nationalized from NV DENIS, a Dutch Company.

1972
Bentuk hukum Perseroan diubah dari Perseroan Terbatas (PT) Bank Karja Pembangunan Daerah Djawa Barat menjadi Perusahaan Daerah (PD) Bank Karja Pembangunan Daerah Djawa Barat.

The Company legal entity was changed from Limited Liability Company (PT) Bank Karja Pembangunan Daerah Djawa Barat to Regional- Owned Company (PD) Bank Karja Pembangunan Daerah Djawa Barat.

1978
Perusahaan Daerah (PD) Bank Karja Pembangunan Daerah Djawa Barat selanjutnya diubah menjadi PD Bank Pembangunan Daerah Jawa Barat.

Regional-Owned Company (PD) Bank Karja Pembangunan Daerah Djawa Barat was then changed to PD Bank Pembangunan Daerah Jawa Barat.

1991
Pertama kali menerbitkan obligasi.

Launched the first bonds.

1992
Aktivitas Bank Pembangunan Daerah Jawa Barat ditingkatkan menjadi Bank Umum Devisa.

The activities of Bank Pembangunan Daerah Jawa Barat (BPD) were upgraded to Foreign Exchange Commercial Bank.

1999
Berubah dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT).

Legal Status of Bank Jabar changed from Regional-Owned Company (PD) into a limited liability Company (PT).

2000 – 2016

2000
Menjadi Bank Pembangunan Daerah pertama di Indonesia yang menjalankan *dual banking system*, yaitu memberikan layanan perbankan dengan sistem konvensional dan dengan sistem syariah.

Became the first Regional Development Bank in Indonesia that implemented dual banking system, to provide banking services with conventional system and sharia system.

2007
Nama Perseroan berubah menjadi PT Bank Pembangunan Daerah Jawa Barat dan Banten dengan sebutan "Bank Jabar Banten".

Company's name was changed to PT Bank Pembangunan Daerah Jawa Barat dan Banten as "Bank Jabar Banten".

2009
Menerbitkan Obligasi VI.

Issued Bond VI.

2010
- Pemisahan (*spin off*) Unit Usaha Syariah.
- Sebutan "Bank Jabar Banten" resmi diubah menjadi "bank **bjb**".
- Mencatatkan saham perdananya (IPO) di Bursa Efek Indonesia (BEI).
- Spin off of Sharia Business Unit.
- "Bank Jabar Banten" was officially changed to "bank **bjb**".
- Listed its initial public offering (IPO) in Indonesia Stock Exchange (BEI).

2011
Menerbitkan Obligasi VII.

Issued Bond VII.

2012
Rebranding **bjb** Precious.

Rebranding **bjb** Precious.

2014
- Ditunjuk menjadi BPJS *Regional Strategic Partner* dan BPJS Service Point Office.
- Appointed as BPJS Regional Strategic Partner and BPJS Service Point Office.

2015
- Meluncurkan PESAT (Pemberdayaan Ekonomi Masyarakat Terpadu).
- Meluncurkan **bjb** Sahabat Usaha
- Launched PESAT (Integrated Economic Empowerment for Community).
- Launched **bjb** Sahabat Usaha.

2017 – 1999

2017

- PUB 1 Tahap 1 Obligasi dan Obligasi subordinasi bank **bjb**.
- PUB 1 Phase 1 Bonds and Bonds Subordinations of bank **bjb**.

2018

- *Rebranding* **bjb** University, sebagai *Center of Learning Organization* bagi insan bank **bjb**.
- Terbitkan PUB I tahap 2 obligasi bank **bjb**.
- Rebranding **bjb** University, as a Center of Learning Organization for **bjb** people.
- Issue Phase 2 of Bank Indonesia PUB I **bjb** bonds.

2019

- Di tahun 2019, bank **bjb** menerbitkan Obligasi Berkelanjutan I bank **bjb** tahap III tahun 2019.
- Menjadi Bank Pembangunan Daerah (BPD) pertama yang ditunjuk menjadi bank administrator Rekening Dana Nasabah (RDN) periode 2019-2024 oleh PT Kustodian Sentral Efek Indonesia (KSEI).
- In 2019, the Company issued Sustainable Bonds I bank **bjb** Phase III of Year 2019.
- Becoming the first Regional Development Bank (BPD) to become the administrator of the Customer Fund Account (RDN) 2019-2024 by PT Kustodian Sentral Efek Indonesia (KSEI).

2020

- Perubahan *tagline* menjadi "Tandamata Untuk Negeri", serta Visi dan Misi yang lebih fokus pada fungsi utama bank **bjb**.
- Di tahun 2020, bank **bjb** menerbitkan Obligasi Berkelanjutan II bank **bjb** tahap I dan tahap II tahun 2020.
- 10 tahun melantai di Bursa
- Change in tagline to "Tandamata Untuk Negeri"- Signature for the Country-, as well as a Vision and Mission that is more focused on the main function of bank **bjb**.
- In 2020, bank **bjb** issued Sustainable Bonds II bank **bjb** phase I and phase II year 2020.
- 10 years floor in Bursa.

2021 – 2023

2021

- *Launching* **bjb** LAKU.
- *Rebranding* **bjb** Prioritas
- Penerbitan PUB III Obligasi Subordinasi Berkelanjutan Tahap 1 Tahun 2021 sebesar Rp1 triliun.
- Launching **bjb** LAKU.
- **bjb** Prioritas rebranding
- Issuance of PUB III Continuous Subordinated Bonds Phase 1 of 2021 amounting to Rp1 trillion.

2022

- ***Right Issue I*** dengan total nilai emisi Rp924,99 miliar penerbitan saham baru seri B sebanyak 682.656.525 lembar saham.
- **Right Issue** I with a total issuance value of IDR924.99 billion, issued 682,656,525 new Series B shares.

2023

1. **Penyertaan Modal tahap II ke Bank Bengkulu sebesar Rp149,9 Miliar. (Dalam Proses Izin ke Otoritas Jasa Keuangan)**
2. **Peresmian Representatif Office bank bjb di Jakarta.**

1. Phase II capital investment to Bank Bengkulu amounted to IDR149.9 billion. (In the process of obtaining permission from OJK).
2. Inauguration of the bank **bjb** Representative Office in Jakarta.

Keunggulan Kami
Our Advantages

KOMITMEN TERHADAP PENERAPAN ESG YANG BERKELANJUTAN
COMMITMENT TO SUSTAINABLE ESG IMPLEMENTATION

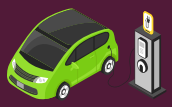
Sebagai perusahaan yang bergerak di industri perbankan, Perseroan menyadari bahwa peran dan kontribusinya cukup sentral dalam mendukung pencapaian Tujuan Pembangunan Berkelanjutan (TPB). Maka dari itu, Perseroan berkomitmen mengedepankan keselarasan antara aspek ekonomi, sosial, dan lingkungan hidup melalui berbagai program dan memenuhi kesesuaian dengan aspek *Environmental, Social and Corporate Governance* (ESG). Melalui komitmen tersebut, pada tahun 2023 bank **bjb** telah mengimplementasikan berbagai program ESG sebagai berikut.

As a company engaged in the banking industry, the Company realized that its role and contribution were quite central in supporting the achievement of the Sustainable Development Goals (TPB). Therefore, the Company prioritized the harmony between economic, social, and environmental aspects through various programs and fulfilling conformity with Environmental, Social, and Corporate Governance Aspects (ESG). By having this commitment, in 2023 bank **bjb** implemented various ESG programs as follows.

Sustainable Portfolio Rp16,5 *Trillion*



MSME Business Activity
29,44%



Eco Friendly Transportation
14,65%



Other Environmentally Bussiness Activity **47,43%**

Financing for Residential Construction



Natural Resources Management & Sustainable Land Use **0,84%**

Financing for Fertilizer Industry



Pollution Prevention and Control **7,15%**

Financing for Waste Factory Management System Into Electrical Energy



Sustainable Water & Waste Water Management **0,37%**

Financing for clean water distribution and supply



Land and Water Biodiversity Conservation **0,12%**

Financing for Palm Oil with PHPO Certification

Infrastructure Financing & Government Collaboration

bjb INDAH



Financing for infrastructure projects, government-related procurement and government deficit cash flow.

Commercial Segment
- PLTM Cikaengan
- Tegal Gede Overpass
- Awipari Public Market
- Others

Corporate Segment
- Cipali Toll
- Cikampek Elevated Toll
- Several Regional Government
- Others

bjb MESRA

Ultra-micro financing based on worship place, joint- responsibility in a group of 5-10 members, maximum loan limit of Rp10 million, 6-12 month of tenor and zero interest rate. During loan period, bank bjb will provide assistance with **"bjb PESAT"** *program to increase their business capacities and competencies.*

Achievement: 17.494 *Person in* ***2.280*** *house of worship, 1.389 village in 5 Provinces (West Java, Banten, Jakarta. North Sumatra & Bali)*

IDX Carbon



Bank bjb participates in the Carbon Exchange (IDXCarbon) by purchasing carbon credits as part of the roadmap to become a carbon-neutral company.

Digital Village 2.0 Program

Support digitalization in a number of administrative processes and financial services in the Village Administration, such as Bumdes Current Account, bjb Pesat, QRIS, bjb BISA, Petani Milenial, Loan and DPLK.

17.966 *agent* bjb BISA
665 *Farmer of Petani Milenial*
20 *Digital Village*

Empowering MSME's

bjb PESAT
Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT)

Business Capacity | Go Digital | New Entrepreneur

Empowering MSME's (bank bjb debtor's or local community) to increase their business capacity, enhance their digital marketing and create new entrepreneur, by providing assistance in their business activity or through training/seminar.

Paperless Movement



Developing systems that can eliminate or reduce paper use by digitalization business process, such as:
SP2D Online, E-Samsat Loan E-Form, bjb Knowledge Management System (KMS), bjb Virtual Office.

CSR Program "*Tree Planting*"

Mangrove seeds
33.000

Trees Planting
23.000

Emission programs Corporate Responsibility reduction through Social (CSR) program, "tree planting", that have been carried out since 2019.

HC Forum, HC Event, HC Journey



1. *HC Forum "Benchmarking Culture with Global Banking" with Managing Partner ACT Consulting.*
2. *HC Event Appreciation Night bjb Better Award 2023.*
3. *HC Forum "Gratification Control Program in Shaping Employee Professionalism" Representatives from with KPK (Corruption Eradication Commission).*

Sustainable Governance

***SNI ISO 37001 Anti Bribery Management System* (SMAP)**

Gratification Control Unit



***Whistle Blowing System* (bjb WBS)**

***Fraud Detection System* (FDS)**

BASIS NASABAH BESAR
HUGE NUMBER OF CUSTOMER BASE

Perseroan memiliki basis nasabah yang loyal dalam jumlah sangat besar, yaitu Aparatur Sipil Negara (ASN), pensiunan dan masyarakat lokal, terutama di wilayah Jawa Barat dan Banten. Kredit Konsumer didominasi oleh Kredit Guna Bhakti (KGB) yang merupakan fasilitas kredit untuk debitur berpenghasilan tetap dengan tujuan penggunaan konsumtif multiguna yang diperuntukkan bagi ASN, pegawai BUMN/BUMD, pegawai lembaga negara atau instansi pemerintah non PNS, anggota TNI/POLRI, pegawai swasta atau yayasan, kepala dan wakil kepala daerah, anggota dewan, perangkat desa dan lain. Total kredit KGB sebesar 74,69% dari total kredit Konsumer.

The Company has a huge loyal customer base, namely State Civil Servants (ASN), retirees and local communities, especially West Java and Banten. Consumer Loans are dominated by Kredit Guna Bhakti (KGB), which is a loan facility for fixed-income debtors to use multipurpose consumptive services intended for ASN, State Owned Enterprises (BUMN)/Regional Owned Enterprises (BUMD) employees, employees of state institutions or non-civil servant government agencies, members of the TNI/POLRI, private employees or foundations, heads and deputy regional heads, council members, village officials, and others. Total KGB loan is 81.24% of total Consumer loan.

Tabel Komposisi Portofolio Kredit Konsumer Berdasarkan Produk per 31 Desember 2023
Table of Consumer Loan Portfolio Composition by Product as of December 31, 2023

Produk/ Product	*Outstanding*	Komposisi/ Composition	*Number of Account*	Komposisi/ Composition
bjb KGB	Rp37,299,047,185,944	74.69%	341,654	81.61%
bjb KPPB	Rp11,573,960,097,506	23.18%	71,591	17.10%
bjb KAB	Rp1,062,781,576,874	2.13%	5,373	1.28%
Total	Rp49,935,788,860,324	100.00%	418,618	100.00%

SUMBER DAYA MANUSIA UNGGUL
EXCELLENT HUMAN CAPITALS

Kemampuan Perseroan dalam mengimplementasikan berbagai kebijakan strategis secara menyeluruh mulai dari perencanaan kebutuhan tenaga kerja, seleksi dan rekrutmen kandidat, pengembangan karir, manajemen talenta, serta pengelolaan remunerasi Perseroan yang mumpuni mewujudkan karakteristik insan bank **bjb** yang *Highly Engaged & Highly Productive*. Dalam menunjang Pengelolaan *Human Capital* (HC) yang efektif dan berkelanjutan, bank **bjb** telah menyusun dan menetapkan Strategi Besar atau Jangka Panjang yaitu *Human Capital Strategic Plan* (HCSP) 2021-2025 yang dilandasi oleh 3 (tiga) pilar:

It is significant that Bank was capable to implement various strategic policies as a whole, starting from planning for manpower requirements, selection and recruitment of candidates, career development, talent management, and competent Bank remuneration management to realize the characteristics of Highly Engaged & Highly Productive bank **bjb** people. In supporting effective and sustainable Human Capital (HC) Management, bank **bjb** compiled and established a Grand or LongTerm Strategy, namely the Human Capital Strategic Plan (HCSP) 2021-2025 based on 3 (three) pillars:

1. ***Base Pillars*** **(2021 - 2022)**
   Impressive Hiring, Proven Performance, Competent People, Inspiring Experience.
2. ***Upright Pillars*** **(2022 - 2023)**
   Talent Focus, Career Journey, Encouraging Reward, HC Data Driven.
3. ***Sturdy Pillars*** **(2023 - 2025)**
   Wellness Steadiness, Automation of HC Foundation, Solid Governance.

KARTU ATM ISTIMEWA
SPECIAL ATM CARD



Kartu Anjungan Tunai Mandiri (ATM) bank **bjb** dapat digunakan di ribuan mesin ATM yang berlogo ATM Bersama PRIMA dan Link yang tersebar di seluruh Indonesia. Dapat digunakan sebagai fasilitas belanja pada kurang lebih puluhan ribu *Electronic Data Capture* (EDC) yang telah terstandarisasi Gerbang Pembayaran Nasional (GPN) juga telah terkoneksi dengan *Malaysian Exchange Payment System* (MEPS) sehingga nasabah dapat melakukan transaksi di Malaysia, melalui NETS dan *Inter-Bank Transaction Management Exchange* (ITMX) untuk Singapura dan Thailand serta *Korean Financial Tellecommunications & Clirings* (KFTC) untuk Korea Selatan. Dapat digunakan juga oleh nasabah untuk bertransaksi di Jaringan Visa di seluruh dunia, pada mesin ATM maupun pada *merchant* yang menggunakan mesin EDC berlogo Visa yang tersebar di seluruh dunia.

Bank **bjb** Automated Teller Machine (ATM) cards can be used at thousands of ATM machines with the ATM Bersama PRIMA and Link logos spread throughout Indonesia. Can be used as a shopping facility for approximately tens of thousands of Electronic Data Capture (EDC) which has been standardized by the National Payment Gateway (GPN) and has also been connected to the Malaysian Exchange Payment System (MEPS) so that customers can make transactions in Malaysia, through NETS and Inter-Bank Transactions Management Exchange (ITMX) for Singapore and Thailand and Korean Financial Tellecommunications & Clearings (KFTC) for South Korea. It can also be used by customers for transactions on the Visa Network around the world, at ATM machines and at merchants using EDC machines bearing the Visa logo all over the world.

MENDUKUNG EKONOMI NASIONAL MELALUI INOVASI PRODUK
SUPPORTING THE NATIONAL ECONOMY THROUGH PRODUCT INNOVATION

DIGI by bank bjb

Transaksi dengan DIGI by bank **bjb** menjadi lebih mudah, karena fitur layanan terintegrasi melalui *system mobile*, seperti Internet Banking - DIGI NET, SMS Banking – DIGI SMS, DIGI Mobile dan DIGI Loan untuk peminjaman membantu masyarakat dalam pengajuan produk kredit bank **bjb** melalui ponsel pribadi. Kemudian, terdapat fitur bjb Cardless untuk memberikan layanan transaksi tunai tanpa menggunakan kartu melalui Jaringan Kantor Bank/ATM Tunai/CRM/Mitra Bisnis.

DIGI by bank bjb

Transactions with DIGI by bank **bjb** are made easier, because service features are integrated through the mobile system, such as Internet Banking - DIGI NET, SMS Banking - DIGI SMS, DIGI Mobile and DIGI Loan for lending help the public in applying for bank **bjb** loan products via personal cell phones. Then, there is a bjb Cardless feature to provide cash transaction services without using a card via the Bank Office Network/Cash ATM/CRM/Business Partners.

DigiCash by bank bjb

Uang elektronik berbasis *server* yang memanfaatkan teknologi berbasis *mobile application* yang dapat digunakan untuk melakukan berbagai transaksi melalui *Quick Response Code* Indonesia Standar (QRIS).

DigiCash by bank bjb

Server-based electronic money that utilizes mobile application based technology that can be used to perform various transactions through the Indonesian Standard Quick Response Code (QRIS).

Agen Laku Pandai bjb BiSA

Nasabah Jadi Mitra Melalui layanan **bjb** BiSA, nasabah menjadi mitra bank **bjb**, yaitu sebagai agen yang dapat melayani transaksi

Agen Laku Pandai bjb BiSA

Customers Became Partners through the **bjb** BiSA service; customers became bank **bjb** partners, namely as agents who

perbankan masyarakat secara *real time online* menggunakan fitur **bjb** EDC dengan konsep *sharing fee* yang tersebar di 14 provinsi di Indonesia.

bjb LAKU

Merupakan aplikasi berbasis android yang dapat memberikan kemudahan untuk para calon debitur dalam mendapatkan akses pembiayaan perbankan dari seluruh Segmen Kredit UMKM bank **bjb**. Aplikasi ini diperuntukan bagi masyarakat khususnya para pelaku UMKM yang membutuhkan fasilitas pembiayaan kredit yang dapat digunakan untuk meningkatkan kapasitas usaha dengan cepat, murah dan terjangkau. Melalui aplikasi **bjb** Laku ini, diharapkan bank **bjb** khususnya segmen Kredit UMKM dapat menjangkau masyarakat dan para pelaku UMKM secara luas dan cepat.

bjb PESAT

Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT) merupakan komitmen bank **bjb** untuk turut serta meningkatkan kompetensi dan kapasitas usaha mikro, kecil dan menengah (UMKM).

bjb DiSentra

Aplikasi **bjb** DiSentra adalah sebuah Aplikasi yang dibuat oleh Divisi Kredit UMKM untuk menjadikan "ruang"aktivitas bagi pelaku UMKM baik debitur maupun non debitur. DiSentra adalah singkatan dari Digital Sistem Edukasi dan Interaksi. Aplikasi ini untuk memudahkan pelaku UMKM/masyarakat umum bisa mencerna dan mengingat karena terasosiasi dengan nama tempat untuk pusat segala informasi dan interaksi, hanya saja dalam *platform digital*. **bjb** DiSentra memiliki fitur-fitur yang sangat mendukung pemasyarakatan pengetahuan kewirausahaan dan percepatan pelaku UMKM untuk naik kelas, baik secara pengetahuan, jejaring maupun dukungan perluasan pemasaran.

bjb E-Tax

Inovasi juga dilakukan dalam layanan E-Tax bank **bjb** untuk menyetorkan Pajak Bumi dan Bangunan Perdesaan dan Perkotaan (PBB-P2). Kerjasama bank **bjb** terkait Layanan Penerimaan Pajak Daerah dengan Provinsi DKI Jakarta dan 35 Kota dan Kabupaten wilayah Jawa Barat dan Banten serta 6 (enam) Kota di luar wilayah Jabar dan Banten (Provinsi Kepulauan Riau, Kota Batam, Kota Pekanbaru, Kota Binjai, Kabupaten Pesawaran dan Kota Surakarta), khususnya layanan PBB-P2 membuat Wajib Pajak di wilayah tersebut dapat melakukan pembayaran PBB-P2 secara online melalui aplikasi DIGI & DigiCash by bank **bjb**.

bjb E-Samsat

Layanan sistem administrasi manunggal satu atap (samsat) secara elektronik atau E-Samsat. E-Samsat merupakan layanan pembayaran Pajak Kendaraan Bermotor tahunan. Layanan pembayaran E-Samsat ini adalah salah satu layanan terbaik bank **bjb** bagi para nasabahnya, khususnya dalam hal pembayaran Pajak Kendaraan Bermotor tahunan kini nasabah bank **bjb** tidak perlu mengantri lama untuk melakukan pembayaran Pajak Kendaraan Bermotornya, karena pembayaran dapat dilakukan diseluruh e-channel bank **bjb** yang tersebar di seluruh Indonesia. bank **bjb** bekerja sama dengan Tim Pembina Samsat Provinsi Jawa Barat melalui Aplikasi Sambara (Samsat Mobile Jawa Barat), Tim Pembina Samsat Provinsi Banten melalui program Sambat (Samsat Banten Hebat dan Tim Pembina Samsat Provinsi Kepulauan Riau melalui program E-Samsat Kepri serta Tim Pembina Samsat Nasional melalui program SIGNAL (samsat digital nasional).

bjb T-Samsat

Merupakan pengembangan dari layanan e-samsat, yaitu layanan pembayaran pajak kendaraan bermotor (PKB) dengan cara pembayaran berkala atau tahunan melalui tabungan dengan mekanisme debet otomatis pada saat jatuh tempo pembayaran pajak. Saat ini **bjb** T-Samsat hanya melayani pembayaran PKB untuk wilayah Jawa Barat, namun sedang dalam proses pengembangan agar dapat melayani pembayaran PKB di wilayah Indonesia lainnya.

could serve real-time online community banking transactions using the **bjb** EDC feature with the sharing fee concept spread across 14 provinces in Indonesia.

bjb LAKU

Is an android-based application that can provide convenience for prospective debtors in getting access to banking financing from all of bank **bjb** MSME Loan Segments. This application is intended for the community, especially MSME actors who need loan financing facilities that can be used to increase business capacity quickly, cheaply and affordably. Through the **bjb** Laku application, it is hoped that bank **bjb** especially the MSME Loan segment can reach the community and MSME actors widely and quickly.

bjb PESAT

Integrated Economic Empowerment for Community (PESAT) is bank **bjb** commitment to participating in the improvement of the competence and capacity of micro, small and medium enterprises (MSME).

bjb DiSentra

The **bjb** DiSentra application is an application created to make an activity "space" for MSME actors, both debtors and non-debtors. DiSentra stands for Digital Education and Interaction System. This application is to make it easier for MSME actors/the general public to digest and remember because it is associated with the name of a place for the center of all information and interactions, only on a digital platform. **bjb** DiSentra has features that strongly support the dissemination of entrepreneurial knowledge and accelerate MSME players to advance to class, both in terms of knowledge, networking and support for marketing expansion.

bjb E-Tax

Innovation is also carried out in the bank **bjb** E-Tax service for depositing Rural and Urban Land and Building Tax (PBB-P2). bank **bjb** had collaboration related to Regional Tax Receipt Services with DKI Jakarta Province and 35 Cities and Regencies in West Java and Banten regions as well as 6 (six) Cities outside the West Java and Banten regions (Riau Archipelago Province, Batam City, Pekanbaru City, Binjai City, Pesawaran Regency and Surakarta City), particularly the PBB-P2 service that allowed taxpayers in the region to make PBB-P2 payments online through the DIGI & DigiCash by bank **bjb** application.

bjb E-Samsat

It was one-stop administration system (Samsat) service electronically or E-Samsat. E-Samsat was an annual Motor Vehicle Tax payment service. This e-samsat payment service became one of the best bank **bjb** services for its customers, especially in terms of annual Motor Vehicle Tax payments, now bank **bjb** customers did not have to queue long to make Motor Vehicle Tax payments, because payments could be made throughout the bank **bjb** e-channel throughout Indonesia. bank **bjb** collaborated with the West Java Province Samsat Advisory Team through the Sambara program (West Java Samsat Champion), the Banten Province Samsat Advisory Team through the Samsat program (Great Banten Samsat and the Riau Islands Province Samsat Advisory Team through the Riau Islands E-Samsat program and the National Samsat Development Team through the SIGNAL (national digital samsat) program.

bjb T-Samsat

It is a development of the E-Samsat service, which was a motor vehicle tax payment service (PKB) by means of periodic or annual payments through savings with an automatic debit mechanism at the due date of tax payments. Currently **bjb** T-Samsat only served PKB payments for the West Java region, but was in the process of being developed so that it could serve PKB payments in other parts of Indonesia.

KILAS KINERJA 2023
Performance Highlight 2023

01




bank bjb

Pencapaian Kinerja
Performance Highlight

Kinerja Keuangan / Financial Performance



Kinerja Non Keuangan / Non Financial Performance

1. Bank Pembangunan Daerah Terbaik 2023 pada ajang Investor Daily Awards Best Bank 2023 yang diselenggarakan oleh Majalah Investor.
2. Indonesia Best Bank 2023 for The Supporting MSMEs and Providing Affordable Access to Finance, (Category: KBMI 2) pada ajang Indonesia Best Bank 2023 yang diselenggarakan oleh Warta Ekonomi.
3. Excellent Financial Performance Bank in 2023 dalam ajang 28th Infobank Award yang diselenggarakan oleh Infobank.
4. "Diamond Trophy" atas konsistensi berpredikat kinerja "sangat bagus" selama 20 tahun dalam ajang 28th Infobank Award yang diselenggarakan oleh Infobank.
5. #5 Star dalam ajang Top GRC Awards 2023 yang diselenggarakan oleh Majalah Top Business.
6. Peringkat I BPD Kategori Besar dalam ajang BUMD Awards 2023 yang diselenggarakan oleh Kementerian Dalam Negeri.
7. Bank Pendukung Pembiayaan Inklusif Terbaik Bank KBMI 1 dan 2 dalam ajang Bank Indonesia Awards yang diselenggarakan oleh Bank Indonesia.
8. Most Trusted Company Based on Corporate Governance Perception Index (CGPI) dalam ajang GCG Awards 2023 yang diselenggarakan oleh IICG & SWA.





Pendapatan Bunga dan Syariah
Interest and Sharia Income

Meningkat Increased by **4,56%**

Mencapai Reached **Rp14,25** triliun / trillion



Kredit Konsumer
Consumer Loan

Meningkat Increased by **5,92%**

Mencapai Reached **Rp49,94** triliun / trillion



Kredit Ritel
Retail Loans

Meningkat Increased by **7,24%**

Mencapai Reached **Rp19,82** triliun / trillion



Kredit Korporasi
Corporate Loan

Meningkat Increased by **5,76%**

Mencapai Reached **Rp17,48** triliun / trillion



Kredit KPR
Mortgage Loan

Meningkat Increased by **14,45%**

Mencapai Reached **Rp10,51** triliun / trillion



Kredit UMKM
MSMEs Loan

Meningkat Increased by **21,95%**

Mencapai Reached **Rp4,85** triliun / trillion

Dari sisi non keuangan, bank bjb telah memperoleh beberapa pengakuan antara lain:
From the non-financial side, bank bjb has obtained several recognition including:

1. Best Regional Development Bank 2023 at the Investor Daily Awards Best Bank 2023 organized by Investor Magazine.

2. Indonesia Best Bank 2023 for Supporting MSMEs and Providing Affordable Access to Finance, (Category: KBMI 2) at the Indonesia Best Bank 2023 event organized by Warta Ekonomi.
3. Excellent Financial Performance Bank in 2023 at the 28th Infobank Award organized by Infobank.
4. Diamond Trophy" for consistency with "very good" performance for 20 years in the 28th Infobank Award organized by Infobank.

5. #5 Star in Top GRC Awards 2023 organized by Top Business Magazine.
6. Ranked I in the BPD Large Category at the 2023 BUMD Awards organized by the Ministry of Home Affairs.
7. Best Inclusive Financing Support Bank KBMI 1 and 2 at the Bank Indonesia Awards organized by Bank Indonesia.

8. Most Trusted Company Based on Corporate Governance Perception Index (CGPI) at the GCG Awards 2023 organized by IICG & SWA

Ikhtisar Data Keuangan Penting
Financial Highlight

Ikhtisar Keuangan dan Rasio Keuangan

Financial Highlights and Financial Ratios

Tabel Ikhtisar Keuangan dan Rasio Keuangan
Table of Financial Highlights and Financial Ratio

(dalam jutaan Rupiah / in millions IDR)

Uraian	2023	2022	2021*	2020	2019	Description
LAPORAN POSISI KEUANGAN KONSOLIDASIAN/CONSOLIDATED STATEMENTS OF FINANCIAL POSITION						
ASET						**ASSETS**
Kas	**3,530,074**	3,300,031	3,747,644	3,689,045	3,160,771	Cash
Giro pada Bank Indonesia	**14,879,767**	13,032,593	11,900,072	8,046,403	6,512,341	Current accounts with Bank Indonesia
Giro pada bank lain – pihak ketiga	**1,196,787**	1,243,695	2,691,297	881,541	535,268	Current accounts with other banks - third parties
Cadangan kerugian penurunan nilai	**(57)**	(68)	(66)	(71)	(66)	Allowance for impairment losses
Penempatan pada Bank Indonesia dan bank lain – pihak ketiga	**3,886,989**	7,156,807	11,428,774	5,818,892	7,919,924	Placements with Bank Indonesia and other banks - third parties
Cadangan kerugian penurunan nilai	**(296)**	(2,133)	(2,268)	(2,662)	(2,193)	Allowance for impairment losses
Tagihan derivatif	**1,289**	17,388	3,967	-	-	Derivative Receivables
Surat berharga – pihak ketiga	**30,976,967**	27,387,574	16,978,899	11,479,763	8,855,293	Marketable securities - third parties
Cadangan kerugian penurunan nilai	**(11,357)**	(5,256)	(5,917)	(21,168)	-	Allowance for impairment losses
Efek – efek yang dibeli dengan janji dijual kembali	**-**	5,468,915	3,129,032	10,121,400	3,162,245	Marketable securities purchased under agreements to resell receivables
Wesel ekspor dan tagihan lainnya – pihak ketiga	**689,974**	843,826	487,912	740,396	908,060	Export bills and other receivables - third parties
Cadangan kerugian penurunan nilai	**(351)**	-	-	-	-	Allowance for impairment losses
Kredit yang diberikan						Loans
Pihak berelasi	**710,248**	466,150	278,132	217,937	261,564	- related parties
Pihak ketiga	**115,589,821**	107,873,542	95,689,939	89,232,997	81,625,682	- third parties
Cadangan kerugian penurunan nilai	**(1,913,951)**	(1,631,811)	(1,809,372)	(1,755,670)	(705,300)	Allowance for impairment losses
Pembiayaan dan piutang syariah – setelah dikurangi margin ditangguhkan – pihak ketiga	**8,778,114**	7,415,908	6,418,869	5,761,509	5,402,059	Sharia financing and receivables – less unamortized margin - third parties
Cadangan kerugian penurunan nilai	**(216,946)**	(159,875)	(129,348)	(157,093)	(131,102)	Allowance for impairment losses
Tagihan akseptasi	**288,944**	227,970	163,983	52,802	156,084	Acceptances receivable
Cadangan kerugian penurunan nilai	**(519)**	(2,374)	(1,616)	(30)	-	Allowance for impairment losses

Uraian	2023	2022	2021*	2020	2019	Description
Penyertaan saham	**190,089**	142,093	42,124	42,124	42,124	Investment in shares
Cadangan kerugian penurunan nilai	**(1,303)**	(1,303)	(1,303)	(1,303)	(1,303)	Allowance for impairment losses
Aset tetap dan aset hak guna						Fixed assets and right-of-use assets
Harga perolehan	**7,225,400**	6,683,040	6,375,513	5,970,602	4,609,769	Cost
Akumulasi penyusutan	**(2,429,907)**	(2,119,791)	(1,819,155)	(1,555,254)	(1,265,544)	Accumulated depreciation
Nilai buku	**4,795,493**	4,563,249	4,556,358	4,415,348	3,344,225	Book value
Aset pajak tangguhan - neto	**69,654**	189,749	118,601	100,932	128,113	Deferred tax assets - net
Bunga yang masih akan diterima	**1,367,656**	1,169,105	1,029,390	793,066	650,516	Accrued interest income
Aset lain- lain - neto	**3,495,837**	2,545,516	1,640,994	1,456,676	1,712,169	Other assets - net
TOTAL ASET	**188,302,923**	**181,241,291**	**158,356,097**	**140,961,431**	**123,536,474**	**TOTAL ASSETS**
LIABILITAS, DANA *SYIRKAH* TEMPORER DAN EKUITAS						**LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY**
LIABILITAS						**LIABILITIES**
Liabilitas segera	**2,212,830**	2,403,981	1,804,558	1,830,150	1,816,918	Obligations due immediately
Simpanan nasabah						Deposits from customers
Pihak berelasi	**6,401,344**	9,884,589	11,003,476	9,225,128	12,981,015	- related parties
Pihak ketiga	**120,077,043**	112,134,754	102,761,034	90,573,348	70,583,378	- third parties
Simpanan nasabah - Syariah						Deposits from customers - Sharia
Pihak berelasi	**480**	274	183	1	1	- related parties
Pihak ketiga	**947,836**	795,705	614,933	480,093	425,410	- third parties
Simpanan dari bank lain						Deposits from other banks
Pihak berelasi	**86,755**	96,339	98,555	94,279	423,938	- related parties
Pihak ketiga	**2,454,785**	4,365,451	1,782,921	2,024,805	1,132,690	- third parties
Liabilitas derivatif	**23**	2,207	-	10	-	Derivatives payable
Liabilitas akseptasi	**4,244,805**	3,081,103	163,983	52,802	156,084	Acceptances payable
Efek – efek yang dijual dengan janji dibeli kembali	**288,944**	227,970	-	-	3,792,336	Marketable securities sold under repurchase agreements
Efek Hutang yang Diterbitkan-neto	**957,991**	1,871,461	2,403,547	3,236,456	3,487,485	Debt securities issued - net
Pinjaman yang Diterima-pihak ketiga	**20,323,823**	17,533,761	12,161,667	11,300,357	8,791,601	Borrowings - third parties
Estimasi Kerugian Komitmen dan Kontinjensi	**13,131**	10,747	23,756	29,765	369	Estimated losses on commitments and contingencies
Hutang pajak	**89,592**	139,347	129,213	77,354	44,323	Taxes payable
Bunga yang masih harus dibayar	**285,191**	254,160	168,674	221,713	178,516	Interest payable and revenue sharing
Liabilitas pajak tangguhan - neto	**-**	-	-	-	169,389	Deferred tax liability - net
Liabilitas Imbalan kerja	**293,605**	291,904	203,356	206,046	209,983	Defined employee benefits liability
Liabilitas lain–lain	**1,229,510**	1,347,965	1,647,025	1,331,818	731,131	Other liabilities
Obligasi Subordinasi	**3,678,849**	3,679,163	2,988,492	1,992,707	996,424	Subordinated bonds
TOTAL LIABILITAS	**163,586,537**	**158,120,881**	**137,955,374**	**122,676,832**	**105,920,991**	**TOTAL LIABILITIES**

Uraian	2023	2022	2021*	2020	2019	Description
Dana Syirkah Temporer						**Temporary syirkah fund**
Bukan Bank						Non-bank
Pihak berelasi	**9,316**	7,148	58,009	7,059	2,639	- related parties
Pihak Ketiga	**9,172,780**	8,316,448	7,205,229	6,174,398	5,360,099	- third parties
Bank						Bank
Pihak ketiga	**85,272**	50,828	53,452	69,861	210,116	- third parties
Total Dana Syirkah Temporer	**9,267,368**	8,374,424	7,316,690	6,251,318	5,572,854	Total temporary syirkah fund
EKUITAS						**EQUITY**
Ekuitas yang dapat diatribusikan kepada entitas induk						Equity attributable to equity holders of the parent entity
Modal saham nilai nominal Rp250 (nilai penuh) per saham Modal dasar: Seri A - 9.600.000.000 saham Seri B - 6.400.000.000 saham						Share capital Rp250 (full amount) par value per share Authorized capital: Class A - 9,600,000,000 shares Class B - 6,400,000,000 shares
Modal ditempatkan dan disetor penuh: Seri A - 7.414.714.661 saham Per 31 Desember 2022 dan 2021 Seri B - 2.424.072.500 saham Per 31 Desember 2022 dan 2021	**2,630,361**	2,630,361	2,459,697	2,459,697	2,459,697	Issued and fully paid capital: Class A - 7,414,714,661 shares As of December 31, 2022 and 2021 Class B - 2,424,072,500 shares As of December 31, 2022 and 2021
Tambahan Modal Disetor	**1,812,876**	1,812,876	1,058,541	1,058,541	1,058,541	Additional paid in capital
Surplus dari revaluasi aset tetap	**2,164,733**	2,169,577	2,201,402	2,080,964	2,021,977	Revaluation surplus of fixed assets
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak tangguhan	**(289,695)**	(420,813)	(8,577)	116,935	-	Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income - net of deferred tax
Pengukuran kembali liabilitas imbalan kerja pasti – setelah pajak tangguhan	**(167,121)**	(166,272)	(146,439)	(138,470)	(179,903)	Remeasurement of defined employee benefit liability - net of deferred tax
Saldo Laba						Retained earnings
Telah ditentukan penggunaanya	**4,782,559**	4,785,382	3,813,887	3,073,730	3,725,379	- appropriated
Belum ditentukan penggunaanya	**4,625,479**	3,943,965	3,657,863	3,308,127	2,909,072	- unappropriated
Total Ekuitas yang dapat diatribusikan kepada entitas induk	**15,559,192**	14,759,075	13,036,374	11,986,953	11,992,840	Total equity attributable to equity holders of the parent entity
Kepentingan non-pengendali	**(110,174)**	(13,089)	47,659	46,328	49,738	Non-controlling interest
TOTAL EKUITAS	**15,449,018**	14,745,986	13,084,033	12,005,800	12,042,629	TOTAL EQUITY
TOTAL LIABILITAS, DANA *SYIRKAH* TEMPORER DAN EKUITAS KONSOLIDASIAN	**188,302,923**	**181,241,291**	**158,356,097**	**140,934,002**	**123,536,474**	**TOTAL LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY**

Uraian	2023	2022	2021*	2020	2019	Description
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN/ CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME						
PENDAPATAN BUNGA DAN SYARIAH						**INTEREST AND SHARIA INCOME**
Pendapatan Bunga dan Syariah	**14,203,734**	13,588,549	12.425.703	12,548,614	12,011,703	Interest And Sharia Income
Pendapatan provisi dan komisi pembiayaan syariah	**54,475**	47,425	788.740	72,064	79,727	Sharia financing fee and commission income
BEBAN BUNGA DAN BAGI HASIL SYARIAH	**7,194,587**	**5,227,996**	**(5,313,916)**	**(6,123,414)**	**(6,008,924)**	**INTEREST EXPENSE AND SHARIA PROFIT SHARING**
PENDAPATAN BUNGA DAN SYARIAH NETO	**7,063,622**	**8,407,978**	**7,900,527**	**6,497,264**	**6,082,506**	**NET INTEREST AND SHARIA INCOME**
PENDAPATAN OPERASIONAL LAINNYA						**OTHER OPERATING INCOME**
Provisi dan komisi selain dari kredit yang diberikan	**1,196,432**	1,051,115	802,774	641,022	599,296	Non-loan related fees and commissions
Penerimaan kembali kredit yang telah dihapus buku	**335,778**	365,404	391,947	247,051	267,980	Recoveries from loans written-off
Keuntungan transaksi valuta asing – neto	**14,095**	23,826	58,686	54,658	13,143	Gain from foreign exchange transactions - net
Keuntungan dari penjualan surat berharga yang diperdagangkan – neto	**-**	49,315	325,132	424,289	58,092	Gain on sale of marketable securities measured at fair value through - net
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan - neto	**86,529**	-	-	92,475	25,851	Unrealized gain on changes in fair value of marketable securities held-for-trading
Keuntungan dari perubahan nilai wajar surat berharga yang diperdagangkan - neto	**40,041**	-	-	-	-	Gains from changes in the fair value of trading securities - net
Lain-lain	**249,380**	150,028	139,708	(1,346)	50,341	Others
BEBAN OPERASIONAL LAINNYA						**OTHER OPERATING EXPENSES**
Beban umum dan administrasi	**(2,725,498)**	(2,744,760)	(2,701,546)	(2,499,005)	(2,281,455)	General and administrative expenses
Beban tenaga kerja dan tunjangan	**(2,580,668)**	(3,242,167)	(2,922,119)	(2,639,268)	2,024,828	Salaries and employee benefits
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan – neto Kerugian	**(746,262)**	(223,976)	(626,103)	(142,226)	(321,837)	Provision for impairment losses on financial and non-financial assets - net
Kerugian yang belum direalisasi dari perubahan nilai w ajar surat berharga yang diperdagangkan - neto	**-**	-	(58,176)	-	-	Unrealize gain or losses on fair value canges of maketable securities
Kerugian dari penjualan surat berharga yang diukur pada nilai wajar melalui laba rugi - neto	**(23,164)**	(92,808)	-	-	-	Loss on sale of marketable securities measured at fair value through profit or loss - net
Pembalikan kerugian komitmen dan kontinjensi	**631**	13,192	6,010	2,853	(149)	Reversal of losses on commitments and contingencies
Lain-lain	**(762,191)**	(908,289)	(718,225)	(465,641)	(409,447)	Others
LABA OPERASIONAL	**2,148,725**	**2,848,858**	**2,598,615**	**2,212,126**	**2,059,493**	**OPERATING INCOME**
BEBAN NON-OPERASIONAL - NETO	**(22,358)**	**(13,240)**	**(11,033)**	**(44,098)**	**(81,531)**	**NON-OPERATING EXPENSES - NET**

Uraian	2023	2022	2021*	2020	2019	Description
LABA SEBELUM BEBAN PAJAK	**2,126,367**	**2,835,618**	**2,587,582**	**2,168,028**	**1,977,962**	**INCOME BEFORE TAX EXPENSE**
BEBAN PAJAK - NETO	**(445,190)**	(590,336)	(568,928)	(478,032)	(413,470)	TAX EXPENSE - NET
LABA TAHUN BERJALAN	**1,681,177**	**2,245,282**	**2,018,654**	**1,689,996**	**1,564,492**	**INCOME FOR THE YEAR**
PENDAPATAN 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	**(1,047)**	(24,657)	(14,041)	56,551	(10,160)	Remeasurement of defined benefit plan
Revaluasi aset tetap	**(4,844)**	(31,191)	120,438	60,183	86,990	Fixed assets revaluation
Pajak penghasilan	**180**	4,824	6,262	(15,958)	-	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 tangguhan	**131,118**	(412,236)	(125,512)	118,449	-	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	**125,407**	(463,260)	(12,853)	219,225	77,251	Other Comprehensive Income for the Year - After Tax
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN	**1,806,584**	**1,782,022**	**2,005,801**	**1,909,221**	**1,641,743**	**TOTAL COMPREHENSIVE INCOME FOR THE YEAR**
LABA TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:						**INCOME FOR THE YEAR ATTRIBUTABLE TO:**
Pemilik entitas induk	**1,875,241**	2,304,376	2,031,858	1,687,218	1,558,651	Equity holders of the parent entity
Kepentingan non-pengendali	**(97,182)**	(59,094)	(13,204)	2,778	5,841	Non-controlling interest
TOTAL LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:						**TOTAL COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTABLE TO:**
Pemilik entitas induk	**1,903,812**	1,840,482	2,018,815	1,906,495	1,635,891	Equity holders of the parent entity
Kepentingan non-pengendali	**(97,228)**	(58,460)	(13,014)	2,726	5,892	Non-controlling interest
LABA PER SAHAM DASAR YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (NILAI PENUH)	**169.03**	**219.02**	**206.52**	**171.49**	**157.94**	**BASIC EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY (FULL AMOUNT)**
LAPORAN ARUS KAS KONSOLIDASIAN/CONSOLIDATED STATEMENTS OF CASH FLOWS						
ARUS KAS DARI AKTIVITAS OPERASI						**CASH FLOWS FROM OPERATING ACTIVITIES**
Penerimaan bunga, provisi dan komisi	**14,059,658**	13,496,259	12,250,099	11,792,865	12,062,245	Interest and commissions received
Penerimaan pendapatan syariah	**(7,163,556)**	(5,142,510)	728,020	685,256	-	Sharia income fees received
Pembayaran bunga	**(2,580,668)**	(3,125,806)	(5,099,889)	(5,758,693)	(6,013,854)	Interest expenses paid
Pembayaran bagi hasil syariah	**(2,725,498)**	(2,744,760)	(267,066)	(321,524)	-	Sharia profit sharing paid

Uraian	2023	2022	2021*	2020	2019	Description
Pembayaran beban karyawan	**1,540,955**	1,138,447	(2,938,850)	(2,628,233)	(2,078,219)	Employee expenses paid
Pembayaran beban umum dan administrasi	**335,778**	365,404	(2,701,546)	(2,213,202)	(2,429,691)	General and administrative expenses paid
Penerimaan dari pendapatan operasional lainnya	**(1,456,050)**	(1,035,802)	1,193,233	1,186,017	841,139	Receipts from other operating income
Penerimaan kredit yang telah dihapus buku	**(419,520)**	(563,340)	391,045	247,051	267,980	Recoveries from loan written - off
Pembayaran beban lainnya	**-**	-	(360,694)	(633,522)	(507,601)	Other expenses paid
Pembayaran pajak Penghasilan	**1,591,099**	2,387,892	(480,846)	(349,418)	(408,788)	Income tax paid
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi	**-**	2,387,892	2,663,353	2,006,597	1,733,311	Receipts from cash before changes in operating assets and liabilities
Penurunan (kenaikan) dalam aset operasi:						Decrease in operating assets:
Surat berharga	**(3,394,602)**	(10,926,130)	(5,651,240)	(2,535,595)	(311,151)	Marketable securities
Efek-efek yang dibeli dengan janji dijual kembali	**5,468,915**	(2,339,883)	6,992,368	(6,959,155)	(346,445)	Marketable securities purchased under agreement to resell
Wesel ekspor dan tagihan lainnya	**154,203**	(355,914)	359,306	167,664	(109,943)	Export bills and other receivables
Penempatan pada Bank Indonesia dan bank lain	**-**	-	-	165,000	(165,000)	Placements with Bank Indonesia and other banks
Kredit yang diberikan dan pembiayaan dan piutang syariah	**(9,670,321)**	(13,306,536)	(7,580,885)	(8,115,236)	(7,246,690)	Loans and financing and receivables
Tagihan Derivatif	**13,915**	(13,421)	(3,967)	-	76	Derivatives receivable
Tagihan Akseptasi	**(60,978)**	(63,987)	(109,595)	103,313	(73,705)	Acceptances receivable
Aset lain-lain	**(944,305)**	(904,446)	(440,086)	255,487	(313,831)	Other assets
Kenaikan (penurunan) dalam liabilitas operasi:						Increase (decrease) in operating liabilities:
Liabilitas segera	**(191,151)**	599,423	(25,592)	13,232	328,297	Obligations due immediately
Simpanan:						Deposits:
Giro	**(12,257)**	(1,121,940)	4,328,524	(1,444,818)	2,660,375	Current accounts
Tabungan	**3,630,173**	2,262,626	2,453,277	1,746,837	363,823	Savings account
Deposito berjangka	**1,884,879**	8,352,744	8,384,627	16,805,465	(674,789)	Time deposits
Simpanan dari bank lain	**(1,920,250)**	2,580,313	(237,607)	422,202	(2,558,727)	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	**1,163,702**	3,081,103	-	(3,792,336)	(60,508)	Marketables securities sold under repurchase agreement
Liabilitas lain-lain	**(65,275)**	(177,915)	370,851	117,113	(123,647)	Other liabilities
Liabilitas akseptasi	**60,974**	63,987	111,181	(103,282)	73,705	Acceptances payable
Liabilitas Derivatif	**2,184**	2,207	(10)	10	-	Derivatives payable
Utang pajak	**(26,521)**	9,235	(15,311)	(275,382)	(16,079)	Taxes payable
Arus kas neto (digunakan untuk) diperoleh dari aktivitas operasi	**(2,315,616)**	(9,870,642)	11,649,347	(1,395,455)	(6,593,634)	Net cash provided by and (used in) operating activities
ARUS KAS DARI AKTIVITAS INVESTASI						**CASH FLOWS FROM INVESTING ACTIVITIES**
Penerimaan dividen kas	**-**	5,960	6,074	7,137	11,789	Cash dividends received

Uraian	2023	2022	2021*	2020	2019	Description
Pembelian aset tetap	**(489,544)**	(513,133)	(418,858)	(404,604)	(159,446)	Acquisitions of fixed assets
Penyertaan Saham	**(47,996)**	(99,969)	-	-	-	Investments Shares
Hasil penjualan aset tetap	**1,293**	-	-	(260,937)	35	Proceeds from sales of fixed assets
Arus kas neto (digunakan untuk)/diperoleh aktivitas investasi	**(536,247)**	(607,142)	(412,784)	(397,467	(147,622)	Net cash used in investing activities
ARUS KAS DARI AKTIVITAS PENDANAAN						**CASH FLOWS FROM FINANCING ACTIVITIES**
Penerimaan dari pinjaman yang diterima	**8,279,249**	12,449,516	2,734,923	2,508,756	2,082,867	Proceeds from borrowings
Pembayaran pinjaman yang diterima	**(5,489,187)**	(7,077,422)	(1,873,613)	(974,331)	-	Payment of borrowings
Pembayaran dividen kas	**(1,100,017)**	(1,042,780)	(941,965)	(925,044)	(879,586)	Cash dividend paid
Pembayaran liabilitas sewa	**(78,954)**	(41,109)	(41,109)	(121,171)	-	Payment of lease liability
Penerimaan dari obligasi subordinasi	**-**	1,000,000	1,000,000	1,000,000	-	Proceeds from subordinated bonds
Pembayaran obligasi subordinasi	**-**	(307,000)	-	-	-	Payment for subordinated bonds
Pembayaran efek hutang yang diterbitkan	**(916,500)**	(534,300)	(835,500)	(251,700)	-	Payment from debt securities issued
Penerimaan penambahan modal	**-**	923,345	-	-	-	Proceeds from additional capital
Biaya emisi obligasi	**-**	(3,635)	(6,079)	-	-	Bonds issuance cost
Efek-efek yang dijual dengan janji dibeli kembali	**-**	-	-	858,300	248,000	Marketable securities sold under repurchased agreement
Hasil efek hutang yang diterbitkan	**-**	-	-	-	(1,065)	Proceeds from debt securities issued and subordinated bonds
Arus kas neto diperoleh dari aktivitas pendanaan	**694,591**	5,366,615	36,657	2,210,841	1,450,216	Net cash provided by financing activities
(PENURUNAN) KENAIKAN NETO KAS DAN SETARA KAS	**(2,157,272)**	**(5,058,486)**	**11,273,220**	**417,919**	**(5,291,040)**	**NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS**
KAS DAN SETARA KAS PADA AWAL TAHUN	**24,733,126**	**29,767,787**	**18,435,881**	**17,963,304**	**23,249,310**	**CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR**
DAMPAK BERSIH PERUBAHAN NILAI TUKAR ATAS KAS DAN SETARA KAS	**(14,095)**	**23,825**	**58,686**	**54,658**	**2,841**	**NET EFFECT OF CHANGES IN EXCHANGE RATE ON CASH AND CASH EQUIVALENTS**
KAS DAN SETARA PADA AKHIR TAHUN	**22,561,759**	**24,733,126**	**29,767,787**	**18,435,881**	**17,961,111**	**CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR**
RASIO KEUANGAN (%) / FINANCIAL RATIO (%)						
PERMODALAN						**CAPITAL**
Kewajiban Penyediaan Modal Minimum (KPMM)	**20.12**	19.19	17.78	17.31	17.71	Minimum Capital Adequacy Requirement (KPMM)
PROFITABILITAS						**PROFITABILITY**
Return on Asset (ROA)	**1.33**	1.75	1.73	1.66	1.68	Return on Asset (ROA)
Return on Equity (ROE)	**14.55**	18.63	19.01	16.95	16.51	Return on Equity (ROE)

Uraian	2023	2022	2021*	2020	2019	Description
Net Interest Margin (NIM)	**5.18**	5.86	5.84	5.39	5.75	Net Interest Margin (NIM)
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	**85.31**	80.35	81.94	83.95	84.23	Operating Costs to Operating Income (BOPO)
Rasio Laba (Rugi) Terhadap Pendapatan	**11.30**	15.52	14.33	12.58	12.54%	Profit (Loss) To Income Ratio
Rasio Liabilitas Terhadap Jumlah Aset	**90.92**	91.03	90.87	90.58	90.06%	Ratio of Liabilities to Total Assets
Rasio Liabilitas Terhadap Ekuitas	**1,001.17**	1,014.67	995.37	961.56	834.90%	Ratio of Liabilities to Equity
ASET PRODUKTIF						**EARNING ASSET**
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	**0.61**	0.90	1.02	1.03	1.27	Problematic Earning Assets and Non-Earning Assets to Total Earning Assets and Non-Earning Assets
Aset Produktif Bermasalah Terhadap Total Aset Produktif	**0.86**	0.88	1.00	1.07	1.34	Non Performing Earning Assets Against Total Earning Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	**1.00**	1.09	1.47	1.48	0.68	Allowance for Impairment Losses (CKPN) on Financial Assets against Earning Assets
NPL *Gross*	**1.21**	1.16	1.24	1.40	1.58	NPL Gross
NPL *Nett*	**0.65**	0.46	0.41	0.41	0.81	NPL Nett
LIKUIDITAS						**LIQUIDITY**
Total CASA (dalam juta Rupiah)	**-**	51,310,576	50,694,241	41,429,685	41,342,931	Total CASA (in million Rupiah)
KEPATUHAN						**COMPLIANCE**
Persentase Pelanggaran BMPK						Percentage of LLL Violations
Pihak Terkait	**-**	-	-	-	-	Related parties
Pihak Tidak Terkait	**-**	-	-	-	-	Unrelated Parties
Persentase Pelampauan BMPK						Percentage of Exceeding the LLL
Pihak Terkait	**-**	-	-	-	-	Related parties
Pihak Tidak Terkait	**-**	-	-	-	-	Unrelated Parties
GWM Utama Rupiah	**7.91**	8.28	5.55	3.51	6.52	Main Statutory Reserves in Rupiah
GWM Valuta Asing	**4.35**	4.36	4.24	4.22	8.50	Foreign Currency GWM
Posisi Devisa Neto (PDN) secara keseluruhan	**8.09**	1.84	0.89	1.05	1.11	Overall Net Open Position (NOP)
RASIO LAINNYA						**OTHER RATIOS**
Cost to Income Ratio (CIR)	**69.02**	70.04	67.00	76.70	68.43	Cost to Income Ratio (CIR)
Loan to Deposit Ratio (LDR)	**87.54**	85.03	81.68	86.32	96.07	Loan to Deposit Ratio (LDR)

* Direklasifikasi / As reclassified

Catatan untuk pembaca laporan : Tabel dan grafik pada laporan ini memaparkan data numerik dengan standar Bahasa Inggris, sedangkan pemaparan numerik dalam teks menggunakan standar Bahasa Inggris dan Indonesia sesuai dengan konteksnya.

Notes for report readers : The tables and graphs in this report display numerical data with English standards, while numerical presentations in text use Indonesian and English standards according to the context.

Ikhtisar Operasional

Operational Highlight

Kinerja Operasional Segmen Operasi

Operational Segment Performance

Dana Pihak Ketiga

Third Parties Fund

Tabel Kinerja Operasional Dana Pihak Ketiga
Table of Third Parties Fund Operational Performance

(dalam juta Rupiah / in millions IDR)

Produk	2023	2022	2021	2020	2019	Product
Tabungan	**31,276,436**	26,548,140	24,685,441	20,266,568	20,608,315	Savings
Giro	**21,259,883**	24,762,436	26,008,800	19,163,117	20,734,616	Current accounts
Deposito	**73,883,498**	70,438,502	62,834,358	58,129,335	41,996,786	Deposits
TOTAL	**126,419,817**	**121,799,083**	**113,528,599**	**99,559,020**	**83,339,717**	**TOTAL**

Pinjaman

Loans

Tabel Kinerja Operasional Pinjaman
Table of Loan Operational Performance

(dalam juta Rupiah / in millions IDR)

Produk	2023	2022	2021	2020	2019	Product
Konsumer	**49.535.855**	47,143,365	45,303,948	43,471,120	56,962,543*)	Consumer
Ritel*	**19.749.628**	18,479,344	17,185,569	17,029,674	-	Retail *
Korporasi dan Komersial	**25.526.157**	7,937,368	19,258,831	15,768,540	13,217,804	Corporate and Commercial
Mikro	**4.842.026**	-	-	6,154,803	5,772,031	Micro
KPR	**10.507.382**	9,183,365	7,731,468	6,748,559	6,148,216	Mortgage
BPR dan LKM	**2.673.400**	3,007,780	2,927,483	3,555,793	-	BPRs and MFIs
UMKM	**4.842.026**	3,979,520	3,100,397	2,599,010	-	MSME
Internasional	**3.307.940**	-	500,000	500,000	-	International
TOTAL	**116.142.388**	**106,257,828**	**96,007,696**	**89,672,696**	**82,100,593**	**TOTAL**

* Masih menjadi bagian dari Konsumer dan Ritel / Still part of Consumer and Retail

Produk Internasional dan Tresuri

International and Treasury Products

Tabel Penempatan Dana pada Bank Lain - Surat Berharga Obligasi Bank investasi
Table of Fund Allocation in Other Banks - Investment Bank Bond Securities

(dalam juta Rupiah / in millions IDR)

Obligasi	2023	2022	2021	2020	2019	Bond
Bank Umum dan Bank Daerah	**292,447**	363,912	592,400	1,161,250	1,408,000	Commercial Bank and Regional Bank

Tabel Penempatan Dana Pada Bank Lain - Surat Berharga Obligasi non Bank investasi
Table of Fund Allocation on Other Banks - Investment non - Bank Bond Securities

(dalam juta Rupiah / in millions IDR)

Obligasi	2023	2022	2021	2020	2019	Bond
Korporasi	**819,709**	1,129,819	446,000	771,000	419,000	Corporate
SUN	**13,254,108**	11,000,908	6,826,439	4,829,438	3,202,184	SUN
ORI	**19,972**	166,064	-	120,586	120,586	ORI

Obligasi	2023	2022	2021	2020	2019	Bond
PBS	**2,809,254**	2,463,940	2,394,758	2,367,958	1,509,288	PBS
SPN	**-**	-	-	-	-	SPN
SR	**140,601**	547,652	-	-	-	SR
Total IDR	**17,043,644**	**15,308,383**	**9,667,197**	**8,088,982**	**5,251,058**	**Total IDR**
Total USD	**148,425**	**143,134**	**77,386**	**5,700**	**-**	**Total USD**

Tabel Kinerja *Trading Money Market*
Table of Trading Money Market Performance

(dalam juta Rupiah / in millions IDR)

Keterangan	2023	2022	2021	2020	2019	Description
Placement	**950,000**	1,000,000	220,000	1,800,000	528,581	Placement
Borrowing	**400,000**	2,050,000	-	-	528,581	Borrowing

Tabel Rekapitulasi Obligasi Portofolio *Trading*
Table of Bond Recapitulation of Trading Portfolio

(dalam juta Rupiah / in millions IDR)

Keterangan	2023	2022	2021	2020	2019	Description
Reksadana	**6,981,701**	6,641,487	5,933,763	3,235,529	412,000	Mutual Funds
SUN	**881,085**	351,770	166,482	13,857	288,818	SUN
ORI	**1,909**	9,622	5	-	-	ORI
Corp	**-**	-	54,162	55,876	56,710	Corp
SR	**2,029**	6,296	2,721	-	-	SR
USD	**-**	-	-	-	-	USD
Total IDR	**7,866,724**	**7,009,175**	**6,157,133**	**3,305,262**	**757,528**	**Total IDR**
Total USD	**-**	**-**	**-**	**-**	**-**	**Total USD**

Tabel Volume Transaksi *Foreign Exchange and Derivatives*
Table of Foreign Exchange and Derivatives Transaction Volume

(dalam juta Rupiah / in millions IDR)

Keterangan	2023	2022	2021	2020	2019	Description
Sales	**-**	-	1,583,413*)	1,519,640**)	5,541,552	Sales
Trading	**96,500,639**	94,828,077	96,004,381	55,198,078	34,062,606	Trading
Banking	**40,947,653**	40,626,274	53,731,925	33,684,482	17,777,110	Banking
Total	**137,448,292**	**135,454,351**	**151,319,719**	**92,450,245**	**57,383,286**	**Total**

*) berdasarkan transaksi FX Nasabah di seluruh Kantor Cabang Devisa bank bjb selama tahun 2021. / based on customer FX transactions in all foreign exchange branch offices of bank bjb during 2021.
**) berdasarkan transaksi FX Nasabag di seluruh Kantor Cabang Devisa bank bjb selama tahun 2020. / based on customer FX transactions in all foreign exchange branch offices of bank bjb during 2020.

Tabel Volume Transaksi *Treasury Sales* untuk Nasabah
Table of Treasury Sales Transaction Volume for Customers

(dalam juta Rupiah / in millions IDR)

Keterangan	2023	2022	2021	2020	2019	Description
Foreign Exchange & Derivatives	**3,011,790**	1,348,678	1,583,414	1,519,641	1,698,435	Foreign Exchange & Deriva-tives
Surat Berharga	**3,973,964**	1,110,144	951,247*			Securities
Total	**6,985,754**	**2,458,822**	**2,534,661**	**1,519,641**	**1,698,435**	**Total**

*) data transaksi / transaction data since July 2021

Institutional Banking

Institutional Banking

Tabel Kinerja *Intitutional Banking*
Table of Institutional Banking Performance

Produk Product	Nasabah Customer	2023		2022		2021		2020		2019	
		NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)	NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)	NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)	NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)	NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)
Giro Current Account	Pemerintah Daerah Regional Government	**12,745**	**6,455,190**	11,621	9,617,883	7,728	11,436,087	7,638	8,919,681	16,349	10,998,805
	Pemerintah Pusat Central Government	**129**	**819,528**	115	431,131	107	165,008	131	383,675	107	212,764
	BUMN SOE	**904**	**188,286**	874	1,819,716	873	1,836,599	870	292,797	1,048	1,244,589
	Swasta Private	**158,930**	**13,351,104**	151,549	12,107,482	151,241	9,776,833	139,930	8,648,504	112,175	6,214,779
Subtotal		**172,688**	**20,814,108**	164,159	23,947,572	159,842	25,301,485	148,569	18,244,648	129.679	18,670,937
Deposito Deposits	Pemerintah Daerah Regional Government	**-**	**-**	1	1,002	-	-	21	86,100	181	6,615,951
	Pemerintah Pusat Central Government	**71**	**12,974,028**	21	6,757,691	21	6,776,185	24	3,057,400	10	785,477
	BUMN SOE	**193**	**16,093,099**	350	14,933,270	495	16,085,924	566	16,687,421	739	8,335,025
	Swasta Private	**3,504**	**33,087,525**	3,501	37,924,053	3,610	28,866,366	4,112	25,335,540	3,566	16,725,838
Subtotal		**3,768**	**62.154.653**	**3,895**	**59,616,016**	**4,126**	**51,728,475**	**4,723**	**45,166,461**	**4.496**	**32,462,291**
Total		**176,456**	**82.968.761**	**168,054**	**83,592,588**	**164,075**	**77,029,960**	**153,292**	**63,411,109**	**134.175**	**51,133,228**

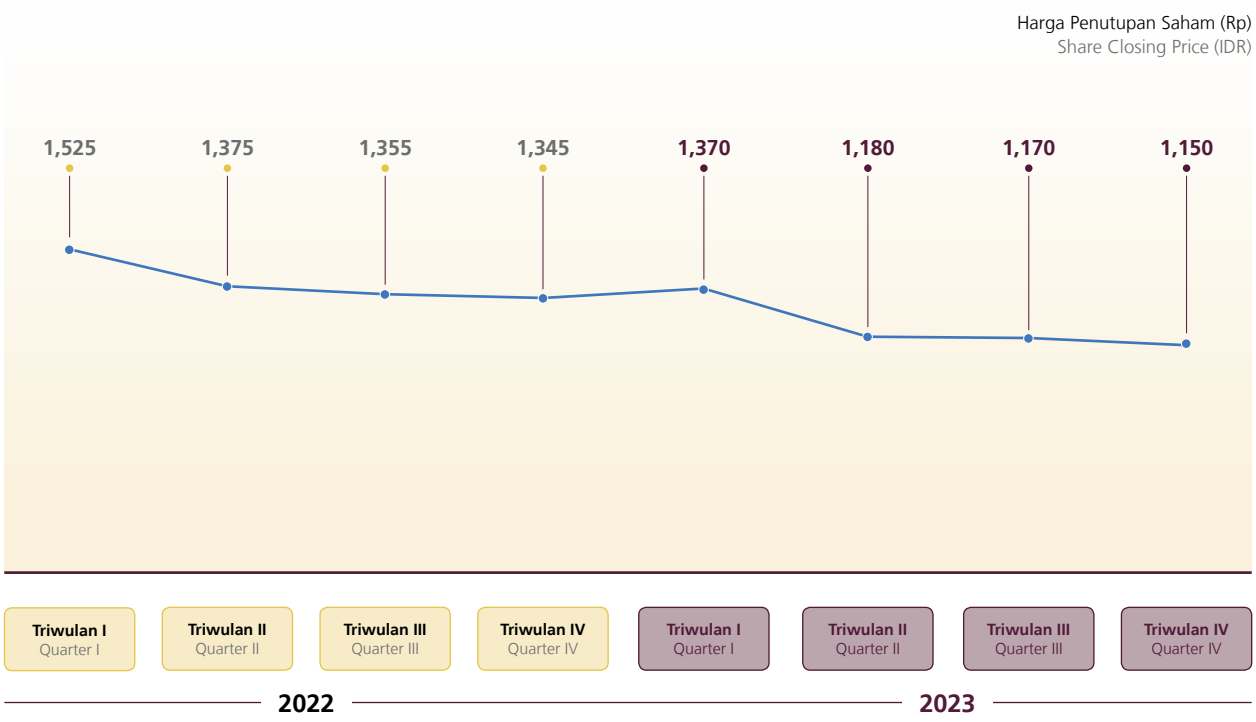
Informasi Saham
Stock Information



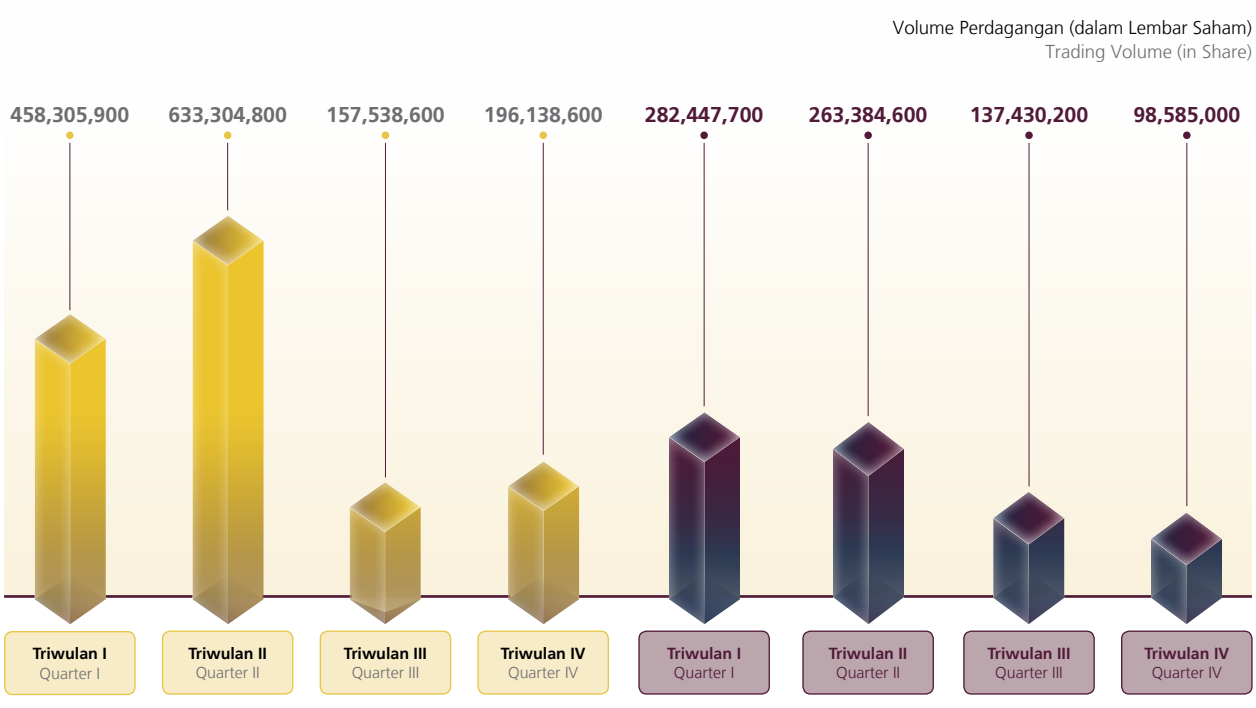
Tabel Informasi Saham bank bjb 2022 – 2023
Table of bank **bjb** stock information 2022 – 2023

Tahun Year	Harga per saham (Rp) Price per share (IDR)				Jumlah Saham Beredar (dalam Lembar Saham) Number of Outstanding Share (in shares)	Volume Perdagangan (dalam Lembar Saham) Trading Volume (in shares)	Kapitalisasi Pasar (Rp Juta) Market Capitalization (IDR Million)
	Pembukaan (Rp) Opening (IDR)	Tertinggi (Rp) Highest (IDR)	Terendah (Rp) Lowest (IDR)	Penutupan (Rp) Closing (IDR)			
2023							
Triwulan I Quarter I	**1,345**	**1,410**	**1,280**	**1,370**	**10,521,443,686**	**282,447,700**	**14,414,377**
Triwulan II Quarter II	**1,360**	**1,395**	**1,165**	**1,180**	**10,521,443,686**	**263,384,600**	**12,415,303**
Triwulan III Quarter III	**1,180**	**1,230**	**1,170**	**1,170**	**10,521,443,686**	**137,430,200**	**12,310,089**
Triwulan IV Quarter IV	**1,170**	**1,175**	**1,110**	**1,150**	**10,521,443,686**	**98,585,000**	**12,099,660**
2022							
Triwulan I Quarter I	1,340	1,560	1,275	1,525	10,521,443,686	458,305,900	16,045,201
Triwulan II Quarter II	1,525	1,545	1,360	1,375	10,521,443,686	633,304,800	14,466,985
Triwulan III Quarter III	1,375	1,435	1,305	1,355	10,521,443,686	157,538,600	14,256,556
Triwulan IV Quarter IV	1,350	1,400	1,310	1,345	10,521,443,686	196,138,600	14,151,341

Grafik Harga Penutupan Saham bank **bjb** Tahun 2022 – 2023
Graph of closing price for bank **bjb** shares for 2022 – 2023

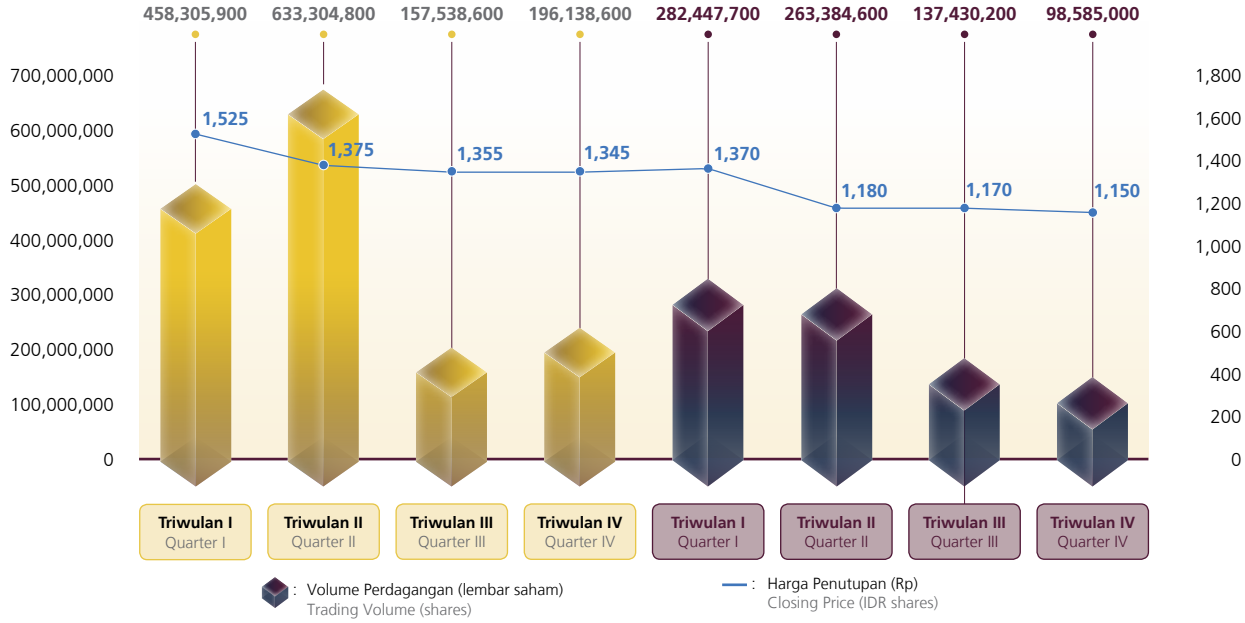


Grafik Volume Perdagangan Saham bank **bjb** Tahun 2022-2023
Chart of bank **bjb** Stock Trading Volume 2022 – 2023



Grafik Pergerakan Harga dan Volume Saham bank **bjb** Tahun 2022 - 2023

Chart of Price Movements and Volume of bank **bjb** Shares in 2022 - 2023



Aksi Korporasi

Pada tahun 2023, bank **bjb** tidak melakukan Aksi Korporasi terkait dengan aktivitas yang berpengaruh terhadap jumlah saham beredar, di antaranya pemecahan saham, penggabungan saham, dividen saham, saham bonus dan perubahan nilai nominal saham.

Corporate Action

In 2023, bank **bjb** did not take Corporate actions related to activities that affect the number of outstanding shares, including stock splits, stock mergers, stock dividends, bonus shares, and changes in the nominal value of shares.

Aksi Penghentian Sementara Perdagangan Saham (*Suspension*) dan/atau Penghapusan Pencatatan Saham (*Delisting*)

Sampai dengan 31 Desember 2023, bank **bjb** tidak pernah dikenakan sanksi penghentian sementara perdagangan saham (*suspension*) dan/atau penghapusan pencatatan saham (*delisting*).

The Action of Provisional Suspension of Share Trading (Suspension) and/or Delisting of Share

Until December 31, 2023, bank **bjb** has never been subject to sanctions for temporary suspension of stock trading and/or delisting of shares.

Informasi Obligasi, Sukuk dan/atau Obligasi Konversi

Information on Bonds, Sukuk and/or Conversion Bonds

Informasi Obligasi

Bond Information

Tabel Obligasi bank bjb
Table of bank **bjb** Bond

No.	Uraian Description	Tanggal Terbit Issue Date	Tanggal Efektif Effective Date	Tenor Tenors	Mata Uang Currency	Jumlah Obligasi (juta) Number of Bonds (Million)	
1.	Penawaran Umum Berkelanjutan I (PUBI) Obligasi Tahap I Tahun 2017 Seri C Continuous Public Offering I (PUB I) Bond Phase I Year 2017 Series C	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	7 Tahun 7 Years	Rp IDR	780,000	
2.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Subordinasi Tahap I Tahun 2017 Seri B Continuous Public Offering I (PUB I) Subordinated Bonds Phase I Year 2017 Series B	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	7 Tahun 7 Years	Rp IDR	693,000	
3.	Obligasi Berkelanjutan I bank **bjb** Tahap II Tahun 2018 Seri B Shelf Registration Bond I bank bjb Phase II Year 2018 Series B	28 September 2018 September 28, 2018	28 September 2018 September 28, 2018	5 Tahun 5 Years	Rp IDR	916,500	
4.	Obligasi Berkelanjutan I bank **bjb** Tahap III Tahun 2019 Seri B Shelf Registration Bonds I bank bjb Phase III Year 2019 Series B	18 Oktober 2019 October 18, 2019	21 Oktober 2019 October 21, 2019	5 Tahun 5 Years	Rp IDR	108,000	
5.	Obligasi Berkelanjutan I bank **bjb** Tahap III Tahun 2019 Seri C Shelf Registration Bonds I bank bjb Phase III Year 2019 Series C	18 Oktober 2019 October 18, 2019	21 Oktober 2019 October 21, 2019	7 Tahun 7 Years	Rp IDR	74,000	
6.	Obligasi Berkelanjutan II bank **bjb** Tahap I Tahun 2020 Seri A Shelf Registration Bond II bank bjb Phase I Year 2020 Series A	3 Maret 2020 March 3, 2020	3 Maret 2020 March 3, 2020	5 Tahun 5 Years	Rp IDR	132,000	
7.	Obligasi Berkelanjutan II bank **bjb** Tahap I Tahun 2020 Seri B Shelf Registration Bond II bank bjb Phase I Year 2020 Series B	3 Maret 2020 March 3, 2020	3 Maret 2020 March 3, 2020	7 Tahun 7 Years	Rp IDR	369,000	
8.	Obligasi Berkelanjutan II bank **bjb** Tahap II Tahun 2020 Seri A Shelf Registration Bond II bank bjb Phase II Year 2020 Series A	17 November 2020 November 17, 2020	17 November 2020 November 17, 2020	5 Tahun 5 Years	Rp IDR	162,580	
9.	Obligasi Berkelanjutan II bank **bjb** Tahap II Tahun 2020 Seri B Shelf Registration Bond II bank bjb Phase II Year 2020 Series B	17 November 2020 November 17, 2020	17 November 2020 November 17, 2020	7 Tahun 7 Years	Rp IDR	337,420	
10.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap I Tahun 2021 Seri A Continuous Subordinated Bond III bank bjb Phase I 2021 Series A	15 Juli 2021 July 15, 2021	15 Juli 2021 July 15, 2021	5 Tahun 5 Years	Rp IDR	379,000	

	Harga Penawaran Bid Price	**Tanggal Jatuh Tempo** Maturity Date	**Tingkat Suku Bunga** Interest Rates	**Status Pembayaran** Payment status	**Peringkat** Rank		**Wali Amanat** Trustee
					2023	**2022**	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2024 December 6, 2024	8.85% *(fixed)*	Aktif Active	idAA	idAA	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2024 December 6, 2024	9.90% *(fixed)*	Aktif Active	idAA	idA+	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	28 September 2023 September 28, 2023	9.5% (*fixed*)	Lunas Paid off	idAA	idAA	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 Oktober 2024 October 18, 2024	8.50%	Aktif Active	idAA	idAA	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 Oktober 2026 October 18, 2026	8.75%	Aktif Active	idAA	idAA	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	3 Maret 2025 March 3, 2025	8.60% (*fixed*)	Aktif Active	idA+	idA+	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	3 Maret 2027 March 3, 2027	9.35% (*fixed*)	Aktif Active	idA+	idA+	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	17 November 2025 November 17, 2025	8.50% (*fixed*)	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	17 November 2027 November 17, 2027	9.00% (*fixed*)	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	15 Juli 2026 July 15, 2026	7.85%	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk

No.	Uraian Description	Tanggal Terbit Issue Date	Tanggal Efektif Effective Date	Tenor Tenors	Mata Uang Currency	Jumlah Obligasi (juta) Number of Bonds (Million)	
11.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap I Tahun 2021 Seri B Continuous Subordinated Bond III bank bjb Phase I 2021 Series B	15 Juli 2021 July 15, 2021	15 Juli 2021 July 15, 2021	7 Tahun 7 Years	Rp IDR	621,000	
12.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022 Seri A Continuous Subordinated Bond III bank bjb Phase II 2022 Series A	09 Juni 2022 June 9, 2022	09 Juni 2022 June 9, 2022	5 Tahun 5 Years	Rp IDR	399,910	
13.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022 Seri B Continuous Subordinated Bond III bank bjb Phase II 2022 Series B	09 Juni 2022 June 9, 2022	09 Juni 2022 June 9, 2022	7 Tahun 7 Years	Rp IDR	600,090	

Informasi Sukuk

Sampai dengan 31 Desember 2023, bank **bjb** tidak menerbitkan sukuk, sehingga dengan demikian bank **bjb** tidak memiliki informasi mengenai sukuk.

Sukuk Information

Until December 31, 2023, bank **bjb** does not issue sukuk, so bank **bjb** does not have information about sukuk.

Informasi Obligasi Konversi

Sampai dengan 31 Desember 2023, bank **bjb** tidak menerbitkan menerbitkan obligasi konversi, sehingga dengan demikian bank **bjb** tidak memiliki informasi mengenai obligasi konversi.

Information on Convertible Bonds

Until December 31, 2023, bank **bjb** does not issue convertible bonds, thus bank **bjb** does not have information on convertible bonds.

Informasi Sumber Pendanaan Lainnya
Other Funding Sources Information

Tabel *Medium Term Notes* (MTN) dan *Negotiable Certificates of Deposit* bank bjb
Table of Medium Term Notes (MTN) and Negotiable Certificates of Deposit bank **bjb**

No.	Uraian Description	Tanggal Terbit Issue Date	Tanggal Efektif Effective Date	Tenor	Mata Uang Currency	Jumlah (juta) Total (Million)	Tanggal Jatuh Tempo Maturity Date	Tingkat Suku Bunga Interest Rates	Status Pembayaran Payment Status
1.	**Term Loan Bank BCA (ket 1)**	29 Maret 2018 March 29, 2018	29 Maret 2018 March 29, 2018	2 Tahun 2 Years	Rp IDR	2,000,000	27 Maret 2024 March 27, 2024	JIBOR 3M + 0.75%	Aktif Active
2.	**Term Loan Bank BCA (ket 2)**	17 Oktober 2022 October 17, 2022	17 Oktober 2022 October 17, 2022	2 Tahun 2 Years	Rp IDR	2,000,000	17 Oktober 2024 October 17, 2024	JIBOR 3M + 0.50%	Aktif Active
3.	**Term Loan Bank Danamon**	28 September 2022 September 28, 2022	28 September 2022 September 28, 2022	3 Tahun 3 Years	Rp IDR	1,500,000	26 September 2025 September 26, 2025	6.30%	Aktif Active

	Harga Penawaran Bid Price	Tanggal Jatuh Tempo Maturity Date	Tingkat Suku Bunga Interest Rates	Status Pembayaran Payment status	Peringkat Rank		Wali Amanat Trustee
					2023	2022	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	15 Juli 2028 July 15, 2028	8.6%	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	09 Juni 2027 June 9, 2027	7.85%	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	09 Juni 2029 June 9, 2029	8.6%	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk

No.	Uraian Description	Tanggal Terbit Issue Date	Tanggal Efektif Effective Date	Tenor	Mata Uang Currency	Jumlah (juta) Total (Million)	Tanggal Jatuh Tempo Maturity Date	Tingkat Suku Bunga Interest Rates	Status Pembayaran Payment Status
4.	**Term Loan Bank Mandiri - 1**	27 Desember 2021 December 27, 2021	27 Desember 2021 December 27, 2021	2 Tahun 2 Years	Rp IDR	1,000,000	19 Desember 2023 December 19, 2023	JIBOR 3M + 1%	Lunas Paid off
5.	**Term Loan Bank BCA**	30 Juni 2021 June 30, 2021	30 Juni 2021 June 30, 2021	2 Tahun 2 Years	Rp IDR	1,500,000	30 Juni 2023 June 30, 2023	JIBOR 3M + 1.15%	Lunas Paid off
6.	**Term Loan Bank BCA**	29 Oktober 2021 October 29, 2021	29 Oktober 2021 October 29, 2021	2 Tahun 2 Years	Rp IDR	200,000	29 Oktober 2023 October 29, 2023	JIBOR 3M + 1.15%	Lunas Paid off
7.	**Term Loan Bank ICBC Indonesia**	1 Maret 2022 March 1, 2022	1 Maret 2022 March 1, 2022	2 Tahun 2 Years	Rp IDR	800,000	1 Maret 2024 March 1, 2024	JIBOR 3M + 0.80%	Aktif Active
8.	**Term Loan Bank Danamon**	28 Maret 2022 March 28, 2022	28 Maret 2022 March 28, 2022	2 Tahun 2 Years	Rp IDR	1,000,000	28 Maret 2024 March 28, 2024	4.50%	Aktif Active
9.	**Term Loan Bank Mandiri**	28 Maret 2022 March 28, 2022	28 Maret 2022 March 28, 2022	21 Bulan 21 Month	Rp IDR	500,000	19 Desember 2023 December 19, 2023	JIBOR 3M + 1%	Lunas Paid off
10.	**Term Loan Bank DKI**	29 September 2022 September 29, 2022	29 September 2022 September 29, 2022	2 Tahun 2 Years	Rp IDR	1,500,000	27 September 2024 September 27, 2024	JIBOR 3M + 0.65%	Aktif Active
11.	**Term Loan Bank Danamon**	18 Oktober 2022 October 18, 2022	18 Oktober 2022 October 18, 2022	3 Tahun 3 Years	Rp IDR	1,500,000	17 Oktober 2025 October 17, 2025	6.70%	Aktif Active
12.	**NCD bank bjb Tahun 2023** 2023 bank **bjb** NCD	06 November 2023 November 6, 2023	06 November 2023 November 6, 2023	1 Tahun 1 Year	Rp IDR	20,524,318,759	06 November 2024 November 6, 2024	1.49%	Aktif Active
13.	**NCD II bank bjb Tahun 2023** 2023 bank **bjb** NCD II	28 Desember 2023 December 28, 2023	28 Desember 2023 December 28, 2023	1 Tahun 1 Year	Rp IDR	4,630,161,557	28 Desember 2024 December 28, 2024	1.49%	Aktif Active

Laporan Analis Perusahaan
Corporate Analyst Report

No.	Analis Analyst	Sekuritas Securities	Rekomendasi Recommendation	*Target Price* (Rp / IDR)	Tanggal Laporan Reporting Date
1.	Andrey Wijaya	RHB Research	*Buy*	1,500	11 Desember 2023 December 11, 2023
2.	Ivan Purnama Putera	PT Sinarmas Sekuritas	*Add*	1,275	13 November 2023 November 13, 2023
3.	Yap Swie Cu	Yuanta Investment Consulting	*Buy*	1,560	3 November 2023 November 3, 2023
4.	Mohammad Fakhrul Arifin	BCA Sekuritas	*Buy*	1,450	27 Juli 2023 July 27, 2023
5.	Adi Prabowo	Trimegah Securities	*Buy*	1,750	17 Juli 2023 July 17, 2023
6.	Team Coverage	Sadif Investment Analytics	*Strong Buy*	1,212	16 Agustus 2023 August 16, 2023
7.	Binaartha Sekuritas	Achmadi Hangradhika	*Hold*	1,380	5 Januari 2024 January 5, 2024

Peristiwa Penting di Tahun 2023
Significant Events in 2023



13 Januari 2023 / January 13, 2023

Dalam rangka mendukung Kemajuan Pendidikan, bank **bjb** dan Universitas Padjadjaran meresmikan Knowledge Theater.

To support the Advancement of Education, bank **bjb** and Padjadjaran University inaugurated the Knowledge Theater.



16 Januari 2023 / January 16, 2023

Business Review Semester *Full Year* 2022.

Business Review Full Year Semester 2022.



26 Januari 2023 / January 26, 2023

bank **bjb** menjalin rangkaian kerja sama dengan Yayasan Kartika Eka Paksi.

bank **bjb** established a series of collaborations with the Kartika Eka Paksi Foundation.



1 Februari 2023 / February 1, 2023

Dalam rangka mendukung kemajuan UMKM, bank **bjb** menyalurkan Kredit Mesra di Medan.

To support the progress of MSMEs, bank **bjb** distributed Friendly Loans in Medan.



9 Februari 2023 / February 9, 2023

bank **bjb** berkolaborasi dengan Dana Pensiun Perkebunan (Dapenbun) dengan meluncurkan Layanan Otentikasi Terintegrasi..

bank **bjb** collaborated with the Plantation Pension Fund (Dapenbun) by launching an Integrated Authentication Service.



27 Februari 2023 / February 27, 2023

Analyst Meeting Full Year 2022 .

Analyst Meeting Full Year 2022.



28 Februari 2023 / February 28, 2023

bank **bjb** menandatangani Nota Kesepahaman (MoU) dengan Badan Intelijen Strategis (BAIS).

bank **bjb** signed a Memorandum of Understanding (MoU) with the Strategic Intelligence Agency (BAIS).



1 Maret 2023 / March 1, 2023

bank **bjb** memudahkan warga Banten dalam pembayaran Retribusi via Sistem Retribusi Daerah (SIREDA).

bank **bjb** made retribution payment easier for Banten residents via Regional Retribution System (SIREDA).



8 Maret 2023 / March 8, 2023

bank **bjb** menjalin kerja sama dengan Kejati Banten.

bank **bjb** cooperated with Kejati Banten.



17 Maret 2023 / March 17, 2023

bank **bjb** menjalin sinergi dengan Askrindo.

bank **bjb** established synergy with Askrindo.



21 Maret 2023 / March 21, 2023

bank **bjb** meresmikan Sentra UMKM PESAT di Surabaya.

bank **bjb** inaugurated the MSME Center UMKM PESAT in Surabaya.



4 April 2023 / April 4, 2023

bank **bjb** menyelenggarakan Rapat Umum Pemegang Saham Tahunan (RUPST) Tahun Buku 2022.

bank **bjb** held the Annual General Meeting of Shareholders (AGMS) for Financial Year 2022.



3 Mei 2023 / May 3, 2023

Earnings Call 1Q-2023.

Earnings Call 1Q-2023.



20 Mei 2023 / May 20, 2023

Peringatan HUT bank **bjb** ke-62 Tahun.

bank **bjb's** 62nd Anniversary.



25 Mei 2023 / May 25, 2023

bank **bjb** menyelenggarakan Rapat Umum Pemegang Saham Tahunan Luar Biasa (RUPSLB).

bank **bjb** held an Extraordinary Annual General Meeting of Shareholders (EGMS).



30 Mei 2023 / May 30, 2023

Inagurasi Petani Milenial 2022.

Millennial Farmer Inauguration 2022.



7 Juni 2023 / June 7, 2023

PT Penjaminan Infrastruktur Indonesia Persero (PT PII) dan bank **bjb** menandatangani MoU.

PT Penjaminan Infrastruktur Indonesia Persero (PT PII) and bank **bjb** signed an MoU.



7 Juni 2023 / June 7, 2023

bank **bjb** dan Universitas Trisakti menandatangani Nota Kesepahaman.

bank **bjb** and Trisakti University signed a Memorandum of Understanding.



19 Juni 2023 / June 19, 2023

bank **bjb** Tandatangani Kerja Sama dengan Universitas Gadjah Mada.

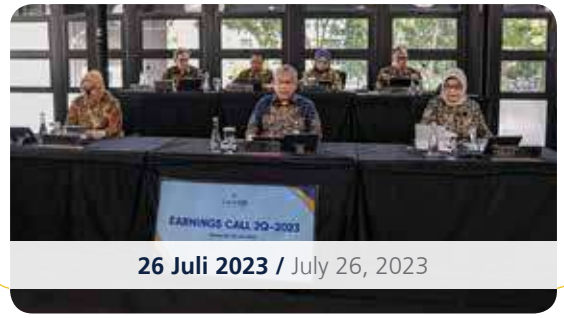
bank **bjb** signed a cooperation with Gadjah Mada University.



24 Juli 2023 / July 24, 2023

Business Review Semester I 2023.

Business Review Semester I 2023.



26 Juli 2023 / July 26, 2023

Earnings Call 2Q-2023.

Earnings Call 2Q-2023.



3 Agustus 2023 / August 3, 2023

bank **bjb** berkolaborasi bersama Pemerintah Provinsi Jawa Barat, BEI, OJK, serta **bjb** Sekuritas dalam Akselerasi Literasi dan Inklusi Pasar Modal kepada ASN.

bank **bjb** collaborated with the West Java Provincial Government, BEI, OJK, and **bjb** Securities in accelerating capital market literacy and Inclusion to State Civil Servants.



3 Agustus 2023 / August 3, 2023

Peresmian Gedung Kantor Representatif bank bjb di Jakarta.

Inauguration of bank **bjb** Representative Office in Jakarta.



30 Agustus 2023 / August 30, 2023

bank **bjb** menandatangani MoU dengan Asuransi Jasaraharja Putera.

bank **bjb** signed an MoU with Jasaraharja Putera Insurance.



4 September 2023 / September 4, 2023

Hari Pelanggan Nasional 2023.

National Customer Day 2023.



7 September 2023 / September 7, 2023

bank **bjb** meresmikan KCP Purwokerto.

bank **bjb** inaugurated KCP Purwokerto.



15-16 September 2023 / September 15-16, 2023

bank **bjb** menandatangani MoU dengan Himpunan Peternak Domba dan Kambing Indonesia (HPDKI).

bank **bjb** signed an MoU with the Indonesian Sheep and Goat Farmers Association (HPDKI).



26 September 2023 / September 26, 2023

bank **bjb** mendukung perdagangan karbon untuk cegah perubahan iklim.

bank **bjb** supported Carbon Trading to Prevent Climate Change.



4 Oktober 2023 / October 4, 2023

bank **bjb** dan Bank Maluku Malut menandatangani MoU Sinergi Bisnis.

bank **bjb** and Bank Maluku Malut signed an MoU on Business Synergy.



4 Oktober 2023 / October 4, 2023

bank **bjb** menandatangani PKS tentang Kerja Sama Penyediaan Layanan Integrasi Pembayaran Jalan Tol Tanpa Henti dengan PT Digital Wahana International (DWI) dan PT Roatex Indonesia Toll System (RITS).

bank **bjb** signed PKS on Cooperation in Providing Non-Stop Toll Road Payment Integration Services with PT Digital Wahana International (DWI) and PT Roatex Indonesia Toll System (RITS).



12 Oktober 2023 / October 12, 2023

bank **bjb** menandatangani Adendum Perpanjangan PKS dengan TNI AD.

bank **bjb** signed PKS Extension Addendum with TNI AD.



13 Oktober 2023 / October 13, 2023

bank **bjb** menandatangani Perjanjian Kredit Sindikasi Pendanaan Proyek Pabrik Pusri IIIB dengan PT Pusri Palembang.

bank **bjb** signed a Syndicated Credit Agreement for Funding the Pusri IIIB Factory Project with PT Pusri Palembang.



28 Oktober 2023 / October 28, 2023

bank **bjb** mengambil bagian dalam Fin Expo 2023.

bank **bjb** took part in Fin Expo 2023.



28 Oktober 2023 / October 28, 2023

bank **bjb** mendukung bulan Inklusi Keuangan di Jawa Barat.

bank **bjb** supported Financial Inclusion Month in West Java.



31 Oktober 2023 / October 31, 2023

Earnings Call 3Q-2023.

Earnings Call 3Q-2023.



31 Oktober 2023 / October 31, 2023

Public Expose 2023.

Public Expose 2023.



1 November 2023 / November 1, 2023

bank **bjb** dan PT Jaminan Kredit Indonesia (Jamkrindo) menandatangani PKS Penjaminan Kredit Usaha Rakyat (KUR).

bank **bjb** and PT Jaminan Kredit Indonesia (Jamkrindo) signed the People's Business Loan (KUR) Guarantee.



2 November 2023 / November 2, 2023

bank **bjb** menandatangani PKS dengan Badan Pengelola Tabungan Perumahan Rakyat (BP Tapera) Terbitkan NCD Perumahan.

bank **bjb** signed PKS with the Public Housing Savings Management Agency (BP Tapera) to issue Housing NCDs.



8 November 2023 / November 8, 2023

bank **bjb** menandatangani PKS Dengan TNI AL.

bank **bjb** signed PKS with TNI AL.



10 November 2023 / November 10, 2023

bank **bjb** menandatangani PKS KPR dengan 27 Pengembang.

bank **bjb** signed PKS KPR with 27 developers.



17 November 2023 / November 17, 2023

bank **bjb** dan Telkomsel menandatangani MoU.

bank **bjb** and Telkomsel signed an MoU.



20 November 2023 / November 20, 2023

bank **bjb** berkolaborasi dengan Direktorat Jenderal Kekayaan Negara (DJKN) Kementerian Keuangan Optimalkan Lelang Eksekusi.

bank **bjb** collaborated with the Directorate General of State Wealth (DJKN) of the Ministry of Finance to Optimize Auction Execution.



6 Desember 2023 / December 6, 2023

bank **bjb** dan PT Pos Indonesia menandatangani Perpanjangan PKS.

bank **bjb** and PT Pos Indonesia signed PKS extension.



28 Desember 2023 / December 28, 2023

bank **bjb** kembali dipercaya sebagai penempatan RKUD Kota Tangerang Selatan.

Bank **bjb** was entrusted again as the placement of RKUD SouthTangerang City.

LAPORAN DIREKSI DAN DEWAN KOMISARIS

Report of Board of Directors and Board of Commissioners

02





bank bjb



Laporan Direksi

Board of Directors' Report

YUDDY RENALDI

Direktur Utama / President Director

Secara umum, pencapaian target bank bjb pada tahun 2023 telah menunjukkan hasil yang baik dan telah memenuhi harapan para Pemangku Kepentingan. bank bjb pada tahun 2023 berhasil melampaui target aset sebesar 100,34% (*bank only*). Pendapatan bunga dan syariah berhasil mencapai target sebesar 101,06% (*bank only*).

In general, bank bjb's target achievement in 2023 has shown good results and has met the expectations of stakeholders. bank bjb in 2023 succeeded in exceeding the asset target of 100.34% (bank only). Interest and sharia income managed to reach the target of 101.06% (bank only).

Pemegang saham dan para Pemangku Kepentingan lainnya yang kami hormati,

Puji syukur kita panjatkan kehadirat Tuhan Yang Maha Esa, atas limpahan rahmatNya yang tak terhingga kepada kita semua, di tengah perlambatan dan ketidakpastian kondisi perekonomian bank **bjb** mampu menghadapi tantangan tersebut dan mencatatkan kinerja yang baik pada tahun 2023. Untuk mencapai kinerja yang baik tersebut, bank **bjb** telah berhasil melakukan percepatan pertumbuhan kegiatan operasional dan keuangan melalui pemanfaatan ekosistem perbankan digital. Hal ini juga telah dijabarkan dalam arah kebijakan dan langkah-langkah strategis yang akan dilakukan untuk mengembangkan kegiatan bisnis bank **bjb** baik rencana jangka pendek maupun rencana jangka menengah dalam sebuah dokumen Rencana Bisnis bank **bjb** Tahun 2023 - 2025.

Pada kesempatan ini, perkenankan kami melaporkan pengelolaan dan kinerja bank **bjb** selama tahun buku 2023. Dalam laporan ini izinkan kami menyampaikan hasil kinerja bank **bjb**, analisis prospek perusahaan, perkembangan penerapan tata kelola perusahaan, penilaian kinerja Komite di bawah Direksi serta perubahan komposisi Direksi.

Our respected shareholders and other stakeholders,

Praise be to God the Almighty, for His endless blessings to all of us. Amidst the slowdown and uncertainty of economic conditions, bank **bjb** was able to face these challenges and recorded good performance in 2023. To achieve this good performance, bank **bjb** had succeeded in accelerating the growth of operational and financial activities through the utilization of digital banking ecosystem. This had also been outlined in the policy direction and strategic steps that would be taken to develop bank **bjb** business activities, both short-term plans and medium-term plans in a bank **bjb** business plan 2023-2025 document.

On this occasion, please allow us to report the management and performance of bank **bjb** during the fiscal year 2023. In this report, allow us to convey the results of bank **bjb**'s performance, analysis of the company's prospects, progress in the implementation of corporate governance, performance assessment of committees under the Board of Directors and changes in the composition of the Board of Directors.

Analisis Atas Kinerja Perseroan

Sebagai perusahaan yang bergerak di bidang perbankan, maksud dan tujuan usaha bank **bjb** adalah untuk berusaha di bidang perbankan yang sesuai dengan peraturan perundang-undangan yang berlaku. Sesuai dengan visi dan misi, bank **bjb** terus kontribusi dengan memberikan layanan keuangan dengan berbagai produk dan layanan seperti, produk simpanan, produk pinjaman, serta berbagai layanan yang dijelaskan sebagai berikut:

1. Produk Consumer & Retail Banking yang meliputi, **bjb** Tandamata, **bjb** Tandamata Gold, **bjb** Tandamata Bisnis, **bjb** Tandamata Purnabakti, **bjb** Tandamata MyFirst, **bjb** Tandamata Berjangka, **bjb** Tandamata Dollar, Simpeda, TabunganKu, Tabungan **bjb** SimPel, **bjb** Tandamata SiMuda, **bjb** SiMuda Investasiku, **bjb** Deposito Berjangka Umum, **bjb** Deposito Suka-suka, **bjb** Deposito Valas, **bjb** Deposito Diskonto, **bjb** Giro, **bjb** Giro Valas, **bjb** Kredit Guna Bhakti, **bjb** Kredit Pra Purna Bhakti (KPPB), **bjb** Kredit Purna Bhakti (KPB), **bjb** Back to Back Loan, **bjb** KPR, **bjb** KKB, **bjb** MLT BPJS Ketenagakerjaan, **bjb** KPR Sejahtera FLPP, **bjb** KPR TAPERA, **bjb** KPR Gaul, **bjb** KPR Lelang, **bjb** Credit Card, Reksa Dana, Bancassurance dan **bjb** SIAP.

2. Produk MSMEs, Commercial & Corporate Banking yang meliputi, **bjb** Deposito Korporasi, **bjb** Giro Korporasi, **bjb** Kredit Mikro Utama, Kredit Usaha Kecil Menengah (KUKM), Kredit Usaha Rakyat (KUR), **bjb** Kredit Skema Subsidi Resi Gudang (SSRG), Kredit **bjb** Mesra, Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT), **bjb** Kredit Cash Collateral, **bjb** Kredit Investasi, **bjb** Kredit Modal Kerja, **bjb** kredit Modal Kerja Kontrak, **bjb** kredit Modal Kerja Kepada Pengembang, **bjb** kredit Modal Kerja Resi Gudang, **bjb** Kredit Jangka Pendek, **bjb** Kredit Kepada Bank Perkreditan Rakyat (BPR), **bjb** Kredit Kepada Koperasi, **bjb** Kredit Modal Kerja Kepada Lembaga Pembiayaan, Pinjaman Daerah, *Receivable Financing*, Kredit Investasi Kepada PDAM, dan Distributor *Financing*.

3. Produk dan layanan Treasury yang meliputi, **bjb** Foreign Exchange, **bjb** Obligasi Ritel serta Custody & Wali Amanat.

4. Produk dan layanan International & Transaction Banking yang meliputi, *Counterparty Bank Trade Financing* (CBTF), *Forfaiting*, Pembelian tagihan SKBDN (Diskonto), *Open Account Financing* (OAF), Transfer Valas, **bjb** quickcash, Layanan Pembayaran Tagihan Perusahaan Air Minum (**bjb** Waterbill Payment), **bjb** Remittance, **bjb** Forex dan Derivatif Line, Surat Kredit Berdokumen Dalam Negeri (SKBDN), Trade Finance and Services dan **bjb** Supply Chain Financing.

5. Layanan Digital Banking yang meliputi, *Automated Teller Machine* (ATM) bank **bjb**, *Cash Recycle Machine* (CRM) bank **bjb**, Kartu ATM/Debit bank **bjb**, DIGI by bank **bjb**, DigiCash by bank **bjb**, Internet Banking - DIGI NET, SMS Banking – DIGI SMS, Mobile Banking – DIGI Mobile dan **bjb** DigiLoan.

Analysis of the Company's Performance

As a company engaged in the banking sector, the purpose and objective of bank **bjb** is to engage in banking business in accordance with the prevailing laws and regulations. In accordance with the vision and mission, bank **bjb** continues to contribute by providing financial services with various products and sevices such as deposit products, loan products, and various services which are explained as follows:

1. Consumer & Retail Banking products include **bjb** Tandamata, **bjb** Tandamata Gold, **bjb** Tandamata Business, **bjb** Tandamata Retirement, **bjb** Tandamata MyFirst, **bjb** Tandamata Futures, **bjb** Tandamata Dollar, Simpeda, TabunganKu, Tabungan **bjb** SimPel, **bjb** Tandamata SiMuda, **bjb** SiMuda Investasiku, **bjb** General Time Deposit, **bjb** Suka-suka Deposit, **bjb** Forex Deposit, **bjb** Discounted Deposit, **bjb** Current Account, **bjb** Forex Current Account, **bjb** Guna Bhakti Credit, **bjb** Pre Purna Bhakti Credit (KPPB), **bjb** Purna Bhakti Credit (KPB), **bjb** Back to Back Loan, **bjb** KPR, **bjb** KKB, **bjb** MLT BPJS Employment, **bjb** KPR Sejahtera FLPP, **bjb** KPR TAPERA, **bjb** KPR Gaul, **bjb** KPR Lelang, **bjb** Credit Card, Mutual Fund, Bancassurance and **bjb** SIAP.

2. MSMEs, Commercial & Corporate Banking products include **bjb** Corporate Deposit, **bjb** Corporate Current Account, **bjb** Main Micro Credit, Small and Medium Enterprises Credit (KUKM), People's Business Credit (KUR), **bjb** Warehouse Receipt Subsidy Scheme Credit (SSRG), **bjb** Mesra Credit, Integrated Economic Community Empowerment (PESAT), **bjb** Cash Collateral Credit, **bjb** Investment Credit, **bjb** Working Capital Credit, **bjb** Contract Working Capital Credit, **bjb** Working Capital Credit to Developers, **bjb** Warehouse Receipt Working Capital Credit, **bjb** Short Term Credit, **bjb** Working Capital Credit to Financing Institutions, Regional Loans, *Receivable Financing*, Investment Credit to PDAM, and Distributor Financing.

3. Treasury products and services include **bjb** Foreign Exchange, **bjb** Retail Bonds and Custody & Trustee.

4. International & Transaction Banking Products and services include Counterparty Bank Trade Financing (CBTF), Forfaiting, SKBDN bill purchase (Discount), Open Account Financing (OAF), Forex Transfer, **bjb** quickcash, Water Company Bill Payment Service (**bjb** Waterbill Payment), **bjb** Remittance, **bjb** Forex and Derivative Line, Domestic Documented Letter of Credit (SKBDN), Trade Finance and Service and **bjb** Supply Chain Financing.

5. Digital Banking services include bank **bjb** Automated Teller Machine (ATM), bank **bjb** Cash Recycle Machine (CRM), bank **bjb** ATM/Debit Card, DIGI by bank **bjb**, DigiCash by bank **bjb**, internet Banking – DIGI NET, SMS Banking – DIGI SMS, Mobile Banking – DIGI Mobile and **bjb** DigiLoan.

6. Layanan lainnya yang meliputi, **bjb** e-Samsat, **bjb** T-Samsat, Laku Pandai **bjb** BiSA, **bjb** Digital Sistem Edukasi dan Transaksi (DiSentra), **bjb** Cash Management Service, **bjb** Internet Banking Corporate (**bjb** IBC), *Safe Deposit Box* (SDB), **bjb** Prioritas, Dukungan Keuangan Bank, **bjb** Garansi Bank, **bjb** Call 14049, **bjb** Care, Mobil Edukasi - KCP Mobile, *Weekend Banking*, Inkaso, Kiriman Uang, *Hospital Guarantee* dan Modul Penerimaan Negara.

Per Desember 2023, jaringan kerja bank **bjb** berada di hampir seluruh wilayah di Indonesia antara lain Pulau Jawa, Sumatera, Kalimantan, Sulawesi dan Bali. bank **bjb** memiliki 1 (satu) Kantor Pusat dan 923 jaringan kantor yang terdiri dari Kantor Wilayah, Kantor Cabang, Kantor Cabang Pembantu, dan jaringan kantor lainnya seperti layanan **bjb** Prioritas, *weekend banking* dan sentra UMKM.

Pelaksanaan jalannya kepengurusan bank **bjb** terlihat pada struktur organisasi bank **bjb** yang terbagi menjadi 6 (enam) Direktorat di bawah Direktur Utama yaitu Direktorat Komersial & UMKM, Direktorat Konsumer & Ritel, Direktorat IT, Treasury & International Banking, Direktorat Operasional, Direktorat Keuangan dan Direktorat Kepatuhan. Tiap-tiap Direktorat terbagi menjadi beberapa Divisi yang mendukung pelaksanaan tugas Direktur terkait. Direktur Utama membawahi seluruh Direktorat, Satuan Kerja Audit Internal dan Divisi Corporate Secretary. Direktorat Komersial & UMKM didukung oleh Divisi Korporasi, Divisi Komersial, Divisi Kredit UMKM, Divisi Penyelamatan & Penyelesaian Kredit, Divisi Hubungan Kelembagaan dan Divisi Manajemen Anak Perusahaan. Direktorat Konsumer & Ritel didukung oleh Divisi Kredit Konsumer, Divisi Kredit Ritel, Divisi KPR & KKB, dan Divisi Dana & Jasa Konsumer. Direktorat IT, Treasury & International Banking didukung oleh Divisi IT Security, Divisi Information Technology, Divisi Digital Banking, Divisi Treasury, dan Divisi International & Transaction Banking. Direktorat Operasional didukung oleh Divisi Operasi, Divisi Umum, Divisi Jaringan & Layanan, Divisi Human Capital, dan **bjb** University. Direktorat Keuangan didukung oleh Divisi Credit Risk, Divisi Pengendalian Keuangan, Divisi Perencanaan Strategis dan Divisi Hukum. Direktorat Kepatuhan didukung oleh Divisi Kepatuhan & APU PPT, Divisi Change Management Office, Divisi Manajemen Risiko Kredit Pasar & Terintegrasi, Divisi Manajemen Risiko Operasional dan Divisi Kebijakan & Prosedur.

Dalam menjalankan kegiatan operasionalnya, bank **bjb** memiliki sebanyak 7.300 orang pegawai. Rincian tingkat pendidikan pegawai tersebut yaitu, 7 (tujuh) orang pegawai berjenjang pendidikan Doktor, 736 orang pegawai berjenjang pendidikan Pasca Sarjana, 5.955 orang pegawai berjenjang pendidikan Sarjana dan 602 orang pegawai berjenjang pendidikan Diploma. Pada tahun 2023, bank **bjb** telah menyelenggarakan pengembangan kompetensi yang dilaksanakan melalui **bjb** University. Pengembangan kompetensi pegawai dilakukan menggunakan metode *blended learning solution* untuk menciptakan *employee experience* serta mendorong optimalisasi kinerja pegawai yang meliputi *technical skill*, profesional, manajerial dan *leadership*.

6. Other services include **bjb** e-Samsat, **bjb** T-Samsat, Laku Pandai **bjb** BiSA, **bjb** Digital Education and Transaction System (DiSentra), **bjb** Cash Management Service, **bjb** Internet Banking Corporate (**bjb** IBC), *Safe Deposit Box* (SDB), **bjb** Priority, Bank Financial Support, **bjb** Bank Guarantee, **bjb** Call 14049, **bjb** Care, Education Car-KCP Mobile, *Weekend Banking*, Inkaso, Remittance, *Hospital Guarantee* and State Revenue Module.

As of December 2023, bank **bjb** network was located in almost all regions in Indonesia including Java, Sumatra, Kalimantan, Sulawesi and Bali. Bank **bjb** has 1 (one) Head Office and 923 office networks consisting of Regional Offices, Branch Officecs, Sub-Branch Offices, and other office networks such as **bjb** Priority services, weekend banking and MSME centers.

The implementation of bank **bjb** management can be seen in the organizational structure of bank **bjb** which is divided into 6 (six) Directorates under the President Director, namely Commercial & MSME Directorate, Consumer & Retail Directorate, IT, Treasury & International Banking Directorate, Operation Directorates, Finance Directorate, and Compliance Directorate. Each Directorate is divided into several divisions that support the implementation of the duties of the relevant Director. The President Director oversees all Directorates, the internal Audit Unit, and the Corporate Secretary Division. The Commercial & MSME Directorate is supported by the Corporate Division, Commercial Division, MSME Credit Division, Credit Rescue & Settlement Division, Institutional Relations Division, and Subsidiary Management Division. The Consumer & Retail Directorate is supported by the Consumer Credit Division, Retail Credit Division, Mortgage & KKB Division, and Consumer Funds & Services Division. The IT, Treasury and International Banking Directorate is supported by the IT Security Division, Information Technology Division, Digital Banking Division, Treasury Division, and International & Transactional Banking Division. Operation Directorates is supported by Operations Division, General Division, Network & Services Division, Human Capital Division, and **bjb** University. Finance Directorate is supported by Credit Risk Division, Financial Control Division, Strategic Planning Division and Legal Division. Compliance Directorate is supported by Compliance & AML/CFL Dicision, Change Management Office Division, Market & Integrated Credit Risk Management Division, Operational Risk Management Division, and Policy & Procedure Division.

In carrying out its operational activities, bank **bjb** has 7.300 employees. Details of the education level of these employees are, 7 (seven) employees with Doctoral education, 736 employees with Postgraduate education, 5.955 employees with Bachelor education, and 602 employees with Diploma education. In 2023, bank **bjb** organized competency development which was carried out through **bjb** University. Employee competency development was carried out using *blended learning solution* method to create *employee experience* and encourage optimization of employee performace which includes *technical skills*, professional, managerial, and *leadership*.

Selain itu, pada tahun 2023 bank **bjb** 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.

In addition, in 2023 bank **bjb** conducted a sustainable program in the form of scholarships for employees who met predetermined qualifications. This was a form of bank **bjb**'s commitment to encourage the quality of the company's human resources and education in Indonesia, also as a form of *employee retention,* and to increase employee *engagement* with the company.

Sesuai dengan ketentuan regulator, untuk meningkatkan kualitas manajemen risiko dan penerapan *good corporate governance* di Perseroan, 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.

In accordance with regulatory requirements, to improve the quality of risk management and implementation of good corporate governance in the company, bank **bjb** provides continuous Risk Management Certification and Refreshment Programs for the employees. In addition, bank **bjb** provides other certifications that are considered important for employees in supporting their work in accordance with their respective professions.

Sejalan dengan pengembangan bisnis Bank, bank **bjb** juga telah melakukan pengembangan pada teknologi informasi (TI) bank **bjb**. 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**. 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.

In line with bank **bjb**'s business development, bank **bjb** has also advanced its information technology (IT). The development and innovation of Information Technology are keys in supporting business development and digitalization at bank **bjb**. Consistent with bank **bjb**'s IT strategy, in 2023, bank **bjb** continued to develop and innovate its information technology in applications, infrastructure, and current IT trends to support bank **bjb**'s business growth. In IT development, the IT Security Division of bank **bjb** carried out a digital transformation to achieve the Company's business target objectives. The implementation of IT security projects is a strategic initiative by the Company to identify, assess, and mitigate vulnerabilities and threats to the Company's information assets. The IT Security Division enhanced IT security and Cyber defense in the digital transformation implementation, aligning with bank **bjb**'s corporate plan direction. Various innovations were made to enhance capabilities and update technology to further improve the Company's security.

Dengan berbagai sumber daya yang dimiliki Perseroan, Direksi telah melakukan pengelolaan secara efektif terhadap sumber daya tersebut. Perseroan telah menghasilkan kinerja yang baik di tahun 2023 di tengah kondisi perekonomian yang masih belum sepenuhnya pulih. Direksi senantiasa mempertimbangkan kondisi perekonomian baik global, nasional maupun industri perbankan dalam mengembangkan strategi bisnis, sehingga mampu mengatasi kendala-kendala khususnya yang terkait dengan dampak kondisi perekonomian terhadap bisnis Perseroan. Oleh karena itu, dalam menyampaikan analisis kinerja Perseroan, izinkan kami menyampaikan telaah perekonomian baik di tingkat global, nasional maupun pada industri perbankan.

With various resources owned by the Company, the Board of Directors has effectively managed these resources. The Company produced good performance in 2023 amid an economy that had not fully recovered. The Board of Directors always considers global, national, and banking industry economic conditions in developing business strategies, thus being able to overcome challenges, especially those related to the impact of economic conditions on the Company's business. Therefore, in presenting the Company's performance analysis, allow us to provide an economic review at global, national, and banking industry levels.

Pertumbuhan ekonomi global melemah dan disertai divergensi pertumbuhan antar negara yang semakin melebar. Sementara itu, negara berkembang (Emerging Market and Developing Economies/EMDEs)) tumbuh di atas pertumbuhan ekonomi

Global economic growth weakened, followed by increasingly widening growth divergence among countries. Meanwhile, emerging markets and developing economies (EMDEs) grew above global economic (World) and advanced economies (AE)

global (World) dan negara maju (Advance Economies/AE) dengan pertumbuhan 4,1% sedangkan ekonomi global tahun 2023 tumbuh sebesar 3,1%, lebih rendah dibandingkan dengan tahun 2022 yang sebesar 3,5%.

Meningkatnya ketegangan geopolitik mendorong harga energi dan pangan meningkat sehingga mengakibatkan tetap tingginya inflasi global. Untuk mengendalikan inflasi, suku bunga kebijakan moneter di negara maju, termasuk Federal Funds Rate (FFR), diprakirakan akan tetap bertahan tinggi dalam jangka waktu yang lebih lama (*higher for longer*). Kenaikan suku bunga global diperkirakan akan diikuti pada tenor jangka panjang dengan kenaikan *yield* obligasi Pemerintah negara maju, khususnya Amerika Serikat (US Treasury), akibat peningkatan kebutuhan pembiayaan utang Pemerintah, dan kenaikan premi risiko jangka panjang. Berbagai perkembangan tersebut mendorong pembalikan arus modal dari negara berkembang ke negara maju dan ke aset yang lebih likuid, yang mengakibatkan dolar Amerika Serikat (AS) menguat secara tajam terhadap berbagai mata uang dunia. Ketidakpastian ekonomi dan keuangan global semakin tinggi karena terjadi bersamaan dengan meningkatnya ketegangan geopolitik. Selain itu, terdapat divergensi pemulihan yang semakin lebar pada perekonomian antar kawasan. Faktor risiko secara umum bersumber dari tingkat inflasi yang masih di atas target, pelemahan ekonomi Tiongkok, volatilitas harga komoditas, peningkatan fragmentasi ekonomi global, serta peningkatan kerentanan utang.

Di tengah perlambatan ekonomi global dan penurunan harga komoditas ekspor unggulan, ekonomi Indonesia tumbuh 5,04% pada Triwulan IV-2023, lebih tinggi dibanding periode yang sama tahun 2022. Seluruh komponen pengeluaran tumbuh, kecuali komponen impor yang mengalami kontraksi. Pertumbuhan tertinggi terjadi pada Komponen Pengeluaran Konsumsi Lembaga Non Profit yang melayani Rumah Tangga (PK-LNPRT) sebesar 18,11%, diikuti Komponen Pembentukan Modal Tetap Bruto (PMTB) sebesar 5,02%, Komponen Pengeluaran Konsumsi Rumah Tangga (PK-RT) sebesar 4,47%, Komponen Pengeluaran Konsumsi Pemerintah (PK-P) sebesar 2,81%, serta Komponen Ekspor Barang dan Jasa sebesar 1,64%. Sementara itu, Komponen Impor Barang dan Jasa terkontraksi sebesar 0,15%.

Struktur PDB Indonesia menurut pengeluaran atas dasar harga berlaku tahun 2023 tidak menunjukkan perubahan yang berarti. Perekonomian Indonesia masih didominasi oleh Komponen PK-RT yang mencakup lebih dari separuh PDB Indonesia yaitu sebesar 53,18%, diikuti oleh komponen PMTB sebesar 29,33%, Komponen Ekspor Barang dan Jasa sebesar 21,75%, Komponen PK-P sebesar 7,45%, Komponen PK-LNPRT sebesar 1,25%, dan Komponen Perubahan Inventori sebesar 1,19%. Sementara itu, Komponen Impor Barang dan Jasa memiliki peran sebesar 19,57%.

growth, with a growth of 4.1% while the global economy in 2023 grew by 3.1%, lower than in 2022, which was 3.5%.

The rise in geopolitical tensions pushed up energy and food prices, leading to persistently high global inflation. To control inflation, monetary policy interest rates in advanced economies, including the Federal Funds Rate (FFR), are expected to remain high for a longer period (higher for longer). Global interest rate hikes are expected to follow in the long term with an increase in government bond yields in advanced economies, especially the United States (US Treasury), due to increased government debt financing needs and a long-term risk premium increase. These developments drive the reversal of capital flows from developing to advanced countries and to more liquid assets, resulting in a sharp strengthening of the US dollar against various world currencies. Global economic and financial uncertainty has risen amid increased geopolitical tensions. Additionally, there is an increasingly wide divergence in economic recovery among regions. Risk factors generally stem from inflation rates still above target, China's economic slowdown, commodity price volatility, increasing global economic fragmentation, and increased debt vulnerability.

Amidst the global economic slowdown and declining commodity export prices, Indonesia's economy grew by 5.04% in the fourth quarter of 2023, higher than the same period in 2022. All expenditure components grew, except for the import component, which contracted. The highest growth occurred in the Non-Profit Institutions Serving Households (PK-LNPRT) Consumption Expenditure Component at 18.11%, followed by the Gross Fixed Capital Formation (PMTB) Component at 5.02%, Household Consumption Expenditure Component (PK-RT) at 4.47%, Government Consumption Expenditure Component (PK-P) at 2.81%, and the Export of Goods and Services Component at 1.64%. Meanwhile, the Import of Goods and Services Component contracted by 0.15%.

The structure of Indonesia's GDP by expenditure at current prices in 2023 showed no significant change. Indonesia's economy was still dominated by the PK-RT Component which accounts for more than half of Indonesia's GDP, at 53.18%, followed by the PMTB Component at 29.33%, the Export of Goods and Services Component at 21.75%, the Government Consumption Expenditure Component at 7.45%, the PK-LNPRT Component at 1.25%, and the Change in Inventories Component at 1.19%. Meanwhile, the Import of Goods and Services Component played a role of 19.57%.

Dari sisi perbankan, sektor perbankan mampu menunjukkan resiliensi dengan permodalan yang tinggi dan kinerja intermediasi yang tetap positif. Dampak risiko suku bunga acuan yang tinggi secara global dan dapat berlangsung lebih lama (*higher for longer*) bagi perbankan dalam negeri masih terjaga dan terkendali seiring fleksibilitas ruang penyesuaian suku bunga yang masih cukup besar bagi perbankan. Sejumlah indikator utama perbankan seperti pertumbuhan total DPK dan kredit bank umum mencatatkan pertumbuhan yang positif walaupun mengalami perlambatan.

Pertumbuhan Dana Pihak Ketiga (DPK) tercatat sebesar 3,04% (yoy) pada November 2023, sedangkan kredit perbankan tumbuh 9,74% (yoy), lebih tinggi dibandingkan dengan pertumbuhan pada bulan sebelumnya yaitu 8,99% (yoy). Peningkatan kredit/pembiayaan didorong oleh peningkatan permintaan kredit sejalan dengan tetap terjaganya kinerja korporasi dan rumah tangga. Secara sektoral, pertumbuhan kredit terutama ditopang oleh sektor Perdagangan, Industri, dan Jasa Dunia Usaha. Pembiayaan syariah pada November 2023 juga tumbuh sebesar 14,12% (yoy), sementara pertumbuhan kredit UMKM mencapai 8,46% (yoy). Pertumbuhan kredit UMKM tersebut terutama didukung oleh sektor Perdagangan, Pertanian, dan Jasa Sosial. Kualitas kredit Bank Umum tetap terjaga dengan rasio NPL *gross* November 2023 sebesar 2,36%. Selanjutnya kondisi industri perbankan Indonesia tetap solid dan resilien dengan ditopang tingkat permodalan/*Capital Adequacy Ratio* November yang tinggi sebesar 27,86%.

Berdasarkan analisis perekonomian dan industri serta memperhatikan tantangan yang ada, maka bank **bjb** menetapkan target pasar berupa peningkatan DPK dan Kredit. Target DPK dan Penyaluran Kredit di tahun 2023 masing-masing sebesar Rp125,79 triliun dan Rp117,06 triliun. Peningkatan DPK dilakukan antara lain dengan optimalisasi *product holding* dalam rangka meningkatkan pertumbuhan dana pihak ketiga dan bisnis lainnya serta mendorong pertumbuhan bisnis melalui sinergi dan kolaborasi. Sedangkan peningkatan kredit dilakukan dengan pertumbuhan kredit yang sehat dan berkelanjutan serta menjaga pertumbuhan kredit secara selektif dan berkualitas.

Untuk mencapai target pasar tersebut, telah ditetapkan suku bunga dasar kredit tahun 2023 adalah sebagai berikut:

From the banking perspective, the banking sector was able to show resilience with high capitalization and continued positive intermediation performance. The impact of high global benchmark interest rates, which can last longer (higher for longer), on domestic banking remains manageable and controlled as the flexibility for interest rate adjustment remains sufficient for banking. Several key banking indicators, such as total growth in Third Party Funds (DPK) and general bank lending, recorded positive growth, albeit slowing down.

The growth of Third Party Funds (DPK) was recorded at 3.04% (yoy) in November 2023, while banking credit grew by 9.74% (yoy), higher than the growth in the previous month, which was 8.99% (yoy). The increase in credit/financing was driven by a rise in credit demand in line with the continued good performance of corporations and households. Sectorally, credit growth was mainly supported by the Trade, Industry, and Business Services sectors. Sharia financing in November 2023 also grew by 14.12% (yoy), while SME credit growth reached 8.46% (yoy). This SME credit growth was mainly supported by the Trade, Agriculture, and Social Services sectors. The quality of General Bank credit remained stable with a gross NPL ratio of November 2023 at 2.36%. Subsequently, the condition of Indonesia's banking industry remains solid and resilient, supported by a high capitalization/Capital Adequacy Ratio in November of 27.86%.

Based on economic and industry analysis and considering the existing challenges, bank **bjb** had set market targets of increasing TPFs and Credit. The targets for DPK and Credit Disbursement in 2023 were respectively Rp125.79 trillion and Rp117.06 trillion. The increase in DPK was carried out, among other things, by optimizing product holding to enhance the growth of third-party funds and other businesses, as well as encouraging business growth through synergy and collaboration. Meanwhile, credit increase was carried out by maintaining healthy and sustainable credit growth and managing credit growth selectively and with quality.

To achieve the target market, the basic credit interest rates for the year 2023 had been established as follows:

Tabel Suku Bunga Dasar Kredit (*Prime Lending Rate*) bank bjb Tanggal 31 Desember 2023
Table of Prime Lending Rates of bank **bjb** as of December 31, 2023

Suku Bunga Dasar Kredit (*Prime Lending Rate*) Prime Lending Rates				
Berdasarkan Segmen Bisnis Based on Business Segments				
Kredit Korporasi Corporate Credit	**Kredit Retail** Retail Credit	**Kredit Mikro** Micro Credit	**Kredit Konsumsi** Consumer Credit	
			KPR	**Non KPR**
7.43%	9.95%	12.66%	9.42%	9.48%

Selain itu, bank **bjb** juga telah menetapkan suku bunga untuk tabungan deposito dan giro yang bersaing dan kompetitif disajikan sebagai berikut:

Furthermore, bank **bjb** had also established competitive interest rates for savings, deposits, and current accounts, as presented in the following:

Tabel Suku Bunga Tabungan
Table of Savings Interest Rates

Jenis Tabungan dan *Tiering* Types of Savings and Tiering	**Suku Bunga** Interest Rates
bjb Tandamata	**0.00%-1.60%**
Saldo < Rp10 juta / Balance < IDR10 million	0.00%
Rp10 juta ≤ Saldo < Rp50 juta / IDR10 million ≤ Balance < IDR50 million	0.25%
Rp50 juta ≤ Saldo < Rp500 juta / IDR50 million ≤ Balance < IDR500 million	0.30%
Rp500 juta ≤ Saldo < Rp1 miliar / IDR500 million ≤ Balance < IDR1 billion	0.70%
Saldo ≥ Rp50 juta / Balance ≥ IDR50 million	1.60%
bjb Tandamata Purnabakti	**0.00%-2.00%**
Saldo < Rp500 ribu / Balance < IDR500.000	0.00%
Rp500 ribu ≤ Saldo < Rp5 juta / IDR500.000 ≤ Balance < IDR5 million	1.00%
Rp5 juta ≤ Saldo < Rp50 juta / IDR1 billion ≤ Balance < IDR50 million	1.50%
Saldo ≥ Rp50 juta / Balance ≥ IDR50 million	2.00%
Simpeda	**0.00%-1.50%**
Saldo < Rp500 ribu / Balance < IDR500.000	0.00%
Rp500 ribu ≤ Saldo < Rp5 juta / IDR500.000 ≤ Balance < IDR5 million	0.50%
Rp5 juta ≤ saldo < Rp50 juta / IDR5 million ≤ Balance < IDR50 milli	1.00%
saldo ≥ Rp50 juta / Balance ≥ IDR50 million	1.50%
bjb Tandamata Purnabakti	**0.00%-3.00%**
Saldo < Rp50 juta / Balance < IDR50 million	0.00%
Rp50 juta ≤ Saldo < Rp500 juta / IDR50 million ≤ Balance < IDR2 billion	1.00%
Rp500 juta ≤ Saldo < Rp2 miliar / IDR500 million ≤ Balance < IDR2 billion	2.00%
Saldo ≥ Rp2 miliar / Balance ≥ IDR2 billion	3.00%
bjb Tandamata Bisnis	**0.00%-3.50%**
Saldo < Rp10 juta / Balance < IDR10 million	0.00%
Rp10 juta ≤ Saldo < Rp100 juta / IDR10 million ≤ Balance < IDR100 million	1.00%
Rp100 juta ≤ Saldo < Rp1 miliar / IDR100 million ≤ Balance < IDR1 billion	1.50%
Rp1 miliar ≤ Saldo < Rp5 miliar / IDR1 billion ≤ Balance < IDR5 billion	2.50%
saldo ≥ Rp5 miliar / Balance ≥ IDR5 billion	3.50%
bjb Tandamata Berjangka	**3,5%**
bjb Tandamata *My First*	**0.00%-1.00%**
Saldo < Rp500 ribu / Balance < IDR500.000	0.00%
Rp500 ribu ≤ Saldo < Rp1 juta / IDR500.000 ≤ Balance < IDR1 million	0.25%
saldo ≥ Rp1 juta / Balance ≥ IDR1 million	1.00%

Keterangan: Suku bunga tabungan dihitung berdasarkan saldo harian, untuk **bjb** Tandamata Bisnis dihitung berdasarkan saldo harian (*tiering progressif*).
Note: Savings interest rates are calculated based on daily balances, for **bjb** Tandamata Bisnis calculated based on daily balances (progressive tiering).

Tabel Suku Bunga **bjb** Deposito
Table of **bjb** Deposit Interest Rate

bjb Deposito Berjangka

Tiering	Jangka Waktu Time Period 01	Jangka Waktu Time Period 03	Jangka Waktu Time Period 06	Jangka Waktu Time Period 12	Jangka Waktu Time Period 24
< Rp100 juta / < IDR100 million	2.50%	2.60%	2.70%	2.75%	2.90%
≥ Rp100 juta - < Rp500 juta / ≥ IDR100 million - < IDR500 million	2.50%	2.60%	2.70%	2.75%	2.90%
Rp500 juta - < Rp2 miliar / IDR500 million - < IDR2 billion	2.50%	2.60%	2.70%	2.90%	2.90%
≥ Rp2 miliar / ≥ IDR2 billion	2.50%	2.60%	2.70%	2.90%	2.90%

Tabel Suku Bunga Deposito Suka-suka
Table of Deposit Suka-suka Interest Rate

Deposito Suka-suka

Tiering	Jangka Waktu Time Period 01	Jangka Waktu Time Period 03	Jangka Waktu Time Period 06	Jangka Waktu Time Period 12
Minimal Rp10 juta / Minimum IDR10 million	3.25%	3.50%	3.50%	3.50%

Tabel Suku Bunga Deposito Valas
Table of Foreign Currency Deposit Interest Rates

bjb Deposito Valas

Tiering	Jangka Waktu Time Period 01	Jangka Waktu Time Period 03	Jangka Waktu Time Period 06	Jangka Waktu Time Period 12
USD				
1.000	0.25 %	0.25 %	0.25 %	0.25 %
SGD, EUR, JPY				
Setara USD 100,000 / Equivalent to USD 100,000				
EUR	0.0%	0.0%	0.0%	0.0%
JPY	0.0%	0.0%	0.0%	0.0%
SGD	0.1%	0.1%	0.1%	0.1%

Tabel Suku Bunga Giro
Table of Current Account Interest Rate

Jenis Giro dan *Tiering* Types of Current Account and Tiering	Suku Bunga Interest rate
bjb Giro Perorangan / bjb Individual Current Account	
bjb Giro Umum / bjb General Current Account	
Saldo < Rp5 juta / Balance < IDR5 million	0.00%
Rp5 juta ≤ Saldo < Rp50 juta / IDR5 million ≤ Balance < IDR50 million	0.50%
Rp50 juta ≤ Saldo < Rp500 juta / IDR50 million ≤ Balance < IDR500 million	1.00%

Jenis Giro dan *Tiering* Types of Current Account and Tiering	**Suku Bunga** Interest rate
Rp500 juta ≤ Saldo < Rp1 miliar / IDR500 million ≤ Balance < IDR1 billion	1.25%
Saldo ≥ Rp1 miliar / Balance ≥ IDR1 billion	1.50%
bjb Giro Kasda / bjb Kasda Current Account	
Saldo < Rp5 juta / Balance <IDR 5 million	0.00%
Saldo ≥ Rp50 juta / Balance ≥ IDR50 million	3.00%
bjb Giro Bank Lain / bjb Current Account from Other Banks	
Saldo < Rp10 juta / Balance < IDR10 million	0.00%
Rp10 juta ≤ Saldo < Rp50 juta / IDR10 million ≤ Balance < IDR50 million	0.25%
Saldo ≥ Rp50 juta / Balance ≥ IDR50 million	0.50%
bjb Giro Valas / bjb Currency Current Account	
bjb Giro Valas USD / bjb USD Currency Current Account	
Saldo < USD1 ribu / Balance < USD1 thousand	0.00%
USD1 ribu ≤ Saldo < USD100 ribu / USD1 thousand ≤ Balance < USD100 thousand	0.10%
Saldo ≥ USD 100 ribu / Balance ≥ USD100 thousand	0.25%
bjb Giro Valas Valas / bjb Currency Currency Current Account	
SGD	0.15%
CNY	0.10%
EUR	0.10%
JPY	0.00%
AUD	0.00%

Strategi dan Kebijakan

Dalam perumusan strategi bank **bjb**, Direksi memimpin langsung melalui berbagai rapat antara Direksi dengan para pejabat eksekutif. Strategi tertuang dalam Arahan Strategis Direksi Tahunan yang diturunkan ke dalam Rencana Bisnis Bank (RBB). Direksi memastikan terlaksananya strategi dan senantiasa melakukan evaluasi untuk memastikan efektivitas penerapan strategi yang telah ditetapkan. Evaluasi pelaksanaan strategi dilakukan melalui rapat-rapat Direksi dengan Kepala Divisi terkait, Rapat Direksi dengan Komite di bawah Direksi serta mekanisme pelaporan internal secara berkala.

Pada tahun 2023, bank **bjb** akan mengoptimalkan inisiatif digitalisasi *tools* per segmen, akuisisi *funding* ritel dan optimalisasi kredit produktif. 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. Selaras dengan arah kebijakan Perseroan dan dengan mempertimbangkan perkembangan kondisi perekonomian terkini, bank **bjb** berfokus pada penerapan strategi sebagai berikut:

Strategies and Policies

In formulating bank **bjb** strategy, the Board of Directors leads directly through various meetings between the Board of Directors and executive officers. The strategy is outlined in the Annual Directors' Strategic Direction which is included in the Bank Business Plan (RBB). The Board of Directors ensures the implementation of strategies and continuously carries out evaluations to ensure the effectiveness of strategies implementation that have been determined. Evaluation of strategy implementation is carried out through meetings between the Board of Directors and the Heads of related Divisions, Board of Directors meetings with Committees under the Board of Directors as well as regular internal reporting mechanisms.

In 2023, bank **bjb** had optimized the digitalization of tools initiatives per segment, the acquisition of retail funding and the optimization of productive credit. 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. In line with the Company's policy direction and considering developments in the latest economic conditions, bank **bjb** focuses on implementing the following strategies:

1. Ekspansi kredit secara selektif dengan mengoptimalkan ekosistem bisnis melalui pertumbuhan kredit yang sehat dan berkelanjutan serta menjaga pertumbuhan kredit secara selektif dan berkualitas.

2. Memperkuat likuiditas untuk mendukung kinerja Perseroan melalui optimalisasi *product holding* dalam rangka meningkatkan pertumbuhan dana pihak ketiga dan bisnis lainnya dan memperkuat likuiditas dengan menciptakan *business ecosystem* melalui pengembangan layanan *digital*. Selain itu, Perseroan akan Mengintegrasikan layanan *e-channel* dengan berbagai layanan perbankan untuk meningkatkan akuisisi nasabah serta mengoptimalisasi *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 dengan mendukung pertumbuhan bisnis secara anorganik melalui sinergi dan kolaborasi dengan skema Kelompok Usaha Bank (KUB) serta membangun sinergi dengan *partner* strategis untuk mengakselerasi pertumbuhan bisnis melalui *channeling*, *asset buy*, dan pola kemitraan. Selain itu, Perseroan akan memperluas kerja sama dengan *fintech*, *e-commerce* dan *e-marketplace* untuk menciptakan solusi *digital* guna mendukung pertumbuhan bisnis serta mengoptimalkan kontribusi perusahaan anak dengan memperkuat sinergi untuk mendukung kinerja secara konsolidasi.

4. Mengoptimalkan peran teknologi dalam mengakselerasikan transformasi digital untuk mendukung bisnis dengan meningkatkan *customer experience* melalui *excellence service delivery* dan penerapan perlindungan nasabah dalam kegiatan bisnis sehingga terciptanya *customer engagement*, optimalisasi *platform* **bjb** Go Smart City dalam rangka perluasan layanan elektronifikasi transaksi Pemerintah Daerah dan implementasi ekosistem digital desa dalam membantu peningkatan perekonomian desa serta efisiensi proses pekerjaan dengan menerapkan otomatisasi dan simplifikasi terhadap aktivitas bisnis yang bersifat *repetitive* dan manual. Selain itu, Perseroan juga melakukan optimalisasi pemantauan eksposur risiko melalui digitalisasi *tools* pemantauan risiko serta peningkatan IT *security* dan IT *cyber defense* dalam implementasi transformasi *digital* yang selaras dengan arah *corporate plan*.

5. Peningkatan pendapatan dan efisiensi biaya.

6. Menjaga struktur modal dan mendorong peningkatan produktivitas human capital dengan menjaga komposisi struktur modal untuk menunjang ekspansi bisnis serta peningkatan produktivitas *human capital.*

1. Selective credit expansion by optimizing the business ecosystem through healthy and sustainable credit growth and maintaining selective and quality credit growth.

2. Strengthening liquidity to support the Company's performance through optimizing product holding to increase the growth of third-party funds and other businesses and strengthening liquidity by creating a business ecosystem through the development of digital services. In addition, the Company will integrate e-channel services with various banking services to increase customer acquisition and optimize long-term funding through capital market instruments and bilateral loans to strengthen the position of financial ratios and grow bank **bjb** assets.

3. Encouraging business growth through synergy and collaboration by supporting inorganic business growth through synergy and collaboration with the Bank Business Group (KUB) scheme as well as building synergies with strategic partners to accelerate business growth through channeling, asset buy, and partnership patterns. In addition, the Company will expand cooperation with fintech, e-commerce and e-marketplace to create digital solutions to support business growth and optimize 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 by improving customer experience through excellent service delivery and implementing customer protection in business activities to create customer engagement, optimizing the **bjb** Go Smart City platform in the context of expanding Regional Government transaction electronification services, and implementing a digital ecosystem villages to help improve the village economy the village economy and the efficiency of work processes by implementing automation and simplification of repetitive and manual business activities. Apart from that, the Company is also optimizing risk exposure monitoring through digitizing risk monitoring tools as well as improving IT security and IT cyber defense in implementing digital transformation which is in line with the direction of the corporate plan.

5. Increasing the income and cost efficiency.

6. Maintaining the capital structure and encouraging the increase of human capital productivity by maintaining the composition of the capital structure to support business expansion and increase human capital productivity.

7. Penguatan *Governance, Risk and Compliance* (GRC) untuk mendukung bisnis dengan berperan aktif membantu Perseroan dalam mencapai tujuan dengan pendekatan yang sistematis dan konsisten melalui peningkatan kualitas tata kelola, kepatuhan dan manajemen risiko, pengembangan metodologi manajemen risiko guna mendukung aktivitas bisnis dan permodalan Perseroan, serta meningkatkan efektifitas sistem pengendalian internal untuk mendukung bisnis. Perseroan juga mengembangkan *compliance management system* untuk penguatan *risk and compliance awareness,* melakukan pengembangan sistem informasi pengelolaan program APU PPT sesuai kebutuhan bisnis dan digitalisasi layanan serta melakukan pengelolaan risiko dan kepatuhan yang efektif dalam mendukung KUB dan konglomerasi keuangan.

Pencapaian Kinerja

Berdasarkan strategi yang telah diterapkan, pada tahun 2023 bank **bjb** telah menghasilkan kinerja yang baik sesuai dengan yang ditargetkan. Pada tahun 2023, , *outstanding* kredit konsumer mencapai Rp49,94 triliun, tumbuh 5,92% dibandingkan dengan tahun 2022 yang mencapai Rp47,14 triliun. *Outstanding* Kredit Ritel mencapai Rp19,82 triliun, tumbuh 7,24% dibandingkan dengan tahun 2022 yang mencapai Rp18,48 triliun. Pertumbuhan kredit korporasi tahun 2023 meningkat sebesar 5,90% atau sebesar Rp975,62 miliar dari posisi Rp16,52 triliun pada tahun 2022 menjadi Rp17,50 triliun pada tahun 2023. Selama tahun 2023 total *outstanding* Kredit UMKM mengalami kenaikan dibandingkan tahun sebelumnya sebesar 21,95% dari Rp3,98 triliun di tahun 2022 menjadi sebesar Rp4,85 triliun di tahun 2023 dengan nett growth sebesar Rp873,35 miliar. Portofolio kredit KPR dan KKB tahun 2023 sebesar Rp10,50 triliun, mengalami kenaikan sebesar Rp1,32 triliun atau sebesar 14,35% dibandingkan dengan tahun 2022 yang sebesar Rp9,18 triliun. Dana pihak ketiga tahun 2023 mencapai Rp123,04 triliun, meningkat 0,79% atau Rp959,05 miliar dibandingkan dengan tahun 2022 yang mencapai Rp122,08 triliun. Selain itu, pada tahun 2023, bank **bjb** membukukan pendapatan *fee based income* dari layanan *e-channel* sebesar Rp462,11 miliar atau naik 2,00% secara *year on year*.

Pencapaian yang baik juga terlihat dari sisi keuangan. Total pendapatan bunga dan syariah tahun 2023 mencapai Rp14,25 triliun, meningkat 4,56% dari tahun 2022 mencapai Rp13,6 triliun. Peningkatan pendapatan bunga dan syariah berjalan mendorong peningkatan total aset dan total ekuitas. Aset tahun 2023 mencapai Rp188,30 triliun meningkat 3,90% dibandingkan tahun 2022 mencapai Rp181,24 triliun. Ekuitas tahun 2023 mencapai Rp15,45 triliun, meningkat 4,77% dari tahun 2022 mencapai Rp14,75 triliun.

7. Strengthening Governance, as well as Risk and Compliance (GRC) to support business by playing an active role in helping the Company achieve its goals with a systematic and consistent approach through improving the quality of governance, compliance and risk management, developing risk management methodology to support the Company's business activities and capital, as well as increasing the effectiveness of the internal control system to support the business. The Company also developed a compliance management system to strengthen risk and compliance awareness, developed an APU PPT program management information system according to business needs and digitized services as well as carried out effective risk and compliance management in supporting KUB and financial conglomerates.

Performance Achievement

Based on the strategy that has been implemented, in 2023 bank **bjb** has produced good performance in accordance with the target. In 2023, outstanding consumer credit reached IDR49.94 trillion, growing 5.92% compared to 2022 which reached IDR47.14 trillion. Outstanding Retail Credit reached IDR19.82 trillion, growing 7.24% compared to 2022 which reached IDR18.48 trillion. Corporate credit growth in 2023 increased by 5.90% or IDR975.62 billion from IDR16.52 trillion in 2022 to IDR17.50 trillion in 2023. During 2023, total outstanding MSME loans increased compared to the previous year by 21. 95% from IDR3.98 trillion in 2022 to IDR4.85 trillion in 2023 with net growth of IDR 873.35 billion. The KPR and KKB credit portfolio in 2023 was IDR10.50 trillion, an increase of IDR1.32 trillion or 14.35% compared to 2022 which was IDR 9.18 trillion. Third party funds in 2023 would reach IDR123.04 trillion, an increase of 0.79% or IDR959.05 billion compared to 2022 which reached IDR122.08 trillion. Apart from that, in 2023, bank **bjb** recorded fee-based income from e-channel services of IDR 462.11 billion or an increase of 2.00% year on year.

Good achievements can also be seen from the financial side. Total interest and sharia income in 2023 reached IDR14.25 trillion, an increase of 4.56% from 2022 which was IDR13.6 trillion. The increase in interest and sharia income continued to encourage an increase in total assets and total equity. Assets in 2023 reached IDR188.30 trillion, an increase of 3.90% compared to 2022 which was IDR181.24 trillion. Equity in 2023 reached IDR15.45 trillion, an increase of 4.77% from 2022 which was IDR14.75 trillion.

Secara umum, pencapaian target bank **bjb** pada tahun 2023 telah menunjukkan hasil yang baik dan telah memenuhi harapan para Pemangku Kepentingan. bank **bjb** pada tahun 2023 berhasil melampaui target aset sebesar 100,34% dengan realisasi mencapai Rp176,48 triliun (*bank only*). Pendapatan bunga dan syariah berhasil mencapai target sebesar 101,06% dengan realisasi mencapai Rp13,32 triliun (*bank only*). Sedangkan terdapat beberapa kinerja yang sedikit berada di bawah target yaitu laba tahun berjalan dengan pencapaian sebesar 88,86%, penyaluran kredit mencapai 99,23% dari yang ditargetkan serta penghimpunan DPK yang mencapai 99,37%. Tidak tercapainya laba tahun berjalan dikarenakan adanya kenaikan beban bunga.

Kendala-Kendala yang Dihadapi Perusahaan dan Langkah-Langkah Penyelesaiannya

Dalam menjalankan kegiatan operasionalnya, bank **bjb** juga mengalami berbagai kendala. Kendala tersebut antara lain, rasio permodalan bank **bjb** yang lebih rendah dibandingkan industri perbankan nasional dan telah mendekati *trigger level* yang tercantum dalam *Recovery Plan* Perseroan sehingga ruang ekspansi bisnis bank **bjb** relatif terbatas. Untuk mengatasi kendala tersebut, Perseroan melakukan optimalisasi product holding dalam rangka meningkatkan pertumbuhan dana pihak ketiga dan bisnis lainnya. Kemudian, produk dan jasa bank **bjb** belum terinformasikan secara optimal kepada nasabah maupun masyarakat sekitar. Untuk menghadapi kendala tersebut, bank **bjb** melakukan beberapa pengembangan/penyesuaian terhadap produk kelolaannya guna meningkatkan daya saing, kredit konsumer juga memberlakukan beberapa program pemasaran, baik yang bersifat pemberian *gimmick* maupun *pricing*, guna mendukung pertumbuhan kredit konsumer.

Kendala lainnya yaitu, laba usaha bank **bjb** masih didominasi oleh hasil bunga kredit dan belum optimalnya kontribusi usaha dari jasa perbankan yang bersumber dari pendapatan non bunga/*fee based income*. Untuk menghadapi kendala tersebut, bank **bjb** memiliki strategi untuk mendorong pertumbuhan bisnis melalui sinergi dan kolaborasi. Perseroan juga melakukan peningkatan *fee based income* melalui pengembangan fitur dan inovasi produk serta meningkatkan upaya *recoveries* kredit hapus buku agar memberikan kontribusi lebih optimal terhadap pendapatan.

Hal-Hal Penting yang Diperkirakan Terjadi Pada Masa Mendatang dan Prospek Usaha

Di tengah perlambatan ekonomi global dengan ketidakpastian yang tinggi, tekanan inflasi secara global diprakirakan masih tinggi dipicu oleh kenaikan harga energi dan pangan akibat eskalasi konflik geopolitik, serta fenomena El Nino. Ekonomi global diprakirakan melambat menjadi 2,8% pada 2024. Penurunan inflasi di negara maju, termasuk AS, berlanjut, meski masih berada

In general, bank **bjb**'s target achievement in 2023 has shown good results and has met the expectations of stakeholders. bank **bjb** in 2023 succeeded in exceeding the asset target of 100.34% with realization reaching IDR176.48 trillion (bank only). Interest and sharia income managed to reach the target of 101.06% with realization reaching IDR13.32 trillion (bank only). While there were performances slightly below the target, such as profit on the year with achievement as of 88.86%, credit distribution as of 99.23% and DPK collection reaching 99.37%. The non-achievement of the profit in the year was due to an increase in interest expense.

Challenges Faced by the Company and Steps to Resolve Them

In carrying out its operational activities, bank **bjb** faces various challenges. One of them was the lower bank's capital adequacy ratio compared to the national banking industry, and it was already approaching the trigger level outlined in the Company's Recovery Plan leading to the restriction of the bank's business expansion opportunities. To overcome the challenge, the company optimized its product holding to enhance the growth of third-party funds and other business segments. To add, bank **bjb**'s products and services had not been optimally socialized to customers and the surrounding community. To address this issue, bank **bjb** implemented several developments and adjustments to its product portfolio to improve competitiveness. Additionally, in the consumer credit sector, the bank was introducing various marketing programs, including both promotional gimmicks and pricing strategies, to support the growth of consumer credit.

Another challenge was that bank **bjb**'s operating income was still predominantly driven by interest income, and the contribution from non-interest income/fee-based income was not optimal yet. To address this issue, bank **bjb** had a strategy to stimulate business growth through synergy and collaboration. The company was also enhancing fee-based income through the development of features and innovative products, as well as intensifying efforts in credit recoveries to provide a more optimal contribution to income.

Important Things Expected to Occur in the Future and the Business Prospects

In the midst of a global economic slowdown with high uncertainty, global inflation pressures are forecasted to remain high due to the rise in energy and food prices stemming from the escalation of geopolitical conflicts, as well as the El Nino phenomenon. The global economy is projected to slow down to 2.8% in 2024. Inflation decline in developed countries, including the U.S., continues,

di atas sasaran, sementara inflasi Tiongkok menurun dipengaruhi oleh pertumbuhan ekonomi yang melambat. Siklus kenaikan suku bunga kebijakan moneter negara maju, termasuk Fed Funds Rate (FFR), diprakirakan telah berakhir meskipun masih bertahan tinggi pada semester I 2024, dengan kemungkinan akan mulai menurun pada semester II 2024. *Yield* obligasi Pemerintah negara maju, termasuk US Treasury, menurun secara gradual tapi masih berada di level tinggi sejalan dengan premi risiko jangka panjang (*term-premia*) terkait besarnya pembiayaan fiskal dan utang pemerintah AS. Tekanan penguatan nilai tukar dolar AS terhadap berbagai mata uang dunia juga berkurang. Perkembangan tersebut mendorong berlanjutnya aliran masuk modal asing dan mengurangi tekanan pelemahan nilai tukar di *emerging market*.

Perekonomian Indonesia diproyeksikan tetap tumbuh baik dan berdaya tahan terhadap dampak rambatan global. Percepatan belanja negara terkait penyelenggaraan Pemilu dan penguatan peran APBN sebagai shock absorber diharapkan dapat mendorong konsumsi Pemerintah untuk menjaga daya beli masyarakat. Pada 2024, pertumbuhan ekonomi Indonesia diprakirakan meningkat dalam kisaran 4,7%-5,5% didukung oleh permintaan domestik utamanya berlanjutnya pertumbuhan konsumsi serta peningkatan investasi khususnya bangunan sejalan dengan berlanjutnya pembangunan Proyek Strategis Nasional (PSN) termasuk Ibu Kota Nusantara (IKN). Sementara itu, kinerja ekspor diprakirakan belum kuat sebagai dampak perlambatan ekonomi global dan penurunan harga komoditas.

Transmisi kebijakan moneter berjalan dengan baik. Suku bunga pasar uang (IndONIA) bergerak dalam kisaran BI-Rate sebesar 5,81% pada 16 Januari 2024. Suku bunga Sekuritas Rupiah Bank Indonesia (SRBI) tercatat menarik pada level 6,68%, 6,78% dan 6,87% masing-masing untuk tenor 6, 9, dan 12 bulan pada 15 Januari 2024 sehingga mendukung efektivitas SRBI sebagai instrumen moneter yang pro-market. Sementara itu, suku bunga perbankan tetap rendah dipengaruhi oleh likuiditas perbankan yang memadai serta kebijakan transparansi SBDK yang meningkatkan efisiensi suku bunga perbankan. Ke depan, pertumbuhan kredit diprakirakan meningkat dalam kisaran 10%-12% pada 2024, sejalan dengan tetap kuatnya pertumbuhan ekonomi domestik. Kinerja transaksi ekonomi dan keuangan digital tetap kuat didukung oleh sistem pembayaran yang aman, lancar, dan andal. Nilai transaksi digital banking diproyeksikan meningkat 9,11% (yoy) hingga mencapai Rp63.803,77 triliun pada tahun 2024. Sementara nilai transaksi Uang Elektronik (UE) diproyeksikan meningkat 25,77% (yoy) hingga mencapai Rp1.051,24 triliun pada tahun 2024.

Kondisi perekonomian baik global maupun nasional serta perkembangan industri perbankan di masa yang akan datang menunjukkan adanya beberapa peluang yang dimiliki oleh bank **bjb**, di antaranya:

1. Berdasarkan skala pasar, sebagian besar Kantor Cabang bank **bjb** masih menjadi *market nichers* di wilayah operasionalnya

although it remains above the target, while China's inflation is decreasing due to slowing economic growth. The cycle of policy interest rate hikes in developed countries, including the Fed Funds Rate (FFR), is expected to have ended, although it still remains high in the first half of 2024, with a possibility of starting to decline in the second half of 2024. The yields of government bonds in developed countries, including US Treasury bonds, are gradually decreasing but still remain at high levels in line with long-term risk premiums (term-premia) associated with the magnitude of fiscal financing and U.S. government debt. The strengthening pressure of the U.S. dollar against various world currencies is also diminishing. These developments continue to drive foreign capital inflows and reduce the pressure on exchange rate depreciation in emerging markets.

Indonesia's economy is projected to continue growing well and remain resilient to the global economic headwinds. Accelerated government spending related to the conduct of elections and the strengthening role of the State Budget (APBN) as a shock absorber are expected to stimulate government consumption to maintain the purchasing power of the public. In 2024, Indonesia's economic growth is forecasted to increase in the range of 4.7%-5.5%, supported by its main domestic drivers – the ongoing growth in consumption and increased investment, particularly in construction, aligned with the continuation of National Strategic Projects (PSN), including the Nusantara Capital City Development (IKN). Meanwhile, export performance is anticipated to be relatively weak due to the global economic slowdown and declining commodity prices.

The transmission of monetary policy is functioning well. The Indonesia Overnight Index Average (IndONIA) moves within the range of the BI-Rate, standing at 5.81% on January 16, 2024. The Bank Indonesia Rupiah Securities (SRBI) interest rates are noted at attractive levels of 6.68%, 6.78%, and 6.87% for tenors of 6, 9, and 12 months, respectively, as of January 15, 2024, supporting the pro-market effectiveness of SRBI as a monetary instrument. Meanwhile, banking interest rates remain low due to adequate banking liquidity and the transparency policy of the Prime Lending Rate (SBDK) that enhances the efficiency of banking interest rates. Going forward, credit growth is projected to increase in the range of 10%-12% in 2024, in line with the continued strength of domestic economic growth. The performance of digital economic and financial transactions remains robust, supported by a secure, smooth, and reliable payment system. The value of digital banking transactions is projected to increase by 9.11% (yoy) to reach IDR63,803.77 trillion in 2024. Meanwhile, the value of Electronic Money (UE) transactions is projected to increase by 25.77% (yoy) to reach IDR1,051.24 trillion in 2024.

The current global and national economic conditions, as well as the future developments in the banking industry indicate several opportunities for bank **bjb**, including:

1. Based on market scale, the majority of bank **bjb**'s branch offices still function as market nichers in their operational

sehingga masih memiliki peluang yang cukup besar untuk meningkatkan pangsa pasarnya dari sisi aset, baik DPK maupun kredit.
2. Semakin meningkatnya literasi keuangan masyarakat melalui program yang dicanangkan oleh Bank Indonesia dan Otoritas Jasa Keuangan dalam rangka menerapkan kebijakan keuangan inklusif sebagai suatu bentuk pendalaman layanan keuangan (*financial service deepening*) yang ditujukan kepada masyarakat in the bottom of the pyramid untuk memanfaatkan produk dan jasa keuangan formal seperti sarana menyimpan uang yang aman (*keeping*), transfer, menabung maupun pinjaman dan asuransi.
3. Kegiatan pelaku ekonomi yang cukup tinggi di Provinsi Jawa Barat, Banten dan DKI Jakarta merupakan potensi pengembangan perkreditan dan pendanaan.
4. Berbagai proyek pembangunan infrastruktur, termasuk Proyek Strategis Nasional berada di wilayah kerja Jawa Barat dan Banten, sehingga bank **bjb** memiliki kesempatan untuk memaksimalkan penyaluran kredit dan mampu mendorong pertumbuhan ekonomi daerah secara optimal.
5. Dukungan dari Pemerintah Daerah secara konsisten dan berkesinambungan dalam mengembangkan bank **bjb** sebagai penggerak dan pendorong laju perekonomian di daerah.
6. Potensi yang masih besar dalam pengembangan produk digital untuk menyasar segmen ritel dan membangun eksositem bisnis bank **bjb**.

Berbagai peluang tersebut menunjukkan bahwa bank **bjb** memiliki prospek yang baik untuk terus tumbuh secara berkelanjutan. Berdasarkan hal tersebut, bank **bjb** optimis untuk dapat senantiasa meningkatkan kinerja dalam jangka pendek maupun jangka panjang secara berkelanjutan. Untuk dapat menangkap berbagai peluang yang dimiliki bank **bjb**, maka arahan strategi yang tertuang dalam bentuk Arahan Strategi Direksi Tahunan (ASDT) tahun 2024 adalah sebagai berikut:

1. Optimalisasi pangsa pasar kredit secara *prudent* dengan portofolio *management business* melalui pengembangan digitaliasi dan menjaga kualitas kredit.
2. Menjaga likuiditas yang sustain dengan optimalisasi *share of wallet* untuk mendukung akselerasi penyaluran dana.
3. Menyediakan solusi berbasis teknologi informasi guna mendukung bisnis dengan keamanan informasi yang terkendali.
4. Peningkatan pendapatan melalui pemanfaatan potensi bisnis lainnya dan pengembangan bisnis secara anorganik serta pengelolaan biaya secara efektif dan efisien.
5. Memperkuat struktur modal dan mendorong peningkatan kompetensi, produktivitas serta integritas *human capital*.
6. Memperkuat sinergi untuk membangun ekosistem inklusi keuangan dan akselerasi transaksi instrumen keuangan berkelanjutan.
7. Mendukung pengelolaan manajemen risiko yang efektif dan penguatan *governance* serta *compliance* dalam mencapai kinerja bank **bjb** yang berkelanjutan.

regions, providing ample opportunities to increase market share in terms of assets, both in deposits (DPK) and loans.

2. The increasing financial literacy among the public through programs initiated by Bank Indonesia and the Financial Services Authority (OJK) to implement inclusive financial policies as a form of deepening financial services aimed at society in the bottom of the pyramid. This encourages the utilization of formal financial products and services such as safekeeping money, transfers, savings, loans, and insurance.
3. The high activities of economic agents in West Java, Banten, and DKI Jakarta represent potential areas for credit and financing development.
4. Various infrastructure development projects, including National Strategic Projects, are located in the working areas of West Java and Banten. This provides bank **bjb** with the opportunity to maximize credit disbursement and contribute to the optimal economic growth of the region.
5. Consistent and continuous support from local governments in developing bank **bjb** as a driver and catalyst for economic development in the region.
6. Significant potential for the development of digital products to target the retail segment and build the business ecosystem of bank **bjb.**

The various opportunities indicate that bank **bjb** has a promising prospect for sustained growth. Based on this, bank **bjb** is optimistic about continuously improving its performance in both the short and long term sustainably. To capture the various opportunities, the strategic directions outlined in the Annual Directorial Strategic Guidelines (ASDT) for the year 2024 are as follows:

1. Optimize prudent credit market share through business portfolio management via digitalization and maintaining credit quality.
2. Sustain liquidity with the optimization of the share of the wallet to support the acceleration of fund disbursement.
3. Provide technology-based solutions to support business with controlled information security.
4. Increase revenue through the utilization of other potential business opportunities, organic business development, and effective cost management.
5. Strengthen capital structure and promote the improvement of competence, productivity, and human capital integrity.
6. Enhance synergy to build a financial inclusion ecosystem and accelerate sustainable financial instrument transactions.
7. Support effective risk management and strengthen governance and compliance in achieving sustainable performance for bank **bjb.**

Tata Kelola Perusahaan

Good Corporate Governance (GCG) merupakan suatu sistem peraturan yang mengatur hubungan dari berbagai pihak yang bersangkutan dengan Pemegang Saham, Dewan Komisaris, Direksi, dan Komite-komite. Dengan kata lain, GCG mencakup hubungan antara para pemangku kepentingan (*stakeholder*) yang terlibat serta tujuan pengelolaan perusahaan. Selain itu, penerapan GCG tidak hanya menjadi suatu keharusan, tetapi juga merupakan fondasi utama dalam menjalankan usaha untuk memaksimalkan manfaat dan nilai tambah bagi para pemangku kepentingan serta menjaga keberlangsungan usaha. Penerapan GCG kian menjadi faktor penentu strategis bagi perbankan agar dapat meningkatkan nilai dan memelihara proses pertumbuhan yang berkelanjutan. Setiap perbankan perlu terus meningkatkan kinerja agar dapat mengambil manfaat dari penerapan GCG. Tujuan penerapan GCG yaitu menciptakan nilai tambah bagi semua pihak yang berkepentingan, pihak – pihak tersebut adalah pihak internal yang meliputi Dewan Komisaris, Direksi, Karyawan, dan pihak eksternal yang meliputi investor, kreditur, pemerintah, masyarakat dan pihak berkepentingan lainnya.

Sebagai lembaga intermediasi dan lembaga kepercayaan, Perseroan dalam melaksanakan kegiatan usahanya harus berpedoman terhadap prinsip keterbukaan (*transparancy*), memiliki ukuran kinerja dari semua jajaran berdasarkan ukuran yang konsisten dengan *corporate values*, sasaran usaha dan strategi bank sebagai cerminan akuntabilitas (*accountability*), menjamin dilaksanakannya ketentuan yang berlaku sebagai wujud tanggung jawab (*responsibility*), objektif dan bebas dari tekanan pihak manapun dalam pengambilan keputusan (*independency*), serta senantiasa memperhatikan kepentingan seluruh *stakeholders* (Pemangku Kepentingan) berdasarkan azas kesetaraan dan kewajaran (*fairness*).

Kelima asas tersebut diimplementasikan melalui pemenuhan kepentingan pemegang saham dan memberikan perlakuan yang sama kepada seluruh pemegang saham; pemenuhan kepentingan *stakeholders* lainnya; melaksanakan pengungkapan dan transparansi; serta tugas dan tanggung jawab Dewan Komisaris dalam menjalankan fungsi pengawasan dan pemberian nasihat kepada Direksi.

Dalam pelaksanaan pemenuhan kepentingan pemegang saham, bank **bjb** telah memenuhi hak-hak pemegang saham di antaranya membayar dividen secara adil dan tepat waktu. Dividen diputuskan melalui Rapat Umum Pemegang Saham Tahunan (RUPST). bank **bjb** memiliki kebijakan dividen yang didasarkan pada pemenuhan kepentingan pemegang saham serta rencana pengembangan usaha. Selain pembagian dividen, bank **bjb** juga telah memenuhi hak-hak pemegang saham sebagai berikut:

1. Menghadiri dan menyetujui pengangkatan, pemberhentian dan persetujuan pengunduran diri Dewan Komisaris dan Direksi.

Company Management

Good Corporate Governance (GCG) is a regulatory system that governs the relationships among various parties involved, including Shareholders, Board of Commissioners, Board of Directors, and Committees. In other words, GCG encompasses the relationships between stakeholders involved and the objectives of corporate management. Moreover, the implementation of Good Corporate Governance (GCG) is not only a requirement but also a fundamental foundation in conducting business to maximize benefits and added value for stakeholders while maintaining business sustainability. The application of GCG is increasingly becoming a strategic determinant for the banking sector to enhance value and sustain continuous growth processes. Every bank needs to consistantly improve its performance to benefit from the implementation of Good Corporate Governance (GCG). The goal of implementing GCG is to create added value for all stakeholders. These stakeholders include internal parties such as the Board of Commissioners, Board of Directors, employees, and external parties such as investors, creditors, government, the community, and other stakeholders.

As an intermediary and trusted institution, the company carries out its business activities, must adhere to the principles of transparency, measure the performance of all levels based on criteria consistent with corporate values, business objectives, and bank strategies as a reflection of accountability. The company should ensure compliance with applicable provisions as a manifestation of responsibility, maintain objectivity, and be free from pressure from any party in decision-making (independence). Additionally, it should always consider the interests of all stakeholders based on the principles of equality and fairness.

These five principles are implemented through the interest fulfilment of shareholders and providing equal treatment to all shareholders; interests fulfilment of other stakeholders; implementing disclosure and transparency; and the duties and responsibilities of the Board of Commissioners in carrying out the oversight function and providing advice to the Board of Directors.

In fulfilling the interests of shareholders, bank **bjb** has already provided the rights of shareholders, including the fair and on time payment of dividends. Dividend decisions are made through the Annual General Meeting of Shareholders (RUPST). bank **bjb** has a dividend policy based on meeting the interests of shareholders and business development plans. In addition to dividend distribution, bank **bjb** has also fulfilled the rights of shareholders as follows:

1. Attending and approving the appointment, termination, and approval of resignation of the Board of Commissioners and Board of Directors.

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.
5. Pemegang Saham dapat meminta penyelenggaran RUPS.

6. Pemegang saham dapat mengusulkan mata acara dalam RUPS.
7. Setiap saham memberikan hak kepada pemegang saham untuk mengeluarkan 1 (satu) suara.

Perseroan telah menyelenggakan RUPS Tahunan secara tepat waktu. RUPS Tahunan Tahun Buku 2022 dilaksanakan pada tanggal 4 April 2023. RUPS Tahunan telah diselenggarakan dengan baik sesuai dengan agenda yang telah ditetapkan.

Dalam memberikan informasi yang diperlukan oleh investor atau Pemegang Saham (transparansi informasi), bank **bjb** 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 **bjb**.

Terkait tanggung jawab 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. Pertanggung jawaban Dewan Komisaris kepada RUPS merupakan perwujudan akuntabilitas pengawasan atas pengelolaan perusahaan dalam rangka pelaksanaan prinsip-prinsip GCG.

Sepanjang tahun 2023, Dewan Komisaris telah memberikan Rekomendasi serta melakukan tugas dan tanggung jawab Dewan Komisaris tersebut melalui forum antara lain Rapat Dewan Komisaris dan Rapat Gabungan Dewan Komisaris mengundang Direksi. Selama tahun 2023, Dewan Komisaris telah mengeluarkan sebanyak 26 (dua puluh enam) keputusan dan persetujuan. Persetujuan tersebut antara lain, persetujuan atas rencana bisnis, persetujuan penyediaan dana fasilitas kredit kepada pihak terkait serta persetujuan lain yang menjadi wewenang Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan peraturan yang berlaku.

2. Attending and approving changes to Articles Asscociation related to the Issuance of Securities or changes in the Issued and Paid-Up Capital
3. Attending and approving the contribution of shares in the form of assets other than money, both tangible and intangible assets.
4. Attending and approving mergers, consolidations, acquisitions, and separations, as well as submitting applications for the company to be declared bankrupt and dissolved. .
5. Shareholders have the right to request the convening of a General Meeting of Shareholders (RUPS).
6. Shareholders have the right to propose agenda items during the General Meeting of Shareholders (RUPS). .
7. Each share entitles the shareholder to cast 1 (one) vote.

The company has conducted the Annual General Meeting of Shareholders (RUPS) on time. The Annual General Meeting for the 2022 fiscal year was held on April 4, 2023. The Annual General Meeting was conducted successfully in accordance with the predetermined agenda.

In providing the necessary information to investors or shareholders (information transparency), bank **bjb** ensures equal treatment for all shareholders, both Majority and Minority shareholders. This is intended to prevent the existence of inside information that is only known to Majority Shareholders. All Shareholders have equal rights to obtain information related to bank **bjb.**

Concerning the responsibilities of the Board of Commissioners, it is an organizational body collectively and collegially assigned with overseeing and advising the Board of Directors. The Board of Commissioners ensures that the company implements Good Corporate Governance (GCG) at all levels of the organization. In carrying out its duties, the Board of Commissioners is accountable to the General Meeting of Shareholders (RUPS). The accountability of the Board of Commissioners to the General Meeting of Shareholders is a manifestation of the supervisory accountability over the company's management in the implementation of GCG principles.

Throughout 2023, the Board of Commissioners has provided recommendations and fulfilled its duties and responsibilities through various forums, including Board of Commissioners meetings and joint meetings with the invited Board of Directors. During the year 2023, the Board of Commissioners issued a total of 26 (twenty-six) decisions and approvals. These approvals include endorsement of business plans, approval of funding facilities for related parties, and other approvals within the authority of the Board of Commissioners as stipulated in the Articles of Association and relevant regulations.

Terkait komposisi Dewan Komisaris, saat ini Perseroan memiliki 50% Komisaris Independen dari jumlah Dewan Komisaris yang ada di Perseroan. Komposisi Komisaris Independen pada posisi tanggal 31 Desember 2023 berjumlah 3 (tiga) orang dari 6 (enam) orang Komposisi Dewan Komisaris.

Regarding the composition of the Board of Commissioners, the company currently has 50% Independent Commissioners out of the total number of Commissioners in the company. As of December 31, 2023, the composition of Independent Commissioners is 3 (three) out of the total 6 (six) members of the Board of Commissioners.

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, Komite Audit, Komite Nominasi dan Remunerasi, Komite Pemantau Risiko, dan Komite Tata Kelola Terintegrasi yang masing-masing telah menjalankan tugasnya dengan baik.

To enhance the effectiveness of its duties and responsibilities, the Board of Commissioners is assisted by the Board of Commissioners' Secretary and Committees responsible to the Board of Commissioners. These include the Audit Committee, Nomination and Remuneration Committee, Risk Monitoring Committee, and Integrated Governance Committee. Each committee has been performing its duties effectively.

bank **bjb** juga memiliki komitmen untuk menerapkan tata kelola keberlanjutan. Kegiatan operasional yang dilakukan oleh bank **bjb**, baik secara eksternal maupun internal, bertujuan untuk mendukung tercapainya tujuan pembangunan berkelanjutan. Dukungan bank **bjb** pada SDGs memberikan dampak baik, yaitu ketahanan perusahaan terhadap risiko keberlanjutan dan komitmen Perseroan terhadap isu-isu keberlanjutan yang berdampak pada ekosistem luas semakin meningkat. bank **bjb**, sebagai Bank Pembangunan Daerah terbesar di Indonesia, menyadari pentingnya berkolaborasi dengan para pemangku kepentingan untuk melaksanakan prinsip-prinsip keuangan berkelanjutan. Maka dari itu, bank **bjb** berupaya mengambil peran aktif dalam pembangunan dan pertumbuhan ekonomi di Indonesia yang mengedepankan kerja sama multisektor dan multiaktor. Kolaborasi-kolaborasi semacam ini akan menjamin keberlangsungan bisnis dan pada akhirnya juga dapat memberi manfaat bersama bagi bank **bjb** dan seluruh pemangku kepentingan guna mencapai tujuan pembangunan berkelanjutan.

bank **bjb** also commits to implementing sustainable governance. The operational activities conducted by bank **bjb**, both externally and internally, aim to support the achievement of sustainable development goals. The bank's support for Sustainable Development Goals (SDGs) has positive impacts, such as enhancing the company's resilience to sustainability risks and the company's commitment to sustainability issues affecting a broader ecosystem is increasing. As the largest Regional Development Bank in Indonesia, bank **bjb** recognizes the importance of collaborating with stakeholders to implement sustainable financial principles. Therefore, bank **bjb** strives to play an active role in the development and economic growth of Indonesia, emphasizing multi-sector and multi-actor cooperation. Collaborations of this nature will ensure business sustainability and ultimately bring mutual benefits to bank **bjb** and all stakeholders in achieving sustainable development goals.

Perseroan menyadari bahwa keberlanjutan akan sulit dicapai tanpa adanya kolaborasi dan sinergi yang kuat untuk menjaga keseimbangan *people, planet*, dan *profit*. Oleh karena itu, Perseroan berupaya membangun visi keberlanjutan bersama para mitra dan para pemangku kepentingan. Dari kesamaan visi tersebut, perumusan langkah-langkah yang sinergis untuk menjalankan prinsip-prinsip keberlanjutan dan aksi nyata bersama dapat lebih mudah dilaksanakan.

The company acknowledges that sustainability will be challenging to achieve without strong collaboration and synergy to maintain the balance of people, planet, and profit. Therefore, the company strives to build a sustainability vision with partners and stakeholders. Through shared vision, the formulation of synergistic steps to implement sustainability principles and joint concrete actions can be more easily executed.

Dalam hal pemenuhan kepentingan *stakeholders* lainnya, bank **bjb** berinteraksi dengan berbagai *stakeholder* dan berkomitmen untuk selalu meningkatkan nilai pemegang saham dan *stakeholder* lainnya. Kepada nasabah, Selaras dengan visi Perseroan "Menjadi Bank Pilihan Utama Anda", bank **bjb** menjadikan nasabah sebagai pusat dari segala keputusan bisnis. Khususnya, bagi kebijakan yang berkaitan dengan layanan perbankan serta produk dan layanan yang dikeluarkan oleh Perseroan dengan menerapkan kebijakan *human to human* oleh setiap insan bank **bjb**. bank **bjb** sangat memperhatikan kepuasan nasabah terhadap produk dan layanan yang ditawarkan. Oleh karena itu, bank **bjb** berkomitmen untuk senantiasa memberikan

In fulfilling the interests of other stakeholders, bank **bjb** engages with various stakeholders and is committed to continually enhancing value for shareholders and other stakeholders. Towards customers, in line with the company's vision "Being Your Ultimate Bank Choice," bank **bjb** places customers at the center of all business decisions. Specifically, for policies related to banking services, as well as products and services offered by the company, bank **bjb** implements a human-to-human policy through every individual in the bank **bjb** team. The bank pays great attention to customer satisfaction with the products and services offered. Therefore, bank **bjb** committs to consistently providing quality, unique, and innovative products and services to

produk dan layanan yang berkualitas, unik, dan inovatif agar dapat menjadi perbankan pilihan utama bagi masyarakat karena standar dan mutu pelayanan yang baik dan memuaskan. bank **bjb** mempercayai bahwa produk dan layanan yang berkualitas merupakan faktor utama dalam meningkatkan kepuasan para nasabah. Ini merupakan bentuk komitmen bank **bjb** selama bertahun-tahun agar semua pelanggan dapat merasakan produk dan jasa yang setara serta dapat memenuhi kebutuhan mereka.

become the primary choice for the public due to high standards and satisfactory service quality. bank **bjb** believes that quality products and services are a key factor in enhancing customer satisfaction. This reflects bank **bjb**'s long-standing commitment to ensuring that all customers experience equivalent products and services that meet their needs.

Terkait dengan pelaksanaan pengadaan barang dan jasa, bank **bjb** selalu menargetkan agar pelaksanaan pengadaan barang dan/atau jasa di lingkungan bank **bjb** sesuai dengan prinsip-prinsip yang diatur dalam pedoman pengadaan barang/jasa yaitu efisien, efektif, terbuka dan bersaing, transparan, adil dan akuntabel. SOP Pengadaan Barang dan Jasa telah dijalankan berbasis konsep ramah lingkungan yang diterapkan ke dalam Dokumen Pemilihan berupa persyaratan-persyaratan tertentu yang mengarah pada pemanfaatan sumber daya alam secara arif dan mendukung pelestarian fungsi lingkungan hidup sesuai dengan karakteristik pekerjaan. Dalam praktiknya, proses pengadaan barang dan jasa yang ramah lingkungan dilakukan dengan memperhatikan efisiensi dan efektifitas pengadaan.

Regarding the procurement of goods and services, bank **bjb** consistently aims to ensure that the procurement activities within the bank comply with the principles outlined in the guidelines for the procurement of goods/services. These principles include efficiency, effectiveness, openness and competitiveness, transparency, fairness, and accountability. The Standard Operating Procedure (SOP) for the procurement of goods and services is implemented based on environmentally friendly concepts incorporated into the selection documents in the form of specific requirements that lead to the prudent use of natural resources and support the preservation of environmental functions in accordance with the characteristics of the work. In practice, environmentally friendly procurement processes are carried out with a focus on the efficiency and effectiveness of procurement.

Komitmen bank **bjb** untuk memberikan yang terbaik bagi pegawai salah satunya adalah dengan cara menerapkan hak asasi manusia dalam kegiatan usahanya. bank **bjb** menyadari bahwa sumber daya manusia merupakan bagian yang sangat penting dalam proses pencapaian visi dan misi Perseroan. Sumber daya manusia yang unggul dapat menjaga keberlanjutan Perseroan melalui kemampuannya berinovasi dan adaptif dalam menghadapi dinamika bisnis perbankan. Di samping itu, tingkat kepuasan pegawai pun merupakan faktor penting dalam mendukung performa Perseroan. Terjalinnya hubungan yang baik antara perusahaan dan pegawai akan mendorong pegawai untuk memberikan kinerja terbaik, serta dapat mengurangi kecenderungan penyalahgunaan wewenang. Oleh karena itu, Perseroan berupaya memastikan lingkungan kerja yang dimiliki pegawai layak, nyaman, aman, dan kondusif agar pegawai dapat bekerja dengan optimal.

bank **bjb** commitment to provide the best for its employees was by implementing human rights in its business activities. bank **bjb** realized that human resources were the significant element in the achievement process of the Company's vision and mission. Superior human resources could maintain the Company's sustainability through their ability to innovate and be adaptive in dealing with the dynamics of the banking business. In addition, the level of employee satisfaction was also an important factor in supporting the Company's performance. Establishing a good relationship between the company and employees would encourage employees to provide the best performance and could reduce the tendency to abuse authority. Therefore, the Company strived to ensure that the working environment for employees was decent, comfortable, safe and conducive so that employees could work optimally.

bank **bjb** telah memberikan rincian kontak melalui situs *web* Perseroan atau Laporan Tahunan yang mana para pemangku kepentingan dapat menggunakannya untuk meyampaikan keluhan, saran maupun kemungkinan adanya pelanggaran atas hak-hak mereka. Dalam meningkatkan implementasi penerapan GCG di bank **bjb**, manajemen Perseroan berkomitmen menjalankan perusahaan secara profesional dengan berlandaskan pada perilaku yang sesuai dengan kode etik. Oleh karena itu, apabila terdapat pelanggaran terhadap kode etik, manajemen telah menyiapkan media pelaporan yang dikelola secara transparan dan adil melalui sarana *Whistleblowing System*.

bank **bjb** provided contact details through the Company's website or Annual Report which stakeholders could use to submit complaints, suggestions or possible violations of their rights. In improving the implementation of GCG implementation at bank **bjb**, the Company's management committed to running the company in a professional manner based on behavior in accordance with the code of ethics. Therefore, if there was a violation of the code of ethics, management prepared reporting media managed in a transparent and fair manner through the Whistleblowing System.

bank **bjb** senantiasa menerapkan keterbukaan informasi yang dibutuhkan bagi para pemangku kepentingan. Terkait kepemilikan saham, bank **bjb** telah mengungkapkan informasi pemegang saham baik asing maupun nasional. bank **bjb** juga melaksanakan pengungkapan informasi melalui Laporan Tahunan. Laporan tahunan bank **bjb** telah memuat visi, misi, tujuan dan sasaran Bank, kinerja keuangan dan non keuangan, kebijakan dividen, detail biografi dari semua Direksi dan Dewan Komisaris, rincian kehadiran masing-masing Direksi dan Dewan Komisaris dalam semua rapat Direksi dan Dewan Komisaris yang diadakan sepanjang tahun, jumlah remunerasi masing-masing anggota Direksi dan Dewan Komisaris, transaksi pihak terkait serta Kantor Akuntan Publik beserta biaya audit dan non auditnya.

Selain melalui laporan tahunan, bank **bjb** juga telah mengungkapkan informasi perusahaan melalui laporan keberlanjutan, laporan triwulanan, laporan keuangan yang dapat dilihat pada *website* bank **bjb**. Masyarakat dapat mengakses seluruh laporan keuangan dan non keuangan yang telah disampaikan bank **bjb** secara transparan melalui berbagai sarana yang tersedia tepat waktu, lengkap dan akurat.

Dalam upaya memberikan informasi yang transparan kepada publik berkaitan dengan perkembangan dan pelaksanaan pengelolaan usaha Perseroan 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 Divisi Corporate Secretary dan Investor Relation Group.

Selain itu, informasi mengenai perkembangan saham dan permodalan bank **bjb** juga dapat diakses melalui *website* Bursa Efek Indonesia (www.idx.co.id). Salah satu bentuk penyebarluasan informasi bank **bjb** kepada publik yaitu dengan melakukan siaran pers. Perseroan juga secara rutin menerbitkan buletin yang memuat informasi bagi pegawai yang diterbitkan melalui aplikasi kepegawaian HCS (*Human Capital Solutions*) dan Majalah **bjb** Prioritas.

Penilaian Komite di Bawah Direksi

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
5. Assets and Liability Committee (ALCO)
6. Komite Risiko Permodalan

bank **bjb** always implements information disclosure needed for stakeholders. Regarding share ownership, bank **bjb** disclosed information on both foreign and national shareholders. bank **bjb** also conducted information disclosure through the Annual Report. bank **bjb** annual report contained the vision, mission, goals and objectives of the Bank, financial and non-financial performance, dividend policy, detailed biographies of all Board of Directors and Board of Commissioners, details of the attendance of each Board of Directors and Board of Commissioners in all meetings of the Board of Directors and Board of Commissioners held throughout the year, the amount of remuneration for each member of the Board of Directors and the Board of Commissioners, related parties transactions and the Public Accounting Firm along with their audit and non-audit fees.

In addition to the annual report, bank **bjb** had also disclosed company information through sustainability reports, quarterly reports, financial reports, which could be seen on the bank **bjb** website. The public could also access all financial and non-financial reports that had been submitted by bank **bjb** transparently through various available facilities timely, completely, and accurately.

To provide transparent information to the public regarding the development and implementation of the Company's business management and perform marketing communication programs, bank **bjb** had used various tools to convey important information that stakeholders need to know since 2013. bank **bjb** had provided access to information for shareholders and stakeholders to obtain further information through the Corporate Secretary and Investor Relations Group Division.

Additionally, information regarding the development of bank **bjb** shares and capital can also be accessed via the Indonesia Stock Exchange website (www.idx.co.id). One form of disseminating bank **bjb** information to the public was by conducting press releases. The company also regularly published a bulletin containing information for employees, published through the HCS (Human Capital Solutions) personnel application and **bjb** Prioritas Magazine.

Assessment of Committees Under the Board of Directors

In performing its management duties, the Board of Directors was also assisted by 6 (six) Committees, as follows:
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

Prosedur penilaian kinerja Komite di bawah Direksi dilakukan oleh Direksi dengan memberikan evaluasi sesuai kriteria yang telah ditetapkan 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.

The procedure for evaluating the performance of Committees under the Board of Directors was carried out by the Board of Directors through regular meetings of the Board of Directors. The criteria used in the Board of Directors' assessment of the performance of the Committees under the Board of Directors were based on the implementation of the duties of each Committee under the Board of Directors. During 2023, the Board of Directors considered that the committees under the Board of Directors had performed their duties and responsibilities properly.

Perubahan Komposisi Anggota Direksi

Selama tahun 2023, tidak terjadi perubahan komposisi Direksi, sehingga komposisi Direksi pada tahun 2022 sebanyak 7 (tujuh) orang yang terdiri dari 1 (satu) orang Direktur Utama, 6 (enam) orang Direksi sebagai berikut:

Changes In the Composition of Members of the Board of Directors

During 2023, there was a change in the composition of the Board of Directors, so the composition of the Board of Directors in 2022 was 7 (seven) people, consisting of 1 (one) President Director and 6 (six) Directors, as follows:

Yuddy Renaldi	:	Direktur Utama President Director
Nia Kania	:	Direktur Keuangan Director of Finance
Suartini	:	Direktur Konsumer & Ritel Director of Consumer & Retail
Tedi Setiawan	:	Direktur Operasional Director of Operational
Rio Lanasier	:	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking
Nancy Adistyasari	:	Direktur Komersial dan UMKM Director of Commercial and MSME
Cecep Trisna	:	Direktur Kepatuhan Director of Compliance

Penutup

Direksi memberikan penghargaan yang setinggi-tingginya atas kepercayaan, komitmen dan kerja sama dari seluruh pemangku kepentingan, khususnya kepada jajaran tim manajemen dan seluruh pegawai yang telah bekerja keras menghadapi perekonomian yang penuh tantangan. Direksi mengucapkan terima kasih atas kerja keras dari tim manajemen dan seluruh pegawai sehingga bank **bjb** mampu memperoleh kinerja yang baik di tahun 2023.

Direksi memberikan penghargaan yang setinggi-tingginya atas arahan yang diberikan oleh Dewan Komisaris yang sangat memberikan kontribusi dalam pencapaian kinerja bank **bjb**. Direksi juga mengucapkan penghargaan yang setinggi-tingginya kepada pemegang saham, nasabah dan mitra kerja bank **bjb**. Atas dukungan yang diberikan selama ini, bank **bjb** mampu bertahan dan bahkan senantiasa menunjukkan pencapaian kinerja yang baik.

Closing

The Board of Directors addressed the highest appreciation for the trust, commitment and cooperation of all stakeholders, especially the management team and all employees who worked hard to face a challenging economy. The Board of Directors would like to thank the management team and all employees for the hard work so that bank **bjb** was able to achieve good performance in 2023.

The Board of Directors gave the highest appreciation for the direction given by the Board of Commissioners which greatly contributed to achieving bank **bjb** performance. The Board of Directors also expressed the highest appreciation to shareholders, customers and bank **bjb** partners. For the support provided so far, bank **bjb** was able to survive and had even consistently shown good performance.

Ke depannya, sesuai dengan visi dan misi, bank **bjb** akan terus memberikan memberikan kontribusi yang terbaik untuk mendorong pertumbuhan perekonomian dan pembangunan untuk mewujudkan masyarakat yang sejahtera. Selain itu, sebagai salah satu bank BPD terbesar di Indonesia, bank **bjb** juga turut mendukung dan melaksanakan program Pemerintah melalui program transformasi BPD dan tetap berupaya untuk meningkatkan eksistensinya dengan berusaha menjadi salah satu perbankan nasional yang mampu memberikan layanan keuangan secara meyeluruh sehingga dapat memberikan nilai tambah terhadap bagi seluruh *stakeholder*.

Going forward, in accordance with the vision and mission, bank **bjb** will continue to provide the best contribution to encourage economic growth and development to create a prosperous society. In addition, being one of the largest Indonesian BPDs, bank **bjb** also continues to support and perform the Government programs through BPD transformation program and strive to increase its existence by attempting to become one of the national banks to provide comprehensive financial services so that it can provide added value to all stakeholders.

Bandung, 4 Maret 2024
Bandung, March 4, 2024

Atas Nama Direksi
On behalf of the Board of Directors



Yuddy Renaldi
Direktur Utama
President Director

Direksi / Board of Directors

Dari Kiri ke Kanan / From Left to Right

Tedi Setiawan: Direktur Operasional / Director of Operations, **Suartini**: Direktur Konsumer & Ritel / Director of Consumer & Retail, **Nancy Adistyasari**: Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) / Director of Commercial and Micro, Small and Medium Enterprises (MSME).



Dari Kiri ke Kanan / From Left to Right

Yuddy Renaldi: Direktur Utama / President Director, **Nia Kania**: Direktur Keuangan / Director of Finance, **Rio Lanasier**: Direktur Information Technology, Treasury dan International Banking / Director of Information Technology, Treasury and International Banking, **Cecep Trisna**: Direktur Kepatuhan / Director of Compliance.





Laporan Dewan Komisaris

Board of Commissioners' Report

FARID RAHMAN

Komisaris Utama Independen /
Independent President Commissioner

Di tengah kondisi perekonomian yang masih mengalami ketidakpastian, Direksi mampu menghadapi tantangan dan peluang yang terjadi dengan mencatatkan kinerja yang baik di tahun 2023. Total pendapatan bunga dan syariah tahun 2023 meningkat 4,77% dari tahun 2022. Aset tahun 2023 meningkat 3,90% dibandingkan tahun 2022.

In the midst of economic conditions that are still experiencing uncertainty, the Board of Directors was able to face the challenges and opportunities that occurred by recording good performance in 2023. Total interest and sharia income in 2023 increased 4.77% from 2022. Assets in 2023 increased 3.90% compared to 2022.

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Puji syukur kehadirat Allah SWT, Tuhan Yang Maha Esa karena atas berkat rahmat dan karunia-Nya, di tengah kondisi perekonomian yang masih mengalami ketidakpastian, bank **bjb** tetap menegaskan komitmen untuk terus berkontribusi nyata terhadap perekonomian Indonesia. Semua gejolak ekonomi tersebut mendorong bank **bjb** untuk beradaptasi dengan cepat menghadapi perubahan industri perbankan modern dengan semangat meningkatkan persaingan dan pengembangan usaha. Sebagai mitra strategis berbagai pihak, dalam melakukan kolaborasi dan sinergi, bank **bjb** terus menebarkan inspirasi kepada berbagai pihak dan memantapkan kinerjanya di tengah berbagai tantangan perekonomian yang tengah dihadapi.

Berikut kami sampaikan laporan pengawasan dan pemberian nasihat Dewan Komisaris terhadap jalannya kepengurusan Perseroan untuk tahun buku 2023 yang terdiri dari penilaian atas kinerja Direksi selama tahun 2023, pandangan atas prospek usaha yang di susun oleh Direksi, penerapan tata kelola perusahaan yang baik, penilaian atas Komite di bawah Dewan Komisaris dan perubahan komposisi Dewan Komisaris.

Dear Shareholders and Stakeholders,

Praise to the presence of Allah SWT, God Almighty for His blessings and gifts, amidst uncertainty of economic condition, bank **bjb** still confirmed its commitment to provide concrete contribution toward Indonesian economy. All these economic upheavals encourage bank bjb to adapt quickly to the changes in the modern banking industry with the spirit of increasing competition and business development. Being a strategic partner of various parties and conducting collaboration and synergy, bank **bjb** continuously disseminated inspiration to various parties and confirmed its performance in the mid of economic challenges.

We would like to submit the following report on the supervision and advising of the Board of Commissioners on the management of the Company for the financial year 2023, consisting of an assessment of the performance of the Board of Directors in 2023, views on business prospects prepared by the Board of Directors, implementation of good corporate governance, assessment of the Committees under the Board of Commissioners, and changes in the composition of the Board of Commissioners.

Penilaian Kinerja Direksi

Pengawasan dan pemberian nasihat kepada Direksi merupakan tanggung jawab Dewan Komisaris dalam rangka memastikan kinerja Direksi sesuai dengan yang ditargetkan. 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. Pemberian nasihat dari Dewan Komisaris kepada Direksi dilakukan melalui Rapat Gabungan Dewan Komisaris mengundang Direksi maupun Rapat Gabungan Direksi mengundang Dewan Komisaris. Selama tahun 2023, Rapat Gabungan Dewan Komisaris mengundang Direksi telah dilaksanakan sebanyak 36 (tiga puluh enam) kali dan Rapat Gabungan Direksi mengundang Dewan Komisaris sebanyak 4 (empat) kali.

Dewan Komisaris senantiasa melakukan pengawasan terhadap perumusan dan implementasi strategi Perseroan. Pengawasan terhadap perumusan strategi Perseroan dilaksanakan dengan melakukan pengawasan terhadap penyusunan Rencana Bisnis Bank. Dewan Komisaris senantiasa memastikan bahwa strategi yang dirumuskan dalam Rencana Bisnis Bank sesuai dengan Arahan Strategis Direksi Tahunan yang telah ditetapkan. Sedangkan pengawasan terhadap implementasi strategi dilakukan melalui kegiatan mengarahkan, memantau, dan mengevaluasi pelaksanaan Rencana Bisnis Bank (RBB), evaluasi pencapaian kinerja bulanan, pelaksanaan ketentuan Anggaran Dasar dan Keputusan RUPS serta meneliti dan menelaah laporan berkala dan Laporan Tahunan yang disiapkan Direksi, termasuk laporan hasil audit internal Bank.

Dewan Komisaris memberikan penghargaan yang setinggi-tingginya kepada kinerja Direksi yang telah mampu menghadapi tantangan perekonomian dan mampu memberikan kinerja yang baik. Dasar penilaian Dewan Komisaris atas kinerja Direksi adalah terkait kinerja operasional dan keuangan serta tingkat kesehatan bank yang dapat disampaikan sebagai berikut.

Pada tahun 2023, perekonomian global masih mengalami tekanan. Penurunan inflasi dunia berjalan lambat di tengah pengetatan kebijakan moneter bank sentral di banyak negara. Setelah mencapai puncaknya sebesar 11,6% pada kuartal kedua tahun 2022, inflasi dunia turun menjadi 5,6% pada Oktober 2023, dengan inflasi negara maju tercatat 3,5% sementara inflasi negara Emerging Market and Developing Economies (EMDEs) tercatat 7,6%. Penurunan inflasi sejalan dengan penurunan harga energi dan pangan dan dampak dari pengetatan kebijakan moneter bank sentral di banyak negara. Meski demikian, inflasi di negara-negara maju masih jauh di atas sasaran yang ingin dicapai yaitu 2%, sedangkan di kebanyakan negara EMDEs telah di bawah sasaran. Di Amerika Serikat (AS), misalnya, inflasi masih tinggi yaitu sekitar 3,0% pada akhir 2023 dan menurun ke 2,6% pada akhir 2024. Demikian pula di Uni

Board of Director Performance Assessment

Supervision and advisory to the Board of Directors are the responsibilities of the Board of Commissioners to ensure that the performance of the Board of Directors aligns with the targeted objectives. In carrying out its duties, the Board of Commissioners acts independently in accordance with the provisions in the Company's Articles of Association and resolutions of the General Meeting of Shareholders (RUPS) with good faith, full responsibility, and prudence. Advisory from the Board of Commissioners to the Board of Directors is conducted through Joint Meetings of the Board of Commissioners inviting the Board of Directors or Joint Meetings of the Board of Directors inviting the Board of Commissioners. During the year 2023, Joint Meetings of the Board of Commissioners inviting the Board of Directors have been held 36 (thirty-six) times, and Joint Meetings of the Board of Directors inviting the Board of Commissioners have been held 4 (four) times.

The Board of Commissioners consistently oversees the formulation and implementation of the Company's strategy. Oversight of the formulation of the Company's strategy is carried out by monitoring the preparation of the Bank's Business Plan. The Board of Commissioners always ensures that the strategy formulated in the Bank's Business Plan is in line with the Annual Strategic Directions set by the Board of Directors. Meanwhile, oversight of the implementation of the strategy is carried out through activities such as directing, monitoring, and evaluating the implementation of the Bank's Business Plan (RBB), monthly performance achievement evaluations, compliance with the Articles of Association and resolutions of the General Meeting of Shareholders, as well as examining and reviewing periodic reports and Annual Reports prepared by the Board of Directors, including internal audit reports.

The Board of Commissioners gives its highest appreciation to the performance of the Board of Directors, which has been able to face economic challenges and deliver outstanding results. The basis for the assessment by the Board of Commissioners of the performance of the Board of Directors is related to operational and financial performance, as well as the Bank Soundness Level, which can be summarized as follows.

In 2023, the global economy continued to face pressures, with a slow decline in worldwide inflation amid tightening monetary policies by central banks in many countries. After reaching its peak at 11.6% in the second quarter of 2022, global inflation decreased to 5.6% in October 2023, with inflation in advanced economies recorded at 3.5%, while inflation in Emerging Market and Developing Economies (EMDEs) stood at 7.6%. The decrease in inflation was in line with the decline in energy and food prices and the impact of the tightening monetary policies of central banks in many countries. However, inflation in advanced economies remained well above the target of 2%, while in most EMDEs, it was below the target. In the United States, for example, inflation remained high at around 3.0% at the end of 2023, decreasing to 2.6% by the end of 2024. Similarly, in the European

Eropa dan Inggris, inflasi masih sekitar 3,3% dan 5,2% pada akhir 2023 dan kemudian menurun ke sekitar 2,7% dan 2,4% pada akhir 2024. Sementara itu, di negara EMDEs, sejumlah negara inflasinya masih di atas sasaran, termasuk Brazil dan Meksiko di Amerika Latin serta Filipina di Asia. Negara-negara EMDEs lain telah mampu menurunkan inflasinya kembali ke sasaran, termasuk Indonesia. Perkembangan di atas menunjukkan bahwa pengetatan moneter oleh bank-bank sentral negara maju masih akan berlanjut pada tahun 2024 untuk memastikan kembalinya inflasi ke sasaran yaitu 2%. Kondisi ini mempersulit bank-bank sentral negara EMDEs untuk mengarahkan kebijakan moneternya ke tujuan ekonomi domestik, khususnya stabilitas harga dan pertumbuhan, karena keharusan mempertahankan stabilitas eksternal dari dampak negatif tingginya suku bunga global tersebut.

Union and the United Kingdom, inflation was around 3.3% and 5.2% at the end of 2023, and then decreased to approximately 2.7% and 2.4% by the end of 2024. Meanwhile, in EMDEs, some countries still experienced inflation above the target, including Brazil and Mexico in Latin America, as well as the Philippines in Asia. Other EMDEs managed to bring their inflation back to target, including Indonesia. These developments indicate that the monetary tightening by central banks in advanced economies will continue in 2024 to ensure a return of inflation to the 2% target. This condition complicates the ability of central banks in EMDEs to direct their monetary policies towards domestic economic goals, particularly price stability and growth, due to the necessity of maintaining external stability from the negative impacts of the elevated global interest rates.

Dari sisi pertumbuhan ekonomi nasional, ekonomi Indonesia tumbuh 5,04% pada Triwulan IV-2023, lebih tinggi dibanding periode yang sama tahun 2022. Pertumbuhan terjadi pada seluruh lapangan usaha. Lapangan usaha yang tumbuh signifikan adalah Transportasi dan Pergudangan sebesar 10,33%, diikuti Jasa Lainnya sebesar 10,15%, dan Pengadaan Listrik dan Gas sebesar 8,68%. Sebagai lapangan usaha yang memiliki peran dominan, Industri Pengolahan tumbuh sebesar 4,07%. Sedangkan Pertanian, Kehutanan, dan Perikanan serta Perdagangan Besar dan Eceran, Reparasi Mobil dan Sepeda Motor masing-masing tumbuh sebesar 1,12% dan 4,09%. Pertumbuhan ekonomi dari sisi lapangan usaha antara lain didorong oleh kenaikan pengguna jasa angkutan penumpang, peningkatan volume pengiriman barang ekspor-impor, peningkatan kunjungan wisatawan, dan rangkaian persiapan pemilihan umum.

On the aspect of national economic growth, Indonesia's economy expanded by 5.04% in the fourth quarter of 2023, surpassing the same period in 2022. Growth was observed across all sectors. Industries that experienced significant growth included transportation and warehousing at 10.33%, followed by other services at 10.15%, and electricity and gas supply at 8.68%. As a dominantly influential sector, manufacturing grew by 4.07%. Meanwhile, agriculture, forestry, and fisheries, as well as wholesale and retail trade, repair of cars and motorcycles, grew by 1.12% and 4.09%, respectively. Economic growth across sectors was driven by an increase in passenger transportation services, a rise in the volume of export-import shipments, an uptick in tourist visits, and preparations for the upcoming general elections.

Dari sisi perbankan, kinerja transaksi ekonomi dan keuangan *digital* tetap kuat didukung oleh sistem pembayaran yang aman, lancar, dan andal. Pada tahun 2023, nilai transaksi *digital banking* tercatat Rp58.478,24 triliun atau tumbuh sebesar 13,48% (yoy). Sementara nilai transaksi Uang Elektronik (UE) meningkat 43,45% (yoy) sehingga mencapai Rp835,84 triliun. Nominal transaksi QRIS tercatat tumbuh 130,01% (yoy) dan mencapai Rp229,96 triliun, dengan jumlah pengguna 45,78 juta dan jumlah *merchant* 30,41 juta yang sebagian besar merupakan UMKM. Sementara itu, nilai transaksi pembayaran menggunakan kartu ATM, kartu debit, dan kartu kredit mencapai Rp8.178,69 triliun atau turun sebesar 0,81% (yoy). Dari sisi pengelolaan uang Rupiah, jumlah Uang Kartal Yang Diedarkan (UYD) pada Desember 2023 meningkat 7,33% (yoy) sehingga menjadi Rp1.101,75 triliun.

On the banking aspect, the performance of digital economic and financial transactions remains robust, supported by a secure, smooth, and reliable payment system. In 2023, the value of digital banking transactions recorded IDR 58,478.24 trillion, reflecting a growth of 13.48% (YoY). Meanwhile, the value of Electronic Money (EM) transactions increased by 43.45% (YoY), reaching IDR 835.84 trillion. The nominal transactions through QRIS recorded a remarkable growth of 130.01% (YoY), totaling IDR 229.96 trillion, with 45.78 million users and 30.41 million merchants, a majority of which are Micro, Small & Medium Enterprises (UMKM). Meanwhile, the value of transactions using ATM cards, debit cards, and credit cards amounted to IDR 8,178.69 trillion, a decrease of 0.81% (YoY). Regarding the management of Rupiah, the number of Circulated Banknotes (UYD) in December 2023 increased by 7.33% (YoY), reaching IDR 1,101.75 trillion.

Di tengah kondisi perekonomian tersebut, Direksi mampu menghadapi tantangan dan peluang yang terjadi dengan mencatatkan kinerja yang baik di tahun 2023. Pada tahun 2023, kredit konsumer mencapai Rp49,94 triliun, tumbuh 5,92% dibandingkan dengan tahun 2022 yang mencapai Rp47,14 triliun. Kredit Ritel mencapai Rp19,82 triliun, tumbuh 7,24% dibandingkan dengan tahun 2022 yang mencapai Rp18,48 triliun. Kredit korporasi mencapai Rp17,48 triliun, tumbuh 5,76% dibandingkan dengan tahun 2022 yang mencapai Rp16,53 triliun.

In the midst of the economic conditions, the Board of Directors successfully navigated challenges and seized opportunities, achieving commendable performance in 2023. During the same period, consumer loans reached IDR 49.94 trillion, growing by 5.92% compared to 2022, where it stood at IDR 47.14 trillion. Retail loans reached IDR 19.82 trillion, exhibiting a growth of 7.24% compared to the previous year's figure of IDR 18.48 trillion. Cooperative loans amounted to IDR 17.48 trillion, experiencing a growth of 5.76% from the 2022 figure of IDR 16.53 trillion.

Selama tahun 2023 total Kredit UMKM mencapai Rp4,85 triliun tumbuh 21,95% andingkan dengan tahun 2022 yang mencapai Rp3,98 triliun. Dana pihak ketiga tahun 2023 mencapai Rp123,04 triliun, meningkat 0,79% atau Rp959,05 miliar dibandingkan dengan tahun 2022 yang mencapai Rp122,08 triliun.

Pencapaian yang baik juga terlihat dari sisi keuangan. Total pendapatan bunga dan syariah tahun 2023 mencapai Rp14,25 triliun, meningkat 4,56% dari tahun 2022 mencapai Rp13,6 triliun. Aset tahun 2023 mencapai Rp188,30 triliun meningkat 3,90% dibandingkan tahun 2022 mencapai Rp181,24 triliun. Ekuitas tahun 2023 mencapai Rp15,45 triliun, meningkat 4,77% dari tahun 2022 mencapai Rp14,75 triliun.

Selain kinerja operasional dan keuangan, tingkat kesehatan bank juga menjadi salah satu pertimbangan Dewan Komisaris dalam melakukan penilaian atas kinerja Direksi. Peringkat Komposit Tingkat Kesehatan bank **bjb** posisi 31 Desember 2023 berada pada PK 2 (Sehat). Kondisi bank **bjb** secara umum sehat, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya. Hal ini tercermin dari peringkat faktor penilaian antara lain profil risiko, penerapan tata kelola, rentabilitas, dan permodalan yang secara umum baik. Dalam hal terdapat kelemahan, maka secara umum kelemahan tersebut kurang signifikan.

Pandangan Atas Prospek Usaha yang Disusun Direksi

Perekonomian global diperkirakan masih mengalami ketidakpastian akibat tekanan inflasi yang masih tinggi dipicu oleh kenaikan harga energi dan pangan akibat eskalasi konflik geopolitik, serta fenomena El Nino. Ekonomi global diprakirakan melambat menjadi 2,8% pada 2024. Penurunan inflasi di negara maju, termasuk AS, berlanjut, meski masih berada di atas sasaran, sementara inflasi Tiongkok menurun dipengaruhi oleh pertumbuhan ekonomi yang melambat. Tekanan penguatan nilai tukar dolar AS terhadap berbagai mata uang dunia juga berkurang. Perkembangan tersebut mendorong berlanjutnya aliran masuk modal asing dan mengurangi tekanan pelemahan nilai tukar di *emerging market*.

Perekonomian Indonesia menunjukkan ketahanan ekonomi dan pemulihan yang terus menguat di tengah tantangan global. Percepatan belanja negara terkait penyelenggaraan Pemilu dan penguatan peran APBN sebagai *shock absorber* diharapkan dapat mendorong konsumsi Pemerintah untuk menjaga daya beli masyarakat. Pada 2024, pertumbuhan ekonomi Indonesia diprakirakan meningkat dalam kisaran 4,7%-5,5% didukung oleh permintaan domestik utamanya berlanjutnya pertumbuhan konsumsi serta peningkatan investasi khususnya bangunan sejalan dengan berlanjutnya pembangunan Proyek Strategis Nasional (PSN) termasuk Ibu Kota Nusantara (IKN).

Dari sisi industri perbankan, transmisi kebijakan moneter berjalan dengan baik. Suku bunga pasar uang (IndONIA) bergerak dalam

Throughout 2023, the total MSMEs loans reached IDR4.85 trillion, marking a substantial growth of 21.95% compared to the IDR3.98 trillion recorded in 2022. Third-party funds in 2023 reached IDR123.04 trillion, reflecting an increase of 0.79% or IDR959.05 billion compared to the 2022 figure of IDR122.08 trillion.

Achievements are also evident from the financial perspective. The total interest and sharia income for the year 2023 reached IDR14.25 trillion, 4.56% increase from 2022, which was IDR13.6 trillion. The assets for the year 2023 reached IDR188.30 trillion, showing a 3.90% increase compared to 2022, which was IDR181.24 trillion. Equity for the year 2023 amounted to IDR15.45 trillion, marking a 4.77% increase from 2022, which was IDR14.75 trillion.

In addition to operational and financial performance, the bank soundness level is also a consideration for the Board of Commissioners in evaluating the performance of the Board of Directors. The Composite of Bank Soundness Level of bank **bjb** as of December 31, 2023, is at Level CR 2 (General Sound). The overall condition of bank **bjb** is general sound, and as such is assessed of being capable of facing significant negative influence from changes in business condition and other external factors. This is reflected in the ratings for factors such as risk profile, governance implementation, profitability, and capital, which are generally good. In the case of weaknesses, they are generally considered less significant.

Board of Director's View on Business Prospects

The global economy is expected to continue experiencing uncertainty due to high inflationary pressures triggered by the rise in energy and food prices due to the escalation of geopolitical conflicts and the El Nino phenomenon. The global economy is forecasted to slow down to 2.8% in 2024. Inflation is declining in advanced economies, including the US, although it remains above targets, while China's inflation is decreasing influenced by slowing economic growth. The strengthening pressure of the US dollar against various world currencies is also diminishing. These developments contribute to the continued influx of foreign capital and alleviate the depreciation pressures on emerging market currencies.

Indonesia's economy demonstrates resilience and strengthening recovery amid global challenges. The acceleration of state spending related to general elections and the strengthened role of the state budget (APBN) as a shock absorber is expected to boost government consumption to maintain the purchasing power of the population. In 2024, Indonesia's economic growth is forecasted to increase in the range of 4.7%-5.5%, supported by mainly domestic demand, including continued consumption growth and increased investment, especially in construction, aligning with the ongoing development of National Strategic Projects (PSN), including the Nusantara Capital City (IKN).

From the banking industry perspective, monetary policy transmission is functioning effectively. The Indonesia Overnight Index Average

kisaran BI-Rate sebesar 5,81% pada 16 Januari 2024. Suku bunga Sekuritas Rupiah Bank Indonesia (SRBI) tercatat menarik pada level 6,68%, 6,78% dan 6,87% masing-masing untuk tenor 6, 9, dan 12 bulan pada 15 Januari 2024 sehingga mendukung efektivitas SRBI sebagai instrumen moneter yang pro-market. Sementara itu, suku bunga perbankan tetap rendah dipengaruhi oleh likuiditas perbankan yang memadai serta kebijakan transparansi SBDK yang meningkatkan efisiensi suku bunga perbankan. Ke depan, pertumbuhan kredit diprakirakan meningkat dalam kisaran 10%-12% pada 2024, sejalan dengan tetap kuatnya pertumbuhan ekonomi domestik. Kinerja transaksi ekonomi dan keuangan digital tetap kuat didukung oleh sistem pembayaran yang aman, lancar, dan andal. Nilai transaksi digital banking diproyeksikan meningkat 9,11% (yoy) hingga mencapai Rp63.803,77 triliun pada tahun 2024. Sementara nilai transaksi Uang Elektronik (UE) diproyeksikan meningkat 25,77% (yoy) hingga mencapai Rp1.051,24 triliun pada tahun 2024.

Setelah mempertimbangkan kondisi perekonomian, Dewan Komisaris berpendapat bahwa prospek usaha yang telah disusun oleh Direksi sudah tepat. Dewan Komisaris berkeyakinan bahwa Perseroan akan dapat memanfaatkan peluang yang ada di antaranya skala pasar sebagian besar Kantor Cabang bank **bjb** masih menjadi *market nichers* di wilayah operasionalnya sehingga masih memiliki peluang yang cukup besar untuk meningkatkan pangsa pasarnya dari sisi aset baik DPK maupun kredit. Peluang lainnya yaitu, semakin meningkatnya literasi keuangan masyarakat melalui program yang dicanangkan oleh Bank Indonesia dan OJK dalam rangka menerapkan kebijakan keuangan inklusif sebagai suatu bentuk pendalaman layanan keuangan (*financial service deepening*) yang ditujukan kepada masyarakat *in the bottom of the pyramid* untuk memanfaatkan produk dan jasa keuangan formal seperti sarana menyimpan uang yang aman (*keeping*), transfer, menabung maupun pinjaman dan asuransi. Berbagai proyek pembangunan infrastruktur termasuk Proyek Strategis Nasional berada di wilayah kerja Jawa Barat dan Banten sehingga hal tersebut menjadi peluang bagi bank **bjb** untuk memiliki kesempatan memaksimalkan penyaluran kredit dan mampu mendorong pertumbuhan ekonomi daerah secara optimal. Kemudian, dukungan dari pemerintah daerah secara konsisten dan berkesinambungan merupakaan peluang dalam mengembangkan bank **bjb** sebagai penggerak dan pendorong laju perekonomian di daerah. Hal-hal tersebut didukung oleh efektifnya strategi usaha yang telah ditetapkan oleh Direksi.

Pandangan Atas Penerapan Tata Kelola Bank

Melalui penerapan *good corporate governance* (GCG) dengan mengacu kepada pedoman dan standar Tata Kelola bank yang berlaku, baik secara nasional dan internasional bank **bjb** memiliki cita-cita untuk menjadi Bank terdepan kebanggaan Indonesia dan pilihan utama masyarakat serta mencapai tujuan jangka panjang yang telah ditetapkan serta senantiasa memberikan kontribusi positif bagi seluruh masyarakat dan Pemangku Kepentingan. bank **bjb** berkomitmen untuk menerapkan prinsip-prinsip GCG dan mengacu kepada beberapa

(IndONIA) moves within the range of the BI-Rate at 5.81% on January 16, 2024. The Indonesian Rupiah Securities Interest (SRBI) is recorded at attractive levels of 6.68%, 6.78%, and 6.87% for tenors of 6, 9, and 12 months, respectively, as of January 15, 2024, supporting the effectiveness of SRBI as a pro-market monetary instrument. Meanwhile, bank interest rates remain low, influenced by adequate banking liquidity and the transparency policy of the SBDK (Prime Lending Rate) that enhances the efficiency of bank interest rates. Looking ahead, credit growth is projected to increase in the range of 10%-12% in 2024, in line with the sustained strength of domestic economic growth. The performance of digital economic and financial transactions remains robust, supported by a secure, smooth, and reliable payment system. The value of digital banking transactions is projected to increase by 9.11% (yoy) to reach IDR 63,803.77 trillion in 2024. Meanwhile, the value of Electronic Money (UE) transactions is projected to increase by 25.77% (yoy) to reach IDR 1,051.24 trillion in 2024.

After considering the economic conditions, the Board of Commissioners believes that the business prospects outlined by the Board of Directors are accurate. The Board of Commissioners is confident that the company will be able to capitalize on opportunities, including the substantial market scale where most branch offices of bank **bjb** still serve as market nichers in their operational areas, providing significant opportunities to increase market share in terms of both assets, including deposits (DPK), and credit. Another opportunity lies in the increasing financial literacy of the community through programs initiated by Bank Indonesia and the Financial Services Authority (OJK) to implement inclusive financial policies as a form of deepening financial services aimed at society in the bottom of the pyramid, encouraging the use of formal financial products and services such as safe depositing, transfers, savings, loans, and insurance. Various infrastructure development projects, including National Strategic Projects, are located in the West Java and Banten regions, presenting an opportunity for bank **bjb** to maximize credit disbursement and contribute to the optimal economic growth of the area. Additionally, consistent and sustainable support from local governments provides an opportunity to develop bank **bjb** as a driver and catalyst for economic growth in the region. These opportunities are supported by the effectiveness of the business strategy set by the Board of Directors.

View on the Implementation of Bank Governance

Through the application of good corporate governance (GCG) based on the guidelines and standards of bank governance, both nationally and internationally, bank **bjb** aspires to be Indonesia's pride leading bank of the nation, and the preferred choice of the people aiming to achieve long-term goals and continuously contribute positively to society and stakeholders. bank **bjb** is committed to implementing GCG principles, adhering to applicable regulations and guidelines, and implementing

ketentuan yang berlaku serta pedoman-pedoman implementasi GCG yang sesuai dengan *best practice*/standar internasional. bank **bjb** senantiasa menerapkan standar praktik GCG yang tinggi dengan mengacu pada ketentuan OJK dan standar internasional. Dewan Komisaris menyadari pentingnya penerapan GCG di Perseroan, sehingga setiap kegiatan bisnis Perseroan tidak bertentangan dengan peraturan yang menimbulkan pelanggaran hukum.

Dewan Komisaris berpendapat bahwa Direksi telah menerapkan GCG dengan efektif dan konsisten di 2023. Salah satu isu kunci terkait dengan penerapan GCG adalah penerapan manajemen risiko, penerapan *whistleblowing system* (WBS) serta sistem pengendalian internal. Dewan Komisaris memberikan arahan sejak pengembangan sistem sampai dengan penerapan dan evaluasi pelaksanaannya.

Manajemen Risiko

Perseroan sebagai lembaga intermediasi yang mempunyai peranan penting dalam sistem perekonomian sehingga memerlukan adanya fungsi manajemen risiko atas aktivitas tersebut. Dalam menjalankan aktivitasnya, Perseroan dihadapkan pada risiko-risiko yang melekat antara lain risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko kepatuhan, risiko reputasi dan risiko stratejik yang semakin kompleks sejalan dengan perkembangan dunia usaha perbankan karena inovasi produk, perluasan jaringan, pemutakhiran teknologi maupun pengembangan sumber daya manusia.

Situasi lingkungan eksternal dan internal perbankan tersebut meningkatkan kebutuhan praktik tata kelola bank yang baik (*good corporate governance*) dan penerapan manajemen risiko yang meliputi pengawasan aktif pengurus Perseroan, kecukupan kebijakan, prosedur, dan penetapan limit. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi dan pengendalian internal yang menyeluruh. Untuk meningkatkan *sustainability* dalam menghadapi gejolak ekonomi serta meningkatkan kinerja dalam rangka melindungi kepentingan *stakeholder*, Perseroan berupaya memperkuat proses manajemen risiko di setiap kegiatan usahanya dengan melakukan penyempurnaan atas kebijakan, infrastruktur dan kualitas sumber daya manusia terkait dengan pengelolaan risiko. Penerapan manajemen risiko juga dapat diterapkan dalam Konglomerasi Keuangan. Hal ini dikarenakan hubungan kepemilikan dan pengendalian antar lembaga jasa keuangan akan mempengaruhi kelangsungan usaha yang disebabkan adanya risiko yang timbul dari kegiatan usaha perusahaan anak dan perusahaan terelasi yang tergabung dalam suatu konglomerasi keuangan.

Penerapan manajemen risiko pada Perseroan ditujukan untuk:

1. Menjaga agar seluruh aktivitas fungsional dan produk yang dijalankan oleh Perseroan tidak menimbulkan kerugian baik secara materil maupun imateriil yang melebihi toleransi risiko untuk menyerap kerugian tersebut ataupun membahayakan kelangsungan usaha bank secara signifikan.
2. Peningkatan kemampuan manajemen risiko diharapkan dapat mendorong penerapan praktik manajemen risiko yang sehat dan alokasi permodalan yang lebih ekonomis sekaligus memberikan peluang untuk lebih berperan dalam perekonomian global.

GCG practices that align with international best practices/standards. bank **bjb** consistently implements high GCG standard practice align with the Financial Services Authority (OJK) and the international standard. The Board of Commissioners recognizes the importance of GCG implementation in the company to ensure that all business activities comply with regulations and avoid legal violations.

The Board of Commissioners believes that the Board of Directors have effectively and consistently implemented GCG in 2023. One of the key issues related to GCG implementation is the management of risks, the implementation of whistleblowing systems (WBS), and internal control systems. The Board of Commissioners provides guidance from system development to implementation and evaluation.

Risk Management

As an intermediary institution playing a vital role in the economic system, the company requires risk management functions for its activities. During the activities, the company faces inherent risks such as credit risk, market risk, liquidity risk, operational risk, legal risk, compliance risk, reputation risk, and strategic risk, which become increasingly complex due to banking industry developments such as product innovation, network expansion, technological updates, and human resource development.

The external and internal banking environment necessitates good bank governance practices and risk management, including active oversight by the company's management, adequate policies, procedures, and limit setting. This involves sufficient processes for risk identification, measurement, monitoring, control, as well as comprehensive internal information systems and controls. To enhance sustainability amidst economic fluctuations and improve performance to protect stakeholders' interests, the company endeavors to strengthen risk management processes in all business activities by refining policies, infrastructure, and human resource quality related to risk management. Risk management can also be applied within Financial Conglomerates. This is due to ownership and control relationships among financial institutions that affect business continuity due to risks arising from subsidiary and related company within a financial conglomerate.

The company aims to achieve the following through risk management:

1. Ensure that all functional activities and products do not incur losses exceeding the risk tolerance level or significantly endanger the bank's viability.
2. Improve risk management capabilities to promote healthy risk management practices, more economical capital allocation, and a greater role in the global economy.

3. Mengelola seluruh jenis risiko dan/atau per jenis risiko yang ditimbulkan aktivitas dan produk Perseroan secara akurat, komprehensif dan terintegrasi.
4. Menanamkan budaya risiko secara berkesinambungan pada semua level sehingga tercipta *risk awareness* atas setiap lini khususnya pada masing-masing *risk owner*.
5. Menciptakan pengelolaan risiko yang efektif antara Entitas Utama dengan Entitas Anak dan Perusahaan Terelasi dalam Konglomerasi Keuangan sehingga tercipta aktivitas keuangan yang tumbuh berkelanjutan dan stabil.

Dalam meningkatkan kualitas penerapan manajemen risiko untuk menjaga aktivitas bisnis, Perseroan telah melakukan langkah-langkah sebagai berikut:
1. Menumbuhkan *risk awareness* sesuai dengan ruang lingkup kewenangannya melalui sosialisasi, program pendidikan dan pelatihan.
2. Standarisasi prosedur dan mekanisme proses pengkajian.
3. Pengembangan metodologi Manajemen Risiko dilakukan melalui dukungan Teknologi Informasi dalam rangka mengembangkan sistem Manajemen Risiko Terintegrasi.
4. Penerapan fungsi *Quality Assurance* pada bidang Manajemen Risiko dalam proses evaluasi dan/atau validasi atas perubahan kebijakan, strategi, dan kerangka Manajemen Risiko yang dilaksanakan.

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.

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.

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:

3. Manage all types of risks from the companies' activities and product accurately, comprehensively, and integratedly.
4. Instill a culture of risk awareness at all levels to create risk awareness among all units, especially among risk owners.
5. Create effective risk management between the Main Entity and Subsidiaries and Related Companies within the Financial Conglomerate to ensure sustainable and stable financial activities.

In enhancing the quality of risk management application to safeguard business activities, the company has taken the following steps:
1. Cultivating risk awareness within its scope of authority through socialization, education, and training programs.
2. Standardizing procedures and mechanisms for assessment processes.
3. Developing Risk Management methodologies through IT support to develop an Integrated Risk Management system.
4. Implementing Quality Assurance function in Risk Management for evaluating and validating changes in policies, strategies, and Risk Management frameworks.

The Board of Directors and the Board of Commissioners, through the Risk Monitoring Committee, evaluate that risk management adequacy has been adequately maintained throughout 2023, as reflected in the review results of the completeness and accuracy of risk identification, measurement, monitoring, control, and reporting, as well as the adequacy of proposed mitigation scenarios by operational units.

Internal Control System

The Internal Control System (ICS) is a continuous management oversight mechanism whose design and implementation quality are influenced by the Board of Commissioners, the Board of Directors, and all officers and employees of the company. ICS is designed to adequately safeguard and secure the company's assets, ensure the availability of accurate reports, improve compliance with applicable regulations, reduce financial losses, deviations including fraud, and violations of prudential aspects, as well as enhance organizational effectiveness and cost efficiency.

bank **bjb** Internal Control System refers to SEOJK 35/SEOJK.03/2017 on Guidelines for Internal Control Systems for Commercial Banks. Internal controls are continuously conducted to achieve three objectives in the following:

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.

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.

Satuan Kerja Audit 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.

Whistleblowing System

Whistleblowing System (WBS) 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 Perseroan telah membentuk Sistem Pengaduan Pelanggaran berupa **bjb**WBS (*Whistleblowing System*).

1. Effectiveness and efficiency in every activity held by the companies, including financial and operational performance, as well as safeguarding and securing the company's assets.
2. Financial and non-financial report for internal and external party that are trusted, punctual, transparent, and align with the applicable regulations and standards.
3. Compliance maintainance with law and regulations in every aspect of company's activities.

An effective Internal Control System is a crucial component in bank **bjb**'s management and serves as the basis for sound and secure company operations. An effective ICS could assist the Board of Directors and the Board of Commissioners in safeguarding the bank's assets, ensuring the availability of reliable financial and managerial reports, improving the bank's compliance with laws and regulations, and reducing the risk of losses, deviations, and violations of prudential aspects.

The company monitors the overall effectiveness of internal control implementation. Monitoring of the company's key risks must be prioritized and integrated into daily company activities, including periodic evaluations by operational and non-operational units and the Internal Audit Unit (IAU). The company monitors and evaluates the adequacy of internal control systems concerning changes in internal and external conditions and strives to enhance the capacity of these systems for improved effectiveness. Weaknesses in internal control identified by operational risk-taking units, the IAU, or other parties are promptly reported and addressed by relevant officers or the Board of Directors. Material weaknesses in internal controls are also reported to the Board of Commissioners.

The Internal Audit Unit, the Board of Directors, the Board of Commissioners, and the Audit Committee have monitored the overall effectiveness of internal control implementation. They evaluate and assess the adequacy of internal control systems concerning changes in internal and external conditions and strive to enhance the effectiveness of these internal control systems. In 2023, they assessed that the internal control system was adequate.

Whistleblowing System

Whistleblowing System (WBS) plays a crucial role in improving good corporate governance implementation and is part of maintaining an anti-fraud culture and concern within bank **bjb**'s organizational structure. In order to enhance the effectiveness of Good Corporate Governance through active whistleblower participation, the company has established a Violation Complaint System in the form of **bjb**WBS (Whistleblowing System). Reporting

Penyampaian laporan kejadian indikasi *fraud* (*whistleblowing*) dapat dilakukan oleh seluruh pihak baik internal maupun eksternal kepada bank **bjb**. 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 bank **bjb** dikelola oleh Satuan Kerja Audit Internal yang bertanggung jawab secara langsung kepada Direktur Utama serta memiliki hubungan komunikasi kepada Dewan Komisaris. Dewan Komisaris senantiasa melakukan evaluasi atas efektivitas *whistleblowing system* melalui Komite Audit yang secara berkala menelaah program kerja dan pelaksanaan tugas Satuan Kerja Audit Internal. Dewan Komisaris berpendapat bahwa penerapan *Whistleblowing System* telah diterapkan secara baik pada operasional Perseroan.

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. Pelaksanaan sosialisasi **bjb** Wbs menjadi satu bagian tidak terpisahkan saat melaksanakan sosialisasi strategi Anti Fraud yang dilaksanakan oleh SKAI. Pada tahun 2023, Perseroan telah melaksanakan sosialisasi **bjb** Wbs ke 17 (tujuh belas) Kantor Cabang bank **bjb**.

Penilaian Kinerja Komite-Komite di Bawah Dewan Komisaris

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 setiap akhir tahun buku. Adapun kriteria penilaian kinerja Komite di bawah Dewan Komisaris berdasarkan rapat dan pelaksanaan tugas komite selama tahun buku.

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 melaksanakan rapat sebanyak 15 (lima belas) kali dan telah menjalankan tugas dan tanggungjawabnya dengan baik.

Komite Nominasi dan Remunerasi berfungsi untuk membantu Dewan Komisaris dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan remunerasi terhadap

incidents indicating fraud can be made by all parties, both internal and external, to bank **bjb**. The whistleblower reporting mechanism provides independent, free, and confidential communication facilities, ensuring that all reports are directly received by the Whistleblowing System manager.

The bank **bjb** Whistleblowing System is managed by the Internal Audit Unit, which reports directly to the President Director and has communication links with the Board of Commissioners. The Board of Commissioners continually evaluates the effectiveness of the whistleblowing system through the Audit Committee, which periodically reviews the Internal Audit Unit's work programs and implementation. The Board of Commissioners believes that the Whistleblowing System has been effectively implemented in the company's operations.

The effectiveness of the bank **bjb** Whistleblowing System is managed by the Internal Audit Unit, which reports directly to the President Director and has communication links with the Board of Commissioners. The implementation of **bjb**WBS socialization is an integral part of Anti-Fraud strategy socialization conducted by the Internal Audit Unit. In 2023, the company conducted **bjb**WBS socialization in 17 bank **bjb** branch offices.

Assessment of Committees Under the Board of Commissioners

In terms of enhancing the role of the Board of Commissioners in performing the supervisory function, the Board of Commissioners formed 4 (four) committees, as follows:
1. Audit Committee
2. Nomination and Remuneration Committee
3. Risk Monitoring Committee
4. Integrated Governance Committee

The procedure for evaluating the performance of Committees under the Board of Commissioners was conducted by the Board of Commissioners periodically which was carried out 1 (once) time in a year at the end of the fiscal year. The criteria for assessing the performance of the Committees under the Board of Commissioners were based on meetings and implementation of committee duties during the fiscal year.

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 process. Throughout 2023, the Audit Committee held 15 (fifteen) meetings and had performed its duties and responsibilities properly.

The Nomination and Remuneration Committee functioned to assist the Board of Commissioners in carrying out its functions and duties in areas related to the nomination and remuneration of

anggota Direksi dan Dewan Komisaris. Sepanjang tahun 2023, Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 15 (lima belas) kali dan telah menjalankan tugas dan tanggungjawabnya dengan baik.

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 melaksanakan rapat sebanyak 8 (delapan) kali dan telah menjalankan tugas dan tanggungjawabnya dengan baik.

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 melaksanakan rapat sebanyak 4 (empat) kali dan telah menjalankan tugas dan tanggungjawabnya dengan baik.

members of the Board of Directors and Board of Commissioners. Throughout 2023, the Nomination and Remuneration Committee held 15 (fifteen) meetings and had conducted its duties and responsibilities properly.

The Risk Monitoring Committee functioned 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 proper risk management had been carried out. Throughout 2023, the Risk Monitoring Committee held 8 (eight) meetings and had carried out its duties and responsibilities properly.

The Integrated Governance Committee functioned to assist the Board of Commissioners in supervising the implementation of integrated governance for Financial Services Institutions within the bank **bjb** financial conglomerate. Throughout 2023, the Integrated Governance Committee held 4 (four) meetings and had performed its duties and responsibilities properly.

Perubahan Komposisi Dewan Komisaris

Selama tahun 2023, telah terjadi perubahan komposisi anggota Dewan Komisaris sebagaimana penjelasan berikut:

Komposisi Dewan Komisaris Sebelum RUPS Luar Biasa Tahun 2023

Komposisi Dewan Komisaris sebelum RUPS Luar Biasa Tahun 2023 sebanyak sebanyak 5 (lima) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 2 (dua) Komisaris dan 2 (dua) Komisaris Independen sebagai berikut:

Changes in the Composition of the Board of Commissioners

During 2023, there was a change in the composition of the members of the Board of Commissioners as explained below:

Composition of the Board of Commissioners Before the 2023 Extraordinary GMS

The composition of the Board of Commissioners before the 2023 Extraordinary GMS was 5 (five) people consisting of 1 (one) Independent President Commissioner, 2 (two) Commissioners, and 2 (two) Independent Commissioners as follows:

Farid Rahman	:	Komisaris Utama Independen / Independent President Commissioner
Muhadi	:	Komisaris / Commissioner
Fahlino F. Sjuib	:	Komisaris Independen / Independent Commissioner
Setiawan Wangsaatmaja	:	Komisaris / Commissioner
Diding Sakri	:	Komisaris Independen / Independent Commissioner

Komposisi Dewan Komisaris Setelah Rups RUPS Luar Biasa Tahun 2023

Berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 pada tanggal 25 Mei 2023, terjadi perubahan komposisi Anggota Dewan Komisaris yaitu, memberhentikan dengan hormat Muhadi selaku Komisaris serta mengangkat Tomsi Tohir dan Rudie Kusmayadi sebagai Komisaris Perseroan. Perubahan susunan Dewan Komisaris tersebut merupakan

Composition of the Board of Commissioners After the 2023 Extraordinary GMS

Based on the decision of the 2023 Extraordinary General Meeting of Shareholders (GMS) dated May 25, 2023, there was a change in the composition of the members of the Board of Commissioners, comprising honorably removing Muhadi as Commissioner and appointing Tomsi Tohir and Rudie Kusmayadi as Commissioners of the Company. The change in the composition of the Board of Commissioners was part

bagian dari keputusan Rapat Umum Pemegang Saham bank **bjb** sebagai salah satu upaya untuk lebih meningkatkan kinerja bank **bjb** dengan mengedepankan komposisi Dewan Komisaris secara profesional, independensi, kesesuaian kompetensi dan memperhatikan keberagaman yang dibutuhkan secara tepat dalam pelaksanaan tugas dan tanggung jawab Dewan Komisaris.

Sehingga komposisi Dewan Komisaris setelah RUPS Luar Biasa Tahun 2023 sebanyak 6 (enam) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 3 (tiga) Komisaris dan 2 (dua) Komisaris Independen sebagai berikut:

of the resolutions of bank **bjb** General Meeting of Shareholders as an effort to further improve bank **bjb**'s performance by prioritizing the composition of the Board of Commissioners in a professional manner, independence, competent suitability, and suitable consideration to the diverse required in the implementation of duties and responsibilities of the Board of Commissioners.

Thus, the composition of the Board of Commissioners after the 2023 Extraordinary GMS was 6 (six) people, consisting of 1 (one) Independent President Commissioner, 3 (three) Commissioners, and 2 (two) Independent Commissioners as follows:

Farid Rahman	:	Komisaris Utama Independen / Independent President Commissioner
Fahlino F. Sjuib	:	Komisaris Independen / Independent Commissioner
Setiawan Wangsaatmaja	:	Komisaris / Commissioner
Diding Sakri	:	Komisaris Independen / Independent Commissioner
Tomsi Tohir		Komisaris / Commissioner
Rudie Kusmayadi	:	Komisaris / Commissioner

Penutup

Pada kesempatan ini, Dewan Komisaris memberikan apresiasi dan terima kasih kepada Direksi serta jajaran manajemen yang telah mampu menghadapi tantangan dan telah memberikan kinerja dan usaha yang baik di tengah kondisi perekonomian yang masih menghadapi ketidakpastian. Kepada para pemangku kepentingan lainnya, kami juga menyampaikan apresiasi yang setinggi-tingginya atas kerja sama yang telah terjalin dengan baik, sehingga manajemen bisa menjalankan kegiatan usaha dengan baik di tengah situasi yang penuh tantangan.

Kepada para pemegang saham dan regulator, Dewan Komisaris menyampaikan rasa hormat yang mendalam atas kepercayaan dan dukungan kepada pengurus Perseroan dalam menjalankan perannya sesuai tugas pokok dan fungsinya. Semoga apa yang kami sampaikan ini bermanfaat bagi perkembangan bisnis perusahaan di masa yang akan datang.

Closing

On this occasion, the Board of Commissioners addressed good appreciation and thanks to the Board of Directors and management who were able to face challenges and provided good performance and business amidst economic conditions that still faced uncertainty. To other stakeholders, we also expressed our highest appreciation for the cooperation that had been well established, so that management could perform business activities in good manner in the midst of a challenging situation.

To shareholders and regulators, the Board of Commissioners would like to express deep respect for the trust and support for the Company's management in conducting their roles according to their main duties and functions. Hopefully, what we have conveyed can be useful for the company's business development in the future.

Bandung, 4 Maret 2024
Bandung, March 4, 2024

Atas Nama Dewan Komisaris
On behalf of the Board of Commissioners



Farid Rahman
Komisaris Utama Independen
Independent President Commissioner

Dewan Komisaris / Board of Commissioners

Dari Kiri ke Kanan / From Left to Right

Diding Sakri: Komisaris Independen / Independent Commissioner, **Tomsi Tohir**: Komisaris / Commissioner, **Farid Rahman**: Komisaris Utama Independen / Independent President Commissioner



Dari Kiri ke Kanan / From Left to Right

Setiawan Wangsaatmaja: Komisaris / Commissioner, **Fahlino F. Sjuib**: Komisaris Independen / Independent Commissioner, **Rudie Kusmayadi**: Komisaris / Commissioner.



Surat Pernyataan
Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab Atas Laporan Tahunan Tahun 2023 PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. tahun 2023 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan perusahaan.

Demikian pernyataan ini dibuat dengan sebenarnya.

Bandung, 4 Maret 2024

DIREKSI
Board of Directors



Yuddy Renaldi
Direktur Utama
President Director



Nia Kania
Direktur Keuangan
Director of Finance



Tedi Setiawan
Direktur Operasional
Director of Operations



Suartini
Direktur Konsumer & Ritel
Director of Consumer & Retail



Cecep Trisna
Direktur Kepatuhan
Director of Compliance



Rio Lanasier
Direktur Information Technology, Treasury dan International Banking
Director of Information Technology, Treasury and International Banking



Nancy Adistyasari
Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM)
Director of Commercial and Micro, Small and Medium Enterprises (MSME)

Statement Letter
Members of Board of Directors and Members of the Board of Commissioners about Responsibility for Annual Report 2023
PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

We, the undersigned, declare that all information in the Annual Report of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. 2023 has been published in its entirety and we are fully responsible for the correctness of the contents of the company's Annual Report.

This statement was made with actual.

Bandung, March 4, 2024

DEWAN KOMISARIS
Board of Commissioners



Farid Rahman
Komisaris Utama Independen
Independent President Commissioner



Rudie Kusmayadi
Komisaris
Commissioner



Setiawan Wangsaatmaja
Komisaris
Commissioner



Tomsi Tohir
Komisaris
Commissioner



Fahlino F. Sjuib
Komisaris Independen
Independent Commissioner



Diding Sakri
Komisaris Independen
Independent Commissioner

PROFIL PERUSAHAAN
Company Profile

03




KC UTAMA BANDUNG
JI. BRAGA

Identitas Perusahaan
Company Identity

bank **bjb**

PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

Nama Panggilan Call Name	bank **bjb**
Tanggal Pendirian Date of Estabilishment	20 Mei 1961 May 20, 1961
Bidang Usaha Business Line	Perbankan Banking
Pencatatan di Bursa Efek Indonesia Listed in the Indonesia Stock Exchange	8 Juli 2010 July 8, 2010
Kode Saham Stock Code	**BJBR**
Modal Dasar Authorized Capital	Rp4.000.000.000.000 IDR4,000,000,000,000
Modal Ditempatkan dan Disetor Penuh Issued and Fully Paid-Up Capital	Sebanyak 9.838.787.161 lembar saham dengan nilai nominal sebesar Rp2.459.696.790.250 Amounted to 9,838,787,161 shares with a nominal of IDR2,459,696,790,250
Data Jaringan Kantor Office Network	**1** Kantor Pusat / Head Office **5** Kantor Wilayah / Regional Offices **64** Kantor Cabang / Branch Offices **820** Kantor Cabang Pembantu / Sub Branch Offices **1.959** Terminal Perbankan Elektonik (TPE) / Electronic Banking Terminal: • 1.776 ATM bank **bjb** / bank **bjb** ATM • 183 *Cash Recycle Machine* **6** Sentra UMKM / MSME Center **18** Layanan **bjb** Prioritas / Outlet **bjb** Prioritas **10** Layanan *Weekend Banking* / Weekend Banking Services



Dasar Hukum Pendirian
Basic Law of Estabilishment

Akta No. 4 Tahun 1999 yang dibuat dihadapan Ny. Popy Kuntari Sutresna SH. Notaris di Bandung tanggal 8 April 1999 berikut Akta Perbaikan Nomor 8 Tanggal 15 April 1999 yang telah disahkan oleh Menteri Kehakiman RI tanggal 16 April 1999, bentuk hukum Bank Jabar diubah dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT).

Deed No. 4 of 1999 which was made before Mrs. Popy Kuntari Sutresna SH. Notary in Bandung dated April 8, 1999 following Revision Deed No. 8 dated April 15, 1999 which was approved by the Minister of Justice of the Republic of Indonesia dated April 16, 1999, the legal form of Bank Jabar was changed from a Regional Company (PD) to a Limited Liability Company (PT).

Alamat Kantor/Alamat Korespondensi
Office Address/Correspondence Address

Divisi *Corporate Secretary*
Widi Hartoto
Email: corsecbjb@bankbjb.co.id

Investor Relation
Email: ir@bankbjb.co.id

Kantor Pusat / Head Office
Menara bank **bjb**
Jl. Naripan No. 12-14
Bandung 40111
Tel : (+6222)-4234868
Fax : (+6222)-4206099
bjb Call : 14049
Website : www.bankbjb.co.id

Media Sosial / Social Media
Facebook : bank bjb
X : @infobankbjb
Instagram : @bankbjb
Youtube : bank bjb

Data Anak Perusahaan
Subsidiaries Data

bank **bjb** Syariah (**99,24%**) – Perbankan / Banking

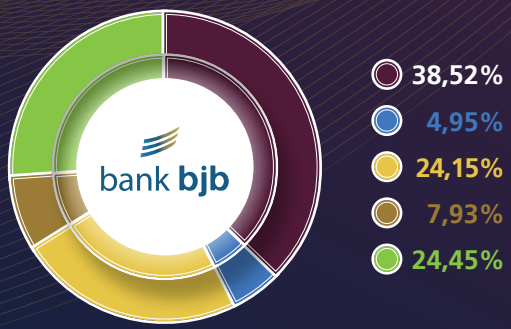
PT **bjb** Sekuritas Jawa Barat (**93,75%**) – Perusahaan Efek / Securities Company

PT BPR Intan Jabar (**13,46%**) – Perbankan / Banking

Kepemilikan
Ownership

- Pemerintah Provinsi Jawa Barat **38,52%**
- Pemerintah Provinsi Banten **4,95%**
- Pemerintah Kota dan Kabupaten Se-Jawa Barat **24,15%**
- Pemerintah Kota dan Kabupaten Se-Banten **7,93%**
- Publik **24,45%**

- West Java Provincial Government **38.52%**
- Banten Provincial Government **4.95%**
- City and Regency Goverments in West Java **24.15%**
- City and Regency Goverments in Banten **7.93%**
- Public **24.45%**



Nama dan Alamat Kantor Wilayah, Kantor Cabang Wilayah, Kantor *Outlet* bjb Prioritas, Sentra UMKM, dan *Weekend Banking*

Name and Address of Regional Offices, Regional Branch Offices, **bjb** Prioritas Outlets, MSME Centers, and Weekend Banking

KANTOR WILAYAH / REGIONAL OFFICE

Kantor Wilayah I / Regional Office I
Jl. IR. H. Djuanda No. 191, Kel. Dago
Kec. Coblong, Kota Bandung, Jawa Barat 40135

Telp : (022) 2534820
Fax : (022) 2534825
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Kantor Wilayah II / Regional Office II
Gedung T-Tower Jl. Gatot Subroto No. 93
Kel. Pancoran Kec. Pancoran, Kota Jakarta Selatan, DKI Jakarta 12780

Telp : (021) 2511525
Fax : (021) 2511552
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Kantor Wilayah III / Regional Office III
Jl. Sultan Agung No. 3 Blok Pon, Kec. Sumber,
Kab. Cirebon, Jawa Barat 45611

Telp : (0231) 322425
Fax : (0231) 323338
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Kantor Wilayah IV / Regional Office IV
Jl. Veteran No. 6, Kel. Cipare, Kec. Serang,
Kota Serang, Banten 42117

Telp : (0254) 8496166/8496085
Fax : (0254) 8496097
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Kantor Wilayah V / Regional Office V
Jl. HR Muhammad No. 22 Kel. Putat Gede,
Kec. Sukomanunggal, Kota Surabaya,
Jawa Timur 60226

Telp : (031) 7382001
Fax : (031) 7382002
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

KANTOR CABANG WILAYAH I / REGIONAL BRANCH OFFICE I

Utama Bandung
Jl. Braga No. 12, Kota Bandung,
Jawa Barat 40111

Telp : (022) 4236617
Fax : (022) 4206944
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Buah Batu
Jl. Buahbatu No. 254, Kota Bandung,
Jawa Barat 40196

Telp : (022) 7304586
Fax : (022)7307489
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Cianjur
Jl. HOS. Cokroaminoto No. 56A Kab. Cianjur,
Jawa Barat 43215

Telp : (0263) 261474
Fax : (0263) 263837
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Cimahi
Jl. Jend. H. Amir Machmud No. 451,
Kota Cimahi, Jawa Barat 40513

Telp : (022) 6632982
Fax : (022) 6652132
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Jatinangor
Jl. Raya Jatinangor No.41 Kab. Sumedang, Jawa Barat 45363

Telp : (022) 7781619
Fax : (022) 7781613
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Karawang
Jl. Kertabumi No. 2 Kab. Karawang,
Jawa Barat 41311

Telp : (0267) 402070
Fax : (0267) 403704
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Majalaya
Jl. Tengah No. 3-6 Kab. Bandung,
Jawa Barat 40382

Telp : (022) 5953058
Fax : (022) 5955747
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Padalarang
Jl. Raya Purwakarta No. 75 Kab. Bandung Barat,
Jawa Barat 40553

Telp : (022) 6805493
Fax : (022) 6805494
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Palabuhan Ratu
Jl. Siliwangi No. 41 Palabuhanratu,
Kab. Sukabumi, Jawa Barat 43364

Telp : (0266) 431188
Fax : (0266) 431459
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Purwakarta
Jl. Jend. Sudirman No. 63-64 Kab. Purwakarta,
Jawa Barat 41114

Telp : (0264) 200977
Fax : (0264) 200793
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Soreang
Jl. Raya Soreang KM 17 Kab. Bandung,
Jawa Barat 40911

Telp : (022) 5891611
Fax : (022) 5891220
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Subang
Jl. Jend. A. Yani No. 2, Karanganyar
Kab. Subang 41212

Telp : (0260) 415142
Fax : (0260) 420923
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Suci
Jl. P. H. H. Mustopa 66 Kota Bandung, Jawa Barat 40124
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Fax : (022) 7231920
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Sukabumi
Jl. Jend. A. Yani No. 35A – 37 Kota Sukabumi, Jawa Barat 43151
Telp : (0266) 223803, 214611
Fax : (0266) 222854
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Sukajadi
Jl. Sukajadi No. 216 Kota Bandung, Jawa Barat 40161
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Fax : (022) 2042744
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Web : www.bankbjb.co.id

Tamansari
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Fax : (022) 4200976
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Sumbersari
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Web : www.bankbjb.co.id

KANTOR CABANG WILAYAH II / REGIONAL BRANCH OFFICE II

Hasyim Ashari
Jl. K. H. Hasyim Ashari No. 34 Kota Jakarta Pusat, DKI Jakarta 10110
Telp : (021) 6330676
Fax : (021) 6324430
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Khusus Jakarta
Gedung T-Tower Jl. Gatot Subroto No. 93 Kota Jakarta Selatan, DKI Jakarta 12780
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Fax : (021) 2511450
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Kebayoran Baru
Jl. Melawai Raya No. 189 Kota Jakarta Selatan, DKI Jakarta 12130
Telp : (021) 7229777
Fax : (021) 7206990
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Gajah Mada
Jl. Gajah Mada No. 86A dan 86B Kota Jakarta Barat, DKIJakarta 11140
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Fax : (021) 6316557
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Rasuna Said
Menara Binakarsa, Jl. H. R. Rasuna Said Kav. C-18, Kota Jakarta Selatan, DKI Jakarta 12940
Telp : (021) 5227812
Fax : (021) 5228852
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Rawamangun
Jl. Pemuda No. 97 Kota Jakarta Timur 13260
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Email : bjbcare@bankbjb.co.id
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S. Parman
Wisma 77 Tower 1 Lt. Dasar
Jl. Letjen S. Parman Kav 77,
Kota Jakarta Barat 11410
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Fax : (021) 53662614
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Bekasi
Jl. Ir. H. Djuanda No. 126 Kota Bekasi 17113
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Jl. Kapten Muslihat No. 11-13
Kota Bogor 16121
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Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Cibinong
Komplek Perkantoran Pemda Kab. Bogor Jl. Tegar Beriman, Cibinong, Kab. Bogor, 16914
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Fax : (021) 87902789
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Cikarang
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Depok
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Batam
Komp. Batam Center Square Blok D No. 01 dan 16 Kota Batam, Kepulauan Riau 29441
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Fax : (0778) 470330
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

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Fax : (0761) 849980
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Fax : (061) 4539840
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Web : www.bankbjb.co.id

KANTOR CABANG WILAYAH III / REGIONAL BRANCH OFFICE III

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Jawa Barat 46316

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Ciamis
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Jawa Barat 46211

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Fax : (0265) 773189
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Web : www.bankbjb.co.id

Cirebon
Jl. Siliwangi No. 30 Kota Cirebon,
Jawa Barat 45123

Telp : (0231) 202584
Fax : (0231) 201583
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Garut
Jl. Jend. A. Yani No. 38 Kab. Garut,
Jawa Barat 44117

Telp : (0262) 231924
Fax : (0262) 231228
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Indramayu
Jl. Jend. Sudirman No. 106 Kab. Indramayu,
Jawa Barat 45213

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Fax : (0234) 271415
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Kuningan
Jl. Siliwangi Cigembang Kab. Kuningan,
Jawa Barat 45511

Telp : (0232) 871273
Fax : (0232) 871961
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Majalengka
Jl. K. H. Abdul Halim No.224 Kab. Majalengka,
Jawa Barat 45418

Telp : (0233) 281105
Fax : (0233) 281710
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Kabupaten Tasikmalaya
Jl. Raya Timur Cikiray No. 76 Kab. Tasikmalaya,
Jawa Barat 46197

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Fax : (0265) 541195
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Jawa Barat 45611

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Fax : (0231) 322425
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Web : www.bankbjb.co.id

Sumedang
Jl. Prabu Geusan Ulun No. 89 Kab. Sumedang,
Jawa Barat 45312

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Fax : (0261) 201514
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Web : www.bankbjb.co.id

Tasikmalaya
Jl. Mayor Utarya No. 30 Kota Tasikmalaya,
Jawa Barat 46113

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Fax : (0265) 334380
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Pangandaran
Jl. Merdeka Barat No. 396 Ds Karangsari
Kab. Pangandaran, Jawa Barat 40396

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Fax : (0265) 631280
Email : bjbcare@bankbjb.co.id
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Patrol
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Jawa Barat 45257

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Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

KANTOR CABANG WILAYAH IV / REGIONAL BRANCH OFFICE IV

Kabupaten Tangerang
Komplek Ruko Mutiara Kawidaran No. 1-4
Jl. Raya Serang KM 22.5 Balaraja,
Kab. Tangerang, Banten 15610

Telp : (021) 29670699/29670700
Fax : (021) 29670696/97
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Tangerang Selatan
Jl. Let. Sutopo BSD III B-1 Blok E No. 01-B
Serpong Kota Tangerang Selatan,
Banten 15311

Telp : (021) 5373686
Fax : (021) 5373598
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Cilegon
Jl. Ahmad Yani No. 132, Kel. Sukmajaya,
Kec. Jombang, Kota Cilegon,
Banten 42411

Telp : (0254) 398718
Fax : (0254) 382978
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Labuan
Jl. Jend. Sudirman No. 182 Labuan
Kab. Pandeglang, Banten 42264

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Fax : (0253) 801004
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Pandeglang
Jl. Mayor Widagdo No. 6 Kab. Pandeglang,
Banten 42212

Telp : (0253) 201160/201332
Fax : (0253) 201416
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Rangkasbitung
Jl. Patih Derus No. 4 Rangkasbitung Kab. Lebak,
Banten 42311

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Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Khusus Banten
Jl. Veteran No. 6 Kota Serang,
Banten 42117

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Fax : (0254) 205640
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Tangerang
The Modern Golf Shop Houses 9
Kota Tangerang, Banten 15111

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Web : www.bankbjb.co.id

Daan Mogot
Komp. Perumahan Daan Mogot Baru Blok KJE
No. 9 Jl. Tampak Siring Kota Jakarta Barat,
DKI Jakarta 11510

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Fax: (021) 29029092
Email: bjbcare@bankbjb.co.id
Web: www.bankbjb.co.id

Bandar Lampung
Jl. Raden Intan No. 81A, Kota Bandar Lampung, Lampung 35111

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Fax : (0721) 242935
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Web : www.bankbjb.co.id

KANTOR CABANG WILAYAH V / REGIONAL BRANCH OFFICE V

Denpasar
Ruko Teuku Umar Indah No. 4-5 Kota Denpasar, Bali 80114

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Fax : (0361) 225254
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Web : www.bankbjb.co.id

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Jl. Pandanaran No. 84 Kota Semarang, Jawa Tengah 50249

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Surakarta
Jl. Slamet Riyadi No. 135-137 Kota Surakarta Jawa Tengah 57155

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Fax : (0271) 646595
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Tegal
Jl. Mayjen Sutoyo No.36 Kota Tegal, Jawa Tengah 52111

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Web : www.bankbjb.co.id

Surabaya
Jl. Raya Darmo No.112 Kota Surabaya, Jawa Timur 60241

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Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Banjarmasin
Jl. Ahmad Yani Km. 3 Kota Banjarmasin, Kalimantan Selatan 70235

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Fax : (0511) 3253362
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Balikpapan
Jl. Jend. Sudirman No. 15 Kota Balikpapan, Kalimantan Timur 76131

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Fax : (0542) 744774
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Makassar
Jl. Jend. Sudirman No. 54B Kota Makassar, Sulawesi Selatan 90141

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Fax : (0411) 8111885
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

KANTOR *OUTLET* bjb Prioritas / bjb Prioritas OUTLETS

bjb Prioritas Bandung
Jl. Teuku Umar No. 14 Kota Bandung, Jawa Barat 40132

Telp : (022) 2503724, 2516212
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Utama Bandung
Jl. Braga No.12 Braga, Kec. Sumur Bandung, Kota Bandung 40111

Telp : (022) 4236553
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Tamansari
Jl. Tamansari No.18, Tamansari, Kec. Bandung Wetan, Kota Bandung 40116

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bjb Prioritas Karawang
Jl. Kertabumi No.2 Karawang Barat, Jawa Barat 41311

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bjb Prioritas Soreang
Jl. Raya Soreang KM 17 Desa Pamekaran Bandung 40912

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bjb Prioritas Rasuna Said
Gedung Palma One Jl. HR Rasuna Said, Kav. X-2 No. 4 GL Kota Jakarta Selatan, DKI Jakarta 12950

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Web : www.bankbjb.co.id

bjb Prioritas Bogor
Jl. Kapten Muslihat No. 11-13 Kota Bogor, Jawa Barat 16121

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bjb Prioritas Kelapa Gading
Rukan Mall of Indonesia Jl. Boulevard Blok C-8 Kelapa Gading, Jakarta Utara, DKI Jakarta 14240

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bjb Prioritas Palembang
Jl. H. M. Rasyid Nawawi B5-B6 No. 514-516, RT 08 RW 02 Kel 9 Ilir Kec Ilir Timur, Kota Palembang, Sumatera Selatan 30133

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bjb Prioritas Cirebon
Jl. Siliwangi No. 30 Kota Cirebon, Jawa Barat 45123

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Email : obp01@bankbjb.co.id
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bjb Prioritas Tasikmalaya
Jl. Sutisna Senjaya No. 47 Kel. Empangsari, Kec. Tawang Kota Tasikmalaya, Jawa Barat 46112

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Email : obp01@bankbjb.co.id
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bjb Prioritas Serang
Jl. Veteran No. 6 Kota Serang,
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bjb Prioritas Tangerang
Jl. Ruko Global Mansion Blok RB No.1-2 Priok,
Tangerang 19110

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bjb Prioritas Semarang
Jl. Pandanaran No.84, Pekunden,
Semarang Tengah, Kota semarang 50134

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bjb Prioritas Makassar
Jl. Jend. Sudirman No.54B, Mangkura,
Kec. Makassar, Kota Makassar,
Sulawesi Selatan 90141

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bjb Prioritas Surabaya
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Kec. Sukomanunggal, Surabaya,
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bjb Prioritas Medan
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Kec. Medan Baru, Kota Medan,
Sumatera Utara 20222

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UNIT SENTRA UMKM / MSME CENTER UNIT

Wilayah Bandung Raya
Jl. Jend. Ahmad Yani No. 414
Kec. Batununggal Kota Bandung
Jawa Barat

Email : bjbcare@bankbjb.co.id
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Wilayah Pakuan
Komp. Perkantoran Pemda Kab. Bogor,
Jl. Tegar Beriman, Cibinong, Kab. Bogor,
Jawa Barat

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Fax : (021) 87912441
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Wilayah Priangan Timur
Jl. Mayor Utarya No. 30
Kota Tasikmalaya, Jawa Barat

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Wilayah Cirebon
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Wilayah Banten
Jl. Veteran No. 6, Kota Serang,
Banten

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Wilayah Surabaya
Jl. Raya Darmo No. 112, Kel. Darmo,
Kec. Wonokromo, Kota Surabaya, Jawa Timur

Telp : 031-99535189/99536199
Fax : 031-99537229
Email : bjbcare@bankbjb.co.id
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WEEKEND BANKING

Weekend Banking KC Buah Batu
Jl. Buahbatu No. 254, Kota Bandung,
Jawa Barat

Telp : (022) 7304586, 7309547
Fax : (022) 7307489, 7309546
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP Setiabudhi
Jl. Dr. Setiabudi No. 169 E Kota Bandung,
Jawa Barat

Telp : (022) 2009813
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP Martadinata
Jl. Laksamana Laut Raden Eddy Martadinata
No. 106, Kota Bandung, Jawa Barat

Telp : (022) 4236883
Email : bjbcare@bankbjb.co.id
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Weekend Banking KCP Asia Afrika
Jl. Asia Afrika No. 117 Kota Bandung,
Jawa Barat

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Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP Pemkot Bandung I
Jl. Wastukencana No. 21 Kec. Bandung Wetan
Kota Bandung, Jawa Barat

Telp : (022) 4210000
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP H.Z Mustofa
Jl. KHZ Mustofa No. 150, Kota Tasikmalaya,
Jawa Barat

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Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCP Gunungsari
Jl. Dr. Cipto Mangunkusumo No. 12A, RT 02/06,
Kel.Pekiringan, Kec. Kesambi, Kota Cirebon,
Jawa Barat

Telp : (0231) 220341
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KCK Banten
Jl. Veteran No. 6, Kota Serang,
Banten

Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KC Soreang
Jl. Raya Soreang Km 17, Kab. Bandung,
Jawa Barat

Telp : (022) 5891611
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Weekend Banking KC Bogor
Jl. Kapten Muslihat No. 11-13, Kota Bogor,
Jawa Barat

Telp : (0251) 8324132
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Brand Perusahaan
Company Brand

Identitas *brand* bank **bjb** dapat dijelaskan sebagai berikut:
bank **bjb**'s brand identity can be explained as follows:

bank bjb

Logo Perseroan memiliki makna Jangkauan Pelayanan, dalam perspektif sekunder berarti sayap yang terbang untuk kemajuan. Bentuk sayap pada logo bank **bjb** melambangkan lengan yang menjangkau jauh untuk memberikan pelayanan yang terbaik kepada nasabah, *shareholder* dan seluruh masyarakat. Sedangkan penggunaan huruf pada *logotype* merupakan pengembangan bentuk dari huruf Alte Haas Grothesk.

bank bjb logo has the meaning of Service Outreach, in a secondary perspective it means wings that fly to progress. The wing shape on the bank **bjb** logo symbolizes the far reaching arm to provide the best service to customers, shareholders and the entire community. While the use of letters on the logotype is the development of the shape of the letters Alte Haas Grothesk.

Pemilihan nama bank **bjb** hadir sebagai akronim dari Bank Jabar Banten menggambarkan sifat kesederhanaan dan sifat modern masyarakat di mana bank **bjb** akan berbakti. Nama ini menggambarkan transformasi bank **bjb** untuk menjadi lebih efektif dan profesional dalam melayani seluruh lapisan masyarakat dari Sabang sampai Merauke.

The selection of the name bank **bjb** was present as an acronym for Bank Jabar Banten describing the simplicity and modern nature of the society in which the bank **bjb** will serve. This name describes the transformation of the bank **bjb** to be more effective and professional in serving all levels of society from Sabang to Merauke.



Brand Personality bank **bjb** menggambarkan sosok institusi finansial perbankan yang cekatan, sigap dan terampil dalam setiap tindakan maupun interaksi, baik dengan *shareholder*, nasabah maupun dengan masyarakat pada umumnya. Selain itu, juga menunjukkan sosok institusi finansial yang membumi, akrab, ingin selalu dekat dengan masyarakat, *shareholder* dan nasabahnya. Sehingga dalam proses operasional hari ke hari, sifat ini menjadi nafas dalam setiap tindakan. Serta, menampilkan sosok sebuah institusi finansial yang mapan, memiliki fondasi yang kuat dan dengan demikian tampak penuh percaya diri dalam menghadapi persaingan, menjadi pemain teratas dalam industri maupun dalam proses pelayanan dengan nasabah.

bank **bjb** Brand Personality describes the figure of a bank financial institution that is dexterous, alert and skilled in every action and interaction, both with shareholders, customers and the community in general. In addition, it also shows the figure of a financial institution that is grounded, familiar, wants to always be close to the community, shareholders and customers. So that in the operational process day to day, this trait becomes a breath in every action. And, displaying the figure of an established financial institution, has a strong foundation and thus appears confident in the face of competition, becomes the top player in the industry and in the process of service with customers.



Riwayat Singkat Perusahaan

Company Brief History

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (selanjutnya disebut "bank bjb" atau Perseroan) didirikan berdasarkan Peraturan Pemerintah No. 33 Tahun 1960 tentang penentuan perusahaan milik Belanda di Indonesia yang dikenakan nasionalisasi.

PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (from now on referred to as "bank **bjb**" or the Company) was established based on Government Regulation No. 33 of 1960 concerning the determination of Dutch-owned companies in Indonesia subject to nationalization.

Salah satu perusahaan milik Belanda yang berkedudukan di Bandung yaitu N.V Denis (*De Eerste Nederlandsche Indische Shareholding*) terkena ketentuan tersebut dan diarahkan 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 Tingkat Provinsi I Jawa Barat mendirikan Bank Karja 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 PT Bank Karja Pembangunan Daerah Djawa Barat. Berdasarkan Peraturan Daerah Provinsi DJawa Barat No. 11/PD/DPRD/72 tanggal 27 Juni 1972, kedudukan hukum PT Bank Karja Pembangunan Daerah Djawa Barat diubah menjadi PD Bank Karja Pembangunan Daerah Djawa Barat. Nama PD Bank Karja Pembangunan Daerah Jawa Barat selanjutnya diubah menjadi Bank Pembangunan Daerah Jawa Barat (BPD Jabar) sesuai Perda Provinsi Jawa Barat Nomor 1/DP-040/PD/1978 Tanggal 27 Juni 1978. Pada tahun 1992 sesuai dengan Surat Keputusan Bank Indonesia No. 25/84/KEP/DIR tanggal 2 November 1992 status BPD Jabar meningkat menjadi bank umum devisa. Berdasarkan Peraturan Daerah No. 11 Tahun 1995, BPD Jabar memiliki sebutan Bank Jabar dengan logo baru.

Berdasarkan Peraturan Daerah Provinsi Daerah Tingkat I Jawa Barat No.22 Tahun 1998 tanggal 14 Desember 1998 tentang Perubahan Bentuk Hukum Bank Pembangunan Daerah Jawa Barat dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT). Perda tersebut dituangkan lebih lanjut pada Akta Pendirian Nomor 4 Tanggal 8 April 1999 juncto Akta Perbaikan Nomor 8 Tanggal 15 April 1999. Keduanya dibuat di hadapan Popy Kuntari Sutresna, S.H., Notaris di Bandung yang

One of the Dutch-owned companies based in Bandung, namely N.V Denis (De Eerste Nederlandsche Indische Shareholding), is affected by this provision and directed to the Regional Government of the Provincial Level Region of West Java. The bank began its commercial operation on May 20, 1961.

As a follow up to Government Regulation No. 33 of 1960, the Regional Government of the Provincial Level I of West Java established the Development Work Bank with Noezar Notarial Deed No. 152 March 21, 1961 and No. 184 dated May 13, 1961 which was then confirmed by the Decree of the Governor of West Java Province No. 7/GKDN/BPD/61 dated May 20, 1961 under the name of PT Bank Karya Pembangunan Daerah Djawa Barat. Based on the Regional Regulation of West Java Province No. 11/PD/DPRD/72 dated June 27, 1972, the legal position of PT Bank Karya Pembangunan Daerah in West Java was changed to PD Bank Karja Pembangunan Jawa Barat. The name PD Karja Pembangunan Jawa Barat is subsequently changed to West Java BPD according to West Java Provincial Regulation Number 1/DP-040/PD/1978 dated June 27, 1978. In 1992 according to Bank Indonesia Decree No.25/84/KEP/DIR on November 2, 1992 the status of the West Java BPD increased to a foreign exchange commercial bank. Based on Regional Regulation No. 11 of 1995, West Java BPD has the name Bank Jabar with a new logo.

Based on the Regional Regulation of the Provincial Level I West Java No.22 of 1998 dated December 14, 1998 concerning the Changing the Legal Form of the West Java Regional Development Bank from a Regional Company (PD) to a Limited Liability Company (PT). The Regional Regulation was further outlined in Deed of Establishment Number 4 dated on April 8, 1999 juncto Deed of Amendment Number 8 dated April 15, 1999. Both of them were made before Popy Kuntari



telah memperoleh pengesahan Menteri Kehakiman RI berdasarkan Surat Keputusan No. C2-7103.HT.01.01.TH.99 tanggal 16 April 1999, didaftarkan dalam Daftar Perusahaan di Kantor Pendaftaran Perusahaan Kab/Kodya Bandung di bawah No. 871/BH.10.11/IV/99 tanggal 24 April 1999, serta telah diumumkan dalam Berita Negara Republik Indonesia No.39 tanggal 14 Mei 1999, Tambahan No. 2811, bentuk hukum Bank Jabar diubah dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT).

Untuk memenuhi meningkatnya kebutuhan masyarakat akan jasa layanan perbankan yang berlandaskan syariah, sesuai dengan izin Bank Indonesia No. 2/18/DpG/DPIP Tanggal 12 April 2000 maka sejak tanggal 15 April 2000 Bank Jabar menjadi BPD pertama di Indonesia yang menjalankan *dual banking system*, yaitu memberikan layanan perbankan dengan sistem konvensional dan sistem syariah.

Berdasarkan Rapat Umum Pemegang Saham (RUPS) tanggal 16 April 2001 menyetujui peningkatan modal dasar Bank Jabar menjadi Rp1 triliun. Selanjutnya, berdasarkan hasil keputusan Rapat Umum Pemegang Saham (RUPS) yang diselenggarakan pada tanggal 14 April 2004 berdasarkan Akta No. 10 Tanggal 14 April 2004, modal dasar Bank Jabar dinaikkan dari Rp1 triliun menjadi Rp2 triliun. Melihat perkembangan prospek usaha yang terus membaik, hasil RUPS tanggal 5 April 2006 menetapkan kenaikan modal dasar Bank Jabar dari Rp2 triliun menjadi Rp4 triliun.

Sutresna, SH, a Notary in Bandung who had been approved by the Minister of Justice of the Republic of Indonesia based on Decree No.C2-7103.HT.01.01.TH.99 dated April 16, 1999, was registered in the Company Register at the Bandung District/Kodya Company Registration Office under No.871/BH.10.11/IV/99 dated April 24, 1999, and was announced in the News Negara Republik Indonesia No.39 dated May 14, 1999, Supplement No.2811 the legal form of Bank Jabar was changed from a Regional Company (PD) to a Limited Liability Company (PT).

To meet the increasing needs of the community for sharia-based banking services, in accordance with BI license Number 2/18/DpG/DPIP on April 12, 2000, since April 15, 2000 Bank Jabar became the first BPD in Indonesia to run a dual banking system, namely providing banking services with conventional and sharia systems.

Based on the General Meeting of Shareholders (GMS) on April 16, 2001, the bank approved an increase in authorized capital of Bank Jabar to IDR1 trillion. Furthermore, based on the results of the GMS decision held on April 14, 2004 based on Deed No. 10 dated April 14, 2004, the authorized capital of Bank Jabar was increased from IDR1 trillion to IDR2 trillion. By seeing the development of business prospects which continues to improve, the results of the Annual GMS on April 5, 2006 set an increase in the authorized capital of Bank Jabar from IDR2 trillion to IDR4 trillion.

Pada bulan November 2007, sebagai tindak lanjut SK Gubernur BI No. 9/63/kep.gbi/2007 tentang Perubahan Izin Usaha Atas Nama PT Bank Pembangunan Daerah Jawa Barat Menjadi Izin Usaha Atas Nama PT Bank Pembangunan Daerah Jawa Barat dan Banten, dilaksanakan penggantian *call name* dari "Bank Jabar" menjadi "Bank Jabar Banten".

Sehubungan dengan kegiatan usaha perbankan syariah, Bank Jabar Banten melakukan pemisahan (*spin off*) unit usaha syariah menjadi bank syariah dengan nama PT Bank Jabar Banten Syariah. Berdasarkan Akta Pendirian Perseroan Terbatas, PT Bank Jabar Banten Syariah No.4 tanggal 15 Januari 2010, dibuat oleh Fathiah Helmi, S.H., Notaris di Jakarta, bank **bjb** memiliki penyertaan sebanyak 1.980.000.000 (satu miliar sembilan ratus delapan puluh juta) saham yang merupakan 99% (sembilan puluh sembilan persen) dari seluruh saham yang telah ditempatkan dan disetor penuh dalam Anak Perusahaan. PT Bank Jabar Banten Syariah memperoleh izin usaha dari Bank Indonesia sesuai dengan Keputusan Gubernur Bank Indonesia No.12/35/KEP.GBI/2010 tanggal 30 April 2010 Tentang Pemberian Izin Usaha PT Bank Jabar Banten Syariah.

In November 2007, as a follow-up to the Decree of the Governor of BI No. 9/63/kep.gbi/2007 concerning the change of business license on behalf of PT Bank Pembangunan Daerah Jawa Barat to become a business license on behalf of PT Bank Pembangunan Daerah Jawa Barat dan Banten, the call name was changed from "Bank Jabar" to "Bank Jabar Banten"

In connection with sharia banking business activities, Bank Jabar Banten spin off sharia business units into Islamic banks under the name PT Bank Jabar Banten Syariah. Based on the Deed of Establishment of a Limited Liability Company, PT Bank Jabar Banten Syariah No.4 on January 15, 2010, made by Fathiah Helmi, SH, Notary in Jakarta, bank **bjb** has an investment of 1,980,000,000 (one billion nine hundred eighty million) shares which constitute 99% (ninety nine percent) of all shares that have been placed and fully paid in the Subsidiary. Bank Jabar Banten Syariah obtained a business license from Bank Indonesia in accordance with the Decree of the Governor of Bank Indonesia No.12/35/KEP.GBI/2010 dated April 30, 2010 concerning the Granting of a Business License of PT Bank Jabar Banten Syariah.





Seiring dengan perkembangan jaringan kantor yang lebih luas maka berdasarkan Hasil Rapat Umum Pemegang Saham Luar Biasa PT Bank Pembangunan Jawa Barat dan Banten No. 26 tanggal 21 April 2010 dan sesuai Surat Bank Indonesia No. 12/78/APBU/Bd tanggal 30 Juni 2010 perihal Rencana Perubahan Logo Bank serta Surat Keputusan Nomor 1337/SK/DI(R-PPN/2010 tanggal 5 Juli 2010 tentang Perubahan Logo dan Penyebutan Nama Serta Pemberlakuan *Brand Identity Guidelines*, maka pada tanggal 8 Agustus 2010 nama "Bank Jabar Banten" resmi berubah menjadi "bank **bjb**". Pada 8 Juli 2010 bank Bank Jabar Banten mencatatkan saham perdananya (IPO) di Bursa Efek Indonesia dengan kode saham BJBR. Pada Tahun 2021 bank **bjb** memiliki Perusahaan Efek Daerah Pertama. Di Tahun yang sama bank **bjb** menjadi Perusahaan Konglomerasi.

Keterangan Perubahan Nama

Sesuai dengan uraian riwayat singkat, Perseroan pernah melakukan tiga kali perubahan nama yaitu yang pertama pada tahun 1995 dengan sebutan Bank Jabar. Selanjutnya pada tahun 2007 sebutan perseroan diubah menjadi Bank Jabar Banten yang efektif pada bulan November 2007. Terakhir pada tahun 2010 perubahan penyebutan nama Perseroan menjadi bank **bjb** yang efektif pada tanggal 30 April 2010**.**

Along with the development of a wider office network, based on the Results of the Extraordinary General Meeting of Shareholders, PT Bank Pembangunan Jawa Barat dan Banten Number 26 dated April 21, 2010 and in accordance with Bank Indonesia Letter No. 12/78/APBU/Bd dated June 30, 2010 concerning the Plan for Changing the Bank Logo and Decree Number 1337/SK/DI (R-PPN/2010 dated July 5, 2010 concerning Change of Logo and Mention of Names and Enforcement of Brand Identity Guidelines, then on August 8, 2010 the name "Bank Jabar Banten" officially changed to "bank **bjb**". On July 8, 2010 Bank Jabar Banten bank listed its initial shares (IPO) on the Indonesia Stock Exchange with the stock code BJBR. In 2021 bank **bjb** has the First Regional Securities Company. In the same year bank **bjb** became a conglomerate company.

Description of Name Change

In accordance with a brief history description, Bank has changed its name three times, the first in 1995 as Bank Jabar. Subsequently in 2007 the name of the company was changed to Bank Jabar Banten which was effective in November 26, 2007. Finally in 2010 the change in the name of the company to bank **bjb** which was effective on April 30, 2010.

Visi dan Misi
Vision and Mission

TAGLINE

"Tandamata Untuk Negeri"
"Tandamata Untuk Negeri"

VISI Vision

"Menjadi Bank Pilihan Utama Anda."
"Become Your Preferred Bank"



bank bjb



MISI Mission



Memberikan kontribusi dan berpartisipasi sebagai penggerak dan pendorong laju perekonomian daerah
Contributing and participating as a mover and driving force for the regional economy



Menjadi partner utama pemerintah daerah dalam pengelolaan keuangan
Becoming the main partner of the local government in financial management



Memberikan layanan terbaik kepada nasabah
Providing the best service to customers



Memberikan manfaat terbaik dan berkelanjutan kepada *stakeholders*
Providing the best and sustainable benefits to stakeholders



Meningkatkan inklusi keuangan kepada masyarakat melalui digitalisasi perbankan
Increasing financial inclusion to the public through banking digitization





Reviu Visi dan Misi oleh Dewan Komisaris dan Direksi
Vision and Mission Review by Board of Commissioners and Board of Directors

Dewan Komisaris dan Direksi senantiasa melakukan telaah terhadap pencapaian Visi dan Misi Bank. Visi dan Misi telah diperbaharui berdasarkan SK Direksi No. 0449/DIR-PST/2020 tanggal 9 Juli 2020 Tentang Visi, Misi dan *Tagline* PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Perubahan Visi dan Misi merupakan hasil telaah atas adanya perubahan kondisi internal dan eksternal yang dilakukan di tahun 2020. Secara periodik pencapaian Visi dan Misi dievaluasi dengan menggunakan mekanisme penyusunan Rencana Bisnis Bank yang memuat pencapaian target, rencana strategis dan target kinerja satu tahun ke depan. Pada tahun 2023, Visi dan Misi Perseroan masih sesuai dengan arah dan tahapan yang telah ditetapkan oleh Perseroan.

The Boards of Commissioners and Board of Directors continually reviewed the achievement of the Bank's Vision and Mission. The vision and mission had been updated based on the Decree of the Board of Directors No. 0449/DIR-PST/2020 dated July 9, 2020 concerning the Vision, Mission and Tagline of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Changes in Vision and Mission are the result of a review of changes in internal and external conditions carried out in 2020. Periodically, the achievement of the Vision and Mission was evaluated using the Bank's Business Plan preparation mechanism which contained the achievement of targets, strategic plans and performance targets for the next year. In 2023, the Company's Vision and Mission are still in accordance with the directions and stages set by the Company.

BUDAYA PERUSAHAAN
Corporate Culture

Budaya Perusahaan adalah prinsip-prinsip yang diyakini baik dan benar dalam mencapai tujuan perusahaan yang menjadi landasan kebijakan dan aturan, dan mengarahkan perilaku individu di dalam perusahaan. Budaya Perusahaan yang dikelola dengan baik memiliki peranan yang strategis dalam upaya pencapaian visi, misi, tujuan, strategi, dan sasaran-sasaran usaha. Peran budaya perusahaan dapat dilihat dari sudut kepentingan perusahaan dan kepentingan pegawai sebagai berikut:

Bagi Perusahaan / for the Company

1. Meningkatkan citra perusahaan dengan keunikan budaya yang dimiliki.
2. Sebagai suatu acuan atau pedoman yang menjiwai segala kebijakan perusahaan.
3. Menekan *turnover* pegawai karena rasa kebanggaan dan jati diri.
4. Salah satu instrumen untuk mendapatkan dukungan dari semua unsur dalam perusahaan.
5. Sebagai sarana membentuk kesamaan visi dan cara-cara melakukan bisnis.

1. Improve the image of the Bank with its unique culture.
2. Serve as a reference or guideline that permeates in all policies.
3. Reduce employee turnover due to a sense of pride and identity.
4. Serve as an instrument to received support from all elements in the Bank.
5. Serve as a tool for creating common vision and ways of doing business.

bank **bjb** secara konsisten terus berupaya menyesuaikan cara dalam mengimplementasikan *Corporate Value* dan Program Budaya Kerja agar lebih mudah dipahami dan dijalankan oleh seluruh pegawai. Internalisasi Program Budaya di bank **bjb** dilaksanakan melalui optimalisasi program komunikasi pegawai secara berkelanjutan (*Culture Implementation Program*). Nilai-nilai Budaya Perusahaan bank **bjb** merupakan penjabaran lebih lanjut atas slogan bank **bjb** sebagai acuan pokok bagaimana perilaku bank **bjb** dengan segenap jajarannya dalam mengelola bisnisnya.

bank **bjb** consistently strived to adjust the way in implementing Corporate Values and Work Culture Programs to make it easier for all employees to understand and implement. Internalization of the Culture Program at bank **bjb** was carried out through the optimization of the employee communication program on an ongoing basis (Culture Implementation Program). bank **bjb** Corporate Culture valueswere a further elaboration of bank **bjb** slogan as the main reference for how bank **bjb** should behave with all its staff in managing its business.

Nilai-Nilai Budaya Perusahaan bank **bjb** adalah "GO SPIRIT".

Arti Kata GO pada logo GO-SPIRIT adalah "Suatu ajakan secara bersama-sama, bekerjasama, saling membantu, bahu-membahu dalam mencapai suatu visi, misi dan tujuan perusahaan".

Arti Kata SPIRIT pada logo GO-SPIRIT adalah "Semangat"; "Jiwa"; "Antusias". Memberikan arti nilai perusahaan yang diwarnai oleh insan-insan yang memiliki semangat, menjiwai, dan antusias dalam memaknai, mengamalkan dan mengimplementasikan nilai-nilai budaya perusahaan bank **bjb** dalam setiap aktivitas kehidupan insan bank **bjb**, yang terdiri dari:

bank **bjb** Corporate Values are "GO SPIRIT".

The meaning of the word GO in the GO-SPIRIT logo is "a joint invitation, cooperation, mutual assistance, shoulder to shoulder in achieving the Bank's vision, mission and goals".

The meaning of the word SPIRIT in the GO-SPIRIT logo is "Passion"; "Soul"; "Enthusiasm". This provides the meaning of the values accompanied by personnel who have passion, inspiration, and enthusiasm in interpreting, performing and implementing bank **bjb** corporate cultural values in every activity, which consists of:

Corporate Culture becomes the principles believed to be good and right in achieving company goals that form the basis of policies and rules, and direct the behavior of individuals within the company. A well-managed corporate culture has a strategic role in achieving the vision, mission, goals, strategies, and business goals. The role of corporate culture could be seen from the point of view of company interests and employee interests as follows:

Bagi Pegawai / for Employees

1. Memberi arah yang jelas dalam bersikap dan berperilaku di dalam perusahaan.
2. Menyamakan persepsi dan pola pandang yang sama dalam mencapai sasaran perusahaan.
3. Meningkatkan produktivitas dan meningkatkan prestasi kerja para pegawai.
4. Peran pegawai menjadi jelas, dan memperjelas arah perusahaan sehingga terlihat lebih nyata.
5. Meningkatkan motivasi kerja pegawai.

1. Provide a clear direction in behaving and conducting within the Bank.
2. Create equal perspective and point of view in achieving the Bank's goals.
3. Increase productivity and improve employees work performance.
4. Clarify the role of employees, and clarify the directions of the Bank so as to make them more real.
5. Improve employee motivation.



Arti GO-SPIRIT secara keseluruhan adalah "Nilai yang tertanam dalam setiap insan bank **bjb** untuk bersama-sama, bekerjasama, saling membantu, bahu-membahu dalam mencapai suatu visi, misi dan tujuan perusahaan yang sesuai dan diimbangi dengan jiwa yang penuh semangat serta antusias dalam memaknai, mengamalkan dan mengimplementasikan nilai-nilai budaya perusahaan serta perilaku yang terkandung dalam GO-SPIRIT itu sendiri".

The meaning of GO-SPIRIT as a whole is "the value instilled in every person to work together, help each other, shoulder to shoulder in achieving the Bank's vision, mission and goals in balance with a spirit that is full of passion and enthusiasm in interpreting, conducting and implementing corporate cultural values and the behavior in GOSPIRIT itself".

SERVICE EXCELLENCE

- Fokus pada Nasabah
  Focus on the Customer
- Proaktif dan Cepat Tanggap dalam Memberikan Layanan Bernilai Tambah
  Proactive and Fast Response in Providing Value-Added Services

PROFESSIONALISM

- Bekerja Efektif, Efisien dan Bertanggung Jawab
  Effective, Efficient and Responsible
- Meningkatkan Kompetensi untuk Menghasilkan Kinerja Terbaik.
  Increasing Competence to Produce the Best Performance

INTEGRITY

- Jujur, Disiplin dan Konsisten
  Honest, Disciplined and Consistent
- Memahami dan Melaksanakan Ketentuan yang Berlaku
  Understand and Implement Applicable Provisions





RESPECT

- Memberi dan Menerima Pendapat yang Positif dan Konstruktif
  Giving and Receiving Positive and Constructive Opinions
- Menghormati dan Menghargai serta Terbuka terhadap Perbedaan
  Respect, Appreciate and be Open against Differences

INNOVATION

- Kreatif dan Inovatif untuk Memberikan Solusi Terbaik
  Creative and Innovative to Provide the Best Solution
- Melakukan Perbaikan Berkelanjutan.
  Making Continuous Improvements

TRUST

- Berperilaku Positif dan Dapat Dipercaya
  Be Positive and Trustworthy
- Membangun Sinergi untuk Mencapai Tujuan Perusahaan
  Building Synergy to AchieveCompany Goals

Kegiatan Usaha
Business Activities

Kegiatan Usaha Menurut Anggaran Dasar dan yang Dijalankan

Berdasarkan Perubahan Anggaran Dasar tahun 2023, maksud dan tujuan Perseroan adalah berusaha dibidang Aktivitas Keuangan (Perbankan). Untuk Mencapai maksud dan tujuan tersebut, Perseroan dapat melaksanakan kegiatan usaha Bank Umum Konvensional yang mencakup kegiatan usaha Perseroan secara konvensional, meliputi kegiatan usaha sebagai berikut:

a. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikasi deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.
b. Menyalurkan dana dalam bentuk kredit.
c. Melakukan aktivitas di bidang sistem pembayaran.
d. Menempatkan dana pada Bank lain, meminjam dan dari Bank lain, atau meminjamkan dana kepada Bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainnya.
e. Menerbitkan dan/atau melaksanakan transaksi Surat Berharga untuk kepentingan Bank dan/atau Nasabah.
f. Menyediakan tempat untuk menyimpan barang dan surat berharga.
g. Melakukan kegiatan usaha dalam valuta asing.
h. Melakukan kegiatan pengalihan piutang.
i. Melakukan kegiatan Penitipan barang dan Surat Berharga.
j. Melakukan kegiatan penyertaan modal pada Lembaga Jasa Keuangan dan/atau Perusahaan lain yang mendukung industri Perbankan dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan.
k. Melakukan kegiatan penyertaan modal sementara di luar Jasa Keuangan untuk mengatasi akibat kegagalan kredit, dengan syarat harus menarik kembali penyertaannya.
l. Bertindak sebagai pendiri Dana Pensiun dan Pengurus Dana Pensiun sesuai dengan ketentuan peraturan perundang-undangan mengenai Dana Pensiun.
m. Melakukan kerja sama dengan Lembaga Jasa Keuangan lain dan kerja sama dengan selain Lembaga Jasa Keuangan dalam pemberian layanan jasa keuangan kepada Nasabah.
n. Melakukan kegiatan lainnya dengan persetujuan Otoritas Jasa Keuangan.

Seluruh kegiatan usaha menurut Anggaran Dasar telah dijalankan oleh Perseroan.

Business Activities According to The Articles of Association and Executed

Based on the 2023 Amendments to the Articles of Association, the Company's aims and objectives are to operate in the field of Financial (Banking) Activities. To achieve these aims and objectives, the Company can carry out Conventional Commercial Bank business activities which included the Company's conventional business activities, among others:

a. Collecting funds from the public in the form of deposits in the form of demand deposits, time deposits, certified deposit, savings and/or other equivalent forms.
b. Distributing funds in the form of loans.
c. Carrying out activities in the field of payment systems.
d. Placing funds with other banks, borrowing from other banks, or lending funds to other banks, either by letters, telecommunication facilities or by sight draft, check or other means.
e. Issuing and/or carrying out Securities transactions for the benefit of the Bank and/or Customers.
f. Providing a place to store valuables and securities.
g. Carrying out business activities in foreign currency.
h. Carrying out receivable transfer activities.
i. Carrying out goods and securities safekeeping activities.
j. Carrying out capital investment activities in Financial Services Institutions and/or other Companies that support the Banking industry by fulfilling the provisions set by the Financial Services Authority.
k. Carrying out temporary capital investment activities outside of Financial Services to overcome the consequences of credit failure, with the condition that the investment must be withdrawn.
l. Acting as the Pension Fund founder and the Pension Fund Management in accordance with the provisions of the applicable laws and regulations regarding Pension Funds.
m. Collaborating with other Financial Services Institutions and collaborating with non-Financial Services Institutions in providing financial services to customers.
n. Carrying out other activities with approval from the Financial Services Authority.

All business activities according to the Articles of Association have been carried out by the Company.

Produk dan Jasa

Kegiatan usaha bank **bjb** meliputi berbagai produk simpanan, produk pinjaman, serta berbagai layanan yang dijelaskan sebagai berikut.

Consumer dan Retail Banking

bjb Tandamata

Tabungan bagi nasabah perorangan maupun non-perorangan untuk beragam transaksi perbankan dengan berbagai keunggulan yang menarik.

bjb Tandamata Gold

Tabungan bagi nasabah perorangan dengan fasilitas santunan meninggal dunia dan rawat inap sesuai ketentuan Bank.

bjb Tandamata Bisnis

Tabungan bagi nasabah perorangan untuk kemudahan transaksi usaha/bisnis nasabah dengan fasilitas *auto transfer* dari rekening Tandamata Bisnis ke Rekening Giro Bisnis yang dimiliki oleh nasabah.

bjb Tandamata Purnabakti

Tabungan bagi nasabah pensiunan untuk kemudahan pembayaran pensiun kelolaan PT Taspen dan PT Asabri.

bjb Tandamata MyFirst

Tabungan bagi nasabah perorangan berusia 0-17 tahun yang dibuka dengan status QQ sebagai sarana edukasi sejak dini agar anak mulai belajar dan membudayakan menabung. Memiliki keunggulan antara lain, bebas biaya administrasi bulanan tabungan dan kartu ATM, desain buku tabungan dan kartu ATM yang menarik, Kartu ATM bisa dicetak dengan nama Anak.

bjb Tandamata Berjangka

Tabungan rencana bagi nasabah perorangan dalam mata uang Rupiah dengan jumlah setoran bulanan dan jangka waktu tertentu melalui mekanisme *autodebet* dari rekening sumber dana, serta disertai manfaat pertanggungan asuransi jiwa sesuai ketentuan Bank.

bjb Tandamata Dollar

Tabungan valuta asing bagi nasabah perorangan, non-perorangan, maupun *joint account*. Tersedia dalam mata uang Dollar Amerika Serikat (USD) dan Dollar Singapura (SGD).

Simpeda

Produk tabungan BPD seluruh Indonesia bagi nasabah perorangan maupun non-perorangan dan diikutsertakan dalam program undian berhadiah Simpeda.

Products and Services

bank **bjb** business activities include various savings products, loan products, and various services which are described as follows.

Consumer and Retail Banking

bjb Tandamata

Savings for individual and non-individual customers for various banking transactions with various attractive advantage.

bjb Tandamata Gold

Savings for individual customers with death and hospitalization compensation facilities in accordance with the Bank regulations.

bjb Tandamata Bisnis

Savings for individual customers to facilitate customer business/ business transactions with auto transfer facilities from the Tandamata Bisnis account to the Current Account owned by the customer.

bjb Tandamata Purnabakti

Savings for retired customers to facilitate pension payments managed by PT Taspen and PT Asabri.

bjb Tandamata MyFirst

Savings for individual customers aged 0-17 years which opens with status QQ as a means of education from an early age so that children start learning and cultivating saving. Has several advantages, including: free monthly administration fees for savings and ATM cards, attractive savings book and ATM card designs, ATM cards can be printed with the child's name.

bjb Tandamata Berjangka

Savings plan for individual customers in Rupiah with a monthly deposit amount and a certain period of time through an autodebit mechanism from the source of funds account, as well as accompanied by life insurance coverage benefits according to Bank regulations.

bjb Tandamata Dollar

Foreign exchange savings for individual customers, nonindividuals, and joint accounts. Available in United States Dollars (USD) and Singapore Dollars (SGD).

Simpeda

BPD savings products throughout Indonesia for individual and non-individual customers and are included in the Simpeda prize draw program.

TabunganKu

Produk tabungan yang diterbitkan secara nasional oleh bank-bank di Indonesia bagi nasabah perorangan untuk meningkatkan kesejahteraan masyarakat melalui budaya menabung.

Tabungan bjb SimPel

Produk tabungan untuk siswa yang diterbitkan secara nasional oleh bank-bank di Indonesia, sebagai sarana edukasi dan inklusi keuangan untuk mendorong budaya menabung.

bjb Tandamata SiMuda

Produk tabungan untuk mendukung budaya menabung bagi pemuda dan mahasiswa. Diperuntukan bagi nasabah perorangan kelompok usia 18-30 tahun, dengan jumlah setoran bulanan dan jangka waktu tertentu dengan mekanisme *autodebet* dari rekening sumber dana, yang dilengkapi perlindungan asuransi jiwa dengan skema asuransi mikro.

bjb SiMuda Investasiku

Layanan installment reksa dana bagi nasabah perorangan yang memberikan kemudahan pembelian produk reksa dana untuk golongan pemuda atau mahasiswa, dengan fitur *installment* reksa dana yang dilengkapi perlindungan asuransi jiwa dengan skema asuransi mikro.

bjb Deposito Berjangka Umum

Simpanan berjangka bagi nasabah perorangan maupun non perorangan dalam mata uang Rupiah dengan tingkat suku bunga yang menarik dan beragam keuntungan lainnya.

bjb Deposito Suka-suka

Simpanan berjangka bagi nasabah perorangan dalam mata uang Rupiah pada bank yang dapat dicairkan sewaktu-waktu tanpa dikenakan biaya penalti.

bjb Deposito Valas

Simpanan berjangka bagi nasabah perorangan, non perorangan maupun *joint account* dalam mata uang asing (USD, SGD, EUR, JPY).

bjb Deposito Diskonto

Simpanan berjangka atas nama nasabah dengan pembayaran bunga dimuka yang dikeluarkan oleh bank yang bukti simpanannya tidak dapat diperjualbelikan. Pembayaran bunga deposito berjangka diskonto dilakukan pada saat nasabah melakukan penyetoran ke bank. Jangka waktu deposito berjangka diskonto adalah 1, 3, 6, 12 bulan.

TabunganKu

Savings products issued nationally by banks in Indonesia for individual customers to improve people's welfare through a culture of saving.

Tabungan bjb SimPel

Savings products for students issued nationally by banks in Indonesia, as a means of education and financial inclusion to encourage a culture of saving.

bjb Tandamata SiMuda

Savings products to support a culture of saving for youth and students. Intended for individual customers aged 18-30 years, with a monthly deposit amount and a certain period of time with an auto-debit mechanism from the source of funds account, which is equipped with life insurance protection with a micro insurance scheme.

bjb SiMuda Investasiku

A mutual fund installment service for individual customers that provides convenience in purchasing mutual fund products for youth groups or students, with a mutual fund installment feature equipped with life insurance protection with a microinsurance scheme.

bjb Deposito Berjangka Umum

Time deposits for individual and non-individual customers in Rupiah with attractive interest rates and various other benefits.

bjb Deposito Suka-suka

Time deposits for individual customers in Rupiah at banks which could be withdrawn at any time without penalty fees.

bjb Deposito Valas

Time deposits for individual customers, non-individuals and joint accounts in foreign currencies (USD, SGD, EUR, JPY).

bjb Deposito Diskonto

Time deposits on behalf of customers with open interest payments issued by banks whose proof of deposits cannot be traded. Interest payments on discounted time deposits are made when the customer makes a deposit to the bank. The discounted time deposits are 1, 3, 6, 12 months.

bjb Giro

Simpanan dalam mata uang Rupiah bagi nasabah perorangan maupun non-perorangan yang dapat ditarik sewaktu-waktu menggunakan Cek/Bilyet Giro yang memudahkan transaksi bisnis Anda.

bjb Giro Valas

Simpanan bagi nasabah perorangan maupun non-perorangan yang dapat ditarik sewaktu-waktu menggunakan Cek/Bilyet Giro yang memudahkan transaksi bisnis Anda. Tersedia dalam beberapa pilihan mata uang asing (USD, SGD, CNY, EUR, JPY, AUD).

bjb Kredit Guna Bhakti

Fasilitas kredit dengan tujuan multiguna bagi Aparatur Sipil Negara (ASN)/Non-ASN berpenghasilan tetap yang gajinya sudah/ belum disalurkan melalui bank **bjb.**

bjb Kredit Pra Purna Bhakti (KPPB)

Fasilitas kredit dengan tujuan multiguna bagi ASN yang akan memasuki masa pensiun dengan jangka waktu kredit dapat melintasi usia pensiun.

bjb Kredit Purna Bhakti (KPB)

Fasilitas kredit bagi Calon Debitur/Debitur dengan status Pensiun Sendiri atau Pensiun Janda/Duda yang pensiun bulanannya telah disalurkan melalui bank atau kantor bayar lainnya dimana sumber pengembaliannya berasal dari pensiun bulanan.

bjb Back to Back Loan

Fasilitas kredit bagi kepada debitur perorangan dengan jaminan berupa Agunan Kas.

bjb KPR

Fasilitas kredit kepada Calon Debitur perorangan untuk pembiayaan kepemilikan Properti, baik pembelian baru atau *second* dengan beragam tujuan fasilitas kredit: Pembelian Rumah (rumah tapak/ apartemen/ ruko/ rukan/ lainnya), Take Over XTRA, Top Up, Membangun, dan Multiguna.

bjb KKB

Pemberian fasilitas kredit kepada Debitur perorangan dengan tujuan pembelian kendaraan bermotor atau kendaraan bermotor berwawasan lingkungan non produktif, baik baru maupun bekas atau tujuan *refinancing* multiguna dan atau tujuan *take over* pengambilalihan kredit di Lembaga Jasa Keuangan.

bjb Giro

Deposits in Rupiah for individual and non-individual customers which could be withdrawn at any time using a Check/Current Account which facilitated the business transactions.

bjb Giro Valas

Savings for individual and non-individual customers that could be withdrawn at any time using a check/giro slip that facilitated the business transactions. Available in several foreign currency options (USD, SGD, CNY, EUR, JPY, AUD).

bjb Kredit Guna Bhakti

Loan facility with multipurpose purposes for State Civil Apparatus (ASN)/Non-ASN fixed income whose salary had not been channeled through bank **bjb**.

bjb Kredit Pra Purna Bhakti (KPPB)

Loan facilities with a multi-purpose purpose for ASN who were about to enter retirement age with a loan period that could cross retirement age.

bjb Kredit Purna Bhakti (KPB)

Loan facilities for prospective debtors with self-retirement status or widow/widower pension of which monthly pension had been channeled through a bank or other paying office where the source of the return came from the monthly pension.

bjb Back to Back Loan

Loan facilities for individual debtors with collateral in the form of Cash Collateral.

bjb KPR

Loan facilities to individual prospective debtors to finance property ownership, whether buying new or second-hand with various loan facility purposes: House Purchase (house/apartment/shophouse/ office/other), Take Over XTRA, Top Up, Build, and Multipurpose.

bjb KKB

Providing loan facilities to individual debtors with the aim of purchasing motorized vehicles or non-productive environmentally sound motorized vehicles, both new and used, or for the purpose of refinancing multipurpose and or for the purpose of taking over, taking over loan at a Financial Services Institution.

bjb MLT BPJS Ketenagakerjaan

Fasilitas kredit konsumtif yang diberikan Bank kepada calon debitur peserta BPJS Ketenagakerjaan berupa Kredit Pemilikan Rumah, Pinjaman Uang Muka Perumahan, Pinjaman Renovasi Perumahan.

bjb KPR Sejahtera FLPP

Pembiayaan rumah bersubsidi berkerja sama dengan Kementerian Perumahan Rakyat untuk mewujudkan rumah idaman dengan suku bunga rendah sepanjang tenor, cicilan ringan, dan jangka waktu panjang untuk rumah tapak atau rumah susun.

bjb KPR TAPERA

Fasilitas kredit konsumtif yang diberikan bank **bjb** kepada Calon Debitur perorangan yang berpenghasilan rendah berupa Kredit Pemilikan Rumah, Kredit Renovasi Rumah, dan Kredit Pembangunan Rumah.

bjb KPR Gaul

Fasilitas kredit bagi Calon Debitur anak muda/generasi milenial yang memiliki *fix income* dan ingin memiliki rumah dengan bunga kompetitif serta uang muka minimal 0%.

bjb KPR Lelang

Fasilitas kredit bagi Calon Debitur yang ingin memiliki properti/ properti usaha (rumah tapak/rumah toko/toko/kantor dan lainnya) melalui mekanisme Lelang baik dari bank **bjb** ataupun bank lain.

bjb Credit Card

Kartu kredit *co-branding* hasil kolaborasi dua bank besar, yaitu bank **bjb** dan BNI. Pemegang Kartu akan mendapatkan *double benefit*, karena selain dapat menikmati program diskon yang diciptakan eksklusif dari bank **bjb**, nasabah juga dapat menikmati fitur dan manfaat serta promo dari kartu kredit BNI regular.

Reksa Dana

Reksa Dana adalah Wadah yang dipergunakan untuk menghimpun dana dari masyarakat pemodal, untuk selanjutnya diinvestasikan dalam portofolio efek oleh Manajer Investasi (UU pasar Modal No. 8 Tahun 1995). Produk Reksa Dana yang dijual melalui bank **bjb** bekerjasama dengan Manajer Investasi terkemuka di antaranya yaitu:

1. PT BRI Manajemen Investasi
2. PT Bahana TCW Investment Management
3. PT Trimegah Asset Management
4. PT Syailendra Capital

bjb MLT BPJS Ketenagakerjaan

Consumptive loan facilities provided by the Bank to prospective debtors participating in the Employment BPJS in the form of Home Ownership Loans, Housing Advance Loans, Housing Renovation Loans.

bjb KPR Sejahtera FLPP

Subsidized housing financing in collaboration with the Ministry of Public Housing to create dream homes with low interest rates throughout the tenor, low installments, and long terms for landed houses or flats.

bjb KPR TAPERA

Consumer loan facility provided by the Bank to lowincome individual debtors in the form of home ownership loans, home renovation loans, and home construction loans.

bjb KPR Gaul

Loan facilities for prospective young debtors/millennials who had a fixed income and wanted to own a home with competitive interest rates and a minimum down payment of 0%.

bjb KPR Lelang

Loan facilities for Prospective Debtors who wished to own property/business property (sprinted house/shophouse/store/ office and others) through an auction mechanism either from bank **bjb** or other banks.

bjb Credit Card

This is a co-branding credit card resulting from a collaboration between two large banks, namely bank **bjb** and BNI. Card holders will get double benefits, because apart from being able to enjoy discount programs created exclusively by bank **bjb**, customers can also enjoy features and benefits as well as promos from regular BNI credit cards.

Reksa Dana

Mutual Funds were a tool used to raise funds from public investors, to be subsequently invested in a portfolio of securities by the Investment Manager (Capital Market Law No. 8 of 1995). Mutual Fund products sold through bank **bjb** in collaboration with leading Investment Managers included:

1. PT BRI Manajemen Investasi
2. PT Bahana TCW Investment Management
3. PT Trimegah Asset Management
4. PT Syailendra Capital

5. PT Sucorinvest Asset Management
6. PT Sinarmas Asset Management
7. PT BNI Asset Management
8. PT Manulife Aset Manajemen Indonesia

Produk Reksa Dana yang dijual melalui bank **bjb** memiliki karakteristik dan profil risiko yang beragam mulai dari rendah hingga tinggi, yaitu sebagai berikut:

5. PT Sucorinvest Asset Management
6. PT Sinarmas Asset Management
7. PT BNI Asset Management
8. PT Manulife Aset Manajemen Indonesia

Mutual Fund products sold through bank **bjb** had various characteristics and risk profiles ranging from low to high, as follows:

Tabel Produk Reksa Dana
Table of Mutual Fund Products

Manajer Investasi Investment Manager	**Produk Reksa Dana** Mutual Fund Products	**Jenis Reksa Dana** Types of Mutual Funds	**Profil Risiko** Risk Profile
PT BRI Management Investasi	BRI Seruni Pasar Uang II-Kelas A	Pasar Uang / Money Market	Rendah / Low
	BRI Anggrek Fleksibel	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	BRI Mawar	Saham / Share	Tinggi / High
	BRI Indeks Syariah	Indeks / Index	Tinggi / High
PT Bahana TCW Investment Management	Bahana Dana Infrastruktur	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	Dana Ekuitas Prima	Saham / Share	Tinggi / High
PT Trimegah Asset Management	Trim Kas 2 Kelas A	Pasar Uang / Money Market	Rendah / Low
	Trimegah Fixed Income Plan	Pendapatan Tetap / Fixed Income	Menengah / Intermediate
	Trim Kombinasi 2	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	Trim Syariah Berimbang	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	Trimegah Balanced Absolute Strategy Kelas A	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	Trim Kapital *Plus*	Saham / Share	Tinggi / High
	Trim Syariah Saham	Saham / Share	Tinggi / High
PT Syailendra Capital	Syailendra Dana Kas	Pasar Uang / Money Market	Rendah / Low
	Syailendra Fixed Income Fund	Pendapatan Tetap / Fixed Income	Menengah / Intermediate
	Syailendra *Balanced Opportunity Fund* – Kelas A	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	Syailendra *Equity Opportunity Fund* – Kelas A	Campuran / Mixture	Tinggi / High
	Syailendra *Capital Protected Fund* 48	Terproteksi / Protected	Menengah / Intermediate
PT Sucorinvest Asset Management	Sucorinvest Money Market Fund	Pasar Uang / Money Market	Rendah / Low
	Sucorinvest Sharia Money Market Fund	Pasar Uang / Money Market	Rendah / Low
	Sucorinvest Bond Fund	Pendapatan Tetap / Fixed Income	Menengah – Tinggi / Intermediate – High
	Sucorinvest Flexi Fund	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	Sucorinvest Equity Fund	Saham / Share	Tinggi / High
	Sucorinvest Sharia Equity Fund	Saham / Share	Tinggi / High
PT Sinarmas Asset Management	Danamas Stabil	Pendapatan Tetap / Fixed Income	Menengah / Intermediate
	Danamas Dollar	Pendapatan Tetap / Fixed Income	Menengah / Intermediate
	Simas Satu Prima	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	Simas Saham Unggulan	Saham / Share	Tinggi / High
PT BNI Asset Management	BNI – AM Dana Likuid	Pasar Uang / Money Market	Rendah / Low

Manajer Investasi Investment Manager	Produk Reksa Dana Mutual Fund Products	Jenis Reksa Dana Types of Mutual Funds	Profil Risiko Risk Profile
Manulife Investment Management	Manulife Dana Kas II Kelas A	Pasar Uang / Money Market	Rendah / Low
	Manulife Obligasi Negara Indonesia II Kelas A	Pendapatan Tetap / Fixed Income	Menengah / Intermediate
	Manulife Obligasi Unggulan Kelas A	Pendapatan Tetap / Fixed Income	Menengah / Intermediate
	Manulife Syariah Sukuk Indonesia	Pendapatan Tetap / Fixed Income	Menengah / Intermediate
	Manulife Dana Campuran II	Campuran / Mixture	Menengah – Tinggi / Intermediate – High
	Manulife Dana Saham Kelas A	Saham / Share	Tinggi / High

Bancassurance

Selain bekerjasama dengan Manajer Investasi dalam memasarkan produk Reksa Dana, bank **bjb** juga menjalin kerjasama dengan Perusahaan Asuransi dalam memasarkan produk *Bancassurance* untuk memenuhi kebutuhan perencanaan keuangan nasabah. Saat ini, bank **bjb** telah bekerja sama dengan Perusahaan Asuransi terkemuka dalam menyediakan produk-produk *Bancassurance* di antaranya yaitu:

Bancassurance

Apart from collaborating with Investment Managers in marketing Mutual Fund products, bank **bjb** also collaborated with Insurance Companies in marketing Bancassurance products to meet customers' financial planning needs. Currently, bank **bjb** collaborated with leading Insurance Companies in providing Bancassurance products including:

Tabel Produk *Bancassurance*
Table of Bancassurance Product

Perusahaan Asuransi Insurance company	Produk *Bancassurance* Bancassurance Products	Jenis Produk Types of products
PT Sinarmas MSIG Life	SmiLe Life Care Plus	*Term Life* ROP
	SmiLe Kids Insurance	*Endowment*
PT Asuransi BRI Life	Bringin Ajaib	Asuransi Mikro
PT Allianz Life Indonesia	Allianz Wealthlink Protection Life	*Unit Link*
	Allianz Wealthlink Supreme Life	*Unit Link*
	Allianz Life Secure Pintar	Traditional - *Endowment*
PT BNI Life Insurance	Solusi Proteksi Prima	Traditional - *Endowment*
PT Equity Life Indonesia	Asuransi Warisan Keluarga	Traditional - *Wholelife*

bjb SIAP

Layanan program pensiun yang diselenggarakan oleh Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb**.

bjb SIAP

Pension program services organized by the bank **bjb** Financial Institution Pension Fund (DPLK).

MSMEs, Commercial dan Corporate Banking

bjb Deposito Korporasi

Simpanan berjangka bagi nasabah institusi dalam mata uang Rupiah dan mata uang asing (USD, SGD, EUR, JPY) dengan tingkat suku bunga yang menarik dan beragam keuntungan lainnya.

MSMEs, Commercial and Corporate Banking

bjb Deposito Korporasi

Time deposits for institutional customers in Rupiah and foreign currencies (USD, SGD, EUR, JPY) with attractive interest rates and various other benefits.

bjb Giro Korporasi

Simpanan dalam dalam mata uang Rupiah dan mata uang asing (USD, SGD, EUR, AUD, CNY, JPY) untuk memudahkan transaksi bisnis.

bjb Kredit Mikro Utama

Fasilitas Kredit bagi para pelaku usaha perorangan, Badan Usaha (PT, CV) dan Badan Usaha Milik Desa (BUMDES) dalam sektor ekonomi produktif berskala Mikro, Kecil dan Menengah yang telah menjalankan usahanya selama minimal 2 (dua) tahun dengan plafon pinjaman maksimal Rp500.000.000.

Kredit Usaha Kecil Menengah (KUKM)

Fasilitas kredit bagi para pelaku baik perorangan maupun badan usaha dalam sektor ekonomi produktif yang masuk kategori Usaha Kecil dan Menengah yang telah menjalankan usahanya selama minimal 3 (tiga) tahun dengan plafon pinjaman di atas Rp500.000.000 sampai dengan maksimal Rp2.000.000.000.

Kredit Usaha Rakyat (KUR)

Fasilitas kredit bagi para pelaku baik perorangan maupun badan usaha dalam sektor ekonomi produktif yang masuk kategori Mikro, Kecil dan Menengah dengan usaha telah berjalan minimal 6 (enam) bulan dengan plafon maksimal Rp500.000.000. Jenis KUR terdiri dari KUR Super Mikro, KUR Mikro, KUR Kecil, KUR Khusus dan KUR Penempatan PMI.

bjb Kredit Skema Subsidi Resi Gudang (SSRG)

Fasilitas kredit kepada Petani, Kelompok Tani, Gabungan Kelompok Tani dan Koperasi dengan jaminan Resi Gudang, dan mendapatkan subsidi Bunga dari Pemerintah. Resi Gudang adalah dokumen bukti kepemilikan atas barang yang disimpan di Gudang yang diterbitkan oleh Pengelola Gudang.

Kredit bjb Mesra

Fasilitas kredit bagi masyarakat kecil yang belum *bankable* dengan plafond maksimal Rp5.000.000 (lima juta rupiah). Kredit **bjb** Mesra memiliki keunggulan bunga 0%, tanpa agunan dan bebas biaya provisi.

Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT)

Selain memberikan permodalan, bank **bjb** memiliki program pendampingan yaitu Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT) yang bertujuan untuk untuk meningkatkan kompetensi dan kapasitas usaha para pelaku UMKM agar semakin maju dan berkembang. PESAT bank **bjb** terdiri dari 3 (tiga) Pilar yaitu Pilar pertama Pesat Kapasitas Usaha, Pilar kedua Pesat Wirausaha Baru dan Pilar Ketiga Pesat *Go Digital*.

bjb Giro Korporasi

Deposits in Rupiah and foreign currencies (USD, SGD, EUR, AUD, CNY, JPY) to facilitate business transactions.

bjb Kredit Mikro Utama

Loan facilities for individual entrepreneurs, Business Entities (PT, CV) and Village Owned Enterprises (BUMDES) in the productive economic sector of Micro, Small and Medium scale who had been running their business for a minimum of 2 (two) years with a maximum loan ceiling of IDR500,000,000.

Kredit Usaha Kecil Menengah (KUKM)

Loan facilities for actors, both individuals and business entities in the productive economic sector, within the category of Small and Medium Enterprises that had been running their business for a minimum of 3 (three) years with a loan limit of over IDR500,000,000 up to a maximum of IDR2,000,000,000.

Kredit Usaha Rakyat (KUR)

Loan facilities for actors, both individuals and business entities in the productive economic sector, within the category of Micro, Small and Medium Enterprises with businesses that had been running for at least 6 (six) months with a maximum ceiling of IDR500,000,000. The types of KUR consisted of Super Micro KUR, Micro KUR, Small KUR, Special KUR and PMI Placement KUR.

bjb Kredit Skema Subsidi Resi Gudang (SSRG)

Loan facilities to Farmers, Farmer Groups, Association of Farmers Groups and Cooperatives with Warehouse Receipt collateral, and receive interest subsidies from the Government. Warehouse Receipt is a document of proof of ownership of goods stored in the Warehouse issued by the Warehouse Manager.

Kredit bjb Mesra

Loan facilities for small communities who were not yet bankable with a maximum limit of IDR5,000,000 (five million rupiah). Kredit **bjb** Mesra had the advantage of 0% interest, no collateral and free of provision fees.

Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT)

In addition to providing capital, bank **bjb** had a mentoring program, namely Integrated Economic Community Empowerment (PESAT) which aimed to increase the competency and business capacity of MSMEs actors so that they could progress and develop. PESAT bank **bjb** consisted of 3 (three) Pillars, namely the first Pillar of Rapid Business Capacity, the second Pillar of Rapid New Entrepreneurship and the Third Pillar of Rapid Go Digital.

bjb Kredit Cash Collateral

Fasilitas kredit dengan agunan *Cash Collateral* (agunan yang bersifat likuid yaitu berupa uang kas atau yang dipersamakan dengan uang kas antara lain giro, tabungan dan deposito).

bjb Kredit Investasi

Fasilitas kredit untuk membiayai kebutuhan barang-barang modal atau aktiva tetap dalam rangka rehabilitasi, modernisasi, ekspansi (perluasan), relokasi maupun *project financing* atau *refinancing*.

bjb Kredit Modal Kerja

Fasilitas kredit untuk membiayai aset lancar dan/atau menggantikan hutang dagang, serta membiayai kegiatan operasional perusahaan sesuai dengan karakter bisnisnya.

bjb Kredit Modal Kerja Kontrak

Fasilitas kredit modal kerja untuk membiayai kebutuhan modal kerja Debitur yang memperoleh kontrak pengadaan barang/jasa atau penyelesaian suatu proyek dalam rangka pelaksanaan jasa konstruksi dan usaha penyediaan bangunan.

bjb Kredit Modal Kerja Kepada Pengembang

Fasilitas kredit modal kerja untuk untuk membiayai kebutuhan modal kerja pengembang dalam melaksanakan pekerjaan/ kegiatan konstruksi pengadaan bangunan dan/atau sarana dan prasarana yang dimaksudkan untuk dijual.

bjb Kredit Modal Kerja Resi Gudang

Fasilitas kredit modal kerja yang diberikan dengan jaminan komoditas yang disimpan dalam gudang untuk Debitur yang tidak dalam kategori penerima kredit melalui Skema Subsidi Resi Gudang.

bjb Kredit Jangka Pendek

Fasilitas Kredit yang diberikan untuk memenuhi kebutuhan calon debitur/debitur untuk pemenuhan *deficit cash flow* dalam jangka waktu pendek.

bjb Kredit Kepada Bank Perekonomian Rakyat (BPR)

Fasilitas kredit kepada BPR untuk tujuan ekspansi usaha.

bjb Kredit Kepada Koperasi

Fasilitas kredit kepada Koperasi untuk tujuan penambahan modal kerja.

bjb Kredit Cash Collateral

Loan facilities with Cash Collateral (liquid collateral, namely in the form of cash or cash equivalents, including demand deposits, savings and time deposits).

bjb Kredit Investasi

Loan facilities to finance the need for capital goods or fixed assets in the context of rehabilitation, modernization, expansion, relocation or project financing or refinancing.

bjb Kredit Modal Kerja

Loan facilities to finance current assets and/or replace trade payables, as well as finance the company's operational activities in accordance with its business character.

bjb Kredit Modal Kerja Kontrak

Working capital loan facility to finance working capital needs of debtors who obtained goods/services procurement contracts or completion of a project in the context of implementing construction services and building supply businesses.

bjb Kredit Modal Kerja Kepada Pengembang

Working capital loan facility to finance the developer's working capital needs in carrying out construction work/activities in the procurement of buildings and/or facilities and infrastructure intended for sale.

bjb Kredit Modal Kerja Resi Gudang

A working capital loan facility provided with collateral for commodities stored in a warehouse for debtors who were not in the category of loan recipients through the Warehouse Receipt Subsidy Scheme.

bjb Kredit Jangka Pendek

Loan facilities provided to meet the needs of prospective debtors/ debtors to fulfill cash flow deficits in the short term.

bjb Kredit Kepada Bank Perekonomian Rakyat (BPR)

Loan facilities to BPRs for business expansion purposes.

bjb Kredit Kepada Koperasi

Loan facilities to Cooperatives for the purpose of increasing working capital.

bjb Kredit Modal Kerja Kepada Lembaga Pembiayaan

Fasilitas kredit kepada lembaga pembiayaan yang bertujuan untuk membiayai kebutuhan modal kerja Lembaga Pembiayaan dengan pola *executing*.

Pinjaman Daerah

Fasilitas kredit yang diberikan kepada Pemerintah Daerah Kabupaten/Kota/Provinsi untuk membiayai kegiatan investasi maupun *deficit cash flow* daerah.

Receivable Financing

Fasilitas kredit kepada penjual/*seller* dalam rangka pembiayaan perdagangan.

Kredit Investasi Kepada PDAM

Fasilitas kredit kepada PDAM untuk membiayai barang-barang modal dalam rangka rehabilitasi, modernisasi, perluasan atau pendirian proyek baru.

Distributor Financing

Fasilitas kredit kepada Distributor dan/atau Sub Distributor sebagai jaminan pembayaran atas pengiriman produk dari *Principal/ Main Distributor.*

Treasury

Treasury bank **bjb** dengan dukungan tenaga profesional dan handal, senantiasa terus meningkatkan aktivitas bisnis *treasury* dalam rangka optimalisasi likuiditas dan peningkatan pendapatan Bank.

bjb Foreign Exchange

bank **bjb** melayani transaksi valuta asing nasabah, baik perorangan maupun non perorangan, yang memiliki kebutuhan akan transaksi jual beli valuta asing. Produk **bjb** Foreign Exchange dapat ditransaksikan di Kantor Cabang Devisa bank **bjb**. Produk yang ditawarkan adalah transaksi jual beli valuta asing tunai (*banknotes*) dan non tunai (*telegraphic transfer*). Khusus untuk non tunai, bank **bjb** melayani transaksi valuta asing dengan valuta Today (TOD), Tomorrow (TOM), SPOT, Forward (FWD), dan produk derivatif lainnya.

bjb Obligasi Ritel

bank **bjb** memiliki produk pilihan investasi untuk nasabah dengan menjual produk obligasi kepada nasabah ritel. Produk obligasi dapat ditransaksikan oleh nasabah ritel melalui Kantor Cabang bank **bjb** dan Outlet **bjb** Prioritas. Adapun Jenis obligasi yang

bjb Kredit Modal Kerja Kepada Lembaga Pembiayaan

Loan facilities for financing institutions that aimed to finance the working capital needs of financing institutions with an executing pattern.

Pinjaman Daerah

Loan facilities provided to Regency/City/Provincial Regional Governments to finance investment activities as well as regional cash flow deficits.

Receivable Financing

Loan facilities to sellers in the framework of trade financing.

Kredit Investasi Kepada PDAM

Loan facilities to PDAMs to finance capital goods in the context of rehabilitation, modernization, expansion or establishment of new projects.

Distributor Financing

Loan facilities to Distributors and/or Sub Distributors as payment guarantees for product shipments from the Principal/Main Distributor.

Treasury

Treasury bank **bjb** with the support of professional and reliable staff continued to improve treasury business activities in order to optimize liquidity and increase the Bank's income.

bjb Foreign Exchange

bank **bjb** served foreign exchange transactions for customers, both individuals and non-individuals, who had a need for buying and selling foreign exchange transactions. **bjb** Foreign Exchange products could be transacted at bank **bjb** Foreign Exchange Branch Offices. The products offered were to buy and sell foreign currencies in cash (banknotes) and non-cash (telegraphic transfers). Specifically for non-cash, bank **bjb** served foreign exchange transactions with currencies Today (TOD), Tomorrow (TOM), SPOT, Forward (FWD), and other derivative products.

bjb Obligasi Ritel

bank **bjb** had investment options for customers by selling bond products to retail customers. Bond products could be transacted by retail customers through bank **bjb** Branch Offices and Priority **bjb** Outlets. The types of bonds that could be transacted at bank

dapat ditransaksikan di bank **bjb** adalah SBN Ritel di Pasar Perdana serta SBN, SBSN, dan Obligasi Korporasi di Pasar Sekunder. Nasabah dapat melakukan transaksi obligasi dengan nominal transaksi yang terjangkau dan harga yang kompetitif.

Custody & Wali Amanat

Kustodian bank **bjb** melayani jasa penitipan Efek dan surat berharga lainnya yang berkaitan dengan Efek serta jasa lain, termasuk menerima dividen, bunga, dan hak-hak lain, menyelesaikan transaksi Efek, dan sebagai wakil dari pemegang rekening yang menjadi nasabahnya. Layanan Jasa Wali Amanat sebagai pihak yang mewakili kepentingan Pemegang Efek bersifat utang dan/atau Sukuk berdasarkan Kontrak Perwaliamanatan

International dan Transaction Banking

Beberapa produk dan jasa layanan *International & Transaction Banking* unggulan yaitu:

Counterparty Bank Trade Financing (CBTF)

Pinjaman berjangka antar bank dengan jangka waktu pinjaman maksimal 1 (satu) tahun ntuk pembiayaan transaksi *trade finance*.

Forfaiting

Pengambilalihan/ pembelian Hak Tagih dari *Forfaitee* oleh *Forfaiter* dengan diskon tanpa hak Regres.

Pembelian tagihan SKBDN (Diskonto)

Pembelian tagihan Surat Kredit Berdokumen Dalam Negeri (SKBDN) secara Diskonto merupakan fasilitas yang disediakan oleh bank kepada nasabah untuk menjual tagihan SKBDN nya yang sudah diakseptasi oleh *Issuing Bank*.

Open Account Financing (OAF)

Pembiayaan tagihan non SKBDN/LC yang diberikan oleh Bank melalui pengambilalihan tagihan (skema *Open Account*) dengan cara diskonto. Melalui fasilitas ini, bank dapat memperlancar *cash flow* nasabah dengan suku bunga yang kompetitif.

Transfer Valas

Jasa layanan kiriman uang (Transfer) dalam valuta asing yang ditujukan ke rekening yang berada di dalam maupun luar negeri atas permintaan dan untuk kepentingan nasabah.

bjb quickcash

Layanan pengiriman uang berbasis internet (*web based*) dan dapat digunakan oleh *Remittance Agent* bank **bjb** di luar negeri untuk mengakomodir layanan Kiriman Uang kepada nasabah di luar negeri.

bjb are Retail SBN on the Primary Market as well as SBN, SBSN, and Corporate Bonds on the Secondary Market. Customers could make bond transactions with affordable transaction nominal and competitive prices.

Custody & Wali Amanat

The bank **bjb** custodian provided safekeeping services for Securities and other securities related to Securities and other services, including receiving dividends, interest and other rights, completing Securities transactions, and as a representative for account holders who became its customers. Trustee Services was a party representing the interests of debt Securities Holders and/or Sukuk based on a Trustee Contract.

International and Transaction Banking

Some of the leading International & Transaction Banking products and services included:

Counterparty Bank Trade Financing (CBTF)

Interbank term loan with a maximum loan term of 1 (one) year for financing trade finance transactions.

Forfaiting

Acquisition/purchase of Billing Rights from Forfaitee by Forfaiter with discount without Regress right.

Pembelian tagihan SKBDN (Diskonto)

Purchase of Domestic Letter of Credit (SKBDN) invoices at a discount was a facility provided by banks to customers to sell their SKBDN invoices accepted by the Issuing Bank.

Open Account Financing (OAF)

Financing for non-SKBDN/LC bills provided by the Bank through takeover of invoices (Open Account scheme) by means of a discount. Through this facility, banks could expedite customer cash flow with competitive interest rates.

Transfer Valas

Remittance services (transfers) in foreign currency addressed to accounts located at home and abroad upon request and for the benefit of customers.

bjb quickcash

Internet-based (web-based) money transfer service and could be used by bank **bjb** Remittance Agents abroad to accommodate Money Transfer services to overseas customers.

Layanan Pembayaran Tagihan Perusahaan Air Minum (bjb Waterbill Payment)

Layanan Pembayaran Tagihan Perusahaan Air Minum (PAM) atau **bjb** *Waterbill Payment* merupakan fasilitas yang disediakan oleh bank **bjb** untuk memudahkan Penerimaan Pembayaran Tagihan PAM Secara cepat, tepat dan akurat.

bjb Remittance

Layanan kiriman uang ke berbagai negara dengan kurs dan biaya yang kompetitif.

bjb Forex dan Derivatif Line

Fasilitas untuk melakukan transaksi *Foreign Exchange* (FX). Dengan fitur produk berupa sifat kredit yang *Uncommitted* dan *Advised*, fasilitas kredit diberikan dalam mata uang USD (US Dollar) dan jangka waktu fasilitas kredit maksimum 1 (satu) tahun.

Surat Kredit Berdokumen Dalam Negeri (SKBDN)

Jaminan kepada pihak pembeli (*applicant*) bahwa pembayaran hanya akan dilakukan setelah dokumen yang dipresentasikan sesuai dengan persyaratan yang disepakati oleh kedua belah pihak antara penjual (*beneficiary)* dan pembeli *(applicant)*. Adapun fasilitas pendanaan atas SKBDN yang disediakan oleh bank **bjb** meliputi:

- *Pre-Financing*
- *Post-Financing*

Trade Finance and Services

Produk *Trade Finance and Services* bank **bjb** memberikan kemudahan transaksi perbankan untuk mendukung bisnis dan usaha sampai ke mancanegara. Prdouk *Trade Finance and Services* bank **bjb** antara lain:

- *Issue Letter of Credit*
- *Shipping Guarantee*
- *Financing Against Trust Receipt* (FATR)
- *Pre Shipment Financing & Post Shipment Financing*
- *Documentary Collection*
- *Transferable* L/C
- *Bill Collection Financing* dan *Open Account Financing*
- *Risk Participation*
- *Forfaiting*

bjb Supply Chain Financing

Fasilitas kredit yang ditujukan untuk membayar tagihan para *Supplier*.

Layanan Pembayaran Tagihan Perusahaan Air Minum (bjb Waterbill Payment)

Drinking Water Company Bill Payment Service (PAM) or **bjb** Waterbill Payment was a facility provided by bank **bjb** to make it easier to receive PAM bill payments quickly, precisely and accurately.

bjb Remittance

Money transfer services to various countries with competitive exchange rates and fees.

bjb Forex dan Derivatif Line

Facility to perform Foreign Exchange (FX) transactions. With product features in the form of Uncommitted and Advised loan, loan facilities are provided in USD (US Dollar), and the maximum loan facility period is 1 (one) year.

Surat Kredit Berdokumen Dalam Negeri (SKBDN)

Guarantee to the buyer (applicant) that payment will only be made after the documents presented are in accordance with the terms agreed by both parties between the seller (beneficiary) and the buyer (applicant). The funding facilities for SKBDN provided by bank **bjb** include:

- Pre-Financing
- Post-Financing

Trade Finance and Services

bank **bjb** Trade Finance and Services products provided easy banking transactions to support businesses and businesses abroad. bank **bjb** Trade Finance and Services Products included:

- Issue Letter of Credit
- Shipping Guarantee
- Financing Against Trust Receipt (FATR)
- Pre Shipment Financing & Post Shipment Financing
- Documentary Collection
- Transferable L/C
- Bill Collection Financing dan Open Account Financing
- Risk Participation
- Forfaiting

bjb Supply Chain Financing

Loan facilities intended to pay bills of Suppliers.

Digital Banking

Layanan d*igital banking* dari bank **bjb** untuk memberikan kemudahan kepada nasabah bank **bjb** dalam bertransaksi secara nyaman, kapanpun dan di manapun.

Automated Teller Machine (ATM) bank bjb

bank **bjb** memiliki jaringan ATM yang luas sehingga nasabah dapat bertransaksi 24 jam sehari 7 hari seminggu.

Cash Recycle Machine (CRM) bank bjb

Merupakan jenis ATM bank yang dapat menerima transaksi setoran maupun tarikan uang tunai.

Kartu ATM/Debit bank bjb

Kartu ATM/ Debit bank **bjb**dapat digunakan untuk berbagai transaksi perbankan di jaringan ATM bank **bjb** maupun jaringan ATM Bersama dan PRIMA/ATM BCA yang tersebar di seluruh Indonesia, serta dapat digunakan pada mesin *Electronic Data Capture* (EDC) yang telah terstandarisasi Gerbang Pembayaran Nasional (GPN).

Jenis Kartu ATM/ Debit bank **bjb**:
- Kartu ATM/ Debit Reguler : Silver, Classic, Gold
- Kartu ATM/ Debit Visa : Gold, Platinum

DIGI by bank bjb

DIGI by bank **bjb** merupakan layanan perbankan elektronik melalui *smartphone* untuk memberikan kenyamanan dan kemudahan dalam melakukan transaksi perbankan kapanpun dan di manapun bagi nasabah bank **bjb** yang didalamnya terdapat layanan DIGI SMS (SMS Banking), DIGI NET (Internet Banking) dan DIGI Mobile (Mobile Banking).

DigiCash by bank bjb

Uang elektronik berbasis *mobile application* yang dapat digunakan untuk melakukan berbagai transaksi melalui *Quick Response Code Indonesian Standa*rd (QRIS) bagi nasabah/non-nasabah bank **bjb**.

Internet Banking - DIGI NET

Merupakan fasilitas *e-banking* yang dapat diakses melalui *browser* dengan menggunakan perangkat komputer atau perangkat lainnya.

SMS Banking – DIGI SMS

Layanan perbankan elektronik yang dapat digunakan untuk bertransaksi perbankan melalui SMS di ponsel.

Digital Banking

Digital banking services from bank **bjb** to provide convenience to bank **bjb** customers in making transactions comfortably, anytime and anywhere.

Automated Teller Machine (ATM) bank bjb

bank **bjb** had an extensive network of ATMs so customers could transact 24 hours a day 7 days a week.

Cash Recycle Machine (CRM) bank bjb

It was a type of bank ATM that could accept deposit transactions and cash withdrawals.

Kartu ATM/Debit bank bjb

Bank **bjb** ATM/Debit cards could be used for various banking transactions at bank **bjb** ATM networks as well as ATM Bersama and PRIMA/BCA ATM networks spread throughout Indonesia, and could be used on Electronic Data Capture (EDC) machines that had been standardized at the National Payment Gateway (GPN).

Types of bank **bjb** ATM/ Debit Cards:
- Regular ATM/Debit Card : Silver, Classic, Gold
- ATM/Visa Debit Card : Gold, Platinum

DIGI by bank bjb

DIGI by bank **bjb** was an electronic banking service via smartphone to provide comfort and convenience in conducting banking transactions anytime and anywhere for bank **bjb** customers which included DIGI SMS (SMS Banking), DIGI NET (Internet Banking) and DIGI Mobile (Mobile Banking) services.

DigiCash by bank bjb

Mobile application-based electronic money that could be used to carry out various transactions through the Indonesian Standard Quick Response Code (QRIS) for bank **bjb** customers/non-customers.

Internet Banking - DIGI NET

It was an e-banking facility that can be accessed via a browser using a computer or other device.

SMS Banking – DIGI SMS

An electronic banking service that could be used for banking transactions via SMS on cell phones.

Mobile Banking – DIGI Mobile

Delivery Channel Bank berupa Mobile Banking, yang berfungsi memberikan layanan informasi atau transaksi perbankan menggunakan *smartphone* melalui jaringan internet.

bjb DigiLoan

Aplikasi milik bank **bjb** untuk membantu memudahkan masyarakat dalam mengakses dan melakukan pengajuan kredit bank **bjb** melalui ponsel pribadi.

Layanan Lainnya

bjb e-Samsat

Layanan untuk kemudahan pembayaran Pajak Kendaraan Bermotor tahunan yang dapat dilakukan melalui *electronic channel* bank **bjb** sehingga nasabah bank **bjb** tidak perlu mengantri lama untuk melakukan pembayaran Pajak Kendaraan Bermotor-nya.

bjb T-Samsat

bjb T-Samsat adalah layanan pembayaran pajak kendaraan bermotor (pajak PKB) dengan cara mencicil melalui tabungan dengan mekanisme debet otomatis pada saat jatuh tempo pembayaran pajak, sehingga nasabah terhindar dari keterlambatan pembayaran.

Laku Pandai bjb BiSA

bjb BiSA merupakan perluasan layanan bank **bjb**, dimana bank **bjb** menjalin kerjasama dengan nasabah bank **bjb** sebagai Agen Laku Pandai yang dapat melayani transaksi perbankan bagi masyarakat secara *real time online* menggunakan fitur **bjb** EDC dengan konsep *sharing fee*.

bjb Digital Sistem Edukasi dan Transaksi (DiSentra)

Program Pemberdayaan UMKM bank **bjb** baik secara tatap muka seperti kelas pelatihan, konseling usaha dan edukasi maupun secara digital berbasis *e-learning*, kelas *online*, konsultasi usaha *online* dan fasilitasi *webstore* bagi debitur UMKM.

bjb Cash Management Service

Solusi perbankan yang terintegrasi dan dirancang untuk membantu nasabah mengatur *cash flow* yang efektif dan efisien.

1. **bjb *Account Service***
   Layanan perbankan elektronis yang memudahkan nasabah dalam melakukan akses inquiry saldo dan transaksi perbankan lainnya secara *Real Time on Line* berbasiskan web aplikasi dengan mengakses https://cms.bankbjb.co.id/login.

Mobile Banking – DIGI Mobile

Delivery Channel Bank in the form of Mobile Banking which functioned to provide information services or banking transactions using smartphones via the internet network.

bjb DigiLoan

bank **bjb** application to help make it easier for the public to access and apply for bank **bjb** loans via personal cellphones.

Other Services

bjb e-Samsat

Services for the convenience of annual Motor Vehicle Tax payments that could be made through the bank **bjb** electronic channel so that bank **bjb** customers did not have to wait in long queues to make payments for their Motor Vehicle Tax.

bjb T-Samsat

bjb T-Samsat is a service for payment of motor vehicle tax (PKB tax) by installments through savings with an automatic debit mechanism at the time of payment due, so that customers avoided late payments.

Laku Pandai bjb BiSA

bjb BiSA is an expansion of bank **bjb** services, where bank **bjb** cooperates with bank **bjb** customers as agents who can serve banking transactions for the public in real time online using the **bjb** EDC feature with the concept of sharing fees.

bjb Digital Sistem Edukasi dan Transaksi (DiSentra)

bank **bjb** MSME Empowerment Program both face-to-face such as training classes, business counseling and education as well as e-learning-based digital, online classes, online business consulting and webstore facilitation for MSME debtors.

bjb Cash Management Service

Integrated banking solutions designed to help customers manage effective and efficient cash flow.

1. **bjb Account Service**
   Electronic banking services that make it easier for customers to access balance inquiries and other banking transactions in Real Time on Line based on a web application by accessing https://cms.bank**bjb**.co.id/login.

2. **bjb Payroll Service**
   Layanan perbankan bagi Nasabah Istitusi untuk memudahkan pembayaran gaji pegawainya melalui Tabungan bank **bjb** secara tepat waktu, akurat, dan proses yang berjalan efisien.
3. **bjb Payment Service**
   Fasilitas layanan pembayaran berbagai tagihan (*payment service*) melalui kerjasama dengan berbagai *Biller* di seluruh Indonesia. Fasilitas *Payment Service* yang telah dilaksanakan oleh bank **bjb** antara lain, layanan pembayaran biaya pendidikan (**bjb** Edupay), pembayaran tagihan air minum, pembayaran angsuran multifinance, pembayaran tagihan pasien Rumah Sakit, pembayaran Retribusi Perizinan, dan lainnya.
4. **bjb *Pickup and Delivery Service***
   Layanan yang membantu nasabah untuk mengelola pengambilan dan pengiriman dana tunai. melalui Kantor Cabang bank **bjb** terdekat atau Pihak Ketiga (Vendor) yang telah ditunjuk.
5. **bjb *Virtual Account***
   Layanan **bjb** Virtual Account adalah sistem Bank yang dibuat untuk Nasabah Institusi dalam mendaftarkan, mengelola dan memantau rekening buatan yang tidak nyata atau *virtual* dan berfungsi sebagai nomor identifikasi institusi yang dibuat oleh Bank, sesuai dengan permintaan Nasabah Institusi dengan tujuan untuk identifikasi transaksi penerimaan.

bjb Internet Banking Corporate (bjb IBC)

Layanan Perbankan Elektronik untuk institusi sebagai salah satu solusi agar nasabah dapat melakukan transaksi keuangan kapan saja dengan cepat, mudah, tepat dan aman dengan menggunakan jaringan internet.

Safe Deposit Box (SDB)

Jasa penyewaan kotak penyimpanan harta atau surat-surat berharga yang dirancang secara khusus dan ditempatkan dalam ruang khasanah yang kokoh, untuk memberikan rasa aman bagi penggunanya. SDB bank **bjb** memberikan tarif sewa yang kompetitif dan tersedia dalam berbagai ukuran sesuai dengan kebutuhan nasabah.

bjb Prioritas

Layanan perbankan premium dari bank **bjb** kepada nasabah perorangan (*High Net Worth Individuals*) dengan total minimal dana sebesar Rp500.000.000.

Dukungan Keuangan Bank

Surat Dukungan Keuangan Bank diberikan kepada nasabah yang akan mengikuti proses pelelangan suatu proyek dari penyelenggara proyek instansi pemerintah maupun swasta.

2. **bjb Payroll Service**
   Banking services for Institutional Customers to facilitate the payment of employee salaries through bank **bjb** Savings in a timely, accurate and efficient manner.
3. **bjb Payment Service**
   Payment service facilities for various bills (payment service) through collaboration with various Billers throughout Indonesia. Payment Service facilities that have been implemented by bank **bjb** include education fee payment services (**bjb** Edupay), drinking water bill payments, multifinance installment payments, hospital patient bill payments, Licensing Retribution payments, and others.
4. **bjb Pickup and Delivery Service**
   Services that helped customers to manage the collection and delivery of cash funds through the nearest bank **bjb** Branch Office or an appointed Third Parties (Vendor).
5. **bjb Virtual Account**
   bjb Virtual Account service was a Bank system created for Institutional Customers in registering, managing and monitoring artificial accounts that were not real or virtual and functions as an institutional identification number created by the Bank, according to the Institution Customer's request with the aim of identifying receipt transactions.

bjb Internet Banking Corporate (bjb IBC)

Electronic Banking services for institutions as a solution so that customers could make financial transactions quickly, easily, precisely and safely using the internet network.

Safe Deposit Box (SDB)

Rental services for safekeeping of treasures or securities that are specially designed and placed in a sturdy treasury room to provide a sense of security for its users. SDB provided by bank **bjb** provides competitive rental rates and is available in various sizes according to customer needs.

bjb Prioritas

Premium banking services from bank **bjb** to individual customers (High Net Worth Individuals) with a minimum total fund of IDR500,000,000.

Dukungan Keuangan Bank

Letters of Bank Financial Support were given to customers participating in the bidding process for a project from project organizers from government and private agencies.

bjb Garansi Bank

Jaminan yang diterbitkan oleh Bank untuk membayar kepada Penerima Jaminan apabila Terjamin cidera janji.

bjb Call 14049

Layanan *call center* bank **bjb** untuk memberikan informasi produk dan layanan perbankan melalui telepon yang dapat diakses 7 (tujuh) hari seminggu dan 24 jam sehari baik oleh nasabah maupun non-nasabah.

bjb Care

Layanan pengaduan bagi nasabah setia bank **bjb** yang disampaikan melalui surat elektronik atau email bjbcare@bankbjb.co.id.

Mobil Edukasi - KCP Mobile

Mobil Edukasi atau disebut juga KCP Mobile merupakan jaringan kantor bank **bjb** yang dapat berpindah tempat atau yang berlokasi pada suatu tempat dalam waktu sementara untuk melayani nasabah yang terdiri dari layanan: ATM, *Teller* & *Customer Service* dan layanan perbankan lainnya.

Weekend Banking

Layanan perbankan di jaringan kantor bank **bjb** yang dilaksanakan pada hari Sabtu dan Minggu.

Inkaso

Layanan untuk menagihkan warkat bank tertarik tanpa melalui proses kliring yang dapat dilaksanakan diseluruh Kantor Cabang bank **bjb.**

Kiriman Uang

Layanan pengiriman uang bagi baik melalui sistem Kliring/ SKNBI (Sistem Kliring Nasional Bank Indonesia) maupun sistem BI – RTGS.

Hospital Guarantee

Fasilitas jaminan pembayaran seluruh tagihan rumah sakit di Singapura dan Malaysia untuk menjamin nasabah bank yang akan melakukan perawatan di rumah sakit tersebut.

Modul Penerimaan Negara

Layanan bank **bjb** dalam menerima Setoran Penerimaan Negara dari Wajib Pajak setiap hari kerja bagi nasabah maupun non nasabah.

bjb Garansi Bank

Collateral issued by the Bank to pay the Guarantee Recipient if the Guaranteed was in default.

bjb Call 14049

bank **bjb** call center services to provide information on banking products and services by telephone which could be accessed 7 (seven) days a week and 24 hours a day by both customers and non-customers.

bjb Care

Complaint services for loyal bank **bjb** customers submitted via electronic mail or e-mail **bjb**care@bank**bjb**.co.id.

Mobil Edukasi - KCP Mobile

Educational Cars, also known as KCP Mobile, became a network of bank **bjb** offices that could move from one place to another temporarily to serve customers consisting of services: ATMs, Teller & Customer Service and other banking services.

Weekend Banking

Banking services in the bank **bjb** office network carried out on Saturdays and Sundays.

Inkaso

Services for billing interested bank drafts without going through a clearing process that could be carried out in all bank **bjb** branch offices.

Remittance

Money transfer services for both through the Clearing system/ SKNBI (Bank Indonesia National Clearing System) and the BI - RTGS system.

Hospital Guarantee

Guarantee facility for payment of all hospital bills in Singapore and Malaysia to guarantee bank customers treated at the hospital.

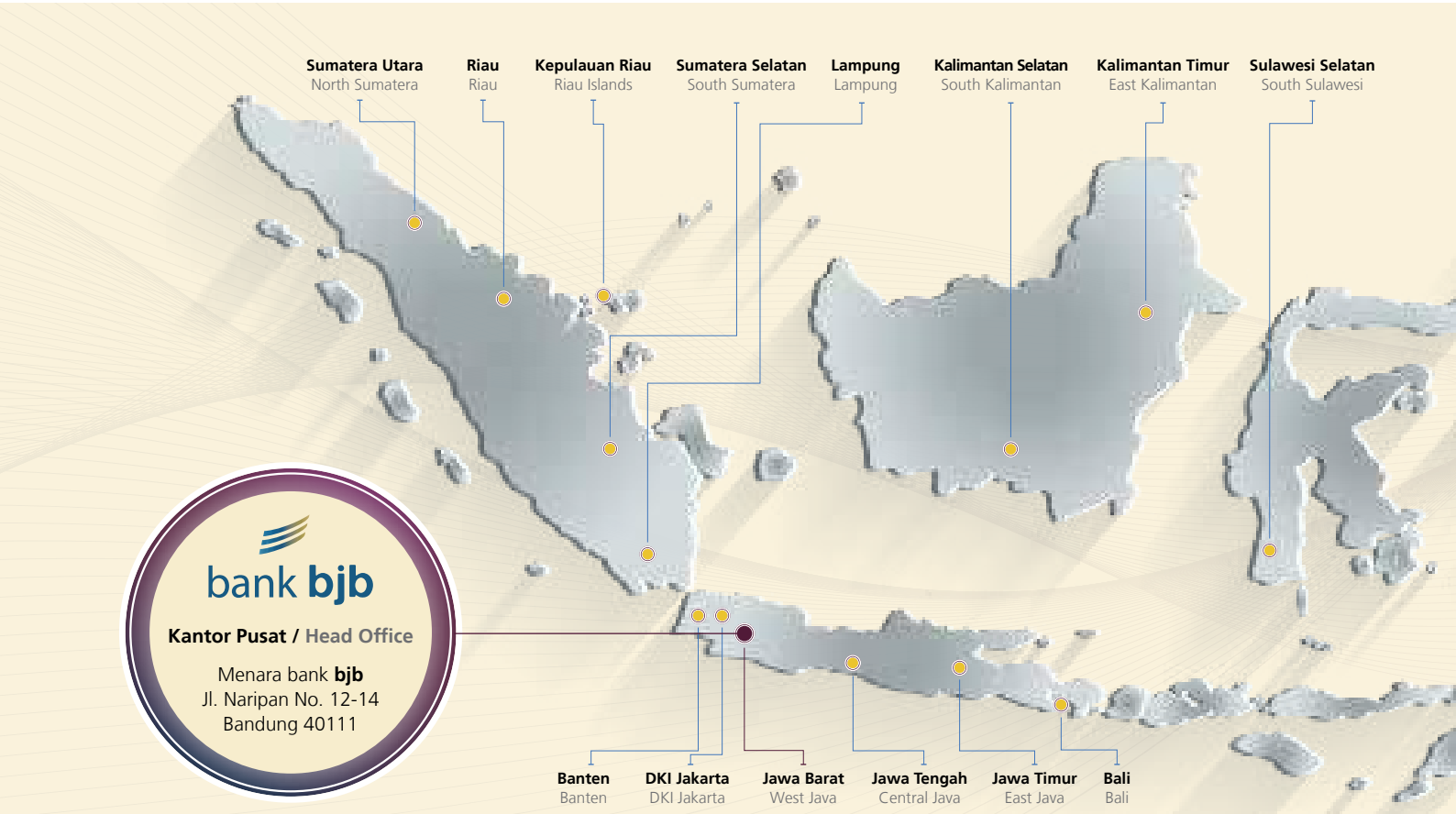
Modul Penerimaan Negara

bank **bjb** services in receiving State Revenue Deposits from Taxpayers every working day for customers and non-customers.

Wilayah Operasional
Operational Area

Tabel Jaringan Kantor selama 5 tahun terakhir
Table of Office Network for the last 5 years

Jenis Kantor / Types of Offices	2023	2022	2021*	2020	2019
Kantor Pusat / Head Office	1	1	1	1	1
Kantor Wilayah / Regional Office	5	5	5	5	5
Kantor Cabang / Branch Office	64	65	65	65	65
Kantor Cabang Pembantu / Sub-branch Office	820	841	874	315	316
Kantor Kas / Cash Unit	-	-	-	346	351
Sentra UMKM / MSME Center	6	6	6	6	6
TOTAL	**896**	**918**	**951**	**738**	**744**
TERMINAL PERBANKAN ELEKTRONIK (TPE) / ELECTRONIC BANKING TERMINAL					
ATM	1,776	1,711	1,743	1,734	1,526
Cash Recycle Machine	183	116	29	3	-
TOTAL	**1,959**	**1,827**	**1,772**	**1,737**	**1,526**
LAYANAN / SERVICES					
bjb Prioritas	18	18	18	18	16
Weekend Banking	10	12	13	12	11



Tabel Jaringan Kantor dan Layanan Per Wilayah Tahun 2023
Table of Office and Service Networks by Region in 2023

Wilayah Regional	Jenis Kantor / Type of Office						
	Kantor Cabang Branch Office	Kantor Cabang Pembantu Sub-branch Office	Sentra UMKM MSME Center	Terminal Perbankan Elektronik Electronic Banking Terminal		Layanan Services	
				ATM	CRM	bjb Prioritas	*Weekend Banking*
Kantor Wilayah I / Regional Office I	17	260	1	517	50	5	6
Kantor Wilayah II / Regional Office II	16	190	1	397	47	6	1
Kantor Wilayah III / Regional Office III	13	221	2	408	37	2	2
Kantor Wilayah IV / Regional Office IV	10	117	1	365	39	2	1
Kantor Wilayah V / Regional Office V	8	32	1	89	10	3	-
TOTAL	**64**	**820**	**6**	**1,776**	**183**	**18**	**10**

Kantor Wilayah I / Regional Office I

Utama Bandung
Karawang
Sukabumi
Subang
Cianjur
Purwakarta
Soreang
Cimahi
Suci
Tamansari
Palabuhan Ratu
Padalarang
Sumbersari
Majalaya
Buah Batu
Sukajadi
Jatinangor

Kantor Wilayah II / Regional Office II

Bekasi
Bogor
Depok
Cikarang
Rawamangun
Cibinong
Khusus Jakarta
Kebayoran Baru
Gajah Mada
Medan
Batam
Pekanbaru
Hasyim Ashari
Palembang
Rasuna Said
S. Parman

Kantor Wilayah III / Regional Office III

Cirebon
Ciamis
Tasikmalaya
Indramayu
Sumedang
Kuningan
Majalengka
Garut
Sumber
Banjar
Patrol
Pangandaran
Kabupaten Tasikmalaya

Kantor Wilayah IV / Regional Office IV

Khusus Banten
Tangerang
Rangkasbitung
Labuan
Pandeglang
Cilegon
Kabupaten Tangerang
Tangerang Selatan
Bandar Lampung
Daan Mogot

Kantor Wilayah V / Regional Office V

Surabaya
Semarang
Makassar
Balikpapan
Tegal
Denpasar
Surakarta
Banjarmasin



Sampai dengan tahun 2023, bank **bjb** memiliki 1 (satu) Kantor Pusat dan 923 jaringan kantor yang terdiri dari Kantor Wilayah, Kantor Cabang, Kantor Cabang Pembantu, dan jaringan kantor lainnya seperti layanan **bjb** Prioritas, *weekend banking*, dan Sentra UMKM.

As of 2023, bank **bjb** has 1 Head Office and 923 office networks and services consisting of Regional Offices, Branch Offices, Sub-Branch Offices, and other office networks such as **bjb** Prioritas services, weekend banking, and MSME Centers.

Inovasi Outlet
Outlet Innovation

bjb Prioritas

Transformasi layanan "**bjb** Precious" menjadi "**bjb** Prioritas" dengan konsep yang lebih familiar, *simple* dan modern sebagai upaya untuk mendukung visi bank **bjb** menjadi bank pilihan utama, bank **bjb** memiliki layanan Prioritas yang khusus melayani nasabah istimewa. **bjb** Prioritas terlahir untuk menjadi layanan Prioritas yang dapat diandalkan dalam memberikan solusi keuangan dan layanan personal yang terpercaya. Lahirnya nama baru **bjb** Prioritas dengan konsep yang lebih modern, *simple* dan familiar menjadi bagian dari upaya pengembangan bisnis dan diharapkan dapat menjangkau nasabah secara lebih luas.

bjb Prioritas

Transformation of "**bjb** Precious" services into " **bjb** Prioritas" with a more familiar, simple and modern concept as an effort to support bank **bjb** vision of becoming the bank of choice, bank **bjb** had Priority services that specifically served special customers. **bjb** Prioritas was established to be a priority service that can be relied upon in providing trusted financial solutions and personal services. The birth of a new **bjb** Prioritas name with a more modern, simple and familiar concept was part of business development efforts and was expected to reach a wider range of customers.





bjb Prioritas memberikan layanan prima bagi para nasabah *High Net Worth Customer*. **bjb** Prioritas melayani secara personal di ruangan khusus dengan prinsip kemudahan, keramahan, dan kenyamanan. Benefit yang dinikmati oleh nasabah **bjb** Prioritas sangat banyak dan beragam antara lain, layanan konsultasi keuangan dan pengelolaan aset, *Medical Arrangement* dan *Overseas Education Arrangement, Airport Lounge, Airport Handling* dan *Airport Transfer,* fasilitas *Helicopter Transfer* serta berbagai keunggulan lainnya.

Priority **bjb** provided excellent service for High Net Worth Customer customers. **bjb** Prioritas serves personally in a particular room with the principles of convenience, friendliness, and comfort. The benefits enjoyed by **bjb** Prioritas customers are many and varied, including financial consulting services and asset management, Medical Arrangement and Overseas Education Arrangement, Airport Lounge, Airport Handling dan Airport Transfer, and Helicopter Transfer facility, and various other benefits.

Inovasi Layanan E-Channel

Di era industri 4.0 ini, bank **bjb** meluncurkan berbagai kemudahan pembayaran dalam layanan digital seperti *mobile banking*, *Quick Response Indonesia Standard* (QRIS) yang mendukung *Quick Response Indonesia Standard* (QRIS) adalah sistem pembayaran yang menggunakan sebuah *barcode* atau Standar kode QR Nasional untuk memfasilitasi pembayaran kode QR di Indonesia yang akan dipindai setiap akan melakukan transaksi pembayaran/ transfer, uang elektronik, *virtual account*, *Internet Banking Corporate* (IBC), agen Laku Pandai, E-Tax bank **bjb** untuk

E-Channel Service Innovation

In this industrial era 4.0, bank **bjb** launched various payment facilities in digital services such as mobile banking, Quick Response Indonesia Standard (QRIS) which supports Quick Response Indonesia Standard (QRIS) is a payment system that uses a barcode or National QR code standard to facilitate payments. QR codes in Indonesia that will be scanned every time you make a payment/ transfer transaction, electronic money, virtual accounts, Corporate Internet Banking (IBC), Laku Pandai agents, bank **bjb** E-Tax to deposit Rural and Urban Land and Building Tax (PBB-P2)). This

menyetorkan Pajak Bumi dan Bangunan Perdesaan dan Perkotaan (PBB-P2). Inovasi tersebut merupakan fitur yang terdapat pada fasilitas layanan DIGI dan DigiCash by bank **bjb**.

Selain pembaruan fasilitas dan tampilan pada layanan DIGI dan DigiCash by bank **bjb**, pembaruan juga ditambahkan dalam situs web resmi bank **bjb** (www.bankbjb.co.id) yang dapat diakses langsung oleh pengguna secara *mobile* untuk mengetahui informasi mengenai bank **bjb** serta layanan dan promosi yang ditawarkan bank **bjb**. Pembaruan ini mempermudah nasabah bank **bjb** untuk mengetahui berbagai informasi selain menggunakan **bjb** Call Center 14049, email **bjb** Care (bjbcare@bankbjb.co.id), dan media sosial bank **bjb** (Instagram, Facebook, X (Twitter) dan YouTube).

Inovasi juga dilakukan dalam layanan E-Tax bank **bjb** untuk menyetorkan Pajak Bumi dan Bangunan Perdesaan dan Perkotaan (PBB-P2). Kerjasama bank **bjb** terkait Layanan Penerimaan Pajak Daerah dengan Provinsi DKI Jakarta dan 34 Kota dan Kabupaten wilayah Jawa Barat dan Banten serta 6 (enam) Kota di luar wilayah Jawa Barat dan Banten (Provinsi Kepulauan Riau, Kota Batam, Kota Pekanbaru, Kota Binjai, Kabupaten Pesawaran dan Kota Surakarta), khususnya layanan PBB-P2 membuat Wajib Pajak di wilayah tersebut dapat melakukan pembayaran PBB-P2 secara *online* melalui aplikasi DIGI & DigiCash by bank **bjb.**

bjb E-Samsat merupakan layanan pembayaran pajak kendaraan bermotor tahunan secara elektronik. Layanan pembayaran E-Samsat ini adalah salah satu layanan terbaik bank **bjb** bagi para nasabahnya, nasabah atau wajib pajak dapat melakukan pembayaran pajak kendaraan bermotor melalui seluruh jaringan kantor dan jaringan elektronik bank **bjb** di seluruh indonesia. Sebelum melakukan pembayaran Nasabah atau Wajib Pajak cukup melakukan regitrasi pada aplikasi sebagai berikut:

1. Samsat Digital Nasional (SIGNAL)
2. SAMBARA (samsat mobile jawa barat) atau SAPA WARGA untuk Pajak Kendaraan Provinsi Jawa Barat.
3. Samsat Banten Hebat (SAMBAT) untuk Provinsi Banten,
4. E-samsat Kepri untuk Provinsi Kepri.

innovation is a feature found in the DIGI and DigiCash by bank **bjb** service facilities.

In addition to updating facilities and displays on DIGI and DigiCash by bank **bjb** services, updates have also been added to the bank **bjb** official website (www.bank**bjb**.co.id) which can be accessed directly by mobile users to find out information about bank **bjb** as well as services and promotions offered by bank **bjb**. This update makes it easier for bank **bjb** customers to find various information other than using the **bjb** Call Center 14049, **bjb** Care email (**bjb**care@bank**bjb**.co.id), and bank **bjb** social media (Instagram, Facebook, X (Twitter) and YouTube).

Innovations were also carried out in the bank **bjb** E-Tax service to deposit Rural and Urban Land and Building Tax (PBB-P2). Bank **bjb** cooperation related to Regional Tax Revenue Services with DKI Jakarta and 34 Cities and Regencies in West Java and Banten regions as well as 6 (six) Cities outside the West Java and Banten regions (Riau Archipelago Province, Batam City, Pekanbaru City, Binjai City, Regency Pesawaran and Surakarta City) especially PBB-P2 services made taxpayers in the region could make PBB-P2 online payment through the DIGI & DigiCash by bank **bjb** application.

bjb E-Samsat is an electronic annual motor vehicle tax payment service. This E-Samsat payment service is one of bank **bjb** best services for its customers. Customers or taxpayers can pay motor vehicle tax through all bank **bjb** office networks and electronic networks throughout Indonesia. Before making a payment, the Customer or Taxpayer simply needs to register on the application as follows:

1. Samsat Digital Nasional (SIGNAL)
2. SAMBARA (samsat mobile jawa barat) or SAPA WARGA for West Java Province Vehicle Tax.
3. Samsat Banten Hebat (SAMBAT) for Banten Province,
4. E-samsat Kepri for Riau Islands Province.





bjb T-SAMSAT merupakan pengembangan dari layanan **bjb** E-Samsat, yaitu layanan pembayaran pajak kendaraan bermotor (PKB) dengan cara pembayaran berkala atau tahunan melalui tabungan dengan mekanisme debet otomatis pada saat jatuh tempo pembayaran pajak. Saat ini **bjb** T-Samsat hanya melayani pembayaran PKB untuk wilayah Jawa Barat, namun sedang dalam proses pengembangan agar dapat melayani pembayaran PKB di wilayah Indonesia lainnya. Untuk memberikan kemudahan, registrasi bjb T-Samsat juga dapat dilakukan via aplikasi DIGI by bank **bjb**. Selain itu, terdapat **bjb** Digi Loan adalah aplikasi milik bank **bjb** untuk membantu masyarakat dalam pengajuan produk kredit bank **bjb** melalui ponsel pribadi.

bjb T-SAMSAT is a development of the **bjb** E-Samsat service, which is a motorized vehicle tax (PKB) payment service by means of periodic or annual payments through savings with an automatic debit mechanism when tax payments are due. Currently **bjb** T-Samsat only serves PKB payments for the West Java region, but is in the process of being developed so that it can serve PKB payments in other parts of Indonesia. To provide convenience, **bjb** T-Samsat registration can also be done via the DIGI by bank **bjb** application. In addition, there is **bjb** Digi Loan, which is an application owned by bank **bjb** to assist the public in applying for bank **bjb** loan products via personal cellphones.

Agen Laku Pandai bjb BiSA

Agen **bjb** BiSA dapat mengakomodir atau melayani berbagai kebutuhan transaksi perbankan baik nasabah eksisting maupun *walk in costumer* di wilayah remote area. Agen Laku Pandai **bjb** BiSA menggunakan sarana mesin *Electronic Data Capture* (EDC) dan *Mobile Application* untuk dapat bertransaksi secara (*realtime online*) sehingga pelayanan lebih efisien dan fleksibel karena tidak harus datang ke kantor bank yang lokasinya jauh.

Segmentasi individu agen yang direkrut dari perorangan seperti petani, nelayan, perangkat desa, pensiunan, guru, pedagang dan lainnya. Sedangkan kelompok antara lain kelompok tani dan nelayan, Badan Usaha Milik Desa (Bumdes), sekolah, perusahaan dan instansi.

Manfaat Agen Laku Pandai itu adalah layanan perbankan menjadi lebih dekat tanpa harus datang ke Kantor Bank. Transaksi perbankan yang dapat dilakukan di Agen **bjb** BiSA antara lain, setor/ tarik tunai, pemindahbukuan antar rekening bank **bjb** maupun transfer antar bank. Selain itu, juga melayani transaksi pembelian maupun pembayaran antara lain, Pajak Bumi Bangunan, Pajak Kendaraan Bermotor, PAM/PDAM, pembelian pulsa dan paket data, top up e-Wallet, pembayaran BPJS Kesehatan/BPJS Ketenagakerjaan, TV Berlangganan, Tiket ASDP dan sebagainya.

Laku Pandai bjb BiSA Agent

bjb BiSA Agent can accommodate or serve various banking transaction needs for both existing customers and walk-in customers in remote areas. Laku Pandai **bjb** BiSA Agent utilize Electronic Data Capture (EDC) machines and Mobile Applications to be able to make real time online transactions so that services are more efficient and flexible and they don't have to come to bank offices that are located far away.

Segmentation of individual agents recruited from individuals such as farmers, fishermen, village officials, retirees, teachers, traders and others. Meanwhile, groups include farmer and fisherman groups, Village-Owned Enterprises (Bumdes), schools, companies and agencies.

The benefit of the Laku Pandai Agent is that banking services are closer without coming to the Bank Office. Banking transactions that can be carried out at the **bjb** BiSA Agent include cash deposits/withdrawals, transfers between **bjb** bank accounts and transfers between banks. Apart from that, it also serves purchase and payment transactions, including, Building Land Tax, Motor Vehicle Tax, PAM/PDAM, purchasing credit and data packages, e-Wallet top ups, BPJS Health/BPJS Employment payments, Pay TV, ASDP Tickets and so on.





Daftar Keanggotaan Asosiasi

List of Association Membership

Organisasi maupun asosiasi memiliki peran yang penting bagi suatu perusahaan, baik dari segi bisnis maupun sosial. Hal itu mendorong bank **bjb** untuk berperan aktif dalam keanggotaan organisasi atau asosiasi terutama di Indonesia. Aktifnya bank **bjb** pada keanggotaan diharapkan dapat memperluas pengetahuan tentang perkembangan lingkungan bisnis, mengembangkan hubungan bisnis, dan memperkuat eksistensi perseroan. Sampai akhir 2023, bank **bjb** terdaftar sebagai anggota asosiasi perbankan di tingkat nasional sebagaimana ditampilkan pada tabel di bawah ini:

1. Asosiasi Emiten Indonesia (AEI)
2. Asosiasi Perbankan Daerah (ASBANDA)
3. Badan Musyawarah Perbankan Daerah (BMPD)
4. Perbankan Nasional (Perbanas)
5. Forum Komunikasi Dewan Komisaris Bank Pembangunan Daerah Seluruh Indonesia (FKDK BPD SI)
6. Asosiasi Bank Agen Penjual Efek Reksa Dana Indonesia (ABAPERDI).
7. Asosiasi Asuransi Jiwa Indonesia (AAJI)
8. Asosiasi Bank Kustodian Indonesia (ABKI)
9. Inisiatif Keuangan Berkelanjutan Indonesia (IKBI)
10. Association Cambiste Internationale Financial Markets Association (ACI FMA) Indonesia - Asosiasi Dealer Treasury
11. Perhimpunan Pedagang Surat Utang Negara (HIMDASUN)
12. Financial Markets Association (FMA Indonesia)
13. Asosiasi Sistem Pembayaran Indonesia (ASPI)
14. Asosiasi Pasar Uang dan Valuta Asing Indonesia (APUVINDO)
15. Enterprise Risk Management Analytics (ERMA)
16. Asosiasi SWIFT Indonesia (ASWIFTINDO)

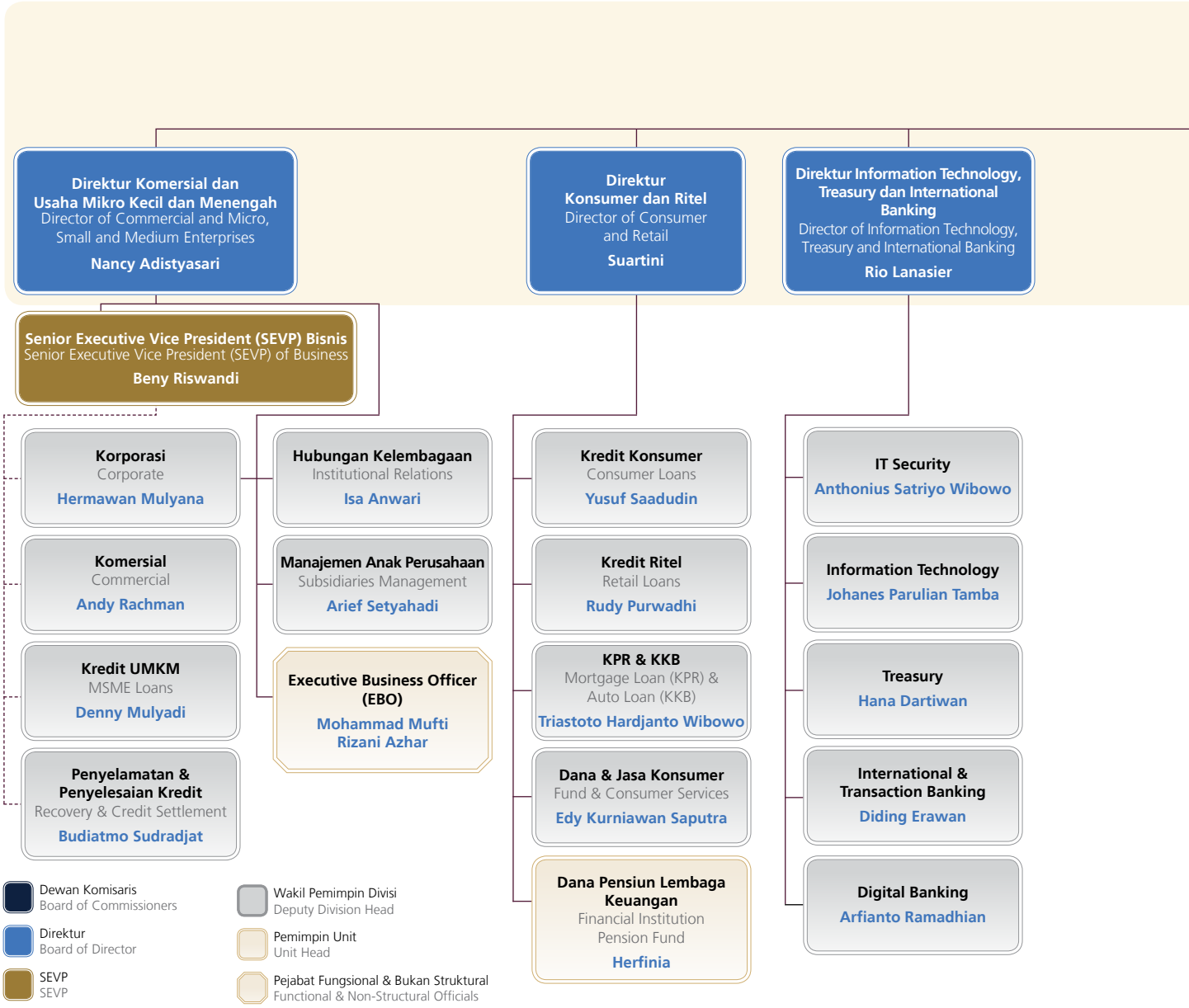
Organizations and associations have an important role for a company, both from a business and social perspective. This encourages bank **bjb** to play an active role in membership of organizations or associations, especially in Indonesia. The activeness of bank **bjb** in membership is expected to broaden knowledge about developments in the business environment, develop business relationships, and strengthen the existence of the company. Until the end of 2023, bank **bjb** is registered as a member of the banking association at the national level as shown in the table below:

1. Association of Indonesian Issuers (AEI)
2. Regional Banking Association (ASBANDA)
3. Badan Musyawarah Perbankan Daerah (BMPD)
4. National Banking (Perbanas)
5. Communication Forum for the Board of Commissioners of Regional Development Banks throughout Indonesia (FKDK BPD SI)
6. Association of Indonesian Mutual Fund Selling Agent Banks (ABAPERDI).
7. Indonesian Life Insurance Association (AAJI)
8. Indonesian Custodian Bank Association (ABKI)
9. Indonesia Sustainable Finance Initiative (IKBI)
10. Association Cambiste Internationale Financial Markets Association (ACI FMA) Indonesia - Asosiasi Dealer Treasury
11. Association of Government Debt Securities Dealers (HIMDASUN)
12. Financial Markets Association (FMA Indonesia)
13. Indonesia Payment System Association (ASPI)
14. Indonesia Money Market and Foreign Exchange Market Association (APUVINDO)
15. Enterprise Risk Management Analytics (ERMA)
16. SWIFT Indonesia Association (ASWIFTINDO)

Struktur Organisasi
Organization Structure

Seiring dengan perkembangan bisnis Perseroan, Struktur Organisasi Perseroan telah mengalami beberapa kali perubahan. Perubahan terakhir di tahun 2023 berdasarkan Surat Keputusan Direksi No. 0196/SK/DIR-PST/2023 Tanggal 19 Juni 2023 tentang Struktur Organisasi bank **bjb.** Dengan demikian, struktur organisasi bank **bjb** per tanggal 31 Desember 2023 adalah sebagai berikut:

Along with the development of the Company's business, the Company's Organizational Structure has undergone several changes. The last amendment in 2023 Based on the Decree of the Board of Directors No. 0196/SK/DIR-PST/2023 June 19, 2023 regarding the Organizational Structure of bank **bjb**. Thus, the organizational structure of bank **bjb** as of December 31, 2023 was as follows:



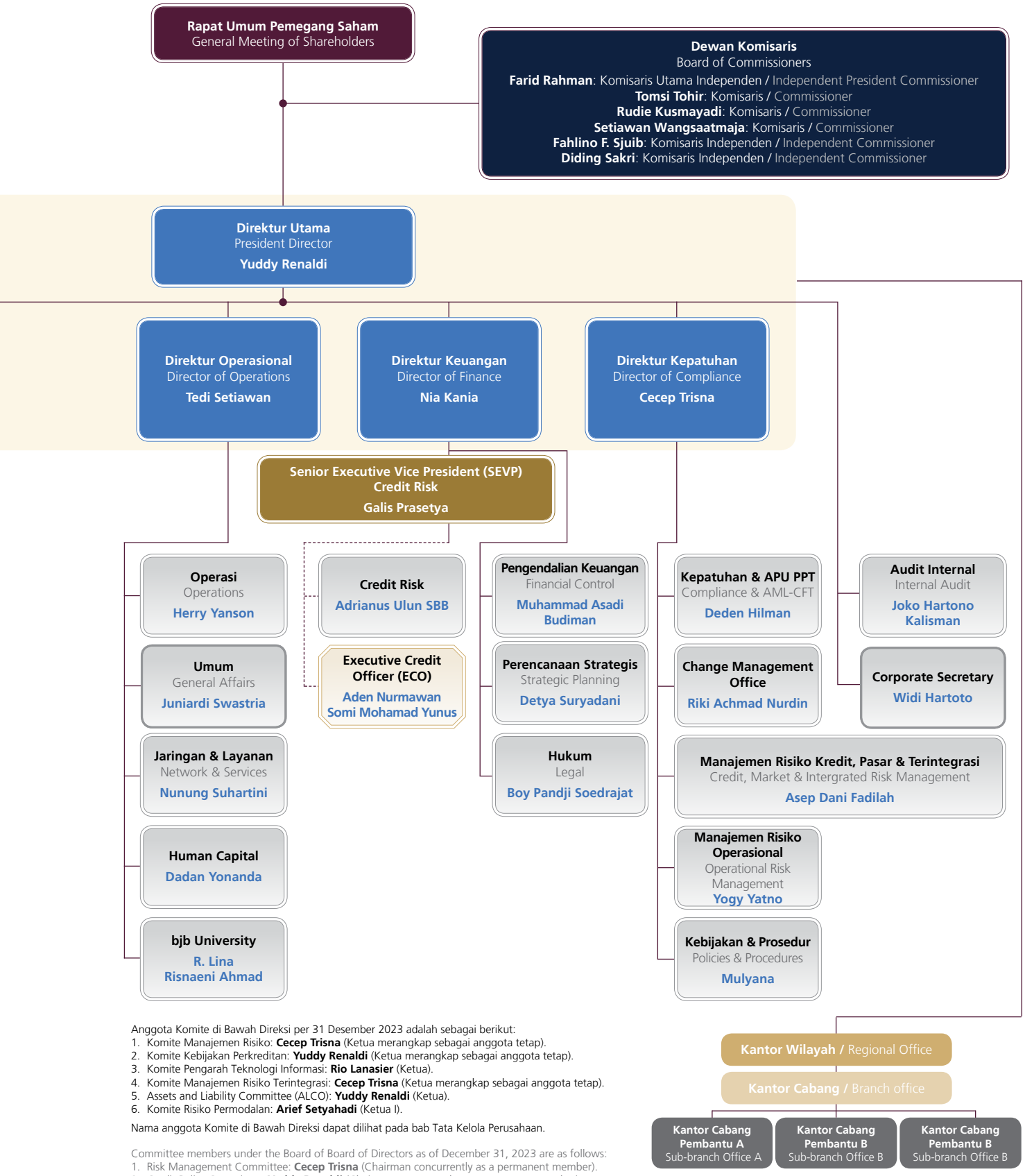
*) Pelaksana Tugas
Tasks Executor

Anggota Komite di Bawah Dewan Komisaris per 31 Desember 2023 adalah sebagai berikut:
1. Komite Audit: **Farid Rahman** (Ketua merangkap anggota).
2. Komite Nominasi dan Remunerasi: **Farid Rahman** (Ketua merangkap Anggota).
3. Komite Pemantau Risiko: **Diding Sakri** (Ketua Merangkap Anggota).
4. Komite Tata Kelola Terintegrasi: **Fahlino F. Sjuib** (Ketua Merangkap Anggota).

Nama anggota Komite di Bawah Dewan Komisaris dapat dilihat pada bab Tata Kelola Perusahaan.

Committee members under the Board of Commissioners as of December 31, 2023 are as follows:
1. Audit Committee: **Farid Rahman** (Chairman concurrently member).
2. Nomination and Remuneration Committee: **Farid Rahman** (Chairman concurrently member).
3. Risk Monitoring Committee: **Diding Sakri** (Chairman concurrently member).
4. Integrated Governance Committee: **Fahlino F. Sjuib** (Chairman concurrently member).

Names of Committee members under the Board of Commissioners can be seen in the Corporate Governance chapter.



Anggota Komite di Bawah Direksi per 31 Desember 2023 adalah sebagai berikut:
1. Komite Manajemen Risiko: **Cecep Trisna** (Ketua merangkap sebagai anggota tetap).
2. Komite Kebijakan Perkreditan: **Yuddy Renaldi** (Ketua merangkap sebagai anggota tetap).
3. Komite Pengarah Teknologi Informasi: **Rio Lanasier** (Ketua).
4. Komite Manajemen Risiko Terintegrasi: **Cecep Trisna** (Ketua merangkap sebagai anggota tetap).
5. Assets and Liability Committee (ALCO): **Yuddy Renaldi** (Ketua).
6. Komite Risiko Permodalan: **Arief Setyahadi** (Ketua I).

Nama anggota Komite di Bawah Direksi dapat dilihat pada bab Tata Kelola Perusahaan.

Committee members under the Board of Board of Directors as of December 31, 2023 are as follows:
1. Risk Management Committee: **Cecep Trisna** (Chairman concurrently as a permanent member).
2. Credit Policy Committee: **Yuddy Renaldi** (Chairman concurrently as a permanent member).
3. Information Technology Steering Committee: **Rio Lanasier** (Chairman).
4. Integrated Risk Management Committee: **Cecep Trisna** (Chairman concurrently as a permanent member).
5. Assets and Liability Committee (ALCO): **Yuddy Renaldi** (Chairman).
6. Capital Risk Committee: **Arief Setyahadi** (Chairman I).

Names of Committee members under the Board of Directors can be seen in the Corporate Governance chapter.

Profil Direksi
Board of Directors Profiles



YUDDY RENALDI

Direktur Utama / President Director

Lahir di Bogor pada tahun 1964, usia 59 tahun per Desember 2023.
Born in Bogor in 1964, 59 years old as of December2023.

Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

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 in Management from STIE IPWI Jakarta (2000).
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 5 oleh IBI dan LSPP (2019). • Sertifikasi Manajemen Risiko Jenjang 7 (2023).	• Level 5 Risk Management Certification by IBI and LSPP (2019). • Level 7 Risk Management Certification (2023).
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).
Riwayat Penunjukan	**Appointment History**
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 Deed the Annual GMS No. 87 dated 30 April 2019 whose amendments were determined based on Deed No. 42 on December 13, 2019.
Periode Jabatan	**Serving Period**
30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
Jabatan Rangkap	**Concurrent Positions**
• Ketua merangkap Anggota Komite Kebijakan Perkreditan bank **bjb** (2019 -saat ini). • Ketua Asset and Liability Committee (ALCO) bank **bjb** (2019 -saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Chairman concurrently as member of the bank **bjb** Credit Policy Committee (2019 – present). • Chairman of the Asset and Liability Committee (ALCO) bank **bjb** (2019 – present). Do not have concurrent positions with other issuers.
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
1.864.137 lembar saham	1,864,137 shares



NIA KANIA

Direktur Keuangan / Director of Finance

Lahir di Bandung pada tahun 1966, usia 57 tahun per Desember 2023.
Born in Bandung in 1966, 57 years old as of December 2023.

Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Riwayat Pendidikan	Educational Background
• Sarjana Bidang Ekonomi dari Universitas Padjadjaran Bandung (1990). • Master Bidang Hukum dari Universitas Padjadjaran Bandung (2020).	• Bachelor in Economics from Padjadjaran University Bandung (1990). • Master in Law from Padjadjaran University Bandung (2020).
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 5 oleh LSPP (2020). • Sertifikasi Manajemen Risiko Jenjang 7 (2023).	• Level 5 Risk Management Certification by LSPP (2020). • Level 7 Risk Management Certification (2023).
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 the bank **bjb** Pension Fund ((2013-2014). • Head of Network and Service Division of bank **bjb** (2014). • Director of Finance of bank **bjb** (2014-2018). • Director of Finance and Risk Management bank **bjb** (2018 – 2021). • Director of Finance of bank **bjb** (2021 –present).
Riwayat Penunjukan	**Appointment History**
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 the Deed of the EGMS No. 221 dated December 19, 2014. Reappointed based on the Deed of the Annual GMS No. 105 February 28, 2018. Then reappointed based on Annual GMS Deed No. 154 dated March 30, 2022.
Periode Jabatan	**Serving Period**
• 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 Positions**
• Anggota Komite Manajemen Risiko bank **bjb** (2022-saat ini). • Wakil Ketua merangkap Anggota Asset and Liability Committee (ALCO) bank **bjb** (2022 -saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Member of bank **bjb** Risk Management Committee (2022 – present). • Deputy Chairman concurrently a Member of the Asset and Liability Committee (ALCO) of bank **bjb** (2022 – present). Do not have concurrent positions with other issuers.
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
1.968.491 lembar saham	1.968.491 shares



SUARTINI

Direktur Konsumer & Ritel / Director of Consumer and Retail

Lahir di Bandung pada tahun 1968, usia 55 tahun per Desember 2023.
Born in Bandung in 1968, 55 years old as of December 2023.

Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Riwayat Pendidikan	Educational Background
Sarjana Bidang Statistika dari Universitas Padjadjaran Bandung (1993).	Bachelor in Statistics from Padjadjaran University Bandung (1993).
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 5 oleh IBI (2018). • Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023).	• Level 5 Risk Management Certification by IBI (2018). • Level 7 Risk Management Certification by TD Consultant (2023).
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 UMKM bank **bjb** (2018). • Direktur Konsumer & Ritel bank **bjb** (2018 – saat ini).	• Director of Commercial bank **bjb** (2014-2018). • Director of Consumer and Retail bank **bjb** (2018). • Director of Consumer and Retail who carries out her duties as Director of Commercial and Micro, Small and Medium Enterprises bank **bjb** (2018). • Director of Consumer and Retail bank **bjb** (2018 – present).
Riwayat Penunjukan	**Appointment History**
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 the Deed of the EGMS No. 221 dated December 19, 2014. Reappointed based on the Deed of the Annual GMS No. 105 February 28, 2018. Then reappointed based on Annual GMS Deed No. 154 dated March 30, 2022.
Periode Jabatan	**Serving Period**
• 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 – now (third period).
Jabatan Rangkap	**Concurrent Positions**
• Anggota Komite Manajemen Risiko bank **bjb** (2022-saat ini). • Anggota Komite Kebijakan Perkreditan bank **bjb** (2022-saat ini). • Wakil Ketua merangkap Anggota Asset and Liability Committee (ALCO) bank **bjb** (2022-saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Member of bank **bjb** Risk Management Committee (2022 – present). • Member of the bank **bjb** Credit Policy Committee (2022 – present). • Deputy Chairman concurrently a Member of the Asset and Liability Committee (ALCO) of bank **bjb** (2022 – present). Do not have concurrent positions with other issuers.
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
1.754.691 lembar saham	1.754.691 shares



TEDI SETIAWAN

Direktur Operasional / Director of Operations

Lahir di Bandung pada tahun 1966, usia 57 tahun per Desember 2023.
Born in Bandung in 1966, 57 years old as of December 2023.

Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Riwayat Pendidikan	Educational Background
• Sarjana bidang Administrasi Negara dari Universitas Parahyangan Bandung (1991). • Master bidang Manajemen Keuangan dari Universitas Pasundan Bandung (2017). • Doktor bidang Manajemen di Universitas Pendidikan Indonesia Bandung (2023).	• Bachelor in State Administration from Parahyangan Catholic University Bandung (1991). • Master in Financial Management from Pasundan University Bandung (2017). • Doctorate in Management at the Indonesian University of Education Bandung (2023).
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 5 Oleh BSMR (2020). • Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023).	• Level 5 Risk Management Certification by BSMR (2020). • Level 7 Risk Management Certification by TD Consultant (2023).
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Perencanaan Strategis bank **bjb** (2015-2018). • Senior Executive Vice President Credit Risk bank **bjb** (2018-2019). • Direktur Operasional bank **bjb** (2019 – saat ini).	• Head of Strategic Planning Division (2015-2018). • Senior Executive Vice President Credit Risk (2018-2019). • Director of Operationsbank **bjb** (2019 – present).
Riwayat Penunjukan	**Appointment History**
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 Deed the Annual GMS No. 87 dated 30 April 2019 whose amendments were determined based on Deed No. 42 on December 13, 2019.
Periode Jabatan	**Serving Period**
30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
Jabatan Rangkap	**Concurrent Positions**
• Anggota Komite Manajemen Risiko bank **bjb** (2019-saat ini). • Anggota Komite Kebijakan Perkreditan bank **bjb** (2019-saat ini). • Anggota Asset and Liability Committee (ALCO) bank **bjb** (2019-saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Member of bank **bjb** Risk Management Committee (2019 – present). • Member of the bank **bjb** Credit Policy Committee (2019 – present). • Member of the Asset and Liability Committee (ALCO) of bank **bjb** (2019 – present). Do not have concurrent positions with other issuers.
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
1.228.192 lembar saham	1.228.192 shares



RIO LANASIER

Direktur Information Technology, Treasury & International Banking / Director of Information Technology, Treasury & International Banking

Lahir di Tangerang pada tahun 1975, usia 48 tahun per Desember 2023.

Born in Tangerang in 1975, 48 years old as of December 2023.

Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

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 Bandung (1998). • Master in Civil & Environment Engineering from University of New South Wales Sydney Australia (2000).
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 5 oleh LSPP (2019). • Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023).	• Risk Management Certification Level 5 by LSPP (2019). • Level 7 Risk Management Certification by TD Consultant (2023).
Pengalaman Kerja	**Work Experience**
• Direktur Treasury, Financial Institution, Funding & Fintech Solution bank **bjb** (2016-2019). • Direktur Information Technology, Treasury & International Banking bank **bjb** (2019 – saat ini).	• Director of Treasury, Financial Institution, Funding & Fintech Solution (2016-2019). • Director of Information Technology, Treasury and International Banking bank **bjb** (2019 – present).
Riwayat Penunjukan	**Appointment History**
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 Deed the Annual GMS No. 87 dated 30 April 2019 whose amendments were determined based on Deed No. 42 on December 13, 2019.
Periode Jabatan	**Serving Period**
30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
Jabatan Rangkap	**Concurrent Positions**
• Anggota Komite Manajemen Risiko bank **bjb** (2019-saat ini). • Ketua Komite Pengarah Teknologi Informasi bank **bjb** (2019-saat ini). • Wakil Ketua merangkap Anggota Asset and Liability Committee (ALCO) bank **bjb** (2019-saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Member of the bank **bjb** Risk Management Committee (2019 - present). • Chairman of the bank **bjb** Information Technology Steering Committee (2019 - present). • Deputy Chairman concurrently a Member of the Asset and Liability Committee (ALCO) of bank **bjb** (2019 - present). Do not have concurrent positions with other issuers.
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
1.228.202 lembar saham	1.228.202 shares



NANCY ADISTYASARI

Direktur Komersial & Usaha Mikro Kecil dan Menengah (UMKM) /
Director of Commercial & Micro, Small and Medium Enterprises (MSME)

Lahir di Bojonegoro pada tahun 1981, usia 42 tahun per Desember 2023.
Born in Bojonegoro in 1981, 42 years old as of December 2023.

Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Riwayat Pendidikan	Educational Background
• Sarjana Bidang Geofisika dan Meteorologi dari Institut Teknologi Bandung (2004).	• Bachelor in Geophysics and Meteorology from the Bandung Institute of Technology (2004).
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 5 oleh LSPP (2020). • Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023).	• Level 5 Risk Management Certification by LSPP (2020). • Level 7 Risk Management Certification by TD Consultant (2023).
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 UMKM 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).
Riwayat Penunjukan	**Appointment History**
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 Deed of the Extraordinary GMS Number 03 dated September 1, 2020.
Periode Jabatan	**Serving Period**
1 September 2020 – saat ini (periode pertama).	September 1, 2020 – present (first period).
Jabatan Rangkap	**Concurrent Positions**
• Anggota Komite Manajemen Risiko bank **bjb** (2022-saat ini). • Anggota Komite Kebijakan Perkreditan bank **bjb** (2022-saat ini). • Wakil Ketua merangkap Anggota Asset and Liability Committee (ALCO) bank **bjb** (2022-saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Member of the bank **bjb** Risk Management Committee (2022 – present). • Member of the bank **bjb** Credit Policy Committee (2022 – present). • Deputy Chairperson concurrently a Member of the Asset and Liability Committee (ALCO) of bank **bjb** (2022 – present). Do not have concurrent positions with other issuers.
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
715.643 lembar saham	715.643 shares



CECEP TRISNA

Direktur Kepatuhan / Director of Compliance

Lahir di Bandung pada tahun 1967, usia 56 tahun per Desember 2023.
Born in Bandung in 1967, 56 years old as of December 2023.

Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Riwayat Pendidikan	Educational Background
• Sarjana bidang Ilmu Manajemen dari Universitas Padjajaran Bandung (1990).	• Bachelor of Science in Management from Padjajaran University, Bandung (1990).
Sertifikasi	**Certification**
• Sertifikasi Kepatuhan Level 1 oleh Forum Komunikasi Direktur Kepatuhan (FKDPK) (2019). • Sertifikasi Kepatuhan Level 2 oleh Forum Komunikasi Direktur Kepatuhan (FKDPK) (2019). • Sertifikasi Kepatuhan Level 2 oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2019). • Sertifikasi Manajemen Risiko 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). • Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023).	• Level 1 Compliance Certification by the Compliance Director Communication Forum (FKDPK) (2019). • Level 2 Compliance Certification by the Compliance Director Communication Forum (FKDPK) (2019). • Level 2 Compliance Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2019). • 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). • Executive Level 3 Compliance & AML 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). • Level 7 Risk Management Certification by TD Consultant (2023).
Pengalaman Kerja	**Work Experience**
• Pemimpin Divisi Pendidikan dan Pelatihan bank **bjb** (2014 - 2017). • Pemimpin Yayasan Kesejahteraan Pegawai bank **bjb** (2017 - 2018). • Pemimpin Divisi Kepatuhan dan APU-PPT bank **bjb** (2018 - 2021). • Direktur Kepatuhan bank **bjb** (2021 – saat ini).	• Head of Education and Training Division (2014 - 2017). • Leader of bank **bjb** Employee Welfare Foundation (2017 - 2018). • Head of Compliance and AML-CFT Division (2018 - 2021). • Director of Compliance bank **bjb** (2021 – saat ini).
Riwayat Penunjukan	**Appointment History**
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 Conformity Assessment 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.
Periode Jabatan	**Serving Period**
6 April 2021 – saat ini (periode pertama).	April 6, 2021 – present (first period).
Jabatan Rangkap	**Concurrent Positions**
• Ketua merangkap Anggota Komite Manajemen Risiko bank **bjb** (2021-saat ini). • Wakil Ketua Komite Pengarah Teknologi Informasi bank **bjb** (2021-saat ini). • Ketua merangkap Anggota Komite Manajemen Risiko Terintegrasi (2021-saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Chairman concurrently as member of bank **bjb** Risk Management Committee (2021 – present). • Vice Chairman of bank **bjb** Information Technology Steering Committee (2021 – presentt). • Chairman concurrently as a member of the Risk Management Committee Integrated (2021 – present). Do not have concurrent positions with other issuers.

Hubungan Afiliasi	Affiliation Relationship
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
456.911 lembar saham	456,911 shares

Pendidikan dan/atau Pelatihan Direksi

Uraian pendidikan dan/atau pelatihan Direksi pada tahun buku disajikan pada Bab Tata Kelola Perusahaan.

Education and/or Training of The Board of Directors

A description of the Board of Directors' education and/or training in the financial year is presented in the Corporate Governance Chapter.

Perubahan Komposisi Anggota Direksi dan Alasan Perubahannya

Selama tahun 2023, tidak terjadi perubahan komposisi Direksi, sehingga komposisi Direksi pada tahun 2022 sebanyak 7 (tujuh) orang yang terdiri dari 1 (satu) orang Direktur Utama, 6 (enam) orang Direksi. Seluruh Direksi berdomisili di Kantor Pusat bank **bjb**. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

Changes in The Composition of Members of The Board of Directors and The Reasons for The Changes

During 2023, there was no change in the composition of the Board of Directors, so that the composition of the Board of Directors in 2023 is 7 (seven) people consisting of 1 (one) President Director, 6 (six) Directors. All Directors are domiciled in bank **bjb** Head 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 Board of Directors

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Yuddy Renaldi	Direktur Utama President Director	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	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	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	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	21 Juni 2019 June 21, 2019
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	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	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	RUPS Tahunan 2021 tanggal 6 April 2021 Annual GMS on April 6, 2021	22 Juli 2021 July 22, 2021

Profil Dewan Komisaris
Board of Commissioners Profiles



FARID RAHMAN

Komisaris Utama Independen / Independent President Commissioner

Lahir di Jakarta pada tahun 1958, usia 65 tahun per Desember 2023.
Born in Jakarta in 1958, 65 years old as of December 2023.

Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Jakarta Selatan	South Jakarta

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 in Economics majoring in Management from the University of Indonesia (1983). • Master in Business Administration from Golden State University, San Fransisco, United States of America (1987).
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 5 oleh LSPP (2018). • Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023).	• Risk Management Certification Level 5 by LSPP (2018). • Level 7 Risk Management Certification by TD Consultant (2023).
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 Commissioner of PT Bank Himpunan Saudara 1906 (1994 – 2011). • President Commissioner PT Bank Himpunan Saudara 1906 (2012-2019). • Director of PT Medco Intidinamika (2012 – present). • Independent President Commissioner bank **bjb** (2019 – present).
Riwayat Penunjukan	**Appointment History**
Diangkat sebagai Komisaris Utama Independen bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS No. 87 tanggal 30 April 2019.	Appointed as Independent President Commissioner of bank **bjb** for the first time based on the Deed of GMS No. 87 dated 30 April 2019.
Periode Jabatan	**Serving Period**
30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
Jabatan Rangkap	**Concurrent Positions**
• Direktur PT Medco Intidinamika (2012 – saat ini). • Ketua merangkap anggota Komite Audit bank **bjb** (2021 – saat ini). • Ketua merangkap anggota Komite Nominasi dan Remunerasi bank **bjb** (2021 – saat ini). • Anggota Komite Pemantau Risiko bank **bjb** (2021 – saat ini). • Anggota Komite Tata Kelola Terintegrasi bank **bjb** (2021 – saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Director of PT Medco Intidinamika (2012 – present). • Chairman concurrently a member of the bank **bjb** Audit Committee (2021 - present). • Chairman and member of the Nomination and Remuneration Committee of bank **bjb** (2021 – present). • Member of the bank **bjb** Risk Monitoring Committee (2021 – present). • Member of the bank **bjb** Integrated Governance Committee (2021 – present). Do not have concurrent positions with other issuers.
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
-	-



SETIAWAN WANGSAATMAJA

Komisaris / Commissioner

Lahir di Bandung pada tahun 1963, usia 60 tahun per Desember 2023.
Born in Bandung in 1963, 60 years old as of December 2023.

Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Jakarta	Jakarta

Riwayat Pendidikan	Educational Background
• Sarjana bidang Teknik Lingkungan dari Institut Teknologi Bandung (1989). • Master of Sanitary Engineering IHE Defit 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).
Sertifikasi	**Certification**
• Sertifikasi Management Risiko Jenjang 1 LSPP (2022). • Sertifikasi Manajemen Risiko Jenjang 4 oleh TD Consultant (2023).	• Risk Management Certification Level 1 by LSPP (2022). • Level 4 Risk Management Certification by TD Consultant (2023).
Pengalaman Kerja	**Work Experience**
• Sekretaris Daerah Provinsi Jawa Barat (2020 – 2023). • Komisaris PT Perusahaan Perdagangan Indonesia (Persero) (2021- Juli 2022). • Komisaris bank **bjb** (2022 – saat ini). • Asesor Utama Pemerintah Provinsi Jawa Barat (2023 - saat ini).	• Regional Secretary of West Java Province (2020 – 2023). • Commissioner of Indonesian Trading Company (Persero) (2021- July 2022). • Commissioner of bank **bjb** (2022 – present). • Main Assessor for West Java Provincial Government (2023 - present).
Riwayat Penunjukan	**Appointment History**
Diangkat sebagai Komisaris bank **bjb** untuk pertama kalinya berdasarkan Akta Keputusan Rapat Umum Pemegang Saham Tahunan Nomor 154 tanggal 30 Maret 2022.	Appointed as commissioner of bank **bjb** for the first time based on the Deed of Decision of the Annual General Meeting of Shareholders Number 154 dated March 30, 2022.
Periode Jabatan	**Serving Period**
30 Maret 2022 – saat ini (periode pertama).	March 30, 2022 – present (first period).
Jabatan Rangkap	**Concurrent Positions**
• Anggota Komite Nominasi dan Remunerasi bank **bjb** (2022 – saat ini). • Anggota Komite Pemantau Risiko bank **bjb** (2022 – saat ini). • Anggota Komite Tata Kelola Terintegrasi bank **bjb** (2022 – saat ini). • Asesor Utama Pemerintah Provinsi Jawa Barat (2023 - saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Member of the bank **bjb** Nomination and Remuneration Committee (2022 – present). • Member of the bank **bjb** Risk Monitoring Committee (2022 – present). • Member of the bank **bjb** Integrated Governance Committee (2022 – present). • Main Assessor for West Java Provincial Government (2023 - present). Do not have concurrent positions with other issuers.
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
54.420 lembar saham	54.420 shares



FAHLINO F. SJUIB

Komisaris Independen / Independent Commissioner

Lahir di Bandung pada tahun 1972, usia 51 tahun per Desember 2023.
Born in Bandung in 1972, 51 years old as of December 2023.

Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Riwayat Pendidikan	Educational Background
• Sarjana bidang Ekonomi dari Universitas Katolik Parahyangan Bandung (1996). • Master bidang Ekonomi dari Western Illinois University, Amerika Serikat (1998). • Doktor bidang Ekonomi dari Kansas State University, Amerika Serikat (2003).	• Bachelor in Economics from Parahyangan Catholic University Bandung (1996). • Master in Economics from Western Illinois University, United States (1998). • Doctor of Economics from Kansas State University, United States (2003).
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Jenjang 2 oleh BSMR (2019). • Sertifikasi Manajemen Risiko Jenjang 5 oleh TD Consultant (2023).	• Risk Management Certification Level 2 by BSMR (2019). • Level 5 Risk Management Certification by TD Consultant (2023).
Pengalaman Kerja	**Work Experience**
• Adjunct Professor of Economics di Boston College Amerika Serikat (2017 - saat ini). • EBCICON Universitas Katolik Parahyangan (2018 – saat ini). • Dosen Universitas Katolik Parahyangan (2019 – 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). • Lecturer at Parahyangan Catholic University (2019 – present). • Independent Commissioner of bank bjb (2019 – present).
Riwayat Penunjukan	**Appointment History**
Diangkat sebagai Komisaris Independen bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS No. 87 tanggal 30 April 2019.	Appointed as Independent Commissioner of bank **bjb** for the first time based on the Deed of GMS No. 87 dated 30 April 2019.
Periode Jabatan	**Serving Period**
30 April 2019 – saat ini (periode pertama).	April 30, 2019 – present (first period).
Jabatan Rangkap	**Concurrent Positions**
• Adjunct Professor of Economics di Boston College Amerika Serikat (2017 - saat ini). • EBCICON Universitas Katolik Parahyangan (2018 – saat ini). • Dosen Universitas Katolik Parahyangan (2019 – saat ini). • Anggota Komite Nominasi dan Remunerasi bank **bjb** (2019 – saat ini). • Anggota Komite Pemantau Risiko bank **bjb** (2019 – saat ini). • Ketua merangkap anggota Komite Tata Kelola Terintegrasi bank **bjb** (2019 – saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Adjunct Professor of Economics at Boston College, United States (2017 - present). • EBCICON Parahyangan Catholic University (2018 – present). • Lecturer at Parahyangan Catholic University (2019 – present). • Member of the bank **bjb** Nomination and Remuneration Committee (2019 – present). • Member of the bank **bjb** Risk Monitoring Committee (2019 – present). • Chairman and member of the bank **bjb** Integrated Governance Committee (2019 – present). Do not have concurrent positions with other issuers.
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
-	-



DIDING SAKRI

Komisaris Independen / Independent Commissioner

Lahir di Kuningan pada tahun 1977, usia 46 tahun per Desember 2023.
Born in Kuningan in 1977, 46 years old as of December2023.

Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

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 of Engineering Planology (Regional and Urban 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).

Sertifikasi

- Sertifikasi Management Risiko Jenjang 2 LSPP (2022).
- Sertifikasi Manajemen Risiko Jenjang 5 oleh TD Consultant (2023).

Certification

- Risk Management Certification Level 2 by LSPP (2022).
- Level 5 Risk Management Certification by TD Consultant (2023).

Pengalaman Kerja

- Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015).
- Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020).
- Anggota Tim Akselerasi Pembangunan (TAP) Provinsi Jawa Barat (2020 – Maret 2022).
- Komisaris Independen bank **bjb** (2022 – saat ini).

Work Experience

- Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015).
- Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020).
- Member of the Development Acceleration Team (TAP) of West Java Province (2020 – March 2022).
- Bank **bjb** Independent Commissioner (2022 – present).

Riwayat Penunjukan

Diangkat sebagai Komisaris Independen bank **bjb** untuk pertama kalinya berdasarkan Akta Keputusan Rapat Umum Pemegang Saham Tahunan Nomor 154 tanggal 30 Maret 2022.

Appointment History

Appointed as Independent Commissioner of bank **bjb** for the first time based on the Deed of Decision of the Annual General Meeting of Shareholders Number 154 dated March 30, 2022.

Periode Jabatan

30 Maret 2022 – saat ini (periode pertama).

Serving Period

March 30, 2022 – present (first period).

Jabatan Rangkap

- Anggota Komite Audit bank **bjb** (2022 – saat ini).
- Anggota Komite Nominasi dan Remunerasi bank **bjb** (2022 – saat ini).
- Ketua merangkap anggota Komite Pemantau Risiko bank **bjb** (2022 – saat ini).
- Anggota Komite Tata Kelola Terintegrasi bank **bjb** (2022 – saat ini).

Tidak memiliki rangkap jabatan pada emiten lain.

Concurrent Positions

- Member of the bank **bjb** Audit Committee (2022 – present).
- Member of the bank **bjb** Nomination and Remuneration Committee (2022 – present).
- Chairman and member of the bank **bjb** Risk Monitoring Committee (2022 – present).
- Member of the bank **bjb** Integrated Governance Committee (2022 – present).

Do not have concurrent positions with other issuers.

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliation Relationship

Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.

Kepemilikan Saham bank **bjb**

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Share Ownership of bank **bjb**

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TOMSI TOHIR

Komisaris / Commissioner

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.

Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Jakarta	Jakarta

Riwayat Pendidikan	Educational Background
• Akademi Kepolisian (1990). • Magister Police Science dari Universitas Indonesia, Depok (2001).	• Police Academy (1990). • Masters in Police Science from the University of Indonesia, Depok (2001).
Sertifikasi	**Certification**
• Sertifikasi Manajemen Risiko Perbankan Tingkat 1 dari LSP Keuangan Syariah. • Sertifikasi Manajemen Risiko Jenjang 4 oleh TD Consultant (2023).	• Level 1 Banking Risk Management Certification from LSP Sharia Finance. • Level 4 Risk Management Certification by TD Consultant (2023).
Pengalaman Kerja	**Work Experience**
• Kapolda Nusa Tenggara Barat (2019 – 2020). • Staff Ahli Bidang Sosial Politik Kapolri (2020 – 2022). • Inspektur Jenderal Kementerian Dalam Negeri (2022 – Saat ini). • Komisaris bank **bjb** (2023 – saat ini).	• West Nusa Tenggara Police Chief (2019 - 2020). • Expert Staff for Social and Political Affairs of the National Police Chief (2020 – 2022). • Inspector General of the Ministry of Home Affairs (2022 – Present). • Commissioner of bank **bjb** (2023 – present).
Riwayat Penunjukan	**Appointment History**
Diangkat sebagai Komisaris bank **bjb** untuk pertama kalinya berdasarkan Akta Keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa No. 72 tanggal 25 Mei 2023.	Appointed as Commissioner of bank **bjb** for the first time based on Deed of Decision of the Extraordinary General Meeting of Shareholders (GMS) No. 72 of May 25, 2023.
Periode Jabatan	**Serving Period**
25 Mei 2023 – saat ini (periode pertama).	May 25, 2023 – present (first period).
Jabatan Rangkap	**Concurrent Positions**
• Inspektur Jenderal Kementerian Dalam Negeri (2022 - Saat ini). • Anggota Komite Nominasi dan Remunerasi (2023 - saat ini). • Anggota Komite Pemantau Risiko (2023 - saat ini). • Anggota Komite Tata Kelola Terintegrasi (2023 - saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Inspector General of the Ministry of Home Affairs (2022 - Present). • Member of the Nomination and Remuneration Committee (2023 - present). • Member of the Risk Monitoring Committee (2023 - present). • Member of the Integrated Governance Committee (2023 - present). Do not have concurrent positions with other issuers.
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
-	-



RUDIE KUSMAYADI

Komisaris / Commissioner

Lahir di Ciamis pada tahun 1958, usia 65 tahun per Desember 2023.
Born in Ciamis in 1958, 65 years old as of December 2023.

Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Cimahi	Cimahi

Riwayat Pendidikan	Educational Background
• Sarjana bidang Teknik dari Akademi Teknik Pekerjaan Umum (1982). • Sarjana Manajemen Pembangunan Daerah dari STIA LAN, Jakarta (2001). • Magister Manajemen Pembangunan Daerah dari STIA LAN, Jakarta (2004).	• Bachelor of Engineering from the Public Works Engineering Academy (1982). • Bachelor of Regional Development Management from STIA LAN, Jakarta (2001). • Masters in Regional Development Management from STIA LAN, Jakarta (2004).
Sertifikasi	**Certification**
• Sertifikasi Management Risiko Jenjang 1 BSMR (2023). • Sertifikasi Manajemen Risiko Jenjang 4 oleh TD Consultant (2023).	• BSMR Level 1 Risk Management Certification (2023). • Level 4 Risk Management Certification by TD Consultant (2023).
Pengalaman Kerja	**Work Experience**
• Plt Direktur Utama Perumda Air Minum Tirta Raharja (2007 – 2009). • Direktur Utama Perumda Air Minum Tirta Raharja (2009 – 2023). • Komisaris bank **bjb** (2023 – saat ini).	• Acting Main Director of Perumda Drinking Water Tirta Raharja (2007 – 2009). • Main Director of Perumda Drinking Water Tirta Raharja (2009 – 2023). • Commissioner of bank **bjb** (2023 – present).
Riwayat Penunjukan	**Appointment History**
Diangkat sebagai Komisaris bank **bjb** untuk pertama kalinya berdasarkan Akta Keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa No. 72 tanggal 25 Mei 2023.	Appointed as Commissioner of bank **bjb** for the first time based on Deed of Decision of the Extraordinary General Meeting of Shareholders (GMS) No. 72 of May 25, 2023.
Periode Jabatan	**Serving Period**
25 Mei 2023 – saat ini (periode pertama).	May 25, 2023 – present (first period).
Jabatan Rangkap	**Concurrent Positions**
• Anggota Komite Nominasi dan Remuenerasi (2023 - saat ini). • Anggota Komite Pemantau Risiko (2023 - saat ini). • Anggota Komite Tata Kelola Terintegrasi (2023 - saat ini). Tidak memiliki rangkap jabatan pada emiten lain.	• Member of the Nomination and Remuneration Committee (2023 - present). • Member of the Risk Monitoring Committee (2023 - present). • Member of the Integrated Governance Committee (2023 - present). Do not have concurrent positions with other issuers.
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
-	-



MUHADI*

Komisaris / Commissioner

Lahir di Boyolali pada tahun 1954, usia 69 tahun per Desember 2023.
Born in Boyolali in 1954, 69 years old as of December 2023.

Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Jakarta	Jakarta

Riwayat Pendidikan	Educational Background
• Sarjana bidang Teknik Geodesi dari Institut Teknologi Bandung (1981). • Master bidang Perencanaan Wilayah dan Kota dari Institut Teknologi Bandung (1990).	• Bachelor of Geodetic Engineering from the Bandung Institute of Technology (1981). • Master in Regional and City Planning from the Bandung Institute of Technology (1990).
Sertifikasi	**Certification**
Sertifikasi Manajemen Risiko Jenjang 2 oleh BSMR (2014).	Level 2 Risk Management Certification by BSMR (2014).
Pengalaman Kerja	**Work Experience**
• Kepala Dinas Pendapatan Provinsi Banten (2006). • Kepala Dinas Pengelolaan Keuangan dan Aset Daerah (DPKAD) Provinsi Banten (2008). • Sekretaris Daerah Provinsi Banten (2008-2014). • Komisaris bank **bjb** (2008- 2023).	• Head of Banten Province Revenue Service (2006). • Head of the Banten Province Regional Financial and Asset Management Service (DPKAD) (2008). • Regional Secretary of Banten Province (2008-2014). • Commissioner of bank **bjb** (2008-2023).
Riwayat Penunjukan	**Appointment History**
Diangkat sebagai Komisaris bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS Tahunan No. 14 tanggal 19 Nopember 2008. Kemudian diangkat kembali berdasarkan RUPSLB No. 74, 75, 76 tanggal 25 Juli 2011, diangkat kembali berdasarkan Akta RUPS Tahunan No. 117, 118, 119 tanggal 31 Maret 2015. Terakhir diangkat kembali berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019.	Appointed as Commissioner of bank **bjb** for the first time based on the Annual GMS Deed No. 14 dated November 19, 2008. Then reappointed based on EGMS No. 74, 75, 76 dated July 25, 2011, reappointed based on Annual GMS Deed No. 117, 118, 119 dated 31 March 2015. Finally reappointed based on Annual GMS No. 87 dated April 30, 2019.
Periode Jabatan	**Serving Period**
• 19 November 2008 – Penutupan RUPS tahun 2011 (periode pertama). • 25 Juli 2011 – Penutupan RUPS tahun 2015 (periode kedua). • 31 Maret 2015 – Penutupan RUPS tahun 2019 (periode ketiga). • 30 April 2019 – 25 Mei 2023 (periode keempat).	• 19 November 2008 – Closing of the 2011 GMS (first period). • 25 July 2011 – Closing of the 2015 GMS (second period). • 31 March 2015 – Closing of the 2019 GMS (third period). • 30 April 2019 – 25 May 2023 (fourth period).
Jabatan Rangkap	**Concurrent Positions**
• Anggota Komite Nominasi dan Remunerasi bank **bjb** (2019 – 2023). • Anggota Komite Pemantau Risiko bank **bjb** (2019 – 2023). • Anggota Komite Tata Kelola Terintegrasi bank **bjb** (2019 – 2023). Tidak memiliki rangkap jabatan pada emiten lain.	• Member of the bank **bjb** Nomination and Remuneration Committee (2019 – 2023). • Member of the bank **bjb** Risk Monitoring Committee (2019 – 2023). • Member of the bank **bjb** Integrated Governance Committee (2019 – 2023). Do not have concurrent positions with other issuers.
Hubungan Afiliasi	**Affiliation Relationship**
Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners or with the controlling and major shareholders.
Kepemilikan Saham bank bjb	**Share Ownership of bank bjb**
3.022.708 lembar saham per tanggal 25 Mei 2023 (saat berhenti menjabat)	3,022,708 shares as of May 25, 2023 (when resigning office)

*Berhenti menjabat sejak 25 Mei 2023 / Resigned from office on May 25, 2023

Pendidikan dan/atau Pelatihan Dewan Komisaris

Uraian pendidikan dan/atau pelatihan Dewan Komisaris pada tahun buku disajikan pada Bab Tata Kelola Perusahaan.

Perubahan Komposisi Anggota Dewan Komisaris dan Alasan Perubahannya

Selama tahun 2023, telah terjadi perubahan komposisi anggota Dewan Komisaris sebagaimana penjelasan berikut:

Komposisi Dewan Komisaris Sebelum RUPS Luar Biasa Tahun 2023

Komposisi Dewan Komisaris sebelum RUPS Luar Biasa Tahun 2023 sebanyak 5 (lima) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 2 (dua) Komisaris dan 2 (dua) Komisaris Independen. Seluruh Dewan Komisaris berdomisili di wilayah kerja Kantor bank **bjb**. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Education and/or Training of The Board of Commissioners

A description of the education and/or training of the Board of Commissioners in the financial year is presented in the Corporate Governance Chapter.

Composition and Reasons Changes of Members of The Board of Commissioners

During 2023, there has been a change in the composition of the members of the Board of Commissioners as explained below:

Composition of The Board of Commissioners before The 2023 Extraordinary GMS

The composition of the Board of Commissioners before the 2023 Extraordinary GMS was 5 (five) people consisting of 1 (one) Independent Main Commissioner, 2 (two) Commissioners, and 2 (two) Independent Commissioners. The entire Board of Commissioners was domiciled in working area bank **bjb** Office. The composition and basis for the appointment of the Board of Commissioners can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Sebelum RUPS Luar Biasa Tahun 2023
Table of Composition and Basis for Appointment of the Board of Commissioners before the 2023 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	RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019 Annual GMS for Financial Year 2018 dated 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 • Annual GMS Deed No. 14 dated November 19, 2008. • EGMS No. 74,75,76 dated July 25, 2011 • Annual GMS Deed No. 117,118,119 dated March 31, 2015 • Annual GMS No. 87 dated 30 April 2019	19 November 2008 November 19, 2008
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019 Annual GMS for Financial Year 2018 dated April 30, 2019	21 Juni 2019 June 21, 2019
Setiawan Wangsaatmaja	Komisaris Commissioner	OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022. 2022 Annual GMS dated March 30, 2022	19 Juli 2022 July 19, 2022
Diding Sakri	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022. 2022 Annual GMS dated March 30, 2022	19 Juli 2022 July 19, 2022

Komposisi Dewan Komisaris Setelah RUPS Luar Biasa Tahun 2023

Berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2023 pada tanggal 25 Mei 2023, terjadi perubahan komposisi Anggota Dewan Komisaris yaitu:

1. Memberhentikan dengan hormat Muhadi selaku Komisaris Perseroan.
2. Mengangkat anggota Dewan Komisaris Perseroan sebagai berikut:
   a. Bapak Tomsi Tohir selaku Komisaris.
   b. Bapak Rudie Kusmayadi selaku Komisaris.

Perubahan susunan Dewan Komisaris tersebut merupakan bagian dari keputusan Rapat Umum Pemegang Saham bank **bjb** sebagai salah satu upaya untuk lebih meningkatkan kinerja bank **bjb** dengan mengedepankan komposisi Dewan Komisaris secara profesional, independensi, kesesuaian kompetensi dan memperhatikan keberagaman yang dibutuhkan secara tepat dalam pelaksanaan tugas dan tanggung jawab Dewan Komisaris.

Dengan demikian, komposisi Dewan Komisaris setelah RUPS Luar Biasa Tahun 2023 sebanyak 6 (enam) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 3 (tiga) Komisaris dan 2 (dua) Komisaris Independen. Seluruh Dewan Komisaris berdomisili di wilayah kerja Kantor bank **bjb**. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Composition of The Board of Commissioners After The 2023 Extraordinary GMS

Based on the decision of the 2023 Extraordinary General Meeting of Shareholders (GMS) on May 25, 2023, there was a change in the composition of the members of the Board of Commissioners, namely:

1. Respectfully dismissed Muhadi as a Commissioner of the Company.
2. Appointed members of the Company's Board of Commissioners as follows:
   a. Mr. Tomsi Tohir as Commissioner.
   b. Mr. Rudie Kusmayadi as Commissioner.

The change in the composition of the Board of Commissioners was part of the decision of the General Meeting of Shareholders of bank **bjb** as an effort to further improve bank **bjb**'s performance by prioritizing the composition of the Board of Commissioners in a professional manner, independence, suitability of competence, and proper attention to the diversity required in the implementation of the Board of Commissioners' duties and responsibilities.

Thus, the composition of the Board of Commissioners after the 2023 Extraordinary GMS was 6 (six) people consisting of 1 (one) Independent Main Commissioner, 3 (three) Commissioners, and 2 (two) Independent Commissioners. The entire Board of Commissioners was domiciled in working area bank **bjb** Office. The composition and basis for appointment of the Board of Commissioners can be seen in the table below.

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 Extraordinary GMS in 2023

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective date
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	OJK	RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019 Annual GMS for Financial Year 2018 dated April 30, 2019	21 Juni 2019 June 21, 2019
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019 Annual GMS for Financial Year 2018 dated April 30, 2019	21 Juni 2019 June 21, 2019
Setiawan Wangsaatmaja	Komisaris Commissioner	OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022 2022 Annual GMS dated March 30, 2022	19 Juli 2022 July 19, 2022
Diding Sakri	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022 2022 Annual GMS dated March 30, 2022	19 Juli 2022 July 19, 2022
Tomsi Tohir	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 2023 Extraordinary GMS dated May 25, 2023	9 Agustus 2023 August 9, 2023
Rudie Kusmayadi	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 2023 Extraordinary GMS dated May 25, 2023	9 Agustus 2023 August 9, 2023

Profil Pejabat Eksekutif
Profile of Executive Officers



Beny Riswandi

Senior Executive Vice President Bisnis /
Senior Executive Vice President of Business

Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 26 April 1968 saat ini berusia 55 tahun. Meraih gelar Sarjana di bidang ilmu Perbankan dari Universitas Tirtayasa Banten pada tahun 2000. Mendapat gelar Magister di bidang ilmu Manajemen Pemasaran dari Universitas Padjadjaran Bandung pada tahun 2009. Menjabat sebagai Pemimpin Divisi Korporasi & Komersial Sejak Tahun 2016 bersadarkan Surat Keputusan Direksi No. 1028/SK/DIR-SDM/2016. Menjabat sebagai SEVP Komersial & UMKM Tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Senior Executive Vice President Bisnis sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Born on April 26, 1968 currently 55 years old. Obtained a Bachelor's degree in Banking from Tirtayasa University, Banten in 2000. Obtained a Masters degree in Marketing Management from Padjadjaran University Bandung in 2009. Served as Head of the Corporate & Commercial Division since 2016 in accordance with Board of Directors' Decree No. 1028/SK/DIR-SDM/2016. Served as SEVP Commercial & MSMEs in 2018 based on Board of Directors' Decree No. 1135/SK/DIR-HC/2018. Served as Senior Executive Vice President Business since 2019 based on the Decree of the Board of Directors No. 0871/SK/DIRHC/ 2019.



Galis Prasetya

Senior Executive Vice President Credit Risk /
Senior Executive Vice President Credit Risk

Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 19 Maret 1971 saat ini berusia 52 tahun. Meraih gelar Sarjana di bidang ilmu Manajemen dari STIE YPKP Bandung pada tahun1999. Mendapat gelar Magister di bidang ilmu Manajemen Keuangan dari STIE PERBANAS pada tahun 2005. Menjabat sebagai CEO Regional Kantor Wilayah 3 Tahun 2019 berdasarkan Surat Keputusan Direksi No. 0422/SK/DIR-HC/2019. Menjabat sebagai Senior Executive Vice President Credit Risk sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Born on March 19, 1971 currently 52 years old. Obtained a Bachelor's degree in Management from STIE YPKP Bandung in 1999. Received a Masters degree in Financial Management from STIE PERBANAS in 2005. Served as Regional CEO of Regional Office 3 in 2019 based on Board of Directors' Decree No. 0422/SK/DIR-HC/2019. Served as Senior Executive Vice President Credit Risk since 2019 based on the Decree of the Board of Directors No. 0871/SK/DIR-HC/2019.

Adrianus Ulun SBB

Pemimpin Divisi Credit Risk /
Head of Credit Risk Division



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 06 Desember 1977 saat ini berusia 46 tahun. Meraih gelar Sarjana di bidang Matematika & Ilmu Pengetahuan Alam dari Institut Teknologi Bandung (ITB) pada tahun 2003. Menjabat sebagai Executive Credit Officer Tahun 2021 berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Credit Risk sejak 2023 berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023.

Born on December 6, 1977, currently 46 years old. Obtained a Bachelor's degree in Mathematics & Natural Sciences from the Bandung Institute of Technology (ITB) in 2003. Served as Executive Credit Officer in 2021 based on Directors' Decree No. 0511/SK/DIR-HCA/2021. Served as Head of the Credit Risk Division since 2023 based on Directors' Decree No. 0115/SK/DIR-HCA/2023.

Andy Rachman

Pemimpin Divisi Komersial /
Head of Commercial Division



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 23 Mei 1977 saat ini berusia 46 tahun. Meraih gelar Sarjana di bidang Akuntansi dari STIE Tridharma pada tahun 1999. Menjabat sebagai CEO Regional Kantor Wilayah 1 Tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Komersial sejak 2023 berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023.

Born on May 23, 1977, currently 46 years old. Obtained a Bachelor's degree in Accounting from STIE Tridharma in 1999. Served as Regional CEO of Regional Office 1 in 2021 based on Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Head of the Commercial Division since 2023 based on Directors' Decree No. 0115/SK/DIR-HCA/2023.

Anthonius Satriyo Wibowo

Pemimpin Divisi IT Security /
Head of IT Security Division



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 16 Oktober 1974 saat ini berusia 49 tahun. Meraih gelar Sarjana di bidang Teknik Sipil dari Universitas Parahyangan pada tahun 1998. Menjabat sebagai Pemimpin Divisi Information Technology Tahun 2020 berdasarkan Surat Keputusan Direksi No. 0047/SK/DIR-HCA/2020. Menjabat sebagai Pemimpin Divisi IT Security sejak tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.

Born on October 16 1974, currently 49, years old. Obtained a Bachelor's degree in Civil Engineering from Parahyangan University in 1998. Served as Head of Information Technology Division in 2020 based on Directors' Decree No. 0047/SK/DIR-HCA/2020. Served as Head of the IT Security Division since 2023 based on Directors' Decree No. 0285/SK/DIR-HCA/2023.

Arfianto Ramadhian

Pemimpin Divisi Digital Banking /
Head of Digital Banking Division



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 2 Oktober 1973 saat ini berusia 50 tahun. Meraih gelar Sarjana di bidang Manajemen Informatika dari Universitas Gunadarma Jakarta pada tahun 1996. Menjabat sebagai Pemimpin Grup Monitoring Proyek Tahun 2017 berdasarkan Surat Keputusan Direksi No. 0439/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Unit Eletronic Banking & Product Development Tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi Digital Banking sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Born on October 2, 1973 currently 50 years old. Obtained a Bachelor's degree in Informatics Management from Gunadarma University Jakarta in 1996. Menjabat sebagai Pemimpin Grup Monitoring Proyek Tahun 2017 berdasarkan Surat Keputusan Direksi No. 0439/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Unit Eletronic Banking & Product Development Tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Has served as Head of the Digital Banking Division since 2019 based on the Decree of the Board of Directors No. 0871/SK/DIRHC/2019.

Arief Setyahadi

Pemimpin Divisi Manajemen Anak Perusahaan /
Head of Subsidiary Management Division



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 19 Agustus 1969 saat ini berusia 55 tahun. Meraih gelar Sarjana di bidang Ilmu Administrasi Negara dari Universitas Gadjah Mada pada tahun 1992. Mendapat gelar Magister di bidang Manajemen dari STIE Ekuitas pada tahun 2018. Menjabat sebagai CEO Regional Kantor Wilayah 1 Tahun 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Menjabat sebagai Pemimpin Divisi Penyelamatan & Penyelesaian Kredit Tahun 2020 berdasarkan Surat Keputusan Direksi No. 0069/SK/DIR-HCA/2020 Menjabat sebagai Pemimpin Divisi Manajemen Anak Perusahaan sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.

Born on August 19, 1969, currently 55 years old. Obtained a Bachelor's degree in Public Administration from Gadjah Mada University in 1992. Received a Master's degree in Management from STIE Ekuitas in 2018. Served as Regional CEO of Regional Office 1 in 2019 based on Board of Directors' Decree No. 0871/SK/DIR-HC/2019. Served as Head of Credit Rescue & Settlement Division in 2020 based on Board of Directors' Decree No. 0069/SK/DIR-HCA/2020. Served as Head of the Subsidiary Management Division since 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HC/2021.

Asep Dani Fadilah

Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi /
Head of the Credit, Market and Integrated Risk Management Division



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 1 Juni 1971 saat ini berusia 52 tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE Kuningan pada tahun 2000. Mendapat gelar Magister di bidang Manajemen dari STIE Ganesha pada tahun 2003. Magister di bidang Hukum Ekonomi dari Universitas Pasundan Bandung pada tahun 2018. Menjabat sebagai Pemimpin Divisi Hukum Tahun 2018 berdasarkan Surat Keputusan Direksi No. 1516/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi Manajemen Risiko Tahun 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Menjabat sebagai Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi sejak 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.

Born on June 1, 1971, currently 52 years old. Obtained a Bachelor's degree in Management from STIE Kuningan in 2000. Obtained a Master's degree in Management from STIE Ganesha in 2003. Obtained a Master's degree in Economic Law from Pasundan University Bandung in 2018. Served as Head of Legal Division in 2018 based on Board of Directors' Decree No. 1516/SK/DIR-HC/2018. Served as Head of Risk Management Division in 2019 based on Board of Directors' Decree No. 0871/SK/DIR-HC/2019. Served as Head of the Credit, Market & Integrated Risk Management Division since 2023 based on the Board of Directors' Decree No. 0285/SK/DIR-HCA/2023.

Boy Pandji Soedrajat

Pemimpin Divisi Hukum /
Head of Legal Division



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 30 Januari 1974 saat ini berusia 49 tahun. Meraih gelar Sarjana di bidang Ilmu Hukum dari Universitas Parahyangan Bandung pada tahun 1997. Mendapat gelar Magister di bidang Ilmu Hukum dari Golden Gate University pada tahun 1999. Menjabat sebagai Pemimpin Grup Litigasi tahun 2017 berdasarkan Surat Keputusan Direksi No. 1127/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Kantor Cabang Cibinong tahun 2019 berdasarkan Surat Keputusan Direksi No. 0031/SK/DIR-HC/2019 Menjabat sebagai Pemimpin Divisi Hukum sejak 2021 berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HC/2021.

Born on January 30 1974, currently 49 years old. Obtained a Bachelor's degree in Legal Studies from Parahyangan University, Bandung in 1997. Received a Master's degree in Legal Sciences from Golden Gate University in 1999. Served as Head of Litigation Group in 2017 based on Directors' Decree No. 1127/SK/DIR-HC/2017. Served as Head of Cibinong Branch Office in 2019 based on Directors' Decree No. 0031/SK/DIR-HC/2019. Served as Head of the Legal Division since 2021 based on Directors' Decree No. 0511/SK/DIR-HC/2021.

Budiatmo Sudradjat

Divisi Penyelamatan & Penyelesaian Kredit /
Head of Recovery & Credit Settlement Division



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 18 Juni 1979 saat ini berusia 44 tahun. Meraih gelar Sarjana di bidang Akuntansi dari STIE Banten pada tahun 2008. Menjabat sebagai Wakil Pemimpin Kantor Cabang Khusus Banten tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Kantor Cabang Khusus Banten tahun 2020 berdasarkan Surat Keputusan Direksi No. 0069/SK/DIR-HCA/2020. Menjabat sebagai Pemimpin Divisi Penyelamatan & Penyelesaian Kredit sejak 2023 berdasarkan Surat Keputusan Direksi No. 0008/SK/DIR-HCA/2023.

Born on June 18, 1979, currently 44 years old. Obtained a Bachelor's degree in Accounting from STIE Banten in 2008. Served as Deputy Head of Banten Special Branch Office in 2018 based on Directors' Decree No. 1135/SK/DIR-HC/2018. Served as Head of Banten Special Branch Office in 2020 based on Directors' Decree No. 0069/SK/DIR-HCA/2020. Served as Head of the Credit Rescue & Settlement Division since 2023 based on the Directors' Decree No. 0008/SK/DIR-HCA/2023.

Dadan Yonanda

Pemimpin Divisi Human Capital /
Head of Human Capital Division



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 11 April 1972 saat ini berusia 51 tahun. Meraih gelar Sarjana di bidang Hukum dari Universitas Padjadjaran pada tahun 1995. Menjabat sebagai Pemimpin Divisi Sumber Daya Manusia tahun 2015 berdasarkan Surat Keputusan Direksi No. 0532/SK/DIR-SDM/2015. Menjabat sebagai Pemimpin Divisi Human Capital sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Born on April 11, 1972, currently 51 years old. Obtained a Bachelor's degree in Law from Padjadjaran University in 1995. Served as Head of Human Capital Division in 2015 based on Board of Directors' Decree No. 0532/SK/DIR-SDM/2015. Served as Head of the Human Capital Division since 2019 based on Board of Directors' Decree No. 0871/SK/DIR-HC/2019.

Deden Hilman

Pemimpin Divisi Kepatuhan & APU PPT /
Head of Compliance & AML-CFT



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 26 Februari 1974, saat ini berusia 49 tahun. Meraih gelar Sarjana Hukum dari Universitas Padjadjaran pada tahun 1998 Mendapat gelar Magister bidang Hukum Ekonomi & Bisnis dari Universitas Padjadjaran Bandung pada tahun 2010. Menjabat sebagai Pemimpin Kantor Cabang Depok tahun 2020 berdasarkan Surat Keputusan Direksi No. 0069/SK/DIR-HCA/2020. Menjabat sebagai Deputy CEO Regional Kantor Wilayah 5 tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Kepatuhan & APU PPT sejak tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.

Born on February 26, 1974, currently 49 years old. Obtained a Bachelor's degree in Law from Padjadjaran University in 1998. Obtained a Master's degree in Economics & Business Law from Padjadjaran University, Bandung in 2010. Served as Head of Depok Branch Office in 2020 based on Board of Directors' Decree No. 0069/SK/DIR-HCA/2020. Served as Deputy Regional CEO for Regional Office 5 in 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Head of the Compliance & APU PPT Division since 2023 based on the Decree of the Board of Board of Directors No. 0285/SK/DIR-HCA/2023.

Denny Mulyadi

Pemimpin Divisi Kredit UMKM /
Head of MSME Credit Division



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**	
	Bandung	Bandung

Lahir pada 7 Juni 1968, saat ini berusia 55 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Garut pada tahun 2000. Menjabat sebagai Pemimpin Wilayah Kantor Wilayah 4 tahun 2016 berdasarkan Surat Keputusan Direksi No. 0361/SK/DIR-SDM/2016. Menjabat sebagai CEO Regional Kantor Wilayah 4 tahun 2018 berdasarkan Surat Keputusan Direksi No. 0671/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi Kredit UMKM sejak tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018.

Born on June 7, 1968, currently 55 years old. Obtained a Bachelor's degree in Accounting from Garut University in 2000. Served as Regional CEO of Regional Office 4 in 2016 based on Board of Directors' Decree No. 0361/SK/DIR-SDM/2016. Served as Regional CEO of Regional Office 4 in 2018 based on Board of Directors' Decree No. 0671/SK/DIR-HC/2018. Served as Head of the MSME Credit Division since 2018 based on Board of Directors' Decree No. 1135/SK/DIR-HC/2018.

Detya Suryadani

Pemimpin Divisi Perencanaan Strategis /
Head of Strategic Planning Division



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**	
	Bandung	Bandung

Lahir pada 29 Desember 1979 saat ini berusia 44 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Islam Nusantara pada tahun 1996. Mendapat gelar Magister di bidang Akuntansi dari Universitas Padjadjaran pada tahun 2003 serta di bidang Administrasi Bisnis dari Institut Teknologi Bandung (ITB) pada tahun 2009. Menjabat sebagai CEO Regional tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Kepatuhan & APU-PPT tahun 2021 berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Perencanaan Strategis sejak 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.

Born on December 29 1979, currently 44 years old. Obtained a Bachelor's degree in Accounting from Nusantara Islamic University in 1996. Obtained a Master's degree in Accounting from Padjadjaran University in 2003 and in Business Administration from the Bandung Institute of Technology (ITB) in 2009. Served as Regional CEO in 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Head of Compliance & AML-CFT Division in 2021 based on Board of Directors' Decree No. 0511/SK/DIR-HCA/2021. Served as Head of the Strategic Planning Division since 2023 based on Board of Directors' Decree No. 0285/SK/DIR-HCA/2023.

Diding Erawan

Pemimpin Divisi International & Transaction Banking /
Head of International & Transaction Banking Division



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 06 September 1979 saat ini berusia 44 tahun. Meraih gelar Sarjana di bidang Ilmu Hukum dari Universitas Padjadjaran pada tahun 2003. Menjabat sebagai Pemimpin Grup Business Support tahun 2022 berdasarkan Surat Keputusan Direksi No. 0048/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin Grup Trade Finance & Value Chain tahun 2022 berdasarkan Surat Keputusan Direksi No. 0004/SK/ITB/2022. Menjabat sebagai Pemimpin Divisi International & Transaction Banking sejak tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.

Born on September 6, 1979, currently 44 years old. Obtained a Bachelor's degree in Law from Padjadjaran University in 2003. Served as Head of Business Support Group in 2022 based on Board of Directors' Decree No. 0048/SK/DIR-HCA/2022. Served as Head of Trade Finance & Value Chain Group in 2022 based on Board of Directors' Decree No. 0004/SK/ITB/2022. Served as Head of the International & Transaction Banking Division since 2023 based on the Board of Directors' Decree No. 0285/SK/DIR-HCA/2023.

Edy Kurniawan Saputra

Pemimpin Divisi Dana & Jasa Konsumer /
Head of Funds & Consumer Services Division



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 10 Juli 1972 saat ini berusia 51 tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE YAI Jakarta pada tahun 1997 Mendapat gelar Magister di bidang Manajemen dari STIE IPWIJA pada tahun 2003. Menjabat sebagai Pemimpin Cabang Tangerang Selatan tahun 2015 berdasarkan Surat Keputusan Direksi No. 0532/SK/DIR-SDM/2015. Menjabat sebagai CEO Regional Kantor Wilayah 4 tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi Dana & Jasa Konsumer sejak tahun 2022 berdasarkan Surat Keputusan Direksi No 0322/SK/ DIR-HCA/2022.

Born on July 10 1972, currently 51, years old. Obtained a Bachelor's degree in Management from STIE YAI Jakarta in 1997. Received a Master's degree in Management from STIE IPWIJA in 2003. Served as Head of South Tangerang Branch in 2015 based on Board of Directors' Decree No. 0532/SK/DIR-SDM/2015. Served as Regional CEO of Regional Office 4 in 2018 based on Board of Directors' Decree No. 1135/SK/DIR-HC/2018. Served as Head of the Consumer Funds & Services Division since 2022 based on Board of Directors' Decree No. 0322/SK/DIR-HCA/ 2022.

Hana Dartiwan

Pemimpin Divisi Treasury /
Head of Treasury Division



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 23 Januari 1970 saat ini berusia 53 tahun. Meraih gelar Sarjana di bidang Teknik dan Manajemen Industri dari Universitas Islam Bandung pada tahun 1996. Mendapat gelar Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran pada tahun 2009. Menjabat sebagai Pemimpin Kantor Cabang Pembantu tahun 2014 berdasarkan Surat Keputusan Direksi No. 0570/SK/DIR-SDM/2014. Menjabat sebagai Pemimpin Grup Manajemen Likuiditas & Alm tahun 2015 berdasarkan Surat Keputusan Direksi No. 0532/SK/DIR-SDM/2015. Menjabat sebagai Pemimpin Divisi Treasury sejak 2018 berdasarkan Surat Keputusan Direksi No. 1135/ SK/DIR-HC/2018.

Born on January 23, 1970, currently 53 years old. Obtained a Bachelor's degree in Industrial Engineering and Management from Bandung Islamic University in 1996. Received a Master's degree in Financial Management from Padjadjaran University in 2009. Served as Head of Sub-Branch Office in 2014 based on Board of Directors' Decree No. 0570/SK/DIR-SDM/2014. Served as Head of Liquidity & Capital Management Group in 2015 based on Board of Directors' Decree No. 0532/SK/DIR-SDM/2015. Served as Head of the Treasury Division since 2018 based on Board of Directors' Decree No. 1135/SK/DIR-HC/2018.

Hermawan Mulyana

Pemimpin Divisi Korporasi /
Head of Corporate Division



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 17 Januari 1976 saat ini berusia 47 tahun. Meraih gelar Sarjana di bidang Manajemen dari Universitas Padjadjaran Bandung pada tahun 2001. Mendapat gelar Magister di bidang Manajemen dari STIE Ekuitas pada tahun 2016. Menjabat sebagai Pemimpin Cabang Kebayoran Baru tahun 2017 berdasarkan Surat Keputusan Direksi No. 0417/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Divisi Credit Risk tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Korporasi sejak 2023 berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023.

Born on January 17, 1976, currently 47 years old. Obtained a Bachelor's degree in Management from Padjadjaran University, Bandung in 2001. Received a Master's degree in Management from STIE Ekuitas in 2016. Served as Head of Kebayoran Baru Branch in 2017 based on Board of Directors' Decree No. 0417/ SK/DIR-HC/2017. Served as Head of Credit Risk Division in 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Head of the Corporate Division since 2023 based on the Board of Directors' Decree No. 0115/SK/DIR-HCA/2023.

Herry Yanson

Pemimpin Divisi Operasi /
Head of Operations Division



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 10 Oktober 1968 saat ini berusia 55 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Mercu Buana pada tahun 1999. Mendapat gelar Magister di bidang Manajemen dari STIE IPWIJA pada tahun 2003. Menjabat sebagai Pemimpin Divisi Administrasi Kredit dan Bisnis Legal tahun 2018 berdasarkan Surat Keputusan Direksi No. 0671/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi KPR & KKB tahun 2018 berdasarkan Surat Keputusan Direksi No. 1516/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi Operasi sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Born on October 10, 1968, currently 55 years old. Obtained a Bachelor's degree in Accounting from Mercu Buana University in 1999. Received a Master's degree in Management from STIE IPWIJA in 2003. Served as Head of Credit Administration and Legal Business Division in 2018 based on Board of Directors' Decree No. 0671/SK/DIR-HC/2018. Served as Head of Mortgage Loan (KPR) & Auto Loan (KKB) Division in 2018 based on Board of Directors' Decree No. 1516/SK/DIR-HC/2018. Served as Head of Operations Division since 2019 based on Board of Directors' Decree No. 0871/SK/DIR-HC/2019.

Isa Anwari

Pemimpin Divisi Hubungan Kelembagaan /
Head of Institutional Relations Division



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 13 September 1977 saat ini berusia 46 tahun. Meraih gelar Sarjana di bidang Manajemen dari Universitas Widyatama pada tahun 2000. Mendapat gelar Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran pada tahun 2019. Menjabat sebagai CEO Regional Kantor Wilayah 1 tahun 2018 berdasarkan Surat Keputusan Direksi No. 0671/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi Institusional Banking tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi Hubungan Kelembagaan sejak 2019 berdasarkan Surat Keputusan Direksi 0871/SK/DIR-HC/2019.

Born on September 13, 1977, currently 46 years old. Obtained a Bachelor's degree in Management from Widyatama University in 2000. Received a Master's degree in Financial Management from Padjadjaran University in 2019. Served as Regional CEO of Regional Office 1 in 2018 based on Board of Directors' Decree No. 0671/SK/DIR-HC/2018. Served as Head of Institutional Banking Division in 2018 based on Board of Directors' Decree No. 1135/SK/DIR-HC/2018. Served as Head of the Institutional Relations Division since 2019 based on Board of Directors' Decree 0871/SK/DIR-HC/2019.

Johanes Parulian Tamba

Pemimpin Divisi Information Technology /
Head of Information Technology Division



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**	
	Bandung	Bandung

Lahir pada 05 Februari 1969 saat ini berusia 54 tahun. Meraih gelar Sarjana di bidang Matematika dari Institusi Teknologi Bandung(ITB) pada tahun 1993. Mendapat gelar Magister di bidang Teknologi Informasi pada tahun 2023. Menjabat sebagai Wakil Pemimpin Divisi IT I tahun 2022 berdasarkan Surat Keputusan Direksi No. 0048/SK/DIR-HCA/2022. Menjabat sebagai Wakil Pemimpin Divisi Digital Banking tahun 2022 berdasarkan Surat Keputusan Direksi No. 0480/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin Divisi Information Technology sejak tahun 2023 berdasarkan Surat Keputusan Direksi No. 0470/SK/DIR-HCA/2023.

Born on February 5, 1969, currently 54 years old. Obtained a Bachelor's degree in Mathematics from the Bandung Institute of Technology (ITB) in 1993. Received a Master's degree in Information Technology in 2023. Served as Deputy Head of IT Division I in 2022 based on Directors' Decree No. 0048/SK/DIR-HCA/2022. Served as Deputy Head of the Digital Banking Division in 2022 based on Directors' Decree No. 0480/SK/DIR-HCA/2022. Served as Head of the Information Technology Division since 2023 based on the Director's Decree No. 0470/SK/DIR-HCA/2023.

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 pada 25 Januari 1973 saat ini berusia 50 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Padjajaran pada tahun 2002. Mendapat gelar Magister di bidang Manajemen Keuangan dari Universitas Padjajaran pada tahun 2006. Meraih gelar Doktor di bidang Manajemen Pemasaran dari Universitas Padjadjaran pada tahun 2019. Menjabat sebagai CEO Regional Kantor Wilayah 5 tahun 2018 berdasarkan Surat Keputusan Direksi No. 0671/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi KPR & KKB tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Satuan Kerja Audit Internal sejak 2018 berdasarkan Surat Keputusan Direksi No. 1516/ SK/DIR-HC/2018.

Born on January 25, 1973, currently 50 years old. Obtained a Bachelor's degree in Accounting from Padjadjaran University in 2002. Received a Master's degree in Financial Management from Padjadjaran University in 2006. Obtained a Doctoral degree in Marketing Management from Padjadjaran University in 2019. Served as Regional CEO of Regional Office 5 in 2018 based on Directors' Decree No. 0671/SK/DIR-HC/2018. Served as Head of the Mortgage Loan (KPR) & Auto Loan (KKB) Division in 2018 based on Directors' Decree No. 1135/SK/DIR-HC/2018. Served as Head of the Internal Audit Unit since 2018 based on Directors' Decree No. 1516/SK/DIR-HC/2018.

Juniardi Swastria

Pemimpin Divisi Umum /
Head of General Division



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 16 Juni 1974 saat ini berusia 49 tahun. Meraih gelar Sarjana di bidang Hukum dari Universitas Padjadjaran pada tahun 2000. Menjabat sebagai Wakil Pemimpin Divisi Umum tahun 2017 berdasarkan Surat Keputusan Direksi No. 0417/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Divisi Manajemen Anak Perusahaan tahun 2017 berdasarkan Surat Keputusan Direksi No. 1127/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Divisi Umum sejak 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018.

Born on June 16, 1974, currently 49 years old. Obtained a Bachelor's degree in Law from Padjadjaran University in 2000. Menjabat sebagai Wakil Pemimpin Divisi Umum tahun 2017 berdasarkan Surat Keputusan Direksi No. 0417/SK/DIR-HC/2017. Served as Deputy Head of General Division in 2017 based on Board of Directors' Decree No. 0417/SK/DIR-HC/2017. Served as Head of Subsidiary Management Division in 2017 based on Board of Directors' Decree No. 1127/SK/DIR-HC/2017. Served as Head of the General Division since 2018 based on Board of Directors' Decree No. 1135/SK/DIR-HC/2018.

Muhammad Asadi Budiman

Pemimpin Divisi Pengendalian Keuangan /
Head of Financial Control Division



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 7 Juni 1981 saat ini berusia 42 tahun. Meraih gelar Sarjana di bidang Ekonomi dari Universitas Padjadjaran pada tahun 2004. Mendapat gelar Magister di bidang Ekonomi dari Universitas Padjadjaran pada tahun 2009. Menjabat sebagai Pemimpin Divisi Treasury tahun 2017 berdasarkan Surat Keputusan Direksi No. 1127/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Divisi Corporate Secretary tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Pemimpin Divisi Pengendalian Keuangan sejak 2020 berdasarkan surat keputusan direksi No. 0069/SK/DIR-HCA/2020.

Born on June 7, 1981, currently 42 years old. Obtained a Bachelor's degree in Economics from Padjadjaran University in 2004. Received a Master's degree in Economics from Padjadjaran University in 2009. Served as Head of Treasury Division in 2017 based on Board of Directors' Decree No. 1127/SK/DIR-HC/2017. Served as Head of Corporate Secretary Division in 2018 based on Board of Directors' Decree No. 1135/SK/DIR-HC/2018. Served as Head of the Financial Control Division since 2020 based on board of Board of Directors' decision letter No. 0069/SK/DIR-HCA/2020.

Mulyana

Pemimpin Divisi Kebijakan & Prosedur /
Head of Policy and Procedure Division



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 23 Agustus 1971 saat ini berusia 52 tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE Inaba Bandung pada tahun 2001. Menjabat sebagai Pemimpin Kantor Cabang Purwakarta tahun 2022 berdasarkan Surat Keputusan Direksi No. 0192/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin Kantor Cabang Cikarang tahun 2023 berdasarkan Surat Keputusan Direksi No. 0008/SK/DIR-HCA/2023. Menjabat sebagai Pemimpin Divisi Kebijakan & Prosedur sejak Tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.

Born on August 23, 1971, currently 52 years old. Obtained a Bachelor's degree in Management from STIE Inaba Bandung in 2001. Served as Head of Purwakarta Branch Office in 2022 based on Board of Directors' Decree No. 0192/SK/DIR-HCA/2022. Served as Head of Cikarang Branch Office in 2023 based on Board of Directors' Decree No. 0008/SK/DIR-HCA/2023. Served as Head of the Policy & Procedure Division since 2023 based on Board of Directors' Decree No. 0285/SK/DIR-HCA/2023.

Nunung Suhartini

Pemimpin Divisi Jaringan & Layanan /
Head of Network & Services Division



Kewarganegaraan	Nationality
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 21 Januari 1971 saat ini berusia 52 tahun. Meraih gelar Sarjana di bidang Manajemen SDM dari STIA LAN RI Bandung pada tahun 2002. Mendapat gelar Magister di bidang Manajemen Pemasaran dari Universitas Pasundan Bandung pada tahun 2004. Menjabat sebagai Pemimpin Kantor Cabang Saharjo tahun 2019 berdasarkan Surat Keputusan Direksi No. 0031/SK/DIR-HC/2019. Menjabat sebagai CEO Regional Kantor Wilayah 3 tahun 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Menjabat sebagai Pemimpin Divisi Jaringan & Layanan sejak Tahun 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HCA/2022.

Born on January 21, 1971, currently 52 years old. Obtained a Bachelor's degree in HR Management from STIA LAN RI Bandung in 2002. Received a Master's degree in Marketing Management from Pasundan University Bandung in 2004. Served as Head of Saharjo Branch Office in 2019 based on Board of Directors' Decree No. 0031/SK/DIR-HC/2019. Served as Regional CEO of Regional Office 3 in 2019 based on Board of Directors' Decree No. 0871/SK/DIR-HC/2019. Served as Head of the Network & Services Division since 2022 based on Board of Directors' Decree No. 0011/SK/DIR-HCA/2022.

R. Lina Risnaeni Ahmad

Pemimpin bjb University /
Head of bjb University



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 12 November 1978 saat ini berusia 45 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Padjadjaran Bandung pada tahun 2002. Mendapat gelar Magister di bidang Manajemen dari Universitas Padjajaran Bandung pada tahun 2015. Mendapat gelar Doktor di bidang Ilmu Manajemenpada tahun 2019. Menjabat sebagai Deputy CEO Regional Kantor Wilayah 2 tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai CEO Regional Kantor Wilayah 3 tahun 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin **bjb** University sejak Tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.

Born on November 12, 1978, currently 45 years old. Obtained a Bachelor's degree in Accounting from Padjadjaran University, Bandung in 2002. Obtained a Master's degree in Management from Padjadjaran University, Bandung in 2015. Obtained a Doctorate degree in Management Science in 2019. Served as Deputy Regional CEO for Regional Office 2 in 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Regional CEO of Regional Office 3 in 2022 based on Board of Directors' Decree No. 0011/SK/DIR-HCA/2022. Served as Head of **bjb** University since 2023 based on the Decree of the Board of Board of Directors No. 0285/SK/DIR-HCA/2023.

Riki Achmad Nurdin

Pemimpin Divisi Change Management Office /
Head of Change Management Office Division



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 1 Maret 1973 saat ini berusia 50 tahun. Meraih gelar Sarjana di bidang Administrasi Negara dari Universitas Parahyangan Bandung pada tahun 1997. Meraih gelar Magister di bidang Manajemen Pemasaran dari Universitas Padjadjaran Bandung pada tahun 2000. Menjabat sebagai Pemimpin Kantor Cabang Cikarang tahun 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Menjabat sebagai Executive Business Officer tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Change Management Office sejak 2022 berdasarkan Surat Keputusan Direksi No. 0192/SK/ DIR-HCA/2022.

Born on March 1, 1973, currently 50 years old. Obtained a Bachelor's degree in Public Administration from Parahyangan University Bandung in 1997. Obtained a Master's degree in Marketing Management from Padjadjaran University Bandung in 2000. Served as Head of Cikarang Branch Office in 2019 based on Board of Directors' Decree No. 0871/SK/DIR-HC/2019. Served as Executive Business Officer in 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Head of the Change Management Office Division since 2022 based on Board of Directors' Decree No. 0192/SK/DIR-HCA/2022.

Rudy Purwadhi

Pemimpin Divisi Kredit Ritel /
Head of Retail Credit Division



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 25 Juni 1973 saat ini berusia 50 tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE STEMBI Bandung Mada pada tahun 2014. Menjabat sebagai Pemimpin Cabang Cikarang tahun 2016 berdasarkan Surat Keputusan Direksi No. 0361/SK/DIR-SDM/2016. Menjabat sebagai CEO Regional Kantor Wilayah 5 tahun 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Menjabat sebagai Pemimpin Divisi Kredit Ritel sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.

Born on June 25, 1973, currently 50 years old. Obtained a Bachelor's degree in Management from STIE STEMBI Bandung Mada in 2014. Served as Head of Cikarang Branch in 2016 based on Board of Directors' Decree No. 0361/SK/DIR-SDM/2016. Served as Regional CEO of Regional Office 5 in 2019 based on Board of Directors' Decree No. 0871/SK/DIR-HC/2019. Served as Head of the Retail Credit Division since 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HC/2021.

Triastoto Hardjanto Wibowo

Pemimpin Divisi KPR & KKB /
Head of KPR & KKB Division



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
	Domisili	**Domicile**
	Bandung	Bandung

Lahir pada 13 November 1969 saat ini berusia 54 tahun. Meraih gelar Sarjana di bidang Teknik Geologi dari Universitas Gadjah Mada pada tahun 1994. Mendapat gelar Magister di bidang Manajemen dari Universitas Gadjah Mada pada tahun 1996. Menjabat sebagai Pemimpin Divisi Kredit Retail & Konsumer tahun 2016 berdasarkan Surat Keputusan Direksi No. 0393/SK/DIR-SDM/2016. Menjabat sebagai Pemimpin Divisi KPR & KKB sejak 2021 berdasarkan Surat Keputusan Direksi No Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.

Born on November 13, 1969, currently 54 years old. Obtained a Bachelor's degree in Geological Engineering from Gadjah Mada University in 1994. Received a Master's degree in Management from Gadjah Mada University in 1996. Served as Head of Retail & Consumer Credit Division in 2016 based on Board of Directors' Decree No. 0393/SK/DIR-SDM/2016. Served as KPR & KKB Division Head since 2021 based on Board of Directors' Decree No. Board of Directors' Decree No. 0039/SK/DIR-HC/2021.

Widi Hartoto

Pemimpin Divisi Corporate Secretary /
Head of Corporate Secretary Division



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir di Jakarta pada 17 Juni 1979, saat ini berusia 44 tahun. Meraih gelar Sarjana Ekonomi di Universitas Prof. DR. Moestopo pada tahun 2003. Mendapat gelar Magister bidang Manajemen dari Universitas Widyatama pada tahun 2012. Menjabat sebagai Pemimpin Grup Kesekretariatan Direksi tahun 2015 berdasarkan Surat Keputusan Direksi No. 0001/SK-CS/2015. Menjabat sebagai Wakil Pemimpin Divisi Corporate Secretary tahun 2017 berdasarkan Surat Keputusan Direksi No. 1127/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Divisi Corporate Secretary sejak tahun 2020 berdasarkan Surat Keputusan Direksi No. 0069/SK/DIR-HCA/2020.

Born in Jakarta on June 17, 1979, currently 44 years old. Obtained a Bachelor of Economics degree at Prof. University. DR. Moestopo in 2003. Received a Master's degree in Management from Widyatama University in 2012. Served as Head of Corporate Secretary Division in 2015 based on Board of Directors' Decree No. 0001/SK-CS/2015. Served as Deputy Head of Corporate Secretary Division in 2017 based on Board of Directors' Decree No. 1127/SK/DIR-HC/2017. Served as Head of the Corporate Secretary Division since 2020 based on Board of Directors' Decree No. 0069/SK/DIR-HCA/2020.

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 pada 24 April 1979 saat ini berusia 44 tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE YPKP Bandung pada tahun 2001. Mendapat gelar Magister di bidang Manajemen Keuangan dari Universitas Padjajaran Bandung pada tahun 2010. Menjabat sebagai Pemimpin Divisi Jaringan & Layanan tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Kebijakan & Prosedur tahun 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin Divisi Manajemen Risiko Operasional sejak Tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.

Born on April 24, 1979, currently 44 years old. Obtained a Bachelor's degree in Management from STIE YPKP Bandung in 2001. Obtained a Master's degree in Financial Management from Padjadjaran University Bandung in 2010. Served as Head of Network & Services Division in 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Head of Policy & Procedures Division in 2022 based on Board of Directors' Decree No. 0011/SK/DIR-HCA/2022. Served as Head of the Operational Risk Management Division since 2023 based on the Decree of the Board of Board of Directors No. 0285/SK/DIR-HCA/2023.

Yusuf Saadudin

Pemimpin Divisi Kredit Konsumer /
Head of Consumer Credit Division



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 7 Juni 1973 saat ini berusia 50 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Padjadjaran pada tahun 1999. Mendapat gelar Magister di bidang Hukum Ekonomi dan Bisnis dari Universitas Pasundan Bandung pada tahun 2015. Menjabat sebagai Pemimpin Divisi Credit Risk tahun 2017 berdasarkan Surat Keputusan Direksi No. 0417/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Divisi KPR & KKB tahun 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019. Menjabat sebagai Pemimpin Divisi Kredit Konsumer sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.

Born on June 7, 1973, currently 50 years old. Obtained a Bachelor's degree in Accounting from Padjadjaran University in 1999. Received a Master's degree in Economics and Business Law from Pasundan University, Bandung in 2015. Served as Head of Credit Risk Division in 2017 based on Board of Directors' Decree No. 0417/SK/DIR-HC/2017. Served as Head of Mortgage Loan (KPR) & Auto Loan (KKB) Division in 2019 based on Board of Directors' Decree No. 0871/SK/DIR-HC/2019. Served as Head of the Consumer Credit Division since 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HC/2021.

Herfinia

Pemimpin Unit Dana Pensiun Lembaga Keuangan /
Head of the Financial Institution Pension Fund Unit



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 19 April 1975 saat ini berusia 48 tahun. Meraih gelar Sarjana di bidang Ekonomi Pertanian dari Universitas Padjajaran pada tahun 1999. Mendapat gelar Magister di bidang Pertanian dari Universitas Padjajaran pada tahun 2004. Menjabat sebagai Manager (Pusat Support) tahun 2014 berdasarkan Surat Keputusan Direksi No. 468/SK/DIR-SDM/2014. Menjabat sebagai Pemimpin Grup Rekrutmen & Pengembangan Karir tahun 2015 berdasarkan Surat Keputusan Direksi No. 0532/SK/DIR-SDM/2015. Menjabat sebagai Pemimpin Unit Dana Pensiun Lembaga Keuangan sejak tahun 2020 berdasarkan Surat Keputusan Direksi No 0069/SK/DIR-HCA/2020.

Born on April 19, 1975, currently 48 years old. Obtained a Bachelor's degree in Agricultural Economics from Padjadjaran University in 1999. Received a Master's degree in Agriculture from Padjajaran University in 2004. Served as Manager (Support Center) in 2014 based on Board of Directors' Decree No. 468/SK/DIR-SDM/2014. Served as Head of Recruitment & Career Development Group in 2015 based on Board of Directors' Decree No. 0532/SK/DIR-SDM/2015. Served as Head of the Financial Institution Pension Fund Unit since 2020 based on Board of Directors' Decree No. 0069/SK/DIR-HCA /2020.

Aden Nurmawan

Executive Credit Officer /
Executive Credit Officer



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 29 Desember 1970 saat ini berusia 53 tahun. Meraih gelar Sarjana di bidang Manajemen Pemasaran dari STIE Banten pada tahun 2007. Menjabat sebagai Pemimpin Kantor Cabang Balaraja tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018. Menjabat sebagai Deputy CEO Regional Kantor Wilayah 3 tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Executive Credit Officer sejak tahun 2023 berdasarkan Surat Keputusan Direksi No 0285/SK/DIR-HCA/2023.

Born on December 29, 1970, currently 53 years old. Obtained a Bachelor's degree in Marketing Management from STIE Banten in 2007. Served as Head of Balaraja Branch Office in 2018 based on Board of Directors' Decree No. 1135/SK/DIR-HC/2018. Served as Deputy Regional CEO for Regional Office 3 in 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Executive Credit Officer since 2023 based on Board of Directors' Decree No 0285/SK/DIR-HCA/2023.

Mohammad Mufti

Executive Business Officer /
Executive Business Officer



Kewarganegaraan	**Nationality**
Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**
Bandung	Bandung

Lahir pada 30 Oktober 1974 saat ini berusia 49 tahun. Meraih gelar Sarjana di bidang Teknik Sipil pada tahun 1999. Menjabat sebagai CEO Regional Kantor Wilayah 2 tahun 2017 berdasarkan Surat Keputusan Direksi No. 1127/SK/DIR-HC/2017. Menjabat sebagai Pemimpin Divisi Komersial tahun 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HCA/2022. Menjabat sebagai Executive Business Officer sejak tahun 2023 berdasarkan Surat Keputusan Direksi No. 0115/SK/ DIR-HCA/2023.

Born on October 30 1974, currently 49 years old. Obtained a Bachelor's degree in Civil Engineering in 1999. Served as Regional CEO of Regional Office 2 in 2017 based on Board of Directors' Decree No. 1127/SK/DIR-HC/2017. Served as Head of Commercial Division in 2022 based on Board of Directors' Decree No. 0011/SK/DIR-HCA/2022. Served as Executive Business Officer since 2023 based on Board of Directors' Decree No. 0115/SK/DIR-HCA/2023.

Rizani Azhar

Executive Business Officer /
Executive Business Officer



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**	
Bandung	Bandung	

Lahir pada 11 April 1980 saat ini berusia 43 tahun. Meraih gelar Sarjana di bidang Ekonomi dan Studi Pembangunan dari Universitas Padjadjaran Bandung pada tahun 2002. Mendapat gelar Magister di bidang Ekonomi dari Universitas Padjajaran pada tahun 2011. Menjabat sebagai Pemimpin Deputy CEO Regional Kantor Wilayah 2 tahun 2022 berdasarkan Surat Keputusan Direksi No. 0011/SK/DIR-HCA/2022. Menjabat sebagai Pemimpin Divisi International & Transaction Banking tahun 2023 berdasarkan Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023. Menjabat sebagai Executive Business Officer sejak tahun 2023 berdasarkan Surat Keputusan Direksi No. 0285/SK/ DIR-HCA/2023.

Born on April 11, 1980, currently 43 years old. Obtained a Bachelor's degree in Economics and Development Studies from Padjadjaran University, Bandung in 2002. Received a Master's degree in Economics from Padjadjaran University in 2011. Served as Head of the Regional Deputy CEO for Regional Office 2 in 2022 based on Board of Directors' Decree No. 0011/SK/DIR-HCA/2022. Served as Head of International & Transaction Banking Division in 2023 based on Board of Directors' Decree No. 0115/SK/DIR-HCA/2023. Served as Executive Business Officer since 2023 based on Board of Directors' Decree No. 0285/SK/DIR-HCA/2023.

Somi Mohamad Yunus

Executive Credit Officer /
Executive Credit Officer



	Kewarganegaraan	Nationality
	Warga Negara Indonesia	Indonesian Citizen
Domisili	**Domicile**	
Bandung	Bandung	

Lahir pada 29 November 1970 saat ini berusia 53 tahun. Meraih gelar Sarjana di bidang Manajemen dari Universitas Tirtayasa Banten pada tahun 1997. Mendapat gelar Master di bidang Manajemen Keuangan dari Universitas Pasundan Bandung pada tahun 2017. Menjabat sebagai Deputy CEO Regional Kantor Wilayah 4 tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HCA/2021. Menjabat sebagai Pemimpin Divisi Dana & Jasa Konsumer tahun 2022 berdasarkan Surat Keputusan Direksi No. 0192/SK/DIR-HCA/2022. Menjabat sebagai Executive Credit Officer sejak tahun 2022 berdasarkan Surat Keputusan Direksi No. 0322/SK/ DIR-HCA/2022.

Born on November 29, 1970, currently 53 years old. Obtained a Bachelor's degree in Management from Tirtayasa University, Banten in 1997. Received a Master's degree in Financial Management from Pasundan University, Bandung in 2017. Served as Deputy Regional CEO for Regional Office 4 in 2021 based on Board of Directors' Decree No. 0039/SK/DIR-HCA/2021. Served as Head of Consumer Funds & Services Division in 2022 based on Board of Directors' Decree No. 0192/SK/DIR-HCA/2022. Served as Executive Credit Officer since 2022 based on Board of Directors' Decree No. 0322/SK/DIR-HCA/2022.

Profil Pegawai
Employee Profiles

Jumlah Pegawai Berdasarkan Jenis Kelamin

Number of Employees by Gender

Tabel Jumlah Pegawai Berdasarkan Jenis Kelamin
Table of Number of Employees by Gender

(dalam satuan orang / in units of people)

Jenis Kelamin / Gender	2023	2022
Pria / Man	3,745	3,791
Wanita / Woman	3,555	3,621
Jumlah / Total	**7,300**	**7,412**

Jumlah Pegawai Berdasarkan Level Jabatan

Number of Employees by Position Level

Tabel Jumlah Pegawai Berdasarkan Level Jabatan
Table of Number of Employees by Position Level

(dalam satuan orang / in units of people)

Level Jabatan / Position Level	2023			2022		
	Pria / Man	Wanita / Woman	Total	Pria / Man	Wanita / Woman	Total
Staf / Staff	2,165	2,560	4,725	2,223	2,641	4,864
First Line Management	991	732	1,723	960	716	1,676
Middle Management	413	229	642	427	230	657
Senior Management	147	32	179	150	32	182
Executive Management	29	2	31	31	2	33
Jumlah / Total	**3,745**	**3,555**	**7,300**	**3,791**	**3,621**	**7,412**

Jumlah Pegawai Berdasarkan Rentang Usia

Number of Employees by Age Range

Tabel Jumlah Pegawai Berdasarkan Rentang Usia
Table of Number of Employees by Age Range

(dalam satuan orang / in units of people)

Rentang Usia / Age Range	2023			2022		
	Pria / Man	Wanita / Woman	Total	Pria / Man	Wanita / Woman	Total
18-30	613	968	1,581	698	1,147	1,845
31-40	2,472	2,288	4,760	2,498	2,202	4,700
41-50	548	235	783	476	208	684
>50	112	64	176	119	64	183
Jumlah / Total	**3,745**	**3,555**	**7,300**	**3,791**	**3,621**	**7,412**

Jumlah Pegawai Berdasarkan Tingkat Pendidikan

Number of Employees by Education Level

Tabel Jumlah Pegawai Berdasarkan Tingkat Pendidikan
Table of Number of Employees by Education Level

(dalam satuan orang / in units of people)

Tingkat Pendidikan Level of Education	2023			2022		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
Diploma / Diploma	211	391	602	248	448	696
Sarjana / Bachelor	3,024	2,931	5,955	3,046	2,948	5,994
Pasca Sarjana / Postgraduate	505	231	736	492	223	715
Doktor / Doctor	5	2	7	5	2	7
Jumlah / Total	**3,745**	**3,555**	**7,300**	**3,791**	**3,621**	**7,412**

Jumlah Pegawai Berdasarkan Status Kepegawaian

Number of Employees by Employment Status

Tabel Jumlah Pegawai Berdasarkan Status Kepegawaian
Table of Number of Employees by Employment Status

(dalam satuan orang / in units of people)

Status Kepegawaian Employment Status	2023			2022		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
Pegawai Tetap / Permanent Employee	3,745	3,555	7,300	3,791	3,621	7,412
PKWT / STWA	23	4	27	32	7	39
Jumlah / Total	**3,768**	**3,559**	**7,327**	**3,823**	**3,628**	**7,451**

Jumlah Pegawai Berdasarkan Direktorat

Number of Employees by Directorate

Tabel Jumlah Pegawai Berdasarkan Direktorat
Table of Number of Employees by Directorate

(dalam satuan orang / in units of people)

Direktorat Directorate	2023			2022		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
Direktorat IT, *Treasury* dan *International Banking**	267	106	373	255	102	357
Direktorat Kepatuhan* / Directorate of Compliance *	182	100	282	70	36	106
Direktorat Keuangan / Directorate of Finance	167	61	228	191	73	264
Direktorat Komersial dan UMKM* / Directorate of Commercial and MSME*	99	67	166	94	65	159
Direktorat Konsumer dan Ritel* / Directorate of Consumer and Retail*	109	119	228	110	119	229
Direktorat Operasional* / Directorate of Operations*	214	98	312	219	104	323

Direktorat Directorate	2023			2022		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
Direktorat Utama* / Main Directorate*	73	40	113	163	90	253
Kantor Cabang / Branch office	2,634	2,964	5,598	2,689	3,032	-
Jumlah / Total	**3,745**	**3,555**	**7,300**	**3,791**	**3,621**	**7,412**

* Kategori Direktorat merujuk pada Surat Keputusan Direksi No. 0833/SK/DIR-PST/2021 Tanggal 31 Desember 2021 Tentang Struktur Organisasi PT Bank Pembangunan Jawa Barat dan Banten, Tbk / Directorate category refers to Board of Directors Decree No. 0833/SK/DIR-PST/2021 Dated December 31, 2021 Concerning the Organizational Structure of PT Bank Pembangunan Jawa Barat and Banten, Tbk.

Jumlah Pegawai Berdasarkan Wilayah

Number of Employees by Region

Tabel Jumlah Pegawai Berdasarkan Wilayah
Table of Number of Employees by Region

(dalam satuan orang / in units of people)

Wilayah Region	2023			2022		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
Kantor Pusat / Head Office	1,111	591	1,702	1,102	589	1,692
Kantor Wilayah 1/ Regional Office 1	825	1,018	1,843	847	1,030	1,877
Kantor Wilayah 2 / Regional Office 2	568	681	1,249	591	710	1,301
Kantor Wilayah 3 / Regional Office 3	670	621	1,291	680	632	1,312
Kantor Wilayah 4 / Regional Office 4	389	453	842	402	471	873
Kantor Wilayah 5 / Regional Office 5	182	191	373	169	189	358
Jumlah / Total	**3,745**	**3,555**	**7,300**	**3,791**	**3,621**	**7,412**

Jumlah Pegawai Berdasarkan Masa Kerja

Number of Employees by Period of Service

Tabel Jumlah Pegawai Berdasarkan Masa Kerja
Table of Number of Employees by Period of Service

(dalam satuan orang / in units of people)

Masa Kerja Period of Service	2023			2022		
	Pria Man	Wanita Woman	Total	Pria Man	Wanita Woman	Total
1 < Tahun / 1 < Year	75	67	142	45	51	96
1-3 Tahun / 1-3 Year	199	199	427	366	471	837
4-15 Tahun / 4-15 Year	3,124	3,051	6,175	3,036	2,905	5,942
16-25 Tahun / 16-25 Year	300	180	480	291	291	450
> 25 Tahun / > 25 Year	47	29	76	53	34	87
Jumlah / Total	**3,745**	**3,555**	**7,300**	**3,791**	**3,621**	**7,412**

Komposisi Pemegang Saham
Composition of Shareholders

Tabel Komposisi Pemegang Saham bank bjb
Table of bank **bjb** Shareholder Composition

Kepemilikan Saham Shareholder		1 Januari 2023 January 1, 2023			31 Desember 2023 December 31, 2023		
		Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%
A	**PEMERINTAH DAERAH / REGIONAL GOVERNMENT**						
1	**Pemerintah Provinsi Jawa Barat / West Java Provincial Government**						
	Saham Seri A / Series A Share	3,756,415,785	939,103,946,250		3,756,415,785	939,103,946,250	
	Saham Seri B / Series B Share	296,756,810	74,189,202,500	38.52%	296,756,810	74,189,202,500	38.52%
	Total	**4,053,172,595**	**1,013,293,148,750**		**4,053,172,595**	**1,013,293,148,750**	
2	**Pemerintah Kota & Kab. se-Jawa Barat / City and District Governments in West Java**						
	Kota Bandung / Bandung City						
	Saham Seri A / Series A Share	116,000,006	29,000,001,500		116,000,006	29,000,001,500	
	Saham Seri B / Series B Share	8,048,569	2,012,142,250	1.18%	8,048,569	2,012,142,250	1.18%
	Total	**124,048,575**	**31,012,143,750**		**124,048,575**	**31,012,143,750**	
	Kota Cirebon / Cirebon City						
	Saham Seri A / Series A Share	17,837,704	4,459,426,000		17,837,704	4,459,426,000	
	Saham Seri B / Series B Share	1,237,655	309,413,750	0.18%	1,237,655	309,413,750	0.18%
	Total	**19,075,359**	**4,768,839,750**		**19,075,359**	**4,768,839,750**	
	Kota Sukabumi / Sukabumi City						
	Saham Seri A / Series A Share	38,545,063	9,636,265,750		38,545,063	9,636,265,750	
	Saham Seri B / Series B Share	2,674,412	668,603,000	0.39%	2,674,412	668,603,000	0.39%
	Total	**41,219,475**	**10,304,868,750**		**41,219,475**	**10,304,868,750**	
	Kota Bekasi / Bekasi City						
	Saham Seri A / Series A Share	62,493,022	15,623,255,500		62,493,022	15,623,255,500	
	Saham Seri B / Series B Share	4,336,029	1,084,007,250	0.64%	4,336,029	1,084,007,250	0.64%
	Total	**66,829,051**	**16,707,262,750**		**66,829,051**	**16,707,262,750**	
	Kota Bogor / Bogor City						
	Saham Seri A / Series A Share	46,737,809	11,684,452,250		46,737,809	11,684,452,250	
	Saham Seri B / Series B Share	3,242,866	810,716,500	0.48%	3,242,866	810,716,500	0.48%
	Total	**49,980,675**	**12,495,168,750**		**49,980,675**	**12,495,168,750**	
	Kota Cimahi / Cimahi City						
	Saham Seri A / Series A Share	104,000,000	26,000,000,000		104,000,000	26,000,000,000	
	Saham Seri B / Series B Share	7,215,958	1,803,989,500	1.06%	7,215,958	1,803,989,500	1.06%
	Total	**111,215,958**	**27,803,989,500**		**111,215,958**	**27,803,989,500**	

Kepemilikan Saham Shareholder	1 Januari 2023 January 1, 2023			31 Desember 2023 December 31, 2023		
	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%
Kota Depok / Depok City						
Saham Seri A / Series A Share	93,777,672	23,444,418,000		93,777,672	23,444,418,000	
Saham Seri B / Series B Share	-	-	0.89%	-	-	0.89%
Total	**93,777,672**	**23,444,418,000**		**93,777,672**	**23,444,418,000**	
Kota Tasikmalaya / Tasikmalaya City						
Saham Seri A / Series A Share	62,810,189	15,702,547,250		62,810,189	15,702,547,250	
Saham Seri B / Series B Share	4,428,044	1,107,011,000	0.64%	4,428,044	1,107,011,000	0.64%
Total	**67,238,233**	**16,809,558,250**		**67,238,233**	**16,809,558,250**	
Kota Banjar / Banjar City						
Saham Seri A / Series A Share	41,000,000	10,250,000,000		41,000,000	10,250,000,000	
Saham Seri B / Series B Share	2,878,228	719,557,000	0.42%	2,878,228	719,557,000	0.42%
Total	**43,878,228**	**10,969,557,000**		**43,878,228**	**10,969,557,000**	
Kabupaten Bandung / Bandung District						
Saham Seri A / Series A Share	712,485,914	178,121,478,500		712,485,914	178,121,478,500	
Saham Seri B / Series B Share	49,435,275	12,358,818,750	7.24%	49,435,275	12,358,818,750	7.24%
Total	**761,921,189**	**190,480,297,250**		**761,921,189**	**190,480,297,250**	
Kabupaten Cirebon / Cirebon District						
Saham Seri A / Series A Share	56,121,123	14,030,280,750		56,121,123	14,030,280,750	
Saham Seri B / Series B Share	3,893,920	973,480,000	0.57%	3,893,920	973,480,000	0.57%
Total	**60,015,043**	**15,003,760,750**		**60,015,043**	**15,003,760,750**	
Kabupaten Karawang / Karawang District						
Saham Seri A / Series A Share	56,863,937	14,215,984,250		56,863,937	14,215,984,250	
Saham Seri B / Series B Share	9,841,711	2,460,427,750	0.63%	9,841,711	2,460,427,750	0.63%
Total	**66,705,648**	**16,676,412,000**		**66,705,648**	**16,676,412,000**	
Kabupaten Ciamis / Ciamis District						
Saham Seri A / Series A Share	32,721,097	8,180,274,250		32,721,097	8,180,274,250	
Saham Seri B / Series B Share	4,059,040	1,014,760,000	0.35%	4,059,040	1,014,760,000	0.35%
Total	**36,780,137**	**9,195,034,250**		**36,780,137**	**9,195,034,250**	
Kabupaten Tasikmalaya / Tasikmalaya District						
Saham Seri A / Series A Share	130,953,800	32,738,450,000		130,953,800	32,738,450,000	
Saham Seri B / Series B Share	9,963,099	2,490,774,750	1.34%	9,963,099	2,490,774,750	1.34%
Total	**140,916,899**	**35,229,224,750**		**140,916,899**	**35,229,224,750**	
Kabupaten Sukabumi / Sukabumi District						
Saham Seri A / Series A Share	86,889,260	21,722,315,000		86,889,260	21,722,315,000	
Saham Seri B / Series B Share	6,028,743	1,507,185,750	0.88%	6,028,743	1,507,185,750	0.88%
Total	**92,918,003**	**23,229,500,750**		**92,918,003**	**23,229,500,750**	

Kepemilikan Saham Shareholder	1 Januari 2023 January 1, 2023			31 Desember 2023 December 31, 2023		
	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%
Kabupaten Subang / Subang District						
Saham Seri A / Series A Share	44,937,610	11,234,402,500	0.43%	44,937,610	11,234,402,500	0.43%
Saham Seri B / Series B Share	-	-		-	-	
Total	**44,937,610**	**11,234,402,500**		**44,937,610**	**11,234,402,500**	
Kabupaten Indramayu / Indramayu District						
Saham Seri A / Series A Share	87,986,270	21,996,567,500	0.91%	87,986,270	21,996,567,500	0.91%
Saham Seri B / Series B Share	7,380,073	1,845,018,250		7,380,073	1,845,018,250	
Total	**95,366,343**	**23,841,585,750**		**95,366,343**	**23,841,585,750**	
Kabupaten Bekasi / Bekasi District						
Saham Seri A / Series A Share	73,550,504	18,387,626,000	0.75%	73,550,504	18,387,626,000	0.75%
Saham Seri B / Series B Share	5,103,243	1,275,810,750		5,103,243	1,275,810,750	
Total	**78,653,747**	**19,663,436,750**		**78,653,747**	**19,663,436,750**	
Kabupaten Sumedang / Sumedang District						
Saham Seri A / Series A Share	46,052,684	11,513,171,000	0.47%	46,052,684	11,513,171,000	0.47%
Saham Seri B / Series B Share	3,195,329	798,832,250		3,195,329	798,832,250	
Total	**49,248,013**	**12,312,003,250**		**49,248,013**	**12,312,003,250**	
Kabupaten Bogor / Bogor District						
Saham Seri A / Series A Share	202,523,232	50,630,808,000	2.06%	202,523,232	50,630,808,000	2.06%
Saham Seri B / Series B Share	14,051,915	3,512,978,750		14,051,915	3,512,978,750	
Total	**216,575,147**	**54,143,786,750**		**216,575,147**	**54,143,786,750**	
Kabupaten Cianjur / Cianjur District						
Saham Seri A / Series A Share	102,416,760	25,604,190,000	0.97%	102,416,760	25,604,190,000	0.97%
Saham Seri B / Series B Share	-	-		-	-	
Total	**102,416,760**	**25,604,190,000**		**102,416,760**	**25,604,190,000**	
Kabupaten Kuningan / Kuningan District						
Saham Seri A / Series A Share	28,797,110	7,199,277,500	0.29%	28,797,110	7,199,277,500	0.29%
Saham Seri B / Series B Share	1,845,018	461,254,500		1,845,018	461,254,500	
Total	**30,642,128**	**7,660,532,000**		**30,642,128**	**7,660,532,000**	
Kabupaten Majalengka / Majalengka District						
Saham Seri A / Series A Share	35,462,669	8,865,667,250	0.41%	35,462,669	8,865,667,250	0.41%
Saham Seri B / Series B Share	7,380,073	1,845,018,250		7,380,073	1,845,018,250	
Total	**42,842,742**	**10,710,685,500**		**42,842,742**	**10,710,685,500**	
Kabupaten Garut / Garut District						
Saham Seri A / Series A Share	26,366,698	6,591,674,500	0.29%	26,366,698	6,591,674,500	0.29%
Saham Seri B / Series B Share	4,428,044	1,107,011,000		4,428,044	1,107,011,000	
Total	**30,794,742**	**7,698,685,500**		**30,794,742**	**7,698,685,500**	

	Kepemilikan Saham Shareholder	1 Januari 2023 January 1, 2023			31 Desember 2023 December 31, 2023		
		Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%
	Kabupaten Purwakarta / Purwakarta District						
	Saham Seri A / Series A Share	51,219,171	12,804,792,750		51,219,171	12,804,792,750	
	Saham Seri B / Series B Share	5,904,059	1,476,014,750	0.54%	5,904,059	1,476,014,750	0.54%
	Total	**57,123,230**	**14,280,807,500**		**57,123,230**	**14,280,807,500**	
	Kabupaten Bandung Barat / Bandung Barat District						
	Saham Seri A / Series A Share	5,263,157	1,315,789,250		5,263,157	1,315,789,250	
	Saham Seri B / Series B Share	7,380,073	1,845,018,250	0.12%	7,380,073	1,845,018,250	0.12%
	Total	**12,643,230**	**3,160,807,500**		**12,643,230**	**3,160,807,500**	
	Kabupaten Pangandaran / Pangandaran District						
	Saham Seri A / Series A Share	-	-		-	-	
	Saham Seri B / Series B Share	2,656,826	664,206,500	0.03%	2,656,826	664,206,500	0.03%
	Total	**2,656,826**	**664,206,500**		**2,656,826**	**664,206,500**	
3	**Pemerintah Provinsi Banten / Banten Provincial Government**						
	Saham Seri A / Series A Share	520,589,856	130,147,464,000		520,589,856	130,147,464,000	
	Saham Seri B / Series B Share	-	-	4.95%	-	-	4.95%
	Total	**520,589,856**	**130,147,464,000**		**520,589,856**	**130,147,464,000**	
4	**Pemerintah Kota & Kab. se-Banten / City and District Governments in Banten**						
	Kota Tangerang / Tangerang City						
	Saham Seri A / Series A Share	125,117,942	31,279,485,500		125,117,942	31,279,485,500	
	Saham Seri B / Series B Share	8,681,210	2,170,302,500	1.27%	8,681,210	2,170,302,500	1.27%
	Total	**133,799,152**	**33,449,788,000**		**133,799,152**	**33,449,788,000**	
	Kota Cilegon / Cilegon City						
	Saham Seri A / Series A Share	60,631,578	15,157,894,500		60,631,578	15,157,894,500	
	Saham Seri B / Series B Share	4,059,041	1,014,760,250	0.61%	4,059,041	1,014,760,250	0.61%
	Total	**64,690,619**	**16,172,654,750**		**64,690,619**	**16,172,654,750**	
	Kota Tangerang Selatan / South Tangerang City						
	Saham Seri A / Series A Share	-	-		-	-	
	Saham Seri B / Series B Share	7,380,073	1,845,018,250	0.07%	7,380,073	1,845,018,250	0.07%
	Total	**7,380,073**	**1,845,018,250**		**7,380,073**	**1,845,018,250**	
	Kota Serang / Serang City						
	Saham Seri A / Series A Share	-	-		-	-	
	Saham Seri B / Series B Share	7,380,073	1,845,018,250	0.07%	7,380,073	1,845,018,250	0.07%
	Total	**7,380,073**	**1,845,018,250**		**7,380,073**	**1,845,018,250**	

	Kepemilikan Saham Shareholder	1 Januari 2023 January 1, 2023			31 Desember 2023 December 31, 2023		
		Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%	Jumlah Lembar Saham Number of Shares	Total Modal Disetor Total Paid-in Capital	%
	Kabupaten Serang / Serang District						
	Saham Seri A / Series A Share	151,092,304	37,773,076,000		151,092,304	37,773,076,000	
	Saham Seri B / Series B Share	10,332,103	2,583,025,750	1.53%	10,332,103	2,583,025,750	1.53%
	Total	**161,424,407**	**40,356,101,750**		**161,424,407**	**40,356,101,750**	
	Kabupaten Tangerang / Tangerang District						
	Saham Seri A / Series A Share	289,306,189	72,326,547,250		289,306,189	72,326,547,250	
	Saham Seri B / Series B Share	20,073,282	5,018,320,500	2.94%	20,073,282	5,018,320,500	2.94%
	Total	**309,379,471**	**77,344,867,750**		**309,379,471**	**77,344,867,750**	
	Kabupaten Lebak / Lebak District						
	Saham Seri A / Series A Share	37,586,022	9,396,505,500		37,586,022	9,396,505,500	
	Saham Seri B / Series B Share	2,607,876	651,969,000	0.38%	2,607,876	651,969,000	0.38%
	Total	**40,193,898**	**10,048,474,500**		**40,193,898**	**10,048,474,500**	
	Kabupaten Pandeglang / Pandeglang District						
	Saham Seri A / Series A Share	110,162,524	27,540,631,000		110,162,524	27,540,631,000	
	Saham Seri B / Series B Share	-	-	1.05%	-	-	1.05%
	Total	**110,162,524**	**27,540,631,000**		**110,162,524**	**27,540,631,000**	
B	**PUBLIK / PUBLIC**						
	Saham Seri A / Series A Share	-	-		-	-	
	Saham Seri B / Series B Share	2,572,850,355	643,212,588,750	24.45%	2,572,850,355	643,212,588,750	24.45%
	Total	**2,572,850,355**	**643,212,588,750**		**2,572,850,355**	**643,212,588,750**	
	TOTAL						
	Saham Seri A / Series A Share	7,414,714,661	1,853,678,665,250		7,414,714,661	1,853,678,665,250	
	Saham Seri B / Series B Share	3,106,729,025	776,682,256,250		3,106,729,025	776,682,256,250	
	TOTAL	**10,521,443,686**	**2,630,360,921,500**	**100%**	**10,521,443,686**	**2,630,360,921,500**	**100.00%**

Komposisi 20 Pemegang Saham Terbesar

Composition of The 20 Biggest Shareholders

Tabel Komposisi 20 Pemegang Saham Terbesar bank bjb per 1 Januari 2023
Table of Composition of the 20 Largest Shareholders of bank **bjb** as of January 1, 2023

No.	Nama Investor Investor Name	Status Status	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
1	Pemerintah Daerah Provinsi Jawa Barat West Java Provincial Government	Pemerintah Daerah Local Government	4,053,172,595	38.52
2	Pemerintah Daerah Kabupaten Bandung Regional Government of Bandung District	Pemerintah Daerah Local Government	761,921,189	7.24
3	Pemerintah Daerah Provinsi Banten Banten Provincial Government	Pemerintah Daerah Local Government	520,589,856	5.29
4	PT Asuransi Jiwa IFG	Asuransi Insurance	331,665,400	3.15
5	Pemerintah Daerah Kabupaten Tangerang Regional Government of Tangerang District	Pemerintah Daerah Local Government	309,379,471	2.94
6	Pemerintah Daerah Kabupaten Bogor Regional Government of Bogor District	Pemerintah Daerah Local Government	216,575,147	2.05
7	PT ASABRI (Persero) - DAPEN TNI	Dana Pensiun Pension Fund	179,673,700	1.83
8	Pemerintah Daerah Kabupaten Serang Regional Government of Serang District	Pemerintah Daerah Local Government	161,424,407	1.53
9	Pemerintah Daerah Kabupaten Tasikmalaya Regional Government of Tasikmalaya District	Pemerintah Daerah Local Government	140,916,899	1.33
10	Pemerintah Daerah Kota Tangerang Regional Government of Tangerang City	Pemerintah Daerah Local Government	133,799,152	1.27
11	Pemerintah Daerah Kota Bandung Regional Government of Bandung CIty	Pemerintah Daerah Local Government	124,048,575	1.17
12	Pemerintah Daerah Kota Cimahi Regional Government of Cimahi City	Pemerintah Daerah Local Government	111,215,958	1.05
13	PT ASABRI (Persero) - DAPEN	Dana Pensiun Pension Fund	111,089,600	1.05
14	Pemerintah Daerah Kabupaten Pandeglang Regional Government of Pandeglang District	Pemerintah Daerah Local Government	110,162,524	1.04
15	Pemerintah Daerah Kabupaten Cianjur Regional Government of Cianjur District	Pemerintah Daerah Local Government	102,416,760	0.97
16	Pemerintah Daerah Kabupaten Indramayu Regional Government of Indramayu District	Pemerintah Daerah Local Government	95,366,343	0.95
17	Pemerintah Daerah Kota Depok Regional Government of Depok City	Pemerintah Daerah Local Government	93,777,672	0.89
18	Pemerintah Daerah Kabupaten Sukabumi Regional Government of Sukabumi District	Pemerintah Daerah Local Government	92,918,003	0.88
19	Pemerintah Daerah Kabupaten Bekasi Regional Government of Bekasi District	Pemerintah Daerah Local Government	78,653,747	0.74
20	PT ASABRI (Persero) - DAPEN POLRI	Dana Pensiun Pension Fund	72,955,600	0.69

Tabel Komposisi 20 Pemegang Saham Terbesar bank bjb per 31 Desember 2023
Table of Composition of the 20 Largest Shareholders of bank **bjb** as of December 31, 2023

No.	Nama Investor Investor Name	Status Status	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
1	Pemerintah Daerah Provinsi Jawa Barat West Java Provincial Government	Pemerintah Daerah Local Government	4,053,172,595	38.52
2	Pemerintah Daerah Kabupaten Bandung Regional Government of Bandung District	Pemerintah Daerah Local Government	761,921,189	7.24
3	Pemerintah Daerah Provinsi Banten Banten Provincial Government	Pemerintah Daerah Local Government	520,589,856	4.94
4	PT Asuransi Jiwa IFG	Asuransi Insurance	331,665,400	3.15
5	Pemerintah Daerah Kabupaten Tangerang Regional Government of Tangerang District	Pemerintah Daerah Local Government	309,379,471	2.94
6	Pemerintah Daerah Kabupaten Bogor Regional Government of Bogor District	Pemerintah Daerah Local Government	216,575,147	2.05
7	PT ASABRI (Persero) - DAPEN TNI	Dana Pensiun Pension Fund	179,673,700	1.70
8	PT Taspen (Asuransi) - AFS	Dana Pensiun Pension Fund	161,424,407	1.53
9	Pemerintah Daerah Kabupaten Tasikmalaya Regional Government of Tasikmalaya District	Pemerintah Daerah Local Government	141,003,100	1.34
10	Pemerintah Daerah Kota Tangerang Regional Government of Tangerang City	Pemerintah Daerah Local Government	140,916,899	1.33
11	Pemerintah Daerah Kota Bandung Regional Government of Bandung City	Pemerintah Daerah Local Government	133,799,152	1.27
12	Pemerintah Daerah Kota Cimahi Regional Government of Cimahi CIty	Pemerintah Daerah Local Government	124,048,575	1.17
13	PT ASABRI (Persero) - DAPEN	Dana Pensiun Pension Fund	111,215,958	1.05
14	Pemerintah Daerah Kabupaten Pandeglang Regional Government of Pandeglang District	Pemerintah Daerah Local Government	111,089,600	1.05
15	Pemerintah Daerah Kabupaten Cianjur Regional Government of Cianjur District	Pemerintah Daerah Local Government	110,162,524	1.04
16	Pemerintah Daerah Kabupaten Indramayu Regional Government of Indramayu District	Pemerintah Daerah Local Government	102,416,760	0.97
17	Pemerintah Daerah Kota Depok Regional Government of Depok City	Pemerintah Daerah Local Government	95,366,343	0.90
18	Pemerintah Daerah Kabupaten Sukabumi Regional Government of Sukabumi District	Pemerintah Daerah Local Government	93,777,672	0.89
19	Pemerintah Daerah Kabupaten Bekasi Regional Government of Bekasi District	Pemerintah Daerah Local Government	92,918,003	0.88
20	PT ASABRI (Persero) - DAPEN POLRI	Dana Pensiun Pension Fund	78,653,747	0.74

Komposisi Pemegang Saham 5% atau Lebih

Composition of Shareholders 5% or More

Tabel Komposisi Pemegang Saham 5% atau Lebih bank bjb per 1 Januari 2023
Table of Shareholder Composition of 5% or More bank **bjb** as of January 1, 2023

No.	Nama Investor Investor Name	Status Status	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
1.	Pemda Provinsi Jawa Barat West Java Provincial Government	Pemerintah Daerah Local Government	4,053,172,595	38.52
2.	Pemda Kabupaten Bandung Regional Government of Bandung District	Pemerintah Daerah Local Government	761,921,189	7.24

Tabel Komposisi Pemegang Saham 5% atau Lebih bank bjb per 31 Desember 2023
Table of Shareholder Composition of 5% or More bank **bjb** as of December 31, 2023

No.	Nama Investor Investor Name	Status Status	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
1.	Pemda Provinsi Jawa Barat West Java Provincial Government	Pemerintah Daerah Local Government	4,053,172,595	38.52
2.	Pemda Kabupaten Bandung Regional Government of Bandung District	Pemerintah Daerah Local Government	761,921,189	7.24

Komposisi Pemegang Saham Masyarakat Kurang dari 5%

Composition of Public Shareholders Less than 5%

Tabel Komposisi Pemegang Saham Masyarakat Kurang dari 5% bank bjb Per 1 Januari 2023
Table of Composition of Public Shareholders Less than 5% bank **bjb** as of January 1, 2023

Kepemilikan Saham Publik Public Share Ownership	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
PEMODAL NASIONAL / NATIONAL INVESTORS			
Pemerintah Daerah / Local Government	35	3,133,499,547	29.78
Perorangan Dalam Negeri / Domestic Individual	23,228	865,794,032	8.23
Dana Pensiun / Pension Fund	25	641,152,035	6.09
Asuransi / Insurance	3	331,974,500	3.15
Reksadana / Mutual Funds	20	95,742,812	0.90
Perseroan Terbatas / Limited Company	53	54,209,245	0.51
Pengurus / Management	11	9,908,815	0.09
Yayasan / Foundation	1	861,800	0.00
Koperasi / Cooperative	1	250,000	0.00
Total Pemodal Nasional / Total National Investors	**23,377**	**5,133,392,786**	**48.75**
PEMODAL ASING / FOREIGN INVESTORS			
Perorangan Asing / Foreign Individual	17	208,000	0.02

Kepemilikan Saham Publik Public Share Ownership	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
Badan Usaha Asing / Foreign Corporation	205	572,749,116	5.45
Total Pemodal Asing / Total Foreign Investors	**222**	**572,957,116**	**5.47**
TOTAL	**23,592**	**5,706,349,902**	**54.24**

Tabel Komposisi Pemegang Saham Masyarakat Kurang dari 5% bank bjb Per 31 Desember 2023
Table of Composition of Public Shareholders Less than 5% bank **bjb** as of December 31, 2023

Kepemilikan Saham Publik Public Share Ownership	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
PEMODAL NASIONAL / NATIONAL INVESTORS			
Pemerintah Daerah / Local Government	35	3,133,499,547	29.78
Perorangan Dalam Negeri / Domestic Individual	28,856	954,652,346	9.07
Dana Pensiun / Pension Fund	24	640,993,235	6.09
Asuransi / Insurance	2	331,699,800	3.15
Reksadana / Mutual Funds	22	94,477,879	0.89
Perseroan Terbatas / Limited Company	57	61,993,881	0.58
Pengurus / Management	8	9,270,687	0.08
Bank	2	6,691,300	0.06
Yayasan / Foundation	3	2,027,500	0.01
Koperasi / Cooperative	1	250,000	0.00
Lembaga Pemerintah / Government Institutions	1	49	0.00
Total Pemodal Nasional / Total National Investors	**29,003**	**5,226,285,537**	**49.67**
PEMODAL ASING / FOREIGN INVESTORS			
Perorangan Asing / Foreign Individual	19	202,900	0.00
Badan Usaha Asing / Foreign Corporation	168	479,861,465	4.56
Total Pemodal Asing / Total Foreign Investors	**187**	**480,064,365**	**4.56**
TOTAL	**29,190**	**5,706,349,902**	**54,24**

Kepemilikan Saham oleh Dewan Komisaris dan Direksi

Share Ownership by The Board of Commissioners and Board of Directors

Tabel Kepemilikan Saham Dewan Komisaris dan Direksi bank bjb per 1 Januari 2023
Table of Share Ownership of the Board of Commissioners and Board of Directors of bank **bjb** as of January 1, 2023

No.	Nama Name	Jabatan Position	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
DIREKSI / BOARD OF DIRECTORS				
1.	Yuddy Renaldi	Direktur Utama / President director	1,462,383	0.01
2.	Nia Kania	Direktur Keuangan / Director of Finance	1,647,090	0.01
3.	Suartini	Direktur Konsumer & Ritel / Director of Consumer & Retail	1,433,290	0.01

No.	Nama Name	Jabatan Position	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
4.	Tedi Setiawan	Direktur Operasional / Director of Operations	906,791	0.00
5.	Rio Lanasier	Direktur Information Technology, Treasury & International Banking / Director of Information Technology, Treasury & International Banking	906,801	0.00
6.	Nancy Adistyasari	Direktur Komersial & UMKM / Director of Commercial & SMEs	394,242	0.00
7.	Cecep Trisna	Direktur Kepatuhan / Director of Compliance	135,510	0.00
DEWAN KOMISARIS / BOARD OF COMMISSIONERS				
1.	Farid Rahman	Komisaris Utama Independen / Independent President Commissioner	-	-
2.	Muhadi**	Komisaris / Commissioner	3,022,708	0.02
3.	Setiawan Wangsaatmaja	Komisaris / Commissioner	-	-
4.	Fahlino F. Sjuib	Komisaris Independen / Independent Commissioner	-	-
5.	Diding Sakri	Komisaris Independen / Independent Commissioner	-	-

*Berhenti menjabat sejak 25 Mei 2023 / Resigned from office on May 25, 2023
**Jumlah kepemilikan saham per 25 Mei 2023 / Total share ownership as May 25, 2023

Tabel Kepemilikan Saham Dewan Komisaris dan Direksi bank bjb per 31 Desember 2023
Table of Share Ownership of the Board of Commissioners and Board of Directors of bank **bjb** as of December 31, 2023

No.	Nama Name	Jabatan Position	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
DIREKSI / BOARD OF DIRECTORS				
1.	Yuddy Renaldi	Direktur Utama / President director	1,864,137	0.01
2.	Nia Kania	Direktur Keuangan / Director of Finance	1,968,491	0.01
3.	Suartini	Direktur Konsumer & Ritel / Director of Consumer & Retail	1,754,691	0.01
4.	Tedi Setiawan	Direktur Operasional / Director of Operations	1,228,192	0.01
5.	Rio Lanasier	Direktur Information Technology, Treasury & International Banking / Director of Information Technology, Treasury & International Banking	1,228,202	0.01
6.	Nancy Adistyasari	Direktur Komersial & UMKM / Director of Commercial & SMEs	715,643	0.00
7.	Cecep Trisna	Direktur Kepatuhan / Director of Compliance	456,911	0.00
DEWAN KOMISARIS / BOARD OF COMMISSIONERS				
1.	Farid Rahman	Komisaris Utama Independen / Independent President Commissioner	-	-
2.	Setiawan Wangsaatmaja	Komisaris / Commissioner	54,420	0.00
3.	Fahlino F. Sjuib	Komisaris Independen / Independent Commissioner	-	-
4.	Diding Sakri	Komisaris Independen / Independent Commissioner	-	-
5.	Tomsi Tohir	Komisaris / Commissioner	-	-
6.	Rudie Kusmayadi	Komisaris / Commissioner	-	-

Sampai dengan 31 Desember 2023, Dewan Komisaris dan Direksi bank **bjb** tidak memiliki kepemilikan saham secara tidak langsung.

As of December 31, 2023, the Board of Commissioners and Board of Directors of bank **bjb** do not have indirect share ownership.

Klasifikasi Pemegang Saham
Classification of Shareholders

Tabel Klasifikasi Pemegang Saham bank bjb Per 31 Desember 2023
Table of bank **bjb** Shareholders Classification as of December 31, 2023

Kepemilikan Saham Shareholding	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan Ownership
Institusi Lokal / Local Institution	112	1,138,133,595	10.82
Institusi Asing / Foreign Institution	168	479,861,465	4.56
Individu Lokal / Local Individual	28,856	954,652,346	9.73
Individu Asing / Foreign Individual	19	202,900	0.00
Total	**29,155**	**2,257,850,355**	**24.45**

Pemegang Saham Utama dan Pengendali
Major and Controlling Shareholders

bank **bjb** merupakan Badan Usaha Milik Daerah dengan kepemilikan saham terbesar dimiliki oleh Pemerintah Provinsi Jawa Barat. Pemegang Saham Utama dan Pengendali Perseroan adalah Pemerintah Provinsi Jawa Barat dengan persentase kepemilikan sebesar 38,52%. Hingga 31 Desember 2023, tidak terdapat Pemegang Saham Utama dan Pengendali secara tidak langsung, sampai ke pemilik individu, serta tidak terdapat Pemegang Saham yang bertindak atas nama Pemegang Saham lain.

bank **bjb** is a regional-owned enterprise with the most extensive share ownership owned by the West Java Provincial Government. The Company's Major and Controlling Shareholders are the Government of West Java Province, with an ownership percentage of 38.52%. As of December 31, 2023, there are no Major and Controlling Shareholders indirectly, down to individual owners, and no Shareholders are acting on behalf of other Shareholders.

Daftar Entitas Anak, Entitas Asosiasi dan Perusahaan Ventura Bersama
List of Subsidiaries, Associated Entities and Joint Venture Companies

Sampai dengan 31 Desember 2023, bank **bjb** telah memiliki 3 (tiga) entitas anak dan 14 (empat belas) entitas asosiasi. Keseluruhan entitas anak maupun entitas asosiasi yang dimiliki oleh bank **bjb** dijelaskan sebagai berikut.

As of December 31, 2023, bank **bjb** has 3 (three) subsidiaries and 14 (fourteen) associates. All subsidiaries and associated entities owned by bank **bjb** are explained as follows.

Entitas Anak

Subsidiaries

bank bjb Syariah

bank bjb Syariah

Bidang Usaha Business Fields	Perbankan / Banking	
Tanggal Pendirian Date of Establishment	7 Mei 2010 / May 7, 2010	
Jumlah Aset Total Assets	Rp13.64 triliun / IDR13.64 trillion	
Kepemilikan (%) Ownership (%)	99.24%	
Status Beroperasi Operating Status	Telah Beroperasi / Operated	
Alamat Address	Jl. Braga No. 135 – Bandung Telp : (022) 420 2599 Fax : (022) 421 2524 Email : corporate@bjbs.co.id Web : www.bjbsyariah.co.id	
Pengurus Perusahaan Company Management	**Dewan Komisaris / Board of Commissioners**	
	Agus Riswanto	Komisaris Utama / President Commissioner
	Isa Anwari	Komisaris / Commissioner
	Didi Suhardi	Komisaris / Commissioner
	Rio Febrian Dilantara	Komisaris Utama / President Commissioner
	Direksi / Board of Directors	
	Adang Ahmad Kunandar	Direktur Utama / President Director
	Ita Garmeita	Direktur Bisnis / Director of Business
	Vicky Fitriadi	Direktur Operasional / Director of Operations
	Anwar Munawar	Direktur Kepatuhan / Director of Compliance
	Dewan Pengawas Syariah / Board of Sharia Supervisory	
	Prof. Dr. Jaih Mubarok, S.E., M.H.. M.Ag	Ketua / Chairman
	Drs. H. Endjo Sunidja, MM, M.Ag	Anggota / Member

Pendirian bank **bjb** Syariah diawali dengan pembentukan Divisi/ Unit Usaha Syariah oleh PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk pada 20 Mei 2000, dengan tujuan untuk memenuhi kebutuhan masyarakat Jawa Barat yang mulai tumbuh keinginannya untuk menggunakan jasa perbankan syariah pada saat itu. Setelah 10 (sepuluh) tahun operasional Divisi/Unit Usaha Syariah, manajemen PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk berpandangan bahwa untuk mempercepat pertumbuhan usaha syariah serta mendukung program Bank Indonesia yang menghendaki peningkatan *share* perbankan syariah, maka dengan persetujuan Rapat Umum Pemegang Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk diputuskan untuk menjadikan Divisi/Unit Usaha Syariah menjadi Bank Umum Syariah.

Establishment of bank **bjb** syariah began with the establishment of Sharia Division/Business Unit by PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk on May 20, 2000 with the purpose to meet West Java's society emerging needs of using sharia banking services at that time. After 10 (ten) years of operational of Sharia Division/Business Unit, management of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk viewed that to accelerate sharia business growth and to support Bank Indonesia program intending to increase sharia banking share, therefore, at the approval of General Meeting of Shareholders of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, it was decided to transform the Sharia Division/ Business Unit into Sharia Commercial Bank.

Sebagai tindak lanjut keputusan Rapat Umum Pemegang Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, maka pada tanggal 15 Januari 2010 didirikan bank **bjb** syariah berdasarkan Akta Pendirian Perseroan Terbatas No. 4 yang dibuat oleh Notaris Fathiah Helmi dan telah mendapat pengesahan dari Menkumham Nomor AHU-04317.AH.01.01 Tahun 2010 tanggal 26 Januari 2010.

Dari segi kepemilikan saham, pada tahun 2023 komposisi kepemilikan saham bank **bjb** Syariah tidak mengalami perubahan dengan susunan pemegang saham adalah PT Bank Pembangunan Daerah Jawa Barat dan Banten modal disetor sebesar Rp1.831.890.000.000 (satu triliun delapan ratus tiga puluh satu miliar delapan ratus sembilan puluh juta rupiah) atau sebesar 99,24% dan PT Banten Global Development dengan modal disetor sebesar Rp14.000.000.000 (empat belas miliar rupiah) atau sebesar 0,76%.

As a follow-up to the decision of the General Meeting of Shareholders of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, on January 15, 2010, bank **bjb** syariah was established based on the Deed of Establishment of Limited Liability Company No. 4 made by Notary Fathiah Helmi and approved by the Minister of Law and Human Rights Number AHU-04317.AH.01.01 Year 2010 dated January 26, 2010.

In terms of share ownership, in 2022 the composition of bank **bjb** Syariah share ownership did not change with the composition of shareholders being PT Bank Pembangunan Daerah Jawa Barat dan Banten with paid up capital of IDR1,831,890,000,000 (one trillion eight hundred thirty one billion eight hundred and ninety million rupiah) or 99.24% and PT Banten Global Development with a paid-up capital of IDR14,000,000,000 (fourteen billion rupiah) or 0.76%.

PT BPR INTAN JABAR

PT BPR INTAN JABAR

Bidang Usaha Business Fields	Bank Perekonomian / Economic Bank	
Tanggal Pendirian Date of Establishment	22 Juni 1998 / June 22, 1998	
Jumlah Aset Total Assets	Rp28.93 miliar / IDR28.93 billion	
Kepemilikan (%) Ownership (%)	13.46%	
Status Beroperasi Operating Status	Telah Beroperasi / Operated	
Alamat Address	Jl. Pramuka No. 30A Garut Telp : (0262) 231172 Fax : (0262) 2244396 Email : bpr.bij@gmail.com Web : www.bankbij.co.id	
Pengurus Perusahaan* Company Management	**Dewan Komisaris / Board of Commissioners**	
	Teti Sarifeni	Komisaris Utama / President Commissioner
	Dedi Achmad Santika	Komisaris / Commissioner
	Direksi / Board of Directors	
	Budi	Direktur Utama / President Director
	Dicky Fardiansyah	Direktur Bisnis / Director of Business
	Dadang Kurnia	Direktur Operasional / Director of Operations

Pada tahun 1973 Kabupaten Garut mendirikan lembaga keuangan dengan nama Lembaga Perkreditan Kecamatan berdasarkan Surat Keputusan Gubernur Kepala Daerah Tingakt I Jawa Barat Nomor 446/A.III/SK/1973 tentang Pembentukan Lembaga Perkreditan Kecamatan (LPK) di Provinsi Jawa Barat. Pada tahun 1998, PD. LPK di Kabupaten Garut selanjutnya berubah status menjadi PD BPR LPK sesuai Peraturan Daerah Provinsi Jawa Barat No. 25 Tahun 1996 Tentang Perusahaan Daerah Perkreditan Kecamatan (PD.

In 1973 Garut regency established a financial institution with the name of the District Credit Institution based on the Governor's Decree of the Head of the Level I of West Java No. 446/A. III/SK/1973 concerning Establishment of District Credit Institutions (LPK) in West Java Province. In 1998, PD LPK in Garut Regency then changed its status to PD BPR LPK according to West Java Province Regulation No. 25 of 1996 concerning Regional Credit Companies (PD.PK) and obtain a business license as a Rural Bank

PK) dan mendapat izin usaha sebagai BPR 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 Perusahaan Daerah Bank Perkreditan Rakyat Lembaga Perkreditan Rakyat Kecamatan Garut Kota.

Untuk penguatan perusahaan, pada tahun 2010 dimulai proses merger terhadap 7 (tujuh) PD BPR LPK di Kabupaten Garut sesuai Perda Provinsi Jabar No. 30 Tahun 2010 tentang Perubahan atas Perusahaan Daerah Jawa Barat No. 14 Tahun 2006, yaitu:

- PD BPR LPK Garut Kota
- PD BPR LPK Sukawening
- PD BPR LPK Bayongbong
- PD BPR LPK Cikajang
- PD BPR LPK Banjarwangi
- PD BPR LPK Leuwigoong
- PD BPR LPK Cibalong

Menindaklanjuti Peraturan Daerah Provinsi Jawa Barat Nomor 10 Tahun 2013 Tentang Perubahan Bentuk Hukum Perusahaan Daerah Bank Perekonomian Rakyat Hasil Merger Di Kabupaten Garut, Kabupaten Subang, Kabupaten Cianjur Dan Kabupaten Tasikmalaya Menjadi Perseroan Terbatas, maka pada tanggal 3 April 2014 Pemegang Saham dan Pengurus PD. BPR LPK Garut Kota telah melaksanakan Rapat Umum Pemegang Saham Luar Biasa (RUPS-LB) Dalam Rangka Perubahan Bentuk Badan Hukum PD. BPR LPK Garut Kota Kabupaten Garut. Dalam RUPS Luar Biasa tersebut Pemegang Saham telah memberikan persetujuan terhadap perubahan bentuk badan hukum PD. BPR LPK Garut Kota.

Kemudian, pada tanggal 11 Desember 2014 telah didirikan suatu Perseroan Terbatas dengan nama PT. BPR Intan Jabar, sesuai dengan Akta Pendirian Perseroan Terbatas nomor 47 tanggal 11 Desember 2014 yang dibuat dihadapan Intan Rubyati Dewi, S.H., M.Kn., Notaris di Garut, dan telah mendapat pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai dengan Keputusan Menteri Hukum Dan Hak Asasi Manusia Nomor AHU-39238.40.10.2014 tanggal 11 Desember 2014 tentang Pengesahan Pendirian Badan Hukum Perseroan Terbatas PT. BPR Intan Jabar dan pada Tanggal 22 Mei 2015 PT. BPR Intan Jabar mendapatkan izin operasional dari Otoritas Jasa Keuangan berdasarkan Keputusan Kepala Regional 2 Jawa Barat Nomor Kep-21/KR.2/2015 tentang Pengalihan Izin Usaha Atas Perubahan Badan Hukum PD. BPR LPK Garut Kota Kepada PT BPR Intan Jabar dan Keputusan Kepala Regional 2 Jawa Barat Nomor Kep-22/KR.2/2015 tentang Penetapan Penggunaan Izin Usaha Atas Nama PD. BPR LPK Garut Kota Menjadi Izin Usaha Atas Nama PT. BPR Intan Jabar dan secara resmi mulai beroperasi pada Tanggal 5 Juni 2015.

from Bank Indonesia in accordance with letter No. 31/20/DIR/UBPR/Rahasia dated June 22, 1998 and approved by Decree of the Minister of Finance of the Republic of Indonesia No. KEP- 467/KM.17/1998 concerning Granting of Business Licenses as Rural Banks to Regional Companies of Rural Banks for Rural Credit Institutions in Garut City District.

For the strengthening of the Company, in 2010 began the process of merger against 7 (seven) PD BPR LPK in Garut Regency according to West Java Provincial Regulation No. 30 Year 2010 concerning Amendment to Regional Company of West Java No 14 Year 2006, they are:

- PD BPR LPK Garut Kota
- PD BPR LPK Sukawening
- PD BPR LPK Bayongbong
- PD BPR LPK Cikajang
- PD BPR LPK Banjarwangi
- PD BPR LPK Leuwigoong
- PD BPR LPK Cibalong

Following up the West Java Provincial Regulation No. 10 of 2013 on Changes in Legal Form of Regional Government Rural Bank Merger Result in Garut Regency, Subang Regency, Cianjur Regency And Tasikmalaya Regency Being Limited Liability Company, then on April 3rd, 2014 Shareholders and Management of PD BPR LPK Garut City has done an Extraordinary General Meeting of Shareholders (EGMS) in order to Change the Legal Body of PD BPR LPK Garut City in Garut regency. In the Extraordinary Shareholders' General Meeting, the Shareholders have given their approval to thechange in the form of legal entity of PD BPR LPK Garut City.

After that, on December 11, 2014 has been established a Limited Liability Company with the name of PT BPR Intan Jabar, in accordance with Deed of Establishment of Limited Liability Company No. 47 on December 11, 2014 made in front of Intan Rubyati Dewi, SH, M.Kn., Notary in Garut, and has been approved by the Minister of Justice and Human Rights of the Republic of Indonesia in accordance with the Decision Minister of Justice and Human Rights No. AHU-39238.40.10.2014 on December 11, 2014 on Legalization of Establishment of Limited Liability Company PT BPR Intan Jabar and on May 22, 2015, PT BPR Intan Jabar obtained operational permission from the Financial Services Authority (OJK) based on the Decree of the Head of Regional 2 West Java No. Kep21/ KR.2/2015 regarding the Transfer of Business License to Change of Legal Entity of PD BPR LPK Garut City To PT BPR Intan Jabar and Decision of Regional Head 2 West Java No. Kep-22/KR.2/2015 on Determination of Business License Usage in the Name of PD BPR LPK Garut City Becoming a Business License on behalf of PT BPR Intan Jabar and officially start operating on Juni 5, 2015.

Dari segi kepemilikan saham, pada tahun 2023 komposisi kepemilikan saham PT BPR Intan Jabar adalah PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk sebesar 13,46%, Pemerintah Provinsi Jawa Barat sebesar 57,37%, dan Pemerintah Kabupaten Garut sebesar 29,17%.

In terms of share ownership, in 2023 the share ownership composition of PT BPR Intan Jabar was PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk reaching to 13,46%, West Java Provincial Government at 57,37%, and Garut Regency Government at 29,17%

bjb Sekuritas

bjb Sekuritas

Bidang Usaha Business Fields	Perusahaan Efek / Securities Company	
Tanggal Pendirian Date of Establishment	23 November 2020 / November 23, 2020	
Jumlah Aset Total Assets	Rp32.60 miliar / IDR32.60 billion	
Kepemilikan (%) Ownership (%)	93.75%	
Status Beroperasi Operating Status	Telah Beroperasi / Operated	
Alamat Address	Jl. Teuku Umar No. 10, Lebak Gede, Coblong, Kota Bandung. 40132 Telp : (022) 4211415 Fax : - Email : info@bjbsekuritas.co.id Web : www.bjbsekuritas.co.id	
Pengurus Perusahaan Company Management	**Dewan Komisaris / Board of Commissioners**	
	Hana Dartiwan	Komisaris / Commissioner
	Direksi / Board of Directors	
	Maryadi Suwondo	Direktur Utama / President Director
	Yogi Heditla Permadi	Direktur / Director

Pada tanggal 23 November 2020 telah didirikan suatu Perseroan Terbatas dengan nama PT BJB Sekuritas Jawa Barat, sesuai dengan Akta Pendirian Perseroan Terbatas No. 38 tanggal 23 November 2020 yang dibuat dihadapan Intan R. Tendy Suwarman, S.H. Notaris di Kota Bandung, dan telah mendapat pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai dengan Keputusan Menteri Hukum dan Hak Asasi Manusia Nomor AHU-0063135.AH.01.01.TAHUN2020 tanggal 27 November 2020 tentang Pengesahan Pendirian Badan Hukum Perseroan Terbatas PT BJB Sekuritas Jawa Barat dan pada Tanggal Mei 2015 PT BJB Sekuritas Jawa Barat mendapatkan izin operasional dari Otoritas Jasa Keuangan berdasarkan Keputusan Kepala Regional 2 Jawa Barat No. KEP-292/D.04/2021 tentang Pemberian Izin Usaha Perusahaan Efek Daerah Kepada PT BJB Sekuritas Jawa Barat dan secara resmi mulai beroperasi pada Tanggal 8 Oktober 2021.

On November 23, 2020, a Limited Liability Company was established under the name PT BJB Sekuritas Jawa Barat, in accordance with the Deed of Establishment of a Limited Liability Company number 38 dated November 23, 2020, drawn up before Intan 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 in accordance with the Decree of the Minister of Law and Human Rights Number AHU-0063135. AH.01.01. TAHUN 2020 dated November 27, 2020 concerning Ratification of the Establishment of a Limited Liability Company Legal Entity PT BJB Sekuritas Jawa Barat and on May 2015 PT BJB Sekuritas Jawa Barat obtained an operational permit from the Financial Services Authority based on the Decree of the Regional Head 2 West Java Number KEP-292/D.04/2021 concerning the Granting of a Regional Securities Company Business License to PT BJB Sekuritas Jawa Barat and officially started operating on October 8, 2021.

Dari segi kepemilikan saham, pada tahun 2023 komposisi kepemilikan saham PT BJB Sekuritas Jawa Barat adalah PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk sebesar 93,75%, dan Yayasan Kesejahteraan Pegawai bank **bjb** sebesar 6,25%.

In terms of share ownership, in 2023 the share ownership composition of PT BJB Sekuritas Jawa Barat is PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk at 93,75%, and the Employee Welfare Foundation bank **bjb** at 6,25%

Entitas Asosiasi

Adapun daftar entitas asosiasi yang dimiliki oleh Perseroan adalah sebagai berikut:

Associate Company

The list of associates owned by the Company is as follows:

Nama Name	**Bidang Usaha** Line of Business	**Alamat** Address	**Kepemilikan Saham** Shareholding	**Status Operasi** Operation Status	**Jumlah Aset (dalam ribu Rupiah)** Total Assets (in thousand Rupiah)
PT BPR Serang	Perbankan Banking	Jl. Raya Serang Jakarta KM 11 Kp. Nambo Ds. Keserangan Kec. Ciruas Kab. Serang Telp : (0254) 430630 Fax : - Email : bpr.serang@yahoo.co.id Web : www.bprserang.com	4.95%	Telah Beroperasi Operated	581,761,513
PT BPR Lebak Sejahtera	Perbankan Banking	Jl. Raya Rangkasbitung Pandeglang KM 10 Telp : 081294818410, 087773099337 Email : bprlebaksejahtera@gmail.com Web : www.bprlebaksejahtera.co.id	2.63%	Telah Beroperasi Operated	61,443,611
PT BPR Berkah	Perbankan Banking	Jl. Mayor Widagdo Kel. Kabayan Kec. Pandeglang Telp : (0253) 5550095 Fax : - Email : info@bprberkah.com Web : www.bprberkah.com	1.18%	Telah Beroperasi Operated	301,718,255
PD BPR LPK Parungpanjang	Perbankan Banking	Jl. Muhammad Toha No. 78 Parungpanjang, Kabupaten Bogor Telp : (021) 5979127 Fax : (021) 5979127 Email : bprparungpanjang@yahoo.com Web : www.bankparungpanjang.co.id	8.55%	Telah Beroperasi Operated	114,651,339
PT BPR Cianjur Jabar	Perbankan Banking	Jl. Cilaku No. 5 Desa Cikaruya Warungkondang Cianjur Telp : (0263) 287598 Fax : (0263) 287598 Email : bpr.cianjur@gmail.com Web : www.bprcianjur.co.id	9.55%	Telah Beroperasi Operated	164,416,881
PT BPR Indramayu Jabar	Perbankan Banking	Jl. Raya Sukaurip No.30, Balongan, Kec. Balongan, Kabupaten Indramayu, Jawa Barat 45217 Telp : (0234) 428362 Email : halo@bprindramayujabar.co.id Web : https://bprindramayujabar.co.id	7.22%	Telah Beroperasi Operated	180,981,983
PT BPR Majalengka Jabar	Perbankan Banking	Jl. Raya Siliwangi No. 3 Panyingkiran Telp : (0233) 662118 Fax : - Email : ptbprmajalengkajabar@gmail.com Web : www.bprmajalengkajabar.com	3.47%	Telah Beroperasi Operated	86,753,408
PT BPR Wibawa Mukti Jabar	Perbankan Banking	Ruko Harapan Baru 2, Kavling C9-07 Kota Baru, Bekasi Barat Telp : (021) 8866231 Fax : (021) 8866231 Email : bprwmj@gmail.com Web : www.wibawamuktijabar.com	4.27%	Telah Beroperasi Operated	66,542,277

Nama Name	**Bidang Usaha** Line of Business	**Alamat** Address	**Kepemilikan Saham** Shareholding	**Status Operasi** Operation Status	**Jumlah Aset (dalam ribu Rupiah)** Total Assets (in thousand Rupiah)
PT BPR Cipatujah Jabar	Perbankan Banking	Jl. Raya Cipatujah No. 293 Cipatujah, Tasikmalaya Telp : (0265) 7159111 Fax : (0265) 7159111 Email : bprlpkcipatujah@gmail.com Web : www.bankcij.com	2.17%	Telah Beroperasi Operated	378,167,876
PT BPR Artha Galuh Mandiri Jabar	Perbankan Banking	Jl. Ciparanti No. 149 Desa Legokjawa, Kecamatan CImerak, Kabupaten Pangandaran Telp : (0821) 21313279 Fax : - Email : helpdeskbprbgj@gmail.com Web : -	3.75%	Telah Beroperasi Operated	26,655,164
PT BPR Kerta Raharja Gemilang	Perbankan Banking	Jl. Raya serang KM 15 No. 1 Cikupa Tangerang Telp : (021) 59400534 Fax : (021) 59400283 Email : bprkertaraharjatangerang@gmail.com Web : www.bprkertaraharja.com	1.47%	Telah Beroperasi Operated	589,680,191
PT BPR Karya Utama Jabar	Perbankan Banking	Jl. Raya Jalancagak No. 151 - Subang 41281 Telp : (0260) 472100 Fax : (0260) 471186 Email : bprku.pusat@gmail.com Web : www.bprku.com	20.93%	Telah Beroperasi Operated	228,813,809
PT Asuransi Bangun Askrida	Asuransi Insurance	Askrida Tower Jalan Pramuka Raya Kavling 151 Jakarta Timur 13120 Telp : (021) 8191212 Fax : (021) 29827215, 29827216, 29827217 Email : info@askrida.co.id Web : www.askrida.com	9.45%	Telah Beroperasi Operated	3,861,426,902
PT Bank Pembangunan Daerah Bengkulu	Perbankan Banking	Jl S Parman No 57, Padang Jati Kota Bengkulu 38227 Telp : (0737) 1500133 Fax : Email : Customercarebb@bankbengkulu.co.id Web : www.bankbengkulu.co.id	7.12%	Telah Beroperasi Operated	9,091,700,000

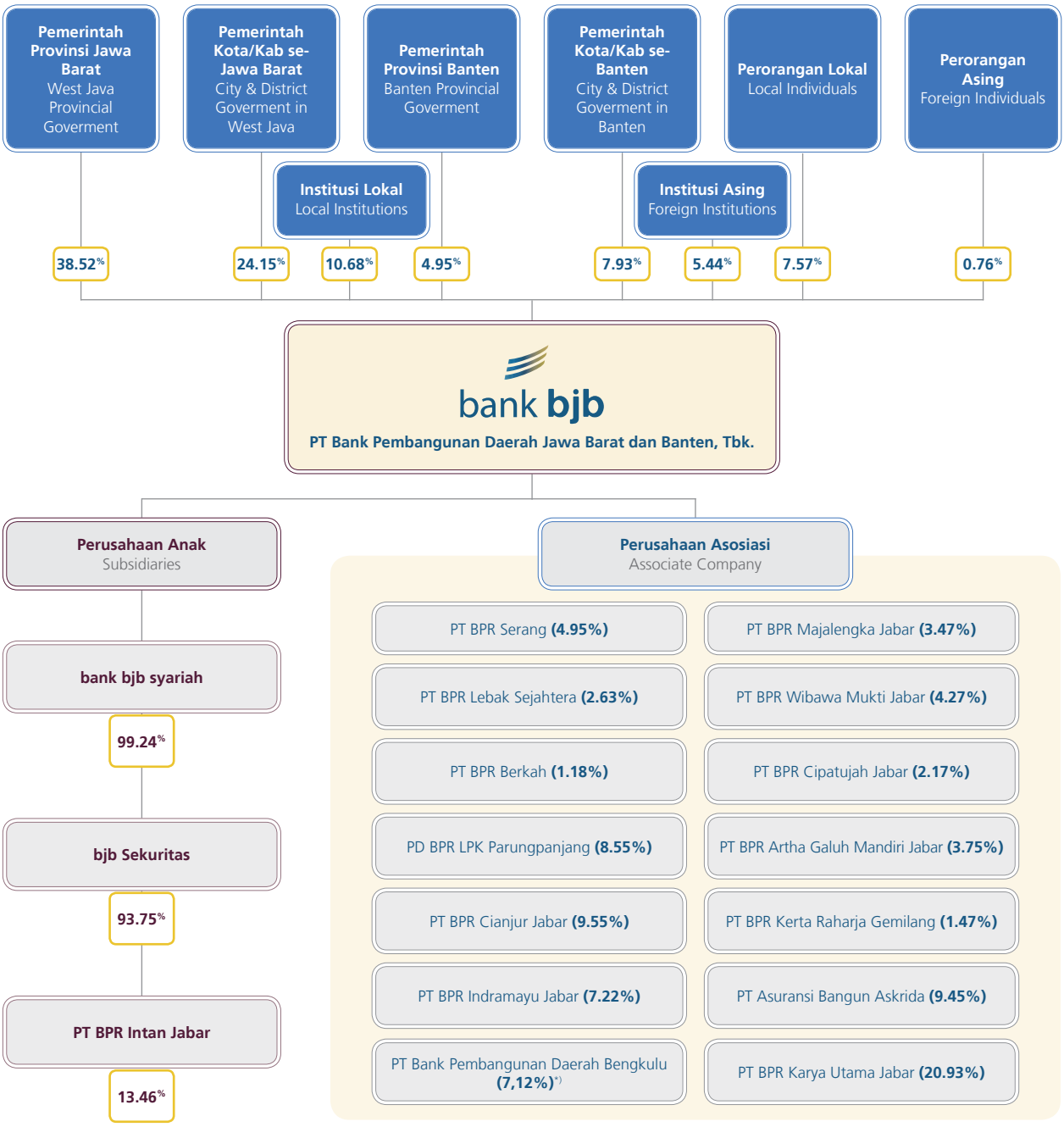
Per 31 Desember 2023, bank **bjb** tidak memiliki Perusahaan Ventura Bersama.

As of December 31, 2023, bank **bjb** does not have a Joint Venture Company.

Struktur Grup Perusahaan
Company Group Structure

Struktur Pemegang Saham bank **bjb** periode 31 Desember 2023 adalah sebagai berikut:

The shareholder scheme of bank **bjb** for the period of December 31, 2023 is as follows:



*) Setoran modal ke PT Bank Pembangunan Daerah Bengkulu efektif di 29 November 2022, dengan kepemilikan saham sebesar 7,15% dan kepemilikan saham pada 31 Desember 2023 terdilusi menjadi 7,12 %./ Capital injection to PT Bank Pembangunan Daerah Bengkulu is effective on November 29, 2022, with share ownership of 7.15% and share ownership on December 31 2023 diluted to 7.12%.

Sampai dengan 31 Desember 2023, bank **bjb** tidak memliliki memiliki Entitas Induk, *Joint Venture* dan *Special Purpose Vehicle* (SPV).

As of December 31, 2023, bank **bjb** does not have a Parent Entity, Joint Venture and Special Purpose Vehicle (SPV).

Informasi Kelompok Usaha Bank
Bank Business Group Information

Pada tanggal 17 Desember 2020 dibentuk Kelompok Usaha Bank (KUB) bank **bjb** berdasarkan Surat Otoritas Jasa Keuangan Nomor S-236/KR.02/2020 perihal Penegasan Struktur Kelompok Usaha Bank (KUB) PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, dengan struktur KUB sebagai berikut:

On December 17, 2020, bank **bjb** formed a Bank Business Group (KUB) based on Financial Services Authority Letter Number S-236/KR.02/2020 concerning Affirmation of the Bank Business Group Structure PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, with a structure of Bank Bussiness Group as follows:



PT Bank Pembangunan Daerah Bengkulu (Bank Bengkulu) direncanakan akan bergabung dengan struktur KUB bank **bjb** di tahun 2024. Saat ini, status Bank Bengkulu adalah sebagai perusahaan terafiliasi/perusahaan asosiasi dengan kepemilikan saham bank **bjb** sebesar 7,12%.

PT Bank Pembangunan Daerah Bengkulu (Bank Bengkulu) planned to join the bank **bjb**'s Business Group (KUB) structure in 2024. Currently, Bank Bengkulu's status is as an affiliated company/associated company with bank **bjb** share ownership of 7.12%.

Kronologis Penerbitan Saham
Chronology of Sharelistings

Pada tahun 2010, Perseroan menawarkan 2.424.072.500 saham, atau 25% dari jumlah saham Perseroan, kepada masyarakat pada harga penawaran sebesar Rp600 (nilai penuh) per saham. Saham yang ditawarkan merupakan saham Seri B dengan harga nominal Rp250 (nilai penuh) per lembar saham. Penawaran umum tersebut telah memperoleh pernyataan efektif berdasarkan surat dari Bapepam-LK No. S-5901/BL/2010 tanggal 29 Juni 2010. Total penerimaan dari penawaran umum tersebut sebesar Rp1.454.443 juta. Selisih lebih antara harga penawaran per saham dengan nilai nominal per saham dicatat sebagai "Tambahan Modal Disetor." Yang disajikan pada bagian Ekuitas pada laporan posisi keuangan konsolidasian.

In 2010, the Bank offered 2,424,072,500 shares, or 25% of the total shares of the Bank, to the public at an offering price of Rp600 (full amount) per share. The offered shares are Series B shares with a nominal price of IDR250 (full amount) per share. The public offering has obtained an effective statement based on a letter from Bapepam-LK No. S-5901/BL/2010 dated June 29, 2010. The total revenue from the public offering amounted to IDR1,454,443 million. The difference between the per share offer price and the nominal value per share is recorded as "Additional Paid-in Capital" which is presented in the Equity section in the consolidated statement of financial position.

Pada tanggal 8 Juli 2010, saham Perseroan secara resmi telah tercatat di Bursa Efek Indonesia. Jumlah saham Perseroan yang tercatat di Bursa Efek Indonesia sebanyak 2.424.072.500 saham seri B atau 25% dari jumlah saham Bank.

Dalam rangka penguatan struktur permodalan untuk menjaga rasio permodalan sesuai Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum sebagaimana telah diubah oleh Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2016 serta untuk menunjang ekspansi bisnis Perseroan di masa mendatang, khususnya untuk ekspansi kredit, Perseroan merencanakan untuk melaksanakan Program Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (Program PMT HMETD) sebagaimana dimaksud dalam Peraturan No. 38/POJK.04/2014 tentang Penambahan Modal Tanpa Memberikan Hak Memesan Efek Terlebih Dahulu.

Berdasarkan hasil Keputusan Rapat Umum Pemegang Saham Luar Biasa yang diselenggarakan di Kota Bandung pada tanggal 11 Desember 2018, telah memberikan persetujuan untuk pelaksanaan PMT HMETD dengan menerbitkan sebanyak-banyaknya 360.100.000 lembar saham Seri A dengan nilai nominal Rp250 per lembar saham, dengan harga penerbitan sebesar Rp1.900 per lembar saham. Dasar penetapan harga penerbitan berdasarkan ketentuan dalam butir V.1 Lampiran II Peraturan Pencatatan PT Bursa Efek Indonesia No. 1-A Keputusan No. Kep-00001/BEI/01-2014 tanggal 20 Januari 2014 yakni harga rata-rata 25 (dua puluh lima) hari penutupan perdagangan saham Perseroan di Bursa Efek Indonesia sebelum tanggal pemberitahuan pelaksanaan RUPSLB yakni mulai tanggal 28 September 2018 sampai dengan 1 November 2018.

On July 8, 2010, Bank shares were officially listed on the Indonesia Stock Exchange. The number of Bank shares listed on the Indonesia Stock Exchange is 2,424,072,500 series B shares or 25% of the Bank's total shares.

In the context of strengthening the capital structure to maintain the capital ratio in accordance with Financial Services Authority Regulation No. 11/POJK.03/2016 concerning the Minimum Capital Requirement for Commercial Banks as amended by Financial Services Authority Regulation No. 34/POJK.03/2016 and to support the expansion of the Company's business in the future, specifically for loan expansion, the Company plans to implement a Capital Addition Program without Pre-emptive Rights (PMT HMETD Program) as referred to in Regulation No. 38/POJK.04/2014 concerning Increasing Capital Without Giving Preemptive Rights.

Based on the results of the Extraordinary General Meeting of Shareholders held in the city of Bandung on December 11, 2018, has given approval for the exercise of Pre-emptive Rights by issuing as many as 360,100,000 Series A shares with a nominal value of IDR250 per share, with the issuance price in the amount of IDR1,900 per share. The basis for determining the issuance price is based on the provisions in point V.1 Appendix II of PT Indonesia Stock Exchange Listing Regulation No. 1-A Decree No. Kep-00001/BEI/01-2014 dated January 20, 2014 namely the average price of 25 (twenty-five) days of trading closure of the Company's shares on the Indonesia Stock Exchange prior to the date of the notice of the EGMS starting on September 28, 2018 until November 1, 2018.

Nama Bursa Tempat Saham Perusahaan Dicatatkan

Seluruh saham bank **bjb** telah dicatatkan pada Bursa Efek Indonesia

Name of Stock Exchange Where the Company's Shares are Listed

All bank **bjb** shares had been listed on the Indonesia Stock Exchange.

Tabel Kronologis Penerbitan Saham bank bjb
Table of Chronology of Issuance of bank **bjb** Shares

No.	Periode Period	Keterangan Description	Saham Share	Nilai Nominal (Rp) Nominal Value (IDR)	Harga Penawaran (Rp) Offer Price (IDR)	
1.	Sebelum IPO Before IPO	-	-	-	-	
2.	2010	Penawaran Umum Perdana Initial Public Offering	Saham Biasa Seri B Series B Common Stock	600	600	
3.	2018	PMT HMETD	Saham Seri A Series A Shares	250	1,900	
4.	2022	PM HMETD	Saham Seri B Series B Shares	250	1,355	

Jangka waktu pelaksanaan Program PMT HMETD adalah 2 (dua) tahun terhitung sejak persetujuan RUPSLB yaitu sampai dengan 11 Desember 2020. Pelaksanaan setoran modal dilakukan secara bertahap disesuaikan dengan anggaran serta pemenuhan peraturan perundang-undangan yang berlaku untuk pemerintah daerah. Di tahun 2018 terdapat 20 (dua puluh) Pemerintah Daerah yang telah melakukan setoran modal dengan total nilai setoran adalah sebesar Rp270.742.390.500 dan dengan jumlah lembar saham Seri A baru yang diterbitkan sebanyak 142.495.995 lembar saham.

The period for implementing the Preemptive Rights PMT Program was 2 (two) years from the approval of the EGMS, namely until December 11, 2020. The capital injection was carried out in stages according to the budget and compliance with the laws and regulations that applied to local governments. In 2018 there were 20 (twenty) Regional Governments that had paid up capital with a total deposit value of IDR270,742,390,500 and with the number of new Series A shares issued as many as 142,495,995 shares.

Berdasarkan hasil keputusan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2020 yang diselenggarakan di Kota Bandung pada tanggal 6 April 2021 telah menyetujui pelaksanaan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) dengan menerbitkan sebanyak-banyaknya 925.000.000 saham seri B baru dengan nilai nominal Rp250 per saham, dengan harga pelaksanaan sebesar Rp1.355 per lembar saham.

Based on the resolutions of the Annual General Meeting of Shareholders for the 2020 Financial Year held in Bandung City on April 6, 2021, it approved the implementation of Capital Increase with Pre-emptive Rights (PMHMETD) by issuing a maximum of 925,000,000 new series B shares with a nominal value IDR250 per share, with an exercise price of IDR1,355 per share.

Jangka waktu pelaksanaan PMHMETD adalah 12 (dua belas) bulan sejak tanggal RUPS Tahunan sampai dengan efektifnya Pernyataan Pendaftaran. Pada bulan Maret 2022 dana berhasil terserap sebesar Rp924.999.591.375 dengan jumlah lembar saham Seri B baru yang diterbitkan sebanyak 682.656.525 lembar saham.

The PMHMETD implementation period was 12 (twelve) months from the date of the Annual GMS until the Registration Statement becomes effective. In March 2022, IDR924,999,591,375 was successfully absorbed, with 682,656,525 new Series B shares issued.

	Jumlah Saham yang Diterbitkan Number of Shares Issued	**Modal Ditempatkan dan Disetor** Issued and Paid Up Capital		
		Jumlah Saham Number of shares	**Total Nilai Nominal (Rp)** Total Nominal Value (IDR)	**Total Harga Penawaran (Rp)** Total Offer Price (IDR)
	-	-	-	-
	2,424,072,500	9,696,291,166	2,424,072,791,500	1,454,443,500,000
	142,495,995	9,838,787,161	2,459,696,790,250	270,742,390,500
	682,656,525	10,521,443,686	4,443,237,409,179	924,999,591,375

Kronologis Penerbitan dan/atau Pencatatan Obligasi dan Efek Lainnya

Cronological Issuance and /or Listing of Bonds and Other Securities

Kronologis Penerbitan dan/atau Pencatatan Obligasi

Sampai dengan 31 Desember 2023, bank **bjb** telah menerbitkan obligasi sebanyak 21 (dua puluh satu) kali dengan rincian sebagai berikut:

Chronology of Issuance and/or Documentation of Bond

As of December 31, 2023, bank **bjb** has issued bonds 21 (twenty one) times with the following details.

Tabel Kronologis Penerbitan Obligasi Bank bjb
Table of Chronology of bank **bjb** Bonds Issuance

No.	Uraian Description	Tanggal Terbit Date of issue	Tanggal Efektif Effective date	Tenor	Mata Uang Currency	Jumlah Obligasi (juta) Total Bonds (million)	
1.	Obligasi I Bank Jabar Bonds I Bank Jabar	Juli 1991 July 1991	Juli 1991 July 1991	5 Tahun 5 years	Rp IDR	25,000	
2.	Obligasi II Bank Jabar Bond II Bank Jabar	Juli 1993 July 1993	Juli 1993 July 1993	5 Tahun 5 years	Rp IDR	50,000	
3.	Obligasi III Bank Jabar Bond III Bank Jabar	18 April 2000 April 18, 2000	18 April 2000 April 18, 2000	5 Tahun 5 years	Rp IDR	150,000	
4.	Obligasi IV Bank Jabar Seri A Bank Jabar Bond IV Series A	5 Oktober 2004 October 5, 2004	5 Oktober 2004 October 5, 2004	3 Tahun 3 years	Rp IDR	300,000	
5.	Obligasi IV Bank Jabar Seri B Bank Jabar Bond IV Series B	5 Oktober 2004 October 5, 2004	5 Oktober 2004 October 5, 2004	5 Tahun 5 years	Rp IDR	700,000	
6.	Obligasi V Bank Jabar Bonds V Bank Jabar	8 Desember 2006 December 8, 2006	27 November 2006 November 27, 2006	5 Tahun 5 years	Rp IDR	100,000	
7.	Obligasi VI Bank Jabar Banten Seri A Bank Jabar Banten Bond VI Series A	10 Juli 2009 July 10, 2009	30 Juni 2009 June 30, 2009	3 Tahun 3 years	Rp IDR	350,000	
8.	Obligasi VI Bank Jabar Banten Seri B Bank Jabar Banten Bond VI Series B	10 Juli 2009 July 10, 2009	30 Juni 2009 June 30, 2009	5 Tahun 5 years	Rp IDR	400,000	

	Harga Penawaran Offer Price	Tanggal Jatuh Tempo Due Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status	Peringkat Rating		Wali Amanat Trustee
					2023	2022	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	Juli 1996 July 1996	24.30% (tahun pertama dan selanjutnya *floating*) 24.30% (first year onwards floating)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	Juli 1998 July 1998	17.25% (tahun pertama dan selanjutnya *floating*)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 April 2005 April 18, 2005	16.25% (tahun pertama dan selanjutnya *floating*)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	5 Oktober 2007 October 5, 2007	11.75% *(fixed)*	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	5 Oktober 2009 October 5, 2009	12.50% *(fixed)*	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	8 Desember 2011 December 8, 2011	11.25% *(fixed)*	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	10 Juli 2012 July 10, 2012	12.00% *(fixed)*	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	10 Juli 2014 July 10, 2014	12.50% *(fixed)*	Lunas Paid off	-	-	PT Bank Mega Tbk

No.	Uraian Description	Tanggal Terbit Date of issue	Tanggal Efektif Effective date	Tenor	Mata Uang Currency	Jumlah Obligasi (juta) Total Bonds (million)	
9.	Obligasi VII bank **bjb** Tahun 2011 Seri A Bond VII bank **bjb** Year 2011 Series A	31 Januari 2011 January 31, 2011	9 Februari 2011 February 9, 2011	3 Tahun 3 years	Rp IDR	276,000	
10.	Obligasi VII bank **bjb** Tahun 2011 Seri B Bond VII bank **bjb** Year 2011 Series B	31 Januari 2011 January 31, 2011	9 Februari 2011 February 9, 2011	5 Tahun 5 years	Rp IDR	601,000	
11.	Obligasi VII bank **bjb** Tahun 2011 Seri C Obligasi VII bank **bjb** Tahun 2011 Seri C	31 Januari 2011 January 31, 2011	9 Februari 2011 February 9, 2011	7 Tahun 7 years	Rp IDR	1,123,000	
12.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Tahap I Tahun 2017 Seri A Continuous Public Offering I (PUB I) Bond Phase I Year 2017 Series A	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	3 Tahun 3 years	Rp IDR	251,700	
13.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Tahap I Tahun 2017 Seri B Continuous Public Offering I (PUB I) Bond Phase I Year 2017 Series B	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	5 Tahun 5 years	Rp IDR	468,300	
14.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Tahap I Tahun 2017 Seri C Continuous Public Offering I (PUB I) Bond Phase I Year 2017 Series C	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	7 Tahun 7 years	Rp IDR	780,000	
15.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Subordinasi Tahap I Tahun 2017 Seri A Continuous Public Offering I (PUB I) Subordinated Bonds Phase I Year 2017 Series A	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	5 Tahun 5 years	Rp IDR	307,000	
16.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Subordinasi Tahap I Tahun 2017 Seri B Continuous Public Offering I (PUB I) Subordinated Bonds Phase I Year 2017 Series B	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	7 Tahun 7 years	Rp IDR	693,000	
17.	Obligasi Berkelanjutan I bank **bjb** Tahap II Tahun 2018 Seri A Shelf Registration Bonds I bank **bjb** Phase II 2018 Series A	28 September 2018 September 28, 2018	28 September 2018 September 28, 2018	3 Tahun 3 years	Rp IDR	835,500	
18.	Obligasi Berkelanjutan I bank **bjb** Tahap II Tahun 2018 Seri B Shelf Registration Bonds I bank **bjb** Phase II 2018 Series B	28 September 2018 September 28, 2018	28 September 2018 September 28, 2018	5 Tahun 5 years	Rp IDR	916,500	
19.	Obligasi Berkelanjutan I bank **bjb** Tahap III Tahun 2019 Seri A Shelf Registration Bonds I bank **bjb** Phase III Year 2019 Series A	18 Oktober 2019 October 18, 2019	18 Oktober 2019 October 18, 2019	3 Tahun 3 years	Rp IDR	66,000	
20.	Obligasi Berkelanjutan I bank **bjb** Tahap III Tahun 2019 Seri B Shelf Registration Bonds I bank **bjb** Phase III Year 2019 Series B	18 Oktober 2019 October 18, 2019	18 Oktober 2019 October 18, 2019	5 Tahun 5 years	Rp IDR	108,000	

	Harga Penawaran Offer Price	Tanggal Jatuh Tempo Due Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status	Peringkat Rating		Wali Amanat Trustee
					2023	2022	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	9 Februari 2014 February 9, 2014	9.20% *(fixed)*	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	9 Februari 2016 February 9, 2016	10.20% *(fixed)*	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	9 Februari 2018 February 9, 2018	10.40% *(fixed)*	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2020 December 6, 2020	7.50% *(fixed)*	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2022 December 6, 2022	8.15% *(fixed)*	Lunas Paid off	-	idAA	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2024 December 6, 2024	8.85% *(fixed)*	Aktif Active	idAA	idAA	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2022 December 6, 2022	9.60% *(fixed)*	Lunas Paid off	-	idA+	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2024 December 6, 2024	9.90% *(fixed)*	Aktif Active	idAA	idA+	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	28 September 2021 September 28, 2021	9% (*fixed*)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	28 September 2023 September 28, 2023	9.5% (*fixed*)	Lunas Paid off	idAA	idAA	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 Oktober 2022 October 18, 2022	8.25% (*fixed*)	Lunas Paid off	-	idAA	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 Oktober 2024 October 18, 2024	8.50% (*fixed*)	Aktif Active	idAA	idAA	PT Bank Mega Tbk

No.	Uraian Description	Tanggal Terbit Date of issue	Tanggal Efektif Effective date	Tenor	Mata Uang Currency	Jumlah Obligasi (juta) Total Bonds (million)	
21.	Obligasi Berkelanjutan I bank **bjb** Tahap III Tahun 2019 Seri C Shelf Registration Bonds I bank **bjb** Phase III Year 2019 Series C	18 Oktober 2019 October 18, 2019	18 Oktober 2019 October 18, 2019	7 Tahun 7 years	Rp IDR	74,000	
22.	Obligasi Berkelanjutan II bank **bjb** Tahap I Tahun 2020 Seri A Shelf Registration Bond II bank **bjb** Phase I Year 2020 Series A	3 Maret 2020 March 3, 2020	3 Maret 2020 March 3, 2020	5 Tahun 5 years	Rp IDR	132,000	
23.	Obligasi Berkelanjutan II bank **bjb** Tahap I Tahun 2020 Seri B Shelf Registration Bond II bank **bjb** Phase I Year 2020 Series B	3 Maret 2020 March 3, 2020	3 Maret 2020 March 3, 2020	7 Tahun 7 years	Rp IDR	368,000	
24.	Obligasi Berkelanjutan II bank **bjb** Tahap II Tahun 2020 Seri A Shelf Registration Bond II bank **bjb** Phase II Year 2020 Series A	17 November 2020 November 17, 2020	17 November 2020 November 17, 2020	5 Tahun 5 years	Rp IDR	162,580	
25.	Obligasi Berkelanjutan II bank **bjb** Tahap II Tahun 2020 Seri B Shelf Registration Bond II bank **bjb** Phase II Year 2020 Series B	17 November 2020 November 17, 2020	17 November 2020 November 17, 2020	7 Tahun 7 years	Rp IDR	337,420	
26.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap I Tahun 2021 Seri A Continuous Subordinated Bond III bank **bjb** Phase I 2021 Series A	15 Juli 2021 July 15, 2021	15 Juli 2021 July 15, 2021	5 Tahun 5 years	Rp IDR	379,000	
27.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap I Tahun 2021 Seri B Continuous Subordinated Bond III bank **bjb** Phase I 2021 Series B	15 Juli 2021 July 15, 2021	15 Juli 2021 July 15, 2021	7 Tahun 7 years	Rp IDR	621,000	
28.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022 Seri A Continuous Subordinated Bond III bank **bjb** Phase II 2022 Series A	09 Juni 2022 June 09, 2022	09 Juni 2022 June 09, 2022	5 Tahun 5 years	Rp IDR	399,910	
29.	Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022 Seri B Continuous Subordinated Bond III bank **bjb** Phase II 2022 Series B	09 Juni 2022 June 09, 2022	09 Juni 2022 June 09, 2022	7 Tahun 7 years	Rp IDR	600,090	

Kronologis Penerbitan dan/atau Pencatatan Efek Lainnya

Chronology of Issuance and/or Other Securities Listing

Tabel Kronologis Penerbitan dan/pencatatan Efek Lainnya bank bjb
Table of Chronological Issuance and/listing of Other Securities bank **bjb**

No.	Uraian Description	Tanggal Terbit Date of Issue	Tanggal Efektif Effective date	Tenor	
1.	*Medium Term Notes* I	September 1996 September 1996	September 1996 September 1996	3 Tahun 3 years	

	Harga Penawaran Offer Price	Tanggal Jatuh Tempo Due Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status	Peringkat Rating		Wali Amanat Trustee
					2023	2022	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 Oktober 2026 October 18, 2026	8.75% (*fixed*)	Aktif Active	idAA	idAA	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	3 Maret 2025 March 3, 2025	8.60% (*fixed*)	Aktif Active	idA+	idA+	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	3 Maret 2027 March 3, 2027	9.35 % (*fixed*)	Aktif Active	idA+	idA+	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	17 November 2025 November 17, 2025	8.50% (*fixed*)	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	17 November 2027 November 17, 2027	9.00 % (*fixed*)	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	15 Juli 2026 July 15, 2026	7.85%	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	15 Juli 2028 July 15, 2028	8.6%	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	09 Juni 2027 June 09, 2027	7.85%	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	09 Juni 2029 June 09, 2029	8.6%	Aktif Active	idA+	idA+	PT Bank Tabungan Negara (Persero) Tbk

	Mata Uang Currency	Jumlah (juta) Total (millions)	Tanggal Jatuh Tempo Due Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status
	Rp IDR	75,000	September 1999 September 1999	17,75% (tahun pertama dan selanjutnya *floating*) 17,75% (first year onwards floating)	Lunas Paid off

No.	Uraian Description	Tanggal Terbit Date of Issue	Tanggal Efektif Effective date	Tenor	
2.	*Medium Term Notes* II	28 Desember 2016 December 28, 2016	28 Desember 2016 December 28, 2016	370 Hari 370 Days	
3.	*Negotiable Certificates of Deposit* (NCD) IA bank **bjb**	21 Juni 2017 June 21, 2017	21 Juni 2017 June 21, 2017	273 Hari 273 Days	
4	*Negotiable Certificates of Deposit* (NCD) IB bank **bjb**	21 Juni 2017 June 21, 2017	21 Juni 2017 June 21, 2017	365 Hari 365 Days	
5	*Negotiable Certificates of Deposit* (NCD) IC bank **bjb**	21 Juni 2017 June 21, 2017	21 Juni 2017 June 21, 2017	548 Hari 548 Days	
6	*Negotiable Certificates of Deposit* (NCD) IIA bank **bjb**	2 Oktober 2017 October 2, 2017	2 Oktober 2017 October 2, 2017	365 Hari 365 Days	
7	*Negotiable Certificates of Deposit* (NCD) IIB bank **bjb**	2 Oktober 2017 October 2, 2017	2 Oktober 2017 October 2, 2017	730 Hari 730 Days	
8	*Negotiable Certificates of Deposit* (NCD) IIC bank **bjb**	2 Oktober 2017 October 2, 2017	2 Oktober 2017 October 2, 2017	1.096 Hari 1.096 Days	
9	*Negotiable Certificates of Deposit* (NCD) III A bank **bjb** Tahun 2018	28 Maret 2018 March 28, 2018	28 Maret 2018 March 28, 2018	373 hari 373 Days	
10	*Negotiable Certificates of Deposit* (NCD)III B bank **bjb** Tahun 2018	28 Maret 2018 March 28, 2018	28 Maret 2018 March 28, 2018	1.094 hari 1.094 Days	
11	*Term Loan* I BCA	29 Maret 2018 March 29, 2018	29 Maret 2018 March 29, 2018	2 tahun 2 years	
12	*Term Loan* II	7 Juni 2018 June 7, 2018	7 Juni 2018 June 7, 2018	3 tahun 3 years	
13	*Term Loan* III	31 Oktober 2018 October 31, 2018	31 Oktober 2018 October 31, 2018	3 tahun 3 years	
14	*Term Loan* IV BCA	16 November 2018 November 16, 2018	16 November 2018 November 16, 2018	4 tahun 4 years	
15	Term Loan Bank BCA (ket 2)	17 Oktober 2022 October 17, 2022	17 Oktober 2022 October 17, 2022	2 Tahun 2 years	
16	Term Loan Bank Danamon	28 September 2022 September 28, 2022	28 September 2022 September 28, 2022	3 Tahun 3 years	
17	Term Loan Bank Mandiri - 1	27 Desember 2021 December 27, 2021	27 Desember 2021 December 27, 2021	2 Tahun 2 years	
18	Term Loan Bank BCA	30 Juni 2021 June 30, 2021	30 Juni 2021 June 30, 2021	2 Tahun 2 years	
19	Term Loan Bank BCA	29 Oktober 2021 October 29, 2021	29 Oktober 2021 October 29, 2021	2 Tahun 2 years	
20	Term Loan Bank ICBC Indonesia	1 Maret 2022 March 1, 2022	1 Maret 2022 March 1, 2022	2 Tahun 2 years	
21	Term Loan Bank Danamon	28 Maret 2022 March 28, 2022	28 Maret 2022 March 28, 2022	2 Tahun 2 years	
22	Term Loan Bank Mandiri	28 Maret 2022 March 28, 2022	28 Maret 2022 March 28, 2022	21 Bulan 21 Months	
23.	Term Loan Bank DKI	29 September 2022 September 29, 2022	29 September 2022 September 29, 2022	2 Tahun 2 years	
24.	Term Loan Bank Danamon	18 Oktober 2022 October 18, 2022	18 Oktober 2022 October 18, 2022	3 Tahun 3 years	
25.	NCD bank **bjb** Tahun 2023	06 November 2023 November 06, 2023	06 November 2023 November 06, 2023	1 Tahun 1 years	
26.	NCD II bank **bjb** Tahun 2023	28 Desember 2023 December 28, 2023	28 Desember 2023 December 28, 2023	1 Tahun 1 years	

	Mata Uang Currency	Jumlah (juta) Total (millions)	Tanggal Jatuh Tempo Due Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status
	Rp IDR	1,189,000	8 Januari 2018 January 8, 2018	9% *(fixed)*	Lunas Paid off
	Rp IDR	100,000	21 Maret 2018 March 21, 2018	7.50%	Lunas Paid off
	Rp IDR	375,000	21 Juni 2018 June 21, 2018	7.60%	Lunas Paid off
	Rp IDR	25,000	21 Desember 2018 December 21, 2018	7.80%	Lunas Paid off
	Rp IDR	1,000,000	2 Oktober 2018 October 2, 2018	6.85%	Lunas Paid off
	Rp IDR	170,000	2 Oktober 2019 October 2, 2019	7.20%	Lunas Paid off
	Rp IDR	70,000	2 Oktober 2020 October 2, 2020	7.90%	Lunas Paid off
	Rp IDR	240,000	5 April 2019 April 5, 2019	6,30%	Lunas Paid off
	Rp IDR	110,000	26 Maret 2021 March 26, 2021	7,50%	Lunas Paid off
	Rp IDR	2,000,000	27 Maret 2024 March 27, 2024	JIBOR 3M + 0.75%	Aktif Active
	Rp IDR	1,500,000	7 Juni 2021 June 7, 2021	7,80%	Lunas Paid off
	Rp IDR	220,000	15 Oktober 2021 October 15, 2021	9,10%	Lunas Paid off
	Rp IDR	2,000,000	17 Oktober 2022 October 17, 2022	7,25%	Lunas Paid off
	Rp IDR	2,000,000	17 Oktober 2024 October 17, 2024	JIBOR 3M + 0.50%	Aktif Active
	Rp IDR	1,500,000	26 September 2025 September 26, 2025	6.30%	Aktif Active
	Rp IDR	1,000,000	19 Desember 2023 December 19, 2023	JIBOR 3M + 1%	Lunas Paid off
	Rp IDR	1,500,000	30 Juni 2023 June 30, 2023	JIBOR 3M + 1.15%	Lunas Paid off
	Rp IDR	200,000	29 Oktober 2023 October 29, 2023	JIBOR 3M + 1.15%	Lunas Paid off
	Rp IDR	800,000	1 Maret 2024 March 1, 2024	JIBOR 3M + 0.80%	Aktif Active
	Rp IDR	1,000,000	28 Maret 2024 March 28, 2024	4.50%	Aktif Active
	Rp IDR	500,000	19 Desember 2023 December 19, 2023	JIBOR 3M + 1%	Lunas Paid off
	Rp IDR	1,500,000	27 September 2024 September 27, 2024	JIBOR 3M + 0.65%	Aktif Active
	Rp IDR	1,500,000	17 Oktober 2025 October 17, 2025	6.70%	Aktif Active
	Rp IDR	20,524,318,759	06 November 2024 November 06, 2024	1.49%	Aktif Active
	Rp IDR	4,630,161,557	28 Desember 2024 December 28, 2024	1.49%	Aktif Active

Informasi Penggunaan Jasa Akuntan Publik (AP) dan Kantor Akuntan Publik (KAP)

Information on The Use of Public Accountants (AP) and Public Accounting Firms (KAP)

Nama KAP KAP Name	**Amir Abadi Jusuf, Aryanto, Mawar & Rekan**
Jaringan Asosiasi Association Network	RSM Indonesia
Alamat KAP KAP Address	Plaza Asia Level 10 Jl. Jend. Sudirman Kav. 59 Jakarta 12190 Telp : (021) 51401340 Fax : (021) 51401350
Nama AP AP Name	Saptoto Agustomo
Periode Penugasan KAP KAP Assignment Period	Periode Ke 6 / 6th Period
Periode Penugasan AP AP Assignment Period	Periode Ke 2 / 2nd Period
Jasa Audit Audit Services	Audit Laporan Keuangan / Financial Report Audit
***Fee* Audit** Audit Fee	Rp2.547.000.000 / IDR2,547,000,000
Jasa Non Audit Non-Audit Services	1. Audit Penjatahan Emisi Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap II Tahun 2022. 2. Jasa Kantor Akuntan Publik Surat Berharga Perpetual PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Tahun Buku 2023. 1. Audit of Emission Allotment for Public Offering of Continuous Subordinated Bonds III (PUB III) Phase II 2022. 2. Public Accounting Firm Services for Perpetual Securities of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Financial Year 2023.
***Fee* Non Audit** Non-Audit Fee	1. Rp77.700.000 / IDR77,700,000 2. Rp277.500.000 / IDR277,500,000

Lembaga dan/atau Profesi Penunjang
Supporting Institutions and/or Professions

Lembaga Pemeringkat Efek / Securities Rating Agency

PT Pemeringkat Efek Indonesia (PEFINDO)	Panin Tower Senayan City, 17th Floor Jl. Asia Afrika Lot.19 Jakarta 10270, Indonesia Telp : (021) 7278-2380 Fax : (021) 7278-2370 Jasa yang diberikan : Biaya pemantauan tahunan dan Pemeringkatan Obligasi. Services provided : Annual monitoring fees and Bond Rating. Besaran *Fee* : Rp165.000.000 Amount of Fees : IDR165.000.000
Fitch Rating	DBS Bank Tower, 24th Floor Jl. Prof. Dr. Satrio No. Kav 3-5 Jakarta 12940, Indonesia Telp : (021) 2988-6800 Fax : (021) 2988-6822 Jasa yang diberikan : Biaya pemantauan tahunan Tahun 2023 Services provided : Annual monitoring fees in 2023 Besaran *Fee* : Rp180.000.000 Amount of Fees : IDR180.000.000

Informasi Perdagangan dan Pencatatan Saham / Trade Information and Share Listing

PT Bursa Efek Indonesia	Indonesia Stock Exchange Building, 1st Tower Jl. Jend. Sudirman Kav 52-53 Jakarta Selatan 12190, Indonesia. Telp : 0800-100-9000. Email : callcenter@idx.co.id Jasa yang diberikan : Biaya Pencatatan Tahunan Obligasi dan Saham Tahun 2024. Services provided : Annual Listing Fees for Bonds and Shares in 2024. Besaran *Fee* : Rp1.150.119.100 Amount of Fees : IDR1.150.119.100

Biro Administrasi Efek / Securities Administration Bureau

PT Datindo Entrycom	Jl. Hayam Wuruk No.28, Lantai 2 Jakarta 10120-Indonesia Telp : (021) 350 8077 (Hunting) Fax : (021) 350 8078 Email : corporatesecretary@datindo.com Jasa yang diberikan : Biaya pembayaran dividen dan Biaya Lembaga Penunjang RUPST Tahun Buku 2022 dan RUPS Luar Biasa Tahun 2023 Services provided : Dividend payment costs and costs of supporting institutions for the 2022 AGMS and 2023 Extraordinary GMS Besaran *Fee* : Rp363.624.900 Amount of Fees : IDR363.624.900

Kustodian / Custodian

PT Kustodian Sentral Efek Indonesia	Gedung Bursa Efek Indonesia, Tower 1, Lt. 5 Jl. Jend. Sudirman kav. 52-53, Jakarta 12190 Indonesia. Telp : (021) 515 2855 Fax : (021) 5299 1199. Email : helpdesk@ksei.co.id Jasa yang diberikan : Pemantauan Tahunan Obligasi dan NCD. Services provided : Annual Monitoring of Bonds and NCDs. Besaran *Fee* : Rp163.724.998 Amount of Fees : IDR163.724.998

Perusahaan Sekuritas / Securities Company

PT Mandiri Sekuritas	Menara Mandiri Lantai 24-25 Jl. Jend. Sudirman Kav. 54-55 Jakarta 12190 Telp : (021) 5263445 Fax : (021) 5263507 Jasa yang diberikan : Lembaga Penjamin Emisi Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap II Tahun 2022. Services provided : Underwriting Agency Public Offering of Sustainable Subordinated Bonds III (PUB III) Phase II 2022. Besaran *Fee* : Rp625.000.000 Amount of Fees : IDR625.000.000
PT CIMB Sekuritas Indonesia	Graha CIMB Niaga Lantai 28 Jl. Jend. Sudirman Kav. 58 Jakarta 12190. Telp : (021) 50847848 Fax : (021) 50847849 Jasa yang diberikan : Lembaga Penjamin Emisi Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap II Tahun 2022. Services provided : Underwriting Agency Public Offering of Sustainable Subordinated Bonds III (PUB III) Phase II 2022. Besaran *Fee* : Rp625.000.000 Amount of Fees : IDR625.000.000
PT RHB Sekuritas Indonesia	Revenue Tower, SCBD, Lantai 11 Jl. Jend. Sudirman Kav 52-53 Jakarta 12190 Telp : (021) 50939888 Jasa yang diberikan : Lembaga Penjamin Emisi Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap I Tahun 2021. Services provided : Underwriting Agency Public Offering of Continuous Subordinated Bonds III (PUB III) Phase I 2021. Besaran *Fee* : Rp312.500.00 Amount of Fees : IDR312.500.00
PT Indo Premier Sekuritas	Gedung Pacific Century Place Lantai 16 Jl. Jend. Sudirman Kav. 52-53 SCB Lot 10 Jakarta 12190 Telp : (021) 5088 7168 Fax : (021) 5088 7167 Jasa yang diberikan : Lembaga Penjamin Emisi Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap II Tahun 2022. Services provided : Underwriting Agency Public Offering of Sustainable Subordinated Bonds III (PUB III) Phase II 2022. Besaran *Fee* : Rp625.000.000 Amount of Fees : IDR625.000.000

PT. Trimegah Sekuritas Indonesia	Gedung Artha Graha Lantai 18 & 19 Jl. Jend. Sudirman Kav. 52-53 Jakarta 12190 Telp : (021) 29249088 Fax : (021) 29249150 Jasa yang diberikan : Lembaga Penjamin Emisi Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap II Tahun 2022. Services provided : Underwriting Agency Public Offering of Sustainable Subordinated Bonds III (PUB III) Phase II 2022. Besaran *Fee* : Rp625.000.000 Amount of Fees : IDR625.000.000

Wali Amanat / Trustee

PT Bank Mega, Tbk.	Menara Bank Mega Jl. Kapten P. Tendean No.12-14A Jakarta 12790 Telp : (021) 7917 5000 (hunting) Fax : (021) 7918 7100 Jasa yang diberikan : sebagai wali amanat dalam rangka Penawaran Umum Obligasi Subordinasi Berkelanjutan II (PUB II) Tahap I Tahun 2020. Services provided : as trustee for the 2020 Public Offering of Continuous Subordinated Bonds II (PUB II) Phase I. Besaran *Fee* : Rp99.000.000 Amount of Fees : IDR99.000.000
PT Bank Tabungan Negara (Persero) Tbk	Institutional Banking Division (IBD) Menara BTN Lantai 18 Jl. Gajah Mada No. 1 Jakarta Pusat 10130, Indonesia Telp : (021) 633 6789 ; ext. 1847 Website : www.btn.co.id E-mail : trustee.btn@gmail.com Up. : *Capital Market Department* Jasa yang diberikan : sebagai wali amanat dalam rangka Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap II Tahun 2022. Services provided : as trustee for the Public Offering of Sustainable Subordinated Bonds III (PUB III) Phase II 2022. Besaran *Fee* : Rp99.000.000 Amount of Fees : IDR99.000.000

Notaris / Notary

Kantor Notaris Yenni Yunithawati, SH	Jl. Surya Sumantri No.8c, Sukawarna, Kec. Sukajadi, Kota Bandung, Jawa Barat 40164 Jasa yang diberikan : Biaya Lembaga Penunjang RUPS Luar Biasa Tahun 2023 Services provided : Fees for Supporting Institutions for the 2023 Extraordinary GMS Besaran *Fee* : Rp20.000.000 Amount of Fees : IDR20.000.000
Notaris Tendy Suwarman, SH	Jl. Laswi No. 99 Bandung 40273 Telp : (022) 730 7507 Jasa yang diberikan : Biaya Lembaga Penunjang RUPST Tahun Buku 2022 Services provided : Fees for Supporting Institutions for the 2022 AGMS Besaran *Fee* : Rp58.000.000 Amount of Fees : IDR58.000.000

Notaris Arry Supratno, SH	Arry Centre Jl. Bendungan Jatiluhur No. 69 Jakarta Pusat 10210 Telp : (021) 57852525, 57852333 Fax : (021) 57851551, 57930373 Jasa yang diberikan : Notaris Emisi Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap II Tahun 2022. Services provided : Notary Issue Public Offering of Continuous Subordinated Bonds III (PUB III) Phase II 2022. Besaran *Fee* : Rp75.000.000 Amount of Fees : IDR75.000.000

Konsultan Hukum / Legal Consultant

Dindin S. Maolani & Partners	Jl. Saledri No. 16 Bandung 400263 Telp/Fax : (022) 7300169 Jasa yang diberikan : Jasa Konsultan Hukum RUPST Tahun Buku 2022 dan RUPS Luar Biasa Tahun 2023 Services provided : Legal Consultant Services for the 2022 Annual General Meeting of Shareholders and the 2023 Extraordinary General Meeting of Shareholders Besaran *Fee* : Rp85.000.000 Amount of Fees : IDR85.000.000
Rossner & Co	Jalan Langen Sari Nomor 65 Kota Cimahi, 40535 Jasa yang diberikan : Jasa Konsultan Hukum RUPST Tahun Buku 2022 dan RUPS Luar Biasa Tahun 2023 Services provided : Legal Consultant Services for the 2022 Annual General Meeting of Shareholders and the 2023 Extraordinary General Meeting of Shareholders Besaran *Fee* : Rp80.000.000 Amount of Fees : IDR80.000.000
HKGM & Partners	Pondok Indah Plaza 3, Blok E/4 & E/5 Jl. TB Simatupang Jakarta 12310 Jasa yang diberikan : Konsultan Hukum Emisi Penawaran Umum Obligasi Subordinasi Berkelanjutan III (PUB III) Tahap II Tahun 2022. Services provided : Emissions Legal Consultant for Public Offering of Sustainable Subordinated Bonds III (PUB III) Phase II 2022. Besaran *Fee* : Rp300.000.000 Amount of Fees : IDR300.000.000

Penyedia Jasa Percetakan / Printing Service Provider

Hanindo Communication	Jl. Tebet Barat Dalam II C No.23, RT.2/RW.3, Tebet Barat., Tebet, Kota Jakarta Selatan, Daerah Khusus Ibukota Jakarta 10033. Telp : (021) 83700730 Email : info@hanindo.co.id Jasa yang diberikan : Percetakan Prospektus dan Informasi Tambahan terkait Penawaran Umum Berkelanjutan III (PUB III) Obligasi Tahap I Tahun 2021. Services provided : Printing of Prospectus and Additional Information regarding Sustainable Public Offering III (PUB III) Phase I Bonds 2021. Besaran *Fee* : Rp. 307.502.800 Amount of Fees : IDR307.502.800
Hanindo Communication (Advertising)	Jl. Tebet Barat Dalam II C No.23, RT.2/RW.3, Tebet Barat., Tebet, Kota Jakarta Selatan, Daerah Khusus Ibukota Jakarta 10033. Telp : (021) 83700730 Email : info@hanindo.co.id Jasa yang diberikan : Jasa Periklanan terkait Penawaran Umum Berkelanjutan III (PUB III) Obligasi Tahap I Tahun 2021. Services provided : Advertising Services related to Sustainable Public Offering III (PUB III) Phase I Bonds 2021. Besaran *Fee* : Rp61.649.400 Amount of Fees : IDR61.649.400

Penghargaan dan Sertifikasi
Awards and Certifications

Penghargaan / Award

19 Maret / March 2023



Bank Peduli Perekonomian Masyarakat Desa di Indonesia
Bank Cares for the Economy of Village Communities in Indonesia

Acara / Award Name:
Penghargaan Tokoh Nasional Peduli Desa

Penyelenggara / Organizer:
APDESI
PPDI
ABPEDNAS

21 Maret / March 2023



Bank Penyedia Pembayaran Zakat Terbaik
Best Zakat Payment Provider Bank

Acara / Award Name:
BAZNAZ Award 2023

Penyelenggara / Organizer:
BAZNAS

6 April / April 2023



Yuddy Renaldi as Indonesia Best CEO 2023

Acara / Award Name:
Indonesia Best CEO Award 2023

Penyelenggara / Organizer:
The Iconomic

12 April / April 2023



The Best Deposito Bank Umum Konvensional untuk bjb Deposito
The Best Conventional Commercial Bank Deposits for **bjb** Deposits

Acara / Award Name:
12th Digital Brand Awards 2023

Penyelenggara / Organizer:
Infobank

12 April / April 2023



The Best Wealth Management Bank Umum Konvensional untuk bjb Prioritas

The Best Wealth Management Conventional Commercial Bank for **bjb** Prioritas

Acara / Award Name:
12th Digital Brand Awards 2023

Penyelenggara / Organizer:
Infobank

12 April / April 2023



The Best Debit Card Bank Umum Konvensional untuk Kartu ATM bank bjb

The Best Conventional Commercial Bank Debit Card for bank **bjb** ATM Cards

Acara / Award Name:
12th Digital Brand Awards 2023

Penyelenggara / Organizer:
Infobank

12 April / April 2023



The Best Bank Umum Konvensional (KBMI 2) untuk Corporate Brand

The Best Conventional Commercial Bank (KBMI 2) for Corporate Brand

Acara / Award Name:
12th Digital Brand Awards 2023

Penyelenggara / Organizer:
Infobank

12 April / April 2023



The Best Tabungan Bank Umum Konvensional untuk bjb Tandamata

The Best Conventional Commercial Bank Savings for **bjb** Tandamata

Acara / Award Name:
12th Digital Brand Awards 2023

Penyelenggara / Organizer:
Infobank

12 April / April 2023



The Best Internet Banking Bank Umum Konvensional untuk DIGI Net

The Best Conventional Commercial Bank Internet Banking for DIGI Net

Acara / Award Name:
12th Digital Brand Awards 2023

Penyelenggara / Organizer:
Infobank

12 April / April 2023



The Best KPR Bank Umum Konvensional untuk bjb KPR

The Best KPR Conventional Commercial Bank for **bjb** KPR

Acara / Award Name:
12th Digital Brand Awards 2023

Penyelenggara / Organizer:
Infobank

12 April / April 2023



The Best Mobile Banking Bank Umum Konvensional untuk DIGI by bank bjb

The Best Mobile Banking for Conventional Commercial Banks for DIGI by bank **bjb**

Acara / Award Name:
12th Digital Brand Awards 2023

Penyelenggara / Organizer:
Infobank

11 Mei / May 2023



Predicate Excellent

Acara / Award Name:
Infobank TOP BUMD 2023

Penyelenggara / Organizer:
Infobank

11 Mei / May 2023



Predicate Excellent

Acara / Award Name:
Golden Awards TOP BUMD 2023

Penyelenggara / Organizer:
Infobank

12 Mei / May 2023



Nia Kania as TOP 100 Most Outstanding Women 2023

Acara / Award Name:
Top 100 Most Outstanding Women 2023

Penyelenggara / Organizer:
Infobank

12 Mei / May 2023



Suartini as TOP 100 Most Outstanding Women 2023

Acara / Award Name:
Top 100 Most Outstanding Women 2023

Penyelenggara / Organizer:
Infobank

26 Mei / May 2023



Bank Pembangunan Daerah Terbaik 2023
Best Regional Development Bank 2023

Acara / Award Name:
Investor Daily Awards Best Bank 2023

Penyelenggara / Organizer:
Majalah Investor

30 Mei / May 2023



Pemenang Kategori Perusahaan Skala Besar Sektor Keuangan/Perdagangan/ Jasa Tingkat Daerah Provinsi Jawa Barat

Winner of the Large Scale Company Category in the Financial/Trade/Services Sector at Regional Level, West Java Province

Acara / Award Name:
Paritrana Award

Penyelenggara / Organizer:
Pemerintah Provinsi Jawa Barat

20 Juni / June 2023



The 1st Best Priority Staff

Acara / Award Name:
20th Banking Service Excellence Award 2023

Penyelenggara / Organizer:
Infobank

20 Juni / June 2023



The 1st Best Convenient Branch Experience

Acara / Award Name:
20th Banking Service Excellence Award 2023

Penyelenggara / Organizer:
Infobank

20 Juni / June 2023



The 1st Best Priority Banking in Service Excellence

Acara / Award Name:
20th Banking Service Excellence Award 2023

Penyelenggara / Organizer:
Majalah Investor

23 Juni / June 2023



Anugerah Program Terpuji Kategori Badan Usaha Peduli UMKM

Commendable Program Award for MSME Caring Business Entity Category

Acara / Award Name:
Detikjabar Award 2023

Penyelenggara / Organizer:
Detik.com

27 Juni / June 2023



Indonesia TOP Banking CEO

Acara / Award Name:
Indonesia 10 TOP Banking CEO Award 2023

Penyelenggara / Organizer:
The Iconomics

27 Juni / June 2023



One Among The Winning Brands 2nd Indonesia Innovation Award 2023 in Banking Industry

Acara / Award Name:
2nd Indonesia Innovation Award 2023

Penyelenggara / Organizer:
The Iconomics

28 Juli / July 2023



Indonesia Best Bank 2023 for The Supporting MSMEs and Providing Affordable Access to Finance, (Category: KBMI 2)

Acara / Award Name:
Indonesia Best Bank 2023

Penyelenggara / Organizer:
Warta Ekonomi

4 Agustus / August 2023



Widi Hartoto as The Popular PR Persons

Acara / Award Name:
4th Indonesia PR Persons Awards 2023

Penyelenggara / Organizer:
The Iconomics

4 Agustus / August 2023



Winner of Indonesia Corporate Reputations Awards 2023 in Regional Development Bank

Acara / Award Name:
Corporate Reputations Awards 2023

Penyelenggara / Organizer:
The Iconomics

21 Agustus / August 2023



BPD Implementasi KEJAR Terbaik
BPD Best Implementation of KEJAR

Acara / Award Name:
KEJAR AWARD 2023

Penyelenggara / Organizer:
Otoritas Jasa Keuangan (OJK)

25 Agustus / August 2023



Excellent Financial Performance Bank in 2023

Acara / Award Name:
28th Infobank Award

Penyelenggara / Organizer:
Infobank

25 Agustus / August 2023



Diamond Trophy" atas konsistensi berpredikat kinerja "sangat bagus" selama 20 tahun

Diamond Trophy" for consistent "very good" performance for 20 years

Acara / Award Name:
28th Infobank Award

Penyelenggara / Organizer:
Infobank

4 September / September 2023



Penghargaan atas Kontribusi Mendukung UMKM di JAWA BARAT

Award for Contribution to Supporting MSMEs in WEST JAVA

Acara / Award Name:
West Java Festival 2023

Penyelenggara / Organizer:
Gubernur Jawa Barat

7 September / September 2023



#5 Star

Acara / Award Name:
Top GRC Awards 2023

Penyelenggara / Organizer:
Majalah Top Business

7 September / September 2023



The Most Committed GRC Leader 2023 – Yuddy Renaldi

Acara / Award Name:
Top GRC Awards 2023

Penyelenggara / Organizer:
Majalah Top Business

7 September / September **2023**



The High Performing Board of Commissioners on GRC 2023

Acara / Award Name:
Top GRC Awards 2023

Penyelenggara / Organizer:
Majalah Top Business

18 September / September **2023**



Top 50 Big Capitalization Public Listed Company

Acara / Award Name:
14th IICD Corporate Governance Award 2023

Penyelenggara / Organizer:
Indonesia Institute for Corporate Directorship (IICD)

18 September / September **2023**



Best Responsibility of the Board

Acara / Award Name:
14th IICD Corporate Governance Award 2023

Penyelenggara / Organizer:
Indonesia Institute for Corporate Directorship (IICD)

29 September / September **2023**



Peringkat I BPD Kategori Besar
Rank I BPD Large Category

Acara / Award Name:
BUMD Awards 2023

Penyelenggara / Organizer:
Kementerian Dalam Negeri

3 Oktober / October 2023



KIJB 2023 Kategori BUMN & BUMD di Jawa Barat Pemberdayaan Perempuan Melalui Platform bjb BiSA Dalam Rangka Mendukung Peningkatan Perekonomian dan Inklusi Keuangan di Jawa Barat

KIJB 2023 BUMN & BUMD Category in West Java Women's Empowerment Through the **bjb** BiSA Platform in the Context of Supporting Economic Improvement and Financial Inclusion in West Java

Acara / Award Name:
KIJB 2023

Penyelenggara / Organizer:
Pemerintah Provinsi Jawa Barat

16 Oktober / October 2023



Best Performance Chief Executive Officer (CEO) 2023 – Yuddy Renaldi

Acara / Award Name:
CEO Achievement Award 2023

Penyelenggara / Organizer:
Warta Ekonomi

23 Oktober / October 2023



Perusahaan Skala Besar Terbaik Sektor Keuangan, Perdagangan dan Jasa

Best Large Scale Companies in the Finance, Trade and Services Sectors

Acara / Award Name:
Paritrana Award 2023

Penyelenggara / Organizer:
BPJS Tenaga Kerja

6 November / November 2023



Platinum Rank

Acara / Award Name:
Asia Sustainability Reporting Rating (ASRRAT) 2023

Penyelenggara / Organizer:
National Center for Corporate Reporting dan Institute of Certified Sustainability Practitioners

8 November / November **2023**



Best Senior Executive

Acara / Award Name:
Indonesia Digital Inovation and Achievement of The Year 2023

Penyelenggara / Organizer:
Business Asia Indonesia

8 November / November **2023**



Best Digital Thecnology and IOT Implementation 2023 (Bangking Industry)

Acara / Award Name:
Indonesia Digital Inovation and Achievement of The Year 2023

Penyelenggara / Organizer:
Business Asia Indonesia

10 November / November **2023**



Best Regional Bank on ESG Implementation

Acara / Award Name:
CNBC Indonesia Awards 2023

Penyelenggara / Organizer:
CNBC Indonesia

14 November / November **2023**



The Best Performing Bank 2023 Based on Financial Performance 2021-2023 Bank Asset Category Within Rp100T Less Than Rp500T

Acara / Award Name:
TOP 20 Financial Institution The Best Performing Bank 2023

Penyelenggara / Organizer:
The Finance Infobank Group

14 November / November 2023



Nia Kania as Best of The Best CEO in Financial Institution 2023

Acara / Award Name:
The Finance Best CEO 2023

Penyelenggara / Organizer:
The Finance Infobank Group

27 November / November 2023



Juara 3 Perusahaan Go Publik Keuangan
3rd Place in Companies Going Public in Finance

Acara / Award Name:
Annual Report Award 2022

Penyelenggara / Organizer:
OJK, Kementerian Koordinator Bidang Perekonomian, Kementerian BUMN, Direktorat Jenderal Pajak-Kementerian Keuangan, BEI, KPEI, KSEI, KNKG, IAI

27 November / November 2023



Best Brand Popularity, Social Contribution Reputation

Acara / Award Name:
Best 50 Financial Institution Awards 2023

Penyelenggara / Organizer:
The Iconomics

29 November / November 2023



Bank Pendukung Pembiayaan Inklusif Terbaik Bank KBMI 1 dan 2
Best Supporting Bank for Inclusive Financing Bank KBMI 1 and 2

Acara / Award Name:
Bank Indonesia Awards

Penyelenggara / Organizer:
Bank Indonesia

29 November / November **2023**



Bank Pendukung Ekonomi Digital Daerah Ekosistem Usaha Kecil dan Mikro

Bank Supporting the Regional Digital Economy for Small and Micro Business Ecosystems

Acara / Award Name:
Apresiasi Jawara Ekonomi Digital Jawa Barat 2023

Penyelenggara / Organizer:
Bank Indonesia

29 November / November **2023**



Distribusi dan Layanan Kas Uang Rupiah Terbaik Provinsi Jawa Barat Tahun 2023

Best Rupiah Cash Distribution and Service in West Java Province in 2023

Acara / Award Name:
Pengelolaan Uang Rupiah Jawa Barat 2023

Penyelenggara / Organizer:
Bank Indonesia

29 November / November **2023**



The Best Human Capital Director of The Year (Banking Industries) - Tedi Setiawan

Acara / Award Name:
Human Capital & Performance Award 2023

Penyelenggara / Organizer:
Business News

29 November / November **2023**



The Best Learning and Developtment Strategy 2023 (Banking Industries)

Acara / Award Name:
Human Capital & Performance Award 2023

Penyelenggara / Organizer:
Business News

29 November / November 2023



The Best Human Capital Technology Strategy 2023 (Banking Industries)

Acara / Award Name:
Human Capital & Performance Award 2023

Penyelenggara / Organizer:
Business News

29 November / November 2023



Predikat Leadership AA
AA Leadership Predicate

Acara / Award Name:
ESG Disclosure Transparancy Awards 2023

Penyelenggara / Organizer:
Investor Trust

29 November / November 2023



Best Digital Finance for E-Banking Transactions in Real Time, (Category KBMI 2)

Acara / Award Name:
Indonesia Best Digital Finance Awards 2023

Penyelenggara / Organizer:
Warta Ekonomi

30 November / November 2023



Badan Publik Badan Usaha Milik Daerah (BUMD) Informatif dalam E-Monev Keterbukaan Informasi Publik Pada Badan Publik Tingkat Jawa Barat Tahun 2023
Informative Regional Owned Enterprises (BUMD) Public Bodies in E-Monev Public Information Disclosure at West Java Level Public Bodies in 2023

Acara / Award Name:
Penghargaan Komisi Informasi Provinsi Jawa Barat

Penyelenggara / Organizer:
Komisi Informasi Provinsi Jawa Barat

5 Desember / December 2023



Bankers of The Year 2023 - Yuddy Renaldi

Acara / Award Name:
Infobank Bankers of The Year 2023

Penyelenggara / Organizer:
Infobank

5 Desember / December 2023



The Next 200 Leaders 2023 - Nancy Adistyasari

Acara / Award Name:
Top 200 The Next Leaders 2023

Penyelenggara / Organizer:
Infobank

5 Desember / December 2023



The Next 200 Leaders 2023 - Rio Lanasier

Acara / Award Name:
Top 200 The Next Leaders 2023

Penyelenggara / Organizer:
Infobank

6 Desember / December 2023



Bank Teraktif dan Terinovatif Dalam Sosialisasi Program Penjaminan Simpanan Kelompok Bank Umum Kelompok KBMI 2

The Most Active and Innovative Bank in the Socialization of the KBMI Group 2 Commercial Bank Group Deposit Guarantee Program

Acara / Award Name:
Penghargaan Lembaga Penjamin Simpanan

Penyelenggara / Organizer:
Lembaga Penjamin Simpanan

6 Desember / December 2023



Bank Teraktif Dalam Kegiatan Literasi Keuangan Kelompok KBMI 2

Most Active Bank in Financial Literacy Activities for KBMI 2 Group

Acara / Award Name:
Penghargaan Lembaga Penjamin Simpanan

Penyelenggara / Organizer:
Lembaga Penjamin Simpanan

14 Desember / December 2023



Best Chief Marketing Officer 2023 - Suartini

Acara / Award Name:
Indonesia Best CMO Awards 2023

Penyelenggara / Organizer:
Warta Ekonomi

20 Desember / December 2023



Most Trusted Company Based on Corporate Governance Perception Index (CGPI)

Acara / Award Name:
GCG Awards 2023

Penyelenggara / Organizer:
IICG & SWA

Sertifikasi / Certification

19 Maret / March 2023



ISO 37301:2021
Sistem Manajemen Kepatuhan (SMK)

Validasi / Validation:
22 November 2021 – 22 November 2024
November 22, 2021 – November 22, 2024

Penerima Sertifikasi / Certification Recipient:
Compliance & AML-CFT Division – Governance & Gratification Control Group

Dikeluarkan Oleh / Issued by:
PT Chesna

21 Maret / March 2023



ISO 37001:2016
Sistem Manajemen Anti Penyuapan (SMAP)

Validasi / Validation:
22 November 2021 – 22 November 2024
November 22, 2021 – November 22, 2024

Penerima Sertifikasi / Certification Recipient:
Compliance & AML-CFT Division – Governance & Gratification Control Group

Dikeluarkan Oleh / Issued by:
PT Chesna

6 April / April 2023



ISO/IEC 20000-1:2018
Sistem Manajemen Layanan Teknologi Informasi (SMLTI)

Validasi / Validation:
12 November 2021 - 11 November 2024
November 12, 2021 - November 11, 2024

Penerima Sertifikasi / Certification Recipient:
PT. Bank Pembangunan Daerah Jawa Barat & Banten, Tbk (Divisi IT)

Dikeluarkan Oleh / Issued by:
British Standard Institution (BSI)

12 April / April 2023



ISO/IEC 27001:2022
Sistem Manajemen Keamanan Informasi (SMKI)

Validasi / Validation:
12 November 2021 - 11 November 2024
November 12, 2021 - November 11, 2024

Penerima Sertifikasi / Certification Recipient:
PT. Bank Pembangunan Daerah Jawa Barat & Banten, Tbk (Divisi IT & Divisi Umum)

Dikeluarkan Oleh / Issued by:
British Standard Institution (BSI)

Informasi yang Tersedia di *Website*

Information Available on The Website

Sebagai wujud penerapan prinsip keterbukaan informasi, bank **bjb** telah menyajikan informasi secara transparan melalui *website* Perseroan, dengan alamat: http://www.bankbjb.co.id. Seluruh isi dalam situs telah mengacu pada Peraturan Otoritas Jasa Keuangan (OJK) Nomor 8/POJK.04/2015 tentang Situs *Web* Emiten atau Perusahaan Publik.

Dalam regulasi OJK tersebut, empat konten yang wajib seluruhnya telah tersedia dalam situs bank **bjb**, yaitu: informasi umum bank **bjb**, informasi bagi pemodal atau investor, informasi tata kelola perusahaan, informasi tanggung jawab sosial perusahaan.

Selain itu, mengacu pada *best practise* seperti tertuang dalam *Annual Report Award* (ARA), bank **bjb** juga telah memenuhinya. *Website* ini memiliki dua versi bahasa, yaitu Bahasa Indonesia dan Bahasa Inggris.

As a manifestation of the application of the principle of information disclosure, bank **bjb** has provided information transparently through the Company's website, with the address: http:// www.bankbjb.co.id. Whole the content in the site has referred to the Financial Services Authority (OJK) Regulation Number 8/POJK.04/2015 concerning the Issuer or Public Company Website.

In the OJK regulation, four mandatory content are all available on bank **bjb** website, namely: bank **bjb** general information, information for investors or investors, information on corporate governance, information on corporate social responsibility.

In addition, referring to best practice as stated in the Annual Report Award (ARA), bank **bjb** has also fulfilled it. This website has two language versions, namely Indonesian and English.



Perorangan / Individual

Terdapat info Produk dan Layanan Perbankan seperti Produk Simpanan dan Produk Pinjaman.

There is information on Banking Products and Services such as Savings Products and Loan Products.

Tentang bank bjb / About **bjb** bank

Terdapat beberapa menu seperti Profil bank **bjb** antara lain profil perusahaan, profil Dewan Komisaris dan Direksi dan lainnya. Kemudian terdapat menu Hubungan Investor yang memuat Laporan Tahunan bank **bjb** selama 6 (enam) tahun terakhir. Selain itu terdapat menu Tata Kelola Perusahaan yang memuat informasi pemegang saham sampai dengan pemilik akhir individu, isi Kode Etik, informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, tanggal ringkasan risalah RUPS diumumkan serta Piagam/*Charter* Dewan Komisaris, Direksi, Komite-komite, dan Unit Audit Internal.

There are several menus such as bank **bjb** profiles including company profiles, profiles of the Board of Commissioners and Board of Directors and others. Then there is the Investor Relations menu which contains the bank **bjb** Annual Report for the last 6 (six) years. In addition, there is a Corporate Governance menu which contains information on shareholders to individual final owners, the contents of the Code of Ethics, information on the General Meeting of Shareholders (GMS) at least covering the agenda items discussed at the GMS, a summary of the minutes of the GMS, and information on important dates, namely the date of announcement of the GMS, the date of the invitation to the GMS, the date of the GMS, the date on which the summary of the minutes of the GMS is announced and the Charter/Charter of the Board of Commissioners, Board of Directors, Committees, and the Internal Audit Unit.

Bisnis / Bussiness

Terdapat info Produk dan Layanan bank **bjb** seperti Produk Simpanan dan Produk Pinjaman untuk bisnis nasabah.

There is information on bank **bjb** products and services such as savings products and loan products for customer businesses.

bjb Prioritas

Terdapat info mengenai **bjb** Prioritas.

There is info about **bjb** Prioritas


ank bjb

ANALISIS DAN PEMBAHASAN MANAJEMEN ATAS KINERJA BANK

Management Discussion and Analysis on Bank's Performance

04







Tinjauan Perekonomian
Economic Review

Analisis Perekonomian Global

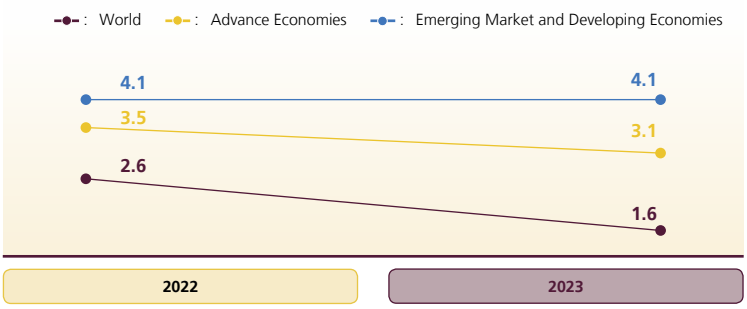
Pertumbuhan ekonomi global melemah dan disertai divergensi pertumbuhan antar negara yang semakin melebar. Sementara itu, negara berkembang (*Emerging Market and Developing Economies*/EMDEs)) tumbuh di atas pertumbuhan ekonomi global (*World*) dan negara maju (*Advance Economies*/AE) dengan pertumbuhan 4,1% sedangkan ekonomi global tahun 2023 tumbuh sebesar 3,1%, lebih rendah dibandingkan dengan tahun 2022 yang sebesar 3,5%.

Global Economic Analysis

Global economic growth destabilized and was accompanied by divergence in inter-countries wider growth. Additionally, developing countries (Emerging Market and Developing Economies / EMDEs) were growing above global economic growth (World) and developed countries (Advanced Economies /AE) with growth of 4.1%, while the global economy would grow by 3% in 2023. It was 1% lower than in 2022, which was 3.5%.

Grafik Pertumbuhan Ekonomi Global
Graph of Global Economic Growth

(dalam % yoy/
in % yoy)



Sumber: *World Economic Outlook* (WEO), International Monetary Fund, Januari 2024
Source: World Economic Outlook (WEO), International Monetary Fund, January 2024

Meningkatnya ketegangan geopolitik mendorong harga energi dan pangan meningkat sehingga mengakibatkan tetap tingginya inflasi global. Untuk mengendalikan inflasi, suku bunga kebijakan moneter di negara maju, termasuk Federal Funds Rate (FFR), diprakirakan akan tetap bertahan tinggi dalam jangka waktu yang lebih lama (*higher for longer*). Kenaikan suku bunga global diperkirakan akan diikuti pada tenor jangka panjang dengan kenaikan *yield* obligasi Pemerintah negara maju, khususnya Amerika Serikat (US *Treasury*), akibat peningkatan kebutuhan pembiayaan utang Pemerintah, dan kenaikan premi risiko jangka panjang. Berbagai perkembangan tersebut mendorong pembalikan arus modal dari negara berkembang ke negara maju dan ke aset yang lebih likuid, yang mengakibatkan dolar Amerika Serikat (AS) menguat secara tajam terhadap berbagai mata uang dunia. Ketidakpastian ekonomi dan keuangan global semakin tinggi karena terjadi bersamaan dengan meningkatnya ketegangan geopolitik. Selain itu, terdapat divergensi pemulihan yang semakin lebar pada perekonomian antar kawasan. Faktor risiko secara umum bersumber dari tingkat inflasi yang masih di atas target, pelemahan ekonomi Tiongkok, volatilitas harga komoditas, peningkatan fragmentasi ekonomi global, serta peningkatan kerentanan utang.

Intensifying geopolitical tensions driven energy and food prices to increase, resulting in persistently high global inflation. To control inflation, monetary policy of interest rates in developed countries, including the Federal Funds Rate (FFR), were predicted to remain high for long-term period (higher for longer). The increase in global interest rates was expected to be followed in long-term tenors by an increase in government bond yields in developed countries, particularly the United States (US Treasury) due to increased needs for government debt financing, and an increase in long-term risk premiums. These various developments encouraged a reversal of capital flows from developing countries to developed countries and to more liquid assets, which resulted in the United States (US) dollar, strengthening sharply against various world currencies. Global economic and financial uncertainty was increasing because it coincided with increasing geopolitical tensions. In addition, there was a widening divergence in recovery of inter-regions' economy. Risk factors generally originated from the inflation rate, which was still above the target, the declining of the Chinese economy, volatility in commodity prices, increasing fragmentation of the global economy, and increasing debt vulnerability.



Sedangkan dari sisi inflasi global, penurunan inflasi dunia berjalan lambat di tengah pengetatan kebijakan moneter bank sentral di banyak negara. Setelah mencapai puncaknya sebesar 11,6% pada kuartal kedua tahun 2022, inflasi dunia turun menjadi 5,6% pada Oktober 2023, dengan inflasi negara maju tercatat 3,5% sementara inflasi negara *Emerging Market and Developing Economies* (EMDEs) tercatat 7,6%. Penurunan inflasi sejalan dengan penurunan harga energi dan pangan dan dampak dari pengetatan kebijakan moneter bank sentral di banyak negara. Meski demikian, inflasi di negara-negara maju masih jauh di atas sasaran yang ingin dicapai yaitu 2%, sedangkan di kebanyakan negara EMDEs telah di bawah sasaran. Di Amerika Serikat (AS), misalnya, inflasi masih tinggi yaitu sekitar 3,0% pada akhir 2023 dan menurun ke 2,6% pada akhir 2024. Demikian pula di Uni Eropa dan Inggris, inflasi masih sekitar 3,3% dan 5,2% pada akhir 2023 dan kemudian menurun ke sekitar 2,7% dan 2,4% pada akhir 2024. Sementara itu, di negara EMDEs, sejumlah negara inflasinya masih di atas sasaran, termasuk Brazil dan Meksiko di Amerika Latin serta Filipina di Asia. Negara-negara EMDEs lain telah mampu menurunkan inflasinya kembali ke sasaran, termasuk Indonesia. Perkembangan di atas menunjukkan bahwa pengetatan moneter oleh bank-bank sentral negara maju masih akan berlanjut pada tahun 2024 untuk memastikan kembalinya inflasi ke sasaran yaitu 2%. Kondisi ini mempersulit bank-bank sentral negara EMDEs untuk mengarahkan kebijakan moneternya ke tujuan ekonomi domestik, khususnya stabilitas harga dan pertumbuhan, karena keharusan mempertahankan stabilitas eksternal dari dampak negatif tingginya suku bunga global tersebut.

Sumber:
- *World Economic Outlook* (WEO), International Monetary Fund, Januari 2024,
- Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2024.

Meanwhile, in terms of global inflation, the decline in world inflation had been slow amid tightening central bank monetary policy in many countries. After reaching its height of 11.6% in Quarter II-2022, world inflation plunged to 5.6% in October 2023, with inflation in developed countries recorded at 3.5%, while inflation in Emerging Market and Developing Economies (EMDEs) countries was recorded at 7, 6%. The decline in inflation was in line with the decline in energy and food prices and the impact of tightening central bank monetary policy in many countries. However, inflation in developed countries was still far above the target of 2%, while in most EMDEs, it was below the target. In the United States (US), for example, inflation was still high, such as around 3.0% at the end of 2023 and would decline to 2.6% at the end of 2024. Similarly, in the European Union and the UK, inflation was still around 3.3% and 5.0%. 2% at the end of 2023 and decreased to around 2.7% and 2.4% at the end of 2024. Accordingly, in EMDEs, a number of countries' inflation was still above target, including Brazil and Mexico in Latin America and the Philippines in Asia. Other EMDEs had been able to reduce inflation back to target, including Indonesia. The developments depicted above indicates that monetary tightening by central banks in developed countries would continue in 2024 to ensure inflation returns to the target of 2%. This condition caused difficulty for central banks in EMDE countries to direct their monetary policy towards domestic economic goals, especially price stability and growth due to the need to maintain external stability from the negative impact of high global interest rates.

Source:
- World Economic Outlook (WEO), International Monetary Fund, January 2024,
- Official Statistics News, Central Bureau of Statistics (BPS), February 2024.

Analisis Perekonomian Nasional

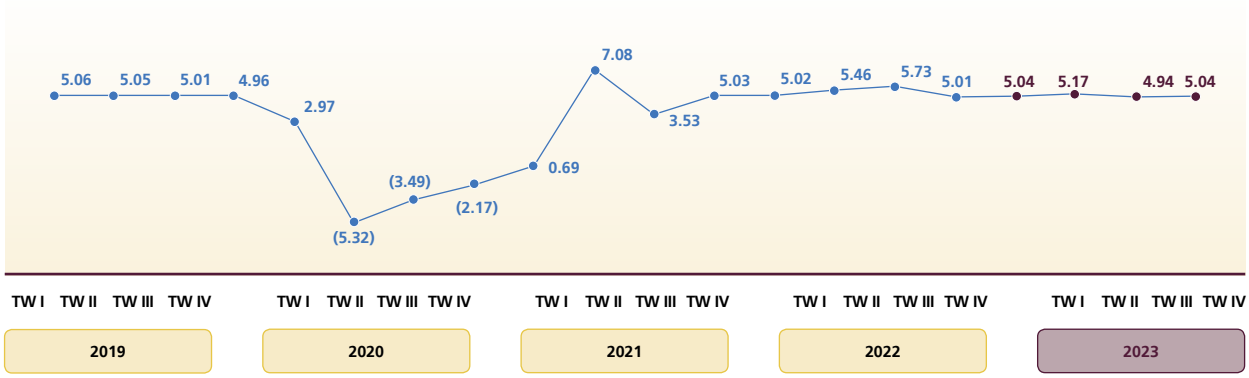
Di tengah perlambatan ekonomi global dan penurunan harga komoditas ekspor unggulan, ekonomi Indonesia tumbuh 5,04% pada Triwulan IV-2023, lebih tinggi dibanding periode yang sama tahun 2022.

National Economic Analysis

In the midst of the global economic slowdown and falling prices of leading export commodities, the Indonesian economy grew 5.04 % in the fourth quarter of 2023, higher than the same period in 2022.

Grafik Pertumbuhan Ekonomi Republik Indonesia Kuartalan
Graph of Economic Growth of the Republic of Indonesia Quarterly

(dalam % yoy/in % yoy)



Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2024

Source: Official Statistics News, Central Bureau of Statistics (BPS), February 2024

PERTUMBUHAN EKONOMI DARI SISI PENGELUARAN

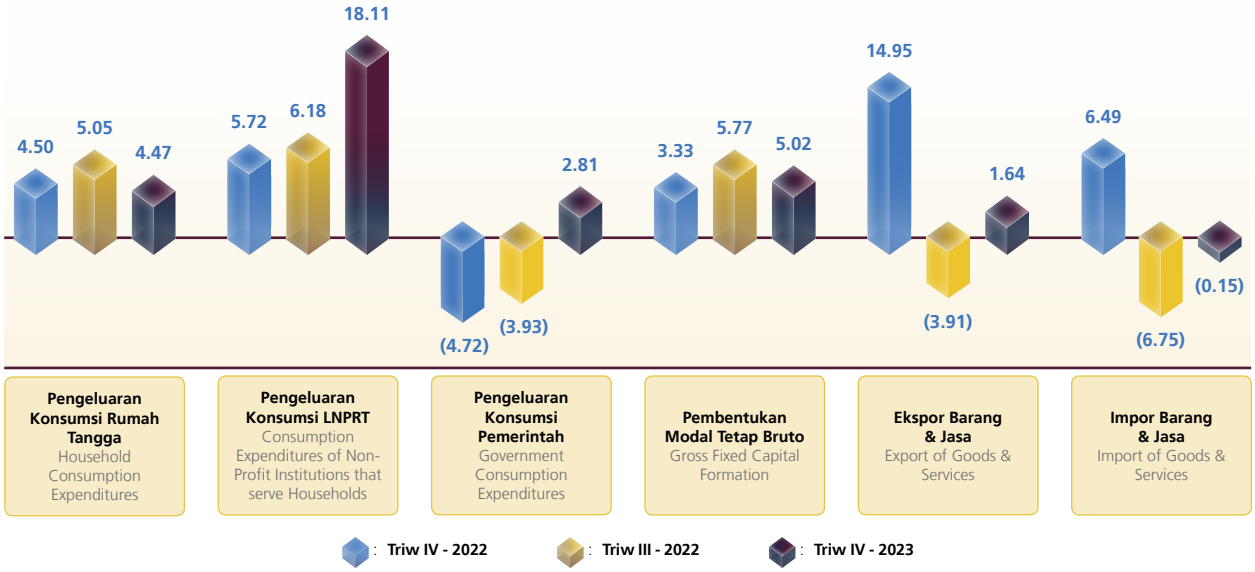
Dari sisi pengeluaran, seluruh komponen pengeluaran tumbuh, kecuali komponen impor yang mengalami kontraksi. Pertumbuhan tertinggi terjadi pada Komponen Pengeluaran Konsumsi Lembaga Non Profit yang melayani Rumah Tangga (PK-LNPRT) sebesar 18,11%, diikuti Komponen Pembentukan Modal Tetap Bruto (PMTB) sebesar 5,02%, Komponen Pengeluaran Konsumsi Rumah Tangga (PK-RT) sebesar 4,47%, Komponen Pengeluaran Konsumsi Pemerintah (PK-P) sebesar 2,81%, serta Komponen Ekspor Barang dan Jasa sebesar 1,64%. Sementara itu, Komponen Impor Barang dan Jasa terkontraksi sebesar 0,15%.

ECONOMIC GROWTH IN EXPENDITURE SECTOR

In terms of the expenditure sector, all expenditure components grew, excluding for the import component, which experienced a contraction. The highest growth occurred in the Consumption Expenditure Component of Non-Profit Institutions Serving Households (PK-LNPRT) at 18.11%, followed by the Gross Fixed Capital Formation Component (PMTB) of 5.02%, Household Consumption Expenditure Component (PK-RT) of 4.47%, Government Consumption Expenditure Component (PK-P) of 2.81%, and Goods and Services Export Component of 1.64 %. Meanwhile, the Imported Goods and Services Component contracted by 0.15%.

Grafik Pertumbuhan Ekonomi Republik Indonesia Menurut Pengeluaran
Graph of Economic Growth of the Republic of Indonesia According to Expenditures

(dalam % yoy/in % yoy)



Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2024

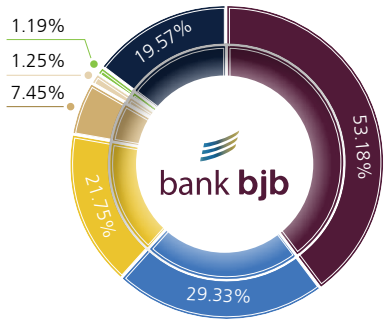
Source: Official Statistics News, Central Bureau of Statistics (BPS), February 2024

Struktur PDB Indonesia menurut pengeluaran atas dasar harga berlaku tahun 2023 tidak menunjukkan perubahan yang berarti. Perekonomian Indonesia masih didominasi oleh Komponen PK-RT yang mencakup lebih dari separuh PDB Indonesia yaitu sebesar 53,18%, diikuti oleh komponen PMTB sebesar 29,33%, Komponen Ekspor Barang dan Jasa sebesar 21,75%, Komponen PK-P sebesar 7,45%, Komponen PK-LNPRT sebesar 1,25%, dan Komponen Perubahan Inventori sebesar 1,19%. Sementara itu, Komponen Impor Barang dan Jasa memiliki peran sebesar 19,57%.

Structure of Indonesia's GDP according to expenditure at current prices in 2023 did not show any significant changes. The Indonesian economy was still dominated by the PK-RT component, which covered more than half of Indonesia's GDP, such as 53.18%, followed by the PMTB component at 29.33%, the export component of goods and services at 21.75%, the PK-P component at 7 .45%, PK-LNPRT Component of 1.25%, and Inventory Change Component of 1.19%. In addition, the Imported Goods and Services Component had a role of 19.57%.

Diagram Komposisi Ekonomi Republik Indonesia Menurut Pengeluaran
Diagram of Economic Composition of the Republic of Indonesia According to Expenditures

(dalam % yoy/in % yoy)



- **Pengeluaran Kosumsi Rumah Tangga (PK-RT)**
  Household Consumption Expenditures (PK-RT)
- **Pembentukan Modal Tetap Bruto (PMTB)**
  Gross Fixed Capital Formation (PMTB)
- **Ekspor Barang dan Jasa**
  Export of Goods and Services
- **Pengeluaran Konsumsi Pemerintah (PK-P)**
  Government Consumption Expenditure (PK-P)
- **Pengeluaran Kosumsi Lembaga Non Profit yang Melayani Rumah Tangga (PK-LNPRT)**
  Consumption Expenditures of Non-Profit Institutions that serve Households (PK-LNPRT)
- **Perubahan Iventory**
  Inventory Changes
- **Impor Barang dan Jasa**
  Import of Goods and Services

Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2024

Source: Official Statistics News, Central Bureau of Statistics (BPS), February 2024

PERTUMBUHAN EKONOMI DARI SISI LAPANGAN USAHA

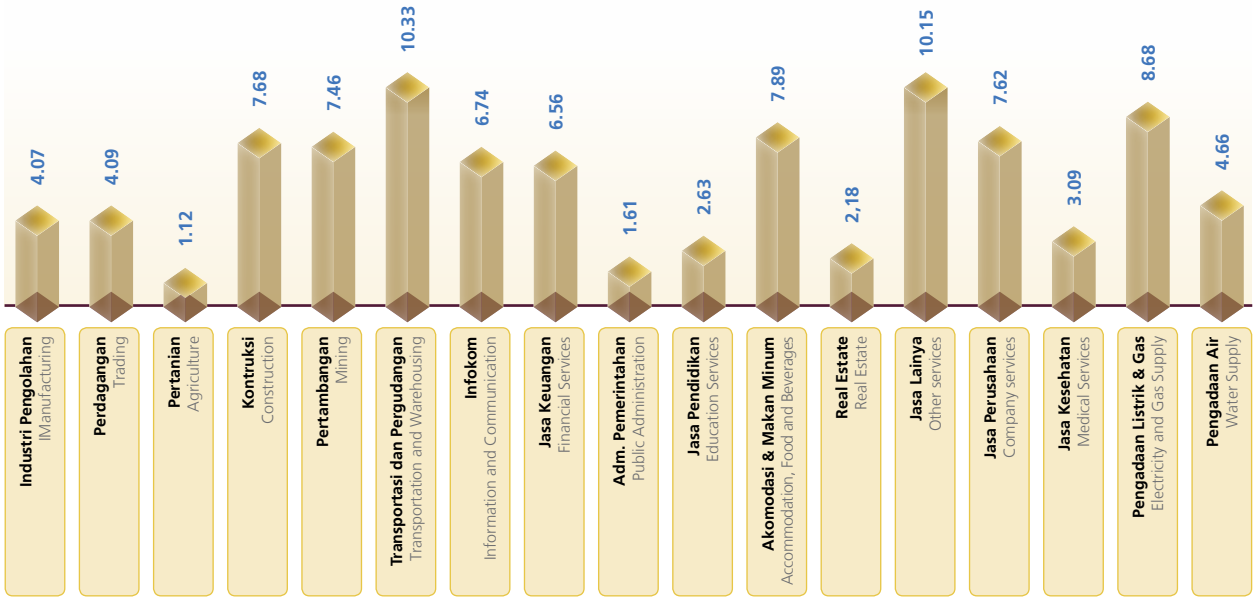
Dari sisi lapangan usaha, pertumbuhan terjadi pada seluruh lapangan usaha. Lapangan usaha yang tumbuh signifikan adalah Transportasi dan Pergudangan sebesar 10,33%, diikuti Jasa Lainnya sebesar 10,15%, dan Pengadaan Listrik dan Gas sebesar 8,68%. Sebagai lapangan usaha yang memiliki peran dominan, Industri Pengolahan tumbuh sebesar 4,07%. Sedangkan Pertanian, Kehutanan, dan Perikanan serta Perdagangan Besar dan Eceran, Reparasi Mobil dan Sepeda Motor masing-masing tumbuh sebesar 1,12% dan 4,09%. Pertumbuhan ekonomi dari sisi lapangan usaha antara lain didorong oleh kenaikan pengguna jasa angkutan penumpang, peningkatan volume pengiriman barang ekspor-impor, peningkatan kunjungan wisatawan, dan rangkaian persiapan pemilihan umum

ECONOMIC GROWTH IN BUSINESS SECTOR

In terms of business sector, growth occurred in all business sectors. Business sector that grew significantly were Transportation and Warehousing at 10.33%, followed by Other Services at 10.15%, and Electricity and Gas Procurement at 8.68%. As a business sector that had a dominant role, the Processing Industry grew by 4.07%. Meanwhile, Agriculture, Forestry and Fisheries as well as Wholesale and Retail Trade, Car and Motorbike Service grew by 1.12% and 4.09%, respectively. Economic growth, in terms of the business sector, was encouraged by an increase in service users of passenger transportation, increase in volume export-import goods delivery, increase tourist visits, and a series of preparations general elections.

Grafik Pertumbuhan PDB dari sisi Lapangan Usaha
Graph of GDP Growth In Terms of Business Fields

(dalam % yoy/in % yoy)



Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2024

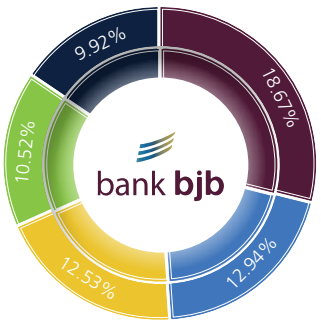
Source: Official Statistics News, Central Bureau of Statistics (BPS), February 2024

Struktur PDB Indonesia menurut lapangan usaha atas dasar harga berlaku tahun 2023 tidak menunjukkan perubahan berarti. Perekonomian Indonesia masih didominasi oleh Lapangan Usaha Industri Pengolahan sebesar 18,67%, diikuti oleh Perdagangan Besar dan Eceran, Reparasi Mobil dan Sepeda Motor sebesar 12,94%, Pertanian, Kehutanan, dan Perikanan sebesar 12,53%, Pertambangan dan Penggalian sebesar 10,52%, serta Konstruksi sebesar 9,92%. Peranan kelima lapangan usaha tersebut dalam perekonomian Indonesia mencapai 64,58%.

The structure of Indonesia's GDP by business sector based on current prices in 2023 did not depict any significant changes. The Indonesian economy was still dominated by the Manufacturing Industry Business Field at 18.67%, followed by Wholesale and Retail Trade, Car and Motorbike Repair at 12.94%, Agriculture, Forestry and Fisheries at 12.53%, Mining and Quarrying at 10 .52%, and Construction at 9.92%. The role of these five business sectors in the Indonesian economy reached 64.58%.

Diagram Komposisi PDB dari 5 (lima) Lapangan Usaha Terbesar
Diagram of GDP Composition of the 5 (five) Largest Business Fields

(dalam % yoy/in % yoy)



- **Industri Pengolahan**
  Manufacturing Industry
- **Perdagangan Besar dan Eceran, Reparasi Mobil dan Sepeda Motor**
  Wholesale and Retail Trade, Car and Motorbike Repair
- **Pertanian, Kehutanan, dan Perikanan**
  Agriculture, Forestry and Fisheries
- **Pertambangan dan Penggalian**
  Mining and Excavation
- **Kontruksi**
  Construction

Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2024

Source: Official Statistics News, Central Bureau of Statistics (BPS), February 2024

PERKEMBANGAN INFLASI DOMESTIK

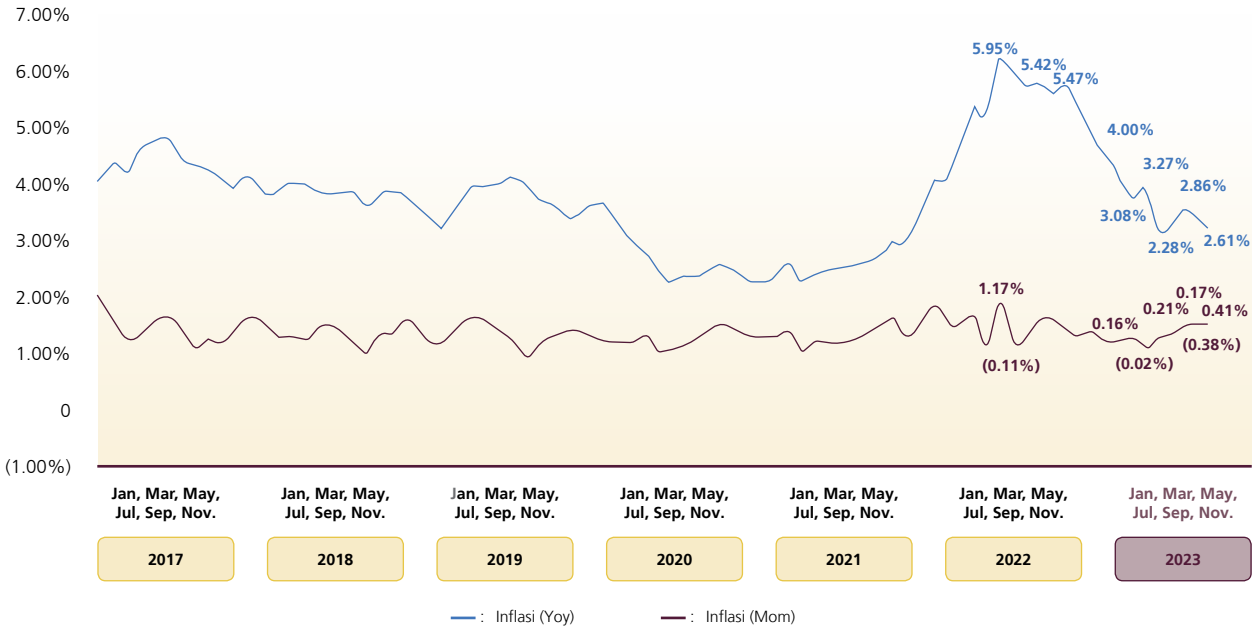
Perkembangan inflasi pada Desember 2023 menunjukkan inflasi Indeks Harga Konsumen (IHK) terjaga dalam kisaran sasaran 3,0±1%. Berdasarkan data Badan Pusat Statistik (BPS), inflasi IHK pada Desember 2023 tercatat rendah sebesar 0,41% (mtm) sehingga inflasi IHK 2023 secara tahunan menjadi 2,61% (yoy). Perkembangan inflasi 2023 ini lebih rendah dibandingkan dengan inflasi tahun 2022 yang tercatat sebesar 5,51% (yoy). Perkembangan inflasi sebesar 2,61 (yoy) tersebut terjadi karena adanya kenaikan harga yang ditunjukkan oleh naiknya seluruh indeks kelompok pengeluaran, yaitu kelompok makanan, minuman dan tembakau sebesar 6,18%, kelompok pakaian dan alas kaki sebesar 0,78%, kelompok perumahan, air, listrik, dan bahan bakar rumah tangga sebesar 0,50%, kelompok perlengkapan, peralatan dan pemeliharaan rutin rumah tangga sebesar 1,57% kelompok kesehatan sebesar 1,94% kelompok transportasi sebesar 1,27%, kelompok informasi, komunikasi, dan jasa keuangan sebesar 0,20% kelompok rekreasi, olahraga, dan budaya sebesar 1,69% kelompok pendidikan sebesar 1,97%, kelompok penyediaan makanan dan minuman/restoran sebesar 2,07% dan kelompok perawatan pribadi dan jasa lainnya sebesar 3,55%.

DOMESTIC INFLATION DEVELOPMENT

In December 2023, inflation development shows that Consumer Price Index (CPI) inflation was maintained within the target range of 3.0 ± 1%. Also, according to data from the Central Statistics Agency (BPS), CPI inflation in December 2023 was recorded as low at 0.41% (mtm) so that the 2023 CPI inflation on an annual basis would be 2.61% (yoy). The 2023 inflation development was lower than inflation in 2022, which was recorded at 5.51% (yoy). Inflation development by 2.61 (yoy) occurred due to an increase in prices as indicated by the increase in all expenditure group indices, such as the food, beverage and tobacco groups by 6.18%, the clothing and footwear group by 0.78%, the housing, water, electricity and household fuel at 0.50%, equipment and routine household maintenance and appliances group at 1.57%, health group at 1.94%, transportation group at 1.27%, information, communication and financial services group at 0, 20%, the recreation, sports and culture group by 1.69%, the education group by 1.97%, the food and beverage/restaurant procurement group by 2.07%, and the personal care and other services group by 3.55%.

Grafik Inflasi Republik Indonesia Tahunan
Graph of Republic of Indonesia Annual

(dalam %) dan Bulanan (% mom)
(in %) and Monthly (% mom) Inflation



Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2024

Source: Official Statistics News, Central Bureau of Statistics (BPS), February 2024

Analisis Industri Perbankan

Sektor perbankan mampu menunjukkan resiliensi dengan permodalan yang tinggi dan kinerja intermediasi yang tetap positif. Dampak risiko suku bunga acuan yang tinggi secara global dan dapat berlangsung lebih lama (*higher for longer*) bagi perbankan dalam negeri masih terjaga dan terkendali seiring fleksibilitas ruang penyesuaian suku bunga yang masih cukup besar bagi perbankan. Sejumlah indikator utama perbankan seperti pertumbuhan total DPK dan kredit bank umum mencatatkan pertumbuhan yang positif walaupun mengalami perlambatan.

Pertumbuhan Dana Pihak Ketiga (DPK) tercatat sebesar 3,04% (yoy) pada November 2023, sedangkan kredit perbankan tumbuh 9,74% (yoy), lebih tinggi dibandingkan dengan pertumbuhan pada bulan sebelumnya yaitu 8,99% (yoy). Peningkatan kredit/pembiayaan didorong oleh peningkatan permintaan kredit sejalan dengan tetap terjaganya kinerja korporasi dan rumah tangga. Secara sektoral, pertumbuhan kredit terutama ditopang oleh sektor Perdagangan, Industri, dan Jasa Dunia Usaha. Pembiayaan syariah pada November 2023 juga tumbuh sebesar 14,12% (yoy), sementara pertumbuhan kredit UMKM mencapai 8,46% (yoy). Pertumbuhan kredit UMKM tersebut terutama didukung oleh sektor Perdagangan, Pertanian, dan Jasa Sosial. Kualitas kredit Bank Umum tetap terjaga dengan rasio NPL *gross* November 2023 sebesar 2,36%. Selanjutnya kondisi industri perbankan Indonesia tetap solid dan resilien dengan ditopang tingkat permodalan/*Capital Adequacy Ratio* November yang tinggi sebesar 27,86%.

Banking Industry Analysis

The banking sector could demonstrate resilience with high capital and intermediation performance that remained positive. The impact of the risk of high benchmark interest rates globally and last longer (higher for longer) for domestic banks was still maintained and under control as the flexibility of interest rate adjustment space was still quite large for banks. A number of main banking indicators such as total growth in deposits and commercial bank credit recorded positive growth, while experiencing a retard.

Growth in Third Party Funds (DPK) was recorded at 3.04% (yoy) in November 2023, while banking credit grew 9.74% (yoy), higher than the growth in the previous month, such as 8.99% (yoy). The increase in credit/financing was driven by increased demand for credit in line with the maintained corporate and household performance. In terms of sectoral, credit growth was mainly supported by the Trade, Industry and Business Services sectors. Sharia financing in November 2023 also grew by 14.12% (yoy), while MSME credit growth reached 8.46% (yoy). MSME credit growth was mainly supported by the Trade, Agriculture and Social Services sectors. Commercial Bank credit quality was maintained with a gross NPL ratio November 2023 of 2.36 % . Furthermore, the condition of the Indonesian banking industry was solid and resilient, supported by a high November Capital Adequacy Ratio of 27.86 %

Tabel Kinerja Industri Perbankan
Table of Banking Industry Performance

Indikator Perbankan	2023				Banking Indicators
	November	TW III	TW II	TW I	
DPK (triliun Rupiah)	8,216	8,147	8,042	8,006	TPF (IDR trillion)
Kredit (triliun Rupiah)	6,966	6,837	6,656	6,656	Loan (IDR trillion)
Laba Bersih (triliun Rupiah)	222	181	120	120	Net Profit (IDR trillion)
CAR	27.86%	27.41%	26.74%	24.63%	CAR
ROA	2.72%	2.73%	2.73%	2.80%	ROA
NIM	4.83%	4.85%	4.80%	4.86%	NIM
LDR	84.78%	83.92%	82.76%	80.79%	LDR
NPL *Gross*	2.36%	2.43%	2.44%	2.49%	NPL Gross

Indikator Perbankan	2022				Banking Indicators
	TW IV	TW III	TW II	TW I	
DPK (triliun Rupiah)	8,154	7,647	7,602	7,482	TPF (IDR trillion)
Kredit (triliun Rupiah)	6,424	6,275	6,177	5,863	Loan (IDR trillion)
Laba Bersih (triliun Rupiah)	202	155	97	45	Net Profit (IDR trillion)
CAR	25.62%	25.17%	24.72%	24.85%	CAR
ROA	2.45%	2.53%	2.38%	2.20%	ROA
NIM	4.80%	4.86%	4.78%	4.62%	NIM
LDR	78.98%	82.39%	81.63%	78.69%	LDR
NPL *Gross*	2.44%	2.78%	2.86%	2.99%	NPL Gross

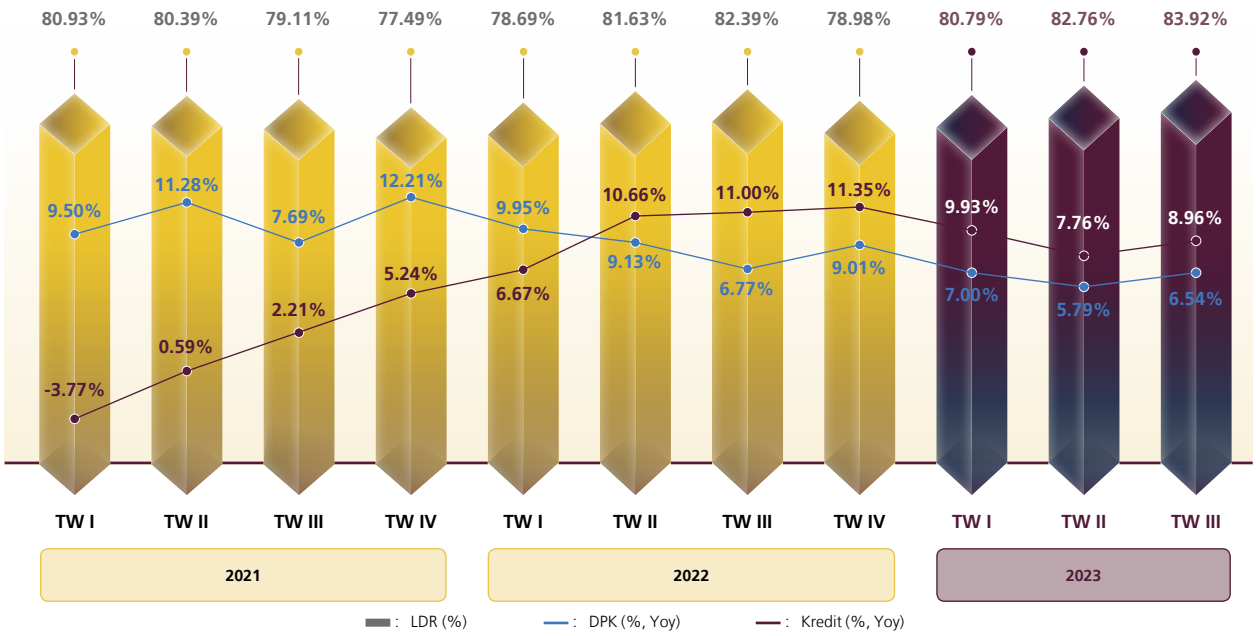
Indikator Perbankan	2021				Banking Indicators
	TW IV	TW III	TW II	TW I	
DPK (triliun Rupiah)	7,480	7,162	6,966	6,805	TPF (IDR trillion)
Kredit (triliun Rupiah)	5,769	5,653	5,519	5,496	Loan (IDR trillion)
Laba Bersih (triliun Rupiah)	140	105	68	33	Net Profit (IDR trillion)
CAR	25.66%	25.18%	24.30%	24.04%	CAR
ROA	1.85%	1.91%	1.88%	1.87%	ROA
NIM	4.63%	4.62%	4.66%	4.62%	NIM
LDR	77.49%	79.11%	80.39%	80.93%	LDR
NPL *Gross*	3.00%	3.22%	3.24	3.17%	NPL Gross

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) November 2023

Source: Indonesian Banking Statistics Financial Services Authority (SPI OJK) November 2023

Grafik Pertumbuhan DPK, Kredit dan LDR Bank Umum
Graph of Growth of TPF, Loan and LDR of Commercial Banks

(dalam % yoy/in % yoy)



Sumber: Berita Resmi Statistik, Badan Pusat Statistik (BPS), Februari 2024

Source: Indonesian Banking Statistics Financial Services Authority (SPI OJK) November 2023

Kinerja transaksi ekonomi dan keuangan *digital* tetap kuat didukung oleh sistem pembayaran yang aman, lancar, dan andal. Pada tahun 2023, nilai transaksi *digital banking* tercatat Rp58.478,24 triliun atau tumbuh sebesar 13,48% (yoy). Sementara nilai transaksi Uang Elektronik (UE) meningkat 43,45% (yoy) sehingga mencapai Rp835,84 triliun. Nominal transaksi QRIS tercatat tumbuh 130,01% (yoy) dan mencapai Rp229,96 triliun, dengan jumlah pengguna 45,78 juta dan jumlah merchant 30,41 juta yang sebagian besar merupakan UMKM. Sementara itu, nilai transaksi pembayaran menggunakan kartu ATM, kartu debit, dan kartu kredit mencapai Rp8.178,69 triliun atau turun sebesar 0,81% (yoy). Dari sisi pengelolaan uang Rupiah, jumlah Uang Kartal Yang Diedarkan (UYD) pada Desember 2023 meningkat 7,33% (yoy) sehingga menjadi Rp1.101,75 triliun.

Sumber: Laporan Kebijakan Moneter, Bank Indonesia, Desember 2023

The digital economic and financial transactions continued strong, supported by a safe, smooth and reliable payment system. In 2023, the value of digital banking transactions was recorded at IDR58,478.24 trillion or growing by 13.48% (yoy). Meanwhile, the value of Electronic Money (EU) transactions increased 43.45% (yoy) to reach IDR835.84 trillion. The nominal QRIS transactions were recorded growing by 130.01% (yoy) and reached IDR229.96 trillion, with the number of users by 45.78 million and the number of merchants by 30.41 million, which most of them were MSMEs. Additionally, the value of payment transactions using ATM cards, debit cards, and credit cards reached IDR8,178.69 trillion or decreased by 0.81% (yoy). In terms of Rupiah currency management, the amount of Currency in Circulation (UYD) in December 2023 increased by 7.33% (yoy) to IDR1,101.75 trillion.

Source: Monetary Policy Report, Bank Indonesia, December 2023

Analisis Posisi bank bjb Dalam Industri Perbankan

Sebagai perbandingan kinerja bank **bjb** terhadap perbankan nasional, berikut ini merupakan rincian kinerja pertumbuhan bank **bjb** dan perbandingan rasio Bank dengan rata-rata Bank Umum dan Bank Pembangunan Daerah (BPD).

bank bjb Position In the Banking Industry Analysis

As a comparison of bank **bjb**'s performance against national banking, the following is a breakdown of bank **bjb**'s growth performance and a comparison of the bank's ratio with the average for commercial banks and regional development banks (BPD).

Tabel Kinerja Pertumbuhan bank bjb Dibanding Rata-Rata BPD dan Bank Umum
Table of Growth Performance of bank **bjb** Compared to the Average of BPD and Commercial Banks

(dalam miliar Rupiah/ in IDR billion)

Kinerja	bank bjb			Performance
	November 2023	November 2022	Pertumbuhan Growth (yoy)	
Aset	**168,969**	**167,673**	**0.77%**	Asset
Kredit	**114,049**	**107,886**	**5.71%**	Loans
Dana Pihak Ketiga (DPK)	**124,444**	**123,293**	**0.93%**	Third Party Fund (DPK)
Pendapatan Bunga Bersih	**6,420**	**7,491**	**(14.30%)**	Net Interest Income
Laba Bersih	**1,690**	**2,092**	**(19.23%)**	Net Profit

Kinerja	Bank Pembangunan Daerah (BPD) Regional Development Bank (BPD)			Performance
	November 2023	November 2022	Pertumbuhan Growth (yoy)	
Aset	971,799	869,851	2.94%	Asset
Kredit	602,143	565,535	7.92%	Loans
Dana Pihak Ketiga (DPK)	751,339	750,471	0.12%	Third Party Fund (DPK)
Pendapatan Bunga Bersih	44,906	44,486	0.94%	Net Interest Income
Laba Bersih	13,244	15,300	(13.44%)	Net Profit

Kinerja	Bank Umum Commercial Bank			Performance
	November 2023	November 2022	Pertumbuhan Growth (yoy)	
Aset	11,428	10,875	5.09%	Asset
Kredit	6,966	6,347	9.74%	Loans
Dana Pihak Ketiga (DPK)	8,216	7,974	3.03%	Third Party Fund (DPK)
Pendapatan Bunga Bersih	484,892	443,130	9.42%	Net Interest Income
Laba Bersih	221,626	187,579	18.15%	Net Profit

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) November 2023

Source: Indonesian Banking Statistics Financial Services Authority (SPI OJK) November 2023

Aset bank **bjb** per November 2022 mengalami pertumbuhan sebesar 0,77%, lebih rendah dibandingkan pertumbuhan aset BPD per November 2023 yang sebesar 2,94% dan Bank Umum yang tumbuh sebesar 5,09%. Demikian pula dengan kredit bank **bjb** per November 2023 yang tumbuh sebesar 5,71%, lebih rendah dibandingkan BPD per November 2023 yang tumbuh sebesar 7,92% dan Bank Umum yang sebesar 9,74%.

bank **bjb**'s assets as of November 2022 experienced growth of 0.77 %, lower than the growth of BPD's assets as of November 2023, which was 2.94 % and Commercial Banks, which grew by 5.09 %. Similarly, bank **bjb**'s credit as of November 202 3 grew by 5.71 %, lower than BPD's credit as of November 202 3, which grew by 7.92 % and Commercial Banks, which improved by 9.74%.

Pendapatan bunga bersih bank **bjb** per November 2023 mencatatkan pertumbuhan negatif sebesar 14,30% yang lebih rendah dibandingkan dengan pendapatan bunga bersih BPD per November 2023 yang tumbuh sebesar 0,94%, dan pertumbuhan Bank Umum per November 2023 yang sebesar 9,42%. Laba bersih bank **bjb** per November 2023 juga menunjukan penurunan dari November 2022 sebesar 19,23% demikian pula dengan pertumbuhan BPD yang mencatatkan pertumbuhan negatif sebesar 13,44%. Penurunan pertumbuhan pendapatan bunga bersih dan laba bersih bank **bjb** pada November 2023 terhadap BPD dan Bank Lain disebabkan adanya penghimpunan dana mahal yang diakibatkan dampak dari peningkatan BI-Rate. Selain itu peningkatan kredit yang lebih kecil dibanding BPD Lain dan Bank Umum sehingga tidak dapat mengoptimalkan pendapatan bunga.

Net interest income as of November 2023 recorded negative growth of 14.30 %, which was lower than BPD's net interest income as of November 202 3, which increased by 0.94 %, and Commercial Banks' growth as of November 202 3, which amounted to 9.42 %. bank **bjb**'s net profit as of November 202 3 also showed a decline from November 2022 as of 19.23 % as well as BPD's growth, which recorded negative growth of 13.44%. The decline in the growth of net interest income and net income of bank **bjb** in November 2023 against Regional Development Banks and other banks was due to the raising of hogh cost funds due to the impact of increasing BI-Rate. In addition, an increase in loan is lower than other Regional Development Banks and commercial banks cause the interest income to be not optimal.

Perbandingan rasio bank **bjb** dibanding rata-rata BPD dan Bank Umum disajikan dalam tabel di bawah ini.

Comparison of bank **bjb**'s ratios compared to the average for BPD and Commercial Banks is presented in the following table.

Tabel Perbandingan Rasio bank bjb Dibanding Rata-Rata BPD dan Bank Umum
Table of Comparison of bank **bjb** Ratio Compared to the Average of BPD and Commercial Banks

(dalam %/ in %)

Kinerja	November 2023			Performance
	bank bjb	Bank Pembangunan Daerah (BPD) Regional Development Bank (BPD)	Bank Umum Commercial Bank	
Net Interest Margin (NIM)	**4.84%**	**5.49%**	**4.83%**	Net Interest Margin (NIM)
Non Performing Loan (NPL) *Gross*	**1.38%**	**2.32%**	**2.36%**	Non Performing Loan (NPL) Gross
Return on Assets (ROA)	**1.36%**	**1.97%**	**2.72%**	Return on Assets (ROA)
Capital Adequacy Ratio (CAR)	**20.19%**	**25.69%**	**27.86%**	Capital Adequacy Ratio (CAR)
Loan to Deposit Ratio (LDR)	**88.37%**	**80.06%**	**84.78%**	Loan to Deposit Ratio (LDR)
Biaya Operasional dan Pendapatan Operasional (BOPO)	**84.97%**	**78.14%**	**76.80%**	Operating Expenses and Operating Income (BOPO))

Kinerja	November 2022			Performance
	bank bjb	Bank Pembangunan Daerah (BPD) Regional Development Bank (BPD)	Bank Umum Commercial Bank	
Net Interest Margin (NIM)	5.78%	5.77%	4.70%	Net Interest Margin (NIM)
Non Performing Loan (NPL) *Gross*	1.18%	2.31%	2.62%	Non Performing Loan (NPL) Gross
Return on Assets (ROA)	1.79%	2.13%	2.47%	Return on Assets (ROA)
Capital Adequacy Ratio (CAR)	18.90%	23.40%	25.47%	Capital Adequacy Ratio (CAR)
Loan to Deposit Ratio (LDR)	84.13%	74.46%	79.60%	Loan to Deposit Ratio (LDR)
Biaya Operasional dan Pendapatan Operasional (BOPO)	80.01%	75.91%	77.51%	Operating Expenses and Operating Income (BOPO))

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) November 2023

Source: Indonesian Banking Statistics Financial Services Authority (SPI OJK) November 2023

Pada November 2023, rasio NPL *gross* bank **bjb** tercatat sebesar 1,38%, lebih rendah dibandingkan rasio NPL *gross* BPD sebesar

In November 2023 , bank **bjb**'s gross NPL ratio was recorded at 1.38 %, lower than BPD's gross NPL ratio at 2.3 % and Commercial

2,32% dan Bank Umum sebesar 2,36%. Hal ini membuktikan bahwa pinjaman yang bermasalah di bank **bjb** terkendali sehingga kualitas pinjaman tetap terjaga. Sementara itu tingkat likuiditas bank **bjb** yang diukur melalui rasio pinjaman terhadap dana pihak ketiga (LDR) masih terjaga dikisaran aman yaitu sebesar 88,37% yang menunjukan efektivitas bank **bjb** dalam hal memanfaatkan penghimpunan dana dari masyarakat dan disalurkan dalam bentuk pinjaman.

Banks at 2.36 % . This proves that problem loans at bank **bjb** were under control so that loan quality was maintained. Also, bank **bjb**'s liquidity level as measured by the ratio of loans to third party funds (LDR) was still maintained in the safe range, such as 88.37%, which showed bank **bjb**'s effectiveness in utilizing funds collected from the public and channeled in the form of loans.

Tinjauan Operasional
Operational Review

Sebagai badan usaha yang bergerak dalam bidang Perbankan, bank **bjb** memiliki kegiatan usaha sebagai berikut.

1. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikasi deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.
2. Menyalurkan dana dalam bentuk kredit.
3. 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.
4. Melakukan kegiatan dalam penyertaan modal pada bank atau perusahaan di bidang jasa keuangan lainnya atau mendirikan perusahaan baru sepanjang sesuai dengan ketentuan yang berlaku.
5. Melakukan kegiatan dalam valuta asing dan bertindak sebagai bank devisa dengan memenuhi ketentuan yang ditetapkan oleh yang berwenang.

Selain itu, sebagai Bank pembangunan daerah, bank **bjb** juga membantu Pemerintah Provinsi, Kota atau Kabupaten se-Jawa Barat dan Banten dalam membina Bank Perkreditan Rakyat (BPR) dan institusi jasa keuangan lainnya milik pemerintah Provinsi, Kota atau Kabupaten se-Jawa Barat dan Banten yang sebagian sahamnya dimiliki oleh bank **bjb**, atau bank **bjb** sama sekali tidak memiliki saham namun diminta untuk membantu pembinaan BPR dimaksud.

As a business entity engaged in banking, bank **bjb** has the following business activities.

1. Collecting funds from the public in the form of savings in the form of current account, time deposits, certification of deposits, savings and/or other forms equivalent.
2. Distributing loan
3. Placing funds in, borrowing funds from, or lending funds to other banks, either by using letters, telecommunications facilities or by drafts, checks or other means.
4. Conducting activities in capital participation in banks or other financial services companies or establishing new companies as long as they comply with applicable regulations.
5. Conducting activities in foreign exchange and acting as a foreign exchange bank by meeting the conditions set by the authorities.

In addition, as a Regional Development Bank, **bank bjb** also helps Provincial, City or Regency Governments in West Java and Banten in fostering Rural Credit Banks (BPR) and other financial service institutions owned by Provincial, City, or Regency Governments in West Java and Banten, and some of the shares are owned by **bank bjb**, or **bank bjb** does not own any shares but is asked to help with the development of the BPR aforementioned.

Strategi Bank

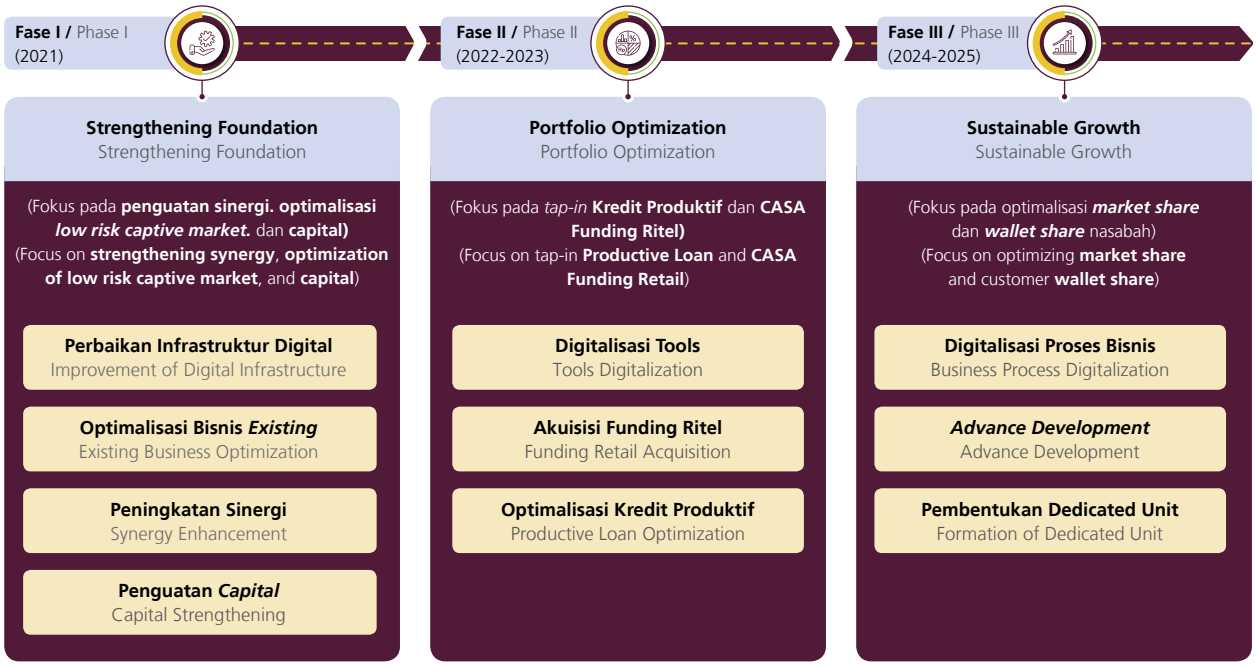
Arah Kebijakan Bank

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*.

Bank Strategy

Bank's Policy Direction

Entering the final year of phase II (portfolio optimization) in 2023, bank **bjb** would continue the initiative of digitizing tools per segment, acquiring retail funding and optimizing productive credit. The role of system intelligence (analytics) continued to be enhanced so that it could provide support in designing customer profiling and monitoring through the use of data analytic.



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.

Based on the roadmap in 2023, bank **bjb** would enter phase II (portfolio optimization) towards the end of phase III (sustainable growth). The portfolio optimization phase in 2023 would be the foundation for the next phase. For this reason, digitalization of tools per segment, acquisition of retail funding, and optimization of productive credit would be optimized in 2023.

bank **bjb** had great potential to make commercial businesses and MSMEs as driving forces of productive credit growth. While accelerating productive credit growth, one of bank **bjb**'s portfolio targets was 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. **Sustainable and Soundness Loans Growth**
      - Improving services through developing digitalization of the loans 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 loans program.
      - Creating a digital business ecosystem focusing on the development of 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.

- 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.
- 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.

- Encouraging loans growth by maximizing value chain potential and system integration with the business ecosystem as a source of loans potential data.
- Increasing financing contributions that support sustainable growth by considering economic, environmental and social aspects.

b. Maintaining Selective and Quality Loan Growth

- Maintaining quality loans growth through improving business processes and selecting debtors selectively.
- Increasing the active role of the credit risk function as four eyes in the loans granting process and in the process of rescuing problem debtors.
- Optimizing the use of credit risk Loan Management System (LMS) functions and loan risk dashboards in an effort to increase risk mitigation.
- Strengthening risk and compliance awareness to support quality and sustainable loan growth.

2. Strengthening Liquidity to Support Bank Performance

a. Optimizing product holding in order 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. Enhancing long-term funding through capital market instruments and bilateral loans in order to strengthen the position of financial ratios and growth of bank **bjb**'s 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. Establishing synergy with strategic partners to accelerate business growth through channeling, asset purchasing, 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 terms of expanding Regional Government transaction electrification services and implementing a village digital ecosystem to help improve the village economy.

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.
- 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.

c. Efficiency of work process by implementing automation and simplification of repetitive and manual business activities.
d. Enhancing risk exposure monitoring through digitalization of risk monitoring tools.
e. Increasing IT security and IT cyber defense in implementing digital transformation in line with the direction of the corporate plan.

5. Increasing Revenue and Cost Efficiency

a. Revenue Increasing

- Optimizing asset and liability management to obtain yield enhancement, while considering financial ratios.
- Increasing fee based income through feature development and product innovation.
- Improving measures 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.
- Administering cost 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.
- Conducting 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 ATMR weight ratio calculation.

b. Increased human capital productivity

- Increasing 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 an effort to achieve targets.
- Enhancing the role of human capital as a strategic business partner by optimizing the authority and function of human capital reaching out all work units.
- Developing an integrated learning system to support increased employee productivity.

- 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.
   b. Pengembangan metodologi manajemen risiko guna mendukung aktivitas bisnis dan permodalan bank.
   c. Meningkatkan efektifitas 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

Strategi jangka menengah dan jangka panjang disesuaikan dengan arah kebijakan bank **bjb** yang meliputi fase II dan fase III. 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.

- Supporting project management life cycle on time, on target and effectively in producing strategic projects.

7. **Strengthten *Governance, Risk and Compliance* (GRC) to Support Business**
   a. Berperan aktif membantu perusahaan dalam mencapai tujuan dengan pendekatan yang sistematis dan konsisten melalui peningkatan kualitas tata kelola, kepatuhan dan manajemen risiko.
   b. Pengembangan metodologi manajemen risiko guna mendukung aktivitas bisnis dan permodalan bank.
   c. Meningkatkan efektifitas 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.

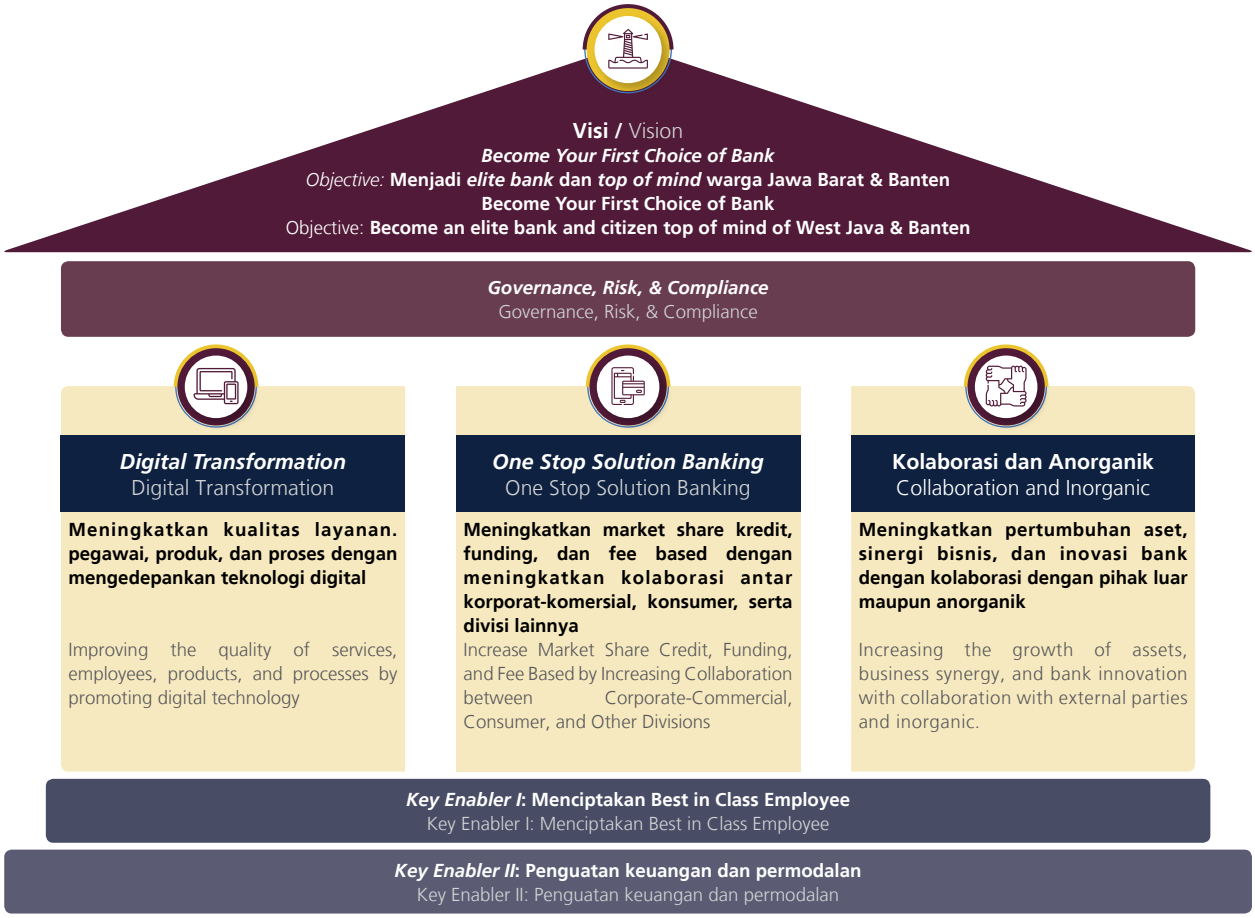
Medium and Long Term Strategy

Medium and long-term strategies are adjusted in accordance with the direction of bank **bjb**'s policies, which include phase II and III. In achieving the financial and portfolio targets in 2025, bank **bjb** faces several key challenges, namely in the lending segment where bank **bjb**'s credit still relies on ASN consumer loans and the lack of synergy between divisions in increasing productive loans, in the funding segment, the composition of bank **bjb**'s funding is still dominated by institutional customers, and there is low digital penetration, especially in mobile banking at bank **bjb**.

1. **Loans**
   To achieve the financial target in 2025, bank **bjb** needs to accelerate the growth of productive credit by 25% and optimize the growth of consumer credit by 6%. This is because the consumer credit market (especially ASN) is approaching 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 the growth of productive credit as the main engine for growth to achieve the 2025 financial target.
2. **Funding**
   To optimize the cost of funds and meet NSFR requirements, bank **bjb** must prioritize retail funding and CASA to meet funding targets. This is because the percentage of CASA affects the percentage of the cost of funds, and the percentage of retail funding affects the percentage of 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.

In achieving the target positioning as an elite bank, financial targets, and portfolio targets as outlined earlier, bank **bjb** will implement a corporate strategy illustrated through the bank **bjb**'s strategy house as follows.



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:

Bank **bjb**'s corporate strategy consists of 3 (three) business strategy pillars and 2 (two) enabler strategy foundations. Each explanation related to the strategy pillars is as follows:

Pilar I – *Digital Transformation*

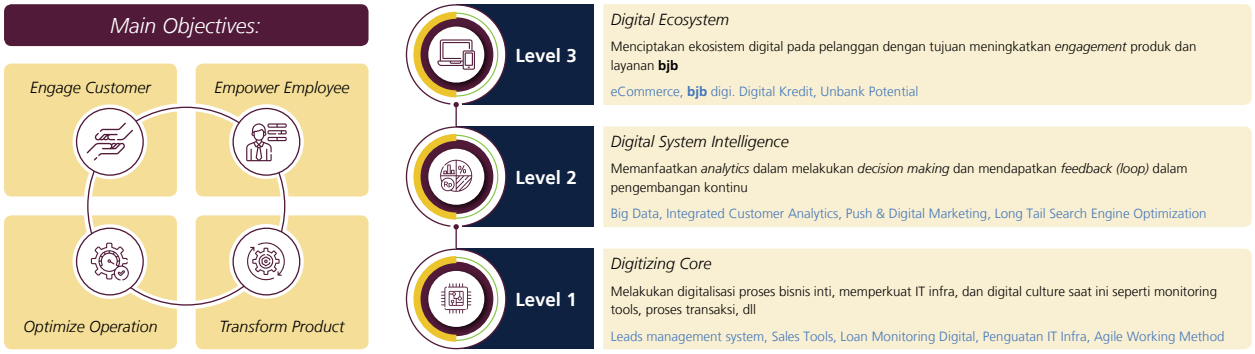
Pada pilar *digital transformation*, bank **bjb** memiliki empat tujuan utama yang ingin dicapai pada tahun 2025 yaitu: (i) meningkatkan engagement kepada nasabah; (ii) memperkuat kinerja pegawai; (iii) transformasi produk dan layanan digital; dan (iv) optimalisasi operasional. Dalam mencapai empat tujuan 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.

Pilar I – Digital Transformation

In the digital transformation pillar, bank **bjb** has four main objectives to be achieved by 2025: (i) increasing engagement with customers; (ii) strengthening employee performance; (iii) transforming digital products and services; and (iv) optimizing operations. To achieve these four objectives, bank **bjb** needs to undergo digital transformation consisting of three levels of transformation: core digitalization, creating system intelligence (analytics), and creating a digital ecosystem. Illustrations related to digital transformation can be seen in the image below.

Gambar *Level Digital Transformation* bjb

Picture of Level Digital Transformation of bjb



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.

Pilar II – One Stop Solution Banking

In the one-stop solution banking pillar, bank **bjb** needs to increase cross-selling potential both to derivative customers through the value chain and to their derivative products. In implementing one-stop solution banking, bank **bjb** needs to implement 4 (four) initiatives:

1. **Implementing Account Planning System**

   Account planning is a routine activity aimed at identifying cross-selling potential through wallet size analysis and value chain analysis. Account planning generally consists of four main activities:

   a. Data collection: Cross-division data collection to map overall customer relationships and profitability.
   b. wallet sizing and value chain analysis: analyzing cross-selling opportunities vertically and horizontally.
   c. Target setting and action planning: setting targets and cross-division plans.
   d. Monitoring and engagement: setting targets and cross division plans.

2. **Establishing Account Solution Work Unit**

   To ensure the smooth running of the account planning system, a unit/ division is needed to accommodate and coordinate cross-divisional account planning activities. The account solution unit will be responsible for coordinating account planning activities and supporting data collection, wallet sizing, value chain analysis, and action plan monitoring. Based on **bjb**'s current condition, the account solution work unit is proposed to be established in the form of a work unit under the Commercial and SME Directorate.

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 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.

3. **Implementing Sales Hunter – Farmer Model Through Senior AO and Junior AO**
   With the operation of the one-stop solution system, a sales role is needed to maintain overall relationships in understanding customer needs and derivatives and to offer products or services through cross-selling. The emergence of this need drives the need for the implementation of the sales hunter – farmer model. Where the farmer role will be owned by Junior AOs who will be directly supported 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 solution banking is the active involvement of all roles from top management level to working level and from business directorates to supporting roles. Therefore, towards a common goal, sharing KPI product holding is a key enabler of the success of **bjb**'s one-stop solution banking.

Pilar III – Collaboration and Inorganic Growth

To support asset and business growth targets, bank **bjb** needs to collaborate with third parties and acquire subsidiaries.

1. **Collaboration**
   There are several collaboration opportunities that can enhance bank **bjb**'s business synergy such as collaboration with fintech companies to expand channels, BPR, and asset management companies, as well as debt collection agencies for non-performing loan settlement.
2. **Subsidiary Acquisition**
   Based on the current condition and business needs of bank **bjb**, acquiring subsidiaries such as digital venture capital and insurance brokers is an inorganic strategic option suitable for bank **bjb** in achieving financial and business targets in 2025.

Foundation I – Creating Best in Class Employee

There are four pillars of human capital strengthening that bank **bjb** needs to undertake: (i) Capacity fulfillment strategy; (ii) capability development; (iii) performance management; and (iv) organizational structure.

Gambar Fondasi Strategi *Human Capital* bjb

Picture of Foundation of 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 needs of a healthy financial ratio, **bjb** needs to implement a capital strategy consisting of several options: (i) right issue and (ii) sub-debt (subordinated bonds).

Aspek Pemasaran

Dalam menjalankan kegiatan usahanya, bank **bjb** menghadapi pesaing yang memiliki kegiatan usaha yang sejenis. Oleh karena itu, bank **bjb** senantiasa meningkatkan mutu pelayanan dan strategi pemasaran yang efektif menghadapi pertumbuhan kebutuhan nasabah yang semakin bervariasi. Aspek pemasaran meliputi strategi pemasaran dan pangsa pasar produk bank **bjb**.

Strategi Pemasaran

Strategi pemasaran yang tepat akan mendorong peningkatan pangsa produk dan jasa, strategi pemasaran produk dan jasa yang dilakukan oleh bank **bjb** adalah sebagai berikut.

Strategi Pemasaran Kredit Konsumer Tahun 2023

Selama tahun 2023, selain melakukan beberapa pengembangan/penyesuaian terhadap produk kelolaannya guna meningkatkan daya saing, kredit konsumer juga memberlakukan beberapa program pemasaran, baik yang bersifat pemberian *gimmick* maupun *pricing,* guna mendukung pertumbuhan kredit konsumer, di antaranya sebagai berikut:

1. Program pemberian tingkat suku bunga khusus yang disesuaikan dengan *local demand* untuk Kantor Cabang bank **bjb**, baik di wilayah Jawa Barat maupun di luar wilayah Jawa Barat.
2. Program **bjb** MELODI (Memberikan Layanan Optimal Bagi Debitur)
   Program pemberian tingkat suku bunga khusus (*special rate*) yang diberikan kepada debitur *new*, debitur *top up* dan debitur mengulang produk **bjb** Kredit Guna Bhakti (**bjb** KGB) Pola 1 beserta turunannya dan **bjb** Kredit Pra Puma Bhakti (**bjb** KPPB) Pola 1.
3. Program **bjb** REKAMAN (*Reward* Kalau Ajak Teman)
   Program pemberian *reward*/insentif kepada nasabah Bank yang dapat memberikan *refferal* debitur kredit konsumer.
4. Program Penghargaan Nasabah Setia
   Program pemberian apresiasi kepada ASN Pemerintah Provinsi Jawa Barat yang merupakan debitur eksisting kredit konsumer, berupa pemberian hadiah yang diundi pada Peringatan Hari Jadi Pemerintah Provinsi Jawa Barat.
5. Program **bjb** Perjalanan Religi
   Program pemberian hadiah perjalanan religi kepada debitur kredit konsumer yang melakukan realisasi kredit konsumer pada tahun 2023 dengan penentuan pemenang dilakukan dengan proses pengundian dan kriteria tertentu.
6. Program **bjb** Musisi (Makin Untung Asuransi dan Provisi)
   Program pemberian keringanan asuransi dan provisi kepada debitur yang melakukan realisasi kredit konsumer guna meningkatkan minat debitur untuk mengajukan realisasi kredit.

Marketing Aspect

In carrying out its business activities, bank **bjb** faces competitors who have similar business activities. Therefore, bank **bjb** continues to improve the quality of services and effective marketing strategies to meet the increasingly varied growth of customer needs. Marketing aspects include marketing strategies and market share of bank **bjb** products

Marketing Strategy

The most proper marketing strategy will encourage an increase in the share of products and services., marketing strategies for products and services that carried out by bank **bjb** are as follows.

Marketing Strategy of Consumer Loan in 2023

During 2023, other than carrying out several developments/adjustments to its managed products to improve competitiveness, the Consumer Loan also implemented a number of marketing programs, both gimmicky and pricing, to support consumer loan growth, including the following:

1. Special interest rate granting program that is adjusted to the local demand for bank **bjb** Branch Offices, both in West Java and outside West Java.
2. MELODI **bjb** Program (Providing Optimal Service to Borrowers)
   A special interest rate program is provided to new borrowers, top-up borrowers, and repeat borrowers of **bjb** Guna Bhakti Credit (**bjb** KGB) Pattern 1 and its derivatives, as well as **bjb** Pre-Puma Bhakti Credit (**bjb** KPPB) Pattern 1.
3. REKAMAN **bjb** Program (Rewards for Inviting Friends)
   Reward/incentive program for Bank customers who provided Consumer Loan debtor referrals.
4. Loyal Customer Rewards Program
   An appreciation program for the ASN (Civil servants) of the West Java Provincial Government, who became an existing consumer loan debtor, in the form of giving prizes drawn on the Anniversary of the West Java Provincial Government.
5. Religious Travel **bjb** Program
   Program to provide religious travel prizes to Consumer Loan Debtors who carry out consumer loan realization in 2023 with the determination of winners was carried out by a drawing process and certain criteria.
6. Musisi **bjb** Program (More Profit Provision and Insurance)
   Program for providing insurance relief and provision for debtors who realized consumer loans in order to increase the interest of debtors to apply for loan realization.

Strategi Pemasaran Kredit Ritel Tahun 2023

Rincian strategi pemasaran yang dilakukan pada tahun 2023 antara lain:

1. Optimalisasi penyaluran **bjb** KGB Pola 2 atas PKS Nasional (Anggota TNI, BUMN dan ASN Vertikal).
2. *Referral marketing* melalui pemberian komisi/*benefit* kepada mitra bank **bjb** yang telah memberikan *referral* debitur melalui program *All Get Member* (AGM).
3. *Pricing* melalui pemberlakuan program *marketing* berupa *sweetener* kepada calon debitur/debitur eksisting melalui *pricing* khusus seperti diskon provisi, diskon premi asuransi dan suku bunga khusus.
4. Pengembangan infrastruktur di sektor teknologi informasi secara bertahap yang dapat mengakomodir kebutuhan percepatan proses bisnis bersamaan dengan penyesuaian ketentuan yang berlaku sehingga dapat sejalan dengan model bisnis yang dikembangkan.
5. Kolaborasi dengan pihak Tabungan Asuransi Pegawai Negeri (TASPEN), Asuransi Angkatan Bersenjata Republik Indonesia (ASABRI) dan Dana Pensiun (DAPEN) dalam kegiatan sosialisasi untuk meningkatkan layanan terhadap peserta antara lain sosialisasi Aplikasi Toos, Asabrilink, autentifikasi dan program pemberdayaan pensiunan.
6. Kolaborasi dengan Badan Kepegawaian dan Pengembangan Sumber Daya Manusia (BKPSDM)/Badan Kepegawaian Daerah (BKD) di tingkat Provinsi, Kota/Kabupaten dan masing-masing kesatuan dalam rangkaian pelepasan PNS/Anggota yang akan memasuki masa pensiun meliputi proses *enrollment*, sosialisasi pengurusan pensiun dan sosialisasi program kemitraan dan pemberdayaan kewirausahaan.
7. Kolaborasi dengan himpunan/paguyuban pensiunan seperti Persatuan Wredatama Republik Indonesia (PWRI), Persatuan Purnawirawan Angkatan Bersenjata Republik Indonesia (PEPABRI), Persatuan Purnawirawan Angkatan Darat/Angkatan Udara/Angkatan Laut (PPAD/AU/AL), Perhimpunan Pensiunan Pertamina (HIMPANA), Himpunan Mahasiswa Pajak Batak (HIMPABA), Himpunan Mahasiswa Muslim Pascasarjana (HIMPAS), Lembaga Lanjut Usia Indonesia (LLI) dan yang lainnya.

Strategi Pemasaran Kredit Korporasi Tahun 2023

bank **bjb** melakukan beberapa strategi pemasaran untuk produk korporasi selama tahun 2022 yakni sebagai berikut:

1. Menyalurkan kredit terhadap sektor industri yang potensial sesuai dengan *portofolio guidline*.
2. Meningkatkan *fee based income* melalui pola pembiayaan sindikasi.
3. Meningkatkan kerjasama yang baik dengan lembaga dan instansi serta sinergi dengan unit bisnis lainnya.
4. Pemetaan potensi kredit di antaranya melalui *referral*, internal data *mining*, eksternal data *mining* dan *media searching*.

Marketing Strategy of Retail Loan in 2023

Details of the retail loan marketing strategy carried out in 2023 include:

1. Optimization the Distribution of **bjb** KGB Pattern 2 for National PKS (Members of the Armies, SOEs and Vertical Civil Servants).
2. Referral marketing by giving commissions/benefits to bank **bjb** partners providing debtor referrals through the program All Get Member (AGM)
3. Pricing through the implementation of marketing programs in the form of sweeteners for prospective debtors/existing debtors through special pricing such as provision discounts, insurance premium discounts and special interest rates
4. Gradual development of infrastructure in the information technology sector that can accommodate the needs for accelerating business processes, simultaneously adjusting to existing regulations to align with the developed business model.
5. Collaboration with the State Civil Servants Savings and Insurance Agency (TASPEN), the Armed Forces of the Republic of Indonesia Insurance (ASABRI), and Pension Funds (DAPEN) in socialization activities to enhance services for participants, including the promotion of the Toos Application, Asabrilink, authentication, and pensioner empowerment programs.
6. Collaboration with the Personnel and Human Resources Development Agency (BKPSDM)/Regional Personnel Agency (BKD) at the provincial, city/regency levels, and respective units in the series of releasing Civil Servants/Members entering retirement, including enrollment processes, pension management socialization, and partnership and entrepreneurship empowerment program socialization.
7. Collaboration with associations/organizations of retirees such as the Indonesian Wredatama Association (PWRI), Indonesian Armed Forces Retirees Association (PEPABRI), Army/Air Force/Navy Retirees Association (PPAD/AU/AL), Pertamina Retirees Association (HIMPANA), Batak Tax Student Association (HIMPABA), Postgraduate Muslim Student Association (HIMPAS), Indonesian Elderly Association (LLI), and others.

Marketing Strategy of Corporate Loan in 2023

bank **bjb** carried out several marketing strategies for corporate products during 2023, namely as follows:

1. Distributing loans to potential industrial sectors according to the portofolio guideline.
2. Increasing fee-based income through syndicated financing schemes.
3. Improving good cooperation with institutions and agencies as well as synergy with other business units.
4. Mapping loan potential, including through referrals, internal data mining, external data mining and media searching.

5. Memberikan suku bunga khusus dengan dasar perhitungan *Customer Profitability Analysis* (CPA) dengan memperhitungkan akuisisi *product holding* untuk meningkatkan *fee based income*.
6. Secara aktif melakukan *cross selling* produk kredit dengan menggali potensi lain debitur dalam hal penempatan dana dalam bentuk giro, tabungan dan deposito yang dapat meningkatkan CASA bank, serta menggali kebutuhan kredit lainnya untuk menjaga portofolio kredit bank.

Strategi Pemasaran Kredit Komersial Tahun 2023

Uraian strategi pemasaran Kredit Komersial yang dilakukan pada tahun 2023 antara lain sebagai berikut:

1. Memberikan penawaran untuk pembiayaan pinjaman daerah dan pembiayaan kepada RSUD berupa produk pembiayaan BLUD, optimalisasi serapan anggaran daerah melalui pembiayaan Kredit Modal Kerja Kontraktor (KMKK) dan *Accout Receivable Financing*, Bersinergi dengan Divsi lain di antaranya Divisi Korporasi, Divisi Hubungan Kelembagaan (HUBLA) dan Divisi UMKM untuk peningkatan penyaluran kredit segmen komersial melalui mekanisme *product holding*, *launching* produk baru *distributor financing* serta mengembangkan produk dengan skema channeling menggunakan agen pengelola untuk pembiayaan Kredit Modal Kerja Kontrak (KMKK).
2. Melakukan re-*mapping* potensi dan *top up* debitur eksisting yang memenuhi RAC dan melakukan mapping BPR dan Koperasi yang berkinerja baik untuk dilakukan penawaran, pengembangan produk fasilitas kredit kepada BUMDES, optimalisasi penyerapan *Loan Commitment Unused* (LCU).

Strategi Pemasaran Kredit UMKM Tahun 2023

bank **bjb** melakukan beberapa strategi pemasaran untuk produk Kredit UMKM selama tahun 2023 yakni sebagai berikut:

1. Fokus terhadap monitoring *pipeline* dengan mengoptimalkan monitoring terhadap pergerakan dan eksekusi *pipeline* dari kantor cabang oleh kantor wilayah.
2. Optimalisasi data *pipeline* calon debitur hasil dari:
   a. Pemberdayaan dan penawaran langsung kepada *end user*.
   b. Program desa digital
3. Optimalisasi penawaran *top up* dengan cara kantor cabang fokus melakukan penawaran *top up* kepada debitur eksisting.
4. Melakukan *monitoring on call* terhadap debitur dengan kolektibilitas 2 (dua) serta penawaran *top up* terhadap debitur eksisting dengan kolektibilitas 1 (satu).
5. Optimalisasi pola kemitraan dan penyaluran KUR TKI.
6. Pengembangan produk dan penyempurnaan bisnis proses (SOP dan biaya-biaya kredit)

5. Providing special interest rates based on Customer Profitability Analysis (CPA) calculations taking into account product holding acquisitions to increase fee-based income.
6. Actively carry out cross-selling of loan products by exploring other potential debtors in terms of placing funds in the form of cuurent accounts, savings and time deposits that can increase bank CASA, as well as exploring other loan needs to maintain bank loan portfolios.

Marketing Strategy of Commercial Loan in 2023

A description of the commercial loan marketing strategy carried out in 2023 included:

1. Providing offers for regional loan financing and financing for Regional Public Hospitals (RSUD) in the form of BLUD financing products, optimizing local budget absorption through Contractor Working Capital Loan (KMKK) financing and Account Receivable Financing, synergizing with other divisions including the Corporate Division, Institutional Relations Division (HUBLA), and SME Division to increase commercial segment credit distribution through product holding mechanisms, launching new distributor financing products, and developing products with channeling schemes using managing agents for Contractor Working Capital Loan (KMKK) financing.
2. Remapping the potential and top-up existing borrowers who meet the Credit Approval Requirements (RAC) and mapping well-performing Rural Banks (BPR) and Cooperatives for offering, developing credit facility products to Village-Owned Enterprises (BUMDES), optimizing the absorption of Loan Commitment Unused (LCU).

Marketing Strategy of MSME Loan in 2023

bank **bjb** carried out several marketing strategies for MSME loan products during 2023, namely as follows:

1. Focus on monitoring pipelines by optimizing monitoring of the movement and execution of pipelines from branch offices by regional offices.
2. Optimization of the data pipeline for potential borrowers resulting from:
   a. Empowerment and direct offering to end users.
   b. Digital village programs.
3. Optimization of top-up offers by focusing branch offices on offering top-ups to existing borrowers.
4. Conducting on-call monitoring for borrowers with collectability level 2 (two) and offering top-ups to existing borrowers with collectability level 1 (one)..
5. Optimization of partnership patterns and distribution of KUR for Indonesian Migrant Workers (TKI).
6. Product development and business process improvement (SOP and credit costs)

7. Pengembangan sistem aplikasi proses kredit yang terintegrasi melalui aplikasi **bjb** Mesra, DiSentra dan **bjb**Laku (*Loan On Boarding)*.
8. Penyaluran Kredit UMKM pola *Channeling* melalui Lembaga *Financial Technology* dan lembaga keuangan lainnya.
9. *Refreshment* dan peningkatan kompetensi melalui pendidikan dan pelatihan *team* UMKM.
10. Mendukung program pemerintah pusat dan daerah dalam penyaluran kredit produktif untuk segmen UMKM melalui Kredit Usaha Rakyat, Kredit Skema Subsidi Resi Gudang serta Kredit **bjb** Mesra.
11. Meningkatkan Promosi produk dan layanan UMKM melalui media *online* dan *offline*.

Strategi Pemasaran Kredit Pemilikan Rumah (KPR) dan Kredit Kendaraan Bermotor (KKB) Tahun 2023

Sepanjang tahun 2023 bank **bjb** gencar memasarkan berbagai macam produk dan program KPR dengan keunikan fitur serta promo menarik untuk para calon debitur. Fitur dan promo menarik untuk produk-produk **bjb** KPR Membumi, **bjb** KPR Sejahtera FLPP,**bjb** KPR Gaul, **bjb** KPR Rating, **bjb** KPR HUT 62 bank **bjb**, **bjb** KPR MLT BPJS TK, **bjb** KKB, **bjb** KPR TAPERA. *Market share* pengembang yang sudah bekerja sama dengan bank **bjb** terhadap total Pengembang secara Nasional yaitu sekitar 25,03%, masih terdapat potensi pasar pengembang yang cukup besar di area wilayah Kantor Cabang bank **bjb**.

Strategi Pemasaran Produk Dana Pihak Ketiga Tahun 2023

Strategi pemasaran yang telah dilakukan oleh produk dana bank **bjb** tahun 2023 diuraikan sebagai berikut:

1. Peningkatan dan pengembangan fitur, baik produk maupun layanan yang dapat menunjang kebutuhan nasabah di era digital untuk menyediakan layanan perbankan yang lebih efisien guna mendukung proses pemulihan ekonomi nasional dengan stabilitas makro ekonomi dan sistem keuangan yang terjaga.
2. Sinergitas dan kolaborasi dengan BPD-BPD lain di seluruh Indonesia juga merupakan strategi yang dilakukan guna menambah *feebased income* bank **bjb**.
3. Menyelenggarakan program promosi tematik yang menarik dan tepat sasaran, antara lain:
   a. **Now Playing Festival (Bandung)**
      Program Promosi Tiket *Now Playing Festival* Tahun 2023 adalah program promosi berupa pemberian tiket masuk *Now Playing Festival* Tahun 2023 kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

   b. **Meraya (Medan)**
      Program Promosi **bjb** Meraya Festival Tahun 2023 adalah program promosi berupa pemberian tiket masuk Konser Meraya Festival Tahun 2023 kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

7. Development of an integrated credit process application system through the **bjb** Mesra, DiSentra, and **bjb**Laku (Loan On Boarding) applications.
8. Distribution of MSME credit through Channeling patterns via Financial Technology institutions and other financial institutions.
9. Refreshment and improvement of competencies through the education and training of the MSME team.
10. Supporting the Central and Regional Government programs in the distribution of productive loan to the MSME segment through the People's Business Loans, Warehouse Receipt Subsidy Loan Scheme as well as the **bjb** Mesra Program.
11. Increasing the promotion of MSME products and services through online and offline media channels.

Marketing Strategy of Housing Loan (KPR) and Motor Vehicle Loans (KKB) in 2023

Throughout 2023, bank **bjb** vigorously marketed various types of mortgage products and programs with unique features and attractive promotions for prospective borrowers. Exciting features and promotions were offered for the following **bjb** mortgage products: **bjb** KPR Membumi, **bjb** KPR Sejahtera FLPP, **bjb** KPR Gaul, **bjb** KPR Rating, **bjb** KPR HUT 62 bank **bjb**, **bjb** KPR MLT BPJS TK, **bjb** KKB, and **bjb** KPR TAPERA. The market share of developers who have partnered with bank **bjb** in relation to the total number of developers nationwide is approximately 25.03%. There is still significant market potential for developers in the areas covered by bank **bjb** branch offices.

Marketing Strategy of Third Parties Fund in 2023

Marketing strategy that has been carried out by bank **bjb** fund products in 2023 is described as follows:

1. Improving and developing features for both products and services that could support customer needs in the digital era to provide more efficient banking services to support the national economic recovery process with maintained macroeconomic stability and financial systems.
2. Synergy and collaboration with other BPDs throughout Indonesia was also a strategy undertaken to increase bank **bjb** fee-based income.
3. Organizing attractive and targeted thematic promotional programs, including:
   a. **Now Playing Festival (Bandung)**
      Now Playing Festival 2023 Ticket Promotion Program is a promotional program offering complimentary entry tickets to the Now Playing Festival 2023 to customers who are willing to participate in the promotion according to the specified terms and conditions.
   b. **Meraya (Medan)**
      The **bjb** Meraya Festival 2023 Promotion Program was a promotional program offering complimentary entry tickets to the Meraya Festival Concert 2023 to customers who were willing to take part in the promotional program according to the specified terms and conditions.

c. **Tau Tau Festival (Bandung)**
Program Promosi Tiket Konser Tau Tau Festival Tahun 2023 adalah program promosi berupa pemberian tiket masuk Konser Tau Tau Festival Tahun 2023 kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

d. **Diva Bernyanyi (Makassar)**
Program Promosi **bjb** Diva Bernyanyi adalah program promosi berupa pemberian tiket masuk konser Diva Bernyanyi kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

e. **Sobat Festival (Surakarta)**
Program Promosi Tiket Konser Sobat Festival Tahun 2023 adalah program promosi berupa pemberian tiket masuk Konser Sobat Festival kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

f. **Kerlap Kerlip Festival (Kota Tangerang Selatan)**
Program Promosi **bjb** Tandamata Kerlap Kerlip tahun 2023 adalah program promosi berupa pemberian tiket masuk konser Kerlap Kerlip Festival kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

g. **Cerita Cinta *Intimate Collaboration Concert* (Surakarta)**
Program Promosi Tiket Konser Cerita Cinta *Intimate Collaboration Concert* Tahun 2023 adalah program promosi berupa pemberian tiket masuk Konser Cerita Cinta *Intimate Collaboration Concert* kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

h. **Vindes Sport Tepok Bulu (Jakarta)**
Program Promosi Vindes Sport Tepok Bulu Tahun 2023 adalah program promosi berupa pemberian tiket masuk nonton acara olahraga bulutangkis kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

i. **Iwan Fals *Intimate Concert* (Jakarta)**
Program Promosi **bjb** Tandamata Iwan Fals Tahun 2023 adalah program promosi berupa pemberian tiket masuk Konser Iwan Fals kepada nasabah yang bersedia mengikuti program promosi sesuai ketentuan.

Selain itu, bank **bjb** melakukan beberapa kegiatan pemasaran untuk produk dana pihak ketiga selama tahun 2023 yakni sebagai berikut:

1. **Kerjasama Penghimpunan DPK dengan Pihak Ketiga**
   a. Dana Tunjangan Pendidik dan Tenaga Kependidikan (Dana Sertifikasi) Kerjasama bank **bjb** dengan Pusat Layanan Pembiayaan Pendidikan (PUSLAPDIK) Kementerian Pendidikan, Kebudayaan, Riset dan Teknologi terkait dengan penyaluran Dana Tunjangan Pendidik dan Tenaga Kependidikan untuk jenjang Pendidikan Dasar,

c. **Tau Tau Festival (Bandung)**
Tau Tau Festival Ticket Promotion Program 2023 is a promotional program offering complimentary entry tickets to the 2023 Tau Tau Festival to customers who are willing to participate in the promotion according to the specified terms and conditions.

d. **Diva Bernyanyi (Makassar)**
Diva Bernyanyi 2023 **bjb** Promotion Program is a promotional program offering complimentary entry tickets to the Diva Bernyanyi to customers who are willing to participate in the promotion according to the specified terms and conditions.

e. **Sobat Festival (Surakarta)**
Sobat Festival 2023 Ticket Promotion Program is a promotional program offering complimentary entry tickets to the Sobat Festival to customers who are willing to participate in the promotion according to the specified terms and conditions.

f. **Kerlap Kerlip Festival (Kota Tangerang Selatan)**
Tandamata Kerlap Kerlip 2023 **bjb** Ticket Promotion Program is a promotional program offering complimentary concert entry tickets to the Kerlap Kerlip Festival to customers who are willing to participate in the promotion according to the specified terms and conditions.

g. **Cerita Cinta *Intimate Collaboration Concert* (Surakarta)**
Cerita Cinta Intimate Collaboration Concert 2023 Ticket Promotion Program is a promotional program offering complimentary concert entry tickets to the Cerita Cinta Intimate Collaboration Concert to customers who are willing to participate in the promotion according to the specified terms and conditions.

h. **Vindes Sport Tepok Bulu (Jakarta)**
Vindes Sport Tepok Bulu 2023 Promotion Program is a promotional program offering complimentary entry tickets to watch badminton sports events for customers who are willing to participate in the promotion according to the specified terms and conditions.

i. **Iwan Fals *Intimate Concert* (Jakarta)**
Tandamata Iwan Fals 2023 **bjb** Promotion Program is a promotional program offering complimentary concert entry tickets to Iwan Fals Concert for customers who are willing to participate in the promotion according to the specified terms and conditions.

Furthermore, bank **bjb** carried out several marketing strategies activity for third parties fund products during 2023, namely as follows:

1. **Cooperation of DPK Collections with third parties:**
   a. Educators and Education Personnel Allowances Fund (Certification Fund) bank **bjb** collaboration with the Education Financing Service Center (PUSLAPDIK) Ministry of Education and Culture is related to the distribution of the Allowance Fund for Educators and Education Personnel for Basic Education, Secondary Education,

Pendidikan Menengah, Taman Kanak-Kanak, Pendidikan Anak Usia Dini (PAUD), dan Pendidikan Anak Usia Dini Non-Formal dan Informal (PAUDNI) dengan total dana yang disalurkan selama tahun 2023 ±Rp7,2 triliun.

b. Dana Bantuan Operasional Sekolah (BOS) Kerjasama bank **bjb** dengan Dinas Pendidikan Provinsi Jawa Barat dan Dinas Pendidikan Provinsi Banten dalam penyaluran Dana Bantuan Operasional Sekolah (BOS) untuk sekolah tingkat Sekolah Dasar dan Sekolah Menengah Pertama di wilayah Jawa Barat dan Banten dengan total dana yang disalurkan selama tahun 2023 ±Rp10,7 triliun.

c. Penyaluran Dana Pensiun bank **bjb** bekerjasama dengan PT TASPEN (Persero) dalam hal penyaluran dana pensiun selama tahun 2023 dengan total penyaluran ±Rp5,7 triliun kepada 145.372 pensiunan ASN.

d. Penyaluran Dana Pensiun bank **bjb** bekerjasama dengan PT ASABRI (Persero) dalam hal penyaluran dana pensiun selama tahun 2023 dengan total penyaluran ±Rp269,7 miliar kepada 8.622 pensiunan TNI/POLRI.

e. Perjanjian Kerjasama Penyaluran Dana Hibah Bantuan Sosial Perbaikan Rumah Tidak Layak Huni (RUTILAHU) tahun 2023 Dinas Perumahan dan Pemukiman Provinsi Jawa Barat dengan total penyaluran ±Rp250 miliar kepada 554 LKM/BKM/LPM.

2. Melakukan Strategi Pemasaran Melalui Pendekatan Komunitas (*Community Marketing*) melalui ATM *Co Branding* bank bjb

Di antaranya dengan komunitas sebagai berikut:

a. Sekaa Truna Pandawa Banjar Tarukan
b. Land Rover Club Bandung
c. KONI Kota Bandung

3. Menyelenggarakan Program Promosi Guna Peningkatan CASA Tahun 2023

a. Program promosi tabungan **bjb** Tandamata Berjangka, pemberian hadiah langsung kepada Nasabah yang membuka rekening **bjb** Tandamata Berjangka, periode program tanggal 16 Januari - 31 Desember 2023.

b. Program promosi tabungan **bjb** Tandamata SiMuda, pemberian hadiah langsung kepada Nasabah yang membuka rekening **bjb** Tandamata SiMuda dengan rentang usia 18-30 tahun, periode program tanggal 16 Januari - 31 Desember 2023.

c. Program promosi tabungan **bjb** Lucky Birthday dalam rangka HUT bank **bjb** ke-62 dengan skema pemberian hadiah langsung kepada nasabah yang menempatkan dana dalam jangka waktu tertentu, periode program tanggal 17 April - 30 Juni 2023.

d. Program promosi **bjb** BERUNTUNG (Beri Referral Dapat Untung) dengan skema pemberian insentif kepada pihak eksternal yang memasarkan dan memberikan referensi nasabah pensiunan baru PT Taspen dan PT Asabri, periode program tanggal 01 Februari - 31 Desember 2023.

e. Program promosi **bjb** BUKBER (Buka Rekening Bertabur Rezeki) dengan skema pemberian cashback kepada nasabah yang membuka rekening giro dan tabungan, periode program tanggal 01 Maret - 31 Mei 2023.

Kindergarten, Early Childhood Education (PAUD), and Non-Formal and Informal Early Childhood Education (PAUDNI) with total funds disbursed during 2023 amounted to ±IDR7.2 trillion.

b. School Operational Assistance Fund (BOS) bank **bjb** cooperation with the West Java Provincial Education Office and the Banten Provincial Education Office in the distribution of School Operational Assistance Funds (BOS) for elementary and Juneor high school level schools in West Java and Banten with total funds distributed during 2023 amounted to ±IDR10,7 trillion

c. Distribution of bank **bjb** Pension Funds in collaboration with PT TASPEN (Persero)in terms of distribution of pension funds during 2023 with a total distribution of amounted to ±IDR5.7 trillion to 145,372 ASN retirees

d. Distribution of bank **bjb** Pension Funds in collaboration with PT ASABRI (Persero)in terms of distribution of pension funds during 2023 with a total distribution of amounted to ±IDR267.7 billion to 8,622 TNI/POLRI retirees

e. Cooperation Agreement for the Distribution of Grants for Social Assistance for Improvements to Unfit for Living Houses (RUTILAHU) of the Department of Housing and Settlements of West Java Province in 2023 with a total distribution of ±IDR250 billion to 554 LKM/BKM/LPM

2. Carry Out A Marketing Strategy Through a Community Approach (Community Marketing) Through bank bjb ATM Co Branding

These include the following communities:

a. Sekaa Truna Pandawa Banjar Tarukan
b. Land Rover Club Bandung
c. KONI Kota Bandung

3. Organizing Promotional Programs to Increase CASA in 2023

a. Promotion program for **bjb** Tandamata Berjangka savings account, offering direct rewards to customers who open a **bjb** Tandamata Berjangka account, program period from January 16 to December 31, 2023.

b. Promotion program for **bjb** Tandamata SiMuda savings account, offering direct rewards to customers who open a **bjb** Tandamata SiMuda account within the age range of 18-30 years old, program period from January 16 to December 31, 2023.

c. Promotion program for **bjb** Lucky Birthday savings account in celebration of bank **bjb**'s 62nd anniversary, with a scheme of direct rewards to customers who deposit funds for a certain period, program period from April 17 to June 30, 2023.

d. **bjb** BERUNTUNG (Beri Referral Dapat Untung) promotion program with a scheme of providing incentives to external parties who market and refer new pensioner customers of PT Taspen and PT Asabri, program period from February 1 to December 31, 2023.

e. **bjb** BUKBER (Buka Rekening Bertabur Rezeki) promotion program with a scheme of providing cashback to customers who open Current Account and savings accounts, program period from March 1 to May 31, 2023

f. Program promosi Tandamata Merdeka, pemberian hadiah langsung kepada nasabah dengan penempatan dana di Tabungan atau Giro dalam jangka waktu tertentu, periode program tanggal 14 Agustus - 30 September 2023.
g. Program promosi Deposito Merdeka, pemberian rate khusus kepada nasabah dengan penempatan dana pada Deposito Suka-Suka dalam jangka waktu tertentu, periode program tanggal 08 Mei - 29 Desember 2023.
h. Program promosi Gebyar Tandamata bank **bjb**, pemberian hadiah langsung kepada Nasabah yang menempatkan dana di Tabungan dan Giro dalam jangka waktu tertentu, periode program tanggal 30 Agustus - 31 Desember 2023.

4. Menyelenggarakan *Campaign Activity* Secara Berkesinambungan

a. **bjb** Goes To School yang dilakukan oleh Kantor Cabang dengan kunjungan edukasi dan literasi serta *pick up* service ke masing-masing sekolah secara rutin.
b. Edukasi Keuangan Bagi Pelajar dalam rangka memperingati Hari Anak Nasional di Kota Bogor pada tanggal 25 Juli 2023.
c. Rangkaian Kegiatan Program Satu Rekening Satu Pelajar (KEJAR) bank **bjb** bersama-sama dengan Otoritas Jasa Keuangan Kantor Regional 2 Jawa Barat di SMKN 1 Cianjur pada tanggal 08 Agustus 2023.
d. Kegiatan Puncak Acara Hari Indonesia Menabung bersama-sama dengan Otoritas Jasa Keuangan Kantor Regional 2 Jawa Barat dan Pemerintah Provinsi Jawa Barat di Cibubur pada tanggal 20 Agustus 2023.
e. Berpartisipasi dalam kegiatan Fin Expo Tahun 2023 di Mall Ambarukmo Yogyakarta tanggal 27-30 Oktober 2023 bersama Otoritas Jasa Keuangan, Lembaga Jasa Keuangan, serta Industri Keuangan Lainnya.
f. Berpartisipasi dalam kegiatan Bulan Inklusi Keuangan Tahun 2023 tanggal 27-30 Oktober 2023 bersama-sama dengan Otoritas Jasa Keuangan Kantor Regional 2 Jawa Barat dan Pemerintah Provinsi Jawa Barat.
g. *Co-Branding* bank **bjb** dengan KONI Kota Bandung dalam Partisipasi Kegiatan PORTUE (Pekan Olah Raga Tunggal Event) bagi Atlet tingkat SD,SMP,SMA Kota Bandung tanggal 24 Oktober - 31 Oktober 2023.
h. Partisipasi bank **bjb** dengan KONI Kota Tangerang Selatan dalam partisipasi Pekan Olahraga Kota (PORKOT) tahun 2023 bagi Atlet tingkat SD,SMP,SMA Kota Tangerang Selatan tanggal 04 November - 11 November 2023.
i. Seremonial Penyaluran Tunjangan Dukungan Operasional kepada Babinsa dan Baintel 0062 Tarumanegara Garut tanggal 04 September 2023.
j. Seremonial Penyaluran Tunjangan Dukungan Operasional kepada Babinsa dan Baintel 0063 Sunan Gunung Jati Cirebon tanggal 13 Desember 2023.

f. Tandamata Merdeka promotion program, offering direct rewards to customers with fund placements in Savings or Checking accounts for a certain period, program period from August 14 to September 30, 2023.
g. Merdeka Deposits promotion program, offering special rates to customers with fund placements in Suka-Suka Deposits for a certain period, program period from May 8 to December 29, 2023.
h. Gebyar Tandamata bank **bjb** promotion program, offering direct rewards to customers who deposit funds in Savings and Checking accounts for a certain period, program period from August 30 to December 31, 2023.

4. Organizing campaign activities on an ongoing basis

a. **bjb** Goes To School conducted by branch offices with regular educational and literacy visits and pick-up services to each school.
b. Financial Education for Students in commemoration of National Children's Day in Bogor City on July 25, 2023.
c. Series of activities for the One Account One Student (KEJAR) program by bank **bjb** together with the Financial Service Authority Regional Office 2 West Java at SMKN 1 Cianjur on August 8, 2023.
d. Peak event of National Savings Day together with the Financial Service Authority Regional Office 2 West Java and the West Java Provincial Government in Cibubur on August 20, 2023.
e. Participated in the Fin Expo 2023 event at Mall Ambarukmo Yogyakarta on October 27-30, 2023, along with the Financial Service Authority, Financial Institutions, and other Financial Industry participants.
f. Participation in the Financial Inclusion Month 2023 activities on October 27-30, 2023, together with the Financial Services Authority Regional Office 2 West Java and the West Java Provincial Government.
g. Co-Branding of bank **bjb** with the Bandung City National Sports Committee (KONI) in the Participation of PORTUE (Single Event Sports Week) for Elementary, Junior High, and High School Athletes in Bandung City on October 24-31, 2023.
h. Participation of bank **bjb** with the South Tangerang City National Sports Committee (KONI) in the Participation of the 2023 City Sports Week (PORKOT) for Elementary, Junior High, and High School Athletes in South Tangerang City on November 4-11, 2023.
i. Ceremonial Distribution of Operational Support Allowances to Babinsa and Baintel 0062 Tarumanegara Garut on September 4, 2023.
j. Ceremonial Distribution of Operational Support Allowances to Babinsa and Baintel 0063 Sunan Gunung Jati Cirebon on December 13, 2023.

Strategi Pemasaran bjb Prioritas Tahun 2023

Kegiatan dan program untuk meningkatkan jumlah dana kelolaan dan meningkatkan pencapaian produk **bjb** Prioritas yang dijalankan pada tahun 2023 di antaranya sebagai berikut:

1. **Program *Bundling Sureprize***
   Pelaksanaan program *bundling sureprize* sesuai dengan memo nomor 073/DJK-BPR/M/2023 perihal Pelaksanaan program bundling sureprize **bjb** Prioritas tahun 2023, periode program mulai dari 10 Februari - 30 April 2023.

2. **Pelaksanaan Event Chinesse New Year bersama Nasabah bjb Prioritas Surabaya**
   Mengadakan customer gathering dengan tema Keberuntungan FInansial di Tahun Kelinci Air, mengundang nasabah **bjb** Prioritas yang terpilih, dilengkapi dengan sesi Market Outlook dari Head Of Investment Syailendra Capital. *Event* ini memiliki tujuan sebagai salah satu bentuk apresiasi serta memberikan *outlook* mengenai peluang ekonomi di tahun 2023, sekaligus pemasaran *fund* terbaru dari Syailendra Capital.

Hari/Tanggal	:	Kamis, 9 Februari 2023
Tempat	:	Sangria Artisan Dining and Lounge
Peserta	:	Nasabah **bjb** Prioritas OBP Surabaya

3. **Penyelenggaraan event Customer Loyalty - Tax Talk Dampak System Single Identity Numbers terhadap Pelaporan Pajak Perorangan dan Perusahaan Nasabah bjb Prioritas**
   Mengadakan *customer gathering* sekaligus sosialisasi mengenai dampak *system single identity numbers* terhadap pelaporan pajak perorangan dan perusahaan untuk nasabah **bjb** Prioritas, dengan mengundang narasumber ternama.

Hari/Tanggal	:	Selasa, 21 Maret 2023
Tempat	:	Plataran Bandung
Peserta	:	Nasabah **bjb** Prioritas Kota Bandung

4. **Program Bundling Sureprize bjb Prioritas X BBQ Ride 2023**
   Mengadakan kegiatan pemasaran Bundling Sureprize **bjb** Prioritas dalam event BBQ Ride 2023, dengan periode pemasaran tanggal 1 Maret - 10 Maret 2023.
5. **Table Talk Session bersama Nasabah Prioritas OBP Bandung Teuku Umar, Cabang Utama dan Tamansari dengan Tema "Memaksimalkan Portofolio Proteksi Keluarga"**
   Mengadakan *table talk session* di Kota Bandung khusus untuk melakukan *investment deep talk* dan memberikan informasi mengenai Konsep *Wealth Protection and Distribution*, bekerjasama dengan *partner* Perusahaan Asuransi – Equity Life.

Marketing Strategy of bjb Prioritas In 2023

Activities and programs to increase the amount of managed funds and increase the achievement of **bjb** Prioritas products implemented in 2023 include the following:

1. **Bundling Sureprize Program**
   Implementation of the Sureprize Bundling Program in accordance with memo number 073/DJK-BPR/M/2023 concerning Implementation of the **bjb** Prioritas Sureprize Bundling Program in 2023, the program period starts from February 20 - April 30, 2023.
2. **The Chinesse New Year Event with bjb Priority Customers in Surabaya**
   Organizing a customer gathering with the theme "Financial Fortune in the Year of the Water Rabbit," inviting selected **bjb** Priority customers, accompanied by a Market Outlook session by the Head Of Investment Syailendra Capital. The event aims to appreciate customers and provide outlook on economic opportunities in 2023, as well as market the latest funds from Syailendra Capital.

Day/Date	:	Thursday, February 9, 2023
Venue	:	Sangria Artisan Dining and Lounge
Participants	:	**bjb** Priority Customers OBP Surabaya

3. **Organization of Customer Loyalty Event - Tax Talk Impact of Single Identity Numbers System on Individual and Corporate Tax Reporting for bjb Priority Customers**

   Hosting a customer gathering and socialization about the impact of the single identity numbers system on individual and corporate tax reporting for **bjb** Priority customers, inviting renowned speakers.

Day/Date	:	Tuesday, March 21, 2023
Venue	:	Plataran Bandung
Participants	:	**bjb** Priority Customers Bandung City

4. **Sureprize bjb Priority Bundling Program X BBQ Ride 2023**
   Conducting marketing activities for the Sureprize **bjb** Priority Bundling program at the BBQ Ride 2023 event, with a marketing period from March 1 to March 10, 2023.
5. **Table Talk Session with OBP Bandung Teuku Umar, Main Branch, and Tamansari Priority Customers on "Maximizing Family Portfolio Protection"**

   Holding table talk sessions in Bandung City specifically for in-depth investment discussions and providing information on the Wealth Protection and Distribution Concept, in collaboration with Insurance Company partners – Equity Life.

Hari/Tanggal	:	Kamis, 16 Maret 2023
Tempat	:	Plataran Bandung
Peserta	:	Nasabah **bjb** Prioritas OBP Tamansari
Hari/Tanggal	:	Senin, 20 Maret 2023
Tempat	:	Plataran Bandung
Peserta	:	Nasabah **bjb** Prioritas OBP Teuku Umar dan Cabang Utama

6. **Program Lucky Birthday bjb Prioritas**
   Pelaksanaan program Lucky Birthday **bjb** Prioritas sesuai dengan memo nomor 0355/DJK-IBA/M/2023 perihal Pelaksanaan program Promosi **bjb** Lucky Birthday, periode program mulai dari 2 Mei - 31 Mei 2023.
7. **Program Deposito Merdeka bank bjb**
   Pelaksanaan program Deposito Merdeka sesuai dengan memo nomor 0187/DJK-BPR/M/2023 perihal Pelaksanaan program Deposito Merdeka bank **bjb**, periode program mulai dari 8 Mei - 29 Desember 2023.
8. **Penyelenggaraan Kegiatan Expo Malaysia Healthcare Travel Council (MHTC)**
   Mengadakan kegiatan Malaysia Healthcare Expo di Trans Studio Bandung, sekaligus diadakan Ceremony kerjasama **bjb** Prioritas dgn MHTC yg dihadiri oleh Duta Besar Malaysia untuk RI - Dato' Syed Mohamad Hasrin Tengku Hussin dan CEO MHTC - Farizal Bin Jafaar. Kegiatan ini dalam rangka memberikan fasilitas layanan *medical* kepada nasabah, bekerjasama dengan Malaysian Healthcare Travel Council (MHTC) yg merupakan lembaga di bawah Kementerian Kesehatan Malaysia.

Hari/Tanggal	:	Kamis - Minggu, 1 Juni 2023 – 4 Juni 2023
Tempat	:	Auditorium - Trans Studio Bandung
Peserta	:	Nasabah **bjb** Prioritas

9. ***Customer Gathering* Peresmian Kantor bjb Prioritas Gedung T-Tower**
   Mengadakan customer gathering dalam rangka peresmian kantor baru **bjb** Prioritas Gedung T-Tower sekaligus melakukan pemasaran program DPK serta memberikan informasi mengenai Konsep *Portofolio Asset Allocation.*

Hari/Tanggal	:	Kamis, 3 Agustus 2023
Tempat	:	Gedung T-Tower Jakarta
Peserta	:	Nasabah **bjb** Prioritas Jakarta

10. **Kegiatan Pemasaran dalam Education Exhibition with Edlink ConneX**
    Melakukan strategi pemasaran dalam *Education Expo* yang diadakan oleh Edlink-ConneX, sekaligus memberikan *loyalty event* kepada nasabah **bjb** Prioritas yang akan menyekolahkan anak ke luar negeri dan sedang mencari informasi mengenai Kampus Luar Negeri di beberapa Kota Besar.

Day/Date	:	Thursday, March 16, 2023
Venue	:	Plataran Bandung
Participants	:	**bjb** Priority Customers OBP Tamansari
Day/Date	:	Monday, March 20, 2023
Venue	:	Plataran Bandung
Participants	:	**bjb** Priority Customers OBP Teuku Umar and Main Branch

6. **Lucky Birthday bjb Priority Program**
   Implementation of the Lucky Birthday **bjb** Priority program according to memo number 0355/DJK-IBA/M/2023 regarding the Implementation of the **bjb** Lucky Birthday Promotion program, with a program period from May 2 to May 31, 2023.
7. **bank bjb Merdeka Deposit Program**
   Implementation of the Merdeka Deposit program according to memo number 0187/DJK-BPR/M/2023 regarding the Implementation of the bank **bjb** Merdeka Deposit program, with a program period from May 8 to December 29, 2023.
8. **Organization of Malaysia Healthcare Travel Council (MHTC) Expo**
   Holding a Malaysia Healthcare Expo event at Trans Studio Bandung, along with the Ceremony of cooperation between **bjb** Priority and MHTC attended by the Malaysian Ambassador to Indonesia - Dato' Syed Mohamad Hasrin Tengku Hussin and MHTC CEO - Farizal Bin Jafaar. This event is aimed at providing medical service facilities to customers, in collaboration with the Malaysian Healthcare Travel Council (MHTC), which is an agency under the Malaysian Ministry of Health.

Day/Date	:	Thursday - Sunday, June 1-4, 2023
Venue	:	Auditorium - Trans Studio Bandung
Participants	:	**bjb** Priority Customers

9. ***Customer Gathering for the Inauguration of the bjb Priority Office T-Tower Building***
   Organizing a customer gathering for the inauguration of the new **bjb** Priority office in the T-Tower Building while marketing DPK programs and providing information about the Portfolio Asset Allocation Concept.

Day/Date	:	Thursday, August 3, 2023
Venue	:	T-Tower Building Jakarta
Participants	:	**bjb** Priority Customers Jakarta

10. **Marketing Activities in the Education Exhibition with Edlink ConneX**
    Implementing marketing strategies in the Education Expo organized by Edlink-ConneX, while providing loyalty events to **bjb** Priority customers who are sending their children abroad for education and seeking information about Foreign Universities in several Major Cities.

Hari/Tanggal	:	Selasa, 22 Agustus 2023
Tempat	:	Hilton Hotel Bandung
Peserta	:	Nasabah **bjb** Prioritas dan Orangtua Murid
Hari/Tanggal	:	Sabtu, 26 Agustus 2023
Tempat	:	Sheraton Hotel Surabaya
Peserta	:	Nasabah **bjb** Prioritas dan Orangtua Murid

11. Education Talk bersama Nasabah bjb Prioritas Jakarta

Bekerja sama dengan Omega Education mengadakan acara *Education Talk* bersama putra – putri nasabah **bjb** Prioritas Jakarta. Menghadirkan narasumber ternama Hanie Mulyani – Educational Psychologist dari Universitas Indonesia.

Hari/Tanggal	:	Rabu, 23 Agustus 2023
Tempat	:	Gedung T-Tower Jakarta
Peserta	:	Nasabah **bjb** Prioritas dan Orangtua Murid

12. *Customer Gathering* Nasabah *Outlet* bjb Prioritas Teuku Umar dan Cabang Utama

Mengadakan *customer gathering* khusus untuk menyapa nasabah Prioritas Bandung, dalam rangka acara pemasaran Program Gebyar Tandamata serta memberikan informasi mengenai Konsep *Wealth Protection and Distribution* bekerjasama dengan partner perusahaan Asuransi – Equity Life.

Hari/Tanggal	:	Kamis, 7 September 2023
Tempat	:	Roemah Legit Bandung
Peserta	:	Nasabah **bjb** Prioritas OBP Cabang Utama
Hari/Tanggal	:	Kamis, 14 September 2023
Tempat	:	Ambrogio Patisserie
Peserta	:	Nasabah **bjb** Prioritas OBP Teuku Umar dan Tamansari

13. Penyelenggaraan Kegiatan Health talk bersama Klinik Utama Gleneagles Surabaya

Mengadakan customer gathering Health Talk bersama Klinik Utama Gleneagles di Kota Surabaya, dalam rangka pemasaran program Gebyar Tandamata serta memberikan informasi mengenai Menjaga Kesehatan Jantung, bekerjasama dengan Gleneagles Surabaya.

Hari/Tanggal	:	Rabu, 27 September 2023
Tempat	:	Arunaya Resto
Peserta	:	Nasabah **bjb** Prioritas OBP Surabaya

14. Program bjb Prioritas Digi Travel Fair

Melakukan strategi pemasaran dalam program *Digi Travel Fair*, sekaligus memberikan *loyalty event* kepada nasabah **bjb** Prioritas yang akan melakukan kegiatan *travelling* ke Dalam dan Luar Negeri.

Day/Date	:	Tuesday, August 22, 2023
Venue	:	Hilton Hotel Bandung
Participants	:	**bjb** Priority Customers and Parents
Day/Date	:	Saturday, August 26, 2023
Venue	:	Sheraton Hotel Surabaya
Participants	:	**bjb** Priority Customers and Parents

11. Education Talk with bjb Priority Customers in Jakarta

Collaborating with Omega Education to hold an Education Talk event with the children of **bjb** Priority customers in Jakarta. Featuring renowned speaker Hanie Mulyani, an Educational Psychologist from the University of Indonesia.

Day/Date	:	Wednesday, August 23, 2023
Venue	:	T-Tower Building Jakarta
Participants	:	**bjb** Priority Customers and Students' Parents

12. Customer Gathering for bjb Priority Outlet Customers at Teuku Umar and Main Branch

Organizing a special customer gathering to greet Priority customers in Bandung, in conjunction with the Gebyar Tandamata program marketing event and providing information about the Wealth Protection and Distribution Concept in collaboration with insurance company partner Equity Life.

Day/Date	:	Thursday, September 7, 2023
Venue	:	Roemah Legit Bandung
Participants	:	**bjb** Priority Customers OBP Main Branch
Day/Date	:	Thursday, September 14, 2023
Venue	:	Ambrogio Patisserie
Participants	:	**bjb** Priority Customers OBP Teuku Umar and Tamansari

13. Health Talk Event with Gleneagles Surabaya Main Hospital

Holding a Health Talk customer gathering with Gleneagles Surabaya Main Hospital, focusing on marketing the Gebyar Tandamata program and providing information about Heart Health, in collaboration with Gleneagles Surabaya.

Day/Date	:	Wednesday, September 27, 2023
Venue	:	Arunaya Resto
Participants	:	**bjb** Priority Customers OBP Surabaya

14. bjb Priority Digi Travel Fair Program

Implementing marketing strategies for the Digi Travel Fair program, while providing loyalty events to **bjb** Priority customers who are traveling domestically and internationally.

Hari/Tanggal	:	Kamis - Senin, 28 September 2023 – 1 Oktober 2023
Tempat	:	Cihampelas Walk Bandung
Peserta	:	Nasabah **bjb** Prioritas

15. **Investor Gathering Perpetual Bonds bank bjb**
Mengadakan *customer gathering* dalam rangka pemasaran produk *Perpetual Bonds* bank **bjb** kepada nasabah **bjb** Prioritas yang potensial.

Hari/Tanggal	:	Jumat, 27 Oktober 2023
Tempat	:	Outlet **bjb** Prioritas Teuku Umar
Peserta	:	Nasabah **bjb** Prioritas Bandung

Hari/Tanggal	:	Jumat, 27 Oktober 2023
Tempat	:	Outlet **bjb** Prioritas Gedung T-Tower
Peserta	:	Nasabah **bjb** Prioritas Jakarta

16. **Penyelenggaraan Program Tepok Bulu Vindes Sport 2023 – bjb Prioritas**
Mengadakan kegiatan pemasaran program DPK **bjb** Prioritas menuju pelaksanaan event Tepok Bulu Vindes Sport 2023, dengan periode pemasaran tanggal 1 November - 16 November 2023.
17. **Penyelenggaraan Program Iwan Fals *Intimate Concert***
Mengadakan kegiatan pemasaran program DPK **bjb** Prioritas menuju pelaksanaan konser Iwan Fals Intimate Concert, dengan periode pemasaran tanggal 27 November - November 2023.
18. **Penyelenggaraan *Customer Gathering* Outlet bjb Prioritas Cirebon bersama Istri Ikatan Dokter Indonesia Kota Cirebon**
Mengadakan customer gathering di Kota Cirebon kepada komunitas Istri Ikatan Dokter Kota Cirebon, memberikan informasi mengenai Fasilitas Layanan serta program – program yang dimiliki oleh **bjb** Prioritas.

Hari/Tanggal	:	Selasa, 10 Oktober 2023
Tempat	:	Santosa Restaurant Cirebon
Peserta	:	Nasabah prospek **bjb** Prioritas – Komunitas IIDI Kota Cirebon

19. ***Customer Gathering* Nasabah bjb Prioritas Kota Tasikmalaya**
Mengadakan customer gathering di Kota Tasikmalaya khusus untuk menyapa nasabah Prioritas Tasikmalaya, dalam rangka pemasaran program Gebyar Tandamata serta memberikan informasi mengenai Konsep *Wealth Protection and Distribution*, bekerjasama dengan partner perusahaan Asuransi – Equity Life.

Hari/Tanggal	:	Selasa, 17 Oktober 2023
Tempat	:	Maxwell Tasikmalaya
Peserta	:	Nasabah **bjb** Prioritas Tasikmalaya

Day/Date	:	Thursday - Monday, September 28 - October 1, 2023
Venue	:	Cihampelas Walk Bandung
Participants	:	**bjb** Priority Customers

15. **Investor Gathering for Perpetual Bonds bank bjb**
Holding a customer gathering to market bank **bjb**'s Perpetual Bonds product to potential **bjb** Priority customers.

Day/Date	:	Friday, October 27, 2023
Venue	:	**bjb** Priority Outlet Teuku Umar
Participants	:	**bjb** Priority Customers Bandung

Day/Date	:	Friday, October 27, 2023
Venue	:	**bjb** Priority Outlet T-Tower Building
Participants	:	**bjb** Priority Customers Jakarta

16. **Implementation of the Tepok Bulu Vindes Sport 2023 Program – bjb Priority**
Organizing marketing activities for the DPK **bjb** Priority program leading up to the Tepok Bulu Vindes Sport 2023 event, with a marketing period from November 1 to November 16, 2023.
17. **Implementation of the Iwan Fals Intimate Concert Program**
Organizing marketing activities for the DPK **bjb** Priority program leading up to the Iwan Fals Intimate Concert, with a marketing period from November 27 to November 2023.
18. **Customer Gathering for bjb Priority Outlet Customers in Cirebon with the Indonesian Doctors Association Wives**
Holding a customer gathering in Cirebon for the Indonesian Doctors Association Wives community, providing information about Service Facilities and programs owned by **bjb** Priority.

Day/Date	:	Tuesday, October 10, 2023
Venue	:	Santosa Restaurant Cirebon
Participants	:	Prospective **bjb** Priority Customers – IIDI Cirebon Community

19. **Customer Gathering for bjb Priority Customers in Tasikmalaya**
Organizing a customer gathering in Tasikmalaya specifically to greet Priority customers in Tasikmalaya, in conjunction with the Gebyar Tandamata program marketing event and providing information about the Wealth Protection and Distribution Concept, in collaboration with insurance company partner Equity Life.

Day/Date	:	Tuesday, October 17, 2023
Venue	:	Maxwell Tasikmalaya
Participants	:	**bjb** Priority Customers Tasikmalaya

20. *Customer Gathering* Nasabah bjb Prioritas Kota Serang

Mengadakan customer gathering di Kota Tasikmalaya khusus untuk menyapa nasabah Prioritas Serang, dalam rangka pemasaran program Gebyar Tandamata serta memberikan informasi mengenai Konsep *Wealth Protection and Distribution*, bekerjasama dengan partner perusahaan Asuransi – Equity Life.

Hari/Tanggal	:	Rabu, 29 November 2023
Tempat	:	Kopi O Resto Serang
Peserta	:	Nasabah **bjb** Prioritas Serang

21. Kegiatan Pemasaran pada Kegiatan Rapat Kerja Ikatan Dokter Indonesia Wilayah Jawa Barat

Melakukan strategi pemasaran *event sponsorship* melalui pendekatan komunitas (*Community Marketing*) Ikatan Dokter Indonesia Wilayah Jawa Barat. Memberikan informasi mengenai Fasilitas Layanan serta program – program yang dimiliki oleh **bjb** Prioritas.

Hari/Tanggal	:	Sabtu, 16 Desember 2023
Tempat	:	Salabintana Resort Sukabumi
Peserta	:	Ikatan Dokter Indonesia Wilayah Jawa Barat

22. Customer Gathering Peresmian Kantor bjb Prioritas Semarang

Mengadakan customer gathering dalam rangka peresmian kantor baru **bjb** Prioritas Semarang sekaligus melakukan pemasaran program DPK serta memberikan informasi mengenai Konsep *Portofolio Asset Allocation*.

Hari/Tanggal	:	Senin, 18 Desember 2023
Tempat	:	Outlet **bjb** Prioritas Semarang
Peserta	:	Nasabah **bjb** Prioritas Semarang

20. *Customer Gathering for bjb Priority Customers in Serang*

Organizing a customer gathering in Serang specifically to greet Priority customers in Serang, in conjunction with the Gebyar Tandamata program marketing event and providing information about the Wealth Protection and Distribution Concept, in collaboration with insurance company partner Equity Life.

Day/Date	:	Wednesday, November 29, 2023
Venue	:	Kopi O Resto Serang
Participants	:	**bjb** Priority Customers Serang

21. Marketing Activities at the Indonesian Doctors Association West Java Regional Meeting

Implementing event sponsorship marketing strategies through the community approach (Community Marketing) of the Indonesian Doctors Association West Java Regional Meeting. Providing information about Service Facilities and programs owned by **bjb** Priority.

Day/Date	:	Saturday, December 16, 2023
Venue	:	Salabintana Resort Sukabumi
Participants	:	Indonesian Doctors Association West Java Region

22. Customer Gathering for the Inauguration of the bjb Priority Office in Semarang

Organizing a customer gathering for the inauguration of the new **bjb** Priority office in Semarang while marketing DPK programs and providing information about the Portfolio Asset Allocation Concept.

Day/Date	:	Monday, December 18, 2023
Venue	:	**bjb** Priority Outlet Semarang
Participants	:	**bjb** Priority Customers Semarang

Strategi dan Program Pemasaran *Wealth Management* Tahun 2023

Pada tahun 2023 *Wealth Management* bank **bjb** melakukan berbagai aktivitas dan program promosi produk untuk meningkatkan penjualan produk reksa dana dan *bancassurance*.

1. Aktivitas Pemasaran

Selama tahun 2023, aktivitas pemasaran produk *Wealth Management* yang telah dilakukan di antaranya:

a. Penyelenggaraan acara *table talk* dan *customer gathering* dengan mengundang nasabah bank **bjb** yang berpotensi mengambil manfaat produk *Wealth Management*.
b. Berkolaborasi dengan **bjb** SIAP dalam memasarkan manfaat proteksi sekaligus manfaat Pensiun, di antaranya kepada Instansi Pemerintahan (Pegawai Pemerintah dengan Perjanjian Kerja/PPPK) dan institusi lainnya.
c. Ikut serta dalam penyelenggaraan acara eksternal bersama Divisi lain, dalam memasarkan produk *Wealth Management*.

Marketing Strategy and Program of Wealth Management In 2023

In 2023 bank **bjb** Wealth Management carry out various activities and product promotion programs to increase sales of mutual fund and bancassurance products.

1. Marketing Activities

During 2023, marketing activities for Wealth Management products that have been carried out include:

a. Organizing table talks and customer gatherings by inviting bank **bjb** customers who are potentially taking the advantage of Wealth Management Products.
b. Collaborate with **bjb** SIAP in marketing protection benefits as well as pension benefits for Government Agencies (Government Employees with Work Agreements/PPPK) and other institutions.
c. Participate in organizing external events with other divisions for marketing Wealth Management Products.

2. Program Promosi

Mengembangkan beragam program promosi dan pemasaran yang dapat menambah *value* bagi nasabah yang membeli produk *wealth management* di bank **bjb** maupun meningkatkan aktivitas penjualan bagi pegawai bank **bjb** di antaranya:

a. Penyelenggaran program *employee reward* secara berkala untuk pegawai tenaga pemasar.
b. Penyelenggaran program *customer reward* secara berkala dan tematik untuk nasabah.
c. Penyelanggaraan program *join promo* dengan **bjb** SIAP dalam rangka peningkatan pro*duct holding*.

Strategi Pemasaran *International and Transaction Banking* Tahun 2023

Berikut beberapa strategi pemasaran dalam pencapaian target pendapatan berupa *fee based income* dan *interest income* serta menghasilkan *volume* transaksi atas produk *trade* dan *loan* yang dikelola oleh Divisi *International and Transaction Banking*, yaitu:

1. Melakukan *review* dan penambahan *counterparty* untuk mendukung bisnis bank.
2. Mempertahankan hubungan yang baik dan menggali potensi kerjasama dengan *counterparty* serta melakukan *cross selling* berbagai produk yang dimiliki.
3. Peningkatan *credit line* sesuai dengan kebutuhan bisnis namun tetap memperhatikan prinsip kehati-hatian.
4. Optimalisasi utilisasi *credit line* dalam rangka peningkatan bisnis dan pendapatan bank.
5. Menyediakan produk *trade finance* dengan tarif yang kompetitif dan optimalisasi *trade facility* yang sudah dibentuk.
6. Meningkatkan transaksi trade melalui *structuring trade facility* terhadap nasabah berbasis ekspor, impor, perdagangan, konstruksi, manufaktur dan sektor potensial lainnya yang bersinergi dengan unit kerja terkait.
7. Melakukan pemasaran terintegrasi produk *trade finance and value chain* beserta produk bank **bjb** lainnya ke setiap nasabah potensial guna menciptakan *trade ecosystem* yang berkelanjutan serta optimalisasi transaksi perbankan nasabah di bank **bjb**. Adapun kegiatan pemasaran lebih difokuskan pada sektor-sektor usaha yang mendukung program pemerintah dan pengembangan sektor rill, di antaranya sektor konstruksi, infrastruktur, *consumer goods*, sektor kesehatan.
8. Melakukan Promosi untuk produk remitansi di antaranya sebagai berikut:

a.	Nama Program	:	**Program *Loyalty Customer* Transfer Valas**
	Periode Program	:	01 Januari 2023 - 31 Desember 2023
	Lokasi Program	:	Seluruh jaringan kantor cabang bank **bjb**

2. Promotion Program

Developing various promotional and marketing programs that can add value to customers purchasing wealth management products at bank **bjb** and increase sales activities for bank **bjb** employees, including:

a. Organizing regular employee reward programs for marketing employees.
b. Organizing regular and thematic customer reward programs for customers.
c. Organizing a join promo program with **bjb** SIAP in order to increase product holding.

Marketing Strategy of International and Transactional Banking In 2023

Following are some marketing strategies in achieving revenue targets in the form of fee based income and interest income as well as generating transaction volume for trade and loan products managed by the International and Transaction Banking Division, namely:

1. Reviewing and adding counterparties to support the bank's business.
2. Maintaining good relationships and explore potential partnerships with counterparty and carry out cross selling of various products owned.
3. Improving credit lines according to business needs while still observing the principle of prudence.
4. Optimizing credit line utilization in order to increase business and bank revenue
5. Providing trade finance products with competitive rates and optimizing the trade facilities that have been established.
6. Increasing trade transactions through structuring trade facilities for customers based on export, import, trade, construction, manufacturing and other potential sectors in synergy with related work units.
7. Carrying out integrated marketing of trade finance and value chain products along with other bank **bjb** products to every potential customer in order to create a sustainable trade ecosystem and optimize customer banking transactions at bank **bjb.** Marketing activities are more focused on business sectors that support government programs and real sector development, including construction, infrastructure, consumer goods and health sectors.
8. Carrying out promotions for remittance products including the following:

a.	Program Name	:	**Foreign Currency Transfer Customer Loyalty Program**
	Program Period	:	January 01, 2023 - December 31, 2023
	Program Location	:	The entire bank **bjb** branch office network

	Jenis Hadiah	:	Logam mulia untuk pemenang nasabah kategori perorangan dan Televisi LED untuk pemenang nasabah kategori perusahaan.
	Peserta Program	:	Nasabah seluruh jaringan kantor cabang bank **bjb**.
b.	Nama Program	:	**Program *Remittance Reward Western Union***
	Periode Program	:	01 Maret - 30 Juni 2023
	Lokasi Program	:	Seluruh jaringan kantor cabang bank **bjb**
	Jenis Hadiah	:	Voucher belanja @25.000,- untuk 750 transaksi pertama *Western Union*.
	Peserta Program	:	Nasabah seluruh jaringan kantor cabang bank **bjb**.
c.	Nama Program	:	**Program *Member Get Member Western Union***
	Periode Program	:	01 Juni - 31 Desember 2023
	Lokasi Program	:	Seluruh jaringan kantor cabang bank **bjb**
	Jenis Hadiah	:	Imbal jasa Rp10.000 - Rp. 15.000
	Peserta Program	:	Referen yang memiliki rekening pada bank **bjb**
d.	Nama Program	:	**Program Bebas Biaya Meterai *Westen Union***
	Periode Program	:	01 Juni - 31 Desember 2023
	Lokasi Program	:	Seluruh jaringan kantor cabang bank **bjb**
	Jenis Hadiah	:	Bebas Biaya Meterai Rp10.000 untuk transaksi penerimaan WU

9. Melakukan *sales visit* kepada nasabah yang transaksinya masih belum optimal.
10. Melakukan ekspansi bisnis dengan Perusahaan *Aggregator* terkait kerjasama pembayaran tagihan Perusahaan Air Minum (PAM).

Strategi Pemasaran *Treasury* Tahun 2023

Target pasar produk *Treasury* adalah nasabah perorangan dan non perorangan yang terbagi berdasarkan kebutuhan produk yang ditawarkan. Produk **bjb** obligasi ritel menyasar nasabah perorangan dan non-perorangan yang memiliki ketertarikan berinvestasi pada surat berharga, baik produk SBN Ritel di pasar perdana maupun produk obligasi lainnya di pasar sekunder. Sedangkan produk **bjb** *foreign exchange* menyasar nasabah perorangan dan non perorangan yang memiliki kebutuhan atas transaksi valuta asing. **bjb** *foreign exchange* dapat memenuhi kebutuhan transaksi valas nasabah berupa transaksi tunai maupun non tunai.

	Prize Type	:	Precious metals for individual category customer winners and LED televisions for corporate category customer winners.
	Program Participants	:	Customers of the entire bank **bjb** branch office network.
b.	Program Name	:	**Remittance Reward Western Union Program**
	Program Period	:	March 01 - June 30, 2023
	Program Location	:	The entire bank **bjb** branch office network
	Prize Type	:	Shopping voucher @25,000,- for the first 750 Western Union transactions.
	Program Participants	:	Customers of the entire bank **bjb** branch office network.
c.	Program Name	:	**Member Get Member Western Union Program**
	Program Period	:	June 01 - December 31, 2023
	Program Location	:	The entire bank **bjb** branch office network
	Prize Type	:	Service fee Rp. 10,000 - Rp. 15,000
	Program Participants	:	Referents having an account at bank **bjb**
d.	Program Name	:	**Western Union Stamp Fee Free Program**
	Program Period	:	June 01 - December 31, 2023
	Program Location	:	The entire bank **bjb** branch office network
	Prize Type	:	Free Rp. 10,000 stamp duty for WU acceptance transactions

9. Conduct sales visits to customers whose transactions are still not optimal.
10. Expanding business together with Aggregator Companies related to having cooperation in the payment of Drinking Water Company (PAM) bills.

Marekting Strategy of *Treasury* In 2023

The target market for Treasury products is individual and non-individual customers who are divided based on the needs of the products offered. The **bjb** retail bond product targets individual and non-individual customers who are interested in investing in securities, both Retail SBN products in the primary market and other bond products in the secondary market. Meanwhile, **bjb** foreign exchange products target individual and non-individual customers who have a need for foreign exchange transactions. **bjb** foreign exchange can meet customers' foreign exchange transaction needs in the form of both cash and non-cash transactions.

Strategi Pemasaran Dana Pensiun Lembaga Keuangan (DPLK) Tahun 2023

Target pasar DPLK bank **bjb** terdiri dari calon peserta pemberi kerja dan peserta mandiri/individu. Dalam percepatan peningkatan dana kelolaan DPLK, calon peserta pemberi kerja merupakan potensi terbesar. Namun secara umum, individu merupakan pasar utama bagi DPLK bank **bjb**, besarnya *captive market* bank **bjb** di sektor retail dan konsumer serta kedekatan hubungan dengan pemerintahan daerah merupakan kekuatan yang dapat dimanfaatkan DPLK bank **bjb** dalam melakukan pemasaran produk DPLK. Hal tersebut merupakan salah satu dasar penyusunan strategi pemasaran DPLK bank **bjb** yang menitikberatkan pada peningkatan kerjasama dengan pemerintahan di wilayah Jawa Barat dan seluruh Indonesia. Selain itu pekerja di sektor informal pun juga menjadi sasaran pemasaran dari DPLK bank **bjb**. Adapun beberapa strategi yang diterapkan DPLK bank **bjb** di tahun 2023 adalah sebagai berikut:

1. Memperkuat *branding* DPLK bank **bjb** diseluruh Wilayah Kerja jaringan kantor bank **bjb** dalam rangka meningkatkan jumlah kepesertaan, dimana hal ini dilakukan nya *launching call name* (*re-branding*) DPLK bank **bjb** menjadi **"bjb** siap**".**
2. Meningkatkan program *marketing* untuk memperluas pasar melalui literasi dan inklusi sesuai dengan potensi calon peserta Millenial dan Gen-Z.
3. Optimalisasi penetrasi ke *potensial customer* dan *captive market* (*existing customer*) bank **bjb**
4. Meningkatkan program pemasaran dan kolaborasi dengan pendiri untuk menjadikan DPLK sebagai rantai produk bank **bjb**.

Pangsa Pasar

Analisis pangsa pasar diklasifikasikan berdasarkan jumlah aset yang dimiliki, jumlah dana pihak ketiga yang berhasil dihimpun, dan jumlah kredit yang diberikan. bank **bjb** menghadapi persaingan pasar dengan Bank Pembangunan Daerah (BPD) yang disajikan sebagai berikut

Marketing Strategy of Financial Institution Pension Funds (DPLK) in 2023

bank **bjb's** DPLK target market consists of employer participants and independent/individual participants. In accelerating the increase of DPLK managed funds, employer participants represent the greatest potential. However, in general, individuals are the main market for bank **bjb**'s DPLK. The size of bank **bjb**'s captive market in the retail and consumer sectors as well as close relationships with regional governments are the strengths that bank **bjb's** DPLK can utilize in marketing DPLK products. This is one of the bases for preparing bank **bjb's** DPLK marketing strategy focusing on the increase of cooperation with the government of West Java and other regionals. Apart from that, workers in the informal sector are also the marketing targets of bank **bjb's** DPLK. Several strategies implemented by bank **bjb**'s DPLK in 2023 are as follows:

1. Strengthening the branding of bank **bjb**'s DPLK in all working areas of bank **bjb** office network in order to increase the number of participants, where this was done by launching the call name (re-branding) bank **bjb**'s DPLK to "**bjb** ready".
2. Improving marketing programs to expand the market through literacy and inclusion according to the potency of Millennial and Gen-Z participant candidates.
3. Optimizing penetration into potential customers and captive markets (existing customers) of bank **bjb**
4. Improving marketing programs and collaboration with founders to make DPLK as bank **bjb** product chain.

Marekt Share

Market share analysis is classified based on the number of assets owned, the amount of third parties funds collected, and the amount of loans granted. bank **bjb** faces market competition with the Regional Development Bank (BPD) which is presented as follows

Tabel Pangsa Pasar bank bjb dibandingkan BPD
Table of bank **bjb** Market Share compared to BPD

(dalam miliar Rupiah/In IDR billion)

Uraian	Keterangan Information	November 2023	November 2022	Description
Jumlah Aset	BPD	**971,800**	944,055	Total Asset
	bank **bjb**	**168,969**	167,673	
	Pangsa Pasar (%) Market Share (%)	**17.39%**	**17.76%**	
Jumlah Dana Pihak Ketiga	BPD	**751,339**	750,471	Total Third Party Fund
	bank **bjb**	**124,444**	123,293	
	Pangsa Pasar (%) Market Share (%)	**16.56%**	**16.43%**	
Jumlah Kredit Yang Diberikan	BPD	**602,144**	557,969	Total Loans
	bank **bjb**	**114,049**	107,886	
	Pangsa Pasar (%) Market Share (%)	**18.94%**	**19.34%**	

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) November 2023

Source: Indonesian Banking Statistics Financial Services Authority (SPI OJK) November 2023

Berdasarkan jumlah aset, penguasaan pasar bank **bjb** terhadap BPD per November 2023 mencapai 17,39% mengalami penurunan dibandingkan dengan per November 2022 yang mencapai 17,76%. Dari sisi jumlah dana pihak ketiga pangsa pasar bank **bjb** per November 2023 mencapai 16,56% yang meningkat dibandingkan dengan per November 2022 yang mencapai 16,43%. Pangsa pasar jumlah kredit yang diberikan per November 2023 bank **bjb** mencapai 18,94% mengalami penurunan dibandingkan dengan per Oktober 2022 yang mencapai 19,34%. Penurunan pangsa pasar total aset yang tergambar pada penurunan pangsa pasar total kredit terhadap BPD lain itu disebabkan karena penghimpunan dana yang terbatas disebabkan peningkatan *BI-Rate* sehingga berdampak juga kepada ekspansi kredit yang tidak terlalu masif.

Based on total assets, bank **bjb**'s market control of BPD per November 2023 reached 17.39%, a decrease compared to per November 2022 at 17.76%. In terms of the amount of third party funds, bank **bjb**'s market share per November 2023 gained 16.56%, which has increased compared to November 2022 at 16.43%. The market share in the amount of credit provided per November 2023 by bank **bjb** achieved 18.94%, a decrease compared to per October 2022 at 19.34%. The decline in the total market share of assets illustrated in the decline in total loan market share of other Regional Development Banks was due to limited funding due to an increase in the BI Rate so that it also had an impact on credit expansion that was not too massive.

Diagram Pangsa Pasar bank bjb dibandingkan dengan BPD Per November Tahun 2023
Diagram of bank **bjb** Market Share compared to BPD as of Novembe 2023

(dalam %/in %)

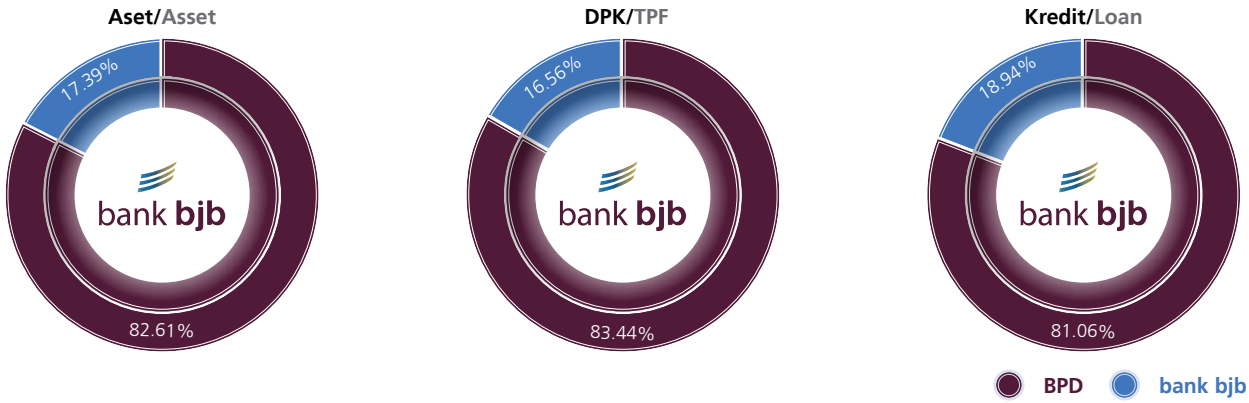
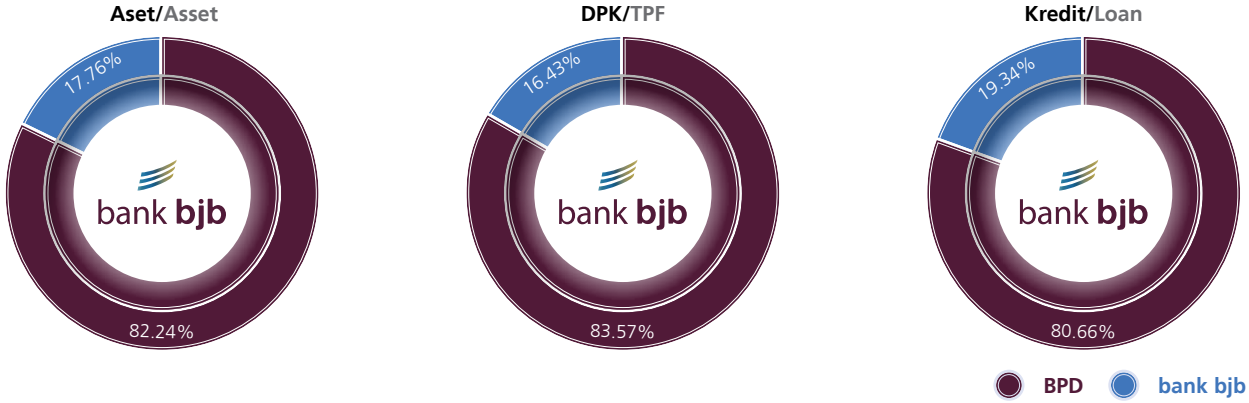


Diagram Pangsa Pasar bank bjb dibandingkan dengan Per November Tahun 2022
Diagram of bank **bjb** Market Share compared to BPD as of Novembe 2022

(dalam %/in %)



Selain menghadapi persaingan di dengan BPD, bank **bjb** juga menghadapi persaingan dengan Bank Umum. Pangsa pasar bank **bjb** berdasarkan jumlah aset, jumlah dana pihak ketiga, dan jumlah kredit yang diberikan diuraikan sebagai berikut.

Beside facing competition at BPD, bank **bjb** also faces competition with the Commercial Bank. bank **bjb** market share based on total assets, total third parties funds, and total loans are described as follows.

Tabel Pangsa Pasar bank bjb dibandingkan dengan Bank Umum
Table of bank **bjb** Market Share compared to Commercial Bank

(dalam miliar Rupiah/in IDR billion)

Uraian	Keterangan Information	November 2023	November 2022	Description
Jumlah Aset	Bank Umum Commercial Bank	**11,427,957**	10,874,853	Total Asset
	bank **bjb**	**168,969**	167,673	
	Pangsa Pasar (%) Market Share (%)	**1.48%**	**1.54%**	
Jumlah Dana Pihak Ketiga	Bank Umum Commercial Bank	**8,216,207**	7,974,132	Total Third Party Fund
	bank **bjb**	**124,444**	123,293	
	Pangsa Pasar (%) Market Share (%)	**1.51%**	**1.55%**	
Jumlah Kredit yang Diberikan	Bank Umum Commercial Bank	**6,965,899**	6,347,472	Total Loans
	bank **bjb**	**114,049**	107,886	
	Pangsa Pasar (%) Market Share (%)	**1.64%**	**1.70%**	

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) November 2023

Source: Indonesian Banking Statistics Financial Services Authority (SPI OJK) November 2023

Di tengah ketatnya persaingan pada BPD, bank **bjb** juga menghadapi persaingan dengan Bank Umum di Indonesia. Berdasarkan jumlah aset per November 2023, pangsa pasar masih mengalami sedikit penurunan menjadi 1,48%. Disisi lain jumlah DPK terkoreksi menjadi sebesar 1,51%. Sedangkan Pangsa pasar jumlah kredit yang diberikan mengalami penurunan dari 1,70% pada November 2022 menjadi 1,64% per November 2023. Penurunan pangsa pasar bank **bjb** terhadap bank umum disebabkan karena adanya peningkatan suku bunga dasar/*BI-Rate* pada tahun 2023 yang dapat berdampak pada peningkatan beban bunga, sehingga bank **bjb** mengambil langkah untuk lebih selektif atau ketat dalam menghimpun dana pihak ketiga. Hal tersebut pun berdampak kepada ekspansi kredit yang juga dilakukan secara selektif agar lebih hati-hati dalam menentukan kredit yang berisiko tinggi maupun dengan *rate* yang cukup menguntungkan.

In the midst of intense competition at BPD, bank **bjb** also faces competition with commercial banks in Indonesia. Based on total assets per November 2023, market share still experienced a slight decline to 1.48%. On the other hand, the amount of DPK was corrected to 1.51%. Meanwhile, the market share of the amount of credit provided has decreased from 1.70% in November 2022 to 1.64% per November 2023. The decline in the market share of bank **bjb** compared to commercial banks was due to an increase in basic interest /BI-Rate in 2023 which could have an impact on increasing interest expenses, so that bank **bjb** to be more selective or tight in collecting third party funds. This also has an impact on loan expansion which is also carried out selectively to be more careful in determining high risk loan or with fairly profitable rate.

Diagram Pangsa Pasar bank bjb dibandingkan dengan Bank Umum Per November 2023
Diagram of bank **bjb** Market Share compared to Commercial Bank as of November 2023

(dalam %/in %)

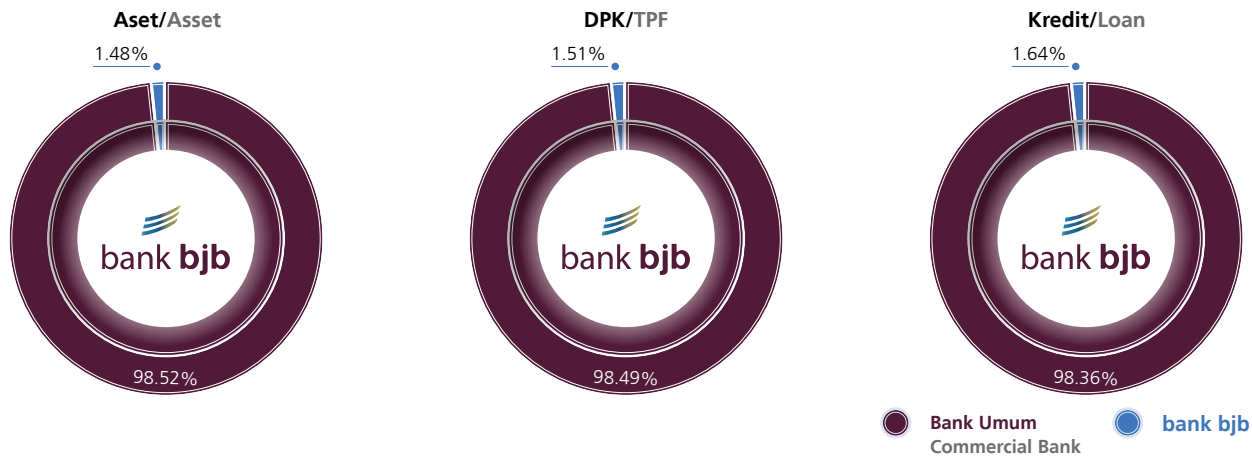
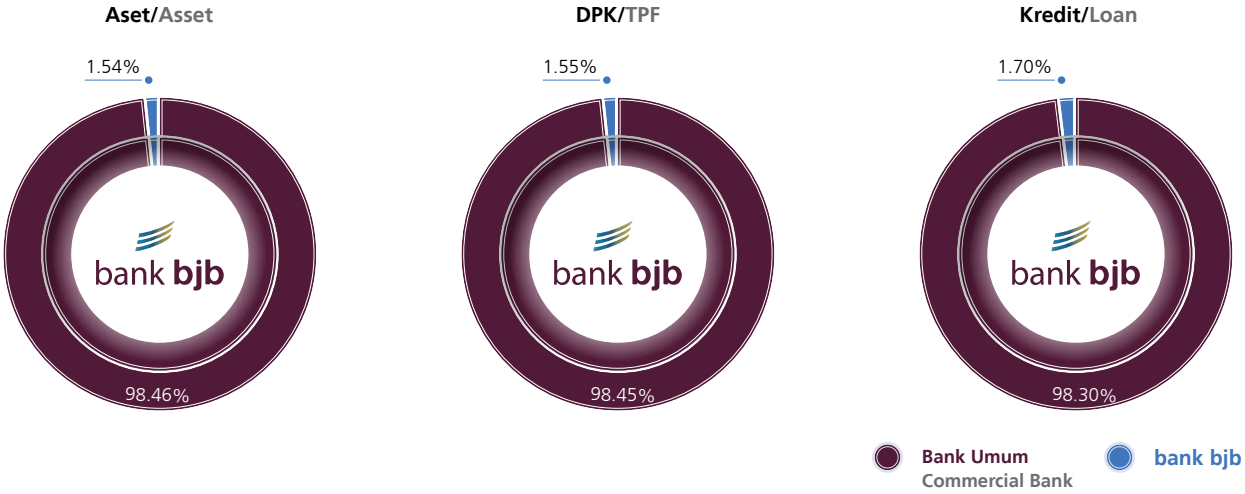


Diagram Pangsa Pasar bank bjb dibandingkan dengan Bank Umum Per November 2022
Diagram of bank **bjb** Market Share compared to Commercial Bank as of November 2022 (dalam %/in %)



Tinjauan Operasi Per 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.

Dalam menjalankan kegiatan usahanya, bank **bjb** memiliki 2 (dua) segmen usaha yaitu segmen konvesional dan segmen syariah. Segmen konvensional meliputi produk pinjaman, produk dana pihak ketiga, dan jasa layanan. Sedangkan, segmen syariah dilaksanakan melalui kegiatan usaha entitas anak.

Segmen Konvensional

Segmen konvensional bank **bjb**, terdiri atas produk kredit/pinjaman, produk dana pihak ketiga dan jasa layanan.

Penjelasan dan Produktivitas Segmen Konvensional

Kredit/Pinjaman

Pada tahun 2023, *outstanding* kredit konsumer tumbuh sebesar 5,92% (yoy) dengan volume sebesar Rp49,94 triliun. Segmen

Operation Review of Business Segment

A segment is a distinguishable part of a business group that is involved both in providing certain products (business segments), as well as in providing products in certain economic environments (geographical segments), which have risks and rewards that are different from other segments.

Segment revenue, expenses, results, assets and liabilities include items that are directly attributable to a segment as well as those that can be allocated on an appropriate basis to the segment. Segment items are determined before balances and transactions between Business Groups are eliminated as part of the consolidation process. Banks and subsidiaries present business segments based on consolidated internal reports that are presented to operational decision makers, namely the Board of Directors.

In carrying out its business activities, bank **bjb** has 2 (two) business segments, namely the conventional segment and the sharia segment. The conventional segment includes loan products, third parties fund products, and services. Meanwhile, the sharia segment is implemented through the business activities of subsidiaries

Conventional Segment

Conventional segment of bank **bjb** consists of loan products, third parties fund products and services.

Description and Productivity of Conventional Segment

Loans

In 2023, outstanding consumer credit will grow by 5.92% (yoy) with a volume of IDR49.94 trillion. The Consumer Credit segment

Kredit Konsumer diproyeksikan masih menjadi kunci pertumbuhan kredit bank **bjb**. Hal ini seiring dengan proyeksi pertumbuhan ekonomi yang membaik. Bisnis kredit konsumer menjadi andalan bank **bjb** untuk meraih laba, bank **bjb** meyakini segmen tersebut masih cukup prospektif.

is projected to remain the key to bank **bjb**'s credit growth. This is in line with the improvement of economic growth projections. The consumer credit business is bank **bjb**'s mainstay to achieve profits. bank **bjb** believes this segment is still quite prospective.

Tabel Portofolio Kredit bank bjb
Table of bank **bjb** Loans Portofolio

(dalam miliar Rupiah/in IDR million)

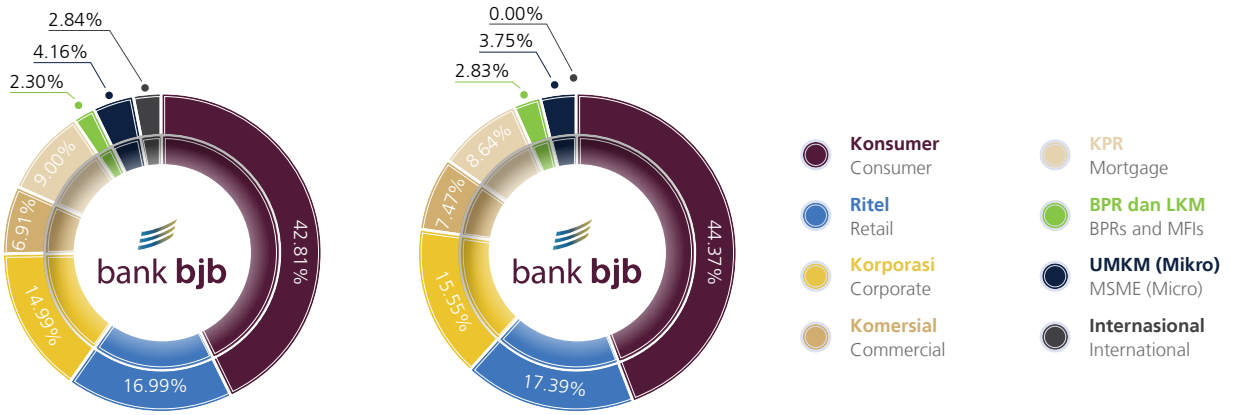
Divisi	2023		2022		Pertumbuhan Growth		Division
	(Rp/IDR)	(%)	(Rp/IDR)	(%)	(Rp/IDR)	(%)	
Konsumer	**49,935,789**	**42.81%**	47,143,365	44.37%	2,792,424	5.92%	Consumer
Ritel	**19,816,435**	**16.99%**	18,479,344	17.39%	1,337,091	7.24%	Retail
Korporasi	**17,479,614**	**14.99%**	16,527,086	15.55%	952,528	5.76%	Corporate
Komersial	**8,063,774**	**6.91%**	7,937,368	7.47%	126,406	1.59%	Commercial
KPR	**10,510,484**	**9.00%**	9,183,365	8.64%	1,327,119	14.45%	Mortgage
BPR dan LKM	**2,679,593**	**2.30%**	3,007,780	2.83%	(328,187)	(10.91%)	BPRs and MFIs
UMKM (Mikro)	**4,852,870**	**4.16%**	3,979,520	3.75%	873,350	21.95%	MSME (Micro)
Internasional	**3,307,940**	**2.84%**	0	0.00%	3,307,940	100.00%	International
Total	**116,637,499**	**100.00%**	**106,257,828**	**100.00%**	**10,388,671**	**9.78%**	**Total**

Pada periode 31 Desember 2023, komposisi portofolio kredit yang paling tinggi berasal dari kredit konsumer mencapai 42,81% dari total penyaluran kredit pada bank **bjb**. Peningkatan penyaluran kredit konsumer ini mencapai Rp2,79 triliun atau 5,92% dibandingkan dengan tahun 2022 yang sebesar Rp47,14 triliun. Sehingga dapat dikatakan bahwa segmen kredit konsumer masih menjadi segmen kredit yang dominan di bank **bjb.**

In the period of December 31, 2023, the highest composition of the credit portfolio comes from consumer credit, reaching 42.81% of the total credit distribution at bank **bjb**. This consumer credit distribution increase reached IDR2.79 trillion or 5.92% compared to 2022 which amounted to IDR47.14 trillion. So, it can be said that the consumer credit segment is still the dominant credit segment at bank **bjb.**

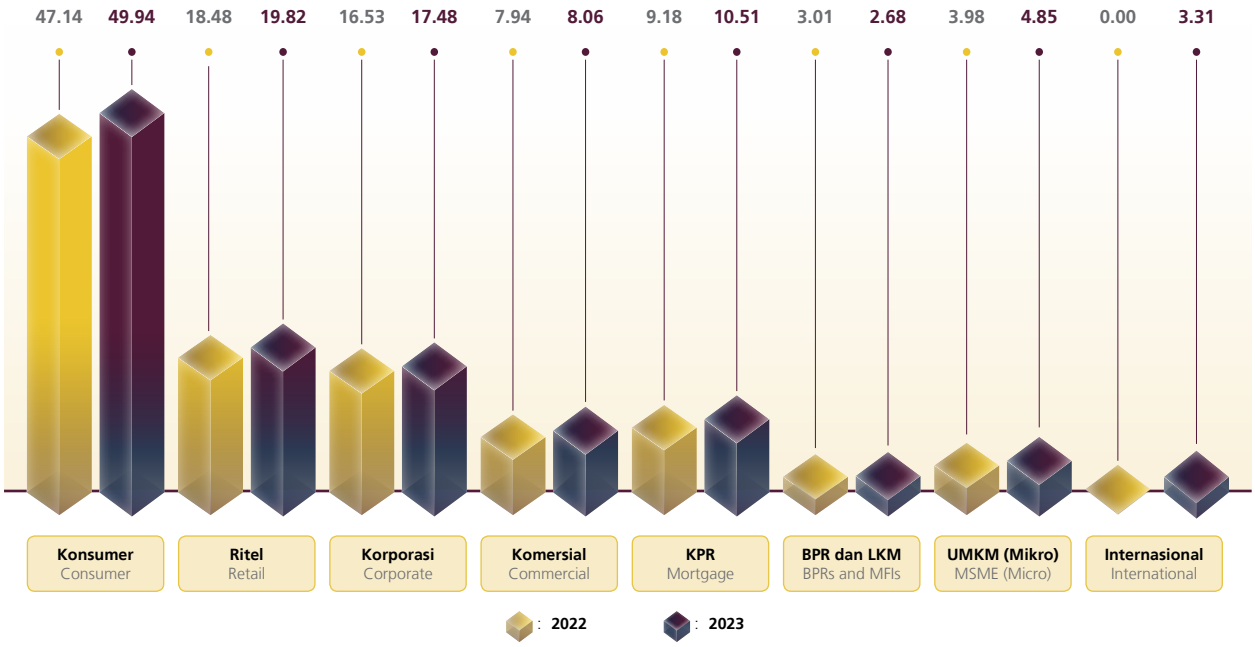
Diagram Portofolio Kredit bank bjb
Diagram of bank **bjb** Loan Portfolio

(dalam %/in %)



Grafik Portofolio Kredit bank bjb
Graph of Portofolio Kredit bank **bjb**

(dalam %/in %)



KONSUMER

Penjelasan Kredit Konsumer

Kredit konsumer yang dapat diperoleh per nasabah adalah ±Rp120-125 juta. Bisnis Kredit Konsumer saat ini menjadi "andalan" banyak bank tidak terkecuali bank **bjb**, hal ini di karenakan kredit konsumer memiliki profil risiko yang rendah namun memiliki tingkat profitabilitas yang tinggi. Sampai dengan saat ini kredit konsumer merupakan pilar pertama bank **bjb** sekaligus sebagai pemberi kontribusi laba terbesar bagi bank **bjb**.

Hingga akhir tahun 2023, bank **bjb** telah meluncurkan 2 (dua) produk kredit konsumer beserta turunan produknya yang dapat melayani kebutuhan nasabah dari berbagai kalangan, di antaranya yaitu:

1. **bjb** Kredit Guna Bhakti (**bjb** KGB)
   Merupakan fasilitas kredit untuk debitur berpenghasilan tetap dengan tujuan penggunaan konsumtif multiguna, yang diperuntukkan bagi Aparatur Sipil Negara (ASN), Pegawai BUMN/BUMD/BLU/BLUD, PPPK, Pegawai Lembaga Negara/ Instansi Pemerintah Non PNS, Anggota TNI/POLRI, Direksi, Kepala dan Wakil Kepala Daerah, Anggota Dewan, Kepala/ Perangkat Desa, Non Pegawai Tetap Instansi/Lembaga Pemerintah dan lain-lain.

CONSUMER

Consumer Loan Explanation

Consumer Loan that can be obtained per customer is amounted to ±IDR120- 125 million. The Consumer Loan Business is now the "mainstay" of many banks, including bank **bjb**, this is because consumer loan has a low risk profile but has a high level of profitability. Until now, consumer loan is the first pillar of bank **bjb** as well as the largest profit contributor for bank **bjb**.

Until the end of 2023, bank **bjb** has launched 2 (two) consumer loan products and their product derivatives that can serve the needs of customers from various groups, including:

1. **bjb** Kredit Guna Bhakti (**bjb** KGB)
   It is a loan facility for fixed income debtors with the purpose of using multipurpose consumptive, intended for Civil Government Apparatus (ASN), BUMN/BUMD/BLU/BLUD Employees, PPPK of Non-PNS Government Institutions/ Government Agencies, Members of the National Army(TNI)/ Police Department (POLRI), Private/Foundation/Associations Employees, Employees of Pension Funds, Directors, Regional Heads and Deputy Heads, Villages Officials Non-Permanent Employees of Government Agencies/Institutions and others

2. **bjb** Kredit Pra Purna Bhakti (**bjb** KPPB)
   Merupakan fasilitas kredit untuk debitur berpenghasilan tetap yang akan memasuki masa pensiun, diperuntukkan bagi Aparatur Sipil Negara (ASN) dan Anggota TNI/POLRI.

Keunggulan Layanan Kredit Konsumer

Uraian keunggulan layanan kredit konsumer adalah sebagai berikut:

1. bank **bjb** mampu memenuhi segala kebutuhan debitur. Dari segi usia, Kredit Konsumer telah menyediakan berbagai pilihan jenis produk yang dapat dinikmati setiap pegawai, baik saat aktif sebagai pegawai maupun saat akan memasuki masa pensiun. Dari segi jenis pekerjaan, Kredit Konsumer dapat dinikmati oleh berbagai kalangan, baik Aparatur Sipil Negara (ASN), Pegawai BUMN/BUMD/BLU/BLUD, PPPK, Pegawai Lembaga Negara/Instansi Pemerintah Non PNS, Anggota TNI/POLRI, Direksi, Kepala dan Wakil Kepala Daerah, Anggota Dewan, dan lain-lainnya
2. Kredit Konsumer bank **bjb** senantiasa fokus kepada nasabahnya serta selalu berupaya untuk memberikan layanan yang bernilai tambah. *Service* yang *excellence* pada nasabah juga diwujudkan secara nyata dalam bentuk pelayanan yang ramah, tulus dan kekeluargaan sehingga menciptakan *bonding* yang kuat antara bank **bjb** dengan nasabahnya.
3. *End to end process* dalam penyaluran kredit yang realtif cepat dengan konsep *one day service*, dimana pengajuan kredit yang telah disertai dengan dokumen persyaratan yang lengkap dapat dilakukan realisasi pencairan kredit pada hari yang sama.
4. Kredit Konsumer saat ini sedang membuat produk pemberian kredit berbasis *digital* dengan nama **bjb** Kredit Guna Bhakti Pinjaman ASN (KGB PISAN) yang telah dilakukan uji coba terbatas dan sedang dalam pengajuan produk baru pada regulator.

Pengembangan Produk dan Layanan Kredit Konsumer

Pengembangan produk dan layanan kredit konsumer yang dilakukan pada tahun 2023 adalah sebagai berikut:

1. **bjb** Kredit Guna Bhakti (**bjb** KGB)
   Pada Tahun 2023, belum terdapat penyesuaian terhadap ketentuan pada manual produk **bjb** KGB namun terdapat program fitur produk khusus **bjb** KGB yang diluncurkan pada tahun 2023 di antaranya:
   a. Jangka waktu Kredit **bjb** KGB Ekstra dan KGB Profesi Guru Khusus Debitur PNS sampai dengan maksimal 15 tahun.
   b. Jangka waktu Kredit **bjb** KGB Pola 1, **bjb** KGB Ekstra dan KGB Profesi Guru Khusus Debitur PPPK sampai dengan maksimal 10 tahun.

2. **bjb** Kredit Pra Purna Bhakti (**bjb** KPPB)
   It is a loan facility for fixed income borrowers who will retire, intended for the Civil Government Apparatus (ASN) and Members of the National Army (TNI)/Police Department (POLRI).

Consumer Loan Services Advantages

The description of the benefits of consumer loan services is as follows:

1. bank **bjb** is able to meet all the needs of debtors. In terms of age, Consumer Loan has provided a wide selection of types of products that can be enjoyed by every employee, both when active as an employee and when entering retirement. In terms of type of work, Consumer Loans can be enjoyed by various groups, including State Civil Apparatus (ASN), BUMN/BUMD/BLU/BLUD employees, PPPK, Employees of State Institutions/Government Agencies Non-PNS, members of the TNI/POLRI, Directors, Heads and Deputy Regional Heads, Council Members, and others.
2. Consumer Loan Service of bank **bjb** always focuses on its customers and always strives to provide value-added services. Service excellence for customers is also manifested in the form of friendly, sincere and family service so as to create strong bonding between bank **bjb** and its customers.
3. End to end process in loan distribution which is relatively fast with the concept of One Day Service, with loan applications that have been completed with complete document requirements, the realization of loan disbursement on the same day
4. Consumer Credit is currently creating a digital-based credit giving product called **bjb** Kredit Guna Bhakti ASN Loans (KGB PISAN) which has undergone limited trials and is currently in the process of submitting a new product to the regulator.

Consumer Loan Product and Services Development

Consumer loan products and services development carried out in 2023 are as follows:

1. **bjb** Kredit Guna Bhakti (**bjb** KGB)
   In 2023, there will be no adjustments to the provisions in the **bjb** KGB product manual, but there is a special **bjb** KGB product feature program that will be launched in 2023, including:
   a. The credit period for **bjb** KGB Extra Credit and KGB for Teacher Profession especially Civil Servant (PNS) Debtors is up to a maximum of 15 years.
   b. The credit period for **bjb** KGB Pattern 1, **bjb** KGB Extra and KGB for Teacher Profession especially PPPK Debtors is up to a maximum of 10 years.

Produktivitas Kredit Konsumer

Uraian produktivitas kredit konsumer disajikan sebagai berikut.

Consumer Loan Productivity

A description of consumer loan productivity is presented as follows

Tabel Pertumbuhan Kredit Konsumer selama 5 (lima) Tahun Terakhir

Table of Consumer Loan Growth For the Last 5 (Five) Years

(dalam miliar Rupiah/in IDR million)

Tahun Year	Portfolio						*Non Perfoming Loan* (NPL)	
	Outstanding			*Number of Account* (NoA)			Absolut	Presentase Percentage
	Nominal	Pertumbuhan Growth (yoy)	Presentase Percentage	NoA	Pertumbuhan Growth (yoy)	Presentase Percentage		
	(Rp)	(Rp)	(%)	(*Account*)	(*Account*)	(%)	(Rp)	(%)
2023	**49,935,789**	**2,792,424**	**5.92%**	**418,618**	**32,101**	**8.31%**	**31,484**	**0.06%**
2022	47,143,365	1,839,417	4.06%	386,517	17,688	4.80%	34,638	0.07%
2021	45,303,948	1,823,828	4.22%	868,829	16,289	4.62%	40,065	0.09%
2020	43,471,120	1,420,770	9.38%	352,540	21,060	6.35%	28,183	0.06%
2019	42,050,350	2,792,406	9.42%	331,480	6,373	1.96%	34,973	0.08%
Rata-Rata / Average		**2,135,569**	**6.60%**		**18,702**	**5.21%**		

Dalam lima tahun terakhir, kinerja kredit konsumer menunjukan pertumbuhan yang positif. Pada tahun 2023, *outstanding* kredit konsumer mencapai Rp49,94 triliun, tumbuh 5,92% dibandingkan dengan tahun 2022 yang mencapai Rp47,14 triliun. Pertumbuhan tersebut karena pertumbuhan *outstanding* **bjb** Kredit Guna Bhakti (KGB). Secara rata-rata, pertumbuhan *outstanding* kredit mencapai 6,60% per tahun sedangkan pertumbuhan jumlah debitur 5,21% per tahun.

In the last five years, consumer credit performance has shown positive growth. In 2023, outstanding consumer credit reached IDR49.94 trillion, growing 5.92% compared to 2022 which reached IDR47.14 trillion. This growth was due to the growth in outstanding **bjb** Kredit Guna Bhakti (KGB). On average, outstanding credit growth reached 6.60% per year while growth in the number of debtors was 5.21% per year.

Tabel Komposisi Portofolio Kredit Berdasarkan Produk

Table of Loans Portfolio Composition by Product

(dalam miliar Rupiah/in IDR million)

Produk Product	*Outstanding*	Komposisi Composition	*Number of Account* (NoA)	Komposisi Composition	Absolut *Non Perfoming Loan* (NPL)	NPL	NoA PL
	(Rp)	(%)	(*Account*)	(%)	(Rp)	(%)	(*Account*)
bjb Kredit Guna Bakti (KGB)	37,299,048	74.69%	341,654	81.61%	22,397	0.06%	207
bjb Kredit Pra Purna Bhakti (KPPB)	11,573,960	23.18%	71,591	17.10%	8,211	0.07%	77
bjb Kredit Abdi Bhakti (KAB)	1,062,782	2.13%	5,373	1.28%	876,163	0.08%	7
Total	**49,935,789**	**100.00%**	**418,618**	**100.00%**	**31,484**	**0.06%**	**291**

Berdasarkan data di atas, 3 (tiga) komposisi produk terbesar adalah berturut-turut **bjb** KGB sebesar 74,69%, **bjb** KPPB sebesar 23,18%, dan **bjb** KAB sebesar 2,13%. Berikut data *outstanding* ketiga produk tersebut selama 5 (lima) tahun terakhir:

Based on the data above, the 3 (three) largest product compositions are, in sequence, **bjb** KGB at 74.69%, **bjb** KPPB at 23.18%, and **bjb** KAB at 2.13%. The following is the outstanding data for the three products for the last 5 (five) years:

Tabel Produk Unggulan Kredit Konsumer
Table of Outstanding Consumer Loan Product

(dalam miliar Rupiah/in IDR billion)

Jenis Produk Product Type	Tahun Year					Rata-Rata Pertumbuhan Average Growth (%)
	2023	2022	2021	2020	2019	
bjb KGB	**37,299,047**	34,920,138	33,429,369	32,005,600	30,708,120	5.00%
bjb KPPB	**11,573,960**	11,160,467	10,797,562	10,408,499	10,345,175	4.97%
bjb KAB	**1,062782**	1,064,849	1,077,016	1,057,022	997,055	3.18%
Total	**49,935,789**	**47,145,454**	**45,303,948**	**43,471,120**	**42,050,350**	**4.17%**

Berdasarkan data di atas, ketiga produk unggulan dimaksud memiliki rata-rata pertumbuhan yang positif. Rata-rata pertumbuhan **bjb** KGB adalah sebesar 5,00%, **bjb** KPPB sebesar 4,97% dan **bjb** KAB 3,18%.

Based on the above data, the three flagship products mentioned have a positive average growth rate. The average growth rate for **bjb** KGB is 5.00%, **bjb** KPPB is 4.97%, and **bjb** KAB is 3.18%.

Faktor Pendukung dan Penghambat Bisnis Kredit Konsumer

1. Faktor Pendukung

a. Jumlah populasi ASN yang akan memasuki masa pensiun mengalami kenaikan setiap tahunnya dan ini menjadi peluang bagi bank **bjb** untuk meningkatkan portofolio kredit, khususnya *market share* produk **bjb** Kredit Pra Purna Bhakti (**bjb** KPPB).

b. Beberapa tahun terakhir, pemerintah membuka penerimaan Pegawai Pemerintah dengan Perjanjian Kerja (PPPK). Hal ini tentunya menjadi pendukung meningkatnya portofolio kredit konsumer, khususnya **bjb** KGB.

c. Kebijakan dari regulator berupa Gerakan Nasional Non Tunai (GNNT), khususnya di wilayah Jawa Barat, terimplementasikan dengan dibayarkannya gaji ASN secara langsung ke masing-masing rekening gaji pegawai. Hal ini memudahkan bank **bjb** sebagai bank penyalur gaji mayoritas ASN di Jawa Barat untuk melakukan pemotongan gaji guna pembayaran angsuran kredit.

2. Faktor Penghambat

a. Munculnya Covid-19 pada akhir tahun 2019 yang telah dinyatakan sebagai *global pandemic* oleh *World Heatlh Organization* (WHO), dimana hingga berakhirnya tahun 2023 penyebarannya masih cukup fluktuatif. Hal ini cukup berdampak terhadap aktivitas pemasaran kredit konsumer.

b. Adapun persaingan dengan bank pesaing pada segmen kredit konsumtif pada tahun 2023 semakin kompetitif.

Supporting and Inhibiting Factors in Consumer Loan Business

1. Supporting Factors

a. The total population of State Civil Servants (ASN) who were about to enter retirement increased every year and this was an opportunity for bank **bjb** to increase its loan portfolio, especially the market share of the product **bjb** Kredit Pra Purna Bhakti (**bjb** KPPB).

b. In recent years, the Government opened the acceptance of Candidates for Government Employees with a Work Agreement (PPPK). This certainly supports the increase in the consumer loans portfolio, especially **bjb** KGB.

c. The regulator's policy in the form of the National Non Cash Movement (GNNT), especially in the West Java region, implemented by paying ASN salaries directly to each employee's salary account. This made it easier for bank **bjb** as the bank that distributed the majority of ASN salaries in West Java to make salary deductions for payment of loan installments.

2. Inhibiting Factors

a. The emergence of Coronavirus Disease 2019 (Covid-19) at the end of 2019 which has been declared a global pandemic by the World Heatlh Organization (WHO), until the end of 2023 its spread is still quite volatile. This has quite an impact on consumer loan marketing activities.

b. Meanwhile, competition with competing banks in the consumer loan segment will become increasingly competitive in 2023.

Rencana dan Strategi Kredit Konsumer Tahun 2024

Dalam menghadapi Tahun 2024, Divisi Kredit Konsumer telah menyiapkan Strategi Bisnis untuk meningkatkan dan mempertahankan portofolio Kredit Konsumer. Strategi Bisnis dimaksud adalah sebagai berikut:

1. ***Marketing Strategy***
   Mengembangkan keunggulan daya saing yang berkesinambungan melewati pasar yang dimasuki, dan progam pemasaran yang digunakan untuk melayani target pasar kredit konsumer.
   a. *Referral Marketing* – **bjb** REKAMAN
   b. *Pricing*
      - Program MELODI (Memberikan Layanan Optimal bagi Debitur).
      - Program **bjb** Musisi (Makin Untung Provisi dan Asuransi).
      - Program Suku Bunga Khusus **bjb** KGB dan **bjb** KPPB.
   c. *Customer Reward*
      - Program Ramadhan.
      - Program Penghargaan Nasabah Setia.
      - Program Perjalanan Religi.
   d. Fokus Penyaluran kepada Aparatur Sipil Negara (ASN) Pegawai Pemerintah dengan Perjanjian Kerja (PPPK) dan pemberian fasilitas pinjaman kredit konsumer kepada DPR/DPRD/DPD yang akan dilantik pada tahun 2024 khususnya di wilayah Jawa Barat dan Banten.
2. **Produk *Diversification Strategy***
   Eksplorasi dan pengembangan produk dan atau pasar yang baru, dalam rangka mengejar pertumbuhan, peningkatan penjualan, profitabilitas, dan fleksibilitas.
3. **Produk kredit berbasis digital dengan nama bjb KGB PISAN**
   Yaitu produk pinjaman (*direct loan*) berbasis *digital* pertama bank **bjb** yang khusus diberikan kepada Aparatur Sipil Negara (ASN) dengan pentaluran gaji (*payroll*) di bank **bjb**.
4. ***People Development Strategy***
   Meningkatkan kualitas sumber daya manusia dalam melakukan pemasaran kredit konsumer bank **bjb**
   a. Marketing club
   b. Consumer carrier challenge
   c. Coaching clinic
   a. Knowledge development
5. ***Internal Process Strategy***
   Meningkatkan proses bisnis perusahaan agar dapat memberikan jasa layanan perbankan yang maksimal kepada debitur.
   a. Optimalisasi *New Loan Management System* (LMS).
   b. Optimalisasi *Consumer Loan Payment System* (CLPS) dan *Consumer Pay* (Cospay).

RITEL

Penjelasan Kredit Ritel

Produk Kredit Ritel terdiri dari **bjb** Kredit Purna Bhakti (KPB) Taspen, **bjb** Kredit Guna Bakti (KGB) Pola 2, **bjb** Kredit Guna

Consumer Loan Plans and Strategies for 2024

In facing year 2024, the Consumer Loan has prepared a Business Strategy to improve and maintain the Consumer loan portfolio. The intended business strategies are as follows:

1. **Marketing Strategy**
   Developing sustainable competitive advantage over the entered market, and marketing programs used to serve the consumer loan target market.
   a. Referral Marketing – **bjb** REKAMAN
   b. Pricing
      - MELODI program ((Providing Optimal Service for Debtors).
      - **bjb** Musisi Program (More Profit Provision and Insurance).
      - **bjb** KGB and **bjb** KPPB Special Interest Rate Program.
   c. Customer Reward
      - Ramadhan Program.
      - Loyal Customer Award Program.
      - Religious Trip Program.
   d. Focus of distribution to the State Civil Apparatus (ASN) of Government Employees with Agreements (PPPK) and the granting of consumer loan facilities to the DPR/DPRD/DPD which will be inaugurated in 2024, especially in the West Java and Banten regions..
2. **Diversification Strategy Product**
   Exploration and development of new products and or markets, in order to pursue growth, increase sales, profitability, and flexibility.
3. **Digital -based loan products with the name bjb KGB PISAN**
   It is first digital -based loan product bank **bjb** specifically given to the State Civil Apparatus (ASN) with salary payroll at the bank **bjb**.
4. **People Development Strategy**
   Improving the quality of human resource in marketing bank **bjb** consumer loan
   a. Marketing Club
   b. Consumer Carrier Challenge
   c. Coaching Clinic
   d. Knowledge Development
5. **Internal Process Strategy**
   Improve the company's business processes in order to provide maximum banking services to debtors.
   a. Loan Management System (LMS) Optimization
   b. Consumer Loan Payment System (CLPS) and Consumer Pay (Cospay) Optimization.

RETAIL

Retail Loan Explanation

Retail loan products consist of **bjb** Kredit Purna Bhakti (KPB) Taspen, **bjb** Kredit Guna Bakti (KGB) Pattern 2, **bjb** Kredit Guna

Bakti (KGB) Ekstra Pola 2, **bjb** Kredit Guna Bakti (KGB) Pola 3, **bjb** Kredit Purna Bhakti (KPB) Asabri, **bjb** Tunjangan Profesi Guru ASN, **bjb** Tunjangan Profesi Guru Non ASN, **bjb** Kredit Purna Bhakti (KPB) Dapen, **bjb** Kredit Pra Purna Bhakti (KPPB), **bjb** Kredit Usaha Bhakti (KUB), **bjb** *Back to Back* (BTB) *Loan,* **bjb** *Channeling* BPR Irian Sentosa, **bjb** *Channeling* Sulawesi Utara (Sulut), **bjb** *Channeling* (*Fidac*), *Asset Buy* Sulawesi Tengah (Sulteng), *Asset Buy* Sulawesi Tenggara (Sultra), *Asset Buy* Nusa Tenggara Timur (NTT).

Keunggulan Layanan Kredit Ritel

Keunggulan layanan kredit Ritel adalah sebagai berikut:

1. Proses pencairan kredit 1 (satu) hari setelah dokumen lengkap *(one day service).*
2. Persyaratan pengajuan kredit mudah.
3. Pelayanan ramah terhadap semua debitur.
4. Pemberian fasilitas kredit tanpa harus memindahkan *Payroll.*
5. Saluran informasi *digital* yang cukup lengkap untuk mengetahui informasi pinjaman melalui aplikasi **bjb** DIGI.

Pengembangan Produk dan Layanan Kredit Ritel

Salah satu cara perbaikan proses bisnis dan diversifikasi produk untuk pengembangan produk dan layanan adalah dengan beberapa langkah sebagai berikut:

1. Pemberian program *marketing* dalam optimalisasi potensi kredit eksisting dan kredit baru.
2. Mengoptimalkan produk eksisting, melalui monitoring dan *update* fitur produk dan *pricing* sesuai dengan kondisi kompetitor untuk menjaga daya saing produk.
3. Memperluas *target market* penyaluran kredit untuk segmen pegawai aktif dan pensiunan yang memiliki profil risiko yang rendah.
4. Ekspansi *market share* melalui penyaluran kredit *channeling* kepada *fintech* dan diversifikasi produk melalui pengembangan produk *digital loan* seperti *paylater*.
5. Digitalisasi proses bisnis melalui pengembangan *new Loan Management System* (LMS).
6. Pengembangan aplikasi *cross selling frontliner* untuk memasarkan produk kredit pensiun melalui **bjb** *Pop U*p FAST.

Produktivitas Kredit Ritel

Uraian produktivitas kredit ritel disajikan sebagai berikut.

Bakti (KGB) Extra Pattern 2, **bjb** Kredit Guna Bakti (KGB) Pattern 3, **bjb** Kredit Purna Bhakti (KPB) Asabri, **bjb** Tunjangan Profesi Guru ASN, **bjb** Tunjangan Profesi Guru Non ASN, **bjb** Kredit Purna Bhakti (KPB) Dapen, **bjb** Kredit Pra Purna Bhakti (KPPB), **bjb** Kredit Usaha Bhakti (KUB), **bjb** Back to Back (BTB) Loan, **bjb** Channeling BPR Irian Sentosa, **bjb** Channeling Sulawesi Utara (Sulut), **bjb** Channeling (Fidac), Asset Buy Sulawesi Tengah (Sulteng), Asset Buy Sulawesi Tenggara (Sultra), Asset Buy Nusa Tenggara Timur (NTT).

Retail Loan Services Advantages

The advantages of Retail loan services were as follows:

1. Loans disbursement process 1 (one) day after complete documents (one day service).
2. Easy loan application requirements.
3. Friendly service to all debtors.
4. Providing credit facilities without having to move Payroll
5. A complete digital information channel to find out loan information through the **bjb** DIGI application.

Retail Loan Product and Service Development

The ways to improve business processes and product diversification for product and service development were taken with the following steps:

1. Providing marketing programs to optimize the potential of existing credit and new credit.
2. Optimizing existing products, through monitoring and updating product features and pricing in accordance with competitors' conditions to maintain product competitiveness.
3. Expanding the target market for credit distribution to the active employee and retired employee segments who have a low risk profile.
4. Expansion of market share through channeling credit to fintech and product diversification through developing digital loan products such as paylater.
5. Digitalization of business processes through the development of a new Loan Management System (LMS).
6. Developing a frontliner cross selling application to market pension credit products through **bjb** Pop Up FAST.

Retail Loan Productivity

A description of retail loan productivity is presented as follows.

Tabel Pencapaian Kredit Ritel Berdasarkan Total *Outstanding*
Table of Retail Loan Achievement by Total Outstanding

(dalam jutaan Rupiah/in IDR million)

Produk Product	TOTAL OS					+/- 2019-2023	Pertumbuhan Growth 2022-2023	
	2023	2022	2021	2020	2019		Nominal	%
bjb Kredit Purna Bhakti (KPB) Taspen	**8,952,352**	8,147,294	7,176,594	6,192,089	5,101,089	3,851,263	805,058	9.88%
bjb Kredit Guna Bakti (KGB) Pola 3	**1,525,035**	1,536,676	1,153,864	1,008,856	709,776	815,259	(11,641)	(0.76%)

Produk Product	TOTAL OS					+/- 2019-2023	Pertumbuhan Growth 2022-2023	
	2023	2022	2021	2020	2019		Nominal	%
bjb Kredit Purna Bhakti (KPB) Asabri	**573,356**	507,713	358,921	214,997	138,844	434,512	65,643	12.93%
bjb Kredit Guna Bakti (KGB) Ekstra Pola 2	**407,897**	389,845	325,267	230,110	112,932	294,965	18,052	4.63%
bjb Tunjangan Profesi Guru Non ASN	**217,367**	8,033	-	-	-	217,367	209,334	2,605.93%
bjb Kredit Purna Bhakti (KPB) Dapen	**226,144**	198,420	150,334	93,426	31,125	195,019	27,724	13.97%
bjb *Channeling* (Fidac)	**125,788**	249	-	-	-	125,788	125,539	50,417.27%
bjb Tunjangan Profesi Guru ASN	**11,937**	9,858	-	-	-	11,937	2,079	21.09%
bjb Kredit Pra Purna Bhakti (KPPB)	**525,292**	539,680	614,556	631,189	514,108	11,184	(14,388)	(2.67%)
bjb *Channeling* BPR Irian Sentosa	**3,570**	3,429	-	-	-	3,570	141	4.11%
Asset Buy Nusa Tenggara Timur (NTT)	**-**	-	358	358	714	(714)	-	-
bjb Kredit Usaha Bhakti (KUB)	**2,048**	3,102	4,430	6,522	8,822	(6,774)	(1,054)	(33.98%)
Asset Buy Sulawesi Tengah (Sulteng)	**1,457**	2,516	4,342	7,260	10,942	(9,485)	(1,059)	(42.09%)
Asset Buy Sulawesi Tenggara (Sultra)	**1,163**	1,880	3,962	7,490	14,307	(13,144)	(717)	(38.14%)
bjb *Channeling* Sulawesi Utara (Sulut)	**6,501**	9,789	14,312	22,391	34,441	(27,940)	(3,288)	(33.59%)
bjb *Back to Back Loan* (BTB) *Loan*	**213,921**	202,617	301,478	206,900	281,666	(67,745)	11,304	5.58%
bjb Kredit Guna Bakti (KGB) Pola 2	**7,022,636**	6,918,243	7,077,150	7,667,117	7,953,380	(930,744)	104,393	1.51%
Total *Outstanding* (OS)	**19,816,435**	18,479,344	17,185,569	16,288,705	14,912,146	4,904,289	1,337,091	7.24%

Pencapaian Kredit Ritel berdasarkan *outstanding* dalam 5 (lima) tahun terakhir mengalami kenaikan setiap tahunnya. Dapat diinformasikan bahwa posisi total *outstanding* Kredit Ritel tahun 2019 adalah Rp14,91 triliun, bergerak tumbuh sebesar Rp4,90 triliun menjadi Rp19,82 triliun di tahun 2023. Adapun produk yang memiliki peningkatan *outstanding* tertinggi selama (lima) tahun terakhir adalah **bjb** KPB TASPEN dengan peningkatan sebesar Rp3,85 triliun. Sedangkan produk dengan penurunan *outstanding* tertinggi selama (lima) tahun terakhir berada pada produk **bjb** KGB Pola 2 dengan penurunan sebesar Rp930,74 miliar.

Over the past 5 (five) years, the achievement of Retail Credit based on outstanding has experienced an annual increase. It can be informed that the total outstanding Retail Credit position in 2019 was IDR14.91 trillion, growing by IDR4.90 trillion to IDR19.82 trillion in 2023. The product with the highest outstanding increase over the last five years is **bjb** KPB TASPEN with an increase of IDR3.85 trillion. Meanwhile, the product with the highest outstanding decrease over the last five years is **bjb** KGB Pola 2 with a decrease of IDR930.74 billion.

Dalam 2 (dua) tahun terakhir Kredit Ritel tumbuh 7,24%, dari Rp8,47 triliun menjadi Rp19,82 triliun. Adapun produk yang memiliki peningkatan *outstanding* tertinggi adalah **bjb** KPB Taspen dengan pertumbuhan (yoy) sebesar Rp805,06 miliar. Sedangkan produk dengan penurunan *outstanding* (yoy) tertinggi berada pada produk Kredit Pra Purna Bhakti (KPPB) dengan penurunan sebesar Rp14,39 miliar.

In the last 2 (two) years, Retail Credit has grown by 7.24%, from IDR8.47 trillion to IDR19.82 trillion. The product with the highest outstanding increase is **bjb** KPB Taspen with a year-on-year (yoy) growth of IDR805.06 billion. Meanwhile, the product with the highest year-on-year (yoy) outstanding decrease is Kredit Pra Purna Bhakti (KPPB) with a decrease of IDR14.39 billion.

Tabel Pencapaian Kredit Ritel Berdasarkan *Absolut Non Performing Loan* (ABS NPL)
Table of Retail Loan Achievement by Absolute Non Perfoming Loan (ABS NPL)

(dalam jutaan Rupiah/in IDR million)

Produk Product	*Absolute Non Perfoming Loan* (ABS NPL)					+/- 2019-2023	Pertumbuhan Growth 2022-2023	
	2023	2022	2021	2020	2019		Nominal	%
bjb Kredit Guna Bakti (KGB) Pola 2	**71,720**	61,928	41,157	29,499	22,119	49,601	9,792	15.81%
bjb Kredit Guna Bakti (KGB) Pola 3	**16,891**	10,660	7,892	8,029	3,901	12,990	6,231	58.45%
bjb Kredit Pra Purna Bhakti (KPPB) Pola 2	**7,714**	7,962	3,816	2,057	1,242	6,472	(248)	(3.11%)
bjb Kredit Guna Bakti (KGB) Ekstra Pola 2	**3,856**	1,285	908	156	-	3,856	2,571	200.08%
bjb Kredit Purna Bhakti (KPB) Taspen	**14,685**	14,615	18,936	11,366	11,508	3,177	70	0.48%
bjb Kredit Purna Bhakti (KPB) Dapen	**798**	486	297	135	-	798	312	64.20%
bjb *Back to Back Loan* (BTB) *Loan*	**225**	225	-	-	-	225	-	0.00%
Asset Buy Sulawesi Tengah (Sulteng)	**59**	-	-	-	-	59	59	-
Asset Buy Sulawesi Tenggara (Sultra)	**15**	34	56	116	-	15	(19)	(55.88%)
bjb Kredit Usaha Bhakti (KUB)	**-**	-	-	-	-	-	-	-
Channeling (BPR Irian Sentosa)	**-**	-	-	-	-	-	-	-
bjb Tunjangan Profesi Guru ASN	**-**	-	-	-	-	-	-	-
bjb Tunjangan Profesi Guru Non ASN	**-**	-	-	-	-	-	-	-
bjb *Channeling* (Fidac)	**-**	-	-	-	-	-	-	-
Asset Buy Nusa Tenggara Timur (NTT)	**-**	-	358	358	559	(559)	-	-
bjb Kredit Purna Bhakti (KPB) Asabri	**1,329**	1,083	630	452	2,012	(683)	246	22.71%
Channeling Sulawesi Utara (Sulut)	**1,489**	1,482	1,394	1,380	2,652	(1,163)	7	0.47%
Total ABS NPL	**118,780**	**99,761**	**75,445**	**53,547**	**43,992**	**74,788**	**19,019**	**19.06%**

Berbanding terbalik dengan pencapaian total *outstanding*, data pencapaian total *absolut* NPL Kredit Ritel mengalami pemburukan pada 5 (lima) tahun terakhir sebesar Rp74,79 miliar, dimana kenaikan *absolut* NPL terbesar berada pada produk **bjb** KGB Pola 2 sebesar Rp49,60 miliar dan **bjb** KGB Pola 3 sebesar Rp12,99 miliar. Adapun pada tahun 2023 total *absolut* NPL sebesar Rp118,78 miliar dengan pemburukan terbesar berasal dari produk **bjb** KGB Pola 2 sebesar Rp71,72 miliar.

In contrast to the total outstanding achievement, the data for the total absolute Non-Performing Loans (NPL) in Retail Credit has deteriorated over the past 5 (five) years by IDR74.79 billion. The largest absolute increase in NPL is found in the products **bjb** KGB Pola 2, amounting to IDR49.60 billion, and **bjb** KGB Pola 3, amounting to IDR12.99 billion. As of the year 2023, the total absolute NPL is IDR118.78 billion, with the largest deterioration coming from the product **bjb** KGB Pola 2, totaling IDR71.72 billion.

Tabel Pencapaian Kredit Ritel Berdasarkan *Nett Growth*
Table of Retail Loan Achievement Based on Nett Growth

(dalam jutaan Rupiah/in IDR million)

Produk Product	*NETT GROWTH* 2023	2022	2021	2020	2019	+/- 2019-2023	Pertumbuhan Growth 2022-2023 Nominal	%
bjb Kredit Purna Bhakti (KPB) Taspen	**805,058**	970,700	984,506	1,091,000	1,253,895	(448,837)	(165,642)	(17.06%)
bjb Kredit Guna Bakti (KGB) Pola 3	**(11,641)**	382,812	145,008	299,080	100,950	(112,591)	(394,453)	(103.04%)
bjb Kredit Purna Bhakti (KPB) Asabri	**65,643**	148,791	143,924	76,153	72,038	(6,395)	(83,148)	(55.88%)
bjb Kredit Guna Bakti (KGB) Ekstra Pola 2	**18,053**	64,578	95,157	117,178	112,932	(94,879)	(46,525)	(72.04%)
bjb Kredit Pra Purna Bhakti (KPPB) Pola 2	**(14,388)**	(74,876)	(16,633)	117,081	252,799	(267,187)	60,488	(80.78%)
bjb Kredit Purna Bhakti (KPB) Dapen	**27,695**	48,086	56,908	62,301	24,798	2,897	(20,391)	(42.41%)
bjb KGB TPG Pola 3	**209,334**	8,033	-	-	-	209,334	201,301	2,505.93%
bjb *Channeling* (Fidac)	**125,540**	249	-	-	-	125,540	125,291	50,317.67%
bjb KGB TPG Pola 2	**2,079**	9,858	-	-	-	2,079	(7,779)	(78.91%)
bjb *Channeling* (BPR Irian Sentosa)	**140**	3,429	-	-	-	140	(3,289)	(95.92%)
Asset Buy Nusa Tenggara Timur (NTT)	**-**	(358)	-	(356)	714	(714)	358	(100.00%)
bjb *Back to Back Loan* (BTB) *Loan*	**11,304**	(98,861)	94,578	(74,767)	56,040	(44,736)	110,165	(111.43%)
bjb Kredit Usaha Bhakti (KUB)	**(1,054)**	(1,328)	(2,092)	(2,300)	(5,241)	4,187	274	(20.63%)
Asset Buy Sulawesi Tengah (Sulteng)	**(1,059)**	(1,827)	(2,918)	(3,681)	(6,658)	5,599	768	(42.04%)
Asset Buy Sulawesi Tenggara (Sultra)	**(717)**	(2,082)	(3,528)	(6,818)	(23,807)	23,090	1,365	(65.56%)
Channeling Sulawesi Utara (Sulut)	**(3,288)**	(4,523)	(8,079)	(12,050)	(32,198)	28,910	1,235	(27.30%)
bjb Kredit Guna Bakti (KGB) Pola 2	**104,394**	(158,907)	(589,968)	(286,262)	287,708	(183,314)	263,301	(165.70%)
Total *Nett Growth*	**1,337,091**	1,293,775	896,864	1,376,560	2,093,968	(756,877)	43,316	3.35%

Berdasarkan data *nett growth* pada tabel di atas, dari periode tahun 2019 – 2023 Kredit Ritel tumbuh sebesar Rp6,99 triliun. Adapun *nett growth* tertinggi berada pada produk **bjb** KPB Taspen sebesar Rp5,11 triliun kemudian produk **bjb** KGB Pola 3 yang memiliki angka *nett growth* tertinggi kedua dengan pertumbuhan sebesar Rp916,21 miliar. Sedangkan angka *negative growth* tertinggi berada pada produk **bjb** KGB Pola 2 sebesar Rp643 miliar.

Produk Unggulan Kredit Ritel

Produk unggulan **bjb** KPB TASPEN diberikan kepada pensiunan yang manfaat pensiunnya telah disalurkan melalui bank **bjb**.

Based on the net growth data in the above table, from the period of 2019 to 2023, Retail Credit has grown by IDR6.99 trillion. The highest net growth is observed in the product **bjb** KPB Taspen, amounting to IDR5.11 trillion, followed by the product **bjb** KGB Pola 3, which has the second-highest net growth with an increase of IDR916.21 billion. Meanwhile, the highest negative growth is recorded in the product **bjb** KGB Pola 2, totaling IDR643 billion.

Retail Loan Featured Products

The featured product of **bjb** KPB Taspen given to retirees whose retirement benefits had been channeled through bank **bjb**. As

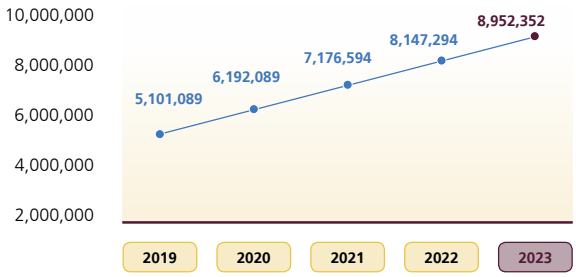
Adapun untuk produk **bjb** KGB Pola 2 bagi pegawai aktif saat ini Divisi Kredit Ritel fokus penyaluran kredit kepada Anggota TNI, BUMN dan ASN Vertikal. Dapat kami informasikan data perkembangan produk dimaksud pada tabel berikut:

for **bjb** KGB Pattern 2 products for active employees, currently the Retail Loan Division focused on channeling loan to Members of the Armies (TNI), SOEs and Vertical Civil Servants (ASN). The information of the product development data referred to can be seen in the following graph:

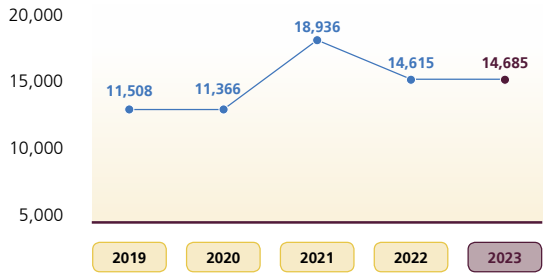
a. Produk bjb KPB Taspen

a. bjb KPB Taspen Product

Grafik OS bjb KPB
Graph of OS **bjb** KPB
(dalam jutaan Rupiah/ in IDR million)



Grafik ABS NPL bjb KPB
Graph of ABS NPL **bjb** KPB
(dalam jutaan Rupiah/ in IDR million)



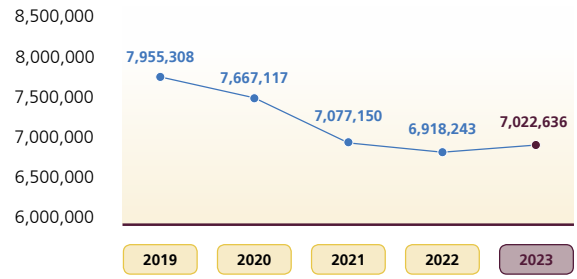
Secara signifikan produk **bjb** KPB Taspen mengalami pertumbuhan positif selama 5 (lima) tahun terakhir (2019 – 2023) dengan total *growth* sebesar Rp3,85 triliun. Adapun pada tahun 2023, produk **bjb** KPB Taspen membukukan pertumbuhan sebesar Rp805,06 miliar. Dalam perspektif kualitas kredit, **bjb** KPB Taspen juga mengalami kenaikan *absolut* NPL, dari semula Rp11,51 miliar pada tahun 2019 menjadi Rp14,69 miliar tahun 2023. Tahun 2021 **bjb** KPB TASPEN memiliki *absolut* NPL tertinggi dalam 5 (lima) tahun terakhir dikarenakan meningkatnya klaim asuransi meninggal dunia akibat pandemi Covid-19.

Significantly, the product **bjb** KPB Taspen has experienced positive growth over the past 5 (five) years (2019-2023) with a total growth of IDR3.85 trillion. In the year 2023, **bjb** KPB Taspen recorded a growth of IDR805.06 billion. In terms of credit quality perspective, **bjb** KPB Taspen also witnessed an increase in absolute Non-Performing Loans (NPL), from IDR11.51 billion in 2019 to IDR14.69 billion in 2023. In the year 2021, **bjb** KPB TASPEN had the highest absolute NPL in the last 5 (five) years due to the increased insurance claims due to deaths caused by the Covid-19 pandemic.

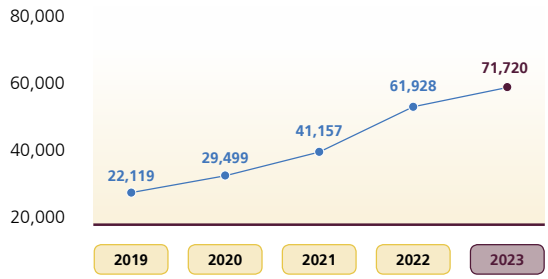
b. Produk bjb KGB Pola 2

b. bjb KGB Pattern 2 Product

Grafik OS bjb KGB Pola 2
Graph of OS **bjb** KGB Pola 2
(dalam jutaan Rupiah/ in IDR million)



Grafik ABS NPL bjb KGB Pola 2
Graph of ABS NPL **bjb** KGB Pola 2
(dalam jutaan Rupiah/ in IDR million)



Dalam 4 (empat) tahun terakhir periode 2019 – 2022, perkembangan **bjb KGB Pola 2** mengalami penurunan sebesar Rp1 triliun. Penurunan tersebut dikarenakan hal –hal sebagai berikut:

1. Pemberlakuan Gerakan Nasional Non Tunai (GNNT) yang menyebabkan kendala pada proses pemotongan angsuran fasilitas kredit terutama Debitur yang gajinya tidak disalurkan melalui bank **bjb** sejak tahun 2018.

Over the last 4 (four) years from 2019 to 2022, the development of **bjb KGB Pola 2** has experienced a decrease of IDR1 trillion. This decline is attributed to the following factors:

1. Implementation of the National Non-Cash Movement (GNNT) causing constraints in the installment deduction process, especially for debtors whose salaries are not channeled through bank **bjb** since 2018.

2. Penyaluran kredit pada Bank Daerah *Payroll* di luar wilayah Jawa Barat yang menyebabkan terjadinya *double financing* pada Debitur eksisting di bank **bjb.**
3. *Megashifting market* dari *market* eksisting dengan proses konvensional dan manual menjadi *market* dengan proses digitalisasi, *paperless era* serta aktivasi transaksi *online* seperti BNPL (*Buy Now Pay Later*), dan lain-lain.

4. Adanya kenaikan BI *Rate* serta persaingan *market* dengan kompetitor, baik dari segi *pricing, promo program* maupun isu terkait *internal policy.*

Selain berdampak terhadap pertumbuhan, kebijakan tersebut juga mengakibatkan kenaikan *absolut* NPL **bjb** KGB Pola 2 yang signifikan pada 5 (lima) tahun terakhir dari angka Rp22,1 miliar menjadi Rp71,7 miliar. Namun pada tahun 2023 produk tersebut mengalami pertumbuhan positif sebesar Rp104,39 miliar dikarenakan adanya upaya untuk melakukan *shifting* (pengalihan) *target market* **bjb** KGB Pola 2 kepada ASN Vertikal, anggota TNI serta Perjanjian Kerjasama (PKS) *Holding*, utamanya untuk Badan Usaha Milik Negara (BUMN). Dimana sisa potensi yang belum tergarap, diharapkan dapat memberikan kontribusi positif terhadap pertumbuhan **bjb** KGB Pola 2 yang berkualitas.

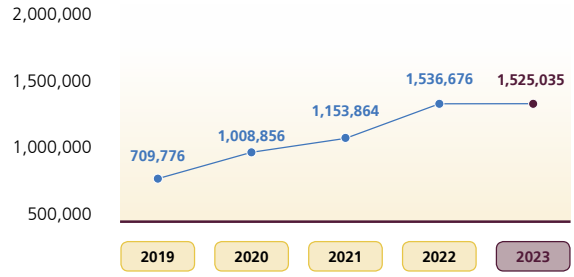
2. Credit disbursement to Regional Payroll Banks outside the West Java region, leading to double financing for existing debtors at bank **bjb**.
3. A mega-shift in the market from an existing market with conventional and manual processes to a market with digitization, paperless transactions, and activation of online transactions such as Buy Now Pay Later (BNPL), among others.
4. Increase in the BI Rate and market competition with competitors, including pricing, promotional programs, and internal policy-related issues.

Apart from impacting growth, these policies have also led to a significant increase in the absolute NPL of **bjb** KGB Pola 2 over the last 5 (five) years, from IDR22.1 billion to IDR71.7 billion. However, in 2023, the product experienced positive growth of IDR104.39 billion due to efforts to shift the target market of **bjb** KGB Pola 2 to vertical civil servants (ASN), military personnel, and cooperation agreements (PKS) with a focus on State-Owned Enterprises (BUMN). The untapped potential is expected to contribute positively to the quality growth of **bjb** KGB Pola 2.

c. Produk bjb KGB Pola 3

Grafik OS bjb KGB Pola 3
Graph of OS **bjb** KGB Pola 3

(dalam jutaan Rupiah/ in IDR million)

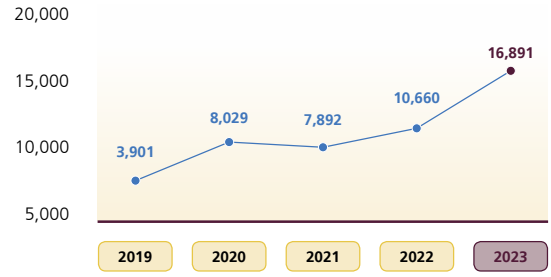


Produk **bjb** KGB Pola 3 memiliki tren pertumbuhan positif selama 4 (empat) tahun terakhir dengan pertumbuhan sebesar Rp826,9 miliar. Dimana produk tersebut memberikan fasilitas kredit konsumtif kepada Pegawai Swasta, Yayasan, Dana Pensiun, Pegawai Non-Tetap Instansi Pemerintah dan Perangkat Desa. Pada tahun 2023 produk **bjb** KGB Pola 3 mencatatkan pertumbuhan negatif Rp11,6 miliar. Kendati demikian, produk **bjb** KGB Pola 3 merupakan produk dengan *nett growth* tertinggi kedua pada Divisi Kredit Ritel setelah **bjb** KPB Taspen dengan pertumbuhan dalam kurun waktu 5 (lima) tahun terakhir sebesar Rp916,2 miliar. Seiring dengan pertumbuhan OS, *absolut* NPL **bjb** KGB Pola 3 juga mengalami peningkatan dari semula Rp3,90 miliar pada tahun 2019 menjadi Rp16,89 miliar pada 2023. Pergerakan *absolut* NPL **bjb** KGB Pola 3 pada tahun 2022 mengalami kenaikan sebesar Rp6,23 miliar sebagian besar disebabkan oleh debitur yang terdampak kebijakan PHK massal di beberapa perusahaan.

c. bjb KGB Pattern 3 Product

Grafik ABS NPL bjb KGB Pola 3
Graph of ABS NPL **bjb** KGB Pola 3

(dalam jutaan Rupiah/ in IDR million)



The product **bjb** KGB Pola 3 has shown a positive growth trend over the last 4 (four) years with growth amounting to IDR826.9 billion. This product provides consumptive credit facilities to Private Employees, Foundations, Pension Funds, Non-Permanent Government Officials, and Village Officials. In 2023, **bjb** KGB Pola 3 recorded negative growth of IDR11.6 billion. Nevertheless, **bjb** KGB Pola 3 is the product with the second-highest net growth in the Retail Credit Division after **bjb** KPB Taspen, with a growth of IDR916.2 billion over the last 5 (five) years. Along with the growth of OS, the absolute Non-Performing Loans (NPL) of **bjb** KGB Pola 3 also increased from IDR3.90 billion in 2019 to IDR16.89 billion in 2023. The movement in absolute NPL for **bjb** KGB Pola 3 in 2022 experienced an increase of IDR6.23 billion, primarily due to debtors affected by mass layoff policies in several companies.

Faktor Pendukung dan Penghambat Bisnis Kredit Ritel

1. Faktor Pendukung

a. Suku bunga dan fitur produk kredit ritel yang kompetitif.

b. Diversifikasi produk dan layanan yang dapat menjawab kebutuhan *customer* sesuai dengan *life stages (*pegawai aktif - pra pensiun - pensiun).

c. Terdapat program-program pemasaran sesuai kebutuhan finansial masyarakat.

d. Memiliki tenaga kerja yang berpengalaman di bidang kredit konsumtif.

e. Terdapat potensi debitur yang berkantor bayar di bank **bjb.**

f. Terdapat program pemberdayaan bagi debitur baik pegawai aktif maupun pensiunan dalam bentuk kemitraan usaha dan edukasi literasi keuangan.

2. Faktor Penghambat

a. Ketersediaan infrastruktur teknologi informasi dibandingkan dengan bank lain yang relatif lebih dulu dapat mengakomodir kebutuhan model bisnis dengan *peer to peer lending;*

b. Adanya program pemerintah yang berimplikasi terhadap proses pemotongan gaji untuk pembayaran angsuran yang berpengaruh terhadap *target market* (contoh: Gerakan Nasional Non Tunai/GNNT).

c. Terdapat proteksi dari masing-masing BPD di luar Jawa Barat dan Banten yang menyebabkan akses Bendahara Keuangan terhadap pemotongan gaji Debitur untuk pembayaran angsuran menjadi hilang dan berimplikasi terhadap penyempitan segmen *market* **bjb** Kredit Guna Bhakti (KGB) Pola 2.

d. Domisili calon debitur yang berada di luar jangkauan jaringan kantor bank **bjb.**

e. Minimnya jaringan Kantor dan ATM bank **bjb** di daerah di luar Jawa Barat dan Banten.

Perkembangan Bisnis atau Kinerja

Beberapa fokus pada perkembangan bisnis dan kinerja Kredit Ritel pada tahun 2023 adalah:

1. Fokus terhadap *captive market* yang masih memiliki risiko yang terukur seperti Anggota TNI, ASN Vertikal, Pegawai BUMN/Swasta dan Pensiunan.
2. Inisiasi Perjanjian Kerjasama (PKS) secara nasional.
3. Optimalisasi strategi *Account Solution* dalam rangka pengembangan kerjasama bisnis penyaluran kredit ritel secara nasional (PKS Nasional dengan beberapa *holding company*).
4. *Branding* melalui *webinar* serta penyebaran informasi melalui kanal sosial *whatsapp blast*.

Rencana dan Strategi Kredit Ritel Tahun 2024

Uraian Rencana dan Strategi Kredit Ritel yang akan dilakukan pada tahun 2024 adalah sebagai berikut:

1. Pengembangan Aplikasi *DigiLoan* dalam rangka mempemudah pengajuan kredit debitur.
2. Pengembangan aplikasi *New Loan Management System* (LMS) untuk menunjang percepatan proses bisnis.

Supporting and Inhibiting Factors for Retail Loan Business

1. Supporting Factors

a. Competitive Interest Rates and Retail Loan product features.

b. Diversification of products and services that can answer customer needs according to life stages (active employees - pre-retirement - retirement).

c. There are marketing programs according to people's financial needs.

d. Has a workforce that is experienced in the consumer credit sector.

e. There is potential for debtors who have offices to pay at bank **bjb**.

f. There is an empowerment program for debtors, both active employees and retirees, in the form of business partnerships and financial literacy education.

2. Inhibiting Factors

a. The availability of information technology infrastructure compared to other banks that relatively earlier accommodate business models with peer-to-peer lending;

b. Government programs that have implications for salary deduction processes for installment payments, affecting the target market (example: National Non-Cash Movement/GNNT).

c. There was protection from each BPD outside West Java and Banten which caused the Financial Treasurer's access to deductions from Debtor salaries for installment payments to be lost and had implications for narrowing the market segment **bjb** Kredit Guna Bhakti (KGB) Pattern 2.

d. The domicile of the prospective debtor is outside the reach of the bank **bjb** office network.

e. The minimal network of bank **bjb** offices and ATMs in areas outside West Java and Banten.

Business Development or Performance

Several focuses on business development and Retail Loan performance in 2023 are:

1. Focusing on captive markets that still have measurable risks such as Members of the Indonesian Armies (TNI), Vertical Civil Servants (ASN), SOEs/Private Employees and Pensioners.
2. Initiation of National Cooperation Agreement (PKS).
3. Optimizing the account solution strategy in the framework of developing national retail loan distribution business cooperation (National PKS with several Holding Companies).
4. Branding through webinars and dissemination of information via the WhatsApp blast social channel.

Retail Loan Plans and Strategies for 2024

The description of the Retail Loan Plan and Strategy to be carried out in 2024 is as follows:

1. Development of the Digiloan Application in order to facilitate debtor loan applications.
2. New Loan Management System (LMS) application development to support business process acceleration.

3. Ekspansi penyaluran anorganik segmen Kredit Ritel melalui pola *channeling* dengan penambahan mitra bisnis *fintech peer to peer lending*.
4. Implementasi penyaluran produk **bjb** *Paylater.*
5. *Program marketing* khusus mitra strategis misal untuk: *holding company* dan PKS Nasional.
6. Ekspansi Pemasaran kepada pihak ketiga melalui perjanjian kerjasama secara nasional (*holding*)
7. Program Kemitraan berbasis literasi keuangan.

KORPORASI

Penjelasan Kredit Korporasi

Produk kredit korporasi bank **bjb** terdiri dari KIU (F), KIU (S), KIU Sindikasi, KMK Umum - Pada Perusahaan Pembiayaan (S), KMKK, KMKU (S), KMKU R/C, KMKU Sindikasi dan Kredit Jangka Pendek.

Keunggulan Layanan Kredit Korporasi

Seiring dengan *Corporate Plan* bank **bjb** tahun 2023 pada penyaluran Kredit Korporasi untuk Kredit Modal Kerja, Kredit Modal Kerja Kontrak, Kredit Investasi Tahun 2023 salah satunya adalah fokus kepada Kredit Sindikasi serta menjadi *Leader* untuk penyaluran kredit yang akan diberikan kepada perusahaan - perusahaan BUMN/BUMN *Holding*/Grup BUMN maupun perusahaan Swasta bonafid lainnya. Struktur fasilitas Kredit Segmen Korporasi dapat dibentuk dengan lebih fleksibel mengikuti kebutuhan calon debitur.

Pengembangan Produk Layanan Kredit Korporasi

Dalam rangka menunjang bisnis Divisi Korporasi selama periode 2023 telah melakukan pengembangan produk dan layanan di antaranya sebagai berikut:

1. Penyesuaian Standar Operasional Prosedur Kredit Segmen Korporasi terkait dengan ketentuan pemberian *forex* dan *dervatif line* dan delegasi persetujuan perubahan syarat dan kondisi kredit dan restrukturisasi kredit.
2. Penyesuaian manual produk Kredit Modal Kerja Kontrak (KMKK) terkait dengan pengaturan untuk proyek sumber dana SBN.
3. Penyesuaian manual produk Kredit Modal Kerja Untuk Pengembang dengan penambahan ketentuan terkait pembiayaan tanah.
4. Penyesuaian ketentuan *pricing* dan delegasi wewenang penetapan keringanan *pricing* kredit kelolaan Divisi Korporasi berupa penambahan *pricing* untuk jasa sindikasi.

Produktivitas Kredit Korporasi

Dalam kurun waktu 5 (lima) tahun terakhir, pertumbuhan yoy cukup signifikan, pada tahun 2022 merupakan pertumbuhan tertinggi yaitu sebesar Rp4,27 triliun , untuk pencapaian *outstanding* sendiri tertinggi pada tahun 2023 yaitu sebesar Rp17,48 triliun. Adapun porsi kredit Divisi Korporasi Tahun 2023 terhadap total penyaluran kredit bank **bjb** sebesar Rp111,62 triliun adalah sebesar 15,07%.

3. Inorganic expansion of the Retail Credit segment through channeling patterns with the addition of peer-to-peer lending fintech business partners.
4. Implementation of distribution of **bjb** PayLater products.
5. Special marketing programs for strategic partners, for example for Holding Companies and National PKS.
6. Marketing expansion to third parties through national cooperation agreements (holding).
7. Partnership programs based on financial literacy.

CORPORATE

Corporate Loan Explanation

bank **bjb** Corporate Loan products consist of KIU (F), KIU (S), KIU Syndication, KMK General - Financing Companies (S), KMKK, KMKU (S), KMKU R/C, KMKU Syndication and Short Term Loan.

Keunggulan Layanan Kredit Korporasi

In line with bank **bjb's** Corporate Plan for 2023 in distributing Corporate Loans for Working Capital Loans, Contract Working Capital Loans, Investment Loans in 2023, one of which is to focus on Syndicated Loans and become a Leader for disbursing credit that will be given to BUMN/BUMN Holding companies/BUMN groups or other bona fide private companies. The Corporate Loan Segment facility structure can be formed more flexibly to suit the needs of prospective debtors.

Corporate Loan Product and Service Development

In order to support the Corporate Division business during the 2023 period, it has developed products and services including the following:

1. Adjustment of Standard Operating Procedures for the Corporate Credit Segment related to provisions for granting forex and derivative lines, and delegation of approval for changes in credit terms and credit restructuring.
2. Adjustment of the manual for Working Capital Loan Contract (KMKK) products related to arrangements for projects funded by government securities (SBN).
3. Adjustment of the manual for Working Capital Loan for Developers with additional provisions related to land financing.
4. Adjustment of pricing provisions and delegation of authority for determining pricing concessions for the Corporate Division, including the addition of pricing for syndication services.

Corporate Loan Productivity

Over the past 5 (five) years, the year-on-year (yoy) growth has been quite significant, with the highest growth recorded in 2022 at IDR4.27 trillion. The highest outstanding achievement itself occurred in 2023, reaching IDR17.48 trillion. The portion of the Corporate Division's credit in 2023 compared to the total credit disbursement of bank **bjb**, amounting to IDR111.62 trillion, is 15.07%.

Tabel Ringkasan Kinerja Kredit Korporasi
Table of Corporate Loan Performance Summary

(dalam jutaan Rupiah/in IDR million)

Uraian	2023 (Rp/IDR)	2022 (Rp/IDR)	2021 (Rp/IDR)	2020 (Rp/IDR)	2019 (Rp/IDR)	Description
Outstanding	**17,479,614**	16,527,086	12,257,188	10,800,371	9,037,334	Outstanding
Pertumbuhan (nominal)	**952,528**	4,269,898	1,456,817	1,763,037	1,871,816	Growth (nominal)
Pertumbuhan (%)	**5.76%**	34.84%	13.49%	19.51%	26.12%	Growth (%)

Pertumbuhan kredit tahun 2023 meningkat sebesar 5,90% atau sebesar Rp975,62 miliar dari posisi Rp16,52 triliun pada tahun 2022 menjadi Rp17,50 triliun pada tahun 2023. Peningkatan tersebut terutama berasal dari pertumbuhan Kredit KIU(S) sebesar 162,79%.

The credit growth in 2023 increased by 5.90%, or IDR975.62 billion, from the position of IDR16.52 trillion in 2022 to IDR17.50 trillion in 2023. This increase primarily stems from the growth of KIU(S) credit by 162.79%.

Tabel Kinerja Produk Kredit Korporasi
Table of Corporate Loan Product Performance

(dalam jutaan Rupiah/in IDR million)

Produk	2023		2022		Pertumbuhan Growth 2022-2023		Product
	Nominal	Komposisi Composition	Nominal	Komposisi Composition	Nominal	%	
KIU(F)	**8,388**	**0.05%**	7,650	0.05%	738	9.65%	KIU(F)
KIU(S)	**1,724,628**	**9.85%**	656,284	3.97%	1,068,344	162.79%	KIU(S)
KIU Sindikasi	**2,129,035**	**12.16%**	1,828,271	11.06%	300,764	16.45%	KIU Syndication
KMK Umum - Pada Perusahaan Pembiayaan (S)	**1,839,484**	**10.51%**	1,251,152	7.57%	588,332	47.02%	KMK General - In Financing Company (S)
KMKK	**2,260,669**	**12.92%**	2,722,326	16.47%	(461,657)	(16.96%)	KMKK
KMKU(S)	**4,322,046**	**24.69%**	4,928,477	29.82%	(606,431)	(12.30%)	KMKU(S)
KMKU R/C	**2,785,640**	**15.92%**	2,069,714	12.52%	715,926	34.59%	KMKU R/C
KMKU Sindikasi	**636,195**	**3.63%**	1,863,212	11.27%	(1,227,017)	(65.85%)	KMKU Syndication
Kredit Janngka Pendek	**1,796,626**	**10.26%**	1,200,000	7.26%	596,626	49.72%	Short Term Loan
Total	**17,502,711**	**100.00%**	**16,527,086**	**100.00%**	**975,625**	**5.90%**	**Total**

Dalam hal kualitas kredit, secara prosentase *Non Performing Loan (NPL)* selama 5 (lima) tahun terakhir mengalami perbaikan dari 2,06% pada tahun 2019 menjadi 0,56% pada tahun 2023 seiring dengan posisi *outstanding* kredit yang meningkat. Adapun pergerakan kualitas kredit dalam 5 (lima) tahun terakhir adalah sebagai berikut:

In terms of credit quality, the percentage of Non-Performing Loans (NPL) over the last 5 (five) years has shown improvement, decreasing from 2.06% in 2019 to 0.56% in 2023, in line with the increased outstanding credit position. The movement in credit quality over the last 5 (five) years is as follows:

Tabel Pergerakan Kualitas Kredit Korporasi
Table of Corporate Loan Quality Movement

(dalam jutaan Rupiah/in IDR million)

Uraian	2023		2022		2021		2020		2019		Description
	(Rp/IDR)	(%)	(Rp/IDR)	(%)	(Rp/IDR)	(%)	(Rp/IDR)	(%)	(Rp/IDR)	(%)	
NPL	**98,347**	**0,56%**	233,290	1.41%	194,230	1.58%	169,307	1.57%	186,062	2.06%	NPL
Pertumbuhan	**(134,943)**	**(57.84%)**	39,060	20.11%	24,923	14.72%	(16,755)	(9.01%)	4,940	2.73%	Growth

Faktor Pendukung dan Penghambat Bisnis Kredit Korporasi
Uraian faktor pendukung dan penghambat bisnis korporasi adalah sebagai berikut:

1. **Faktor Pendukung**
   Divisi Korporasi didukung oleh infrastruktur yang cukup dalam menerapkan budaya kredit yang lebih baik untuk pertumbuhan kredit yang sehat dan berkualitas, antara lain:
   a. Ketersediaan Sumber Daya Manusia (SDM) untuk Divisi Korporasi posisi 31 Desember 2023 sebanyak 41 orang, yang terdiri Pemimpin Divisi, 1 Advisor, 4 Pemimpin Grup, 9 Manager, 1 Officer, 22 Account Officer dan 3 Staff Supporting;
   b. Adanya pembagian segmentasi bisnis Korporasi yaitu Grup Korporasi 1 yang mengelola *account* korporasi swasta, Grup Korporasi 2 mengelola *account* korporasi BUMN dan Grup Korporasi 3 mengelola *account* kredit sindikasi.
   c. Pemerataan pemenuhan pendidikan dan pelatihan masing-masing pegawai yang dilakukan secara berkala serta pemenuhan sertifikasi yang harus dimiliki oleh masing-masing pegawai untuk menunjang peningkatan kompetensi.
2. **Faktor Penghambat**
   Terdapatnya beberapa *run off* dengan nominal besar diluar jadwal pembayaran yang menyebabkan *net growth* tercatat kurang optimal.

Rencana dan Strategi Kredit Korporasi Tahun 2024
Uraian rencana dan strategi kredit korporasi yang akan dilakukan pada tahun 2024 adalah sebagai berikut:

1. Akselerasi pertumbuhan kredit pada sektor potensial secara *prudent*.
2. Menjadi *anchor client product holding* bagi bisnis bank **bjb** secara keseluruhan.
3. Meningkatkan basis pendapatan baik bunga maupun non bunga dalam kegiatan keagenan sindikasi.

KOMERSIAL

Penjelasan Kredit Komersial
Produk kredit komersial bank **bjb** terdiri dari Kredit Modal Kerja (KMK), Kredit Modal Kerja Umum Kredit *Cash Collateral*, Kredit Modal Kerja BPR, Kredit Investasi Umum, KMK Kepada Koperasi (Penerus Pinjaman), Pinjaman Daerah, KMK Umum – Pada Perusahaan Pembiayaan (*Sliding*), KMR Resi Gudang, KMK Pengembang – Sliding, *Receivable Financing*, KI PDAM.

Produk Unggulan Kredit Komersial
Sejalan dengan visi bank **bjb** dalam mendukung infrastruktur daerah, produk Kredit Modal Kerja Kontrak (KMKK) hingga saat ini masih menjadi produk unggulan Divisi Komersial. KMKK merupakan fasilitas kredit modal kerja kontrak yang diberikan antara lain untuk membiayai kebutuhan modal kerja debitur yang memperoleh kontrak pengadaan/jasa atau penyelesaian suatu proyek dalam rangka pelaksanaan jasa kontruksi. KMKK (A03)

Supporting and Inhibiting Factors for Corporate Loan Business
The description of supporting and inhibiting factors for corporate business is as follows:

1. **Supporting Factors**
   The Corporate Divisions are supported by adequate infrastructure in implementing a better loan culture for healthy and quality loan growth, among others:
   a. Availability of Human Resources (HR) for the Corporate Division position December 31, 2023 as many as 41 people, consisting of Division Heads, 1 Advisor, 4 Group Leaders, 9 Managers,1 Officer, 22 Account Officers and 3 Supporting Staff.
   b. There was a division of corporate business segmentation, namely Corporate Group 1 which managed private corporate accounts, Corporate Group 2 manages SOEs corporate accounts and Corporate Group 3 manages syndicated loan accounts.
   c. Equitable fulfillment of education and training for each employee which was carried out periodically as well as the fulfillment of certifications that had to be owned by each employee to support competency improvement.
2. **Inhibiting Factors**
   The presence of several run-offs with significant amounts outside the scheduled payments has resulted in suboptimal net growth.

Corporate Loan Plans and Strategies for 2024
The description of the Corporate Loan plan and strategy to be carried out in 2024 is as follows:

1. Accelerate credit growth in potential sectors prudently.
2. Become the anchor client for the product holding business for bank **bjb** as a whole.
3. Increase income base, both interest and non-interest, in agency and syndication activities.

COMMERCIAL

Commercial Loan Explanation
bank **bjb** Commercial Loan products consisted of Working Capital Credit (KMK), General Working Capital Credit, Cash Collateral Credit, BPR Working Capital Credit, General Investment Credit, KMK to Cooperatives (Loan Successors), Regional Loans, General KMK – to Financing Companies (Sliding), Warehouse Receipt KMR, Developer KMK – Sliding, Receivable Financing, KI PDAM.

Commercial Loan Featured Products
In line with bank **bjb**'s vision of supporting regional infrastructure, the Working Capital Loan Contract (KMKK) product remains a flagship product for the Commercial Division. KMKK is a working capital loan facility provided, among other things, to finance the working capital needs of debtors who have procurement/ service contracts or are completing a project in the execution of construction services. KMKK (A03) has experienced an increase of

dalam 5 (lima) tahun terakhir mengalami kenaikan hingga 25% dari posisi tahun 2019 sebesar Rp1,89 triliun dan tahun 2023 menjadi Rp2,43 triliun.

Pengembangan Produk Layanan Kredit Komersial

Uraian pengembangan produk layanan kredit komerial adalah sebagai berikut:

1. Divisi Komersial pada tahun 2023 mengembangkan produk baru yang diberi nama Kartu Kredit Pemerintah Domestik yang selanjutnya disebut KKPD dan sudah di *launching* pada Triwulan I tahun 2023.
2. Latar belakang Kartu Kredit Pemerintah Domestik (KKPD) guna mendukung Program Pemerintah dalam meningkatkan digitalisasi atau transaksi non tunai untuk keperluan pembayaran khususnya pembelian barang dan jasa Pemerintah Daerah dan Perjalanan Dinas sesuai dengan Peraturan menteri Dalam Negeri Republik Indonesia Nomor 79 Tahun 2022 tanggal 28 April 2022 tentang Petunjuk Teknis Penggunaan Kartu Kredit Pemerintah Daerah Dalam Pelaksanaan Anggaran Pendapatan dan Belanja Daerah serta mendukung pembentukan ekosistem transaksi keuangan pemerintah daerah melalui produk dan layanan Bank yang terintegrasi dengan Program Pemerintah.
3. Penyelenggaraan Kartu Kredit Pemerintah Domestik (KKPD) dengan menyediakan fasilitas kredit dan layanan transaksi perbankan sesuai dengan karakteristik program Kartu Kredit Pemerintah Domestik (KKPD), adapun fasilitas kredit dari KKPD tersebut akan dipergunakan sebagai Modal Kerja Pemerintah dalam hal keperluan belanja barang dan jasa, belanja modal serta keperluan belanja perjalanan dinas.
4. Divisi Komersial pada tahun 2023 melakukan pengembangan produk garansi bank *online* sebagai bentuk digitalisasi proses pengajuan fasilitas penerbitan garansi bank. **bjb** garansi bank *online* merupakan *website* yang di *design* untuk memepermudah para nasabah atau kontraktor dalam mengajukan penerbitan garansi bank secara *online*, serta mempermudah *bouwheer* untuk melakukan pengecekan keabsahan warkat secara *online*.

Produktivitas Kredit Komersial

Uraian ringkasan kinerja selama 5 (lima) tahun terakhir yaitu sebagai berikut:

up to 25% in the last 5 (five) years, from the position of IDR1.89 trillion in 2019 to IDR2.43 trillion in 2023.

Commercial Loan Service Product Development

The description of commercial loan service product development is as follows:

1. In 2023, the Commercial Division developed a new product called the Domestic Government Credit Card, hereinafter referred to as KKPD and was launched in the first quarter of 2023.
2. Background Domestic Government Credit Cards (KKPD) to support Government Programs in increasing digitization or non-cash transactions for payment purposes, especially the purchase of local government goods and services and official travel in accordance with the Regulation of the Minister of Home Affairs of the Republic of Indonesia Number 79 of 2022 dated April 28, 2022 concerning Technical Instructions for Using Local Government Credit Cards in the Implementation of Regional Income and Expenditure Budgets and supporting the formation of local government financial transaction ecosystems through Bank products and services integrated with Government Programs.
3. Implementation of Domestic Government Credit Cards (KKPD) by providing loan facilities and banking transaction services in accordance with the characteristics of KKPD program, while the loan facilities from the KKPD was used as Government Working Capital in terms of goods and services expenditure needs, capital expenditure as well as business travel expenses.
4. In 2023, the Commercial Division undertakes the development of an online bank guarantee product as a form of digitizing the process of applying for bank guarantee issuance facilities. **bjb** online bank guarantee is a website designed to facilitate customers or contractors in applying for bank guarantee issuance online, and to ease the process for the bouwheer to verify the authenticity of documents online.

Commercial Loan Productivity

Performance summary descriptions for the last 5 (five) years are as follows:

Tabel Ringkasan Kinerja Kredit Komersial
Table of Commercial Loan Performance Summary

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Description
						Nominal	%	
Outstanding	**10,743,367**	10,945,148	9,929,126	8,523,961	7,701,721	(201,781)	(1.84%)	Outstanding
ABS NPL	**784,586**	513,636	534,636	574,467	608,564	270,950	52.75%	ABS NPL
% NPL	**6.97%**	4.69%	5.38%	6.74%	7.90%	2.28%		% NPL

Outstanding Kredit Komersial tahun 2023 sebesar Rp10,74 triliun, menurun dibandingkan tahun 2022 yang sebesar Rp10,95 triliun. Hal ini disebabkan adanya pelunasan dipercepat yang nominalnya cukup signifikan, realisasi pencairan dari potensi *pipeline* yang di *carry over* reliasasinya ke awal tahun 2024 dan juga untuk beberapa debitur BPR mayoritas memiliki likuiditas yang cukup tinggi di akhir tahun sehingga penarikan longgar tarik kurang optimal.

The outstanding Commercial Credit in 2023 amounted to IDR10.74 trillion, decreasing compared to 2022 which was IDR10.95 trillion. This decline is attributed to significant early repayments, the realization of disbursement from the potential pipeline that was carried over with realization in early 2024, and for some borrowers in BPRs, the majority of them had relatively high liquidity at the end of the year, resulting in suboptimal utilization of available credit lines.

Posisi Kredit Divisi Komersial 5 (Lima) Tahun Terakhir Per Produk
Table of Commercial Division Loan Position for the Last 5 (Five) Years Per Product

(dalam jutaan Rupiah/in IDR million)

No	Nama Produk Product Name	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023	
							Nominal	%
1	Kredit Modal Kerja (KMK) Working Capital Loans	**2,443,207**	2,411,034	2,264,046	2,029,493	1,891,015	32,173	1.33%
2	Kredit Modal Kerja Umum General Working Capital Loans	**2,333,104**	2,198,588	2,010,551	1,768,542	1,361,439	134,516	6.12%
3	Kredit *Cash Collateral* Cash collateral loans	**2,222,387**	2,621,483	2,218,538	526,772	271,874	(399,096)	(15.22%)
4	Kredit Modal Kerja BPR Rural Bank Working Capital Loans	**1,882,212**	2,191,123	2,119,516	2,548,389	2,528,484	(308,911)	(14.10%)
5	Kredit Investasi Umum General Investment Loans	**630,433**	559,001	565,972	632,080	461,689	71,432	12.78%
6	KMK Kepada Koperasi (Penerus Pinjaman) KMK to Cooperatives (Loan Successor)	**501,413**	563,321	659,065	888,257	984,548	(61,908)	(10.99%)
7	Pinjaman Daerah Regional Loan	**303,181**	205,950	-	-	-	97,231	47.21%
8	KMK Umum – Pada Perusahaan Pembiayaan (*Sliding*) General KMK - Finance Companies	**133,544**	25,031	26,965	74,374	120,277	108,513	433.51%
9	KMR Resi Gudang KMK Warehouse Receipts	**84,672**	14,129	26,948	30278	29,556	70,543	499.28%
10	KMK Pengembang – *Sliding* KMK to Developers	**84,665**	38,995	-	-	-	45,670	117.12%
11	*Receivable Financing* Receivable Financing	**76,077**	116,493	37,524	25,777	52,840	(40,416)	(34.69%)
12	KI PDAM KI PDAM	**48,472**	-	-	-	-	48,472	100,00%
13	KK *Asset Buy* KK Asset Buy	**-**	-	-	-	-	-	-
	Total	**10,743,367**	**10,945,148**	**9,929,126**	**8,523,961**	**7,701,721**	**(201,781)**	**(1.84%)**

Produk unggulan Kredit Komersial selama 5 (lima) tahun terakhir berdasarkan data tersebut di atas dengan posisi per 31 Desember 2023 adalah Kredit Modal Kerja Kontrak (KMKK), Kredit Modal Kerja Umum (KMKU), Kredit *Cash Collateral* , Kredit Modal Kerja BPR, dan Kredit Investasi Umum.

The featured Commercial Credit products for the last 5 (five) years based on the data above with the position as of December 31, 2023 are Contract Working Capital Credit (KMKK), General Working Capital Credit (KMKU), Cash Collateral Credit, BPR Working Capital Credit, and Credit General Investment.

Adapun uraian kenaikan/penurunan produk Kredit Komersial yaitu sebagai berikut:

- Kredit **bjb** Modal Kerja Kontrak (KMKK) hingga saat ini masih menjadi produk unggulan Divisi Komersial. Hal tersebut tercermin dari persentase sebaran kredit berdasarkan produk, KMKK masih menjadi produk dengan persentase tertinggi yaitu sebesar 22,74%. KMKK (A03) dalam 5 (lima) tahun terakhir mengalami kenaikan hingga 25% dari posisi tahun 2019 sebesar Rp1,89 triliun dan tahun 2023 menjadi Rp2,44 triliun.
- KMKU mengalami pertumbuhan yang baik di tahun 2023 ini sebesar Rp971,7 miliar dari posisi Rp1,36 triliun tahun 2019 menjadi Rp2,15 triliun pada tahun 2023 atau secara presentase naik 51% sehingga hal ini menjadi momentum yang baik serta sejalan dengan rencana manajemen dalam menumbuhkan kredit yang produktif dan sehat.
- Kredit Kredit *Cash Collateral* mengalami pertumbuhan yang signifikan dalam 5 (lima) tahun terakhir dari Rp271,87 miliar ditahun 2019 naik signifikan menjadi Rp2,22 triliun di tahun 2023 atau naik sebesar Rp1,95 triliun.
- Kredit Modal Kerja BPR selama 5 (lima) tahun terakhir mengalami fluktuatif, dengan tren pada tahun 2021 terdapat penurunan hal ini disebabkan karena dampak pandemi Covid-19 sehingga dalam kinerja dan ekspansinya pada saat itu di samping melakukan restrukturisasi kepada debitur yang mengalami penurunan kinerja serta melakukan filter analisa yang lebih mendalam dan berhati - hati untuk menjaga pertumbuhan segmen Kredit Modal Kerja BPR agar tetap sehat, penurunan kembali terjadi di tahun 2023 dibanding dengan tahun 2022 sebesar Rp308,91 miliar atau turun secara yoy (2022 – 2023) sebesar 14,10%, hal ini disebabkan salah satunya adalah beberapa debitur eksisting BPR memiliki likuiditas yang cukup tinggi di akhir tahun sehingga penarikan longgar tarik belum optimal.
- Kredit Investasi Umum selama 5 (lima) tahun terakhir mengalami kenaikan sebesar Rp168,74 miliar dari posisi tahun 2019 Rp461,7 miliar naik menjadi Rp630,43 miliar di tahun 2023 atau kenaikan secara prosentase sebesar 36,55%.

Faktor Pendukung dan Penghambat Bisnis Kredit Komersial

Uraian faktor pendukung dan penghambat bisnis kredit komersial adalah sebagai berikut:

1. Faktor Pendukung

Divisi Komersial didukung oleh infrastruktur yang cukup dalam menerapkan budaya kredit yang lebih baik untuk pertumbuhan kredit yang sehat dan berkualitas, antara lain:

a. Ketersediaan Sumber Daya Manusia (SDM)/*Account Officer* (AO) yang tersebar di Kantor Cabang, Kantor Wilayah dan Kantor Pusat. Jumlah AO Komersial sampai dengan 31 Desember 2023 sebanyak 245 orang, yang terdiri dari 209 orang *Account Officer* (AO) Komersial di Kantor Cabang , 25 orang *Account Officer* (AO) Komersial di Kantor Wilayah dan 11 orang *Account Officer* (AO) Komersial di Kantor Pusat.

b. Pelaksanaan *e-learning* yang dilakukan secara mingguan untuk seluruh *account officer* dan manager komersial untuk meningkatkan pemahaman produk bisnis kelolaan Divisi Komersial.

The description of the increase/decrease in Commercial Loan products is as follows:

- **bjb**Working Capital Loan Contract (KMKK) continues to be a flagship product for the Commercial Division. This is reflected in the percentage distribution of loans based on products, where KMKK remains the product with the highest percentage at 22.74%. KMKK (A03) has experienced a 25% increase over the last 5 (five) years, from the position of IDR1.89 trillion in 2019 to IDR2.44 trillion in 2023.
- KMKU has shown good growth in 2023, amounting to IDR971.7 billion from the position of IDR1.36 trillion in 2019 to IDR2.15 trillion in 2023, representing a 51% increase in percentage. This is a positive momentum and aligns with the management's plan to grow productive and healthy credit.
- Cash Collateral Credit has experienced significant growth over the last 5 (five) years, from IDR271.87 billion in 2019 to a significant increase of IDR2.22 trillion in 2023, or an increase of IDR1.95 trillion.
- BPR Working Capital Credit over the last 5 (five) years has been fluctuating, with a downward trend in 2021 due to the impact of the Covid-19 pandemic. This was accompanied by restructuring for debtors experiencing performance decline and a more in-depth and cautious analysis to maintain the health of the BPR Working Capital Credit segment. A decrease occurred again in 2023 compared to 2022, amounting to IDR308.91 billion, or a year-on-year (yoy) decrease of 14.10%. This is partly due to some existing BPR debtors having relatively high liquidity at the end of the year, resulting in suboptimal utilization of available credit lines.
- General Investment Credit has increased by IDR168.74 billion over the last 5 (five) years, from the position of IDR461.7 billion in 2019 to IDR630.43 billion in 2023, representing a percentage increase of 36.55%

Supporting and Inhibiting Factors of Commercial Loan Business

The description of the supporting and inhibiting factors for the Commercial Loan business is as follows:

1. Supporting Factors

The Commercial Division is supported by adequate infrastructure to implement a better credit culture for healthy and quality credit growth, including:

a. The availability of Human Resources (HR)/Account Officers (AO) is distributed across Branch Offices, Regional Offices, and the Head Office. As of December 31, 2023, there are a total of 245 Commercial AO, consisting of 209 Commercial Account Officers in Branch Offices, 25 Commercial Account Officers in Regional Offices, and 11 Commercial Account Officers in the Head Office.

b. Weekly implementation of e-learning for all account officers and commercial managers to enhance their understanding of business products managed by the Commercial Division

c. Penyempurnaan aplikasi *Loan Management System (LMS) new design* segmen komersial untuk mendukung proses bisnis.
d. Ketersediaan pilihan produk pembiayaan yang beragam untuk dapat memenuhi kebutuhan nasabah dalam meningkatkan usahanya.

2. Faktor Penghambat

Selain faktor pendukung, terdapat juga faktor penghambat yang mempengaruhi kinerja di tahun 2023, di antaranya sebagai berikut:

a. Pasca pandemi *covid-19* secara langsung maupun tidak langsung masih berdampak pada belum stabilnya kondisi ekonomi secara makro dan iklim usaha secara umum sehingga ekspansi bisnis beberapa sektor industri masih selektif yang berpengaruh pada potensi pembiayaan yang terbatas;
b. Terdapatnya beberapa *run off* dengan nominal besar di luar jadwal pembayaran pada kredit segmen komersial menyebabkan *net growth* tercatat kurang optimal.
c. Pemberian relaksasi kepada Debitur terdampak Covid-19 melalui restrukturisasi kredit mengakibatkan pendapatan bunga yang seharusnya diterima bank mengalami penurunan dari kondisi normal.

Rencana dan Strategi Kredit Komersial Tahun 2024

Uraian rencana dan strategi kredit komersial yang akan dilakukan pada tahun 2024 adalah sebagai berikut:

1. Kerjasama *Distributor Financing* (DF).
2. Optimalisasi Pemasaran Pinjaman Daerah.
3. Sinergi dan kolaborasi bersama Divisi Korporasi, Divisi HUBLA, Divisi KPR dan Divisi UMKM dalam rangka peningkatan portofolio kredit komersial.
4. Pembiayaan kepada *developer*, sektor kesehatan dan sektor pendidikan.
5. Optimalisasi Penyerapan *Loan Commitment Unused* (LCU), Pemasaran AR *Financing* dan *Multifinance*.
6. Optimalisasi KMKK melalui:
   a. Integrasi garansi bank *online* yang bekerjasama dengan PT Solusi Penjamin Aman untuk masuk ke dalam sistem LKPP LPSE.
   b. Lembaga Kebijakan Pengadaan Barang/Jasa (LKPP).
   c. *Monitoring* Salmon dan *early warning system*.
   d. H2H *system* digiloan dengan SP2D *online*.
7. Perjanjian Kerja Sama (PKS) dengan Badan Usaha Milik Daerah (BUMD), Kamar Dagang Indonesia (Kadin), Gabungan Pelaksana Konstruksi Nasional Indonesia (GAPENSI), Gabungan Pengusaha Konstruksi Indonesia (GAPEKSINDO)
8. *Feeding pipeline*, Rumah Sakit Umum Daerah (RSUD), Rumah Sakit Rekanan YKP, Perusahaan Daerah Air Minum (PDAM), Pengembang yang sudah PKS dengan Divisi KPR, PKS dengan *supplier* debitur Korporasi.

c. Refinement of the Loan Management System (LMS) new design for the commercial segment to support business processes.
d. Availability of a diverse range of financing product options to meet the needs of customers in enhancing their businesses.

2. Inhibiting Factors

Apart from Supporting Factors, there are also Inhibiting Factors that will influence performance in 2023, including the following:

a. Post the Covid-19 pandemic, directly or indirectly, still has an impact on the instability of the macroeconomic conditions and the overall business climate, leading to selective business expansion in several industrial sectors that affects limited financing potential.
b. The presence of several significant run-offs outside the scheduled payments in the commercial credit segment has resulted in suboptimal net growth.
c. Providing relaxation to debtors affected by Covid-19 through credit restructuring has led to a decrease in interest income that the bank would normally receive under normal conditions.

Commercial Loan Plans and Strategies for 2024

The description of Commercial Loan plans and strategies to be carried out in 2024 is as follows:

1. Distributor Financing Cooperation (DF).
2. Regional Loan Marketing Optimization.
3. Synergy and collaboration with the Corporate Division, Institutional Relations Division (HUBLA), KPR Division and MSME Division in order to increase the commercial loan portfolio.
4. Financing to developers, Health Sector and Education Sector.
5. Optimizing Unused Loan Commitment Absorption (LCU), Account Receiveable (AR) Financing and Multifinance Marketing.
6. Optimizing KMKK through:
   a. Integration of online bank guarantees in collaboration with PT Solusi Penjamin Aman to enter into the LPSE LKPP system.
   b. Goods/Services Procurement Policy Institute (LKPP).
   c. Monitoring Salmon and early warning system.
   d. The H2H digilian system combined with SP2D online.
7. Cooperation Agreement (PKS) with Regional Owned Enterprises (BUMD), Indonesian Chamber of Commerce (Kadin), Indonesian National Construction Implementation Association (GAPENSI), Indonesian Construction Entrepreneurs Association (GAPEKSINDO)
8. Feeding pipeline, Regional Hospital (RSUD), YKP Partner Hospital, PDAM, developers who had PKS with the KPR Division, PKS with corporate debtor suppliers.

USAHA MIKRO KECIL DAN MENEGAH (UMKM)

Penjelasan Kredit UMKM

Produk kredit UMKM di tahun 2023 terdiri dari Kredit Mikro Utama (KMU), Kredit Usaha Kecil Menengah (KUKM), Kredit Skema Subsidi Resi Gudang (SSRG), Kredit Usaha Rakyat (KUR), Kredit **bjb** Masyarakat Ekonomi Sejahtera (**bjb** Mesra).

Di sisi lain, layanan yang ditawarkan oleh Divisi Kredit UMKM mencakup layanan PESAT (Pemberdayaan Ekonomi Masyarakat Terpadu) serta pelayanan di bidang *account maintenance* melalui layanan *Cash Pick Up.* Layanan–layanan inilah yang menjadi keunggulan dari Divisi Kredit UMKM.

1. **Kredit Mikro Utama (KMU)**
   Calon nasabah yang dapat menikmati fasilitas Kredit Mikro Utama dari bank **bjb** adalah para pelaku usaha perorangan, Badan Usaha (PT, CV) dan Badan Usaha Milik Desa (BUMDES) dalam sektor ekonomi produktif yang masuk kategori Usaha Mikro Kecil dan Menengah seperti pengusaha kecil, pedagang, wirausaha, wiraswasta produktif (khusus perorangan) yang saat ini aktif menjalankan usahanya minimal 1 (satu) tahun. Keunggulan produk KMU adalah:
   a. Suku bunga lebih ringan dibanding produk sejenis milik kompetitor
   b. Persyaratan mudah
   c. Jangka waktu kredit fleksibel

2. **Kredit Usaha Kecil Menengah (KUKM)**
   Calon nasabah yang dapat menikmati fasilitas Kredit Usaha Kecil Menengah dari bank **bjb** adalah para pelaku usaha perorangan (termasuk PD/UD) dan Badan Usaha (PT, CV) dalam sektor ekonomi produktif yang masuk kategori Usaha Kecil dan Menengah seperti pengusaha kecil, pedagang, wirausaha, wiraswasta produktif (khusus perorangan) yang saat ini aktif menjalankan usahanya minimal 3 tahun. Keunggulan produk UKM adalah:
   a. Suku bunga bersaing.
   b. Sistem pembayaran angsuran bervariasi
      - Kredit Angsuran Berjangka (KAB)/angsuran/ *installment*
      - KMK R/C Terbatas
      - Kredit Rekening Koran (KRK)

3. **Kredit usaha Rakyat (KUR)**
   Calon nasabah yang dapat menikmati fasilitas Kredit Usaha Rakyat dari bank **bjb** adalah segmen pasar kredit Perorangan atau Badan Usaha produktif berupa usaha mikro, kecil dan menengah dengan usaha telah berjalan minimal 6 bulan. Jenis KUR terdiri dari KUR Super Mikro, KUR Mikro, KUR Kecil dan KUR Penempatan PMI. Keunggulan produk KUR adalah:
   a. Suku bunga ringan
   b. Bebas biaya provisi
   c. Berlaku untuk seluruh segmen usaha produktif

MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)

MSME Loan Explanation

MSME loan products in 2023 consist of Kredit Mikro Utama (KMU), Small and Medium Enterprise Loan (KUKM), Warehouse Receipt Subsidy Scheme Loan (SSRG), People's Business Loan (KUR), **bjb** Loan for the Prosperous Economic Community (**bjb** Mesra).

On the other hand, services offered by the MSME Credit Division include PESAT (Pemberdayaan Ekonomi Masyarakat Terpadu) services as well as services in the field of account maintenance through Cash Pick Up services. These servicea are the advantage of the MSME Credit Division.

1. **Kredit Mikro Utama (KMU)**
   Prospective customers who can enjoy Main Micro Loan facilities from bank **bjb** are individual business entities (PT, CV) in the productive economy sector that are categorized as Micro and Medium Enterprises such as small entrepreneurs, traders, entrepreneurs, productive entrepreneurs (especially individuals) which is currently actively running its business for a minimum of 1 (one) year. The advantages of KMU products are:
   a. Interest rates are lighter than similar products owned by competitors.
   b. Easy requirements.
   c. Flexible loan term.

2. **Small and Medium Enterprise Loan (KUKM)**
   Prospective customers who can enjoy the Small and Medium Enterprises Loans facilities from bank **bjb** are individuals (including PD/UD) and Business Entities (PT, CV) in the productive economy sector that are categorized as Small and Medium Enterprises such as small entrepreneurs, traders, entrepreneurs, productive entrepreneurs (especially individuals) who are currently actively running their business for a minimum of 3 (three) years. The advantages of SME products are:
   a. Competitive interest rates
   b. The installment payment system vary -
      - Term Installment loans (KAB)/installments/Installment
      - Limited KMK R/C Terbatas
      - Current Account Loans (KRK)

3. **People's Business Loan (KUR)**
   Prospective customers who can enjoy the Peoples Business Loan (KUR) facility from bank **bjb** are the credit market segments of Individuals or Productive Business Entities in the form of micro, small and medium-sized businesses with the business running for at least 6 months. Types of KUR consist of Super Micro KUR, Micro KUR, Small KUR and KUR PMI Placement. The advantages of KUR products are:
   a. Low interest Rates
   b. Free provision fees
   c. Valid for all productive business segments

4. Kredit Skema Subsidi Resi Gudang (SSRG)

Skema Subsidi Resi Gudang yang selanjutnya disebut **bjb** SSRG adalah kredit yang mendapatkan Subsidi Bunga dari Pemerintah dengan jaminan Resi Gudang yang diberikan oleh Bank kepada Petani, Koperasi, Kelompok Tani (Poktan), Gabungan Kelompok Tani (Gapoktan) dan Usaha Produktif Perseorangan/Badan Usaha. Resi Gudang adalah dokumen bukti kepemilikan atas barang yang disimpan di Gudang yang diterbitkan oleh Pengelola Gudang. Keunggulan produk S-SRG adalah:

a. Suku bunga ringan
b. Bebas biaya provisi
c. Bebas Biaya Administrasi

5. Kredit bjb Mesra

Kredit **bjb** Mesra adalah program pinjaman modal usaha dengan plafond maksimal Rp. 10.000.000,- (sepuluh juta rupiah) bagi masyarakat yang belum *bankable*. Dengan jangka waktu 6 dan 12 bulan. Keunggulan produk Mesra adalah:

a. Bunga 0%
b. Tanpa Agunan
c. Bebas biaya provisi

6. Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT)

Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT). PESAT adalah layanan yang ditawarkan oleh Divisi Kredit UMKM yang terdiri dari 3 (tiga) Pilar yaitu; Pilar pertama Pesat Kapasitas Usaha, Pilar kedua Pesat Wirausaha Baru dan Pilar Ketiga Go Digital. Selama periode Januari sampai dengan Desember 2023, Sentra UMKM Pesat baik melalui Program 3 (tiga) Pilar Pesat telah melakukan 1.296 kegiatan dengan 74.188 penerima manfaat. Melalui kegiatan ini kami melakukan pemasaran kredit UMKM dengan Potensi sebesar Rp739.000.000.000mdari kegiatan eksternal dan Rp320.141.000.000 dari potensi top up debitur kelolaan penerima manfaat program PESAT.

a. PESAT Kapasitas Usaha

Pilar PESAT kapasitas usaha ini bertujuan untuk meningkatkan skala usaha (scale up) pelaku UMKM untuk naik kelas, yang ditandai dengan kenaikan aset dan omzet. Jenis program pada pilar ini dilakukan dengan sasaran; peningkatan pengetahuan, sikap dan keterampilan serta kesempatan perluasan pasar. Sejumlah 32.693 penerima manfaat yang telah mengikuti kegiatan WA Buletin, Bincang Bisnis Debitur, serta Aplikasi Disentra dan Aplikasi CAKAP. Penerima Manfaat PESAT Kapasitas Usaha per-Kantor wilayah dapat dilihat sebagai berikut:

- Sentra Bandung : Total 4.794 Penerima Manfaat
- Sentra Pakuan : Total 5.656 Penerima Manfaat
- Sentra Cirebon : Total 6.456 Penerima Manfaat
- Sentra Priangan Timur : Total 5.508 Penerima Manfaat
- Sentra Banten : Total 8.219 Penerima Manfaat
- Sentra Surabaya : Total 2.060

4. Warehouse Receipt Subsidy Scheme Loan (SSRG)

The Warehouse Receipt Subsidy Scheme Loan, hereinafter referred to as **bjb** SSRG, is a loan that receives an Interest Subsidy from the Government with a guarantee of a Warehouse Receipt granted by the Bank to Farmers, Farmers Groups (Poktan), Farmers Group Associations and Cooperatives (Gapoktan) and Individual Product Businesses/Business Entities.. Warehouse Receipt is a document of proof of ownership of goods stored in the Warehouse that is issued by the Warehouse Manager. The advantage of SSRG products are:

a. Low interest rate
b. Free provision fees
c. Free administration fee

5. Kredit bjb Mesra

Kredit **bjb** Mesra is a venture capital loan program with a maximum plafond of IDR10,000,000 (ten million IDR) for small communities that are not yet bankable. With terms of 6 to 12 months. The advantages of Mesra products are:

a. 0% Interest
b. WIthout collateral
c. Free provision fees

6. Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT)

Integrated Community Economic Empowerment (PESAT). PESAT is a service offered by the MSME Credit Division which consists of 3 (three) pillars, namely; The first pillar is Rapid Business Capacity, the second pillar is Rapid New Entrepreneurship and the third pillar is Go Digital. During the period from January to December 2023, Sentra UMKM Pesat, both through the 3 Pillars Pesat Program, has conducted 1,296 activities benefiting 74,188 recipients. Through these activities, we have marketed MSME (Micro, Small, and Medium Enterprises) loans with a potential of IDR739,000,000,000 from external activities and IDR320,141,000,000 from the top-up potential of managed debtor beneficiaries of the PESAT program.

a. PESAT Business Capacity

The PESAT pillar of business capacity aims to increase the business scale (scale up) of MSME actors to advance to class, which is marked by an increase in assets and turnover. This type of program in this pillar is carried out with the target; increased knowledge, attitudes and skills as well as market expansion opportunities. A total of 32,693 beneficiaries participated in the WA Bulletin, Debtor Business Conversation, as well as Disentra application and CAKAP application. PESAT Beneficiaries Business Capacity per Regional Office can be seen as follows:

- Bandung Center : Total 4.794 Benefit recipients
- Pakuan Center : Total 5.656 Benefit recipients
- Cirebon Center : Total 6.456 Benefit recipients
- Priangan Timur Center : Total 5.508 Benefit recipients
- Banten Center : Total 8.219 Benefit recipients
- Surabaya Center : Total 2.060

b. PESAT Wirausaha Baru

Pesat Wirausaha baru merupakan kegiatan yang diberikan kepada pelaku UMKM, baik *start up* (baru) maupun yang sudah berjalan usahanya tetapi belum menjadi debitur kredit UMKM bank **bjb**. Program ini diberikan untuk membantu penetrasi bisnis bank **bjb** dengan membuka peluang bertambahnya Noa yang akhirnya dapat meningkatkan *outstanding* kredit bank **bjb**.

- **Bincang Jumat Bisnis**

  Dalam upaya meningkatkan pelayanan kepada masyarakat khususnya pelaku UMKM, sekaligus meningkatkan penyebaran informasi produk dan layanan bank **bjb**, maka Sentra UMKM/PESAT menjalankan program Bincang Jumat Bisnis (**bjb**). Selain mensosialisaikan keberadaan Sentra UMKM PESAT, program ini diproyeksikan sebagai strategi untuk menjaring calon konsumen potensial untuk dapat mengakses layanan perbankan bank **bjb**. Kegiatan ini dilaksanakan seminggu sekali setiap hari Jumat, dengan menghadirkan pembicara yang teruji kompeten dalam bidangnya. Selama tahun 2023 kegiatan dilakukan dengan online dan juga *offline*. Ragam materi telah tersampaikan oleh 39 Pemateri dengan total ada 39 materi dan mengacu kepada tema besar yang saat ini sangat dibutuhkan oleh para pelaku UMKM yang diataranya adalah:
  - Pengembangan Usaha Melalui Topik Strategi Pemasaran Secara Non Digital.
  - Pengembangan Usaha Melalui Topik Strategi Pemasaran Secara Digital.
  - Topik Tentang Perijinan dan Legalitas Usaha.
  - Topik Tentang Pengelolaan Keuangan Usaha.
  - Topik Tentang Mekanisme Ekspor untuk UMKM.
  - Topik Tentang Tips-Tips Terkait Kegiatan Usaha.

  Antusias para pelaku UMKM dalam mengikuti kegiatan ini sangatlah luar biasa, terlihat dari jumlah total partisipan dari bulan Januari hingga bulan Desember 2023 sebanyak 2.628 partisipan. Dengan diadakannya secara online, partisipan Bincang Jumat Bisnis tidak hanya berasal dari Jawa Barat dan Banten saja namun sudah tersebar ke seluruh Indonesia.

- **Edukasi Perbankan dan Literasi Keuangan**

  Untuk meningkatkan kapasitas pelaku UMKM hingga mampu memenuhi syarat perbankan (*bankable*), Pada tahun 2023, PESAT telah melaksanakan kegiatan Edukasi Perbankan dan Literasi Keuangan. Kegiatan ini dilaksanakan bekerjasama dengan Organisasi Perangkat Daerah (OPD) Provinsi Jawa Barat dan Banten serta Komunitas. Sebagian dari materi adalah pelatihan kewirausahaan, pengenalan produk kredit UMKM, jenis tabungan bank **bjb**, **bjb** BISA, DPLK, T-samsat dan **bjb** Digi. Jumlah penerima manfaat program pelatihan

b. PESAT New Entrepreneur

PESAT New Entrepreneur is an activity given to MSME, both start-up (new) and those that have been running their business but have not become debtors of bank **bjb** MSME loan. This program is provided to assist the penetration of bank **bjb** by opening the opportunity to increase NOA, which in turn can increase the outstanding of bank **bjb** loan.

- **Business Friday Talk**

  In an effort to improve services to the community, especially MSME actors, while increasing the dissemination of information on bank **bjb** products and services, the MSME/PESAT Center run the Business Friday Talk (**bjb**) program. In addition to socializing the existence of the PESAT MSME Center, this program was projected as a strategy to attract potential customers to be able to access bank **bjb** banking services. This activity was held once a week every Friday, by presenting speakers who are proven competent in their fields. During 2023 activities were carried out online and offline. A variety of materials had been delivered by 39 presenters with a total of 39 materials and refers to the major themes currently urgently needed by MSME actors, which include:

  - Business Development Through Non-Digital Marketing Strategy Topics
  - Business Development Through Digital Marketing Strategy Topics.
  - Topics on Business Licensing and Legality.
  - Topics on Business Financial Management.
  - Topic on Export Mechanism for MSME.
  - Topics About Tips Related to Business Activities

  The enthusiasm of MSME actors in participating in this activity was extraordinary, as seen from the total number of participants from January to December 2023 as many as 2,628 participants. By holding it online, the participants of the Business Friday Talk did not only come from West Java and Banten, but also spread throughout Indonesia.

- **Banking and Financial Literacy Education**

  To increase the capacity of MSME players to be able to meet banking requirements (bankable), In 2023, PESAT carried out Banking Education and Financial Literacy activities. This activity was carried out in collaboration with the Regional Apparatus Organization (OPD) of West Java and Banten Provinces and the Community. Part of the material was entrepreneurship training, introduction to MSME loan products, types of bank **bjb** savings, **bjb** BISA, DPLK, T-samsat and **bjb** Digi. The number of

dengan komunitas/instansi pada tahun 2023 adalah sejumlah 48 Institusi, 8 Perguruan Tinggi.

- **Bincang Bisnis**
  Pembelajaran dengan cara daring atau *online* atau *live* secara berkelompok atau grup melalui aplikasi Whatsapp dan Zoom dengan beragam materi bersama narasumber yang kompeten yang dilaksanakan diluar kegiatan Bincang Jumat Bisnis. Melalui kegiatan ini diharapkan akan muncul pelaku UMKM yang maju dan berkembang, ditandai dengan adanya peningkatan baik omzet maupun aset. Para pelaku UMKM didorong untuk memiliki mindset kewirausahaan yang inovatif dalam menumbuhkembangkan bisnisnya. Program Bincang Bisnis Online melalui aplikasi Whatsapp merupakan program Sentra UMKM PESAT, yang memfokuskan diskusi tentang topik yang sedang terjadi, khususnya dalam upaya pengembangan UMKM yang mencakup:
  - Penawaran Kredit UMKM melalui formulir online
  - Diskusi bersama atau sharing dalam satu grup WhatsApp
  - Sesi tanya jawab seputar bisnis

  Sedangkan program Bincang Bisnis Online melalui Zoom dilaksanakan dengan menggunakan aplikasi Zoom Meeting dengan durasi waktu 2 sampai 3 jam dengan materi yang bervariatif. Pada periode tahun 2023 sebanyak 11.447 telah menjadi penerima manfaat kegiatan bincang bisnis ini baik melalui media whatsapp grup maupun zoom meetings. Berikut penerima manfaat dari berbagai sentra:
  - Sentra Pakuan : Total 1.216 Penerima Manfaat
  - Sentra Cirebon : Total 3.420 Penerima Manfaat
  - Sentra Priangan Timur : Total 3.710 Penerima Manfaat
  - Sentra Banten : Total 5.264 Penerima Manfaat
  - Sentra Surabaya : Total 2.708 Penerima Manfaat

c. PESAT Go Digital

Pilar PESAT Go Digital yaitu suatu upaya dari bank **bjb** yang bertujuan untuk mengajak masyarakat pelaku UMKM dan Debitur agar dapat mulai memanfaatkan perkembangan tekhnologi digital dalam menjalankan usaha. PESAT Go Digital diwujudkan dengan pembuatan Aplikasi **bjb** Disentra (Digital Sistem edukasi dan Interaksi), sebuah aplikasi pembelajaran kewirausahaan untuk para pelaku UMKM. Selama tahun 2023 aplikasi **bjb** Disentra telah digunakan oleh 6.760 *user*. Selain itu bank **bjb** juga sudah meluncurkan aplikasi pencatatan keuangan berbasis digital yaitu Aplikasi Catatan Akuntansi Lengkap (CAKAP) bagi para pelaku UMKM untuk mendukung pengelolaan keuangan usaha.

beneficiaries of training programs with communities/ institution in 2023 is 48 institution and 8 College.

- **Business Talk**
  Online learning or live in groups or groups through the Whatsapp and Zoom applications with a variety of materials with competent sources carried out outside the Business Friday Talk activity. Through this activity, it was hoped that advanced and developing MSME actors emerged, marked by an increase in both turnover and assets. MSME actors were encouraged to have an innovative entrepreneurial mindset in growing their business. The Online Business Talk Program through the Whatsapp application was a PESAT MSME Center program, which focused on discussions on current topics, particularly in the efforts to develop MSME which include:
  - MSME Loan Offer via online form.
  - Discussion together or sharing in one WhatsApp group.
  - Question and answer session about business

  While the Online Business Talk program via Zoom was carried out using the Zoom Meeting application with a duration of 2 (two) to 3 (three) hours with varied material. In the 2023 period, 11,447 became beneficiaries of this business talk activity, both through WhatsApp group media and zoom meetings. The following were the beneficiaries of the various centers:
  - Pakuan Center : Total 1,216 Benefit recipients
  - Cirebon Center : Total 3,420 Benefit recipients
  - East Priangan Center : Total 3,710 Benefit recipients
  - Banten Center : Total 5,264 Benefit recipients
  - Surabaya Center : Total 2,708 Benefit recipients

c. PESAT Go Digital

The PESAT Go Digital pillar was an effort from bank **bjb** which aimed to invite the community of MSME actors and debtors to start taking advantage of the development of digital technology in running their business. PESAT Go Digital was realized by creating the **bjb** Disentra Application (Digital Education and Interaction System), an entrepreneurship learning application for MSME players. During 2023 the **bjb** Disentra application has been used by 6,760 users. Apart from that, bank **bjb** has also launched a digital-based financial recording application, namely the Complete Accounting Records Application (CAKAP) for MSME players to support business financial management.

Keunggulan Layanan Kredit UMKM

Uraian keunggulan layanan kredit UMKM adalah sebagai berikut:

1. PESAT

Program Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT) adalah program pemberdayaan pelaku usaha baik untuk masyrakat maupun debitur kredit UMKM. Program ini telah berjalan semenjak tahun 2015 dibawah Divisi Kredit UMKM. Program ini bertujuan untuk meningkatkan kompetensi pelaku usaha dan peluang pengembangan kapasitas usaha. Pada tahun 2023 terdapat beberapa perkembangan program PESAT yaitu:

a. *Customer Loyalty Programme* (CLP)

Adalah program *benefit* bagi debitur UMKM eksisting terpilih yang bertujuan untuk memberikan apresiasi atau penghargaan kepada debitur eksisting, serta memelihara dan meningkatkan kesetiaan debitur dalam menggunakan fasilitas atau layanan bank **bjb** baik itu fasilitas kredit UMKM maupun layanan perbankan lainnya. Pada bulan Mei 2023, telah dilaksanakan gebyar selebrasi pemenang CLP periode penilaian tahun 2022 bersamaan dengan selebrasi HUT bank **bjb** ke 62 tahun. CLP 2022 diikuti oleh 576 debitur terpilih dari seluruh Kantor Regional dan ditetapkan sebanyak 6 (enam) debitur UMKM sebagai pemenang CLP pada akhir periode di tahun 2023, dengan memperoleh *benefit* berupa *branding* atau pemberian perlengkapan penunjang kegiatan usaha, berikut daftar debitur pemenang:

MSME Loan Services Advantages

The description of the advantages of MSME loan services is as follows:

1. PESAT

Program Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT) was a business actor empowerment program for both the community and MSME loan debtors. This program had been running since 2015 under the MSME Credit Division. This program aimed to improve the competence of business actors and opportunities for developing business capacity. In 2023 there were several developments in the PESAT program, namely:

a. Customer Loyalty Programme (CLP)

It is a benefit program for selected existing MSME debtors aimed at showing appreciation or recognition to existing debtors, as well as maintaining and enhancing debtor loyalty in using bank **bjb** facilities or services, including both MSME credit facilities and other banking services. In May 2023, a celebration was held for the winners of the CLP (Customer Loyalty Program) for the assessment period of 2022, coinciding with the celebration of bank **bjb**'s 62nd anniversary. CLP 2022 was participated by 576 selected debtors from all Regional Offices, and 6 (six) MSME debtors were declared winners of CLP at the end of the period in 2023. They received benefits in the form of branding or the provision of business support equipment. Below is the list of winning debtors:

No	Kantor Regional Regional Office	Debitur Peserta CLP 2023 2023 CLP Participating Debtors	Pemenang Winner	Keterangan Information
1	Kantor Regional I Regional Office I	199 debitur 199 debtors	Iwan Hermawan	UMKM **bjb** KC Cianjur
2	Kantor Regional II Regional Office II	146 debitur 146 debtors	Dede Sulaesih	UMKM **bjb** KC Cikarang
3	Kantor Regional III Regional Office III	126 debitur 126 debtors	Iyep Saepuzaman Indra Munawir Sazali	UMKM **bjb** KC Sumedang UMKM **bjb** KC Majalengka
4	Kantor Regional IV Regional Office IV	105 debitur 105 debtors	Sulastri Sunarmi Miyadi	UMKM **bjb** KC Tangsel UMKM **bjb** KC Cilegon

Pada tahun 2023 ini kegiatan CLP terus dilaksanakan, untuk periode penilaian tahun 2023 yang diikuti oleh sebanya 1.994 debitur UMKM terpilih, sebagai berikut:

In 2023, the CLP activities continue, involving 1,994 selected MSME debtors for the assessment period of 2023, as follows:

No	Kantor Regional Regional Office	Debitur Peserta CLP 2023 2023 CLP Participating Debtors
1	Kantor Regional I Regional Office I	877 debitur 877 debtors
2	Kantor Regional II Regional Office II	358 debitur 358 debtors

No	Kantor Regional Regional Office	Debitur Peserta CLP 2023 2023 CLP Participating Debtors
3	Kantor Regional III Regional Office III	524 debitur 524 debtors
4	Kantor Regional IV Regional Office IV	202 debitur 202 debtors
5	Kantor Regional V Regional Office V	33 debitur 33 debtors

Jumlah peserta CLP pada tahun 2023 ini mengalami peningkatan dibandingkan dengan peserta CLP pada tahun 2022 sebesar 246%, seiring dengan pertambahan portfolio debitur UMKM. Desember 2023 ini debitur peserta CLP masih dalam proses penilaian atau pemberian poin yang pada awal tahun 2024 akan dilakukanfinalisasi penilaian melalui komite oleh Divisi Kredit UMKM untuk menentukan para pemenang CLP 2023 dan diberikan apresiasi berupa branding atau pemberian fasilitas penunjang kegiatan usaha serta dilakukan selebrasi atas penghargaan kepada debitur tersebut pada tahun 2024.

The number of participants in the CLP in 2023 has increased by 246% compared to the participants in 2022, in line with the addition of MSME (Micro, Small, and Medium Enterprises) debtor portfolios. As of December 2023, participants' debtors in the CLP are still in the process of assessment or point allocation. In the early months of 2024, the final evaluation will be conducted by the MSME Credit Division committee to determine the winners of the CLP 2023. They will be acknowledged through branding or the provision of facilities to support their business activities. A celebration will be held in 2024 to honor and appreciate these debtors for their achievements.

b. Program UMKM bjb Go Global

Program UMKM **bjb** *go global* merupakan pelaksanaan Pilar PESAT Kapasitas Usaha, yang bertujuan untuk mendorong pelaku UMKM binaan dalam rangka memasarkan produk unggulannya secara internasional. Sebagai wujud konsistensi, maka melanjutkan pelaksanaan program UMKM **bjb** *go global* tahun 2023, pada tahun 2023 ini, program UMKM **bjb** *go global* dimulai dengan menjadi partisipan dalam acara *showcase* produk halal debitur UMKM terpilih di Halal *Corner* Angsana Mall Johor Bahru Malaysia bersama dengan aggregator ekspor PT Panca Lima Persada. Sebanyak 7 (tujuh) debitur UMKM yang produknya mengikuti kegiatan tersebut, yaitu 1 (satu) debitur UMKM binaan bank **bjb** KC Palabuanratu, 1 (satu) debitur UMKM binaan bank **bjb** KC Utama Bandung, 1 debitur UMKM binaan bank **bjb** KC Banjar, 2 (dua) debitur UMKM binaan bank **bjb** KC Tangerang, 1 (satu) debitur UMKM binaan bank **bjb** KC Cianjur, dan 1 (satu) debitur UMKM binaan **bjb** KC Cianjur.

b. bjb Go Global MSME Program

The **bjb** MSME Go Global program is the implementation of the Business Capacity Pillar (PESAT) initiative, aimed at encouraging supported MSMEs to promote their excellent products internationally. In consistent pursuit of this goal, the **bjb** MSME Go Global program for the year 2023 began with participation in a showcase event for the halal products of selected MSME debtors at the Halal Corner of Angsana Mall in Johor Bahru, Malaysia. This event was organized in collaboration with the export aggregator PT Panca Lima Persada. A total of 7 MSME debtors, whose products were featured in the event, were involved. These included 1 MSME debtor supported by bank **bjb** at the Palabuanratu branch, 1 from the main branch in Bandung, 1 from the Banjar branch, 2 from the Tangerang branch, and 1 each from the Cianjur branches of bank **bjb**. The showcased products aimed to highlight the diversity and quality of these MSMEs, fostering their international market presence.

Selanjutnya bank **bjb** berpartisipasi pada kegiatan *Trade Expo Indonesia* (TEI) bersama aggregator ekspor *Indonesian Export Channel* (IEC) Jawa Barat. Pada kegiatan tersebut sebanyak 4 (empat) debitur yang mempunyai produk kategori *food and beverage* dilakukan proses *business matching* dengan calon *buyer* dari luar negeri, yatu debitur UMKM binaan bank **bjb** KC Cianjur, Banjar, Pangandaran, dan Palabuanratu. Sebelumya produk debitur tersebut dilakukan kurasi terlebih dahulu oleh pihak aggregator dan lolos (dari 24 (dua puluh empat) jenis produk debitur UMKM bank **bjb** kategori *food and*

Furthermore, bank **bjb** participated in the Trade Expo Indonesia (TEI) in collaboration with the export aggregator Indonesian Export Channel (IEC) West Java. In this event, a total of 4 (four) MSME debtors with products in the food and beverage category underwent business matching processes with potential buyers from abroad. These MSME debtors were supported by bank **bjb** branches in Cianjur, Banjar, Pangandaran, and Palabuanratu. Before the event, the products of these debtors underwent curation by the aggregator, and they successfully passed the selection process from a total of 24 different types of food and beverage

beverage lainnya), baik kurasi melalui katalog produk maupun melalui sampel produk. Sebagai hasil dari kegiatan TEI 2023 adalah bahwa produk debitur UMKM binaan bank **bjb** KC Cianjur memperoleh respon positif dari negara Mesir, produk debitur UMKM binaan bank **bjb** KC Banjar memperoleh respon positif dari negara Australia (Canbera), produk debitur UMKM binaan bank **bjb** KC Banjar memperoleh respon positif dari negara Korea Selatan, produk debitur UMKM binaan bank **bjb** KC Cianjur memperoleh respon positif dari negara Pakistan dan Libia.

products offered by MSME debtors supported by bank **bjb**. The curation process involved both cataloging the products and presenting samples. As a result of TEI 2023, the products of the MSME debtor supported by bank **bjb** at KC Cianjur received positive responses from Egypt, the MSME debtor at KC Banjar received positive responses from Australia (Canberra), the MSME debtor at KC Banjar also received positive responses from South Korea, and the MSME debtor at KC Cianjur received positive responses from Pakistan and Libya.

Masih dalam pelaksanaan program UMKM **bjb** *go global* tahun 2023, bank **bjb** juga berpartisipasi dalam kegiatan *itinerary programme exhibition*, *business matching*, dan *lateral thingking* bersama *aggregator* ekspor Al Ahmadi *Entreprenaurship Centre* (AEC) di Johor Bahru Malaysia. Sebanyak 7 (tujuh) debitur UMKM, yaitu binaan bank **bjb** KC Tamansari, Majalaya, Cianjur, Banjar, Sumedang, Garut, dan Pandeglang. *Business matching* produk debitur UMKM bank **bjb** dilakukan kepada Importir asal Malaysia di Johor Bahru, *Federal Agricultural Marketing Authority* (FAMA) Malaysia, Dewan Perniagaan Melayu Malaysia (DPMM), Suruhanjaya Koperasi Malaysia, *Malaysian Academy of SME and Entrepreneurship Development* (MASMED), dan Fungsi Ekonomi KJRI Johor Bahru.

Still in the implementation of the **bjb** MSME Go Global program in 2023, bank **bjb** also participated in the itinerary program exhibition, business matching, and lateral thinking activities in collaboration with the export aggregator Al Ahmadi Entrepreneurship Centre (AEC) in Johor Bahru, Malaysia. A total of 7 MSME debtors, supported by bank **bjb** branches in Tamansari, Majalaya, Cianjur, Banjar, Sumedang, Garut, and Pandeglang, took part in the program. Business matching for the products of bank **bjb**'s MSME debtors was conducted with importers from Malaysia in Johor Bahru, including the Federal Agricultural Marketing Authority (FAMA) Malaysia, Dewan Perniagaan Melayu Malaysia (DPMM), Suruhanjaya Koperasi Malaysia, Malaysian Academy of SME and Entrepreneurship Development (MASMED), and the Economic Function of the Consulate General of the Republic of Indonesia (KJRI) in Johor Bahru.

Tabel *Event* dan Debitur Penerima Manfaat Program UMKM bjb *Go Global* 2023
Table of Events and Debtor Benefit recipients of the **bjb** Go Global 2023 MSME Program

No	Nama *Event* Event Name	Tanggal Date	Lokasi Location	Jumlah Debitur Total Debtorsitur
1	*Showcase* Produk Halal UMKM MSME Halal Product Showcase	01 Maret - 31 Mei 2023 March 01 – May 31, 2023	*Hala Corner* Angsana Mall Johor Bahru Malaysia Hala Corner Angsana Mall Johor Bahru Malaysia	7 (tujuh) 7 (seven)
2	*Trade Expo* Indonesia 2023 Trade Expo Indonesia 2023	18 - 22 Oktober 2023 18 - 22 October 2023	ICE BSD Tangerang Indonesia ICE BSD Tangerang Indonesia	4 (empat) 4 (four)
3	*Itinerary Programme: Exhibition, Business Matching, and Lateral Thingking* Itinerary Programme: Exhibition, Business Matching, and Lateral Thinking	01 - 05 November 2023 01 - 05 November 2023	Johor Bahru Malaysia Johor Bahru Malaysia	7 (tujuh) 7 (seventhree)
4	*Indosnack and Craft Bazaar* Indosnack and Craft Bazaar	27 Desember 2023 - 2 Januari 2024 December 27, 2023 – January, 2 2024	Changi International Airport Singapore Changi International Airport Singapore	3 (tiga) 3 (tiga)

Program Go Global ini berhasil melakukan dokumentasi produk debitur unggulan dalam bentuk katalog produk potensi pasar dalam negeri *export* sejumlah 296 produk dari kategori *craft, home decor*, makanan dan minuman, komoditas pertanian dan turunannya.

The Go Global program has successfully documented the flagship products of debtors in the form of a product catalog, showcasing the potential market for domestic and international export. The catalog features a total of 296 products across various categories, including crafts, home decor, food and beverages, agricultural commodities, and their derivatives.

2. Digital Sistem Informasi dan interaksi (DiSentra)

Aplikasi **DiSentra** adalah salah satu inovasi Divisi Kredit UMKM diawali dengan rintisan pada bulan Juli di tahun 2020, pada tahun 2021 aplikasi DiSentra telah dilakukan *switching* dengan semula berbasis *web* menjadi berbasis android. Untuk Tahun 2022 telah memasuki IOS. Pada tahun 2023 Aplikasi DiSentra sudah digunakan oleh 6.771 *user*. Aplikasi DiSentra adalah sebuah Aplikasi yang dibuat oleh Divisi Kredit UMKM untuk menjadikan "ruang" aktivitas bagi pelaku UMKM baik debitur maupun non debitur. DiSentra adalah singkatan dari Digital Sistem Edukasi dan Interaksi. Penamaan SENTRA diambil juga dari nama aktivitas Kantor Fungsional Non Operasional (KFNO) yang dimiliki oleh Divisi kredit UMKM untuk menjalankan program PESAT (Pemberdayaan Ekonomi Masyarakat Terpadu). Nama aplikasi DiSentra dipilih untuk memudahkan pelaku umkm/masyarakat umum bisa mencerna dan mengingat karena ter asosiasi dengan nama tempat untuk pusat segala informasi dan interaksi, hanya saja dalam *platform* digital. **bjb** disentra memiliki fitur-fitur yang sangat mendukung pemasyarakatan pengetahuan kewirausahaan dan percepatan pelaku UMKM untuk naik kelas, baik secara pengetahuan, jejaring maupun dukungan perluasan pemasaran.

3. Catatan Akuntansi Lengkap (Cakap)

Aplikasi Cakap adalah aplikasi pembukuan/pencatatan keuangan secara digital yang diperuntukan untuk para pelaku UMKM baik Debitur maupun non Debitur. Manfaat Aplikasi ini bagi para pelaku UMKM di antaranya ;para pelaku umkm dapat memiliki kasir digital untuk penjualan, memiliki pencatatan pengeluaran, memiliki *stock/inventory management*, dan memiliki aplikasi laporan keuangan standar akuntansi (PSAK). Pada tahun 2023 *user* pelaku UMKM pada aplikasi Cakap sebanyak 1.825 *user*. Dengan adanya aplikasi ini bank **bjb** terus berupaya untuk terus melakukan pemberdayaan pada para pelaku UMKM tentang pentingnya pencatatan keuangan usaha guna menjunjang peningkatan kapasaitas usaha para pelaku UMKM.

4. *Cash Pick Up*

Selain memberikan fasilitas pembiayaan dengan tujuan modal kerja dan investasi untuk seluruh pelaku usaha UMKM sesuai kriteria yang ingin mengembangkan usahanya, produk dan layanan Divisi Kredit UMKM juga memiliki banyak kelebihan di antaranya adalah layanan jemput angsuran (*cash pick up*) sesuai kondisi dan permintaan debitur

2. Digital Information and Interaction System (DiSentra)

The **DiSentra** application (Digital Information and Interaction System) was one of the innovations of the MSME Credit Division starting with a pilot in July, in 2020, in 2021 the DISENTRA application had been switched from being webbased to android-based. For 2022, IOS has entered. In 2023, the DiSentra application will be used by 6,771 users. The DiSentra application was an application created by the MSME Credit Division to make a "space" of activity for MSME actors, both debtors and non-debtors. DiSentra stood for Digital Education and Interaction System. The name SENTRA was also taken from the name of the Non-Operational Functional Office (KFNO) activity owned by the MSME Credit Division to run the PESAT (Pemberdayaan Ekonomi Masyarakat Terpadu) program. The name DiSentra application was chosen to make it easier for MSME actors/general public to digest and remember because it was associated with the name of the place for the center of all information and interactions, only on a digital platform. **bjb** DiSentra had features that strongly support the dissemination of entrepreneurial knowledge and accelerate MSME actors to advance to class, in terms of knowledge, networking and support for marketing expansion.

3. Complete Accounting Records (Cakap)

The Cakap application is a digital financial bookkeeping/ recording application intended for MSMEs, both debtors and non-debtors. The benefits of this application for MSME players include; MSME players can have a digital cashier for sales, have expense records, have stock/inventory management, and have an accounting standard financial report (PSAK) application. In 2023, there will be 1,825 MSME users on the Cakap application. With this application, bank **bjb** continues to strive to continue to empower MSME players regarding the importance of recording business finances in order to support increasing the business capacity of MSME players.

4. Cash Pick Up

In addition to providing financing facilities with the aim of working capital and investment for all MSME business actors according to the criteria who wanted to develop their business, the MSME Credit Division's products and services also had many advantages including cash pick-up services according to the conditions and requests of debtors

Produktivitas Kredit UMKM
Uraian produktivitas kredit UMKM disajikan sebagai berikut.

MSME Loan Productivity
The description of MSME loan productivity is presented as follows.

Tabel Pencairan Kredit UMKM
Table of MSME Loan Disbursement

(dalam jutaan Rupiah/in IDR million)

Informasi / Information	Desember / December 2023 (Rp/IDR)	Desember / December 2022 (Rp/IDR)	Desember / December 2021 (Rp/IDR)	Desember / December 2020 (Rp/IDR)	Desember / December 2019 (Rp/IDR)	Pertumbuhan / Growth 2022-2023 (Nominal)	Pertumbuhan / Growth 2022-2023 (%)
Portofolio/Portfolio							
Outstanding Outstanding	**4,852,870**	3,979,520	3,100,397	2,599,010	2,250,779	873,350	21.95%
Kolektabilitas 1 Collectibility 1	**4,440,015**	3,764,768	2,947,011	2,437,082	2,044,592	675,247	17.94%
Pra NPL Pra NPL	**274,237**	113,138	54,258	42,289	65,096	161,099	142.39%
ABS *Non Performing Loan* (NPL) ABS Non Performing Loan (NPL)	**138,628**	101,614	99,128	119,640	141,091	37,014	36.43%
Net Growth (Year to Date/YtD) Net Growth (Year to Date/YtD)	**873,351**	879,123	501,387	348,232	316,101	(5,772)	(0.66%)
Number of Account (NoA) Number of Account (NoA)	**100,144**	76,300	25,008	20,521	18,302	23,844	31.25%
***Disbursement* (YtD) Disbursement (YtD)**	**3,295,466**	2,612,354	1,773,054	1,346,384	1,317,439	683,112	26.15%
***Total Run Off* (YtD) Total Run Off (YtD)**	**2,422,116**	1,733,231	1,271,667	998,152	1,001,338	688,885	39.75%
Kualitas/Quality							
Kolektabilitas 1 (%) Collectivility 1 (%)	**91.49**	94.6	95.05	93.77	90.84	(3.11)	
Pra NPL (%) Pra NPL (%)	**5.65**	2.84	1.75	1.63	2.89	2.81	
NPL (%) NPL (%)	**2.86**	2.55	3.2	4.6	6.27	0.31	

Selama tahun 2023 total *outstanding* kredit Divisi Kredit UMKM mengalami kenaikan dibandingkan tahun sebelumnya sebesar 21,95% dari Rp3,98 triliun di tahun 2022 menjadi sebesar Rp4,85 triliun di tahun 2023 dengan *nett growth* sebesar Rp873,35 miliar. Meskipun terdapat fluktuasi dalam persentase Pra NPL, kita melihat peningkatan yang konsisten dalam nilai nominal, yang menunjukkan bahwa bank **bjb** telah mengelola risiko secara efektif sambil memperluas portofolio kreditnya. Hal ini menegaskan posisi bank sebagai institusi yang dapat dipercaya dan dinamis dalam penyaluran kredit, yang berhasil menyesuaikan diri dengan perubahan kondisi pasar dan kebutuhan nasabah. Secara keseluruhan, pertumbuhan ini mencerminkan keberhasilan strategi bisnis bank **bjb** dan kemampuannya dalam memanfaatkan peluang pasar yang ada. Ini juga mengindikasikan penguatan posisi bank dalam sektor kredit, yang akan berkontribusi positif terhadap pertumbuhan berkelanjutan di masa depan.

In 2023, the total outstanding credit of the Small and Medium Enterprises (UMKM) Credit Division experienced an increase compared to the previous year, with 21.95% in it. It rose from Rp3.98 trillion in 2022 to IDR4.85 trillion in 2023, with a net growth of IDR873.35 billion. Despite fluctuations in the Pre Non-Performing Loan (NPL) percentage, we observe a consistent increase in nominal value, indicating that bank **bjb** has effectively managed risks while expanding its credit portfolio. This reinforces the bank's position as a reliable and dynamic institution in credit disbursement, successfully adapting to changing market conditions and customer needs. Overall, this growth reflects the success of bank **bjb**'s business strategy and its ability to capitalize on existing market opportunities. It also indicates a strengthened position in the credit sector, contribute positively to future sustainable growth.

Dalam kurun waktu 5 (lima) tahun terakhir secara prosentase pertumbuhan (yoy) tahun 2023 tetap mencatatkan pertumbuhan yang positif sebesar 21,95%. Rincian terkait penyaluran produk kredit kelolaan Divisi Kredit UMKM dalam 5 (lima) tahun terakhir diuraikan sebagai berikut:

Over the past 5 (five) years, the year-on-year (YoY) percentage growth for 2023 period has consistently recorded a positive growth of 21.95%. The details related to the disbursement of credit products managed by the Small and Medium Enterprises (UMKM) Credit Division in the last 5 (five) years are outlined as follows:

Tabel Penyaluran Kredit UMKM
Table of MSME Loan Distribution

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2023		2022		2021	2020	2019	Pertumbuhan Growth 2022-2023	
	Oustanding	Komposisi	*Oustanding*	Komposisi Composition					
	(Rp/IDR)	(%)	(Rp/IDR)	(%)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)
Kredit Mikro Utama Mikro Utama Loan	**387,027**	**7.98%**	375,410	9.43%	476,288	639,609	887,242	11,617	3.09%
Kredit Usaha Kecil Menengah Small and Medium Enterprise Loan	**698,088**	**14.39%**	638,031	16.03%	694,783	726,457	750,981	60,057	9.41%
Kredit Usaha Rakyat People's Business Loan	**3,293,474**	**67.87%**	2,735,545	68.74%	1,910,155	1,215,957	592,184	557,929	20.40%
Kredit Program Program Loan	**48,122**	**0.99%**	49,648	1.25%	9,613	12,523	13,292	(1,526)	(3.07%)
Kredit Cinta Rakyat Cinta Rakyat Loan	**2**	**0.00%**	56	0.00%	344	525	6,608	(54)	(96.43%)
Kredit Mesra Mesra Loan	**16,224**	**0.33%**	13,499	0.34%	9,096	3,938	472	2,725	20.19%
Kredit *Channeling* channeling loan	**409,934**	**8.45%**	167,331	4.20%	119	-	-	242,603	144.98%
Total *Outstanding* Kredit UMKM Total MSME Loan Outstanding	**4,852,870**	**100.00%**	3,979,520	100.00%	3,100,516	2,599,010	2,250,779	873,350	21.95%

Dari keseluruhan produk kredit UMKM bank **bjb**, Kredit Mikro Utama dan Kredit Usaha Kecil dan Menengah yang tahun-tahun sebelumnya mengalami penurunan pada tahun 2023 menunjukkan kinerja positif dengan pertumbuhan sebesar 3,09% dan 9,41% yang mengindikasikan upaya bank **bjb** dalam melakukan diversifikasi produk. Hal ini dilakukan supaya portofolio Kredit UMKM tidak terlalu terkonsentrasi kepada produk KUR yang meskipun pada tahun 2023 ini tetap tumbuh sebesar 20,40%, secara nasional mengalami perlambatan pertumbuhan akibat pengaruh dari kebijakan pemerintah. Kinerja terbesar datang dari pertumbuhan Kredit *Channeling* melalui kerjasama dengan mitra agen pengelola sebagai upaya bank dalam beradaptasi kepada perkembangan pasar yang kini semakin diramaikan oleh penyedia layanan keuangan berbasis teknologi (*fintech lending*)

Among the Small and Medium Enterprises (UMKM) credit products of bank **bjb**, the Primary Micro Credit and Small and Medium Business Credit showed positive performance in 2023 with growth rates of 3.09% and 9.41%, respectively. This indicates bank **bjb**'s efforts in product diversification. It needs to be done to ensure the Small and Medium Enterprises (UMKM) credit portfolio is not overly concentrated on the People's Business Credit (KUR) product. Despite its growth of 20.40% in 2023, there is a slowdown in growth due to government policy influences. The most significant performance comes from the growth of Credit Channeling through partnerships with managing agent partners, as part of the bank's efforts to adapt to market developments increasingly influenced by technology-based financial service providers (fintech lending).

Tabel Tren NPL Kredit UMKM
Table of UMKM Loan NPL Trend

(dalam %/in %)

Uraian	NPL 2023	NPL 2022	NPL 2021	NPL 2020	NPL 2019	Description
Kredit Mikro Utama	**2.86%**	16.25%	17.90%	16.06%	13.85%	Kredit Mikro Utama
Kredit Usaha Kecil Menengah	**13.03%**	3.85%	1.01%	1.47%	0.97%	Small and Medium Enterprise Loan
Kredit Usaha Rakyat	**4.03%**	0.49%	0.29%	0.36%	1.44%	People's Business Loan
Kredit Program	**1.69%**	3.77%	10.25%	10.45%	12.69%	Program Loan
Kredit Cinta Rakyat	**0.76%**	100.00%	100.00%	94.26%	11.22%	Kredit Cinta Rakyat
Kredit Mesra	**100.00%**	1.34%	0.53%	0.54%	0.00%	Kredit Mesra
Kredit *Channeling*	**1.34%**	0.42%	0.00%	-	-	Kredit Channeling
Kredit UMKM	**0.42%**	**2.55%**	**3.20%**	**4.60%**	**6.27%**	**MSME Loan**

Faktor Pendukung dan Penghambat Bisnis Kredit UMKM

Uraian faktor pendukung dan penghambat bisnis kredit UMKM adalah sebagai berikut:

1. **Faktor Pendukung**
   a. Kebijakan pemerintah pusat dan daerah terkait pengembangan sektor bisnis UMKM.
   b. Peningkatan kualitas kredit UMKM.
   c. Pemberian fasilitas kredit beserta program pelatihan.
   d. Layanan penjemputan angsuran.
   e. Layanan *referral* kredit pada agen **bjb** BISA! Untuk menjangkau para pelaku usaha UMKM yang membutuhkan penambahan modal usaha.
   f. Kerjasama dengan fintech dalam penyaluran Kredit UMKM pola *Channeling.*
   g. Kerjasama pola kemitraan dalam membangun ekosistem kredit UMKM sehingga dapat meningkatkan penyaluran kredit serta kesejahteraan pelaku UMKM.
   h. Sinergi dan kolaborasi dengan lembaga pemerintah dan non pemerintah.

2. **Faktor Penghambat**
   Pemulihan ekonomi pasca pandemi covid – 19 yang masih memberikan dampak signifikan terdahap para pelaku Usaha Mikro, Kecil dan Menengah (UMKM), sehingga berpengaruh terhadap penyaluran kredit UMKM.

Supporting and Inhibiting Factors of MSME Loan Business

Description of Supporting and Inhibiting Factors of MSME credit business is as follows:

1. **Supporting Factors**
   a. Central and Local Government policies related to the development of the MSME business sector.
   b. Improvement of MSME Loan quality.
   c. Providing loan facilities along with training programs.
   d. Installment pick-up service.
   e. Referral credit services are available at **bjb** BISA agents! It is intended to Small and Medium Enterprises (UMKM) entrepreneurs in need of additional business capital.
   f. Cooperation with fintech in channeling pattern MSME Loan
   g. Collaboration in partnership scheme to build the Small and Medium Enterprises (UMKM) credit ecosystem to enhance credit disbursement and UMKM entrepreneurs' prosperity.
   h. Synergy and collaboration with government and non-governmental institutions.

2. **Inhibiting Factors**
   The post COVID 19 pandemic economic recovery still has a significant impact on Micro, Small, and Medium Enterprises (UMKM) entrepreneurs. Therefore, it affects the disbursement of UMKM credit.

Rencana dan Strategi Kredit UMKM Tahun 2024

MSME Loan Plans and Strategies for 2024



Strategi Divisi Kredit UMKM pada tahun 2024 adalah I-KOPI yang diuraikan sebagai berikut:

1. **(I) Integritas**
   Bertujuan untuk meningkatkan kesadaran insan UMKM bank **bjb** akan pentingnya integritas baik didalam menyelesaikan pekerjaan ataupun diluar pekerjaan. Strategi tersebut dituangkan dalam beberapa program kerja di antaranya:
   a. Melaksanakan evaluasi dan *monitoring*, *Kick Off* UMKM, *Refreshment* melalui *Morning Briefing* dan melakukan pelatihan *Micro Banking Academy* berkelanjutan dan *Refreshment* Produk.
   b. Menyampaikan content dan ketentuan produk bank pada nasabah secara jujur dan tidak *over promise* namun diungkapkan secara lugas sehingga tidak menimbulkan masalah di kemudian hari
   c. Tidak menyampaikan dokumen sepert memo internal, ataupun ketentuan internal perusahaan pada pihak-pihak yang tidak berkepentingan.
2. **(Ko) Kolaborasi**
   Melakukan sinergi kolaborasi baik internal bank **bjb** dengan lintas Divisi, Kantor Wilayah dan Kantor Cabang untuk memaksimalkan potensi bisnis yang tersebar di tiap segmen. Serta melakukan kolaborasi dengan pihak eksternal seperti pemerintah, BUMN/BUMD, perusahaan swasta dan lain sebagainya untuk meningkatkan portofolio bisnis UMKM yang sehat dan berkualitas.
3. **(P) Produktivitas**
   Senantiasa meningkatkan produktivitas dan kualitas SDM pegawai Divisi Kredit UMKM untuk memberikan nilai tambah bagi bank **bjb** khususnya Divisi Kredit UMKM, Strategi tersebut dituangkan dalam beberapa program kerja di antaranya:
   a. Mengoptimalkan strategi pemasaran produk Kredit UMKM dengan cara melakukan pemasaran diberbagai saluran pemasaran di antaranya, potensi debitur esisting *top up,* referral debitur, kolaborasi dengan komunitas pelaku usaha, asosiasi, lembaga keuangan, pemerintahan dan saluran pemasaran lainya.
   b. Menjaga kualitas kredit melalui *monitoring* kredit pasca realisasi.
   c. Pastikan hak klaim debitur.
   d. Strategi *manager* melakukan *coaching dan counceling* bagi AO untuk meningkatkan produktivitas.
4. **(I) Inovasi**
   Melakukan inovasi-inovasi dengan memberikan layanan melalui aplikasi digital seperti **bjb** Laku (saat ini sedang integrasi ke *Loan On Boarding*), DiSentra, **bjb** Mesra, Salmon, *e-collection*, dan aplikasi *monitoring* pola kemitraan

KREDIT PEMILIKAN RUMAH (KPR) DAN KREDIT KENDARAAN BERMOTOR (KKB)

Penjelasan KPR dan KKB

bjb Kredit Pemilikan Rumah (KPR) adalah fasilitas kredit konsumtif yang diberikan bank **bjb** kepada calon debitur perorangan

The strategy for the MSME Credit Division in 2024 is I-KOPI which is described as follows:

1. **(I) Integrity**
   Aiming to increase awareness of bank **bjb** MSME people on the importance of integrity both in completing work and outside work. The strategy was outlined in several work programs such as:
   a. Conducting evaluation and monitoring, UMKM Kick Off, refreshment through Morning Briefing, and ongoing training at the Micro Banking Academy along with Product Refreshment.
   b. Delivering the content and terms of bank products to customers in honest way and without over-promising, yet expressing them straightforwardly to avoid issues later on.
   c. Not disclosing documents such as internal memos or company internal regulations to unrelated parties.
2. **(Ko) Collaboration**
   Performing collaboration synergies both internally with bank **bjb** across Divisions, Regional Offices and Branch Offices to maximize business potential spread across each segment. As well as collaborating with external parties such as the Government, SOEs (BUMN)/ROEs (BUMD), private companies and so on to increase a healthy and quality MSME business portfolio.
3. **(P) Productivity**
   Continuously enhancing the productivity and quality of human resources in the Small and Medium Enterprises (UMKM) Credit Division to provide additional value for bank **bjb**, particularly within the UMKM Credit Division. This strategy is implemented through several work programs, such as:
   a. Optimizing the marketing strategy of UMKM Credit products through various channels, including potential top-up from existing debtors, debtor referrals, collaborations with business communities, associations, financial institutions, government, and other marketing channels.
   b. Maintaining credit quality through post-disbursement credit monitoring.
   c. Ensure debtors claim rights.
   d. Managerial strategy by involving coaching and counseling for Account Officers (AO) to enhance productivity.
4. **(I) Innovation**
   Conducting innovations by providing services through digital applications such as **bjb** Laku (currently undergoing integration into Loan On Boarding), DiSentra, **bjb** Mesra, Salmon, e-collection, and partnership scheme monitoring application.

HOUSING LOAN (KPR) AND MOTOR VEHICLE LOANS (KKB)

KPR and KKB Explanation

bjb Housing Loan (KPR) is a consumer loans facility provided by the Company to prospective individual debtors to buy or

untuk membeli atau memiliki properti (rumah tapak/apartemen/rumah toko/rumah kantor), baik pembelian baru (*primary*) dari pengembang perusahaan maupun pembelian bekas (*secondary*) dari non pengembang perumahan.

bjb Kredit Kendaraan Bermotor (KKB) adalah fasilitas kredit yang diberikan bank **bjb** kepada debitur baik secara langsung maupun tidak langsung dengan tujuan pembelian kendaraan bermotor non niaga baik baru maupun bekas ataupun untuk tujuan *refinancing*.

Produk Unggulan

Produk unggulan KPR yaitu **bjb** KPR Sejahtera FLPP (KPR bersubsidi) yang merupakan Pembiayaan Rumah bersubsidi berkerjasama dengan Kementerian Perumahan Rakyat untuk mewujudkan Rumah idaman dengan suku bunga rendah sepanjang tenor, cicilan ringan, dan jangka waktu panjang untuk rumah tapak atau rumah susun.

Pengembangan Produk dan Layanan

bank **bjb** mendukung Pemerintah khususnya Kementrian PUPR dalam penyaluran rumah bersubsidi untuk membantu masyarakat memiliki rumah dengan harga yang terjangkau melalui **bjb** KPR Sejahtera FLPP (KPR Bersubsidi) dan **bjb** Tapera. Pembiayaan Perumahan Tapera merupakan pembiayaan untuk pemilikan rumah, pembangunan rumah atau perbaikan rumah bagi peserta Tapera. Selain itu bank **bjb** juga menjalin kerjasama dengan BPJS Ketenagakerjaan untuk penyaluran Manfaat Layanan Tambahan untuk peserta BPJS TK.

Untuk optimalisasi pencapaian target bisnis **bjb** KPR di tahun 2023, diperlukan langkah langkah strategis di antaranya dengan melakukan penyesuaian-penyesuaian produk dan layanan sesuai dengan kebutuhan pasar. Berikut bebereapa pengembangan produk dan layanan bisnis **bjb** KPR:

1. **bjb Tapera**
   Merupakan fasilitas kredit konsumtif yang diberikan Bank kepada Calon Debitur perorangan yang berpenghasilan rendah berupa kredit pemilikan rumah, kredit renovasi rumah, dan kredit pembangunan rumah.
2. **bjb MLT BPJS Ketenagakerjaan**
   Merupakan fasilitas kredit konsumtif yang diberikan bank kepada caion debitur peserta BPJS Ketenagakerjaan berupa kredit pemilikan rumah, pinjaman uang muka perumahan, pinjaman renovasi perumahan.

Keunggulan Layanan

Keunggulan layanan KPR dan KKB bank **bjb** yaitu sebagai berikut:

1. Suku bunga kompetitif.
2. Jenis Produk beragam sesuai kebutuhan calon debitur
3. Proses pengajuan cepat dan mudah dapat dilakukan di Kantor Cabang.
4. Jangka waktu kredit maksimal sampai dengan 30 tahun untuk produk tertentu.
5. Bekerja sama dengan jaringan *developer* perumahan di seluruh jaringan wilayah Kantor Cabang bank **bjb**.

own Property (Landed Houses/Apartments/Shop Houses/Home Offices), both new (Primary) purchases from Company Developers or used purchases (secondary) from non-Housing Developers.

bjb Kredit Kendaraan Bermotor (KKB) is a loan facility provided by bank **bjb** to debtors both directly and indirectly for the purpose of purchasing noncommercial motor vehicles, both new and used or for the purpose of refinancing.

Featured Product

The featured KPR product is **bjb** KPR Sejahtera FLPP (subsidized KPR) which is subsidized housing financing in collaboration with the Ministry of Public Housing to create dream homes with low interest rates throughout the tenor, light installments and long terms for landed houses or flats.

Product and Service Development

bank **bjb** supported the Government, especially the Ministry of PUPR in distributing subsidized housing to help people own homes at affordable prices through **bjb** KPR Sejahtera FLPP and **bjb** Tapera. Tapera Housing Financing was financing for home ownership, home construction or home repairs for Tapera participants. In addition, bank **bjb** also cooperated with BPJS Ketenagakerjaan (National Employment Insurance) for the distribution of Additional Service Benefits for BPJS TK participants.

To optimize the achievement of the **bjb** KPR business target in 2022, strategic steps were needed, including by making adjustments to products and services according to market needs. The following are some of the product and service developments for the **bjb** KPR business:

1. **bjb Tapera**
   It was a consumer loan facility provided by the Bank to low income individual debtors in the form of home ownership loans, home renovation loans, and home construction loans.

2. **bjb MLT BPJS Ketenagakerjaan**
   The Consumer Loan facility provided by banks to prospective debtors participating in BPJS Ketenagakerjaan in the form of home ownership loans, housing down payment loans, housing renovation loans.

Service Advantages

The advantages of bank **bjb** KPR and KKB services are as follows:

1. Competitive interest rates.
2. Product types vary according to the needs of prospective debtors.
3. The submission process can be done quickly and easily at the Branch Office.
4. The maximum loan term is up to 30 years for certain products.

5. Cooperating with a network of housing developers throughout the regional network of bank **bjb** Branch Offices.

Produktivitas KPR dan KKB

Uraian produktivitas KPR dan KKB disajikan sebagai berikut.

KPR and KKB Productivity

The description of KPR and KKB productivity is presented as follows.

Tabel Produktivitas Kredit KPR dan KKB
Table of KPR and KKB Loand Productivity

(dalam miliar Rupiah/in IDR billion)

Uraian	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Description
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Nominal)	(%)	
Portofolio	**10,501**	9,183	7,731	6,749	6,148	1,318	14.35%	Portfolio
Non Perfoming Loan (NPL)	**2.60%**	2.55%	3.06%	4.24%	4.16%	0.05%		Non Perfoming Loan (NPL)

Portofolio kredit KPR dan KKB tahun 2023 sebesar Rp10,50 triliun, mengalami kenaikan sebesar Rp1,32 triliun atau sebesar 14,35% dibandingkan dengan tahun 2022 yang sebesar Rp9,18 triliun. Pencapaian pertumbuhan portofolio sebesar Rp1,32 triliun merupakan angka pencapaian cukup memuaskan dengan total NoA 53.662 pada Desember 2023. Upaya penurunan NPL terus dilakukan sehingga perbaikan kredit *non perform* tetap dapat ditekan dengan posisi *absolute* NPL Desember 2023 sebesar Rp273 miliar dan berhasil membukukan NPL di 2,60%.

The housing loan (KPR) and vehicle loan (KKB) portfolio in 2023 valued IDR10.50 trillion, experiencing an increase of IDR1.32 trillion or 14.35% compared to 2022, which was IDR9.18 trillion. The achievement of a portfolio growth of IDR1.32 trillion is considered to be a quite satisfying result with a total Number of Accounts (NoA) reaching 53,662 in December 2023. Several attempts to reduce Non-Performing Loans (NPL) are continued to be undertaken, ensuring that the improvement in non-performing credit can be maintained, with an absolute NPL position of IDR273 billion as of December 2023 and successfully record an NPL of 2.60%.

Tabel Komposisi Portofolio Komersil dan KPR Program Tahun 2023
Table of Composition of Commercial Portfolio and KPR Program in 2023

Kanwil Regional Office	Komersil Commercial			KPR Program		
	Number of Account (NoA)	*Plafond* (dalam jutaan) (in million)	*Outstanding*	*Number of Account* (NoA)	*Plafond* (dalam jutaan) (in million)	*Outstanding*
1	7,905	2,947,768	2,308,867	7,720	1,068,083	942,981
2	6,387	2,729,515	2,084,966	5,749	891,406	800,245
3	3,198	1,038,178	790,120	9,630	1,334,689	1,193,360
4	3,531	1,203,325	875,661	3,236	482,549	439,338
5	1,514	601,454	438,848	4,792	692,499	627,096
Total	**22,535**	**8,520,241**	**6,498,463**	**31,127**	**4,469,226**	**4,003,021**

Komposisi portofolio KPR dan KKB di kontribusi dari portofolio Komersil sebesar 61,88% dengan *outstanding* sebesar Rp6,49 triliun dan KPR Program sebesar 38,12% dengan *outstanding* sebesar Rp4,00 triliun. *Outstanding* portofolio Komersil tertinggi berasal dari Kanwil 1 sedangkan untuk *outstanding* portofolio KPR Program berasal dari Kanwil 3.

The composition of the housing loan (KPR) and vehicle loan (KKB) portfolio is derived from the Commercial portfolio at 61.88% with an outstanding amount of IDR6.49 trillion and the KPR Program at 38.12% with an outstanding amount of IDR4.00 trillion. The highest outstanding Commercial portfolio comes from Regional Office 1, while the outstanding KPR Program portfolio comes from Regional Office 3.

Faktor Pendukung dan Penghambat Bisnis KPR dan KKB

Uraian terkait faktor-faktor pendukung dan penghambat Bisnis KPR dan KKB adalah sebagai berikut:

1. **Faktor Pendukung**
   a. Pemberlakuan program *marketing* tahun 2023.
   b. Kecepatan proses kredit.
   c. Hubungan yang baik dengan para pengembang/pihak ketiga.
   d. Adanya kepercayaan pihak pemerintah kepada bank **bjb** untuk penyaluran kredit program di antaranya **bjb** KPR Sejahtera FLPP, **bjb** Tapera dan **bjb** MLT BPJS Ketenagakerjaan.
2. **Faktor Penghambat Bisnis**
   a. Terdapatnya aksi *"wait and see"* dari para calon debitur untuk berinvestasi properti akibat isu perekonomian nasional.
   b. Persaingan tingkat suku bunga dengan bank pesaing.
   c. Terdapatnya beberapa penyesuaian yang diberlakukan atas perijinan maupun legalitas dalam rangka kepemilikan rumah.

Rencana dan Strategi KPR dan KKB Tahun 2024

Uraian terkait rencana dan strategi bisnis tahun 2024 yaitu antara lain adalah melakukan strategi-strategi sebagai berikut:

1. **Strategi Ekspansi**
   a. Fokus pencairan kredit KPR *Primary* dari pengembang non subsidi dengan tetap mempertahankan potensi penyerapan dari pengembang subsidi.
   b. Penyerapan kuota FLPP sejak awal tahun.
   c. Mempertahankan Kecepatan SLA Proses.
   d. Meningkatkan hubungan yang lebih intens kepada pihak ketiga (pengembang, perusahaan dan lain-lain)
   e. Meningkatkan *product holding*:
      - *e-banking*, QRis, DPLK, dan lain-lain
      - Kredit KMKK untuk pengembang
   f. Meningkatkan penyerapan produk Program Pemerintah lainnya (**bjb** KPR TAPERA dan **bjb** MLT BPJS Ketenagakerjaan.
2. **Strategi Proses Bisnis**
   a. Fokus pada plafond kredit < Rp1 miliar.
   b. Wajib di *cover* asuransi jiwa dan kerugian.
   c. Pemenuhan Komitmen terhadap syarat pencairan KPR Program.
3. **Strategi Kualitas Kredit**
   a. Tidak ada perburukan dari posisi akhir Desember 2023.
   b. *Monitoring* Pra NPL sejak awal bulan.
   c. Penyelesaian kredit debitur melalui jual sukarela, lelang dan melalui *cessor.*

Dana Pihak Ketiga (DPK)

Dana pihak ketiga bank **bjb** terdiri atas dana pihak ketiga konsumer yang mengelola nasabah perorangan dan DPK institusi yang mengelola nasabah institusi.

Supporting and Inhibiting Factors of KPR and KKB Business

Explanations regarding the supporting and inhibiting factors of KRP and KKB business are as follows:

1. **Supporting Factors**
   a. Implementation of the marketing program in 2023.
   b. Loan processing speed.
   c. Good relationship with developers/third parties.
   d. There is trust from the government in bank **bjb** for program loan distribution including **bjb** KPR Prosperous FLPP, **bjb** Tapera and **bjb** MLT BPJS Employment.
2. **Business Inhibiting Factors**
   a. There is a "wait and see" action from prospective borrowers to invest in property due to national economic issues.
   b. Interest rate competition with competing banks.
   c. There were several adjustments made to permits and legality in the context of home ownership.

KPR and KKB Plans and Strategies for 2024

The description regarding the 2024 business plans and strategies implements the following strategies:

1. **Expansion Strategy**
   a. Focus on disbursement of Primary KPR loans from non-subsidized developers while while retaining the potential for absorption from subsidized developers.
   b. FLPP quota absorption since the beginning of the year.
   c. Maintaining SLA process speed.
   d. Increasing more intense relationships with third parties (developers, companies and others)
   e. Increasing Product Holding:
      - e-banking, QRIS, Financial Institution Pension Funds, and others
      - KMKK loans for developers
   f. Increasing the absorption of other Government Program products (**bjb** KPR TAPERA and **bjb** MLT BPJS Ketenagakerjaan
2. **Business Process Strategy**
   a. Focusing on a loan ceiling of < IDR1 billion.
   b. It was mandatory to cover life and loss insurance
   c. Fulfillment of Commitments to the KPR Program disbursement requirements.
3. **Credit Quality Strategy**
   a. There is no deterioration from the position at the end of December 2023.
   b. Monitoring Pre NPL since the beginning of the month.
   c. Settlement of debtor loans through voluntary selling, auctions and through cessors

Third Party Fund (TPF)

bank **bjb** third parties funds consist of consumer third parties funds that manage individual customers and institutional deposits that manage institutional customers.

Tabel Produktivitas Dana Pihak Ketiga
Table of Third Party Fund Productivity

(dalam jutaan Rupiah/in IDR million)

Dana Pihak Ketiga	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Third Party Fund
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)	
DPK Konsumer	**40,069,592**	38,486,719	36,750,785	34,701,635	31,737,187	1,582,873	4.11%	TPF Consumer
DPK Nasabah Institusi	**82,968,761**	83,592,589	76,685,807	63,411,109	51,046,045	(623,828)	(0.75%)	TPF Institution Consumer
Total	**123,038,353**	**122,079,308**	**113,436,592**	**98,112,744**	**82,783,232**	**959,045**	**0.79%**	**Total**

Dana pihak ketiga tahun 2023 mencapai Rp123,04 triliun, meningkat 0,79% atau Rp959,05 miliar dibandingkan dengan tahun 2022 yang mencapai Rp122,08 triliun. Peningkatan ini terutama berasal dari pertumbuhan DPK Konsumer sebesar 4,11% atau Rp1,58 triliun.

Third-party funds in 2023 reached IDR123.04 trillion, increasing by 0.79% or IDR959.05 billion compared to 2022, which reached IDR122.08 trillion. This increase primarily derives from the growth of Consumer Time Deposits by 4.11% or IDR1.58 trillion.

DANA PIHAK KETIGA KONSUMER

Penjelasan Dana Pihak Ketiga Konsumer

Dana pihak ketiga konsumer terdiri atas giro, tabungan, dan deposito perorangan yang dihimpun oleh bank **bjb**. Jenis-jenis giro, tabungan dan deposito DPK konsumer telah dijelaskan pada bagian Produk dan Jasa dalam Laporan Tahunan ini.

Pemetaan Target dan Pangsa Pasar bank bjb selama Tahun 2023

1. Pangsa pasar bank **bjb** di Jawa Barat dan Banten pada semester I tahun 2023, berdasarkan total DPK sebesar 8,29% terhadap Bank Umum.
2. Pangsa pasar bank **bjb** di Jawa Barat dan Banten pada semester I tahun 2023, berdasarkan total Aset sebesar 9,25% terhadap Bank Umum

Produktivitas Dana Pihak Ketiga Konsumer

Uraian produktivitas DPK konsumer disajikan sebagai berikut.

CONSUMER THIRD PARTY FUND

Consumer Third Party Funds Explanation

Consumer third-party funds consist of current accounts, savings and individual deposits collected by bank **bjb**. Types of current accounts, savings and deposits from Consumer TPF is explained in the Products and Services section of this Annual Report.

Target Mapping and Market Share of bank bjb in 2023

1. bank **bjb**'s market share in West Java and Banten in the first semester of 2023, based on total Third-Party Funds (DPK), is 8.29% towards Commercial Banks.
2. bank **bjb**'s market share in West Java and Banten in the first semester of 2023, based on total Assets, is 9.25% towards Commercial Banks.

Consumer Third Party Funds Productivity

The description of consumer TPF productivity is presented as follows

Tabel Produktivitas Dana Pihak Ketiga Konsumer
Table of Consumer Third Party Funds Productivity

(dalam jutaan Rupiah/in IDR million)

Dana Pihak Ketiga	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Third Party Fund
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)	
Giro	**757,503**	1,107,699	976,410	810,112	952,000	(350,196)	(31.61%)	Current Account
Tabungan	**27,623,296**	26,552,281	24,685,441	22,266,556	20,734,614	1,071,015	4.03%	Savings
Deposito	**11,688,792**	10,826,740	11,088,934	11,624,968	10,050,573	862,052	7.96%	Deposits
Total DPK	**40,069,592**	**38,486,719**	**36,750,785**	**34,701,635**	**31,737,187**	**1,582,873**	**4.11%**	**Total TPF**

Total DPK Konsumer tahun 2023 mencapai Rp40,07, meningkat 4,11% atau Rp1,58 triliun dibandingkan dengan tahun 2022 yang mencapai Rp38,49 triliun. Peningkatan ini terutama berasal dari pertumbuhan tabungan sebesar 4,03% atau Rp1,07 triliun.

The total Consumer Third-Party Funds (DPK) in 2023 reached IDR40.07 trillion, increasing by 4.11% or IDR1.58 trillion compared to 2022, which reached IDR38.49 trillion. This increase is primarily taken from the growth of savings by 4.03% or IDR1.07 trillion.

Tabel *Number of Account* (NoA) Dana Pihak Ketiga Konsumer
Table of Consumer Third Party Funds Number of Account (NoA)

(dalam NoA/in NoA)

NoA Dana Pihak Ketiga	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		NoA Third Party Fund
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)	
Giro	**19,999**	19,755	18,838	18,254	17,711	244	1.24%	Current Account
Tabungan	**3,813,066**	3,980,195	5,002,596	4,897,190	4,518,651	(167,129)	(4.20%)	Savings
Deposito	**57,047**	56,918	54,813	53,882	49,402	129	0.23%	Deposits
Total NoA DPK	**3,890,112**	**4,056,868**	**5,076,247**	**4,969,326**	**4,585,764**	**(166,756)**	**(4.11%)**	**Total NoA TPF**

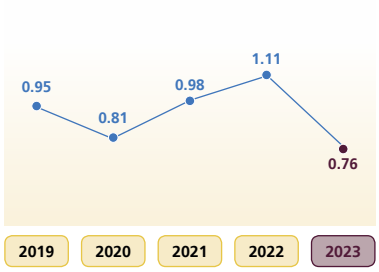
Di sisi lain, NoA DPK Konsumer mengalami penurunan sebesar 4,11% dari 4.056.868 NoA menjadi 3.890.112 NoA, penurunan tersebut terutama berasal dari berkurangnya jumlah NoA dari Tabungan sebesar 4,20% atau 167.129 NoA.

On the other hand, the Number of Accounts (NoA) for Consumer Third-Party Funds (DPK) experienced a decrease of 4.11%, from 4,056,868 NoA to 3,890,112 NoA. This decline is mainly highlighted to the reduction in the number of NoA for savings by 4.20% or 167,129 NoA.

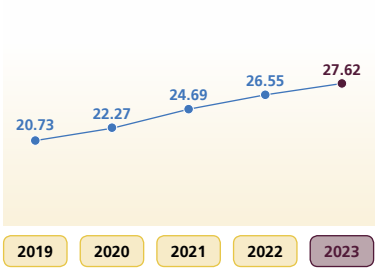
Grafik Produktivitas Dana Pihak Ketiga Konsumer
Graph of Consumer Third Party Funds Productivity

(dalam triliun Rupiah/ in IDR trilion)

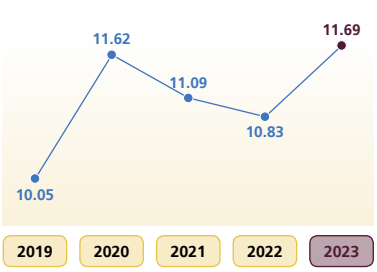
Giro
Current Account



Tabungan
Savings



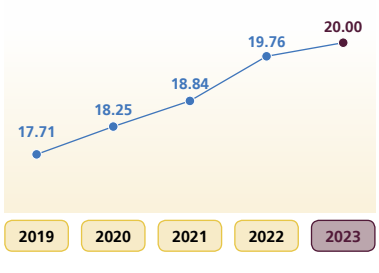
Deposito
Deposits



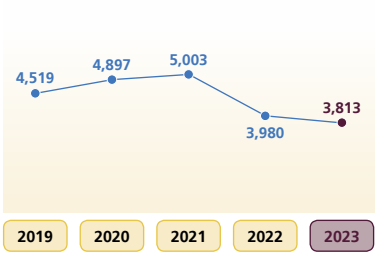
Grafik NoA Dana Pihak Ketiga Konsumer
Graph of Consumer Third Party Funds NoA

(dalam triliun Rupiah/ in IDR trilion)

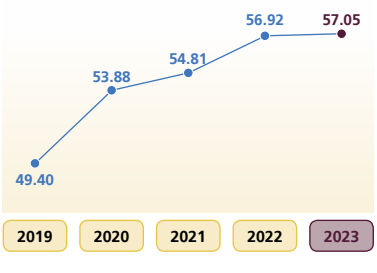
NoA Giro
NoA Current Account



NoA Tabungan
NoA Savings



NoA Deposito
NoA Deposits



Strategi bank bjb dalam Mendukung Kegiatan DPK di Tahun 2023

Langkah-langkah strategi bank **bjb** dalam mendukung kegiatan DPK di tahun 2023 adalah sebagai berikut:

1. **Melakukan perluasan kerjasama penghimpunan Dana Pihak Ketiga baik *Business to Government* (B to G) maupun *Business to Business* (B to B) di antaranya:**
   a. Kementerian Pendidikan, Kebudayaan, Riset dan Teknologi Republik Indonesia
      Penyaluran dana Tunjangan Profesi Guru (Sertifikasi) dengan potensi dana di tahun 2024 total sebesar ± Rp7,2 triliun dengan jumlah penerima sebanyak ± 255.000 tenaga pengajar.
   b. Kementrian Pekerjaan Umum dan Perumahan Rakyat
      Penyaluran dana ganti rugi Pengadaan Tanah Bendungan Cijuray dan Cibeet daerah Cibinong Bogor di tahun 2024 total sebesar Rp50 miliar.
   c. Dinas Pendidikan dan Kebudayaan Provinsi Jawa Barat Kerjasama dengan Provinsi Jawa Barat
      - Penyaluran gaji Pegawai Pemerintah dengan Perjanjian Kerja (PPPK) di tahun 2024 total sebesar ± Rp1,25 triliun dengan jumlah penerima sebanyak ±41.000 tenaga pengajar
      - Penyaluran dana *Jabar Future Leader Scholarship* (JFSL) Tahun 2024 yaitu Dana Program beasiswa Pemprov Jabar dengan besaran masing-masing penerima S1 Penuh sebesar Rp50 juta, S1 Percepatan sebesar Rp8 juta, S2 sebesar Rp50 juta, S3 sebesar Rp50 juta dengan potensi dana di tahun 2023 total sebesar ± Rp15 miliar dengan jumlah penerima sebanyak 1.000 mahasiswa

   d. Dinas Kesehatan Provinsi Jawa Barat
      Penyaluran gaji honorer Non ASN di lingkungan Dinas Kesehatan Provinsi Jawa Barat dengan potensi dana di tahun 2024 total sebesar Rp48 miliar kepada 100 pegawai.
   e. Kepolisian Daerah (POLDA) Jawa Barat
      Penyaluran dana tunjangan kinerja (tukin) polisi yang bertugas di Kepolisian Daerah Jawa Barat dengan potensi dana total sebesar ±Rp. 1,2 triliun kepada 42.000 Anggota Polisi di Jawa Barat.
   f. PT Tabungan dan Asuransi Pegawai Negeri (Persero)
      Pembayaran gaji pensiunan ASN yang dikelola oleh PT TASPEN (Persero) dengan potensi dana di tahun 2024 total sebesar Rp5,7 triliun di kepada 145.372 pensiunan ASN.
   g. PT Asuransi Angkatan Bersenjata Republik Indonesia (Persero)
      Pembayaran gaji pensiunan TNI/POLRI dan ASN KEMHAN/POLRI yang dikelola oleh PT ASABRI (Persero) dengan potensi dana di tahun 2024 total sebesar Rp. 271 Miliar kepada 42.000 pensiunan.

bank bjb Strategy in Supporting Third Party Fund Activities in 2023

bank **bjb's** strategic steps in supporting TPF activities in 2023 are as follows:

1. **Expand cooperation in collecting Third Party Funds, both business to government (B to G) and business to business (B to B), including:**
   a. Ministry of Education, Culture, Research and Technology of the Republic of Indonesia
      Distribution of Teacher Professional Allowance (Certification) funds with potential funds in 2024 of ± IDR7.2 trillion with a total recipient of ± 255,000 teaching staff.
   b. Minister For Public Works and Human Settlements
      The distribution of compensation funds for the Acquisition of Land for the Cijuray and Cibeet Dams in the Cibinong Bogor in 2024 with total of IDR50 billion.
   c. Office of Education and Culture of West Java Province Collaboration with West Java Province
      - The salary distributions for Government Employees with Work Agreements (PPPK) in 2024 with estimated value to IDR1.25 trillion, with around 41,000 teachers.
      - The fund distribution for Jabar Future Leader Scholarship (JFSL) in 2024, a scholarship program by the West Java Province Government, involves various amounts for each recipient: IDR50 million for full-time undergraduate (S1), IDR8 million for accelerated undergraduate (S1 Percepatan), IDR50 million for master's (S2), and IDR50 million for doctoral (S3). The potential fund allocation in 2023 totals approximately Rp15 billion, with the awardee numbers around 1,000 students.
   d. West Java Provincial Health Office
      Distribution of non-ASN honorary salaries within the West Java Provincial Health Service with potential funds in 2024 totaling IDR48 billion to 100 employees.
   e. West Java Regional Police (POLDA).
      Distribution of performance allowance funds (tukin) for police officers serving in the West Java Regional Police with a potential funding of ± IDR1.2 trillion to 42,000 police officers in West Java.
   f. PT Savings dan Asuransi Pegawai Negeri (Persero)
      Payment of ASN retirement salaries managed by PT TASPEN (Persero) with potential funds in 2024 of IDR5.7 trillion for 145,372 ASN retirees.
   g. PT Asuransi Angkatan Bersenjata Republik Indonesia (Persero)
      Payment of retirement salaries for TNI/POLRI and ASN KEMHAN/POLRI managed by PT ASABRI (Persero) with potential funds in 2024 of IDR271 billion to 42,000 retirees

h. Dana Pensiun Perkebunan (DAPENBUN)
Pembayaran gaji pensiunan PT Perkebunan Nusantara dan afiliasi dengan potensi dana di tahun 2024 total sebesar Rp33,7 miliar yang disalurkan kepada 11.389 pensiunan perkebunan.
i. Tunjangan Dukungan Operasional Anggota TNI

Penyaluran tunjangan dukungan operasional kepada anggota TNI Babinsa dan Baintel tahun 2024 di Korem 062 Tarumanegara dan Korem 063 Sunan Gunung Jati dengan potensi dana total sebesar Rp3,65 miliar yang disalurkan kepada 4.063 anggota Babinsa dan Baintel.

2. Mengembangkan program *marketing tabungan* (*Business to Customer*) seperti program hadiah langsung, program undian berhadiah dan program *marketing* dengan segmentasi nasabah tertentu di antaranya:
a. Program Promosi Berjangka
b. Program Promosi SiMuda
c. Program Promosi BUKBER (Buka Rekening Bertabur Rejeki)
d. Program Promosi Lucky Birthday (HUT **bjb**)
e. Program Promosi Tandamata Merdeka (HUT Kemerdekan RI)
f. Program Promosi Kids Saving Plan
g. Program Promosi **bjb** BERUNTUNG (Beri Referral Dapat Untung)
h. Program Promosi Gebyar Tandamata
i. Program Promosi Customize/Tematik/Event
3. Pemasaran tabungan melalui pendekatan komunitas dan kelompok (*community marketing*)
4. Melakukan kegiatan promosi yang berkesinambungan melalui kegiatan *above the line* dan *below the line* kepada segmen pelajar (generasi muda).

Rencana dan Strategi Pengembangan Produk Dana Tahun 2024

Terkait rencana pengembangan produk dana di tahun 2024, Divisi Dana dan Jasa Konsumer menitikberatkan kepada:

1. Strategi Pengembangan Produk dan Layanan
Menitikberatkan pada peningkatan dan penambahan fitur-fitur produk DPK sehingga akan semakin meningkatkan daya saing produk dan memberikan nilai tambah bagi nasabah sehingga meningkatkan loyalitas nasabah.
2. Strategi *Pricing*
Melakukan evaluasi secara berkala untuk penetapan tingkat suku bunga dan tarif lainnya
3. Strategi Pemasaran
Melakukan pengembangan dan optimalisasi program pemasaran dan kerjasama bisnis untuk meningkatkan pertumbuhan CASA pada segmen-segmen *Business to Government, Business to Business* dan *Business to Customers* serta memperkuat engagement nasabah melalui *event-event community marketing.*

h. Plantation Pension Fund (DAPENBUN)
Payment of PT Perkebunan Nusantara pensioners' salaries and affiliates with potential funds in 2024 of IDR33.7 billion which will be distributed to 11,389 plantation retirees
i. Operational Support Allowance for Indonesian National Armed Forces (TNI) Members
The distribution of operational support allowances to the members of the Indonesian National Armed Forces (TNI), specifically the Babinsa (Village Supervisory Non-Commissioned Officer) and Baintel (Military Intelligence) for the year 2024 in the Military Area Command (Korem) 062 Tarumanegara and Korem 063 Sunan Gunung Jati, involves a total potential fund of Rp3.65 billion, which will be disbursed to 4,063 members of Babinsa and Baintel.

2. Develop savings marketing programs (Business to Customer) such as direct prize programs, prize draw programs and marketing programs with certain customer segments including:
a. Futures Promotion Program.
b. SiMuda Promotion Program.
c. Bukber Promotion Program (Open an Account with Fortune).
d. Lucky Birthday Promotion Program (HUT **bjb**).
e. Tandamata Merdeka Promotion Program (HUT of Independence of the Republic of Indonesia).
f. Kids Saving Plan Promotional Program.
g. **bjb** BERUNTUNG (Give Referrals and Get Benefit) Promotion Program
h. Gebyar Tandamata Promotion Program
i. Customized/Thematic/Event Promotion Program
3. Savings marketing through community and group approaches (community marketing).
4. Carry out continuous promotional activities through above the line and below the line activities for the student segment (younger generation).

Fund Product Development Plan and Strategies for 2024

Regarding plans to develop fund products for 2024, the Consumer Funds and Services Division focuses on:

1. Product and Service Development Strategy
Focusing on improving and adding TPF product features so that it will further enhance product competitiveness and provide added value for customers thereby increasing customer loyalty.
2. Pricing Strategy
Conduct periodic evaluations to determine interest rates and other rates.
3. Marketing Strategy
Develop and optimize marketing programs and business collaborations to increase CASA growth in business to government, business to business and business to customers segments and strengthen customer engagement through community marketing events.

4. **Kolaborasi**
   Meningkatkan kerjasama antar Divisi untuk menggali potensi bisnis melalui kegiatan bundling program.
5. **Peningkatan kualitas Sumber Daya Manusia**
   Melakukan sosialisasi dan training produk dan SOP produk dana kepada pegawai kantor cabang.

DANA PIHAK KETIGA INSTITUSI (KELEMBAGAAN)

Penjelasan Dana Pihak Ketiga Institusi (Kelembagaan)
DPK institusi merupakan dana yang dihimpun bank **bjb** yang berasal dari institusi/lembaga. bank **bjb** mengelola dana untuk nasabah institusi serta melakukan beberapa inisiasi kerjasama dengan nasabah institusi yang signifikan melalui penandatanganan nota kesepahaman. Jenis-jenis giro, tabungan dan deposito DPK Institusi telah dijelaskan pada bagian Produk dan Jasa dalam Laporan Tahunan ini.

Jenis Produk dan Layanan yang Menjadi Unggulan Dana Pihak Ketiga Institusi (Kelembagaan)
Produk dan layanan Divisi Hubungan Kelembagaan yang menjadi andalan adalah sebagai berikut

1. **bjb Deposito**
   bjb Deposito adalah simpanan dengan bunga menarik dan beragam keuntungan lainnya, untuk memastikan uang Anda diinvestasikan di tempat yang aman dan terpercaya sekaligus menguntungkan, **bjb** Deposito adalah pilihan yang tepat dan dapat diandalkan.
   Keunggulan
   a. **Suku bunga yang Kompetitif**
      - Suku bunga deposito yang kompetitif menjadikan investasi anda lebih cepat berkembang.
      - Dapat diberikan suku bunga spesial rate pada jumlah penempatan tertentu.
   b. **Fleksibilitas Tinggi**
      - Tersedia berbagai pilihan jangka waktu yang dapat Anda tentukan sesuai dengan kebutuhan Anda, yaitu: 1, 3, 6, 12, atau 24 bulan.
      - Bebas memperpanjang deposito secara otomatis (*Automatic Roll Over*/ARO).
      - Anda dapat memilih untuk menginvestasikan kembali bunga deposito ke pokok deposito atau ditransfer ke rekening giro atau tabungan bank **bjb** yang dapat ditarik setiap saat.
   c. **Kenyamanan**
      - Layanan *Weekend Banking* pada hari Sabtu dan Minggu di beberapa Kantor Cabang, memberi kesempatan bagi anda yang tidak dapat bertransaksi di Cabang pada hari kerja karena kesibukan anda.
      - Tersedia layanan 24 jam untuk transaksi non keuangan, misalnya informasi saldo/transaksi rekening, suku bunga dan sebagainya melalui **bjb** *call* 14049.

4. **Collaboration**
   Increasing collaboration between divisions to explore business potential through bundling program activities.
5. **The increasing of Human Resources quality**
   Conduct product outreach and product training and SOP for fund products to branch office employees.

INSTITUTIONAL THIRD PARTIES FUNDS

Institutional Third Party Funds Explanation
Institutional TPFs were funds collected by bank **bjb** originating from institutions. bank **bjb** managed funds for institutional customers and carries out several collaboration initiatives with significant institutional customers through signing a memorandum of understanding. Types of demand deposits, savings and institutional deposits had been explained in the Products and Services section of this Annual Report.

Types of Products and Services as Featured Institutional Third Party Funds
The Institutional Relations Division's featured products and services are as follows

1. **bjb Deposits**
   bjb Deposits are deposits with attractive interest rates and various other benefits. To ensure your money is invested in a safe and reliable and profitable place, **bjb** Deposits is the right and reliable choice.

   Advantages
   a. **Competitive interest rates**
      - Competitive deposit interest rates make customer investments grow faster.
      - Can be given a special interest rate on a certain number of placements.
   b. **High Flexibility**
      - There are various choices of time periods that can be determined according to customer needs, namely: 1, 3, 6, 12, or 24 months.
      - Free to extend deposits automatically (Automatic Roll Over/ARO).
      - Customers can choose to reinvest deposit interest into the principal deposit or transfer it to a checking account or bank **bjb** savings which can be withdrawn at any time.
   c. **Comfort**
      - Weekend banking services on Saturdays and Sundays at several branch offices, providing opportunities for customers who cannot transact at the branch on weekdays due to business of customers.
      - 24-hour service is available for non-financial transactions, for example account balance/ transaction information, interest rates and so on via **bjb** call 14049

2. bjb Giro

Giro dari bank **bjb** yang memberikan layanan perbankan dengan berbagai kemudahan dan fasilitas pengelolaan keuangan Anda.

Keuntungan

a. Pilihan mata uang yang beragam: IDR, USD, SGD, EUR, AUD, CNY, JPY.
b. Suku bunga yang menarik dan kompetitif.
c. Layanan transaksi *real time on-line*.
d. Biaya administrasi ringan.
e. Dapat ditarik dalam mata uang Rupiah ataupun Valas.
f. Nasabah mendapatkan detail mutasi rekening sehingga memudahkan pemantauan aktivitas rekening giro.

Kemudahan

a. Bagi nasabah **bjb** Giro Perorangan mendapatkan fasilitas **bjb** Digi
b. Bagi nasabah **bjb** Giro Non Perorangan mendapatkan fasilitas *Internet Banking Corporate*, *Cash Management Service, Corporate Card* dan **bjb** *Virtual Account*.

3. bjb E-Tax

bjb E-Tax merupakan layanan perbankan dari bank **bjb** kepada Wajib Pajak Nasabah dan Non Nasabah berupa layanan Pembayaran BPHTB, eSamsat, PBB, PJDL, Retribusi Perizinan, Retribusi Provinsi/Kota/Kabupaten dan Samsat Digital Nasional melalui Jaringan Kantor maupun Jaringan Elektronik.

Keunggulan

a. Kemudahan dalam pembayaran pajak Pemerintah Pusat, Provinsi dan Kota/Kabupaten melalui channel-channel bank **bjb**.
b. Kemudahan dalam Perluasaan channel ke Pihak Ketiga (PPOB, modern *channel* dan *e-commerce*)
c. Pembayaran melalui Channel bank **bjb** tidak dikenakan biaya administrasi
   Mata pajak yang bisa dilakukan pembayaran via bank **bjb** sebagai berikut:
   - Pajak Penghasilan (PPh)
   - Pajak Pertambahan Nilai (PPN) dan PPNBM
   - Bea Materai, Cukai
   - Pajak Kendaraan Bermotor (PKB) dan Bea Balik Nama Kendaraan Bermotor (BBNKB)
   - Pajak Bahan Bakar Kendaraan Bermotor, Pajak Air Permukaan, Pajak Rokok
   - Pajak Bumi dan Bangunan sektor Pedesaan dan Perkotaan (PBB-P2)
   - Bea Perolehan Hak Tanah dan Bangunan (BPHTB)
   - Pajak Parkir, Pajak Hotel, Pajak Restoran, Pajak Hiburan, Pajak Mineral bukan Logam dan Batuan, Pajak Sarang Burung Walet, Pajak Air Tanah, Pajak Reklame, Pajak Penerangan Jalan Umum.

2. bjb Current Account

Current account from bank **bjb** which provides banking services with various conveniences and facilities for managing your finances

Benefit

a. Various currency options: IDR, USD, SGD, EUR, AUD, CNY, JPY
b. Attractive and competitive interest rates
c. On-line real time transaction services
d. Low administration fee
e. Can be withdrawn in Indonesia Rupiah or Forex
f. Customers get account mutation details to make it easier to monitor current account activity

Convenience

a. For individual **bjb** Current Account customers, they get **bjb** Digi facilities
b. For Non-Individual **bjb** Current Account customers, they get Corporate Internet Banking facilities, Cash Management Services, Corporate Cards and **bjb** Virtual Accounts

3. bjb E-Tax

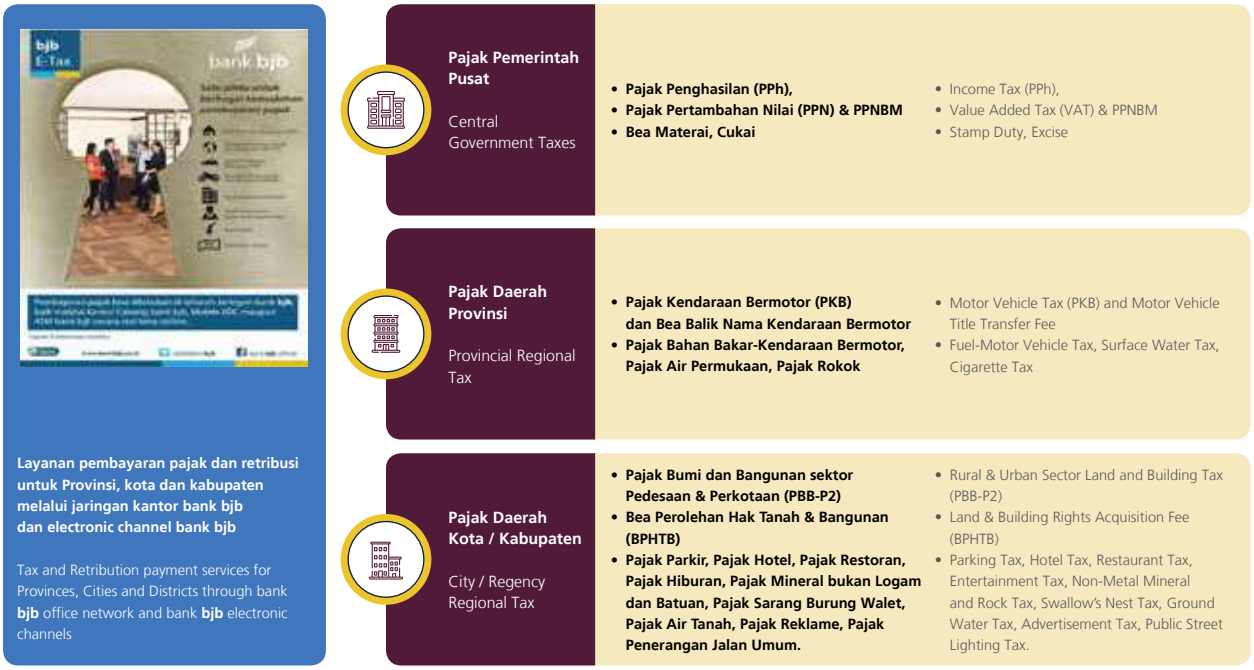
bjb E-Tax is a banking service from bank **bjb** to Customer and Non-Customer Taxpayers in the form of BPHTB, eSamsat, Land and Building Tax, PJDL Payment services, Licensing Retribution, Provincial/City/Regency Retribution and National Digital Samsat through Office Networks and Electronic Networks

Advantage

a. Ease of paying taxes from Central, Provincial and City/Regency Governments through bank **bjb** channels.
b. Ease of Channel Expansion to Third Parties (PPOB, modern channels and e-commerce)
c. Payment through the bank **bjb** channel is not subject to administration fees.
   Tax items that can be paid via bank **bjb** are as follows:
   - Income Tax (PPh)
   - Value Added Tax (PPN) and PPNBM
   - Stamp Duty, Excise
   - Motorized Vehicle Tax (PKB) and Motorized Vehicle Title Transfer Fee (BBNKB)
   - Motor Vehicle Fuel Tax, Surface Water Tax, Cigarette Tax;
   - Land and Building Tax for Rural and Urban Sector (PBB-P2);
   - Land and Building Rights Acquisition Fee (BPHTB)
   - Parking Tax, Hotel Tax, Restaurant Tax, Entertainment Tax, Non-Metal and Rock Mineral Tax, Swallow's Nest Tax, Groundwater Tax, Advertising Tax, Public Street Lighting Tax.

- Kini layanan **bjb** e-tax semakin tidak hanya kota/ kabupaten di Jawa Barat dan Banten saja, namun telah ditambah cakupan pelayanan **bjb** e-tax yaitu Provinsi DKI Jakarta, Pemerintah Kota Batam, dan Pemerintah Kota Pekanbaru. Titik layanan transaksi diperluas juga melalui kerjasama dengan Alfamart, Indomaret, Kantor Pos.

- Now **bjb** E-Tax services are increasingly not only cities/ regencies in West Java and Banten, but have added the scope of **bjb** e-tax services, namely DKI Jakarta Province, Batam City Government, and Pekanbaru City Government. Transaction service points have also been expanded through cooperation with Alfamart, IndoMarch, and the Post Office



4. **bjb E-Samsat**

   Merupakan penerimaan pembayaran Pajak Kendaraan Bermotor tahunan untuk perorangan wilayah Jawa Barat melalui ATM bank **bjb.** Saat ini bersama-sama Tim Pembina Samsat Jawa Barat telah meluncurkan program "Samsat J'Bret" (Samsat Jawa Barat Ngabred) yang memungkinkan pembayaran dilakukan diluar *channel* bank **bjb** seperti Alfamart, Indomart, Tokopedia, Bukalapak, dan PPOB. bank **bjb** juga telah melakukan perluasan pembayaran Pajak Kendaraan Bermotor (PKB) dan Sumbangan Wajib Dana Kecelakaan Lalu Lintas Jalan (SWDKLLJ) Provinsi Jawa Barat yang tidak hanya bisa bertransaksi di seluruh *delivery channel* bank **bjb** tapi juga bisa dilakukan pembayaran melalui Gerai *Modern Channel* Alfamart dan Indomaret serta pembayaran yang dilakukan melalui *collecting agent* di antaranya Tokopedia, Bukalapak dan Kaspro.

   Di Wilayah Provinsi Banten, bank **bjb** bersama dengan Tim Pembina Samsat Provinsi Banten terus berupaya melakukan peningkatan layanan dan meluncurkan berbagai inovasi layanan untuk lebih mempermudah masyarakat dalam melakukan pembayaran Pajak Kendaraan Bermotor yakni dengan perluasan pembayaran melalui 6 kanal pembayaran yang sudah sangat dikenal oleh Masyarakat (Indomaret, Alfamart, Tokopedia, Bukalapak, Gopay dan Link Aja).

4. **bjb E-Samsat**

   Represents receipt of annual Motorized Vehicle Tax payments for individuals in the West Java region through bank **bjb** ATMs. Currently, together with the West Java Samsat Development Team, **bjb** launched the "Samsat J'Bret" program (West Java Samsat Ngabred) which allows payments to be made outside bank **bjb** channels such as Alfamart, Indomart, Tokopedia, Bukalapak, and PPOB. bank **bjb** has also expanded the payment of Motor Vehicle Tax (PKB) and Obligatory Road Traffic Accident Fund Donations (SWDKLLJ) of West Java Province which can not only make transactions on all bank **bjb** delivery channels but can also make payments through Alfamart and IndoMarch Modern Channel Outlets as well as payments made through collecting agents including Tokopedia, Bukalapak and Kaspro.

   In the Banten Province Region, bank **bjb** together with the Banten Province Samsat Supervisory Team continues to strive to improve services and launch various service innovations to make it easier for the public to make motor vehicle tax payments, namely by expanding payments through 6 (six) payment channels that are well known to the Public (IndoMarch, Alfamart, Tokopedia, Bukalapak, Gopay and Link Aja).

Layanan bjb E-SAMSAT / bjb E-SAMSAT service

Inovasi Pembayaran dan Pengesahan Pajak Kendaraan Bermotor secara elektronik melalui channel-channel perbankan (Teller, ATM, Internet Banking), Gerai Modern dan E-Commerce untuk Wilayah Provinsi Jawa Barat melalui aplikasi SAMBAR A & Provnsi Banten melalui aplikasi SAMBAT

Innovation in Payment and Validation of Motor Vehicle Tax electronically through banking channels (Teller, ATM, Internet Banking), Modern Stores and E-Commerce for West Java Province through the SAMBAR A application & Banten Province through the SAMBAT application



Produktivitas Dana Pihak Ketiga Institusi (Kelembagaan)

Uraian produktivitas DPK nasabah institusi disajikan sebagai berikut.

Institutional Third Parties Funds Productivity

The description of the TPF productivity of institutional customer is presented as follows.

Tabel Produktivitas Dana Pihak Ketiga Nasabah Institusi

Table of Produktivitas Third Party Fund Nasabah Institusi

(dalam jutaan Rupiah/in IDR million)

Dana Pihak Ketiga	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Third Party Fund
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)	
Giro	**20,814,108**	23,976,572	24,936,974	18,244,648	18,583,755	(3,162,464)	(13.19%)	Current Account
Deposito	**62,154,653**	59,616,017	51,748,833	45,166,461	32,462,290	2,538,636	4.26%	Deposits
Total DPK Nasabah Institusi	**82,968,761**	**83,592,589**	**76,685,807**	**63,411,109**	**51,046,045**	**(623,828)**	**(0.75%)**	**Total TPF Institution Customer**

Total DPK nasabah institusi pada tahun 2023 mencapai Rp82,97 triliun, menurun 0,75% atau Rp623,83 miliar dibandingkan dengan tahun 2022 yang mencapai Rp83,59 miliar. Penurunan tersebut khususnya berasal dari turunnya giro sebesar 13,19% atau Rp3,16 triliun.

The total institutional customer deposits in 2023 reached IDR82.97 trillion, reflecting a decrease of 0.75% or IDR623.83 billion compared to the 2022 figure of IDR83.59 trillion. This decline is primarily attributed to a decrease in demand deposits by 13.19% or IDR3.16 trillion.

Sesuai dengan tugas dan tanggung jawab Divisi Hubungan Kelembagaan sebagai Divisi yang membuka jalan kemitraan bisnis dengan nasabah institusi, pada tahun 2023 Divisi Hubungan Kelembagaan senantiasa bersinergi dengan nasabah institusi untuk meningkatkan hubungan bisnis yang saling menguntungkan. Pada tahun 2023 Divisi Hubungan Kelembagaan mengelola 65% dari DPK bank **bjb** atau sebesar Rp83 triliun dari total kelolaan bank **bjb** sebesar Rp126,77 triliun. Dalam perjalanan tahun 2023 Divisi Hubungan Kelembagaan semakin fokus dalam menerapkan strategi sinergi dan kolaborasi dalam membangun kerjasama dengan nasabah institusi dalam upaya optimalisasi *product holding*. Kerjasama yang semakin baik dengan Divisi Teknologi Informasi dalam meningkatkan teknologi perbankan dengan menghasilkan inovasi layanan-layanan berbasis teknologi yang membantu transaksi perbankan untuk nasabah institusi seperti kerjasama *aggregator* penerimaan pajak daerah dalam peningkatan *fee based income* yang memungkinkan nasabah membayar di *channel-channel* lain yang dikerjasamakan (*modern*

In accordance with the duties and responsibilities of the Institutional Relations Division as the Division that opens the way for business partnerships with institutional customers, in 2023 the Institutional Relations Division continued to synergize with institutional customers to enhance mutually beneficial business relationships. In 2023 the Institutional Relations Division managed 65% of bank **bjb** TPF or IDR83 trillion of the total managed bank **bjb** of IDR126.77 trillion. In the course of 2023 the Institutional Relations Division increasingly focused on implementing synergy and collaboration strategies in building partnerships with institutional customers. **bjb** improved collaboration with the Information Technology Division in improving banking technology by producing innovative technology-based services that assisted banking transactions for institutional customers such as regional tax revenue aggregator cooperation in increasing fee-based income which allows customers to pay in other cooperating channels (modern channel, e-commerce, and PPOB) as well as services for providing application solutions to customer segmentation such

channel, *e-commerce*, dan PPOB) serta layanan-layanan pemberian solusi aplikasi kepada segmentasi nasabah seperti SIMRS untuk nasabah Rumah Sakti dan Edusmart untuk nasabah lembaga pendidikan serta layanan kepada pemerintah daerah seperti Kartu Kredit Indonesia (KKI). Divisi Hubungan Kelembagaan juga berkomunikasi secara intensif dan bekerjasama dengan Divisi Bisnis lain *(collaboration marketing)* dalam mengimplementasikan *product holding* bank **bjb** dalam menggarap nasabah institusi.

as SIMRS for Hospital and Edusmart customers for educational institution customers and in the future **bjb** will launch a service for Regional Government spending needs which can be called the Indonesia Credit Card (KKI). The Institutional Relations Division also communicated intensively and collaborated with other Business Divisions (collaboration marketing) in implementing bank **bjb** holding products in working with institutional customers.

Grafik Pencapaian Dana Pihak Ketiga Institusi
Graph of Institutional Third Party Funds Achievement

(dalam jutaan Rupiah)/
in IDR million)



Selain pengelolaan dana pihak ketiga untuk nasabah institusi, beberapa inisiasi kerjasama dengan nasabah institusi yang signifikan melalui penandatanganan nota kesepahaman adalah sebagai berikut:

In addition to managing third parties funds for institutional customers, several initiatives of cooperation with significant institutional customers through the signing of a memorandum of understanding are as follows:

Tabel Inisiasi Kerjasama dengan Nasabah Institusi
Table of Initiation of Collaboration with Institutional Customers

No	Nama Nasabah Customer Name	Jenis MOU/PKS MOU/PKS Type	Nomor MOU/PKS MOU/PKS Number	Tanggal Date	Ruang Lingkup Kerjasama Scope of Cooperation
1	PT Waskita Karya Realty	PKS	001/PKS/WSKR/2023	04 Januari 2023 January 04, 2023	Layanan pembayaran gaji pegawai (*payroll service*) payroll service
2	Universitas Jenderal Achmad Yani (UNJANI)	PKS	0004/PKS/BJB-CIM/2023	26 Januari 2023 January 26, 2023	Layanan pembayaran gaji pegawai (*payroll service*) payroll service
3	Universitas Jenderal Achmad Yani (UNJANI)	PKS	0003/PKS/BJB-CIM/2023	26 Januari 2023 January 26, 2023	Layanan **bjb** *Virtual Account Online* Online **bjb** Virtual Account Online Service.
4	Yayasan Kartika Eka Paksi (YKEP)	MOU	017/DIR-HKE/2023	26 Januari 2023 January 26,2023	Pemanfaatan produk dan jasa layanan perbankan Utilization of banking products and services.

No	Nama Nasabah Customer Name	Jenis MOU/PKS MOU/PKS Type	Nomor MOU/PKS MOU/PKS Number	Tanggal Date	Ruang Lingkup Kerjasama Scope of Cooperation
5	PT Kereta Cepat indonesia -China	MOU	004/NK/DIR-HKE/2023	01 Februari 2023 February 01, 2023	Pengembangan integritas sistem pembayaran, penjualan tiket, dan jasa layanan perbankan Development of the integrity of payment systems, ticket sales, and banking services
6	Polda Jawa Barat	PKS	001/PKS/HKE-DJ1/2023	18 Februari 2023 February 18, 2023	Layanan penyaluran tunjangan kinerja bagi pegawai negeri pada Kepolisian Daerah Jawa Barat Service for the distribution of performance allowances for civil servants in the West Java Regional Police
7	Asosiasi Franchise Indonesia	MoU	001/NK/HKE-DJ1/2023	10 Maret 2023 March 10, 2023	Pemanfaatan produk dan jasa layanan perbankan Utilization of banking products and services.
8	Universitas Trisakti	MOU	055/NK/DIR-HKE/2023 035/KS.00.08/USAKTI/R/VI/2023	07 Juni 2023 June 07, 2023	Pendidikan, penelitian, dan pengabdian kepada masyarakat Education, research, and community service
9	Universitas Gajah Mada	MOU	076/NK/DIR-HKE/2023 4031/UNI.P/Dit-KAUI/HK.08.00/2023	19 Juni 2023 June 19, 2023	Pendidikan, penelitian, dan pengabdian kepada masyarakat Education, research, and community service
10	PT Pertamina (Persero)	PKS	004/H00000/2023-S4 - 038/PKS-DIR-HKE/2023	23 Juni 2023 June 23, 2023	Penempatan dana jangka pendek Short-term fund placement
11	Pemerintah Kota Ogan Komering Ulu	MoU	1066/PAL-KOM/2023 100.37.1/10/MoU/2023	23 Mei 2023 May 23, 2023	Pemanfaatan produk dan jasa layanan perbankan milik bank **bjb** oleh Pemerintah Kota OKU dengan tetap memperhatikan ketentuan yang berlaku di masing-masing pihak Utilization of banking products and services owned by bank **bjb** by the OKU City Government while still adhering to the applicable provisions on each party.
12	PT. Wijaya Karya Beton	PKS	0008/PKS/KR/2023, PU.07.09/WB-0A.0005/2023	15 Juni 2023 June 15, 2023	Pemberian fasilitas kredit ritel dan pembayaran kolektif angsuran kredit ritel Provision of retail credit facilities and collective payment of retail credit installments
13	PT. Adhi Persada Beton	PKS	0193/RSA-KON/2023	15 Juni 2023 June 15, 2023	Layanan pembayaran gaji pegawai (*payroll service*) payroll service
14	RSUD Kota Bogor	PKS	119/308-PKS-RSUD/VI/2023	03 Juni 2023 June 03, 2023	Layanan pengelolaan keuangan rumah sakit Hospital financial management service
15	BPKAD Kota Cimahi	PKS	970/45-Perj/2023 0020/PKS/BJB-CIM/2023	21 Juli 2023 July 21, 2023	Penerimaan pembayaran pajak daerah Kota Cimahi Receipt of local tax payments in Cimahi
16	Perusahaan Daerah Pembangunan Kota Cirebon	PKS	551.2/05/PD.Pemb 669/CIR-ASU/2023	18 Juli 2023 July 18, 2023	Layanan penerimaan pembayaran tiket BRT Trans Cirebon Payment ticket reception service for BRT Trans Cirebon
17	Himpunan Peternak Domba Kambing Indonesia	MoU	011/NK/DIR-HKE/2023 01/MOU-HPDKI/IX/2023	16 September 2023 September 16, 2023	Pemanfaatan produk jasa layanan perbankan untuk mendukung kegiatan organisasi Utilization of banking products and services to support organizational activities

No	Nama Nasabah Customer Name	Jenis MOU/PKS MOU/PKS Type	Nomor MOU/PKS MOU/PKS Number	Tanggal Date	Ruang Lingkup Kerjasama Scope of Cooperation
18	Pemerintah Kota Surakarta	PKS	PK.06.01/309.2/VII/2022 004/SUT-BIS/PKS/2022	06 Juli 2023 July 06, 2023	Penyediaan layanan perbankan dalam penerimaan pajak daerah di Kota Surakarta Provision of banking services in the collection of local taxes in Surakarta
19	Universitas Mandiri	PKS	014/UM/R/IX/2023 0727/SUB-KOM/2023	13 September 2023 September 13, 2023	Jasa layanan perbankan Banking Service
20	PT Telkomsel	MOU	015/MOU/DIR-HKE/2023	17 November 2023 November 17, 2023	Pemanfaatan produk dan jasa layanan perbankan dan telekomunikasi Utilization of banking and telecommunication services and products.
21	PT Perusahaan Perkembangan Ekonomi Nasional Rajawali Nusantara Indonesia	MOU	019/NK/DIR-HKE/2023	15 Desember 2023 December 15, 2023	Addendum MOU pemanfaatan produk dan jasa layanan perbankan Addendum to the MOU on the utilization of banking products and services.
22	Perum Bulog	PKS	007/NK/HKE-ASO/2023	28 Desember 2023 December 28, 2023	Pemanfaatan fasilitas kartu ATM dan Debet *Co Branding member* Boss Food Utilization of ATM and Debit Card facilities with Co-Branding for Boss Food members.
23	Pemerintah Kota Depok	PKS	034/PKS/BJB-DEP/XII/2023	13 Desember 2023 December 13, 2023	Pengelolaan kartu kredit pemerintah domestik bank **bjb** Management of domestic government credit cards by bank **bjb**
24	Pemerintah Kota Banjar	PKS	464/BAN-KOM/PKS/2023	15 November 2023 November 15, 2023	Pengelolaan kartu kredit pemerintah domestik bank **bjb** Management of domestic government credit cards by bank **bjb**
25	Pemerintah Kota Bekasi	PKS	059/PKS-BEK/X/2023	16 Oktober 2023 October 16, 2023	Pengelolaan kartu kredit pemerintah daerah Management of domestic government credit card
26	Universitas Sriwidjaya	MOU	2350/PAL-KON/2023	03 November 2023 November 03, 2023	Pendidikan, penelitian, pengabdian kepada masyarakat dan pengembangan sumber daya serta pemanfaatan jasa layanan perbankan Education, research, community service, resource development, and utilization of banking services
27	Universitas Widyatama	MOU	014/NK/DIR-HKE/2023	16 Oktober 2023 October 16, 2023	Kerjasama Tridharma perguruan tinggi dan pemanfaatan produk dan jasa layanan perbankan Collaboration on the Tridharma of higher education and the utilization of banking products and services
28	BCA	MOU	001/PKS/HKE-DJ2/2023	01 Desember 2023 December 01, 2023	Penerimaan pembayaran tagihan *biller* melalui fasilitas BCA Receipt of bill payments from billers through BCA facilities

Pengembangan Produk dan Layanan

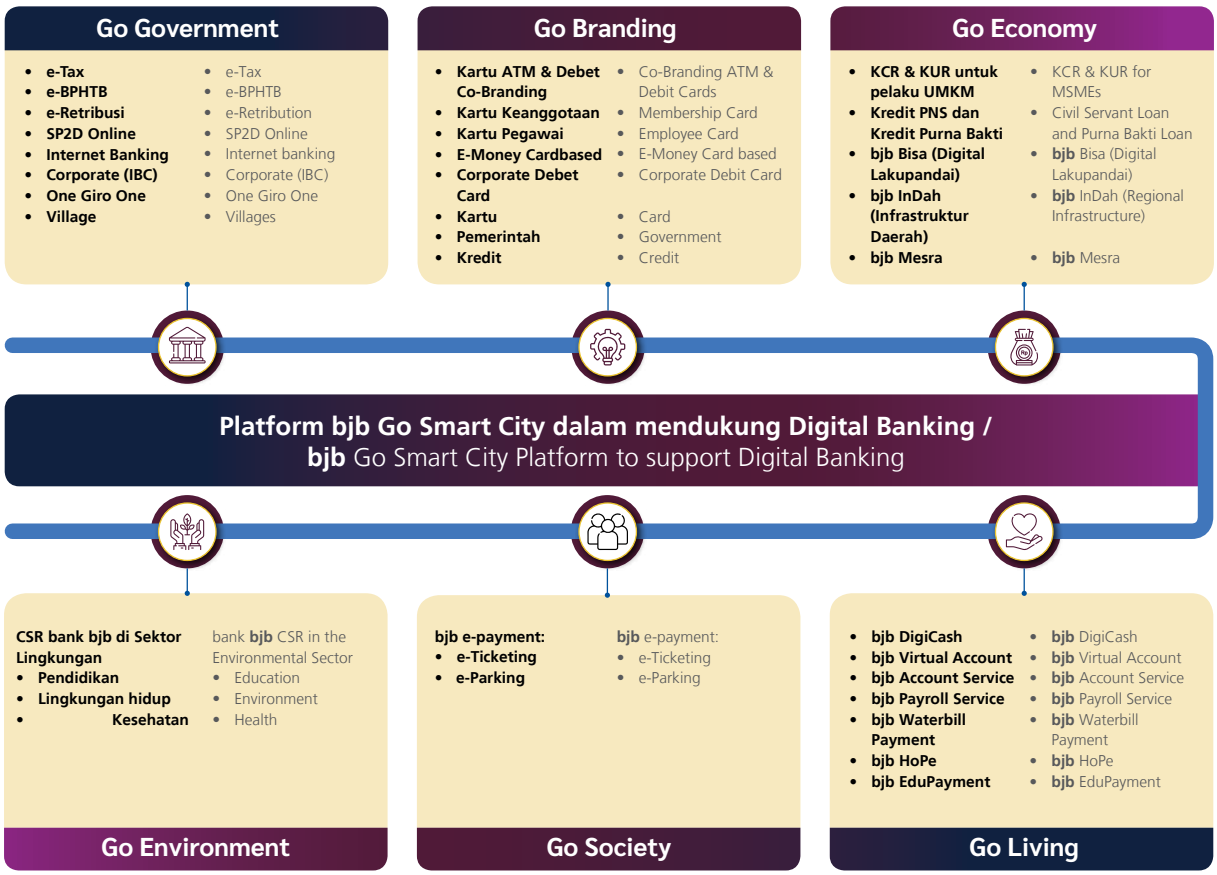
1. **bjb *Go Smart City***

   Pengembangan produk yang kami lakukan adalah dalam rangka memberikan pelayanan kepada stakeholders khususnya nasabah Pemda dengan meluncurkan *platform* "**bjb** *Go Smart City*" yang merupakan *bundling* dari layanan-layanan dan produk bank **bjb** guna memberikan kemudahan akses dan transaksi serta mendukung program non tunai di lingkungan pemerintah daerah.

Product and Service Development

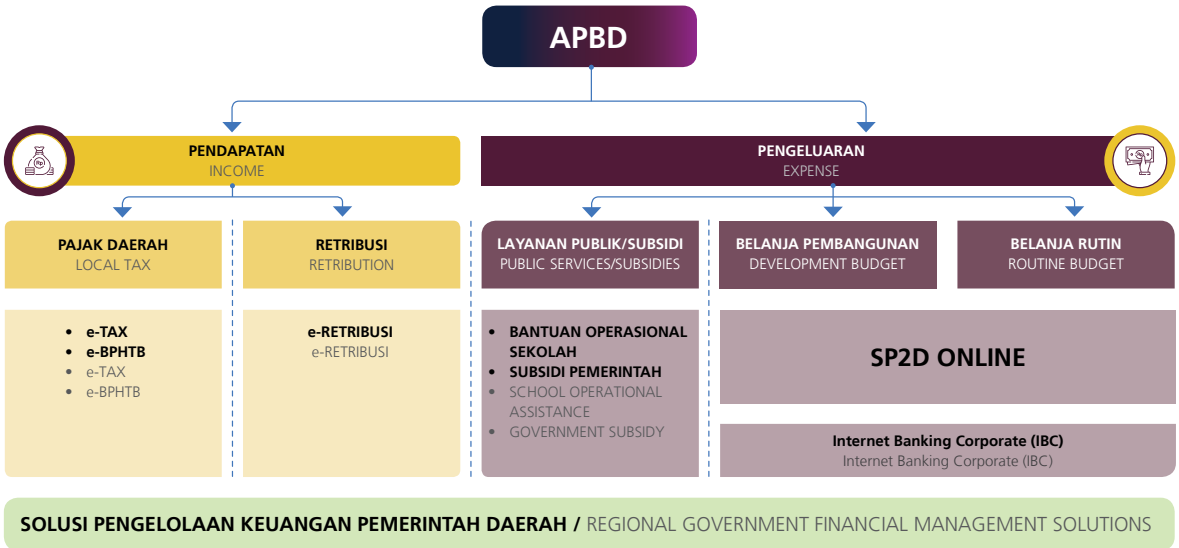
1. **bjb Go Smart City**

   The product development we are undertaking is aimed at providing services to stakeholders, especially local government customers, by launching the **bjb** Go Smart City" platform. This platform is a bundling of services and products from bank **bjb** to provide easy access and transactions, as well as support for cashless programs in the local government environment



a. ***Go Government*** memberikan solusi pengelolaan keuangan untuk Pemerintah Daerah baik dari sisi penerimaan maupun pengeluaran dengan berbagai fitur layanan yang dapat dimanfaatkan.

a. ***Go Government*** Providing financial management solutions for the Regional Government, both in terms of revenue and expenditure, with various service features that can be utilized.



SOLUSI PENGELOLAAN KEUANGAN PEMERINTAH DAERAH / REGIONAL GOVERNMENT FINANCIAL MANAGEMENT SOLUTIONS

Layanan e-Tax adalah Layanan Pembayaran Pajak Daerah melalui *channel* bank bjb baik Jaringan Kantor maupun Jaringan Elektronik bank bjb
E-Tax service is a Regional Tax Payment Service through the bank **bjb** channel, both the Office Network and the bank **bjb** Electronic Network

bjb e-TAX

Pajak Pusat / Central Tax
PPH, PPN, PNBP

Pajak Provinsi
PKB, BBNKB, Pajak Rokok, Pajak Air Permukaan, Pajak Bahan Bakar Kendaraan Bermotor

Provincial Tax
PKB, BBNKB, Cigarette Tax, Surface Water Tax, Motor Vehicle Fuel Tax

Pajak Kota/Kab
- **PBB-P2**
- **BPHTB**
- **PJDL (Pajak Hotel Restoran, Hiburan, Reklame, PPJU, Mineral Bukan Logam & Batuan, Pajak Sarang Burung Walet**

City/District Tax
- PBB-P2
- BPHTB
- PJDL (Taxes for Hotels, Restaurants, Entertainment, Advertisements, PPJU, Non-Metal Minerals & Rocks, Swallow's Nest Tax)

Channel Pembayaran Internal
Internal Payment Channels

TELLER TELLER | **BJB ATM** BJB ATM | **BJB DIGI** BJB DIGI | **IBC** IBC | **EDC** EDC

Channel Pembayaran Pihak Ketiga (PBB-P2) Konsep Aggregator
Third Party Payment Channel (PBB-P2) Aggregator Concept

Channel Lainnya
Other Channels

Channel Pembayaran
Seluruh jaringan bank bjb
Payment Channels
In all bank **bjb** networks

Web register
Sistem untuk generate Kode Bayar
Web register
System to generate payment codes

Retribusi Non Perijinan
Pasar, Parkir, KIR, Pariwisata, Transportasi, dll.
Non-retibution permit
for markets, parking, KIR, tourism, transportation, etc.

TELLER TELLER | **BJB ATM** BJB ATM | **BJB DIGI** BJB DIGI | **IBC** IBC | **EDC** EDC

Retribusi Perijinan
ijin Mendirikan Bangunan (IMB), ijin Gangguan, Trayek, dll
Permits for retribution for building construction permits (IMB), disturbance permits, routes, etc



Layanan bjb e-Retribusi / bjb e-Retributsi Services

Layanan Pembayaran Retribusi Daerah *(bjb e-Retribusi)* adalah layanan/sistem transaksi yang dikembangkan oleh bank bjb yang memungkinkan Wajib Retribusi membayar kewajiban melalui seluruh *channel* bank bjb baik Jaringan Kantor maupun Jaringan Elektronik bank bjb
Regional Retribution Payment Service (**bjb** e-Retribusi) is a transaction service/system developed by bank **bjb** which allows Retribution Recipients obligations to pay through all bank **bjb** channels, both Office Network and bank **bjb** Electronic Network

Layanan *Internet Banking Corporate*
Internet Banking Corporate Service

Layanan transaksi keuangan secara mandiri oleh Nasabah Giro Non Perorangan secara *real time online*
Independent financial transaction services by Non-Individual Current Account Customers in real time online

Fitur IBC
Fitur IBC

- **Transfer** — Transfer
- **Cash Pooling** — Cash Pooling
- **Cash Distribution** — Cash Distribution
- **Tax Payment (PBB & PJDL)** — Tax Payment (PBB & PJDL)
- **Payroll Service** — Payroll Service
- **Pajak BPHTB** — Pajak BPHTB
- **Account Service** — Account Service
- **Business Information** — Business Information
- **Payment / Purchase** — Payment / Purchase
- **Cheque Order** — Cheque Order

Layanan *SP2D Online*
SP2D Online Service

Layanan Pencairan SP2D secara online:
SP2D Disbursement Service online:

1. **H2H antara aplikasi keuangan PEMDA dengan bank bjb (SIMDA, SIPKD, SIMRAL, SPECTRA, dll)**
2. **Transaksi dilaksanakan oleh petugas bank bjb**
3. **Monitoring Pencairan SP2D Online secara realtime.**

1. H2H between local government financial applications and bank **bjb** (SIMDA, SIPKD, SIMRAL, SPECTRA, dll)
2. Transactions are carried out by bank **bjb** officers
3. Monitoring SP2D Online Disbursement in real time.





PENGELOLAAN DANA DESA One Giro One Village (OGOV)
VILLAGE FUND MANAGEMENT One Giro One Village (OGOV)

Potensi CASA dari mitra Desa & BUMDES
CASA potential from Village and BUMDES partners

Pengerjaan proyek infrastuktur Desa dan mitra kerjasama BUMDES
Work on Village infrastructure projects and BUMDES collaboration partners

- **Penerima Honorarium Padat Karya**
- **Pendamping Desa 2500 org**
- **Penyewa Kios/Los pasar yg dikelola BUMDES**
- Recipient of the Labor Intensive Honorarium
- Village Facilitators 2500 people
- Renters of market stalls managed by BUMDES

Implementasi Pengelolaan. Keuangan Desa
Management Implementation. Village Finance

Potensi CASA dari mitra Desa & BUMDES
CASA potential from Village and BUMDES partners

Single Account untuk Rekening Kas Desa melalui Giro bank bjb untuk bisa menampung seluruh pendapatan desa
Single Account for Village Account via bank **bjb** Current Account to accommodate all village income

Rekening Giro Bumdes
Bumdes Current Account

Untuk kegiatan operasional Bumdes dan penerimaan dana bantuan keuangan
For Bumdes operational activities and receipt of financial assistance funds

Rekening Giro Kas Desa
Village Current Account

Single Account untuk Rekening Kas Desa melalui Giro bank bjb untuk bisa menampung seluruh pendapatan desa
Single Account for Village Account via bank **bjb** Current Account to accommodate all village income

Implementasi IBC
IBC Implementation

Untuk mendukung program non tunai di Pemerintah Desa
To support non-cash programs in the Village Government

b. ***Go Branding,*** memberikan kemudahan dengan fasilitas alat pembayaran untuk berbagai transaksi pembayaran.

b. ***Go Branding,*** Providing convenience with payment instrument facilities for various payment transactions.

Fasilitas ATM Co-Branding
ATM Co-Branding Facility

Fasilitas Co-Branding memberikan fungsi lain dari kartu ATM selain sebagai media pembayaran juga dapat berfungsi sebagai kartu identitas pemegang kartu
The Co-Branding facility provides another function for the ATM card, apart from being a payment medium, it can also function as an identity card for the card holder



Layanan Corporate Debit Card / Corporate Debit Card Service

Corporate Debit Card bank bjb merupakan kartu ATM/ Debit berlogo GPN yang diterbitkan oleh bank bjb yang diperuntukkan bagi nasabah institusi baik nasabah Pemerintahan maupun Non Pemerintahan yang memuat Nama Pemegang Kartu.

The bank **bjb** Corporate Debit Card is an ATM/Debit card with the GPN logo issued by bank **bjb** which is intended for institutional customers, both government and non-government customers, containing the name of the card holder.

Fitur - fitur:
- **Bebas biaya administrasi**
- **Bebas biaya penggantian kartu**
- **Bebas biaya penerbitan kartu**
- **1 rekening giro hanya dapat memiliki 1 kartu ATM**

Features:
- Free administration fees
- Free card replacement fees
- Free card issuance fees
- 1 checking account can only have 1 ATM card

Limit Transaksi CDC bank bjb per transaksi setiap fitur / CDC bank **bjb** transaction limit per transaction for each feature**:**

No	**Jenis Kartu** Card Type	**Tarik Tunai (Rp)** Cash withdrawal (IDR)	**Transfer Sesama bank bjb (Rp)** Transfer between **bjb** banks (IDR)	**Transfer Antar bank (Rp)** Interbank transfer (IDR)	**Debet/Purchase (Rp)** Debit/Purchase (IDR)
1	**Corporate Debit Card Silver bank bjb Pemerintahan** Corporate Debit Card Silver bank **bjb** Government	-	10,000,000	10,000,000	1,000,000
2	**Corporate Debit Card Gold bank bjb Pemerintahan** Corporate Debit Card Gold bank **bjb** Government	-	25,000,000	25,000,000	1,000,000
3	**Corporate Debit Card Silver bank bjb Non Pemerintahan** Corporate Debit Card Silver bank **bjb** Non Government	3,000,000	75,000,000	25,000,000	5,000,000
4	**Corporate Debit Card Gold bank bjb Non Pemerintahan** Corporate Debit Card Gold bank **bjb** Non Government	3,000,000	100,000,000	25,000,000	5,000,000

Limit Transaksi CDC bank bjb per 1 (satu) hari setiap fitur / CDC bank **bjb** transaction limit per 1 (one) day per feature**:**

No	**Jenis Kartu** Card Type	**Tarik Tunai (Rp)** Cash withdrawal (IDR)	**Transfer Sesama bank bjb (Rp)** Transfer between **bjb** banks (IDR)	**Transfer Antar bank (Rp)** Interbank transfer (IDR)	**Debet/Purchase (Rp)** Debit/Purchase (IDR)
1	**Corporate Debit Card Silver bank bjb Pemerintahan** Corporate Debit Card Silver bank **bjb** Government	-	10,000,000	5,000,000	1,000,000
2	**Corporate Debit Card Gold bank bjb Pemerintahan** Corporate Debit Card Gold bank **bjb** Government	-	25,000,000	5,000,000	10,000,000
3	**Corporate Debit Card Silver bank bjb Non Pemerintahan** Corporate Debit Card Silver bank **bjb** Non Government	10,000,000	75,000,000	25,000,000	20,000,000
4	**Corporate Debit Card Gold bank bjb Non Pemerintahan** Corporate Debit Card Gold bank **bjb** Non Government	10,000,000	100,000,000	25,000,000	30,000,000

c. ***Go Economy,*** memberikan berbagai fasilitas pembiayaan baik untuk korporasi, pelaku UMKM maupun masyarakat dalam rangka menumbuhkan perekonomian di daerah dan meningkatkan taraf hidup masyarakat.

c. ***Go Economy,*** Providing various financing facilities for corporations, SME players, and the community to stimulate the local economy and improve the standard of living.

bjb BiSA

Layanan Laku Pandai bank bjb untuk Agen Perorangan maupun Badan Hukum (BUMDES, Koperasi) yang dapat melayani nasabah dan/atau calon nasabah untuk kegiatan perbankan

bank **bjb** Laku Pandai service for Individual Agents and Legal Entities (BUMDES, Cooperatives) who can serve customers and/or prospective customers for banking activities



bjb INDAH

Sesuai dengan misinya, bank bjb berperan aktif mendukung percepatan program pembangunan Pemerintah Daerah dengan fasilitas kredit bagi Pemerintah Daerah maupun swasta.

bjb INDAH ditujukan untuk mendanai kegiatan proyek proyek infrastruktur serta pengadaan barang dan jasa Pemerintah Daerah dalam rangka percepatan pembangunan yang diharapkan. Adanya peningkatan layanan, manfaat kepada masyarakat dan percepatan di daerah

bjb INDAH kepada Pemerintah Daerah terbagi menjadi 3 klasifikasi berdasarkan jangka waktu:

In accordance with its mission, bank **bjb** plays an active role in supporting the acceleration of Regional Government development programs with credit facilities for Regional Government and the private sector.

bjb INDAH is intended to fund infrastructure project activities as well as the procurement of goods and services for the Regional Government in order to accelerate the expected development. There is an increase in services, benefits to the community and acceleration in the regions

bjb INDAH to Regional Governments is divided into 3 classifications based on time period:

1

Jangka Pendek / Short Term

<1 Thn Anggaran.
Selama masa Jabatan Kepala Daerah

<1 Fiscal Year.
During the term of Regional Head position

2

Jangka Menengah / Medium Term

> 1 Thn < 5 Thn Anggaran.
Selama masa Jabatan Kepala Daerah

>1 to <5 Fiscal Year.
During the term of Regional Head position

3

Jangka Panjang* / Long Term*

> 1 tahun Angaran.
Dapat melebihi masa Jabatan Kepala Daerah
***Untuk membiayai pelayanan publik yang menghasilkan penerimaan bagi APBD balk langsung maupun tidak langsung.**

> 1 Fiscal year.
Can exceed the term Regional Head position
*To finance public services that generate revenue for the APBD either directly or indirectly.

bank bjb memiliki berbagai produk pembiayaan untuk mendukung peningkatan perekonomian Masyarakat baik melalui kredit produktif maupun konsumtif

bank **bjb** has various financing products to support the improvement of the community's economy both through productive and consumptive loan



d. Go Living, memberikan berbagai kemudahan akses berbasis digital untuk transaksi perbankan yang mudah diakses.

d. Go Living, providing various digital-based access conveniences for easily accessible banking transactions.

bjb Payroll

bjb Payroll Services adalah layanan perbankan bagi Nasabah Institusi untuk melakukan pembayaran gaji karyawan melalui media Tabungan sehingga proses pembayaran gaji karyawannya dapat dilaksanakan secara tepat waktu, akurat, dan proses yang berjalan efisien.

bjb Payroll Services is a banking service for Institutional Customers to pay employee salaries through Savings so that the employee salary payment process can be carried out in a timely, accurate and efficient manner.



bjb Virtual Account

bjb Virtual Account adalah nomor identifikasi pelanggan perusahaan yang dibuka oleh Bank atas permintaan perusahaan.

bjb Virtual Account is a company customer identification number opened by the Bank at the company's request.

Channel Pembayaran / Payment Channels

bank bjb

TELLER
TELLER

BJB ATM
BJB ATM

BJB DIGI
BJB DIGI

Bank lain (Transfer Online)
Other Bank (Online Transfer)

BNI, mandiri, Bank BTN

Pengembangan Virtual Account Online dengan memperluas pembayaran untuk transaksi e-commerce di Maret 2020

Development of Online Virtual Accounts by expanding payments for e-commerce transactions in March 2020

tokopedia, Shopee, Bukalapak, LAZADA, traveloka

Fasilitas E-MONEY bank bjb / bank **bjb** E-MONEY Facility







bjb Hospital Payment & Excellent Service (bjb HOPE) merupakan layanan pengelolaan penerimaan dan pengeluaran untuk Rumah sakit melalui bank bjb secara real time online.
bjb Hospital Payment & Excellent Service (**bjb** HOPE) is a revenue and expenditure management service for hospitals through bank **bjb** in real time online

Data / Data
Proses data menjadi tagihan lebih cepat dikarenakan data diproses di setiap bagian pelayanan
The process of data into bills is faster because data is processed in every part of the service

Tagihan / Bill
Tagihan lebih cepat diproses dikarenakan kasir rumah sakit tinggal membentuk ID billing
Bills are processed more quickly because the hospital cashier just needs to form a billing ID



Pembayaran / Payment
Pembayaran lebih simpel dengan cukup membawa ID billing
Payment is simpler by simply bringing your billing ID

Proses Bayar / Payment Process
Mempercepat Proses bayar sehingga pasien tidak perlu menunggu antrian yang panjang
Speed up the payment process so that patients don't have to wait in long queues

Pilihan Channel Bayar / Channels Payment Option
bjb HOPE akan terus dikembangkan agar channel pembayaran dapat terus diperluas
bjb HOPE will continue to be developed so that payment channels can continue to be expanded

bjb Edupay

Layanan pembayaran tagihan biaya pendidikan adalah layanan Perbankan yang dikembangkan untuk memberikan jasa layanan keuangan kepada Lembaga Pendidikan sehingga memungkinkan Peserta didik untuk membayar kewajiban melalui seluruh channel bank bjb secara real time online.

The education bill payment service is a banking service developed to provide financial services to educational institutions so as to enable students to pay obligations through all bank **bjb** channels in real time online.

TELLER
TELLER

BJB ATM
BJB ATM

BJB DIGI
BJB DIGI

Channel Lainnya
Other Channels





e. ***Go Society,*** salah satu fitur *cashless society* dalam rangka mendukung program non tunai serta mengoptimalkan pendapatan asli daerah.

e. ***Go Society,*** one of the cashless society features aimed at supporting non-cash programs and optimizing local revenue.



f. ***Go Green Environment,*** berbagai program dalam rangka kepedulian bank **bjb** terhadap lingkungan dan pemberian CSR.

f. ***Go Green Environment,*** various programs as part of bank **bjb**'s concern for the environment and the provision of Corporate Social Responsibility (CSR).



2. Desa *Digital* bank bjb

Ekosistem di Desa memiliki potensi besar terutama dalam pengelolaan keuangan mulai dari Dana Desa, Pendapatan Asli Desa (PADesa), Alokasi Dana Desa (ADD), Dana Bagian dari Pajak dan Retribusi Daerah, Hibah dan Sumbangan Pihak Ketiga. Hal tersebut harus didukung oleh pemberian fasilitas baik produk dan layanan perbankan yang sesuai dengan kebutuhan Desa agar terwujud pembangunan yang berkesinambungan di Desa. bank **bjb** selaku bank pemerintah daerah hadir dalam mendukung perkembangan perekonomian desa dengan memberikan layanan yang cepat dan inovatif dalam hal layanan publik melalui program Desa *digital* **bjb.** Desa Digital **bjb** merupakan program berkesinambungan dalam membentuk ekosistem keuangan desa yang terintegrasi dengan layanan perbankan dalam memberikan kontribusi dan berpartisipasi sebagai penggerak dan pendorong perekonomian di Desa dengan:

1. Peningkatan konektivitas akses keuangan di Desa melalui berbagai program dan layanan perbankan seperti implementasi *Internet Banking Corporate* (IBC), integrasi *Internet Banking Corporate* (IBC) dengan Sistem Keuangan Desa, Implementasi Lakupandai (**bjb** BISA) serta layanan lainnya yang memberikan kemudahan akses dalam pengelolaan keuangan di Desa seperti QRIS bagi BUMDES, Koperasi dan *Merchant* di Desa serta fasilitas DPLK.
2. Pemberian fasilitas pembiayaan baik produktif maupun konsumtif. Dari sisi kredit produktif diberikan untuk para pelaku UMKM di Desa serta pemberian pelatihan kewirausahaan melalui program PESAT (Pemberdayaan Masyarakat Ekonomi Terpadu) sedangkan untuk kredit konsumtif diberikan penyaluran kredit bagi perangkat

2. Desa Digital bank bjb

The village ecosystem has significant potential, especially in financial management, starting from Village Funds, Village Original Revenues (PADesa), Village Allocation Funds (ADD), a portion of Local Taxes and Levies, Grants, and Third-Party Contributions. This should be supported by the provision of facilities, both products and banking services, that align with the needs of the village to achieve sustainable development in the village .: bank **bjb**, as a regional government bank, supports the villages economic development by providing fast and innovative services in public service through the Desa Digital **bjb** program. Desa Digital **bjb** is a sustainable program aimed at forming an integrated financial ecosystem for villages with banking services. It contributes and participates as a driver of the economy in the village by:

1. Improving financial accessibility in the village through various programs and banking services, such as the implementation of Corporate Internet Banking (IBC), integration of Corporate Internet Banking (IBC) with the Village Financial System, Lakupandai implementation (**bjb** BISA), and other services that provide easy access in financial management in the village, such as QRIS for Village-Owned Enterprises (BUMDES), Cooperatives, and Merchants in the village, as well as provident fund facilities
2. Providing financing facilities, both productive and consumptive. On the productive credit side, it is provided to SME actors in the village, along with entrepreneurship training through the PESAT program (Integrated Economic Community Empowerment). Meanwhile, for consumptive credit, credit disbursement is provided for

Desa sebagai salah satu upaya dalam meningkatkan kesejahteraan dan daya beli masyarakat di Desa.

3. Kolaborasi dengan berbagai institusi yang memberikan nilai tambah bagi kemajuan Desa menjadi salah satu upaya mewujudkan program Desa Digital **bjb,** seperti pengembangan kerjasama pola kemitraan dengan BUMN (RNI dan Pertamina), sinergi bisnis melalui *cross biller* dengan Perum BULOG serta program-program lainnya baik dengan Kementerian maupun Dinas terkait di Provinsi dan Kabupaten.

Faktor Pendukung dan Penghambat Bisnis Dana Pihak Ketiga Institusi (Kelembagaan)

Faktor pendukung kegiatan Divisi Hubungan Kelembagaan ialah komunikasi yang intensif dengan lintas Divisi, Kantor Wilayah dan Kantor Cabang bank **bjb** sehingga terjadi *collaboration marketing* dimana dalam menggarap nasabah institusi, nasabah mendapatkan layanan-layanan perbankan yang ada di bank **bjb** dalam satu paket/ bundel. Dengan begitu, tentu membantu pelaksanaan strategi dan pencapaian target Divisi Hubungan Kelembagaan khususnya dan target bank **bjb** secara keseluruhan. Hal tersebut sejalan dengan fungsi dari optimalisasi *product holding* bagi nasabah-nasabah institusi yang melekat pada Divisi Hubungan Kelembagaan.

Faktor penghambatnya yakni lebih kepada kondisi likuiditas menjelang akhir tahun 2023 cukup ketat, beberapa kali tingkat suku bunga acuan mengalami kenaikan yang menyebabkan bank harus menyesuaikan dengan menaikan tingkat suku bunga. Selain isu likuiditas, isu digitalisasi baik untuk sektor ritel maupun pemerintah daerah menjadi salah satu fokus utama dalam proses pengembangan produk dan layanan.

Strategi Dana Pihak Ketiga Institusi (Kelembagaan) Tahun 2024

Untuk tahun 2023, Divisi Hubungan Kelembagaan akan melakukan beberapa strategi utama dalam rangka meningkatkan pencapaian dan melebihi pencapaian tahun 2023 sesuai dengan ASDT 2024 sebagai berikut:

1. ***Business Ecosystem***
   Akuisisi potensi bisnis dari ekosistem nasabah, baik Pemerintah Daerah, BUMD, BUMN, maupun Swasta dalam upaya peningkatan *product holding* bank **bjb** yang relevansinya terhadap *sustainable* bisnis serta peningkatan laba bank **bjb**.

2. **Perluasan Kerjasama**
   Ekpansi nasabah baru sebagai upaya perluasan dan penguatan bisnis bank **bjb** dalam mendukung pencapaian target bisnis serta konsistensi bank **bjb** dalam mewujudkan perekonomian daerah.
3. **Peningkatan CASA dan *Transactioanal Banking***
   a. Optimalisasi program giro *surplus.*
   b. Optimalisasi program eduprize kepada nasabah lembaga pendidikan.
   c. Digitalisasi Layanan Penerimaan seperti implementasi layanan **bjb** Hope, layanan VA bank **bjb,** layanan *waterbill payment*, layanan autodebit.

village officials as one effort to improve the welfare and purchasing power of the community in the village

3. Collaboration with various institutions that provide added value for the progress of the village is one of the efforts to realize the Desa Digital **bjb** program. This includes the development of partnership collaborations with State-Owned Enterprises (RNI and Pertamina), business synergy through cross-biller partnerships with Perum BULOG, and other programs with relevant Ministries and Departments at the Provincial and District levels.

Supporting and Inhibiting Factors of Institutional Third Party Fund Business

Factors supporting the activities of the Institutional Relations Division are intensive communication with cross-Divisions, Regional Offices and bank **bjb** Branch Offices so that collaboration marketing occurs in working on institutional customers, customers get banking services at bank **bjb** in one package/bundle. That way, it certainly helps implement the strategy and achieve the targets of the Institutional Relations Division in particular and bank **bjb** targets as a whole. This is in line with the function of optimizing product holding for institutional customers attached to the Institutional Relations Division.

The inhibiting factor is that the liquidity conditions towards the end of 2023 were quite tight, several times the benchmark interest rate increased which caused banks to have to adjust by raising interest rates. In addition to liquidity issues, digitalization issues for both the retail sector and local government became one of the main focuses in the product and service development process.

Strategy for Institutional Third Party Funds for 2024

For 2023, the Institutional Relations Division will carry out several main strategies in order to increase achievements and exceed achievements in 2023 in accordance with ASDT 2024 as follows:

1. **Business Ecosystem**
   Acquisition of business potential from the customer ecosystem, both Regional Government, BUMD, BUMN, and the Private sector in an effort to increase bank **bjb** product holding with relevance to sustainable business and increase bank **bjb** profits.
2. **Expansion of Cooperation**
   Expansion of new customers as an effort to broaden and strengthen the business of bank **bjb** in supporting the business achievement targets, as well as the consistency of bank **bjb** in realizing the regional economy.
3. **Increased CASA and Transactional Banking**
   a. Current Account surplus program optimization
   b. Optimization of the Eduprize program for educational institution customers
   c. Digitalization of receipt services such as the implementation of **bjb** Hope service, bank **bjb** VA service, water bill payment service, and auto-debit service.

d. Optimalisasi ekosistem transaksi layanan belanja Pemda, optimalisasi pengelolaan Pemda "dari Hulu ke Hilir" dengan memastikan pengelolaan DPK dari *dropping* dana ke nasabah hingga ke "*sub end user*" tetap melalui bank **bjb.**

e. Optimalisasi kerjasama TNI, POLRI dan Kementerian.

f. Kerjasama layanan *host to host*, perluasan kerjasama dengan nasabah institusi baik Pemda maupun Non Pemda melalui konsep *host to host* (API) dengan menjadikan bank **bjb** menjadi bank transaksional.

g. Peningkatan kerjasama lembaga pendidikan/sekolah, kerjasama dengan penyedia aplikasi kampus dan aplikasi sekolah melalui layanan *virtual account*.

d. Optimization of the transaction ecosystem for local government shopping services, optimization of local government management 'from upstream to downstream,' ensuring the management of customer funds from fund dropping to end users remains through bank **bjb**

e. Optimization of collaboration with the Indonesian National Armed Forces (TNI), the National Police (POLRI), and the Ministry.

f. Host-to-host service collaboration, expanding cooperation with institutional customers, both local government (Pemda) and non-local government, through the host-to-host concept (API), making bank **bjb** a transactional bank.

g. Enhancement of collaboration with educational institutions/schools, partnership with campus application providers, and school application providers through virtual account services.

Jasa Layanan

WEALTH MANAGEMENT

Penjelasan *Wealth Management*

Dalam memenuhi kebutuhan akan layanan keuangan yang menyeluruh bagi nasabahnya, bank **bjb** menyediakan produk dan layanan *wealth management* sebagai solusi perencanaan keuangan bagi nasabah. *Wealth Management* yang dihadirkan bank **bjb** meliputi produk investasi berupa reksa dana dan proteksi melalui layanan *bancassurance*.

bank **bjb** menghadirkan beragam pilihan produk investasi reksa dana melalui kerja sama dengan *asset management* terkemuka di Indonesia dalam rangka memberikan pilihan alternatif investasi bagi nasabah.

BRI manajemen investasi	**PT BRI Manajemen Investasi**
BAHANA	**PT Bahana TCW Investment Management**
trimegah	**PT Trimegah Asset Management**
SYAILENDRA	**PT Syailendra Capital**

Melalui kerja sama dengan berbagai *asset management* terkemuka di Indonesia, bank **bjb** menghadirkan beragam pilihan produk reksa dana sesuai dengan karakteristik dan profil risiko serta tujuan dan kebutuhan investasi nasabah. Beragam produk reksa dana yang tersedia di antaranya yaitu:

Services

Wealth Management

Wealth Management Explanation

In meeting the need for comprehensive financial services for its customers, bank **bjb** provides wealth management services as a financial planning solution for customers. Wealth management services offered by bank **bjb** include mutual fund products and bancassurance.

bank **bjb** introduces a variety of mutual fund investment products through collaboration with leading asset management companies in Indonesia to provide alternative investment options for customers

Sucor Asset Management	**PT Sucorinvest Asset Management**
asset management sinarmas	**PT Sinarmas Asset Management**
BNI Asset Management	**PT BNI Asset Management**
Manulife Investment Management	**PT Manulife Aset Manajemen Indonesia**

Through collaboration with various leading asset management companies in Indonesia, bank **bjb** offers a variety of mutual fund products tailored to the characteristics, risk profiles, as well as the goals and investment needs of customers. Various mutual fund products available include:

Tabel Produk Reksa Dana
Table of Mutual Fund Product

Manajer Investasi Investment Manager	Produk Reksa Dana Mutual Fund Product	Jenis Reksa Dana Types of Mutual Funds	Profil Risiko Risk Profile
BRI manajemen investasi	BRI Seruni Pasar Uang II Kelas A	Pasar Uang Money Market	Rendah Low
	BRI Anggrek Fleksibel	Campuran Mix	Menengah – Tinggi Moderate – High
	BRI Mawar	Saham Stock	Tinggi High
	BRI Indeks Syariah	Indeks Index	Tinggi High
BAHANA	Bahana Dana Insfrastruktur	Campuran Mix	Menengah – Tinggi Moderate – High
	Dana Ekuitas Prima	Saham Stock	Tinggi High
trimegah	Trim Kas 2	Pasar Uang Money Market	Rendah Low
	Trim Mega Fixed Income Plan	Pendapatan Tetap Fixed Income	Menengah Moderate
	Trim Kombinasi 2	Campuran Mix	Menengah – Tinggi Moderate – High
	Trim Syariah Berimbang	Campuran Mix	Menengah – Tinggi Moderate – High
	Trimegah Balanced Absolute Strategi Kelas A	Campuran Mix	Menengah – Tinggi Moderate – High
	Trim Kapital Plus	Saham Stock	Tinggi High
	Trim Syariah Saham	Saham Stock	Tinggi High
SYAILENDRA	Syailendra Dana Kas	Pasar Uang Money Market	Rendah Low
	Syailendra Fixed Income Fund	Pendapatan Tetap Fixed Income	Menengah Moderate
	Syailendra Balanced Opportunity Fund Kelas A	Campuran Mix	Menengah – Tinggi Moderate – High
	Syailendra Equity Opportunity Fund Kelas A	Saham Stock	Tinggi High
	Syailendra Capital Protected Fund 48	Terproteksi Protected	Menengah Moderate
Sucor Asset Management	Sucorinvest Money Market Fund	Pasar Uang Money Market	Rendah Low
	Sucorinvest Sharia Money Market Fund	Pasar Uang Money Market	Rendah Low
	Sucorinvest Bond Fund	Pendapatan Tetap Fixed Income	Menengah Moderate
	Sucorinvest Flexi Fund	Campuran Mix	Menengah – Tinggi Moderate – High
	Sucorinvest Equity Fund	Saham Stock	Tinggi High

Manajer Investasi Investment Manager	Produk Reksa Dana Mutual Fund Product	Jenis Reksa Dana Types of Mutual Funds	Profil Risiko Risk Profile
asset management sinarmas	Danamas Stabil	Pendapatan Tetap Fixed Income	Menengah Moderate
	Danamas Dollar	Pendapatan Tetap Fixed Income	Menengah Moderate
	Simas Satu Prima	Campuran Mix	Menengah – Tinggi Moderate – High
	Simas Saham Unggulan	Saham Stock	Tinggi High
BNI Asset Management	BNI – AM Dana Likuid	Pasar Uang Money Market	Rendah Low
Manulife Investment Management	Manulife Dana Kas II Kelas A	Pasar Uang Money Market	Rendah Low
	Manulife Obligasi Negara Indonesia II Kelas A	Pendapatan Tetap Fixed Income	Menengah Moderate
	Manulife Obligasi Unggulan Kelas A	Pendapatan Tetap Fixed Income	Menengah Moderate
	Manulife Syariah Sukuk Indonesia	Pendapatan Tetap Fixed Income	Menengah Moderate
	Manulife Dana Campuran II	Campuran Mix	Menengah – Tinggi Moderate – High
	ManulifeDana Saham Kelas A	Saham Stock	Tinggi High

Pengelolaan keuangan tidak terlepas dari pentingnya mitigasi atas risiko yang mungkin terjadi. Dalam rangka menyediakan layanan keuangan yang menyeluruh bagi nasabah, bank **bjb** menghadirkan beragam produk proteksi melalui layanan *bancassurance*. Melalui kerja sama dengan perusahaan Asuransi terkemuka di Indonesia, bank **bjb** menyediakan beragam pilihan produk Asuransi yang dapat membantu nasabah dalam melakukan perencanaan keuangan secara menyeluruh.

Financial management is inseparable from the importance of mitigating potential risks. In providing comprehensive financial services to customers, bank **bjb** offers various protection products through bancassurance services. Through collaboration with leading insurance companies in Indonesia, bank **bjb** provides a variety of insurance product options that can assist customers in comprehensive financial planning

MSIG	**PT MSIG Life Insurance Indonesia**
Allianz	**PT Allianz Life Indonesia**
EQUITY LIFE INDONESIA	**PT Equity Life Indonesia**

BNI Life	**PT BNI Life Insurance**
BRIlife	**PT Asuransi BRI Life**

Beragam pilihan jenis dan produk asuransi yang tersedia melalui layanan *bancassurance* di bank **bjb** di antaranya yaitu:

Various options of insurance types and products available through bancassurance services at bank **bjb** include:

Tabel Produk *Bancassurance*
Table of Bancassurance Product

Perusahaan Asuransi Insurance Company	Produk *Bancassurance* Bancassurance Product	Jenis Produk Product Type
MSIG	SmiLe Life Care Plus	Tradisional - *Term Life* ROP Traditional - Term Life ROP
Allianz	Allianz Wealthlink Protection Life	Unit Link Unit Link
	Allianz Wealthlink Supreme Life	Unit Link Unit Link
	Allianz Life Secure Pintar	Tradisional - *Endowment* Traditional - Endowment
EQUITY LIFE INDONESIA	Asuransi Warisan Keluarga	Tradisional - *Wholelife* Traditional - Wholelife
BNI Life	Solusi Proteksi Prima	Tradisional - *Endowment* Traditional - Endowment
BRIlife	Bringin Ajaib	Asuransi Mikro Micro Insurance

Produktivitas *Wealth Management*

Melalui layanan *wealth management*, bank **bjb** mencatatkan perolehan *fee based income* atas pemasaran produk reksa dana dan *bancassurance*. Uraian produktivitas *wealth management* disajikan sebagai berikut.

Wealth Management Productivity

Through wealth management services, bank **bjb** recorded fee based income from marketing mutual fund and bancassurance products. A description of wealth management productivity is presented as follows.

Tabel Perolehan *Fee Based Income* Produk *Wealth Management*
Table of Earning Fee Based Income for Wealth Management Products

(dalam jutaan Rupiah/in IDR million)

Tahun	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Year
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)	
Bancasssurance	**4,523**	4,803	5,920	5,059	8,667	(280)	(5.83%)	Bancasssurance
Reksa Dana	**3,085**	4,614	2,267	1,046	863	(1,529)	(33.14%)	Mutual Fund
Total	**7,608**	**9,417**	**8,188**	**6,105**	**9,530**	**(1,809)**	**(19.21%)**	**Total**

Sepanjang tahun 2023, perolehan *fee based income* dari aktivitas *wealth management* mencapai Rp7,61 miliar, turun 19,21% dibandingkan dengan tahun 2022 yang mencapai Rp9,42 miliar. Hal tersebut khususnya berasal dari turunnya reksa dana sebesar Rp1,53 miliar.

Throughout the year 2023, the fee-based income from wealth management activities amounted to IDR7.61 billion, a decrease of 19.21% compared to 2022, which reached IDR9.42 billion. This decline is primarily attributed to a decrease in mutual funds by IDR1.53 billion

Adapun jumlah premi dan *Asset Under Management* (AUM) dari aktivitas layanan *Wealth Management* yang dikelola bank **bjb** yaitu sebagai berikut:

The premium amounts and Assets Under Management (AUM) from Wealth Management service activities managed by bank **bjb** are as follows:

Tabel Pertumbuhan *Asset Under Management* Reksa Dana dan Premi *Bancassurance*
Table of Asset Under Management Mutual Fund and Bancassurance Premium Growth

(dalam jutaan Rupiah/in IDR million)

Tahun	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Year
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)	
Premi *Bancasssurance*	**30,515**	27,869	20,703	17,664	25,263	2,646	9.49%	Premium Bancasssurance
AUM Reksa Dana	**323,543**	702,723	737,339	426,824	201,848	(379,180)	(53.96%)	AUM Mutual Fund

Asset Under Management Reksa (AUM) Reksa Dana tahun 2023 mencapai Rp323,54 miliar, menurun Rp379,180 miliar atau 53,96% dibandingkan dengan tahun tahun 2022 mencapai Rp702,72 miliar. Penurunan tersebut disebabkan:

1. Sulitnya mendapatkan *underlying* produk reksadana terproteksi, sehingga pertumbuhan AUM reksadana menjadi tidak optimal.
2. Banyaknya surat berharga ritel yang diterbitkan oleh pemerintah, sehingga nasabah berpotensi mengalihkan investasinya ke surat berharga ritel.
3. Kinerja reksa dana saham cendurung stagnan (pertumbuhan lebih rendah dari instrumen pasar uang).
4. Persaingan dengan tingkat suku bunga simpanan bank khususnya pada BUKU 2 dan BUKU 3, sehingga nasabah mengalihkan penempatan reksa dana pasar uang ke deposito dengan tingkat imbal hasil yang lebih besar.
5. Mulai pulihnya perekonomian berdampak pada kembali berjalannya usaha, sehingga nasabah melakukan penarikan (*redemption*) reksa dana untuk menjalankan usahanya.

Sedangkan untuk premi *bancasssurance* tahun 2023 mencapai Rp30,52 miliar, meningkat sebesar 9,49% dibandingkan tahun 2022 mencapai Rp27,87 miliar. Peningkatan tersebut karena adanya penawaran yang fokus kepada produk asuransi jiwa tradisional yang memiliki manfaat pasti serta lebih sesuai dengan profil dan kebutuhan Nasabah bank **bjb**. Namun dari sisi Fee Based Income mengalami penurunan yang diakibatkan oleh hal-hal sebagai berikut:

1. Adanya penyesuaian SEOJK terkait produk asuransi berjenis PAYDI, sehingga pemasaranseluruh produk PAYDI dihentikan per bulan Maret 2023.
2. Sejak dihentikan produk PAYDI, maka produk yang dipasarkan hanya berupa produk asuransitradisional yang memiliki persentase komisi lebih kecil (*range* 12%-20%) dibandingkandengan produk PAYDI (*range* 35%-50%). Hal ini menyebabkan peroleh *fee based income* menjadi menurun walaupun produksi Premi mengalami pertumbuhan.

Asset Under Management (AUM) for Mutual Funds in 2023 reached RIDR23.54 billion, a decrease of IDR379.180 billion or 53.96% compared to 2022, with the total of IDR702.72 billion. This decline is attributed to:

1. Difficulty in obtaining underlying products for protected mutual funds, resulting in suboptimal growth of mutual fund AUM
2. The abundance of retail government bonds issued by the government, leading customers to potentially shift their investments to retail government bonds
3. The performance of equity mutual funds tends to stagnate (with lower growth compared to money market instruments)
4. Competition with deposit interest rates in banks, especially in BUKU 2 and BUKU 3 categories, causing customers shift their investments from money market mutual funds to deposits with higher yields.
5. The recovery of the economy has led to the resumption of business activities, prompting customers to make redemptions from mutual funds to fund their businesses.

Meanwhile, for bancassurance premiums in 2023, they reached IDR30.52 billion, an increase of 9.49% compared to 2022, which amounted to IDR27.87 billion. This increase is due to the focus on offering traditional life insurance products that have guaranteed benefits and are more in line with the profile and needs of bank **bjb**'s customers. However, on the Fee Based Income side, there has been a decrease due to the following reasons:

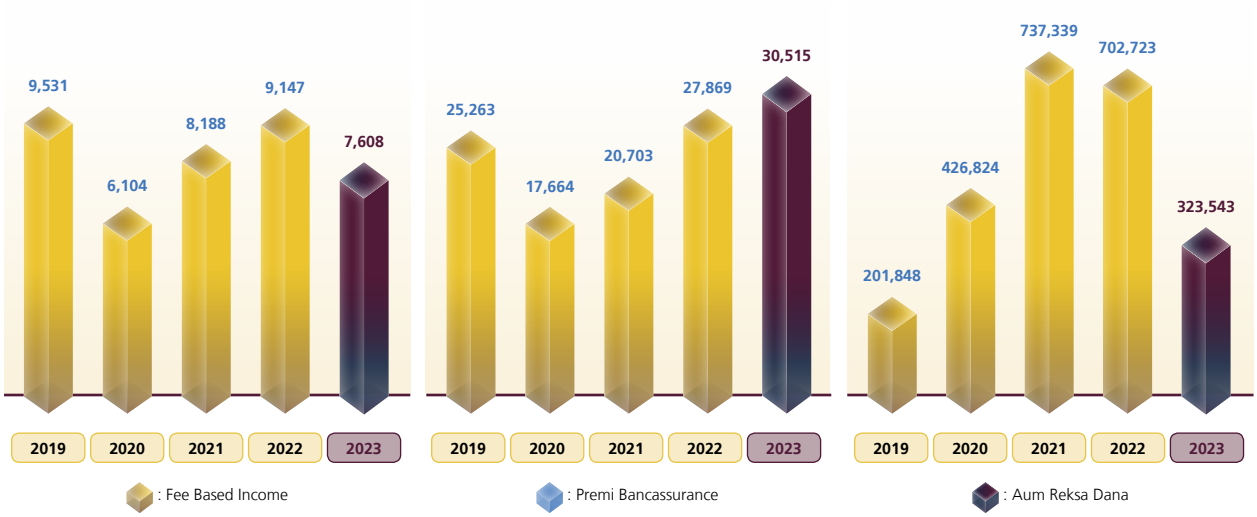
1. The adjustment of OJK Circular Letter related to PAYDI insurance products, leading to the cessation of the entire PAYDI product marketing by March 2023
2. Since the discontinuation of PAYDI products, the marketed products are now only traditional insurance products with a smaller commission percentage (ranging from 12% to 20%) compared to PAYDI products (ranging from 35% to 50%). This has resulted in a decrease in fee-based income even though premium production has experienced growth.

3. Nasabah lebih selektif dalam membeli produk asuransi, salah satunya disebabkan oleh tingginya tingkat keluhan nasabah asuransi di Indonesia terkait miss selling produk PAYDI yang dilakukan oleh beberapa pihak yang tidak bertanggung jawab, sehingga berpengaruhterhadap tingkat kepercayaan nasabah.

3. Customers are more selective in purchasing insurance products, partly due to the high level of customer complaints in Indonesia related to misselling of PAYDI products conducted by irresponsible parties, affecting the level of customer trust

Grafik Produktivitas *Wealth Management*
Graph of Wealth Management Productivity

(dalam jutaan Rupiah/
in IDR million)



Strategi dan Program Pemasaran *Wealth Management* Tahun 2024

Dalam rangka meningkatkan perolehan *fee based income* dari produk-produk *wealth management* pada tahun 2024, bank **bjb** akan melakukan berbagai program dan strategi pemasaran produk untuk meningkatkan penjualan produk reksa dana dan *bancassurance*. Beberapa program dan strategi yang dilakukan di antaranya yaitu:

1. **Produk Baru *Wealth Management***
   a. **Reksa Dana**
      Penambahan kerjasama pemasaran produk Reksa Dana *open end* maupun terproteksi. Baik melalui Kerjasama dengan mitra Manajer Investasi yang telah bekerjasama maupun dengan mitra baru.
   b. ***Bancassurance***
      Penambahan beragam pilihan produk *bancassurance* baik *unit link* maupun *traditional insurance*. Termasuk pengembangan jalur pemasaran melalui *channel telemarketing* dan digital.
2. **Aktivitas Pemasaran**
   Untuk meningkatkan penjualan produk *wealth management* di tahun 2024, aktivitas pemasaran yang akan dilakukan di antaranya:
   a. Melakukan *monitoring* ke seluruh Regional bank **bjb** terkait *refreshment* produk *wealth management*, maupun *campaign* program promosi yang sedang berlangsung,
   b. Melakukan literasi kepada nasabah bank **bjb** dengan menyelenggarakan acara bersama Divisi lain maupun mitra asuransi/manajer investasi, baik secara *offline* maupun *online*.

Wealth Management Marketing Strategy and Program for 2024

In order to increase the acquisition of Fee Based Income from Wealth Management products in 2024, bank **bjb** carried out various product marketing programs and strategies to increase sales of mutual fund and bancassurance products. Some of the programs and strategies carried out include:

1. **Wealth Management New Product**
   a. **Mutual Fund**
      Expansion of marketing collaboration for both open-end and protected mutual fund products. This includes collaborations with existing Investment Managers as well as new partners.
   b. **Bancassurance**
      Addition of various bancassurance product options, including both unit-linked and traditional insurance. This also includes the development of marketing channels through telemarketing and digital platforms
2. **Marketing Activity**
   To increase sales of wealth management products in 2024, marketing activities that will be carried out include:
   a. Monitoring all bank **bjb** Regional offices regarding wealth management product refreshments and ongoing promotional campaign programs
   b. Conducting financial literacy for bank **bjb** customers by organizing events in collaboration with other divisions or insurance/investment manager partners, both offline and online

c. Rutin menyelenggarakan acara *table talk* dan *customer gathering* dengan mengundang nasabah bank **bjb** berkoordinasi dengan Kantor Cabang sekaligus memberikan atensi kepada komunitas-komunitas khusus nasabah bank **bjb**.

3. **Program Promosi**
   Mengembangkan beragam program promosi dan pemasaran yang dapat menambah *value* bagi nasabah yang membeli produk *wealth management* dan peningkatan *product holding* di bank **bjb** serta peningkatan aktivitas penjualan bagi pegawai bank **bjb** di antaranya:
   a. Program *employee reward* secara berkala untuk pegawai tenaga pemasar.
   b. Program *customer reward* baik secara regular maupun tematik yang menarik bagi nasabah.
   c. Program *join promo* dengan dengan produk lainnya seperti **bjb** siap dan produk lainnya.
   d. Program *member get member*.
4. **Pengembangan Kompetensi SDM**
   Meningkatkan kompetensi para pegawai bank **bjb** dalam pemasaran produk *wealth management* melalui pelatihan atau sertifikasi yang dapat menunjang kebutuhan pemasaran di lapangan. Peningkatan *soft skill* melalui *sharing moment* dan berbagai aktivitas dalam rangka *update* pengetahuan serta peraturan dan ketentuan.

BJB PRIORITAS

Penjelasan bjb Prioritas

bjb Prioritas memberikan pelayanan terbaik kepada pribadi-pribadi istimewa yang membutuhkan pelayanan maksimal baik dari segi keramahan, kemudahan, kenyamanan, keamanan dan terpercaya untuk nasabah prima perorangan serta melakukan *cross selling* terhadap produk-produk perbankan di bank **bjb**.

Sejarah bjb Prioritas

1. Tahun 2007
   bjb Prioritas berdiri dan mulai beroperasi sejak Oktober 2007 dengan nama "Mitra Prioritas"
2. Tahun 2010
   Perubahan *call name* "Bank Jabar Banten" menjadi "bank **bjb**", dilakukan penyesuaian nama menjadi "bank **bjb** Mitra Prioritas"
3. 12 Desember 2012
   Dilakukannya *rebranding* layanan prima bank **bjb**, sehingga terjadi perubahan nama layanan "bank **bjb** Mitra Prioritas" berganti menjadi "**bjb** precious"
4. 17 September 2021
   Transformasi "**bjb** Precious" berganti menjadi "**bjb** Prioritas" dengan konsep yang lebih *familiar*, *simple* dan modern.

Visi dan Misi bjb Prioritas

1. **Visi:**
   Menjadi layanan prioritas yang dapat diandalkan dalam memberikan solusi keuangan dan layanan personal yang terpercaya.

c. Regularly organizing table talk events and customer gatherings by inviting bank **bjb** customers in coordination with branch offices while also paying attention to specific communities of bank **bjb** customers.

3. **Promotion Program**
   Developing various promotional and marketing programs that can add value to customers who buy wealth management products and increase product holding at bank **bjb** as well as increasing sales activities for bank **bjb** employees including:
   a. Periodic employee reward programs for marketing staff
   b. Customer reward programs, both on a regular basis and thematically, that are attractive to customers.
   c. Joint promotional programs with other products, such as **bjb** Siap and other products.
   d. Member get member program.
4. **HR Competency Development**
   Improving the competence of bank **bjb** employees in marketing wealth management products through training or certification that can support marketing needs in the field. Increasing soft skills through sharing moments and various activities in order to update knowledge as well as rules and regulations

BJB PRIORITAS

bjb Prioritas Explanation

bjb Prioritas provides the best service to special individuals who require maximum services both in terms of friendliness, convenience, comfort, security and trustworthiness for individual prime customers and cross selling of banking products at bank **bjb.**

bjb Prioritas History

1. In 2007
   bjb Precious was established and started operating since October 2007 under the name "Mitra Prioritas"
2. In 2010
   Change of call name "Bank Jabar Banten" to "bank **bjb**", made adjustments to the name "bank **bjb** Mitra Prioritas"
3. On December 12, 2012
   The rebranding of bank **bjb** prime services, resulting in a change in the name of the service "bank **bjb** Mitra Prioritas" changed to "**bjb** precious"
4. On September 17, 2021
   The transformation of "**bjb** Precious" changed to "**bjb** Prioritas" with a more familiar, simple and modern concept.

bjb Prioritas Vision and Mission

1. **Vision:**
   To become a reliable priority service in providing trusted financial solutions and personal services.

2. **Misi:**
   a. Memberikan fasilitas layanan finansial maupun non-finansial yang sesuai dengan kebutuhan nasabah.
   b. Menyediakan program-program yang bermanfaat untuk meningkatkan loyalitas nasabah.
   c. Dengan sumber daya manusia yang kompeten memberikan layanan personal kepada nasabah yang lebih berkualitas dan terpercaya.

Keunggulan Layanan bjb Prioritas

Untuk memenuhi kebutuhan nasabah, **bjb** Prioritas memberikan layanan prima bagi *high net worth customer* dengan fasilitas dan layanan sebagai berikut. Berikut fasilitas dan layanan yang diberikan untuk oleh nasabah **bjb** Prioritas:

1. **Free Konsultasi Keuangan oleh Relationship Manager bjb Prioritas**
   Nasabah dapat berkonsultasi langsung dengan Relationship Manager **bjb** Prioritas, untuk mendapatkan solusi keuangan yang tepat dan terpercaya.
2. ***Welcoming Gift***
   Merupakan hadiah khusus yang diberikan untuk nasabah yang baru terdaftar menjadi nasabah **bjb** Prioritas.
3. **Bingkisan Hari Ulang Tahun**
   Bingkisan yang diberikan pada saat hari ulang tahun nasabah.
4. **Bingkisan Hari Raya Keagamaan**
   Bingkisan yang diberikan pada saat hari raya keagamaan.
5. **Gratis Untuk Penggunaan *Safe Deposit Box***
   Pemberian fasilitas gratis biaya sewa tahunan *Safe Deposit Box*.
6. **Fasilitas Penggunaan Ruangan *Meeting***
   Fasilitas penggunaan ruangan *meeting* yang berada di beberapa Outlet **bjb** Prioritas maupun jaringan Kantor Bank yang dapat digunakan untuk keperluan *meeting* nasabah **bjb** Prioritas.
7. **Fasilitas *Airport Executive Lounge***
   Fasilitas *free access* ke beberapa *Airport Executive Lounge* yang bekerjasama dengan bank **bjb**, yang berlaku untuk 2 orang.
8. **Majalah bjb Prioritas**
   Majalah yang khusus diterbitkan oleh **bjb** Prioritas setiap 3 (tiga) bulan sekali, dengan tema terkini dan menarik.
9. **Layanan Tanpa Antri diseluruh Kantor Cabang bank bjb**
   Nasabah Prioritas mendapatkan layanan khusus tanpa antri di seluruh Kantor Cabang bank **bjb**.
10. **Merchandise Eksklusif bjb Prioritas**
    Merchandise eksklusif yang khusus diberikan untuk nasabah **bjb** Prioritas.
11. **Program dan *Event* Menarik Khusus untuk Nasabah bjb Prioritas**
    Program dan *event* khusus dirancang khusus untuk nasabah **bjb** Prioritas.
12. ***Discount Merchant***
    Promo discount di berbagai merchant yang bekerjasama dengan bank **bjb**.

2. **Mission:**
   a. Providing financial and non-financial service facilities that suit customer needs.
   b. Providing useful programs to increase customer loyalty.
   c. With competent human resources, we provide personal service to customers with better quality and trustworthy.

bjb Prioritas Service Excellence

To meet customer needs, **bjb** Prioritas provides excellent service for High Net Worth Customers with facilities and services. The following are the facilities and services provided by **bjb** Prioritas customers:

1. **Free Financial Consultation by bjb Prioritas Relationship Manager**
   Customers can consult directly with **bjb** Prioritas Relationship Managers, to get the right and reliable financial solutions.
2. **Welcoming Gift**
   It is a special prize given to customers who have just registered as **bjb** Prioritas customers.
3. **Birthday Gift**
   Gifts given on the customer's birthday.
4. **Religious holiday gifts**
   Gifts given on religious holidays.
5. **Free To Use Safe Deposit Box**
   Provision of free annual safe deposit box rental fees.
6. **Meeting Room Use Facilities**
   Facilities for using meeting rooms in several **bjb** Prioritas Outlets and Bank Office networks that can be used for meeting needs of **bjb** Prioritas customers.
7. **Airport Executive Lounge Facilities**
   Free access facilities to several Airport Executive Lounges in collaboration with bank **bjb**, which are valid for 2 people.
8. **bjb Prioritas magazine**
   A special magazine published by **bjb** Prioritas every 3 (three) months, with the latest and interesting themes.
9. **Queuing-free services throughout bank bjb branch offices**
   Priority customers get special services without queuing at all bank **bjb** branch offices.
10. **bjb Prioritas Exclusive Merchandise**
    Exclusive merchandise specifically given to **bjb** Prioritas customers.
11. **Special Interesting Programs and Events for bjb Prioritas**
    Customers Special programs and events are specifically designed for **bjb** Prioritas customers.
12. **Discount Merchant**
    Discount promos at various merchants that work with bank **bjb**.

13. **Fasilitas *Medical Arrangement***
    Fasilitas *Medical Arrangement* berupa layanan yang memudahkan nasabah untuk mendapatkan akses terbaik dalam mencari pengobatan dan solusi kesehatan di Rumah Sakit Luar Negeri 3 (tiga) Negara Asia, yaitu Singapura, Malaysia dan Thailand. Fasilitas *Medical Arrangement* juga meliputi fasilitas *free medical check-up* di Rumah Sakit atau Laboratorium yang telah bekerjasama dengan **bjb** Prioritas, diberikan kepada nasabah **bjb** Prioritas yang menempatkan dana dalam jumlah tertentu.
14. **Fasilitas *Overseas Education Arrangement***
    Fasilitas *Overseas Education Arrangement* berupa layanan persiapan sekolah ke Luar Negeri yang diberikan khusus untuk Nasabah **bjb** Prioritas beserta Keluarga Inti yang berminat melanjutkan pendidikan ke Luar Negeri.
    Faslitas *Overseas Education Arrangement* berupa:
    - Layanan konsultasi pendidikan luar negeri, antar jemput dokumen, penerjemahan dokumen, online test prediksi IELTS, pengurusan visa, *pre-departure briefing* serta layanan lainnya yang berhubungan dengan persiapan pendidikan ke luar negeri.
    - Fasilitas *cash-back* bagi nasabah **bjb** Prioritas yang menyekolahkan anak dan atau Keluarga Inti ke Universitas di Luar Negeri, *cash-back* dapat digunakan untuk pembelian tiket pesawat, biaya visa dan keperluan lainnya yang terkait dengan persiapan pendidikan ke luar negeri.
15. **Fasilitas *Airport Transfer***
    Fasilitas *Airport Transfer* merupakan fasilitas penjemputan dan pengantaran dari dan ke bandara di beberapa Kota besar yang terdapat layanan *airport transfer*. Fasilitas *Airport Transfer* diberikan kepada nasabah **bjb** Prioritas yang menempatkan dana dalam jumlah tertentu.
16. **Fasilitas *Airport Handling***
    Fasilitas *Airport Handling* merupakan fasilitas penanganan proses di Bandara yang memberikan kemudahan kepada nasabah **bjb** Prioritas dalam proses *check-in* sampai menuju *Boarding Gate*. Fasilitas *Airport Handling* diberikan kepada nasabah **bjb** Prioritas yang menempatkan dana dalam jumlah tertentu.
17. **Fasilitas *Helicopter Transfer***
    Fasilitas *Helicopter Transfer* merupakan fasilitas harga promo dalam penggunaan transportasi *private* antar Kota atau antar daerah menggunakan *Helicopter*.
18. **Limit Transaksi Lebih Tinggi**
    Limit transaksi transfer antar bank melalui *e-channel* (ATM dan *mobile banking*) yang lebih tinggi diberikan kepada nasabah pemegang kartu ATM **bjb** Prioritas.

Program Pengukuran Kualitas Layanan *Bank Service Excellence Monitor* Tahun 2023 Kategori *Priority Branches*

bjb Prioritas mengikuti program pengukuran kualitas layanan *Bank Service Excellence Monitor* Tahun 2023 Kategori *Priority Branches* yang diselenggarakan oleh *Market Research Indonesia* (MRI). MRI mengukur *operational efficiency* dan proses layanan

13. **Medical Arrangement Facility**
    Medical arrangement facilities in the form of services that make it easier for customers to get the best access in seeking treatment and health solutions at overseas hospitals in 3 (three) Asian countries, namely Singapore, Malaysia and Thailand. Medical arrangement facilities also include free medical checkup facilities at hospitals or laboratories that have collaborated with **bjb** Prioritas, given to **bjb** Prioritas customers who place funds in a certain amount.
14. **Facility Overseas Education Arrangement**
    Overseas education arrangement facilities in the form of overseas school preparation services provided specifically for **bjb** Prioritas customers and their nuclear families who are interested in continuing their education abroad. Overseas education arrangement facilities in the form of:
    - Consulting services for overseas education, document pick-up, document translation, online IELTS prediction test, visa arrangement, pre-departure briefing and other services related to preparation for study abroad.
    -. Cash-back facilities for **bjb** Prioritas customers who send their children and or nuclear family to universities abroad, cash-back can be used to purchase airplane tickets, visa fees and other needs related to preparing for education abroad.
15. **Airport Transfer Facility**
    The airport transfer facility is a pick-up and delivery facility from and to airports in several major cities that have airport transfer services. Airport transfer facilities are provided to **bjb** Prioritas customers who place funds in a certain amount.
16. **Airport Handling Facilities**
    The airport handling facility is a process handling facility at the airport that provides convenience to **bjb** Prioritas customers in the check-in process to the boarding gate. Airport handling facilities are provided to **bjb** Prioritas customers who place a certain amount of funds.
17. **Helicopter Transfer Facility**
    The helicopter transfer facility is a promo price facility for the use of inter-city or inter-regional private transportation using helicopter.
18. **Higher Transaction Limits**
    A higher limit for interbank transfer transactions through e-channels (ATM and mobile banking) is given to customers who hold ATM **bjb** Prioritas cards.

Bank Service Excellence Monitor Service Quality Measurement Program in 2023 Priority Branches Category

bjb Prioritas participates in the 2023 Bank Service Excellence Monitor service quality measurement program for the Priority Branches Category organized by Market Research Indonesia (MRI). MRI measures operational efficiency and service processes that

yang berlangsung melalui pengalaman nasabah dengan mengirimkan sejumlah *shopper* yang bertindak sebagai pelanggan sesungguhnya.

take place through the customer experience by sending a number of shoppers who act as real customers.

Dalam program pengukuran kualitas layanan *Bank Service Excellence Monitor* Tahun 2023 Kategori *Priority Branches*, **bjb** Prioritas mendapatkan peringkat pertama performa terbaik Layanan Prioritas sebagai berikut:

1. *The 1st Best Priority Banking in Service Excellence*
2. *The 1st Best Priority Staff*
3. *The 1st Best Convenient Branch Experience in Priority Banking*

In the 2023 Bank Service Excellence Monitor service quality measurement program for the Priority Branches Category, **bjb** Prioritas obtained first place for the best performance of Priority Services as follows:

1. The 1st Best Priority Banking in Service Excellence
2. The 1st Best Priority Staff
3. The 1st Best Convenient Branch Experience in Priority Banking

Jaringan bjb Prioritas

Pada tahun 2023 jaringan **bjb** Prioritas tersebar di 14 (empat belas) Kota, dengan total 17 (tujuh belas) *Outlet* **bjb** Prioritas.

1. *Outlet* **bjb** Prioritas Bandung
2. *Outlet* **bjb** Prioritas Gedung T-Tower
3. *Outlet* **bjb** Prioritas Serang
4. *Outlet* **bjb** Prioritas Cirebon
5. *Outlet* **bjb** Prioritas Tasikmalaya
6. *Outlet* **bjb** Prioritas Bogor
7. *Outlet* **bjb** Prioritas Bekasi
8. *Outlet* **bjb** Prioritas Kelapa Gading
9. *Outlet* **bjb** Prioritas Tangerang
10. *Outlet* **bjb** Prioritas Semarang
11. *Outlet* **bjb** Prioritas Surabaya
12. *Outlet* **bjb** Prioritas Bandung Tamansari
13. *Outlet* **bjb** Prioritas Cabang Utama
14. *Outlet* **bjb** Prioritas Karawang
15. *Outlet* **bjb** Prioritas Soreang
16. *Outlet* **bjb** Prioritas Makassar
17. *Outlet* **bjb** Prioritas Medan

bjb Prioritas Network

In 2023 the **bjb** Prioritas network had been spread across 14 (fourteen) cities, with a total of 17 (seventeen) **bjb** Prioritas outlets.

1. Outlet **bjb** Prioritas Bandung
2. Outlet **bjb** Prioritas Gedung T-Tower
3. Outlet **bjb** Prioritas Serang
4. Outlet **bjb** Prioritas Cirebon
5. Outlet **bjb** Prioritas Tasikmalaya
6. Outlet **bjb** Prioritas Bogor
7. Outlet **bjb** Prioritas Bekasi
8. Outlet **bjb** Prioritas Kelapa Gading
9. Outlet **bjb** Prioritas Tangerang
10. Outlet **bjb** Prioritas Semarang
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12. Outlet **bjb** Prioritas Bandung Tamansari
13. Outlet **bjb** Prioritas Cabang Utama
14. Outlet **bjb** Prioritas Karawang
15. Outlet **bjb** Prioritas Soreang
16. Outlet **bjb** Prioritas Makassar
17. Outlet **bjb** Prioritas Medan

Produktivitas bjb Prioritas

Uraian produktivitas **bjb** Prioritas disajikan sebagai berikut.

bjb Prioritas Productivity

The productivity description of **bjb** Prioritas is presented as follows

Tabel Pertumbuhan DPK dan Nasabah bjb Prioritas
Table of Growth of DPK and **bjb** Priority Customers

Uraian	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Pertumbuhan Growth 2019-2023		Description
DPK – **bjb** Prioritas (dalam miliar)	**15,853**	13,468	11,923	11,465	9,720	2,385	17.71%	6,133	63.10%	TPF – **bjb** Prioritas (in billion)
Nasabah – **bjb** Prioritas (dalam nasabah)	**17,155**	15,651	14,104	12,304	10,512	1,504	9.61%	6,643	63.19%	Customer – **bjb** Prioritas (in customer)

Pertumbuhan DPK **bjb** Prioritas selama 5 (lima) tahun terakhir, sejak Desember 2019 sampai dengan Desember 2023 mengalami kenaikan sebesar Rp6,13 triliun dengan pertumbuhan sebesar 63,10% dari posisi Desember 2019. DPK **bjb** Prioritas tahun 2023 sebesar Rp15,85 triliun, meningkat 17,71% dibandingkan dengan tahun 2022 yang sebesar Rp13,47 triliun. Peningkatan tersebut karena penerapan strategi tepat yang dilakukan oleh **bjb** Prioritas.

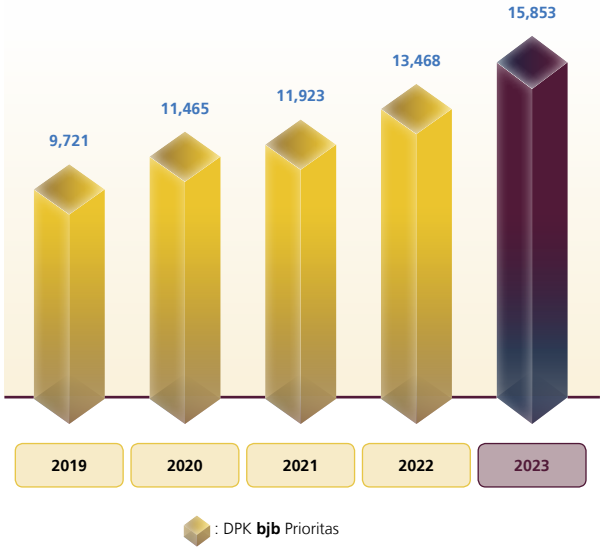
The growth of DPK (Third Party Funds) at **bjb** Prioritas over the past 5 (five) years, from December 2019 to December 2023, has increased by IDR6.13 trillion, showing a growth rate of 63.10% from the December 2019 position. The DPK at **bjb** Prioritas in 2023 amounted to IDR15.85 trillion, a 17.71% increase compared to 2022, which was IDR13.47 trillion. This increase is attributed to the effective implementation of strategic initiatives by **bjb** Prioritas.

Pertumbuhan jumlah nasabah **bjb** Prioritas selama 5 (lima) tahun terakhir, sejak Desember 2019 sampai dengan Desember 2023 mengalami kenaikan sebesar 6.643 nasabah dengan pertumbuhan sebesar 63,19% dari posisi Desember 2023. Pencapaian jumlah nasabah **bjb** Prioritas di Desember 2023 adalah sebesar 17.155 nasabah, meningkat 9,61% dibandingkan dengan jumlah nasabah di Desember tahun 2022 sebesar 15.651 nasabah. Peningkatan tersebut sejalan dengan pertumbuhan nominal DPK **bjb** Prioritas.

The growth in the number of **bjb** Prioritas customers over the past 5 (five) years, from December 2019 to December 2023, has increased by 6,643 customers, showing a growth rate of 63.19% from the December 2019 position. The total number of **bjb** Prioritas customers in December 2023 reached 17,155 customers, an increase of 9.61% compared to the number of customers in December 2022, which was 15,651 customers. This increase is consistent with the nominal growth of DPK at **bjb** Prioritas.

Grafik Pertumbuhan Dana Pihak Ketiga bjb Prioritas
Graph of Third Party Funds **bjb** Prioritas Growth

(dalam miliar Rupiah/ in IDR billion)



Grafik Pertumbuhan Nasabah bjb Prioritas
Graph of **bjb** Prioritas Customer Growth

(dalam satuan nasabah/ in customer units)



Rencana dan Strategi bjb Prioritas Tahun 2024

Strategi **bjb** Prioritas di tahun 2024, terdiri dari Strategi *Financial*, Strategi *Business Development* dan Strategi dalam *People Development* atau Sumber Daya Manusia di internal **bjb** Prioritas.

1. **Strategi Financial**

   Strategi financial meliputi program DPK dan program produk *Wealth Management*.

   a. **Program Produk DPK**

   - Program *Lucky Sureprize*
     Merupakan program top-up *fresh fund* untuk 10-50 nasabah per *outlet* **bjb** Prioritas, melalui mekanisme *hold* dana dalam produk tabungan berhadiah langsung dengan sistem undian, bentuk hadiah berupa Paket Umroh, Motor, Mobil, Logam Mulia, dan lain-lain.
   - Program *Bundling Sureprize*
     Merupakan *program bundling* antara produk tabungan dan deposito atau tabungan dan wealth *product* dengan hadiah langsung berupa *cashback*.
   - Program *Member Get Member*
     Merupakan program *referral* bagi nasabah eksisting

bjb Prioritas Plans and Strategies for 2024

The **bjb** Prioritas strategy in 2024, consists of a financial Strategy, Business Development Strategy and strategy in People Development or Human Resources in **bjb** Prioritas internally.

1. **Financial Strategy**

   The financial strategy includes third parties programs and Wealth Management product programs

   a. **TPF Product Program**

   - Lucky Sureprize Program
     A fresh fund top-up program for 10 to 50 customers per **bjb** Prioritas Outlet, through a fund holding mechanism in Savings products with direct prizes with a lottery system, in the form of prizes in the form of Umrah Packages, Motorbikes, Cars, Precious Metals, etc.
   - Bundling Sureprize Program
     Is a bundling program between Savings and Deposits or Savings and Wealth products with an immediate prize in the form of cashback
   - Member Get Member Program
     A referral program for existing **bjb** Prioritas customers

bjb Prioritas yang mereferensikan keluarga, saudara, rekan bisnis atau rekan kerjanya, dengan hadiah langsung berupa *voucher* belanja.

- Program *Duo Invest*
  Merupakan program *bundling* antara produk tabungan dan obligasi dengan hadiah langsung berupa *cashback*.
- Program *Tactical*
  Merupakan program khusus yang diberikan kepada nasabah terpilih yang memiliki potensi bisnis besar dan nasabah merupakan *centre of influence* dalam komunitas, perusahaan atau instansi tertentu. Program diberikan dalam *moment* tertentu.

b. **Program Produk *Wealth Management***
Cross selling produk investasi dan proteksi yang menghasilkan *fee based income* yaitu melalui *event customer gathering market outlook, investment expo, investment clinic* dan melalui *customer gathering* yang diadakan secara *reguler*.

2. Strategi *Business Development*
Strategi business development meliputi penambahan fasilitas dan layanan, *customer profiling*, pengadaan barang dan jasa serta pengembangan IT.

a. Penambahan Fasilitas dan Layanan
- Penambahan *safe deposit box.*
- Penambahan fasilitas *safe deposit box* yang diberikan untuk nasabah **bjb** Prioritas Kota Besar yang potensial.

b. Penambahan Outlet bjb Prioritas
Untuk memenuhi kebutuhan bisnis yang dinamis serta dalam rangka ekspansi bisnis **bjb** Prioritas, dilakukan penambahan *outlet* **bjb** Prioritas Soreang, merupakan pemekaran dari nasabah kelolaan *outlet* **bjb** Prioritas Tamansari.

c. *Customer Profiling*
- Fasilitas Layanan **bjb** Prioritas
  Sosialisasi berbagai benefit menjadi nasabah **bjb** Prioritas.
- Penambahan fitur kartu ATM VISA *Contactless*
  Penambahan fitur kartu ATM VISA *Contactless* untuk nasabah **bjb** Prioritas.
- *Marketing Research Indonesia* (MRI)
  Meningkatkan serta serta standarisasi kualitas layanan dan standarisasi layanan di setiap *outlet* **bjb** Prioritas.

3. Strategi Pengembangan SDM
Strategi pengembangan SDM meliputi:

a. *Training*
Penambahan intensitas *training* untuk internal team **bjb** Prioritas, baik *inhouse training* maupun eksternal *training*. Serta fokus kepada materi-materi training yang *aplicable* dan materi mengenai teknik penjualan.

b. Promosi
Mapping untuk program standarisasi *grade* khusus untuk *sales force* **bjb** Prioritas.

who refer family, relatives, business partners or colleagues, with a direct gift in the form of shopping vouchers.
- Duo Invest Program
  A bundling Program between saving product and bond with an immediate prize in the form of cashback.
- Tactical Program
  This is a special program given to selected customers who have large business potential and the customers are the center of influence in certain communities, companies or institutions. Programs are given at certain moments.

b. Wealth Management Product Program
Wealth Management Program is a cross selling investment and protection products that generate fee-based income, namely through customer gathering, market outlook, investment expo, investment clinic and through customer gatherings that are held regularly.

2. Business Development Strategy
The business development strategy includes additional facilities and services, customer profiling, procurement of goods and services and IT development.

a. Additional Facilities and Services
- Additional safe deposit box.
- Additional safe deposit box facilities provided to potential **bjb** Priority Big City customers.

b. Penambahan Outlet bjb Prioritas
Untuk memenuhi kebutuhan bisnis yang dinamis serta dalam rangka ekspansi bisnis **bjb** Prioritas, dilakukan penambahan *outlet* **bjb** Prioritas Soreang, merupakan pemekaran dari nasabah kelolaan *outlet* **bjb** Prioritas Tamansari.

c. Customer Profiling
- **bjb** Prioritas Service Facilities
  Socialization of various benefits of becoming a **bjb** Prioritas customer.
- Added VISA Contactless ATM card feature
  Added VISA Contactless ATM card feature for **bjb** Prioritas customers.
- Marketing Research Indonesia (MRI)
  Improve service quality and service standardization at every **bjb** Prioritas outlet.

3. Human Resource Development Strategy
HR development strategies include:

a. Training
Additional training intensity for internal **bjb** Prioritas team, both in-house training and external training. Focus on applicable training materials and materials on sales techniques.

b. Promotion
Mapping for a special grade standardization program for the sales force of **bjb** Prioritas.

c. **Rotasi dan Mutasi**
Rotasi dilakukan untuk *refreshment staff* yang sudah *incharge* di satu outlet **bjb** Prioritas lebih dari 5 (lima) tahun, mutasi dilakukan berdasarkan pencapaian KPI.

d. **Penambahan Staff bjb Prioritas**
Seiring dengan bertambahnya jaringan outlet serta dana kelolaan nasabah **bjb** Prioritas, diperlukan penambahan *staff* **bjb** Prioritas di tahun 2023.

INTERNATIONAL AND TRANSACTION BANKING

Penjelasan *International and Transaction Banking*
Secara garis besar produk yang dikelola *International and Transaction Banking* meliputi produk yang termasuk ke dalam transaksi bisnis antar bank dan transaksi bisnis kepada nasabah yang meliputi *trade finance and value chain, remittance, financial institution serta cash management*.

Produk Unggulan *International and Transaction Banking*
Terdapat beberapa produk dan jasa layanan unggulan atas transaksi-transaksi yang dikelola oleh Divisi *International and Transaction Banking*, yaitu:

1. ***Term Loan***
   Pinjaman kepada *counterparty* dengan jangka waktu maksimal 3 (tiga) tahun.
2. ***Money Market Loan***
   Pinjaman kepada *counterparty* lembaga keuangan non bank dengan jangka waktu maksimal 31 hari.
3. ***Counterparty Bank Trade Financing (CBTF)***
   Counterparty bank trade financing adalah pinjaman berjangka antar bank dengan jangka waktu pinjaman maksimal 1 (satu) tahun yang diberikan untuk pembiayaan transaksi *trade finance*, *financing* tersebut dapat berupa *Usance Pay at Sight* (UPAS), *Usance Pay at Usance* (UPAU) maupun *banker acceptance*.
4. ***Forfaiting***
   Forfaiting adalah pengambilalihan/pembelian Hak tagih dari *forfaitee* oleh *forfaiter* dengan diskon tanpa hak regres.
5. **Pembelian Tagihan SKBDN (Diskonto)**

   Pembelian tagihan Surat Kredit Berdikumen Dalam Negeri (SKBDN) secara Diskonto merupakan fasilitas yang disediakan oleh bank kepada nasabah untuk menjual tagihan SKBDN nya yang sudah diakseptasi oleh *Issuing Bank*.
6. ***Open Account Financing (OAF)***
   Sedangkan *Open Account Financing (OAF)* merupakan pembiayaan tagihan non SKBDN/LC yang diberikan oleh bank melalui pengambilalihan tagihan (skema *open account*) dengan cara diskonto. Melalui fasilitas ini, bank dapat memperlancar *cashflow* nasabah dengan suku bunga yang kompetitif.
7. ***Transfer* Valas**
   Jasa layanan kiriman uang (*transfer*) dalam valuta asing yang ditujukan ke rekening yang berada di dalam maupun luar negeri atas permintaan dan untuk kepentingan nasabah.

c. **Rotation and Movements**
Rotation is carried out for refreshment of staff who have been charged at one **bjb** Prioritas outlet for 5 (five) years. Movements are carried out based on KPI achievements.

d. **Additional bjb Prioritas staff**
In line with the expansion of outlet networks and funds under management of **bjb** Prioritas customers, additional **bjb** Prioritas staff is required in 2023.

INTERNATIONAL AND TRANSACTION BANKING

International and Transaction Banking Explanation
In general, the products managed by International and Transaction Banking include products which include inter-bank business transactions and business transactions with customers which include trade finance and value chains, remittances, banking and cash management.

International and Transaction Banking Featured Product
There were several superior products and services for transactions managed by the International and Transaction Banking Division, namely:

1. **Term Loan**
   Loans to counterparties with a maximum term of 3 (three) years.
2. **Money Market Loan**
   Loans to non-bank financial institution counterparties with a maximum term of 31 days
3. **Counterparty Bank Trade Financing (CBTF)**
   Counterparty Bank Trade Financing is an interbank term loan with a maximum loan term of 1 (one) year made to finance trade finance and services transactions, the financing can be in the form of UPAS (Usance Payable At Sight) transactions, UPAU (Usance Payable At Usance) transactions and Banker Acceptance.
4. **Forfaiting**
   Forfaiting is the takeover/purchase of Billing Rights from Forfaitee by Forfaiter at a discount without Regression rights.
5. **Purchase Surat Kredit Berdokumen Dalam Negeri/ SKBDN Bills (Discount)**
   Purchase of Domestic Certificate of Loans (SKBDN) at a discount is a facility provided by banks to customers to sell their SKBDN bills that have been accepted by the Issuing Bank.

6. **Open Account Financing (OAF)**
   It is financing for non-SKBDN/LC bills provided by the Bank through takeover of invoices (open account scheme) by means of a discount. Through this facility, banks can expedite customer cash flow with competitive interest rates.

7. **Forex Transfer Money**
   transfer services (Transfers) in foreign currencies intended for domestic and foreign accounts upon request and for the benefit of customers.

8. ***Western Union***
   Western Union bank **bjb** adalah sarana pengiriman dan penerimaan uang dari Indonesia ke luar negeri, luar negeri ke Indonesia maupun antar kota di Indonesia secara cepat (*real time online*).
9. ***Firecash***
   Firecash merupakan layanan pengiriman uang *online* menggunakan sistem pengiriman uang berbasis web yang bekerja sama dengan bank BCA. *Firecash* memiliki beberapa fitur di antaranya adalah *cash encashment* yaitu penerimaan uang dari luar negeri ke Indonesia dengan metode pengambilan secara tunai dan *outgoing* transfer yaitu pengiriman uang ke seluruh rekening Bank yang ada di Indonesia dan dapat diterima secara *real time*.
10. **Layanan bjb *Internet Banking Corporate (IBC)***
    Layanan **bjb** *Internet Banking Corporate (IBC)* merupakan layanan perbankan elektronik untuk institusi sebagai salah satu solusi agar nasabah dapat melakukan transaksi keuangan kapan saja dengan cepat, mudah, tepat dan aman dengan menggunakan jaringan internet.
11. **bjb *Waterbill Payment***
    Layanan pembayaran tagihan Perusahaan Air Minum (PAM) atau **bjb** *Waterbill Payment* merupakan fasilitas yang disediakan oleh bank **bjb** untuk memudahkan Penerimaan Pembayaran tagihan PAM secara cepat, tepat dan akurat.
12. **bjb *Edupay***
    Layanan **bjb** *Education Payment* merupakan layanan penerimaan pembayaran biaya pendidikan untuk institusi pendidikan negeri maupun swasta.
13. **bjb HOPE**
    Layanan *Hospital Payment and Excellent Service* (**bjb** HOPE) merupakan layanan pengelolaan penerimaan dan pengeluaran untuk rumah sakit melalui bank **bjb** secara *real time online*.

Keunggulan Layanan *International and Transaction Banking*
Keunggulan atas layanan *International and Transaction Banking* kepada *counterparty* dan nasabah adalah sebagai berikut:

1. Penanganan transaksi *trade finance and value chain* yang tersentralisasi bersertifikasi ISO 9001:2008, didukung oleh SDM yang profesional tersertifikasi internasional serta sistem *Trade Innovation Plus* untuk memberikan kenyamanan, ketepatan dan kecepatan penanganan dokumen *trade finance*.
2. Produk *trade finance* dengan *structure trade* yang fleksibel disesuaikan dengan kebutuhan nasabah disertai tarif yang kompetitif.
3. Produk antar bank yang berbasis *trade finance* maupun pinjaman (*loan*) yang diperuntukan bagi *counterparty* bank maupun non bank sesuai kebutuhan dengan *pricing* yang kompetitif.
4. Keunggulan layanan untuk produk dan layanan *remittance*
   a. Transfer Valas
      - Fleksibel Transfer dapat dilakukan dalam mata uang sesuai dengan permintaan dan dengan menggunakan

8. **Western Union**
   Western Union bank **bjb** is a means of sending and receiving money from Indonesia to abroad, from abroad to Indonesia, and between cities in Indonesia quickly (real-time online).
9. **Firecash**
   Firecash is an online money transfer service using a web-based money transfer system in collaboration with BCA bank. Firecash has several features, including cash encashment, which is the receipt of money from abroad to Indonesia with a cash withdrawal method, and outgoing transfer, which is the transfer of money to all bank accounts in Indonesia and can be received in real time.
10. **bjb Internet Banking Corporate (IBC) Services**
    bjb Internet Banking Corporate (IBC) Services is an electronic banking service for institutions as a solution so that customers can make financial transactions quickly, easily, precisely and safely using the internet network
11. **bjb Drinking Waterbill (PAM) Payment**
    bjb Drinking Waterbill Payment (PAM) is a facility provided by bank **bjb** to facilitate receipt of PAM Bill Payments quickly, precisely and accurately.
12. **bjb Edupay**
    bjb Education Payment is a service for receiving payments for educational fees for both public and private educational institutions
13. **bjb HOPE**
    Hospital Payment and Excellent Service (**bjb** HOPE) is a service for managing receipts and expenditures for hospitals through bank **bjb** in online real-time

International and Transaction Banking Services Advantage
The advantages of International and Transaction Banking services to counterparties and customers are as follows:

1. Penanganan transaksi *trade finance and value chain* yang tersentralisasi bersertifikasi ISO 9001:2008, didukung oleh SDM yang profesional tersertifikasi internasional serta sistem *Trade Innovation Plus* untuk memberikan kenyamanan, ketepatan dan kecepatan penanganan dokumen *trade finance*.
2. Produk *trade finance* dengan *structure trade* yang fleksibel disesuaikan dengan kebutuhan nasabah disertai tarif yang kompetitif.
3. Produk antar bank yang berbasis *trade finance* maupun pinjaman (*loan*) yang diperuntukan bagi *counterparty* bank maupun non bank sesuai kebutuhan dengan *pricing* yang kompetitif.
4. Service advantages for remittance products and services:
   a. Forex Transfer
      - Flexibl, transfers can be made in currencies according to request and by using flexible sources of funds

sumber dana yang fleksibel dalam rupiah ataupun valuta asing baik secara tunai maupun non tunai.
- Cepat dan aman Dukungan Teknologi Handal memberikan kemudahan dan keamanan untuk pengiriman dan penerimaan kiriman uang serta dukungan bank koresponden yang dimiliki bank **bjb** memungkinkan kiriman uang valas anda sampai tujuan dengan aman dan tepat waktu.
- *One day Service Settlement* Berdasarkan permintaan Anda kiriman uang valas anda dapat diterima pada hari yang sama (*intraday*).

- *Multi Currency Services*, bank **bjb** kini dapat melayani transaksi dalam 132 mata uang berbeda. Didukung dengan sistem yang handal dan jaringan bank koresponden di 190 negara.

b. **bjb** *quickcash*
- Pengiriman uang ke rekening bank **bjb** maupun ke rekening bank di Indonesia secara *real time.*
- Biaya *flat* dan bersaing.

c. *Firecash*
- *Firecash* dapat melakukan pengiriman uang Rupiah ke rekening bank yang ada di Indonesia secara *real time.*
- Terdapat fitur *inquiry* nomor rekening dan nama penerima sehingga dapat menghilangkan potensi retur.
- Transaksi dapat dilakukan secara *bulk*.
- Jam operasional dapat disesuaikan dan tidak tergantung jam operasional jaringan kantor.

5. Keunggulan layanan untuk produk dan layanan *cash management*
   a. Tersedianya spesifikasi teknis yang telah distandarisasi untuk memudahkan dalam integrasi sistem nasabah dengan produk dan layanan cash management.
   b. Sistem keamanan yang digunakan pada produk dan layanan *cash management* khususnya layanan **bjb** *Internet Banking Corporate* (IBC) telah berstandar internasional dengan menggunakan *hard token* yang mampu memproteksi dari serangan siber.
   c. Layanan pembayaran tagihan PAM dapat melakukan pembayaran tunggakan dan non tagihan air minum sehingga mengakomodir kebutuhan pelanggan PAM.

Produktivitas *International and Transaction Banking*

Kinerja Divisi *International and Transaction Banking* berupa realisasi pendapatan atas target yang ditetapkan setiap tahunnya, yaitu berupa *fee based income* and *interest income* atas transaksi yang dikelola oleh Divisi *International and Transaction Banking*, meliputi:

a. *Trade Finance and Value Chain*
b. *Remittance*
c. *Financial Institution*
d. *Cash Management*

in rupiah or foreign currencies, either in cash or noncash.
- Fast and safe, reliable Technology Support provides convenience and security for sending and receiving remittances as well as correspondent bank support owned by bank **bjb** allowing your foreign exchange remittances to reach their destination safely and on time.
- One day Service Settlement, (according to applicable regulations) Based on your request, your foreign currency transfer can be received on the same day (intraday).
- Multi Currency Service, bank **bjb** can now serve transactions in 132 different currencies. Supported by a reliable system and correspondent bank network in 190 countries.

b. **bjb** quickcash
- Transfer money to **bjb** bank accounts and to bank accounts in Indonesia in real time.
- Flat and competitive fees.

c. Firecash
- Firecash can facilitate real-time Indonesian Rupiah (IDR) money transfers to bank accounts within Indonesia
- There is a feature to inquire the recipient's account number and name, thereby reducing the potential for returns.
- Transactions can be conducted in bulk.
- Operating hours can be adjusted and are not depending on the operating hours of branch networks.

5. Advantages of services for cash management products and services
   a. The availability of standardized technical specifications to facilitate the integration of customer systems with cash management products and services
   b. The security system used in cash management products and services, especially the **bjb** Internet Banking Corporate (IBC) service, adheres to international standards by using hard tokens capable of protecting against cyber attacks

   c. The PAM bill payment service can handle both arrears and non-bill payments for water consumption, accommodating the needs of PAM customers.

International and Transaction Banking Productivity

The performance of the International and Transaction Banking Division in the form of income realization on targets set each year, namely in the form of fee-based income and interest income on transactions managed by the International and Transaction Banking Division, includes:

a. Trade Finance and Value Chain
b. Remittance
c. Cash Management
d. Financial Institution

Realisasi pendapatan *International and Transaction Banking* dalam kurun waktu 5 (lima) tahun terakhir secara umum mengalami peningkatan.

ternational and Transaction Banking revenue realization in the last 5 (five) years has generally increased.

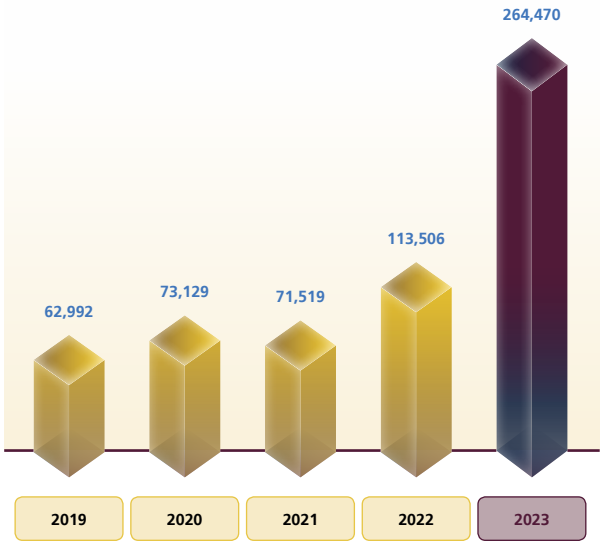
Tabel Produktivitas *International and Transaction Banking*
Table of International and Transaction Banking Productivity

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Description
						(Rp/IDR)	(%)	
Pendapatan *(feebased income dan interest Income)*	**264,470**	113,506	71,519	73,129	62,992	150,964	133.00%	Income (feebased income and interest Income)
Volume transaksi *trade and loan*	**7,462,276**	5,514,351	3,728,079	2,327,582	1,568,064	1,947,925	35.32%	Trade and loan transaction volume

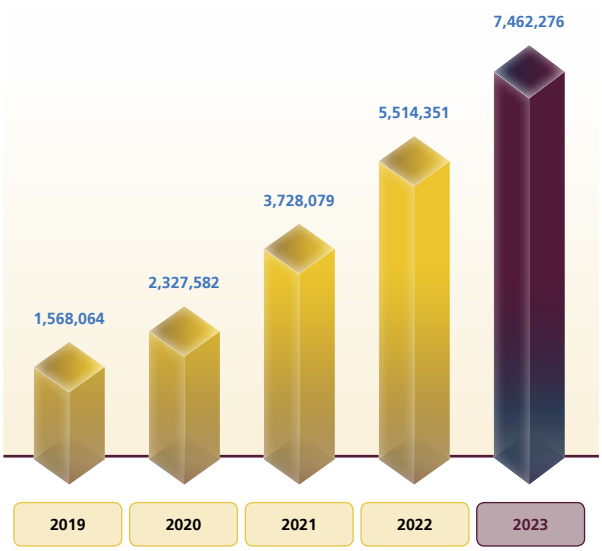
Grafik Pendapatan *International and Transaction Banking*
Graph of International and Transaction Banking Income

(dalam jutaan Rupiah/ in IDR million)



Grafik Volume Transaksi *Trade and Loan*
Graph of Trade and Loan Transaction Volume

(dalam jutaan Rupiah/ in IDR million)



Realisasi kinerja *International and Transaction Banking* secara keseluruhan pada tahun 2023 adalah Rp264,47 miliar yang terdiri dari *fee based income* sebesar Rp48,99 miliar dan *interest income* sebesar Rp215,48 miliar. Pendapatan tersebut naik sebesar 133,00% (Rp150,96 miliar) dari pendapatan tahun lalu periode 31 Desember 2022. Disisi lain volume transaksi yang dikelola juga mengalami peningkatan sebesar 35,32% dari Rp5,51 triliun di tahun 2022 menjadi Rp7,46 triliun di tahun 2023.

The overall performance realizationof International and Transaction Banking in 2023 amounted to IDR264.47 billion, consisting of fee-based income of IDR48.99 billion and interest income of IDR215.48 billion . The overall performance of International and Transaction Banking in 2023 amounted to IDR264.47 billion, consisting of fee-based income of IDR48.99 billion and interest income of IDR215.48 billion. This income increased by 133.00% (IDR150.96 billion) compared to the previous year's income as of December 31, 2022. On the other hand, the transaction volume managed also experienced a 35.32% increase from IDR5.51 trillion in 2022 to IDR7.46 trillion in 2023.

Kinerja transaksi *financial institution* dari tahun ke tahun terus mengalami peningkatan. Persentase peningkatan yoy terbesar ditunjukan oleh pendapatan posisi Desember 2022 ke posisi

The performance of financial institution transactions has continued to show improvement from year to year. The largest year-on-year (YoY) percentage increase is indicated by the revenue from the December

Desember 2023, perkembangan yoy menunjukan angka 201,2%. Pendapatan yang diperoleh dari transaksi *financial institution* per posisi Desember 2023 adalah sebesar Rp174,15 miliar, yang didominasi oleh pendapatan dari *term loan*.

Kinerja transaksi *trade finance and value chain* dari tahun ke tahun terus mengalami peningkatan. Persentase peningkatan yoy terbesar ditunjukan oleh pendapatan posisi 31 Desember 2022 ke posisi 31 Desember 2023, perkembangan yoy menunjukan angka 34,1%. Pendapatan yang diperoleh dari transaksi *trade finance* per posisi 31 Desember 2023 adalah sebesar Rp51,20 miliar, yang didominasi oleh pendapatan *interest income* sebesar Rp41,31 miliar, sedangkan *fee based income* sebesar Rp9,9 miliar. Produk penyumbang terbesar pendapatan *trade finance* adalah transaksi *supply chain financing* dengan total pendapatan sebesar Rp20,496 miliar.

Melalui kegiatan pemasaran dan promosi yang efektif, pengembangan produk dan infrastruktur penunjang yang dilakukan secara berkelanjutan, pada tahun 2023 transaksi remitansi bank **bjb** membukukan *fee based income* sebesar ± Rp37,27 miliar atau naik 131,29% dari tahun 2022. Pencapaian *fee based income* transaksi remitansi diharapkan dapat menunjukkan perkembangan kinerja yang positif setiap tahunnya dan berkontribusi terhadap pencapaian *feebased income* bank **bjb**.

Kinerja realisasi pendapatan *cash management* pada tahun 2023 meliputi perolehan *fee based income* dari transaksi SKN dan RTGS melalui Aplikasi *Internet Banking Corporate* (IBC) dan *fee based income* dari transaksi *Waterbill Payment* yaitu Rp1,8 miliar, mengalami peningkatan sebesar 30,6% dari tahun sebelumnya. Nasabah yang aktif bertransaksi menggunakan Aplikasi *Internet Banking Corporate* (IBC) bank **bjb** tahun 2023 sebanyak 15.224 NoA, mengalami peningkatan sebesar 31,5% dari tahun sebelumnya. Transaksi *Waterbill Payment* yang dilakukan melalui *Delivery Channel* bank **bjb** tahun 2023 sebanyak 231.847 transaksi mengalami peningkatan sebesar 39,1% dari tahun sebelumnya. Transaksi *Education Payment* (*host to host*) yang dilakukan melalui *Delivery Channel* bank **bjb** tahun 2023 sebanyak 168.595 transaksi mengalami penurunan sebesar 8,1% dari tahun sebelumnya diakibatkan beberapa Universitas telah melakukan migrasi sistem pembayaran menggunakan *Virtual Account* (VA). Transaksi *Virtual Account* bank **bjb** tahun 2023 sebanyak 696.157 transaksi mengalami peningkatan sebesar 227,6% dari tahun sebelumnya.

Faktor Pendukung dan Penghambat Bisnis *International and Transaction Banking*

Terdapat beberapa faktor pendukung dan penghambat bisnis atas produk dan jasa layanan yang dikelola Divisi *International and Transaction Banking*, antara lain:

1. **Faktor Pendukung Bisnis**
   a. Untuk mendukung strategi dalam menghadapi semakin ketatnya tantangan dan persaingan produk yang menawarkan transaksi *trade finance* antar bank serta *loan*

2022 position to the December 2023 position, with a YoY growth rate of 201.2%. The revenue is generated from financial institution transactions as of December 2023 amounts to IDR174.15 billion, predominantly coming from income related to term loans.

The performance of trade finance and value chain transactions has continued to show improvement from year to year. The largest year-on-year (YoY) percentage increase is indicated by the revenue from the December 31, 2022, position to the December 31, 2023, position, with a YoY growth rate of 34.1%. The revenue is obtained from trade finance transactions as of December 31, 2023, amounts to IDR51.20 billion, dominated by interest income of IDR41.31 billion, while fee-based income is IDR9.9 billion. The largest contributing product to trade finance revenue is supply chain financing transactions, with a total income of IDR20.496 billion.

Through effective marketing and promotion activities, as well as continuous product development and supporting infrastructure, in 2023, bank **bjb**'s remittance transactions recorded a fee-based income of approximately IDR37.27 billion, representing a 131.29% increase from 2022. The achievement of fee-based income from remittance transactions is expected to demonstrate positive performance development each year and contribute to the overall fee-based income of bank **bjb**.

The performance of realized revenue from cash management in 2023 includes the acquisition of fee-based income from SKN and RTGS transactions through the Corporate Internet Banking (IBC) application, and fee-based income from Waterbill Payment transactions amounting to IDR1.8 billion, reflecting an increase of 30.6% from the previous year. The number of active customers conducting transactions using the bank **bjb** Corporate Internet Banking (IBC) application in 2023 was 15,224 NoA, experiencing a growth of 31.5% compared to the previous year. The Waterbill Payment transactions conducted through bank **bjb**'s Delivery Channel in 2023 amounted to 231,847 transactions, experiencing an increase of 39.1% from the previous year. Education Payment transactions (host to host) conducted through bank **bjb**'s Delivery Channel in 2023 totaled 168,595 transactions, reflecting a decrease of 8.1% from the previous year due to several universities migrating their payment systems to use Virtual Account (VA). Virtual Account transactions at bank **bjb** in 2023 amounted to 696,157 transactions, showing a significant increase of 227.6% from the previous year.

Supporting and Inhibiting Factors of *International and Transaction Banking* Business

There were several factors that support and hinder the business of products and services managed by the International and Transaction Banking Division, including:

1. **Business Supporting Factors**
   a. To support the strategy in facing increasingly fierce challenges and product competition that offers interbank trade finance transactions as well as loans to banks

kepada bank maupun sekuritas, bank **bjb** terus berusaha meningkatkan pelayanan dan melakukan pengembangan produk yang mampu memenuhi ekspektasi *counterparty* dan membina hubungan baik dengan *counterparty* sehingga menghasilkan kerjasama transaksi dalam berbagai produk.

b. Masih terbukanya potensi penambahan anggota Kelompok Usaha Bank dibawah bank **bjb** untuk melakukan kerja sama transaksi *trade finance and value chain*.
c. Terdapat potensi kerjasama dengan pihak asuransi untuk *back up* penerbitan instrumen *trade finance*.
d. Beberapa debitur yang dibentuk fasilitas kreditnya dikhususkan untuk penerbitan instrumen *trade*.
e. Untuk mendukung strategi dalam menghadapi semakin ketatnya tantangan dan persaingan produk yang menawarkan produk dan layanan serupa, bank **bjb** terus berusaha meningkatkan pelayanan dengan melakukan pengembangan produk yang mampu memenuhi ekspektasi dan kebutuhan Nasabah sehingga menghasilkan kerjasama transaksi dalam berbagai produk.
f. Edukasi dan sosialisasi kepada seluruh kantor cabang secara terus menerus dilakukan untuk menjadikan *talent/ implementor* yang unggul sehingga dapat meningkatkan utilisasi serta implementasi produk dan layanan *cash management*.
g. Sinergitas antara bank **bjb** dengan nasabah khususnya Pemerintah Daerah dalam menciptakan ekosistem keuangan. Sehingga mampu menghadirkan inovasi-inovasi baru dengan melakukan integrasi sistem bank **bjb** dengan sistem keuangan milik Nasabah.
h. Melakukan kerjasama dengan perusahaan aggregator untuk melakukan ekspansi kepada Perusaahaan Air Minum (PAM) yang belum bekerjasama dengan bank **bjb**.

2. Faktor Penghambat Bisnis

a. Ketidakpastian faktor suku bunga acuan yang masih relatif tinggi.
b. Shifting skema pembayaran yang dilakukan oleh nasabah sehingga terdapat potensi penurunan pendapatan.
c. Terbatasnya jaringan korespondensi bank **bjb** di negara tujuan PMI (Pekerja Migran Indonesia).
d. Maraknya *remittance agent* dan aplikasi berbasis *mobile* yang ilegal dengan memberikan kemudahan dan tarif yang relatif murah kepada *customer*.
e. *Shifting* bisnis kiriman uang dari luar negeri ke Indonesia yang semula menggunakan tunai atau rekening bank menjadi menggunakan *e-wallet*.
f. Persaingan dengan *channel e-commerce* yang menawarkan kemudahan dan *benefit* lebih kompetitif kepada pelanggan yang melakukan pembayaran tagihan PDAM.

and securities, bank **bjb** continues to strive to improve services and develop products that are able to meet counterparty expectations and foster good relations with counterparties so as to result in transaction cooperation. in various products.

b. The potential for adding members to the Business Group under bank **bjb** for collaboration in trade finance and value chain transactions remains open.
c. There is potential for collaboration with insurance companies to back up the issuance of trade finance instruments.
d. Several debtors whose credit facilities have been established are specifically allocated for the issuance of trade instruments
e. To support the strategy in facing increasingly intense challenges and product competition that offers similar products and services, bank **bjb** continued to strive to improve services by developing products that were able to meet customer expectations and needs resulting in collaborative transactions in various products.
f. Education and outreach to all branch offices was continuously carried out to develop superior talent/ implementors so as to increase the utilization and implementation of cash management products and services.
g. Synergy between bank **bjb** and customers, especially local governments in creating a financial ecosystem to present new innovations by integrating the bank **bjb** system with the customer's financial system.
h. Collaborating with aggregator companies to expand to Water Supply Companies (Perusahaan Air Minum - PAM) that have not yet partnered with bank **bjb.**

2. Business Inhibiting Factors

a. The uncertainty of the benchmark interest rate, which remains relatively high.
b. Shifting payment schemes by customers, leading to potential revenue decline.
c. Limited correspondent network of bank **bjb** in the destination countries of Indonesian Migrant Workers (PMI).
d. Proliferation of illegal remittance agents and mobile-based applications offering convenience and relatively low fees to customers.
e. Shifting of international money transfer businesses to Indonesia, which originally used cash or bank accounts, is now transitioning to the use of e-wallets.
f. Competition with e-commerce channels offering greater convenience and more competitive benefits to customers paying water utility bills.

Pengembangan Produk dan Layanan *International and Transaction Banking*

Dengan semakin bertambahnya persaingan produk dan layanan perbankan khususnya pada transaksi *International Banking*, telah dilakukan pengembangan produk dan peningkatan layanan yang mampu memenuhi ekspektasi nasabah bank **bjb**.

1. Penerapan sistem manajemen mutu sesuai dengan ISO 9001:2015 telah diimplementasikan dalam rangka meningkatkan kualitas pelayanan transaksi ekspor-impor sesuai dengan kebijakan mutu yang telah ditetapkan. Proses audit sertifikasi ISO 9001:2015 telah dilaksanakan pada tanggal 13-14 Maret 2023 dan Grup *Trade Finance and Value Chain* telah dinyatakan lulus audit sertifikasi.
2. Mengembangkan produk dan layanan agar lebih dapat mengakomodir permintaan pasar sehingga untuk meningkatkan kerja sama transaksi kepada pihak *counterparty*, baik itu kepada lembaga keuangan bank berupa produk *term loan* ataupun kepada lembaga keuangan non bank berupa produk *money market* dan bank garansi untuk perusahaan sekuritas.
3. Mengembangkan fitur BI-FAST Fase I Tahap 2 meliputi layanan *Request for Payment* (RFP) yang akan dikembangkan pada *mobile banking* bank **bjb** dan *Direct Debit Transfer* (DDT) yang akan dikembangkan pada *mobile banking* dan *Internet Banking Corporate* (IBC) bank **bjb**.
4. Mengembangkan fitur BI-FAST Fase I Tahap 1 meliputi layanan *Individual Credit Transfer* (ICT) pada *Internet Banking Corporate* (IBC) bank **bjb**.
5. Menjadi Bank *Sponsor* untuk Peserta Tidak Langsung (PTL) dalam rangka penyelenggaraan BI-FAST, adapun PTL yang telah bekerja sama dengan bank **bjb** yaitu:
   a. bank **bjb** Syariah
   b. Bank Bengkulu
   c. Bank Sultra
   d. Bank Jambi
   e. Bank Jambi UUS
6. Mengembangkan Aplikasi **bjb** *quickcash* fitur *Incoming transfer* ke rekening non-**bjb** menggunakan layanan penerusan *transfer* dana bekerja sama dengan PT Artajasa Pembayaran Elektronis untuk digunakan oleh *remittance agent* dari Taiwan yaitu Best Winner Co., LTD yang bekerja sama dengan bank **bjb** untuk mengakomodir kiriman uang dari Pekerja Migran Indonesia (PMI) dalam masa penempatan di Taiwan.
7. Melakukan pengembangan layanan *firecash* menggunakan metode *sharing Application Programming Interface* (API) dengan BCA untuk dapat mengakomodir pembukaan layanan di seluruh jaringan kantor bank **bjb** secara optimal.
8. Melakukan optimalisasi fitur *bulk payment* layanan *firecash* di beberapa jaringan kantor bank **bjb** yang potensial.
9. Mengembangkan aplikasi *Forex Transaction System* (FTS) untuk mengoptimalisasikan proses bisnis transaksi *transfer* valas melalui jaringan kantor dan *delivery channel* bank **bjb**.

International and Transaction *Banking* Products and Services Development

With the increasing competition in banking products and services, especially in International Banking transactions, several product developments and service improvements were carried out to meet the expectations of bank **bjb** customers, including:

1. The implementation of a quality management system in accordance with ISO 9001:2015 has been executed to enhance the quality of export-import transaction services in line with the established quality policies. The ISO 9001:2015 certification audit process was conducted on March 13-14, 2023, and the Trade Finance and Value Chain Group has been declared as having passed the certification audit.
2. Developing products and services to improve transaction cooperation with counterparties, whether to Bank Financial Institutions in the form of Term Loan products or to Non-Bank Financial Institutions in the form of Money Market products and reference letters for securities companies.
3. Developing BI-FAST Phase I Stage 2 features, including the Request for Payment (RFP) service to be expanded to bank **bjb**'s mobile banking and the Direct Debit Transfer (DDT) service to be developed for both mobile banking and Corporate Internet Banking (IBC) of bank **bjb**.
4. Developing BI-FAST Phase I Stage 1 features, including the Individual Credit Transfer (ICT) service on bank **bjb**'s Corporate Internet Banking (IBC).
5. Becoming a BI-FAST sponsor bank for Indirect Participating Banks (PTL), as for Indirect Participating Banks (PTL) that have collaborated with bank **bjb**, namely
   a. bank **bjb** Sharia
   b. Bank Bengkulu
   c. Bank Sultra
   d. Bank Jambi
   e. Bank Jambi UUS
6. Developing the **bjb** quickcash application with the Incoming Transfer feature to non-**bjb** accounts using a fund transfer forwarding service in collaboration with PT Artajasa Pembayaran Elektronis. This application is designed for use by the remittance agent Best Winner Co., LTD from Taiwan, in partnership with bank **bjb**, to accommodate money transfers from Indonesian Migrant Workers (PMI) during their deployment in Taiwan.
7. Developing the firecash service through the sharing of Application Programming Interface (API) with BCA to facilitate the optimal implementation of the service across the entire network of bank **bjb** branches.
8. Optimization of the firecash service bulk payment feature in several potential bank **bjb** office networks.
9. Developing the Forex Transaction System (FTS) application to optimize the business process of foreign exchange transfers through the branch network and delivery channels of bank **bjb.**

10. Melakukan pengembangan layanan *incoming transfer* dari luar negeri menggunakan metode *sharing Application Programming Interface* (API) dengan Bank BRI untuk dapat memperluas jaringan layanan kiriman uang dalam valuta asing.
11. Melakukan pengembangan layanan *Outgoing Transfer* (OT) ke luar negeri menggunakan aplikasi melalui jaringan kantor bank **bjb** bekerja sama dengan *remittance agent* Singapura yaitu Brdgepay PTE LTD.
12. Mengembangkan Aplikasi *Internet Banking Corporate* (IBC) yang terintegrasi secara *host to host* dengan sistem keuangan milik Pemerintah Daerah.
13. Mengembangkan Layanan **bjb** *Virtual Account* (VA) yang terintegrasi secara *host to host* dengan sistem perpajakan dan retribusi milik Pemerintah Daerah dan sistem tagihan lain yang dimiliki oleh perusahaan swasta lainnya.
14. Mengembangkan layanan pembayaran tagihan Perusahaan Air Minum (PAM) untuk mengakomodir pembayaran tunggakan/denda dan non tagihan air minum.

Rencana dan Strategi *International and Transaction Banking* Tahun 2024

Divisi *International and Transaction Banking* dalam pencapaian peningkatan target pendapatan akan menerapkan rencana dan strategi sebagai berikut:

1. *Financial Institution*
   a. Membuat dan melakukan *review credit line* dan *monitoring credit line* untuk mendukung bisnis bank.
   b. Optimalisasi kerjasama dengan *counterparty bank* (*cross selling* produk berbasis *trade and treasury*) dan *counterparty non bank* (*MM Sekuritas* dan Garansi Bank).
   c. Pengembangan produk baru untuk perusahaan sekuritas (fasilitas Intraday).
   d. Pemberian *credit line* kepada *counterparty* non bank (*asset management*).
   e. Mendukung penghimpunan dana murah (*term loan borrowing*) untuk kebutuhan pemenuhan rasio NSFR dan likuiditas bank **bjb**.
   f. Memperluas Kerjasama dan meningkatkan *engangement* dengan *counterparty* bank dan non bank baik didalam maupun luar negeri.

2. *Trade Finance and Value Chain*
   a. Pengembangan *ecosystem trade finance* melalui optimalisasi limit non *cash loan* debitur serta akuisisi potensi *value chain* dari bisnis nasabah.
   b. Perluasan kerja sama dengan perusahaan asuransi/ perusahaan penjaminan untuk penerbitan instrumen *trade finance.*
   c. Pengembangan aplikasi *global trade finance.*
   d. Perluasan kerja sama layanan transaksi *trade finance* melalui sinergi perbankan dengan anak perusahaan dan anggota Kelompok Usaha Bank (KUB).

10. Developing the incoming transfer service from abroad through the sharing of Application Programming Interface (API) with Bank BRI to expand the network of foreign currency remittance services.
11. Developing the Outgoing Transfer (OT) service to overseas destinations using an application through the bank **bjb** branch network in collaboration with the Singaporean remittance agent, Brdgepay PTE LTD.
12. Developing Internet Banking Corporate (IBC) applications that are integrated host to host with the Regional Government's financial system.
13. Developing **bjb** Virtual Account (VA) services that are integrated host to host with local government tax and retribution systems and other billing systems owned by other private companies.
14. Developing drinking water company (PAM) bill payment services to accommodate arrears/fines and non-drinking water bill payments.

International and Transaction Banking Plan and Strategy for 2024

The International and Transaction Banking Division in achieving increased revenue targets will implement the following plans and strategies:

1. Financial Institution
   a. Creating and conducting a credit line review and credit line monitoring to support the bank's business
   b. Optimization of collaboration with counterpart banks (cross-selling trade and treasury-based products) and non-bank counterparts (MM Securities and Bank Guarantees).
   c. Development of new products for the securities company (Intraday facility).
   d. Providing a credit line to non-bank counterparties (asset management)
   e. Supporting the gathering of low-cost funds (term loan borrowing) to meet the NSFR ratio and liquidity needs of bank **bjb.**
   f. Expanding cooperation and enhancing engagement with counterpart banks and non-bank entities both domestically and internationally.

2. Trade Finance and Value Chain
   a. Developing the trade finance ecosystem through the optimization of non-cash loan limits for debtors and the acquisition of potential value chain from customer businesses.
   b. Expanding cooperation with insurance companies/ guarantee companies for the issuance of trade finance instruments.
   c. Developing a global trade finance application.
   d. Expanding cooperation in trade finance transaction services through banking synergy with subsidiaries and members of the Banking Business Group (Kelompok Usaha Bank - KUB).

e. Peningkatan kualitas layanan melalui penerapan sistem manajemen mutu sesuai dengan ISO 9001:2015, memastikan akurasi pekerjaan, meningkatkan kompetensi SDM yang kompeten dan professional sehingga dapat memberikan solusi yang terbaik dan menciptakan *trust* bagi nasabah.

3. *Remittance*

a. Kerjasama remitansi dengan Bank BRI melalui mekanisme *Sharing API* untuk mengakomodir transaksi penerimaan uang dari luar negeri (negara koridor Pekerja Migran Indonesia) langsung ke rekening bank **bjb** secara *real time*.

b. Pengembangan BI-FAST Fase 1 Tahap 2:
   - Layanan *bulk credit*
   - Layanan *request for payment*
   - Layanan *direct debit*

c. Pengembangan SWIFT GO, fitur *cross border transaction* (*outgoing and Incoming*) layanan SWIFT untuk mengakomodir transaksi *Low Value Payment* (LVP) yaitu transaksi dibawah USD 10.000.

d. Pengembangan *transfer valas transaction system* untuk otomatisasi layanan *transfer valas* yang rencananya akan dikembangkan di seluruh jaringan kantor bank **bjb**, **bjb** *mobile banking* dan *Internet Banking Corporate* (IBC).

e. Sinergi bisnis dengan agen **bjb** Bisa! dalam rangka pencairan *Western Union* di daerah-daerah potensi kantong PMI yang belum dapat dijangkau oleh jaringan kantor bank **bjb**.

f. Pengembangan *transfer valas transaction system* untuk otomatisasi layanan *transfer valas* yang rencananya akan dikembangkan di jaringan kantor, **bjb** *mobile banking* dan *Internet Banking Corporate* (IBC).

4. *Cash Management*

a. Pengembangan aplikasi **bjb** *Portal Sign On* dengan fitur:
   - *Cash management service (IBC)*
   - *Global trade finance*
   - *Garansi bank online*
   - *Distributor financing*
   - *Forex transaction system*
   - *Custody online service*
   - *Virtual account*

b. Kerja sama layanan **bjb** *Waterbill Payment* dengan pihak ketiga (*agregator*) untuk Perusahaan Air Minum di luar wilayah kerja bank **bjb**.

c. Melakukan *joint promotion* bersama Divisi terkait untuk peningkatan transaksi IBC, *waterbill payment* dan **bjb** Edupay.

TREASURY

Penjelasan *Treasury*

Produk *treasury* di tahun 2023 yang menjadi andalan Bisnis *Treasury* adalah sebagai berikut:

e. Improving service quality through the implementation of a quality management system in accordance with ISO 9001:2015, ensuring job accuracy, enhancing the competence of competent and professional human resources to provide the best solutions and create trust for customers.

3. Remittance

a. Remittance collaboration with Bank BRI through an API sharing mechanism to accommodate transactions receiving money from abroad (Indonesian Migrant Worker corridor countries) directly to bank **bjb** accounts in real time.

b. Development of BI-FAST Phase 1 Phase 2:
   - Bulk Credit Service
   - Request for Payment Service
   - Direct Debit Service

c. Development of SWIFT GO, a cross border transaction (outgoing and incoming) feature for SWIFT services to accommodate Low Value Payment (LVP) transactions, namely transactions under USD10,000.

d. Development of a foreign currency transfer transaction system to automate foreign currency transfer services which are planned to be developed in office networks, **bjb** mobile banking and Corporate Internet Banking (IBC)

e. Business synergy with **bjb** Bisa! agents to facilitate Western Union disbursements in potential areas where the Indonesian Migrant Workers (PMI) might be concentrated, areas not yet covered by the bank **bjb** branch network.

f. Pengembangan *transfer valas transaction system* untuk otomatisasi layanan *transfer valas* yang rencananya akan dikembangkan di jaringan kantor, **bjb** *mobile banking* dan *Internet Banking Corporate* (IBC).

4. Cash Management

a. Development of the **bjb** Portal Sign On application with features:
   - Cash management service (IBC)
   - Global trade finance
   - Garansi bank online
   - Distributor financing
   - Forex transaction system
   - Custody online service
   - Virtual account

b. Cooperation of **bjb** Waterbill Payment services with third parties (aggregators) for Drinking Water Companies outside the working area of bank **bjb**

c. Conducting joint promotions with the relevant Division to increase transactions for IBC, waterbill payment, and **bjb** Edupay.

TREASURY

Treasury Explanation

Treasury products in 2023 which are the mainstay of the Treasury business are as follows:

1. **bjb *Foreign Exchange***
   bank **bjb** melayani transaksi valuta asing nasabah, baik perorangan maupun non perorangan, yang memiliki kebutuhan akan transaksi jual beli valuta asing. Produk **bjb** *Foreign Exchange* dapat ditransaksikan di Kantor Cabang Devisa bank **bjb**. Produk yang ditawarkan adalah transaksi jual beli valuta asing tunai (*banknotes*) dan non tunai (*telegraphic transfer*). Khusus untuk non tunai, bank **bjb** melayani transaksi valuta asing dengan valuta *Today* (TOD), *Tomorrow* (TOM), SPOT, *Forward* (FWD), dan produk derivatif lainnya.
2. **bjb Obligasi Ritel**
   bank **bjb** memiliki produk pilihan investasi untuk nasabah dengan menjual produk obligasi kepada nasabah ritel. Produk obligasi dapat ditransaksikan oleh nasabah ritel melalui Kantor Cabang bank **bjb** dan *Outlet* **bjb** Prioritas. Adapun Jenis obligasi yang dapat ditransaksikan di bank **bjb** adalah SBN Ritel di Pasar Perdana serta SBN, SBSN, dan Obligasi Korporasi di Pasar Sekunder. Nasabah dapat melakukan transaksi obligasi dengan nominal transaksi yang terjangkau dan harga yang kompetitif.

Perkembangan Bisnis *Treasury* Tahun 2023

Divisi *Treasury* menjadi salah satu pilar pertumbuhan laba bank **bjb** dengan didukung tenaga profesional dan handal, senantiasa terus mengembangkan produk transaksi dan meningkatkan aktivitas bisnis *treasury* dalam rangka optimalisasi likuiditas dan peningkatan pendapatan laba bank. Perekonomian global sepanjang tahun 2023 mengalami perlambatan akibat dampak kenaikan inflasi yang tinggi pada tahun 2022 serta kenaikan suku bunga acuan yang dilakukan oleh beberapa bank sentral di dunia. Beberapa bank sentral di dunia terutama *The Federal Reserve* (The Fed), *European Central Bank* (ECB), dan *Bank of England* (BoE) berupaya meredam tingginya tekanan inflasi dengan menaikkan suku bunga kebijakan dengan besaran yang lebih tinggi. Sejak awal tahun sampai dengan Desember 2023, The Fed telah menaikkan suku bunga kebijakan sebanyak 100 bps menjadi 5,25%-5,50%, ECB sebesar 200 bps menjadi 4,75%, dan BoE sebesar 175 bps menjadi 5,25%. Disisi lain, *Bank of Japan* (BoJ) tetap mempertahankan kebijakan *ultra-loose policy* dengan menahan tingkat suku bunga rendah. Hal ini memberikan momentum bagi pelaku pasar untuk melakukan transaksi *carry-trade* dengan memanfaatkan *interest rate differential*. Respon moneter yang agresif menyebabkan ketatnya pasar keuangan global dan mendorong penguatan mata uang dolar AS, sehingga berdampak pada penurunan aliran modal asing ke negara berkembang.

Pada tahun 2023 Bank Indonesia telah menaikkan suku bunga kebijakan BI 7-*Day Reverse Repo Rate* (BI7DRR) sebanyak 50 bps yaitu sebesar 25 bps pada kuartal pertama dan sebesar 25 bps pada kuartal keempat, sehingga BI 7-*Day Reverse Repo Rate* (BI7DRR) pada posisi akhir tahun 2023 adalah sebesar 6,00%. Keputusan kenaikan suku bunga tersebut sebagai langkah *front loaded*, *pre-emptive*, dan *forward looking* untuk

1. **bjb Foreign Exchange**
   bank **bjb** serves foreign exchange transactions for customers, both individuals and non-individuals, who have a need for buying and selling foreign exchange transactions. **bjb** Foreign Exchange products can be transacted at bank **bjb** Foreign Exchange Branch Offices. The products offered are buying and selling foreign currencies in cash (banknotes) and noncash (telegraphic transfers). Specifically for non-cash, bank **bjb** serves foreign exchange transactions with currencies Today (TOD), Tomorrow (TOM), SPOT, Forward (FWD), and other derivative products.

2. **bjb Retail Bonds**
   bank **bjb** has a choice of investment products for customers by selling bond products to retail customers. Bond products can be transacted by retail customers through bank **bjb** Branch Offices and **bjb** Prioritas Outlets. The types of bonds that can be transacted at bank **bjb** are Retail SBN in the Primary Market and SBN, SBSN, and Corporate Bonds in the Secondary Market. Customers can make bond transactions with a minimum transaction volume that is affordable and at competitive prices.

Treasury Business Development in 2023

The Treasury Division serves as one of the key pillars for the profit growth of bank **bjb**, supported by professional and skilled personnel. It consistently strives to develop transaction products and enhance treasury business activities to optimize liquidity and increase the bank's profit revenue.The global economy experienced a slowdown throughout the year 2023 due to the impact of the high inflation in 2022 and the increase in benchmark interest rates by several central banks worldwide. Several central banks, notably The Federal Reserve (The Fed), European Central Bank (ECB), and Bank of England (BoE), aimed to curb high inflationary pressures by raising policy interest rates to higher levels. Since the beginning of the year until December 2023, The Fed has increased its policy interest rates by 100 basis points to 5.25%-5.50%, the ECB by 200 basis points to 4.75%, and the BoE by 175 basis points to 5.25%. On the other hand, the Bank of Japan (BoJ) has maintained its ultra-loose policy by keeping interest rates low. This provides momentum for market participants to engage in carry-trade transactions by capitalizing on the interest rate differential. Aggressive monetary responses have led to tightness in the global financial markets and fueled the strengthening of the US dollar, thereby resulting in a decrease in foreign capital inflows to developing countries.

In 2023, Bank Indonesia increased the BI 7-Day Reverse Repo Rate (BI7DRR) by a total of 50 basis points, with a 25 basis points hike in the first quarter and another 25 basis points in the fourth quarter. As a result, the BI 7-Day Reverse Repo Rate (BI7DRR) stood at 6.00% at the end of the year 2023. The decision to raise interest rates was taken as a front-loaded, pre-emptive, and forward-looking measure to reduce expectations of excessively

menurunkan ekspektasi inflasi yang terlalu tinggi (*overshooting*) dan memastikan inflasi inti ke depan kembali ke dalam sasaran 3,0±1%, serta memperkuat kebijakan stabilisasi nilai tukar Rupiah agar sejalan dengan nilai fundamentalnya akibat semakin kuatnya mata uang dolar AS dan tingginya ketidakpastian pasar keuangan global di tengah peningkatan permintaan ekonomi domestik yang tetap kuat. Sepanjang tahun 2023 nilai tukar Rupiah bergerak pada kisaran Rp14.670-Rp15.940 dan imbal hasil surat berharga 10Y (seri *benchmark index*) untuk surat berharga pemerintah pada akhir tahun 2023 ditutup pada level 6,480%.

Sepanjang tahun 2023 Divisi *Treasury* mampu membukukan pendapatan total sebesar Rp1,85 triliun (per Desember 2023) yang diperoleh dari transaksi jual beli valas, surat berharga, penempatan dana pada instrumen pasar uang serta aktivitas kustodi dan wali amanat. Divisi *Treasury* juga terus meningkatkan aktivitas *sales* khususnya untuk nasabah ritel baik transaksi *forex* maupun surat berharga dengan memperbanyak *customer based*, memberikan harga yang kompetitif serta terus mengembangkan sistem **bjb** *Treasury Interactive Pricing* (**bjb** TIP) yang merupakan *electronic trading system* yang mempermudah transaksi *Treasury* untuk nasabah di kantor cabang bank **bjb**.

Produktivitas *Treasury*

Uraian produktivitas *treasury* meliputi transaksi *money market*, *fixed income* dan *forex* yang disajikan sebagai berikut.

Transaksi *Money Market*

Salah satu aktivitas Divisi *Treasury* merupakan pengelolaan dan optimalisasi ekses likuiditas melalui transaksi pasar uang (*money market*). Sepanjang tahun 2023 pendapatan yang diperoleh melalui transaksi *money market* adalah sebesar Rp135,26 miliar. Aktivitas transaksi *money market* yang dilakukan antara lain penempatan melalui instrumen moneter Bank Indonesia dan penempatan antar bank untuk optimalisasi likuiditas. Saat ini bank **bjb** merupakan salah satu bank kontributor JIBOR (*Jakarta Interbank Offered Rate*) yang ditunjuk Bank Indonesia untuk memberikan kuotasi suku bunga penawaran transaksi pasar uang antar bank di Indonesia. bank **bjb** sebagai kontributor JIBOR senantiasa mendukung terciptanya suku bunga acuan pasar uang yang kredibel dan mendorong perkembangan transaksi pasar uang khususnya transaksi antar bank.

Sejalan dengan program Bank Indonesia dalam rangka pendalaman transaksi pasar uang, bank **bjb** juga aktif dalam melakukan transaksi *Repo* dan *Reverse Repo* antar bank mengingat transaksi repo merupakan alternatif pendanaan yang memiliki risiko lebih rendah karena bersifat "*collateralized*". Selain itu, bank **bjb** juga turut mendukung upaya Bank Indonesia dalam melakukan strategi operasi moneter yang "*pro-market*" dengan kepemilikan instrumen baru yang diterbitkan pada tahun 2023 yaitu Sekuritas Rupiah Bank Indonesia (SRBI) dan Sekuritas Valas Bank Indonesia (SVBI).

high inflation (overshooting). It aimed to ensure that future core inflation returns to the target range of 3.0±1%. Additionally, it sought to strengthen the policy for stabilizing the exchange rate of the Rupiah to align with its fundamental value due to the increasing strength of the US dollar and high uncertainty in the global financial markets amid the sustained strength of domestic economic demand. Throughout 2023, the exchange rate of the Rupiah fluctuated in the range of Rp14,670 to Rp15,940, and the yield on 10-year government bonds (benchmark index series) closed at 6.480% at the end of the year 2023.

Throughout 2023, the Treasury Division was able to record a total income of Rp1.85 trillion (as of December 2023), derived from foreign exchange transactions, securities trading, fund placements in money market instruments, as well as custodian and fiduciary activities. The Treasury Division also continues to enhance its sales activities, especially for retail customers, in both forex and securities transactions by expanding the customer base. The division provides competitive pricing and continually develops the **bjb** Treasury Interactive Pricing (**bjb** TIP) system, an electronic trading system that facilitates Treasury transactions for customers at bank **bjb** branch offices.

Treasury Productivity

Treasury productivity descriptions include money market, fixed income and forex transactions which are presented as follows.

Money Market Transaction

One of the activities of the Treasury Division involves managing and optimizing excess liquidity through money market transactions. Throughout 2023, the income generated from money market transactions amounted to Rp135.26 billion. Money market transaction activities include placements through Bank Indonesia's monetary instruments and interbank placements to optimize liquidity. At present, bank **bjb** is one of the contributors to JIBOR (Jakarta Interbank Offered Rate), designated by Bank Indonesia to provide interest rate quotations for interbank money market transactions in Indonesia. As a JIBOR contributor, bank **bjb** consistently supports the creation of a credible money market reference rate and encourages the development of money market transactions, particularly interbank transactions.

In line with Bank Indonesia's program to deepen money market transactions, bank **bjb** is also active in conducting Repo and Reverse Repo transactions among banks. Engaging in repo transactions provides a lower-risk funding alternative due to its collateralized nature. Additionally, bank **bjb** supports Bank Indonesia's efforts in implementing a "pro-market" monetary operations strategy by holding new instruments issued in 2023, namely the Rupiah Securities of Bank Indonesia (SRBI) and the Foreign Exchange Securities of Bank Indonesia (SVBI).

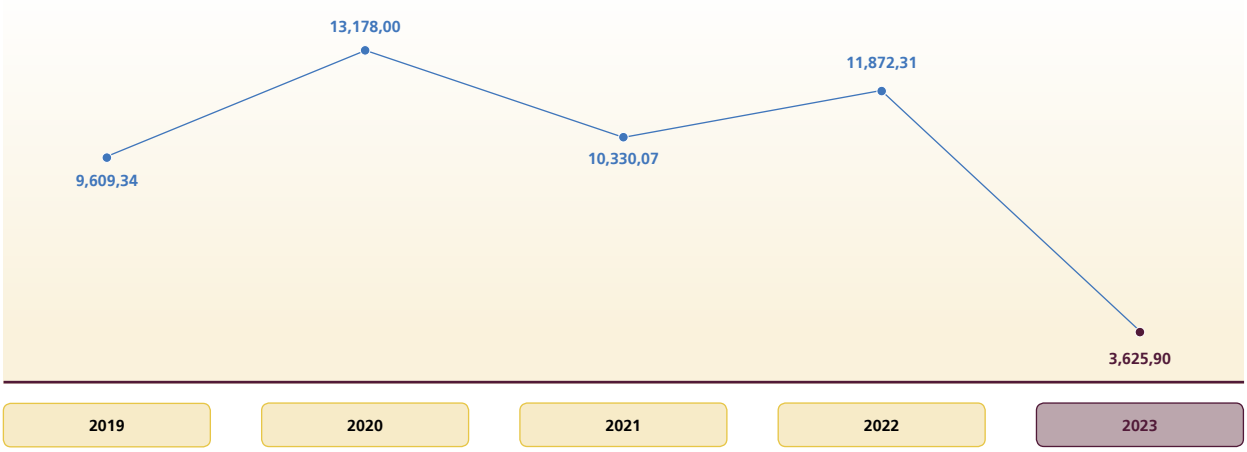
Tabel Transaksi *Money Market*
Table of Money Market Transaction

(dalam miliar Rupiah/in IDR billion)

Uraian	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Description
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)	
Money Market	**3,625.90**	11,872.31	10,330.07	13,178.00	9,609.34	(8,246.41)	(69.46%)	Money Market

Grafik Outstanding Penempatan *Money Market*
Graph of Outstanding Money Market Placement

(dalam miliar Rupiah/
in IDR billion)



Outstanding money market tahun 2023 mencapai Rp3,63 triliun, turun 69,46% dibandingkan dengan tahun 2022 yang sebesar Rp11,87 triliun. Posisi *outstanding money* tahun 2023 mengalami penurunan dibandingkan dengan tahun sebelumnya dikarenakan adanya penempatan investasi ke instrumen yang memberikan imbal hasil yang lebih tinggi dan menarik serta di tengah ketatnya likuiditas pada tahun 2023 akibat melambatnya ekonomi global dan tren suku bunga tinggi, penyaluran kredit tetap menjadi yang utama sehingga penempatan dana di sejumlah instrumen investasi mengalami penurunan.

The outstanding money market in 2023 reached IDR3.63 trillion, a decrease of 69.46% compared to 2022, which amounted to IDR11.87 trillion. The decrease in the outstanding money market position in 2023, compared to the previous year, is attributed to the investment placement in instruments offering higher and attractive yields. Amidst tight liquidity in 2023 due to the global economic slowdown and high-interest rate trends, credit distribution remains a priority, leading to a decline in fund placements in various investment instruments.

Transaksi *Fixed Income*

Pada tahun 2023 kondisi pasar surat berharga Indonesia cenderung masih tertekan apabila dibandingkan dengan tahun 2022. Posisi *yield* obligasi pemerintah 10Y awal tahun 2023 berada pada level 6,952% jauh lebih tinggi apabila dibandingkan dengan posisi awal tahun 2022 yang berada pada level 6,405%. Dampak dari pandemi Covid-19 yang terjadi pada tahun sebelumnya 2019-2022, ketegangan geopolitik antara Rusia-Ukraina serta peperangan di Timur Tengah yang terjadi pada kuartal IV tahun 2023 mengakibatkan beberapa negara mengalami pelemahan ekonomi serta inflasi yang cukup tinggi yang berakibat naiknya tingkat suku bunga acuan beberapa bank sentral di dunia. Bank Indonesia sepanjang tahun 2023 telah memutuskan kebijakan untuk menaikkan suku bunga acuan (*BI 7 Day Reverse Repo Rate*) dari 5,75% pada bulan Januari 2023 menjadi 6,00% pada

***Fixed Income* Transaction**

In 2023, the Indonesian bond market conditions tended to remain under pressure compared to 2022. The yield position of 10-year government bonds at the beginning of 2023 was at 6.952%, significantly higher than the position at the beginning of 2022, which was at 6.405%. . The impact of the Covid-19 pandemic that occurred in the previous years 2019-2022, geopolitical tensions between Russia-Ukraine, and conflicts in the Middle East during the fourth quarter of 2023 led to economic downturns in several countries. Additionally, high inflation resulted in an increase in benchmark interest rates by several central banks worldwide. Throughout 2023, Bank Indonesia decided to raise the benchmark interest rate (BI 7 Day Reverse Repo Rate) from 5.75% in January 2023 to 6.00% in December 2023. This was done as a measure to anticipate inflation rates and the relatively

bulan Desember 2023. Hal ini dilakukan sebagai langkah untuk mengantisipasi tingkat inflasi dan kenaikan suku bunga acuan The FED yang cukup tinggi. Kenaikan inflasi dan suku bunga acuan yang cukup tinggi di beberapa negara berdampak secara langsung pada pelemahan harga pasar obligasi di Indonesia selama tahun 2023.

high increase in The Fed's benchmark interest rates. The increase in inflation and benchmark interest rates in several countries had a direct impact on the weakening of the bond market prices in Indonesia during the year 2023.

Pengelolaan likuiditas dan optimalisasi pendapatan melalui instrumen *fixed income* dilakukan dengan penempatan dana pada surat berharga, baik obligasi pemerintah maupun obligasi korporasi di pasar perdana dan pasar sekunder serta melakukan *trading* (jual/beli) surat berharga. Selain pada obligasi, penempatan dana juga dilakukan pada instrumen reksa dana, baik reksa dana pasar uang, reksa dana pendapatan tetap, reksa dana terproteksi dan reksa dana syariah penyertaan terbatas. Total pendapatan yang diperoleh dari transaksi *fixed income* sepanjang tahun 2023 mencapai Rp1,32 triliun Rupiah (per Desember 2023). Divisi *Treasury* pun telah aktif melakukan transaksi surat berharga kepada nasabah untuk pemasaran SBN Ritel di pasar perdana sebagai Sub Mitra Distribusi SBN Ritel dan transaksi surat berharga di pasar sekunder, dengan pencapaian volume selama tahun 2023 sebesar Rp3,97 triliun dan membukukan keuntungan sebesar Rp5,11 miliar.

Liquidity management and income optimization through fixed-income instruments involve placing funds in securities, including government and corporate bonds, in both the primary and secondary markets. Additionally, trading (buying/selling) of securities is conducted as part of these strategies. . In addition to bonds, fund placement is also carried out in mutual fund instruments, including money market mutual funds, fixed-income mutual funds, protected mutual funds, and limited participation Sharia mutual funds. The total income derived from fixed-income transactions throughout 2023 reached IDR1.32 trillion (as of December 2023). The Treasury Division has actively engaged in securities transactions with customers for marketing Retail Government Securities (SBN Ritel) in the primary market as a Sub Distributor Partner for Retail Government Securities. They have also conducted secondary market securities transactions, achieving a volume of IDR3.97 trillion and recording a profit of IDR5.11 billion during 2023.

Tabel Penempatan Dana Pada Bank Lain
Table of Placement of Funds in Other Banks

(dalam miliar Rupiah/in IDR billion)

Uraian	2023	2022	2021	Pertumbuhan Growth 2022-2023		Description
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)	
Surat Berharga Obligasi Bank Investasi	**292.45**	363.91	595.77	(71.46)	(19.64%)	Investment Bank Bond Securities
Surat Berharga Obligasi Non Bank Investasi	**19,328.95**	17,168.93	20,671.57	2,160.02	12.58%	Investment non - Bank Bond Securities

Penempatan dana pada bank lain dalam bentuk surat berharga obligasi bank investasi tahun 2023 sebesar Rp292,45 miliar, menurun 19,64% dibandingkan dengan tahun 2022 yang sebesar Rp363,91 miliar. Meskipun demikian, penempatan dana pada bank lain dalam bentuk surat berharga obligasi non bank investasi tahun 2023 mencatatkan peningkatan 12,58% dari Rp17,17 triliun di tahun 2022 menjadi Rp19,33 triliun di tahun 2023.

The placement of funds in other banks in the form of investment-grade bonds amounted to IDR292.45 billion in 2023, a decrease of 19.64% compared to 2022, which amounted to Rp363.91 billion. However, the placement of funds in other banks in the form of non-bank investment-grade bond securities recorded an increase of 12.58% from IDR17.17 trillion in 2022 to IDR19.33 trillion in 2023.

Tabel Transaksi *Fixed Income*
Table of Fixed Income Transaction

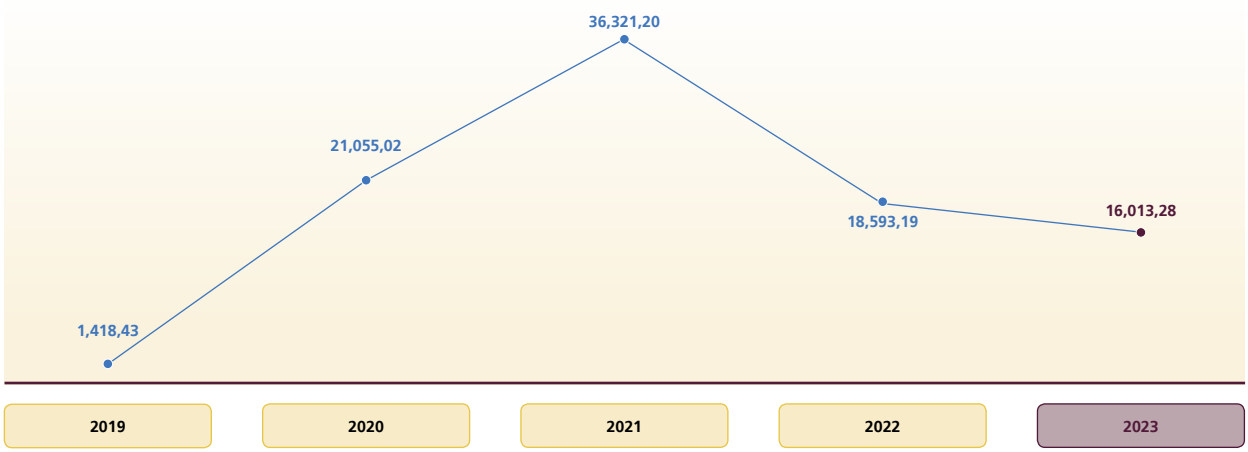
(dalam miliar Rupiah/in IDR billion)

Uraian	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Description
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)	
Fixed Income	**16,013.28**	18,593.19	36,321.20	21,055.02	1,418.43	(2,579.91)	(13.88%)	Fixed Income

Grafik Volume Portofolio *Trading Fixed Income Divisi Treasury*

Graph of Treasury Division Fixed Income Trading Portfolio Volume

(dalam miliar Rupiah/
in IDR billion)



Volume transaksi *trading fixed income* tahun 2023 mengalami penurunan apabila dibandingkan dengan tahun 2022. Volume transaksi *trading fixed income* tahun 2023 sebesar Rp16,01 triliun, menurun 13,88% dibandingkan tahun 2022 yang sebesar Rp18,59 triliun. Hal ini disebabkan adanya kenaikan suku bunga The Fed yang tinggi dan diikuti dengan kenaikan BI 7 *Day Reverse Repo Rate* sehingga berdampak tertekannya harga pada pasar keuangan surat berharga.

The trading volume of fixed-income transactions in 2023 experienced a decrease compared to 2022. The trading volume of fixed-income transactions in 2023 amounted to IDR16.01 trillion, a decline of 13.88% compared to 2022, which was IDR18.59 trillion. This decline was attributed to the high increase in The Fed's interest rates, followed by the increase in the BI 7 Day Reverse Repo Rate, resulting in pressure on prices in the financial bond market.

Transaksi *Foreign Exchange*

Divisi *Treasury* terus meningkatkan aktivitas *sales* kepada nasabah *existing* dan nasabah baru, termasuk berperan aktif dalam transaksi *forex* dan *swap interbank*. Selama tahun 2023, volume transaksi *forex* dan *swap* mencapai USD4,92 miliar. Keuntungan transaksi *forex* dan *swap* yang dibukukan selama tahun 2023 mencapai Rp7,54 miliar. Sementara volume untuk transaksi Forex kepada nasabah selama tahun 2023 mencapai USD195,61 juta, dengan membukukan keuntungan sebesar Rp4,69 miliar.

Foreign Exchange Transaction

The Treasury Division continues to enhance sales activities for existing and new customers, actively participating in forex and interbank swap transactions. During 2023, the volume of forex and swap transactions reached USD4.92 billion. The profit from forex and swap transactions recorded during 2023 amounted to IDR7.54 billion. Meanwhile, the volume for forex transactions with customers during 2023 reached USD195.61 million, with a profit recorded at IDR4.69 billion.

Divisi *Treasury* aktif melakukan sosialisasi secara berkala kepada tenaga pemasaran di Kantor Cabang yang tersebar di Indonesia terkait produk **bjb** *Foreign Exchange*, mekanisme transaksi, dan ketentuan terkini. Divisi *Treasury* pun melakukan pemasaran secara langsung kepada nasabah mengenai transaksi *Foreign Exchange* dan instrumen *Hedging* seperti *FX Forward, FX Swap, Interest Rate Swap* (IRS) dan *Cross Currency Swap* (CCS) mengingat potensi permintaan untuk melakukan transaksi lindung nilai (*hedging*), khususnya dari nasabah korporasi masih tinggi di pasar. Pada tahun 2023, layanan Cabang Devisa dapat dilakukan di seluruh Kantor Cabang bank **bjb** berjumlah sebanyak 64 Kantor Cabang.

The Treasury Division actively conducts periodic training for marketing personnel at branch offices throughout Indonesia regarding **bjb** Foreign Exchange products, transaction mechanisms, and the latest regulations. The Treasury Division also engages in direct marketing to customers about Foreign Exchange transactions and hedging instruments such as FX Forward, FX Swap, Interest Rate Swap (IRS), and Cross Currency Swap (CCS), recognizing the ongoing demand for hedging transactions, especially from corporate clients. In 2023, Foreign Exchange services can be conducted at all 64 branch offices of bank **bjb.**

Pencapaian keuntungan transaksi *forex* dan *swap* didorong dengan meningkatnya transaksi *swap* USD/JPY dengan memanfaatkan momentum *gap*/selisih antara suku bunga Amerika Serikat dan Jepang sepanjang tahun 2023.

The profit achievement in forex and swap transactions was driven by the increased USD/JPY swap transactions, capitalizing on the interest rate gap/margin between the United States and Japan throughout 2023.

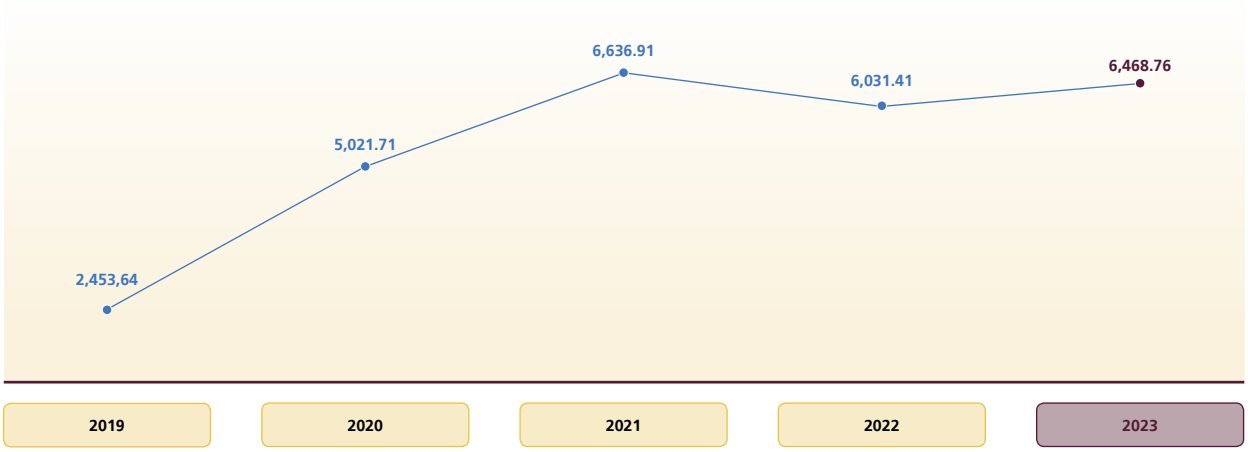
Tabel Transaksi *Forex*
Table of Forex Transaction

(dalam jutaan USD/in USD million)

Uraian	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Description
	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(Rp/IDR)	(%)	
Forex	**6,468.76**	6,091.41	6,636.91	5,021.71	2,453.64	377.35	6.19%	Forex

Grafik Portofolio Trading *Forex Divisi Treasury*
Graph of Treasury Division Forex Trading Portfolio

(dalam Jutaan USD/
in USD million)



Volume transaksi *forex* bank **bjb** pada tahun 2023 masih terjaga di level USD6 miliar, meningkat USD377,35 juta dari tahun sebelumnya. Kebijakan seluruh bank sentral dengan menaikan tingkat suku bunga secara signifikan sepanjang tahun 2023 memberikan momentum bagi *trader* untuk memanfaatkan pergerakan mata uang melalui berbagai instrumen yang tersedia, baik melalui transaksi *spot* maupun transaksi *swap*. Volume transaksi didominasi oleh mata uang USD, dengan presentase 71,75%.

The forex transaction volume of bank **bjb** in 2023 remained at the USD6 billion level, increasing by USD377.35 million from the previous year. The policies of central banks in significantly raising interest rates throughout 2023 provided momentum for traders to capitalize on currency movements through various available instruments, both through spot transactions and swap transactions. The transaction volume was dominated by the USD, accounting for 71.75%.

Transaksi SBN Ritel

bank **bjb** pada tahun 2023 bertindak sebagai Sub Mitra Distribusi SBN Ritel yang bekerja sama dengan salah satu Mitra Distribusi, yaitu PT Trimegah Sekuritas. Penjualan SBN Ritel di pasar perdana selama tahun 2023 mencapai Rp368,11 miliar dengan total nasabah ritel yang melakukan pembelian di pasar perdana melalui bank **bjb** sebanyak 643 nasabah. Transaksi di pasar perdana tersebut meliputi 7 (tujuh) kali penerbitan, yaitu Obligasi Negara Ritel (ORI) seri ORI023 dan ORI024, Sukuk Negara Ritel (SR) seri SR018 dan SR019, Saving Bond Ritel (SBR) seri SBR012, serta Sukuk Tabungan (ST) seri ST010 dan ST011. Pencapaian *Fee Based* atas transaksi surat berharga di pasar perdana selama tahun 2023 sebesar Rp544,44 juta.

SBN Retail Transaction

In 2023, bank **bjb** acted as a Sub Distributor Partner for Retail Government Securities (SBN Ritel) in collaboration with one of the Distribution Partners, PT Trimegah Sekuritas. Sales of Retail Government Securities in the primary market during 2023 reached IDR368.11 billion, with a total of 643 retail customers making purchases in the primary market through bank **bjb**. The transactions in the primary market included 7 issuances, namely Retail State Bonds (Obligasi Negara Ritel - ORI) series ORI023 and ORI024, Retail State Sukuk (Sukuk Negara Ritel - SR) series SR018 and SR019, Retail Savings Bonds (Sukuk Savings Ritel - SBR) series SBR012, and Savings Sukuk (Sukuk Savings - ST) series ST010 and ST011. The Fee Based achievement for securities transactions in the primary market during 2023 amounted to IDR544.44 million.

Faktor Pendukung dan Penghambat Bisnis *Treasury*

Pada tahun 2023 kenaikan inflasi inti Indonesia secara umum masih terjaga dalam kisaran 3,0±1%, dimana *core inflation* paling tinggi terjadi pada bulan Januari 2023 yaitu sebesar 3,27%. Langkah-langkah stabilisasi yang dilakukan Bank Indonesia melalui kebijakan moneter dengan menaikkan tingkat suku bunga acuan BI 7-*Day Reverse Repo Rate* selama tahun 2023 sebesar 50 bps menjadi 6,00% cukup efektif menahan laju inflasi dan menjaga stabilitasi nilai tukar Rupiah agar sejalan nilai fundamentalnya. Prospek pertumbuhan ekonomi global sepanjang tahun 2023 mengalami perlambatan, perlambatan ekonomi terutama dipengaruhi oleh krisis biaya hidup karena inflasi tinggi, pengetatan kondisi keuangan di sebagian besar negara, implikasi konflik Rusia-Ukraina, peperangan di Timur Tengah dan efek perlambatan perekenomian pasca pandemi yang belum sepenuhnya usai. Selain itu, The Fed telah menaikkan *Fed Fund Rate* hingga akhir 2023 menjadi 5,25%-5,50% dengan siklus pengetatan kebijakan moneter yang panjang. Hal ini mendorong tetap kuatnya mata uang dolar AS dan masih tingginya ketidakpastian pasar keuangan global yang kemudian berdampak pada belum kuatnya aliran modal asing masuk ke negara berkembang termasuk Indonesia. Sementara itu untuk transaksi valuta asing nasabah, Divisi *Treasury* memfasilitasinya dalam sistem **bjb** TIP FX. Hal itu dilakukan untuk memenuhi kebutuhan *pricing* bagi nasabah secara *real time*.

Strategi Bisnis *Treasury* Tahun 2024

Prospek pertumbuhan ekonomi global pada 2024 diprediksi cukup menantang dan masih mengalami perlambatan, serta menuntut kehati-hatian dengan tingkat suku bunga acuan yang tinggi di beberapa negara termasuk Amerika Serikat (AS) dan Eropa. Sejumlah risiko yang membayangi kinerja perekonomian ke depan antara lain inflasi yang masih berpotensi mengalami kenaikan, kondisi pengetatan moneter yang masih berlanjut, tensi geopolitik Ukraina-Rusia dan Timur Tengah, serta krisis kesehatan yang dapat meningkat sewaktu-waktu. The Fed diperkirakan tetap akan mempertahankan *Fed Funds Rate* hingga pertengahan tahun 2024, dan kemudian akan melakukan *cut rate* dengan besaran 50-100 bps dengan disesuaikan pada tingkat inflasi yang terjadi.

Menghadapi tantangan pasar uang tahun 2024, Divisi *Treasury* senantiasa melakukan analisa dan menerapkan strategi agar sejalan dengan perkembangan pasar dengan tetap menjaga likuiditas bank dan optimalisasi pendapatan *interest income* maupun *fee based income* melalui transaksi *treasury*. Divisi *Treasury* akan terus mengembangkan produk dan layanan untuk mengakomodir kebutuhan nasabah dengan lebih baik. Strategi Utama Divisi *Treasury* tahun 2024 yaitu terus mengembangankan retail bisnis Divisi *Treasury* khususnya penjualan bonds retail dan valuta asing kepada Nasabah, mendorong peningkatan pendapatan melalui kenaikan *fee based income*, jasa layanan kustodian dan wali amanat, dan *enhancement yield instrument treasury* dengan tetap memperhatikan risiko pasar.

Supporting and Inhibiting Factors of Treasury Business

In 2023, the overall core inflation in Indonesia remained within the range of 3.0±1%, with the highest core inflation occurring in January 2023 at 3.27%. The stabilization measures implemented by Bank Indonesia through monetary policy, including raising the BI 7-Day Reverse Repo Rate by 50 bps to 6.00% throughout 2023, were effective in restraining inflation and maintaining the stability of the Rupiah's exchange rate in line with its fundamental value. The prospects for global economic growth throughout 2023 experienced a slowdown, mainly influenced by the cost of living crisis due to high inflation, tightening financial conditions in most countries, the implications of the Russia-Ukraine conflict, wars in the Middle East, and the effects of the ongoing post-pandemic economic slowdown. Additionally, The Fed raised the Fed Fund Rate until the end of 2023 to 5.25%-5.50%, signaling a prolonged monetary policy tightening cycle. This has contributed to the continued strength of the US dollar and the persistent high uncertainty in the global financial markets, which subsequently affected the insufficient inflow of foreign capital into developing countries, including Indonesia. Meanwhile, for customer foreign exchange transactions, the Treasury Division facilitated them through the **bjb** TIP FX system. This was done to meet the real-time pricing needs for customers.

Strategi Bisnis *Treasury* Tahun 2024

The prospects for global economic growth in 2024 are predicted to be quite challenging, experiencing a continued slowdown, and demand caution amid high benchmark interest rates in several countries, including the United States (US) and Europe. Several risks loom over the economic performance ahead, including the potential for rising inflation, ongoing monetary tightening conditions, geopolitical tensions in Ukraine-Russia and the Middle East, and the possibility of health crises escalating at any time. The Fed is expected to maintain the Fed Funds Rate until mid-2024 and may then implement a rate cut of 50-100 bps, adjusted based on the prevailing inflation rate.

In facing the challenges of the money market in 2024, the Treasury Division consistently conducts analyses and implements strategies to align with market developments while maintaining bank liquidity and optimizing income, both in terms of interest income and fee-based income through treasury transactions. The Treasury Division will continue to develop products and services to better accommodate customer needs. The main strategy of the Treasury Division in 2024 is to continuously develop the retail business, particularly in retail bond sales and foreign exchange transactions with customers, drive increased income through rising fee-based income, custodian and fiduciary services, and enhance the yield of treasury instruments while maintaining a focus on market risks.

DANA PENSIUN LEMBAGA KEUANGAN (DPLK) BANK BJB

Penjelasan DPLK

Kegiatan utama DPLK **bjb** adalah menghimpun dana masyarakat dan mengelola kekayaan Dana Pensiun Lembaga Keuangan dengan investasi sesuai paket pilihan yang dipilih peserta. Semangat untuk berperan serta dalam mewujudkan kesejahteraan bagi masyarakat luas tidak hanya untuk saat ini namun juga dimasa depan terutama setelah masa purna tugas sehingga mendorong bank **bjb** untuk mendirikan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb**. Berdasarkan Surat Keputusan Menteri Keuangan RI Nomor: KEP-056/KM.6/2002 tanggal 18 Februari 2002 maka DPLK bank **bjb** resmi beroperasi sejak 20 Februari 2002.

Pengembangan Produk dan Layanan DPLK

Penyediaan Program Manfaat Lain atau Perluasan Kegiatan Usaha dilakukan dengan memasarkan program DPLK bank **bjb** kepada nasabah korporasi untuk memenuhi kewajiban perusahaan dalam pemberian pesangon kepada pekerja/buruh yang sifatnya wajib sesuai dengan Undang Undang Cipta kerja Nomor 11 Tahun 2020. Landasan pemanfaatan pembayaran pesangon yang dikompensasikan melalui DPLK bank **bjb** terdapat pada Peraturan Pemerintah nomor 35 Tahun 2021 tentang Perjanjian Kerja Waktu Tertentu, Alih Daya, Waktu Kerja dan Waktu Istirahat, dan Pemutusan Hubungan Pengembangan Website DPLK sebagai media informasi dan fasilitas layanan bagi peserta pemberi kerja dan calon peserta. Sebagaimana diketahui, informasi saldo dan mutasi DPLK hanya dapat diakses secara digital melalui aplikasi **bjb** digi dan hanya dapat di akses oleh peserta DPLK yang sudah menjadi nasabah tabungan bank **bjb**. Sementara untuk peserta yang belum menjadi nasabah tabungan bank **bjb**, fasilitas tersebut belum dapat diakses. Maka dari itu dikembangkan *website* DPLK untuk dapat mengakomodir peserta DPLK yang belum menjadi nasabah tabungan bank **bjb**. Fasilitas lainnya dari *website* DPLK adalah *upload* iuran peserta pemberi kerja dan pendaftaran peserta baru.

Keunggulan Layanan

Pengembangan sistem informasi dan aplikasi yang terintegrasi yang memberikan kemudahan akses layanan peserta untuk informasi dan transaksi, merupakan salah satu langkah strategis DPLK bank **bjb** di tahun 2023. Selain itu *launching website* yang sudah dilakukan di tahun 2023, merupakan salah satu pemenuhan komitmen kemudahan akses digital dari DPLK bank **bjb**. Dalam pemenuhan langkah strategis tersebut, peserta DPLK bank **bjb** saat ini sudah dapat melakukan pengecekan saldo dan mutasi DPLK melalui aplikasi **bjb** digi secara *real time,* kapan saja dan dimana saja. Sementara untuk melakukan transaksi setoran iuran diluar yang rutin (*autodebet system),* peserta dapat pula melakukan setoran melalui *counter* teller di seluruh jaringan kantor bank **bjb**, transfer antar bank serta melalui aplikasi **bjb** digi secara *real time.*

PENSION FUNDS FINANCIAL INSTITUTIONS (DPLK) BANK BJB

DPLK Explanation

The main activity of the **bjb** Financial Institution Pension Fund was to collect public funds and manage the wealth of the Financial Institution Pension Fund with investments according to the package chosen by the participants. The enthusiasm to participate in creating prosperity for the wider community not only now but also in the future, especially after retiring had encouraged bank **bjb** to establish a **bjb** Financial Institution Pension Fund (DPLK). Based on the Decree of the Minister of Finance of the Republic of Indonesia Number: KEP-056/KM.6/2002 dated February 18, 2002, bank **bjb** Financial Institution Pension Fund had officially operated since February 20, 2002.

DPLK Product and Service Development

The provision of other benefits programs or business activity expansion is carried out by marketing the bank **bjb**'s DPLK program to corporate customers to fulfill the company's obligation to provide severance pay to employees/ laborers as mandated by the Omnibus Law on Job Creation Number 11 of 2020. . The utilization basis for severance payments compensated through bank **bjb**'s DPLK is governed by Government Regulation Number 35 of 2021 concerning Temporary Employment Agreements, Outsourcing, Working Hours and Rest Time, and Termination of Employment. The development of the DPLK website serves as an information and service facility for employers and prospective participants. As is known, information regarding the balance and transactions of the DPLK can only be accessed digitally through the **bjb** digi application and is limited to DPLK participants who are already customers of **bjb** savings accounts. For participants who are not yet customers of **bjb** savings accounts, this facility cannot be accessed. Therefore, the DPLK website has been developed to accommodate DPLK participants who are not yet customers of **bjb** savings accounts. Other facilities provided by the DPLK website include uploading employer's participant contributions and registering new participants.

Service Advantage

The development of an integrated information system and application that provides easy access to participant services for information and transactions is one of the strategic steps of bank **bjb** DPLK in 2023. Apart from that, launching the website which was carried out in 2023, is one of the fulfillment of the commitment to ease digital access from DPLK bank **bjb**. In fulfilling these strategic steps, bank **bjb** DPLK participants are now able to check balances and mutations of DPLK through the **bjb** digi application in real time, anytime and anywhere. Meanwhile, to make non-routine fee deposit transactions (autodebet system), participants can also make deposits through teller counters throughout the bank **bjb** office network as well as through the **bjb** digi application in real time.

Produktivitas DPLK

Dalam kurun waktu lima tahun terakhir ekspansi bisnis DPLK bank **bjb** tumbuh dengan pesat, tercatat rata rata pertumbuhan dana kelolaannya mencapai Rp144 miliar per tahun. Adapun posisi pertumbuhan aset neto DPLK bank **bjb** selama 5 (lima) tahun terakhir selalu berada di atas pertumbuhan aset industri DPLK. Tercatat pada tahun 2023 pertumbuhan aset DPLK bank **bjb** secara yoy sebesar 22,76 %, angka tersebut terpaut jauh dari pertumbuhan aset industri DPLK secara yoy sebesar 7,78%.

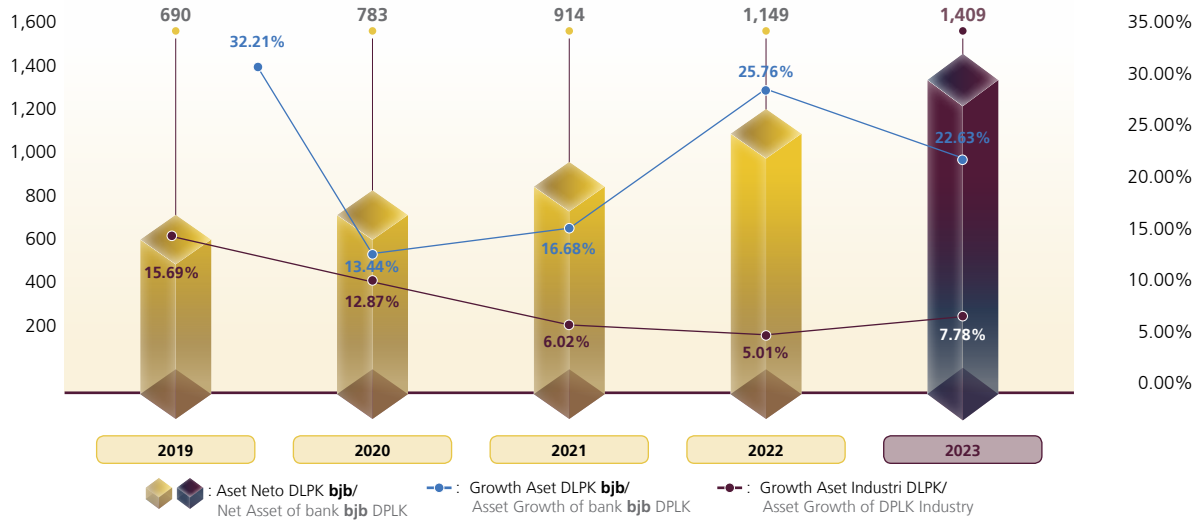
DPLK Productivity

In the last five years, the business expansion of **bjb**'s DPLK has grown rapidly, with an average annual growth of managed funds reaching IDR144 billion. The net asset growth position of **bjb**'s DPLK over the past 5 years has consistently been above the industry's DPLK asset growth. In 2023, the year-on-year growth of **bjb's** DPLK assets was 22.76%, a figure significantly higher than the industry's DPLK asset growth of 7.78%.

Grafik Perumbuhan Aset Neto DPLK bank bjb terhadap industri DPLK

Graph of Net Asset Growth of bank **bjb** DPLK to the DPLK industry DPLK

(dalam %/in %)



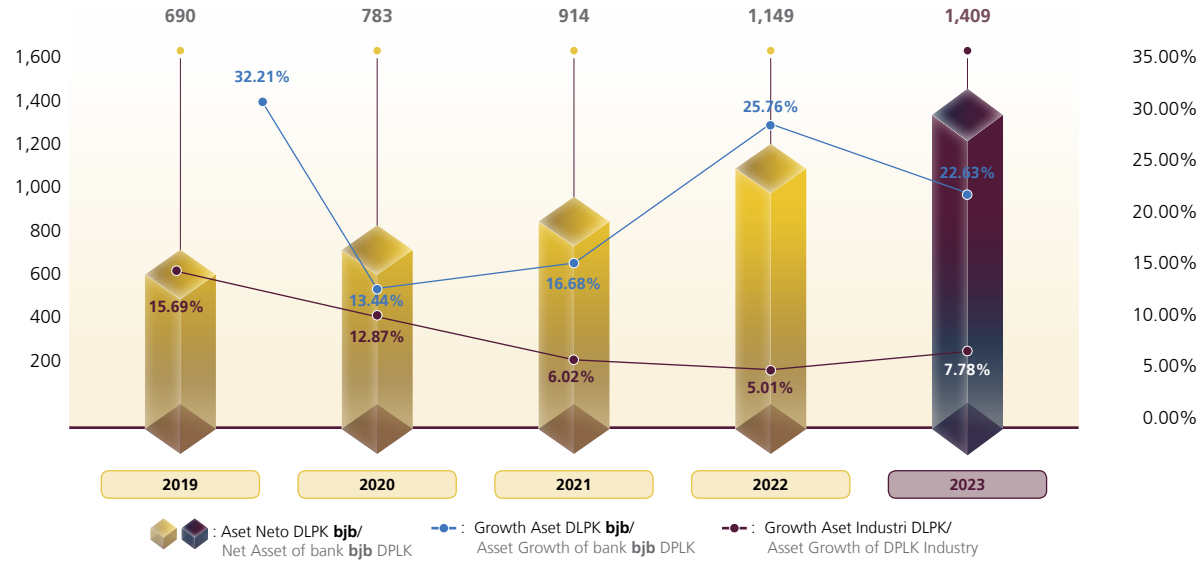
Dana kelolaan DPLK bank **bjb** tahun 2023 mencapai Rp1,41 triliun, meningkat Rp260 miliar atau 22,63% dibandingkan tahun 2022 yang mencapai Rp1,15 triliun. Pertumbuhan tersebut sejalan dengan kenaikan jumlah peserta DPLK.

The managed funds of **bjb**'s DPLK reached IDR1.41 trillion in 2023, showing an increase of IDR260 billion or 22.63% compared to 2022, where it was IDR1.15 trillion. This growth is in line with the increase in the number of DPLK participants.

Grafik Pencapaian Dana Kelolaan DPLK

Graph of DPLK Managed Fund Achievement

(dalam miliar Rupiah/ in IDR billion)



Tabel Dana Kelolaan DPLK
Table of DPLK Managed Fund

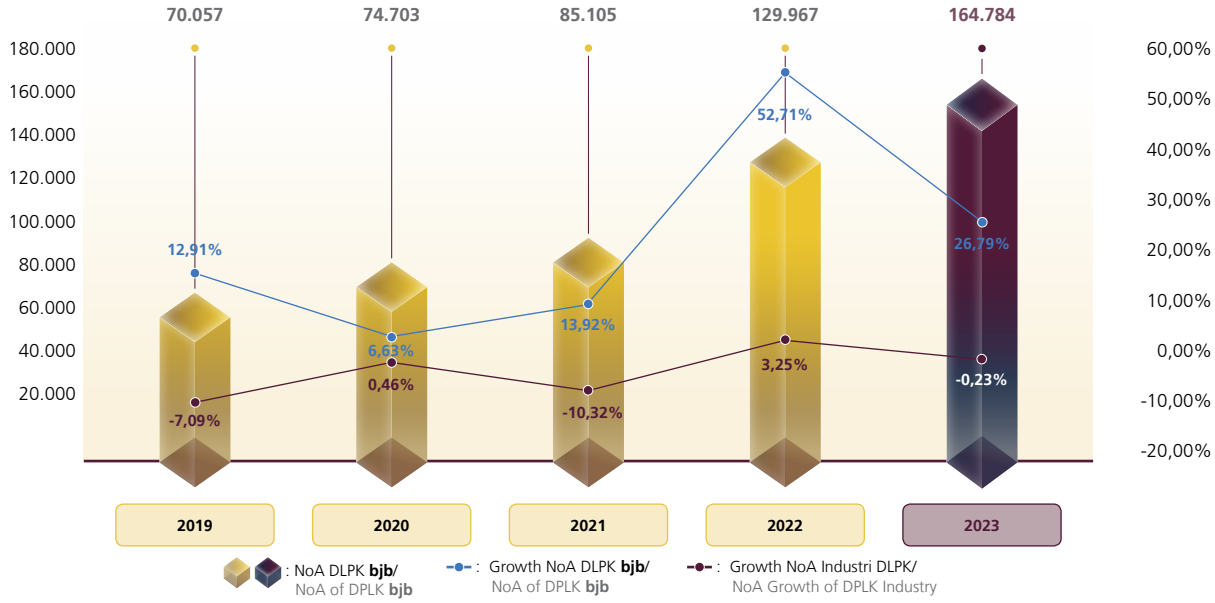
Uraian	2023	2022	2021	2020	2019	Pertumbuhan Growth 2022-2023		Description
						(Rp/IDR)	(%)	
Dana Kelolaan DPLK (dalam miliar)	**1,409**	1,149	914	783	690	260	22.63%	DPLK Managed Fund (in billion)
Fee Based Income DPLK (dalam jutaan)	**16,954**	13,268	10,975	9,234	6,630	3,686	27.78%	Fee Based Income DPLK (in million)
Peserta DPLK (dalam peserta)	**164,784**	129,967	85,105	74,703	70,057	34,817	26.79%	DPLK Participants (in participants)

DPLK bank **bjb** merupakan program unggulan yang diselenggarakan dalam rangka kesinambungan penghasilan pada masa purna tugas bagi peserta untuk kesejahteraan di hari tua bagi peserta dan keluarganya. Tercatat jumlah Peserta DPLK posisi Desember 2023 adalah sebanyak 164.784 akun peserta, tumbuh sebanyak 102.739 akun peserta atau 165,59% dari jumlah peserta pada Desember 2018 sebanyak 62.045 Akun Peserta. Pertumbuhan peserta di tahun 2023 adalah sebanyak 34.817 Akun Peserta dengan jumlah *fresh fund* yang dikumpulkan sebanyak Rp51,9 miliar. Adapun Jumlah Peserta yang dibayarkan manfaat pensiun selama Tahun 2023 adalah sebanyak 4.750 akun peserta dengan saldo pencairan sebesar Rp114,5 miliar.

bank **bjb** DPLK is one of the flagship programs in order to maintain the salary sustainability in the pension period for the insurance participants and their families. The number of DPLK participanys in December 2023 period was 164.784 accounts, the number grew with the total of 102.739 accounts or 165,59% from 2018's participants with 62.045 accounts. The participants growth in 2023 was 34.817 accounts with the total of collected fresh fund was IDR51,9 billion. The number of retired participants during 2023 was 4.750 accounts with the withdrawal total was IDR114,5 billion.

Grafik Pertumbuhan Peserta DPLK
Graph of Growth in DPLK Participation

(dalam satuan Peserta/ in Participant units)



Jumlah *fee based* yang diperoleh selama tahun 2023 ini adalah sebesar Rp16,95 miliar yang berasal dari *fee* administrasi bulanan sebesar Rp1,4 miliar dan *fee* transaksi penarikan sebesar Rp205 juta dan *fee* pencairan sebesar Rp3,7 juta dan *fee* pengelolaan

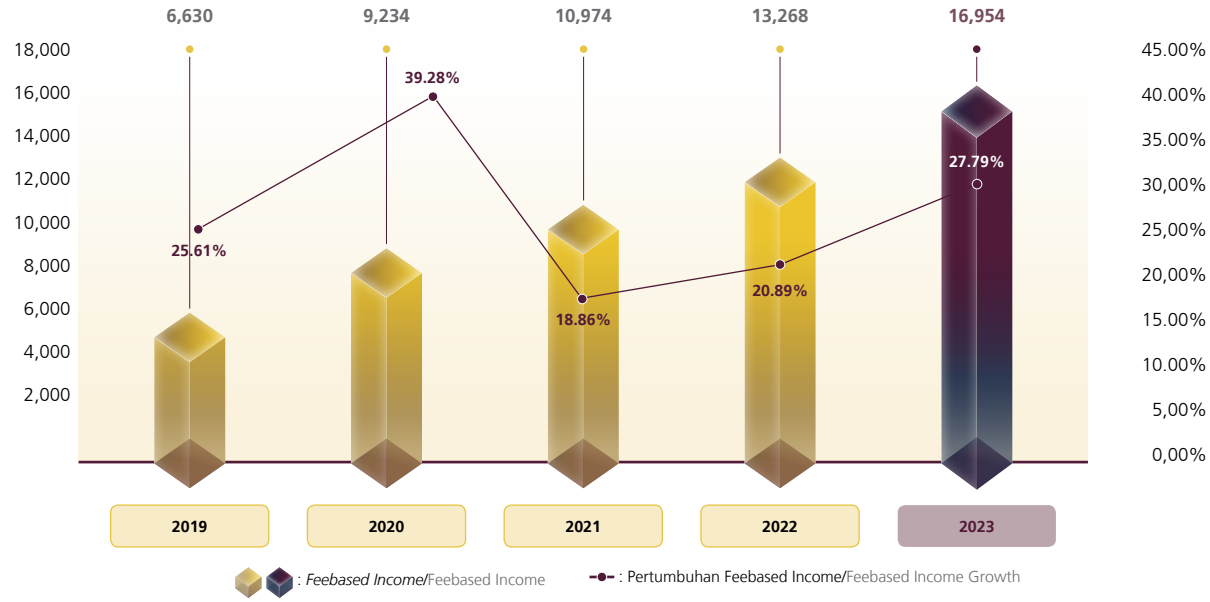
The fee based collected amount in 2023 was IDR16.95 billion which comes from monthly administration fee with IDR1,4 billion and withdrawal fee amounted IDR25 million and withdrawal fee was IDR3.7 million and management fee was IDR15.2 billion. The

sebesar Rp15,2 miliar. Jumlah ini meningkat sebesar Rp3,67 miliar atau27,78% dari *fee based* tahun 2022 yang sebesar Rp13,27 miliar.

number grows with the total of IDR3.67 billion or 27.7% from fee based in 2022 with IDR13.27 billion valued.

Grafik *Fee Based Income*
Graph of Fee Based Income

(dalam jutaan Rupiah/
in IDR million)



Pengelolaan Investasi

bjb SIAP dalam mengelola dana para peserta memiliki filosofi investasi menjaga pertumbuhan nilai aset peserta pensiun dengan fokus kepada kualitas aset dan *liability driven* (pengelolaan investasi dengan berfokus kepada likuiditas untuk pemenuhan manfaat pensiun). Dalam rangka pengelolaan dana Peserta, Kami berkomitmen teguh menerapkan prinsip kehati-hatian serta kedisiplinan dalam memenuhi ketentuan internal maupun regulator. Penerapan strategi investasi yang telah kami pada tahun 2023 di antaranya adalah sebagai berikut:

1. Menyusun paket investasi yang *adaptable* dan dinamis dalam merespon perubahan kondisi ekonomi dan pasar.
2. Pengelolaan portofolio aset secara aktif melalui *rebalancing* alokasi aset yang dilakukan secara rutin dengan mempertimbangkan *sector rotation.*
3. Penentuan alokasi aset yang disesuaikan dengan *life cycle fund* para peserta.
4. Melakukan *financial health check*, *valuation and negative news screening* terhadap *counterparty*.

Sedangkan upaya dalam mitigasi risiko pengelolaan investasi di antaranya sebagai berikut:

1. Menerapkan prinsip *segregation of duty* dalam proses pengelolaan portfolio aset melalui peemisahkan fungsi dalam proses pengambilan keputusan antara analis, pemutus serta dealer sehingga diharapkan dapat menghindari konflik kepentingan.

Investment Management

bjb SIAP, in managing the funds of participants, adheres to an investment philosophy focused on preserving the growth of the pension assets' value with an emphasis on asset quality and liability-driven investment (investment management with a focus on liquidity for pension benefit fulfillment). In the context of Participant Fund management, we are committed to applying prudence and discipline to meet internal and regulatory requirements. The investment strategies implemented in 2023 include:

1. Developing an adaptable and dynamic investment portfolio to respond to changes in economic and market conditions.
2. Actively managing asset portfolios through routine rebalancing of asset allocations, considering sector rotation.
3. Determining asset allocations tailored to the life cycle of participants' funds.
4. Conducting financial health checks, valuations, and negative news screening for counterparties.

Efforts in mitigating investment management risks include:

1. Implementing the segregation of duty principle in the asset portfolio management process by separating decision-making functions between analysts, decision-makers, and dealers to avoid conflicts of interest.

2. Menerapkan *dual custody* dalam aktvitas administrasinya, sebagai langkah mitigasi tindakan *fraud*.
3. Menerapkan fungsi pengawasan oleh group di luar bagian investasi (Group Kepatuhan dan Manajemen Risiko) dalam kegiatan transaksi investasi.
4. Pengelolaan aset peserta dilakukan secara disiplin dalam penerapan kepatuhan terhadap ketentuan internal dan regulator.

Imbal Hasil Investasi

Imbal hasil investasi **bjb** SIAP pada akhir tahun 2023 sangat dipengaruhi oleh komposisi deposito berjangka yang saat ini masih mendominasi yaitu sebesar 86,79% dari total aset investasi. Hal ini disebabkan karena pilihan investasi dilakukan oleh para peserta, saat ini Paket Investasi 100% Deposito Berjangka (Paket Investasi pada Peraturan Dana Pensiun **bjb** SIAP Tahun 2011) masih tinggi dan belum sepenuhnya melakukan pemindahan paket ke paket investasi baru (Paket investasi Peraturan Dana Pensiun **bjb** SIAP Tahun 2021).

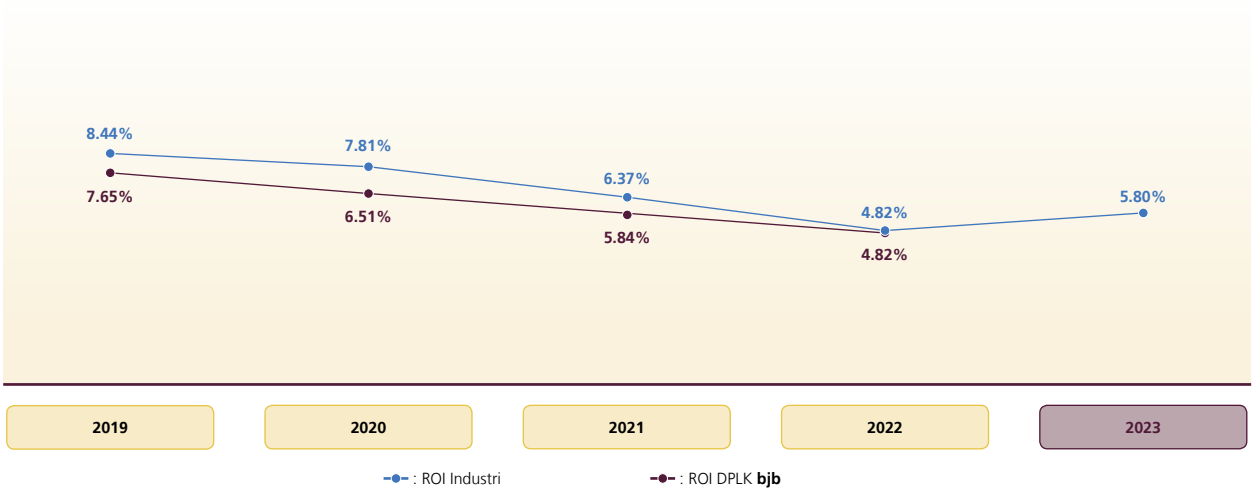
2. Employing dual custody in administrative activities as a mitigation measure against fraudulent actions.
3. Applying oversight functions by groups outside the investment department (Compliance and Risk Management Group) in investment transaction activities.
4. Disciplined management of participant assets by adhering to internal and regulatory requirements.

Investment Returns

The investment returns of **bjb** SIAP at the end of 2023 were significantly influenced by the composition of time deposits, which currently dominate at 86.79% of the total investment assets. This is due to participants' investment choices, as the 100% Time Deposit Investment Package (Investment Package in the **bjb** SIAP Pension Fund Regulation of 2011) remains high, with a partial transition to the new investment package (Investment Package in the **bjb** SIAP Pension Fund Regulation of 2021).

Return on Invesment bjb Siap Vs Industri DPLK Periode 2019 - 2025

Return on Invesment **bjb** Siap and DPLK Industry for the 2019 - 2025



1. **Paket Investasi A (Konservatif)**

   Pilihan investasi ini bertujuan untuk memberikan tingkat likuiditas yang tinggi dalam memenuhi kebutuhan dana tunai untuk waktu yang singkat sekaligus memberikan tingkat pendapatan investasi yang stabil. Dana peserta akan dialokasikan seluruhnya pada instrumen pasar uang seperti deposito berjangka dan/atau deposito *on call* dan/atau surat berharga negara dengan tenor dibawah 1 (satu) tahun dan/atau reksadana pasar uang. Kinerja paket investasi A selama tahun 2023 melalui pengukuran *return* tahunan terus mengalami peningkatan yang stabil dengan *return* 5,55% pada akhir tahun 2023 dengan risiko fluktuasi *return* yang diukur melalui standar deviasi sebesar 0,13% dan *risk adjusted return* portofolio yang diukur melalui *sharpe ratio* sebesar 2,33.

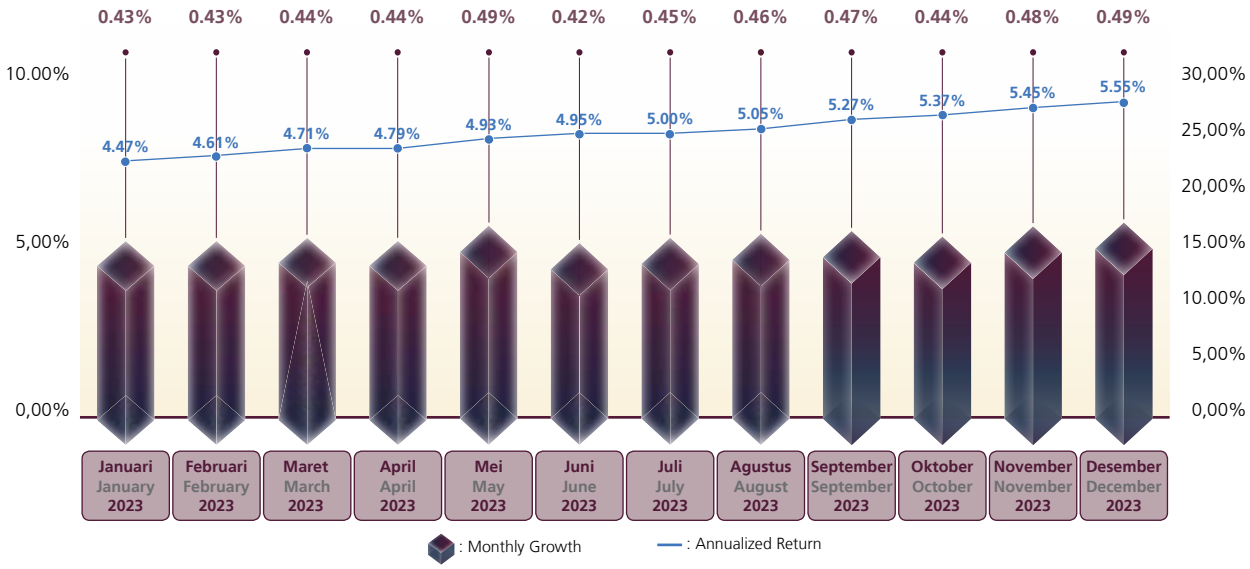
1. **Investment Package A (Conservative)**

   This investment option aims to provide a high level of liquidity to meet short-term cash needs while offering a stable level of investment income. Participants' funds will be entirely allocated to money market instruments such as time deposits and/or on-call deposits and/or government securities with a maturity of less than 1 (one) year and/or money market mutual funds. The performance of Investment Package A during 2023, measured through annual return, consistently showed stable improvement, achieving a 5.55% return at the end of 2023. The risk of return fluctuation, measured by the standard deviation, stood at 0.13%, and the portfolio's risk-adjusted return, measured through the Sharpe ratio reached 2.33.

Grafik Kinerja Paket Investasi A (*Konservatif*)

Graph of Investment Package A (Conservative) Performance

(dalam %/in %)



Tabel Kinerja Paket Investasi A (Konservatif)

Table of Investment Package A (Conservative) Performance

Kinerja Performance	1 Hari 1 Day	1 Bulan 1 Month	6 Bulan 6 Months	*Year to Date*	1 Tahun 1 Year	Standar Deviasi Standard Deviation	Beta	Sharpe Ratio	Treynor Ratio	Jensen Ratio	CAPM
Paket A 2021 Package A 2021	0.02%	0.49%	1.80%	5.55%	5.55%	0.13%	(0.0002)	2.3329	(14.7607)	0.0030	5.521
Pasardana Indeks Reksadana Pasar Uang (PIRPU) Money Market Mutual Fund Index (PIRPU)	0.01%	0.14%	1.90%	2.97%	2.97%	0.29%	0.0003	(7.7546)	(65.4742)	(0.228)	5.249%

2. Paket Invastasi C (Moderate)

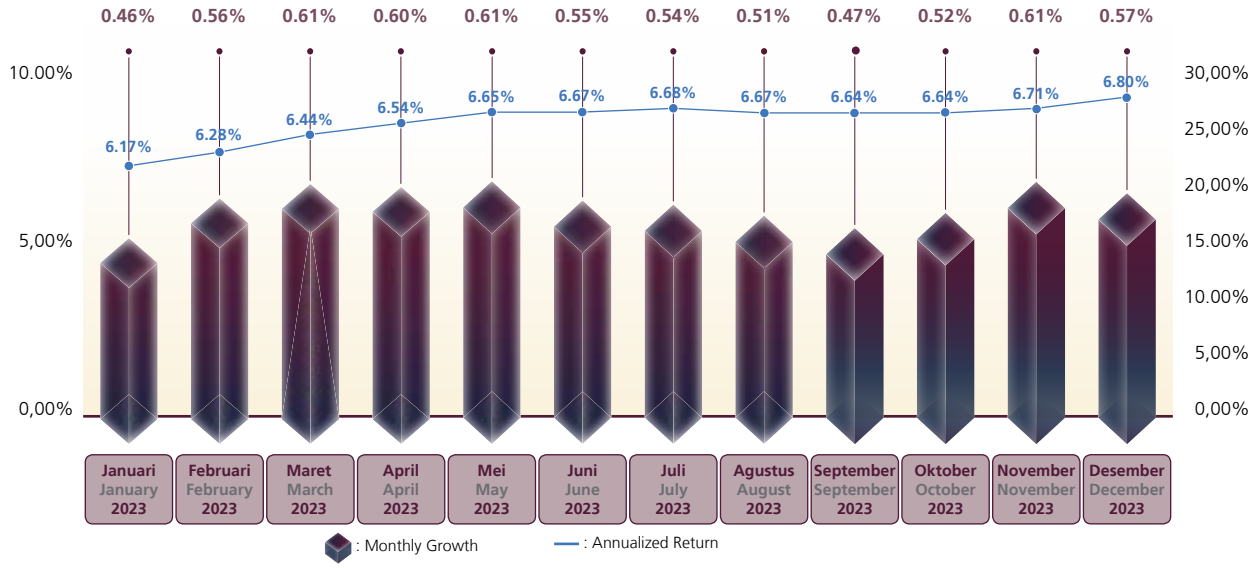
Pilihan investasi ini bertujuan untuk memberikan tingkat pengembalian yang menarik dan memelihara stabilitas modal para peserta yang optimal, dimana dana peserta akan dialokasikan sebanyak banyaknya 80% pada efek hutang seperti obligasi korporasi dengan tenor sampai 5 tahun yang terdaftar di bursa efek di Indonesia dan/atau Obligasi yang diterbitkan oleh Negara Republik Indonesia dalam mata uang Rupiah dan/atau Reksadana Pendapatan Tetap. Sedangkan alokasi pada pasar uang seperti Deposito Berjangka dan/atau Deposito *on Call* dan/atau Surat Berharga Negara dan/atau Reksadana Pasar Uang. Kinerja paket investasi C selama tahun 2023 melalui pengukuran *return* tahunan terus mengalami peningkatan cenderung stabil dengan *return* 6.80% pada akhir tahun 2023 dengan risiko fluktuasi *return* yang diukur melalui STANDAR DEVIASI sebesar 0,25% risiko pasar yang diukur melalui BETA sebesar 0,02 (2%) dan *Risk Adjusted Return* portofolio yang diukur melalui *Treynor Ratio* sebesar 1,59.

2. Investment Package C (Moderate)

This investment choice aims to provide an attractive rate of return while maintaining optimal participant capital stability. In this option, up to 80% of participant funds will be allocated to debt securities, such as corporate bonds with a maturity of up to 5 years listed on the Indonesia Stock Exchange, and/or bonds issued by the Republic of Indonesia in Rupiah currency, and/or Fixed Income Mutual Funds. The allocation in the money market includes Time Deposits and/or On-Call Deposits and/or Government Securities and/or Money Market Mutual Funds. The performance of Investment Package C during 2023, measured by annual return, continued to show a stable and improving trend, achieving a 6.80% return at the end of 2023. The risk of return fluctuation, measured by STANDARD DEVIATION, was 0.25%, market risk measured by BETA was 0.02 (2%), and the Risk-Adjusted Return of the portfolio, measured by Treynor Ratio, reached 1.59.

Grafik Kinerja Paket Investasi C (*Moderate*)
Graph of Investment Package C (Moderate) Performance

(dalam %)/(in %)



Tabel Kinerja Paket Investasi C (Moderate)
Table of Investment Package C (Moderate) Performance

Kinerja Performance	1 Hari 1 Day	1 Bulan 1 Month	6 Bulan 6 Months	*Year to Date*	1 Tahun 1 Year	Standar Deviasi Standard Deviation	Beta	*Sharpe Ratio*	*Treynor Ratio*	*Jensen Ratio*	CAPM
Paket C 2021 Package C 2021	0.01%	0.57%	3.25%	6.80%	6.80%	0.25%	(0.0097)	6.2696	(1.5919)	1.52%	5.20%
Pasardana Composite Bond Indeks (PCBI) Pasardana Composite Bond Index (PCBI)	0.04%	0.62%	2.95%	5.94%	5.94%	0.63%	10.0244	(1.1061)	(0.2846)	(0.61)	5.33%

Faktor Pendukung dan Penghambat Bisnis DPLK

Kondisi pemulihan setelah adanya Covid-19 (2020-2022), tahun 2023 merupakan tahun bangkitnya dan berkembang kembali sektor bisnis. Sejumlah perusahaan mulai memaksimalkan lagi produksinya sehingga daya beli atau konsumsi masyarakat yang semula menurun menjadi meningkat kembali. Dengan kondisi ekonomi yang perlahan mulai stabil, kemampuan pendanaan perusahaan dalam hal pencadangan imbalan pasca kerja dan persiapan pensiun kembali di tata. Dengan adanya UU Cipta kerja No 11 Tahun 2020 yang telah disahkan oleh Presiden Joko Widodo berlaku efektif tahun 2020 terdapat kewajiban perusahaan dalam memberikan kompensasi pesangon sesuai dengan PP 35 Tahun 2021. Serta penguatan di Undang-Undang Nomor 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 Tentang Cipta Kerja Menjadi Undang-Undang.

Supporting and Inhibiting Factors of DPLK Business

Recovery conditions post-Covid-19 (2020-2022): In 2023, businesses experienced a resurgence and began to thrive again. Several companies maximized their production, leading to an increase in consumer purchasing power and consumption, which had initially declined. With the economy slowly stabilizing, companies regained their financial capacity for post-employment benefit reserves and retirement preparations. The enactment of the Job Creation Law No. 11 of 2020 by President Joko Widodo, effective in 2020, imposed obligations on companies to provide severance compensation as per Government Regulation No. 35 of 2021. Additionally, the reinforcement in Law No. 6 of 2023 regarding the Determination of Government Regulation in Lieu of Law No. 2 of 2022 Concerning Job Creation became a law.

UU Cipta Kerja No 11 Tahun 2020 bukan sebagai ancaman justru sebagai peluang dan pendorong industri DPLK. Dana Pensiun menjadi sarana kompensasi atas semua kewajiban pengusaha kepada pegawai dalam proses Pemutusan Hubungan Kerja (PHK). Dengan adanya Undang-Undang No 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan dimana beberapa penetapan yang diatur dalam Undang-Undang tersebut justru bisa menjadi peluang bagi pelaku di industri dana pensiun. Besarnya *captive market* bank **bjb** dalam sektor retail dan konsumer merupakan satu peluang potensi market yang dapat dioptimalkan untuk meningkatkan dana kelolaan DPLK bank **bjb**. Pelaksanaan literasi dan edukasi yang dilakukan secara berkesinambungan diharapkan dapat meningkatkan kesadaran masyarakat terutama nasabah bank **bjb** untuk mempersiapkan kesejahteraan hari tuanya melalui DPLK.

Rencana dan Strategi DPLK Tahun 2024

Rencana dan langkah-langkah strategis yang akan ditempuh oleh DPLK bank **bjb** di tahun 2024 adalah sebagai berikut:

1. Memperkuat *branding* DPLK bank **bjb** ke wilayah-wilayah potensial sesuai dengan Demografi Penduduk.
2. Optimalisasi program marketing kepada segmen Millenial dan Gen-Z.
3. Mengoptimalkan ekspansi bisnis DPLK bank **bjb** fokus kepada *Bisnis Banking*, *Retail Banking*, dan *Transaksional Banking* sebagai rantai produk bank **bjb.**
4. Meningkatkan literasi dan inklusi program pensiun kepada pemberi kerja, sektor formal maupun informal serta masyarakat sesuai regulasi program pensiun.
5. Diversifikasi investasi melalui penambahan paket investasi syariah.
6. Pengelolaan investasi yang lebih *prudent* sesuai dengan *life cycle fund* peserta dan *re-balancing* aset alokasi.
7. Pengembangan aplikasi DPLK untuk mendukung kemudahan layanan kepada peserta melalui *e-channel.*
8. Optimalisasi kompetensi tenaga pemasar DPLK.
9. Penguatan APU PPT berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 8 Tahun 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Profilerasi Senjata Pemusnah Massal di Sektor Jasa Keuangan.
10. Penyesuaian struktur organisasi berdasarkan Undang-Undang Nomor 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan.

Segmen *Syariah*

Penjelasan Segmen *Syariah*

Segmen Syariah meliputi seluruh transaksi yang dilakukan oleh entitas anak yang bergerak di bidang perbankan syariah, entitas anak bank **bjb** yaitu **bjb** syariah.

Rather than a threat, the Job Creation Law No. 11 of 2020 is viewed as an opportunity and a driver for the Pension Fund industry. Pension funds serve as compensation for all employer obligations to employees during the Termination of Employment (PHK) process. With the enactment of Law No. 4 of 2023 on the Development and Strengthening of the Financial Sector, certain provisions in the law present opportunities for players in the pension fund industry. The significant captive market of bank **bjb** in the retail and consumer sectors represents a potential market opportunity that can be optimized to increase the managed funds of bank **bjb**'s Pension Fund. Continuous literacy and education efforts are expected to raise awareness among the public, especially bank **bjb** customers, encouraging them to prepare for their future well-being through the Pension Fund.

DPLK Plan and Strategies for 2024

The plans and strategic steps that will be taken by DPLK bank **bjb** for 2024 are as follows:

1. Strengthening bank **bjb**'s Pension Fund (DPLK) branding in potential regions based on population demographics.
2. Optimization of marketing programs targeting the Millennial and Gen-Z segments.
3. Maximizing the business expansion of bank **bjb**'s Pension Fund, focusing on Business Banking, Retail Banking, and Transactional Banking as the bank's product chain.
4. Enhancing retirement program literacy and inclusion for employers, both in the formal and informal sectors, as well as the general public, in accordance with pension program regulations.
5. Diversifying investments through the addition of Shariah-compliant investment packages.
6. Prudent investment management in line with the life cycle of participants and asset allocation rebalancing.
7. Developing a Pension Fund application to facilitate participant services through e-channels.
8. Optimizing the competence of DPLK marketers.
9. Strengthening the Anti-Money Laundering, Counter-Terrorism Financing, and Anti-Proliferation of Weapons of Mass Destruction (AML-CFT) based on the POJK Regulation No. 8 of 2023.
10. Adjusting the organizational structure based on Law No. 4 of 2023 on the Development and Strengthening of the Financial Sector.

Sharia Segment

Sharia Segment Explanation

Sharia segment covers all transactions performed by a subsidiary engaged in Sharia banking, a subsidiary of bank **bjb**, namely bank **bjb** syariah.

Produktivitas Segmen *Syariah*

Produktivitas segmen usaha *syariah* disajikan dalam bagian Kinerja Entitas Anak dalam Laporan Tahunan ini.

Kinerja Entitas Anak

Sampai dengan akhir tahun 2023, bank **bjb** memiliki 3 (tiga) entitas anak yaitu bank **bjb** Syariah, PT BPR Intan Jabar, **bjb** Sekuritas Jawa Barat. Penjelasan lebih lengkap mengenai entitas anak telah disajikan dalam bagian Profil dalam Laporan Tahunan ini. Adapun kinerja entitas anak bank **bjb** adalah sebagai berikut.

bjb Syariah

Kinerja usaha **bjb** Syariah periode keuangan 2022-2023 adalah sebagai berikut.

Sharia Segment Productivity

The productivity of Sharia Business Segments is presented in the Performance section of Subsidiaries in this Annual Report.

Subsidiary Performances

Until the end of 2023, bank **bjb** has 3 (three) subsidiary entites, namely the bank **bjb** Syariah, PT BPR Intan Jabar, and **bjb** Sekuritas Jawa Barat. A more complete description of the subsidiaries has been presented in the Profile section of this Annual Report. The performance of the subsidiary bank **bjb** is as follows.

bjb Sharia

The business performance of **bjb** Sharia for the 2022-2023 financial period is as follows.

Tabel Kinerja Usaha bjb Syariah
Table of **bjb** Sharia Business Performance

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			(Nominal)	(%)	
Aset	**13,639,709**	12,449,530	1,190,179	9.56%	Asset
Penyaluran Dana					**Fund Distribution**
Pembiayaan	**8,782,451**	7,441,226	1,341,225	18.02%	Financing
Produktif	**3,219,718**	2,471,978	747,740	30.25%	Productivity
Konsumtif	**5,562,733**	4,969,248	593,485	11.94%	Consumtive
Penghimpunan Dana					**Fund Raising**
Dana Pihak Ketiga	**10,135,712**	9,119,576	1,016,136	11.14%	Third Party Fund
Giro	**1,642,366**	938,168	704,198	75.06%	Current Account
Tabungan	**2,343,250**	2,338,720	4,530	0.19%	Savings
Deposito	**6,150,096**	5,842,688	307,408	5.26%	Deposits
Ekuitas					**Equity**
Modal Disetor	**1,845,890**	1,845,890	-	0.00%	Paid-up capital
Laba/Rugi					**Profit/Loss**
Laba/Rugi Bersih	**63,301**	100,845	(37,544)	(37.23%)	Net Profit/Loss

Aset **bjb** Syariah pada tahun 2023 mengalami peningkatan sebesar 9,56% dari Rp12,45 triliun di tahun 2022 menjadi Rp13,64 triliun di tahun 2023. Demikian pula dengan pembiayaan **bjb** Syariah tahun 2023 mencapai Rp8,78 triliun meningkat 18,02% dibandingkan dengan tahun 2022 yang mencapai Rp7,44 triliun. Peningkatan tersebut didorong oleh pertumbuhan pembiayaan produktif sebesar 30,25% dan pembiayaan konsumtif sebesar 11,94%. Sejalan dengan pertumbuhan pembiayaan, dana pihak ketiga **bjb** Syariah mengalami peningkatan sebesar 11,14% dari

In 2023, **bjb** Sharia's assets experienced a growth of 9.56%, reaching IDR13.64 trillion compared to IDR12.45 trillion in 2022. Similarly, the financing of **bjb** Sharia in 2023 amounted to IDR8.78 trillion, marking an 18.02% increase from IDR7.44 trillion in 2022. This growth was driven by a 30.25% increase in productive financing and a 11.94% increase in consumer financing. Concurrently with the financing growth, **bjb** Sharia's third-party funds increased by 11.14%, rising from IDR9.12 trillion in 2022 to IDR10.14 trillion in 2023. This was influenced by increases

Rp9,12 triliun di tahun 2022 menjadi Rp10,14 triliun di tahun 2023. Hal ini dipengaruhi oleh kenaikan dari seluruh pos yaitu giro sebesar 75,06%, tabungan sebesar 0,19% dan deposito sebesar 5,26%. Sehingga pada tahun 2023 **bjb** Syariah membukukan laba bersih sebesar Rp63,30 miliar.

across all categories, namely demand deposits by 75.06%, savings accounts by 0.19%, and time deposits by 5.26%. As a result, **bjb** Sharia recorded a net profit of IDR63.30 billion in 2023.

PT BPR Intan Jabar

Kinerja usaha PT BPR Intan Jabar periode keuangan 2022-2023 adalah sebagai berikut.

PT BPR Intan Jabar

The business performance of PT BPR Intan Jabar for the fiscal periods of 2022-2023 are as follows.

Tabel Kinerja Usaha PT BPR Intan Jabar
Table of PT BPR Intan Jabar Business Performance

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			(Nominal)	(%)	
Aset	**28,934**	135,049	(106,115)	(78.58%)	Asset
Penyaluran Dana:					**Fund Distribution:**
Total ABA	**494**	1,113	(619)	(55.62%)	Total ABA
Total Kredit	**177,853**	189,560	(11,707)	(6.18%)	Total Loans
Sumber Dana:					**Fund Sources:**
Dana Pihak Ketiga	**60,896**	102,572	(41,676)	(40.63%)	Third Party Fund
Tabungan	**25,842**	52,192	(26,350)	(50.49%)	Savings
Deposito	**37,834**	50,380	(12,546)	(24.90%)	Deposits
Pinjaman yang Diterima	**50,123**	**53,927**	**(3,804)**	**(7.05%)**	**Received Loans**
Antar Bank Pasiva	**53,940**	**37,293**	**16,647**	**44.64%**	**Interbank Liabilities**
Modal Disetor	**65,381**	**34,313**	**31,068**	**90.54%**	**Paid-up Capital**
Laba/Rugi Tahun Berjalan	**(112,776)**	**(80,857)**	**(31,919)**	**39.48%**	**Profit/Loss of the Current Year**

Aset PT BPR Intan Jabar tahun 2023 sebesar Rp28,93 miliar, turun 78,58% dibandingkan dengan tahun tahun 2022 sebesar Rp135,05. Total kredit yang disalurkan oleh PT BPR Intan Jabar pada tahun 2023 juga mengalami penurunan 6,18% menjadi Rp177,85 miliar dibandingkan dengan tahun 2022 yang sebesar Rp189,56 miliar. Demikian pula dengan dana pihak ketiga PT BPR Intan Jabar yang mengalami penurunan sebesar 40,63% dari Rp102,57 miliar di tahun 2022 menjadi Rp60,90 miliar di tahun 2023. Penurunan dana pihak ketiga terutama berasal dari turunnya tabungan sebesar 50,49% dan deposito sebesar 24,90%. Sehingga pada tahun 2023 PT BPR Intan Jabar membukukan rugi tahun berjalan sebesar Rp112,78 miliar mengalami kenaikan sebesar 39,48% dibandingkan tahun 2022 yang membukukan rugi sebesar Rp80,86 miliar.

In 2023, PT BPR Intan Jabar's assets amounted to IDR28.93 billion, reflecting a decline of 78.58% compared to the IDR135.05 billion recorded in 2022. The total credits disbursed by PT BPR Intan Jabar in 2023 also experienced a decrease of 6.18%, reaching IDR177.85 billion compared to IDR189.56 billion in 2022. Similarly, third-party funds at PT BPR Intan Jabar declined by 40.63%, dropping from IDR102.57 billion in 2022 to IDR60.90 billion in 2023. The reduction in third-party funds is primarily attributed to a 50.49% decrease in savings and a 24.90% decrease in deposits. Consequently, in 2023, PT BPR Intan Jabar reported a current-year loss of IDR112.78 billion, marking an increase of 39.48% compared to the IDR80.86 billion loss recorded in 2022.

bjb Sekuritas Jawa Barat

Kinerja usaha **bjb** Sekuritas Jawa Barat periode keuangan 2022-2023 adalah sebagai berikut.

bjb Sekuritas Jawa Barat

The business performance of **bjb** Sekuritas Jawa Barat for the fiscal period 2022 – 2023 is as follows.

Tabel Kinerja Usaha bjb Sekuritas Jawa Barat
Table of **bjb** Sekuritas Jawa Barat Business Performance

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			(Nominal)	(%)	
Aset					**Asset**
Aset lancar	**32,435**	29,993	2,442	8.14%	Current Asset
Aset Keuangan Lainnya	**95**	59	36	61.02%	Other Financial Assets
Aset Tetap	**68**	45	23	51.11%	Fixed Asset
Total Aset	**32,598**	**30,097**	**2,501**	**8.31%**	**Total Asset**
Liabilitas					**Liabilities**
Utang Jangka Pendek	**4,223**	214	4,009	1873.36%	Short Term Debt
Beban Akrual	**31**	28	3	10.71%	Accrued Expenses
Utang Lain-lain	**-**	22,500	(22,500)	(100,00%)	Other Debts
Total Liabilitas	**4,254**	**22,742**	**(18,488)**	**(81.29%)**	**Total Liabilities**
Ekuitas					**Equity**
Modal disetor	**32,000**	9,500	22,500	236.84%	Paid-up Capital
Total Ekuitas	**28,345**	7,355	20,990	285.38%	Total Equity
Laba/Rugi					**Profit/Loss**
Laba/Rugi Tahun Berjalan	**(1,093)**	(2,033)	940	(46.24%)	Profit/Loss of Current Year

Aset **bjb** Sekuritas Jawa Barat tahun 2023 mencapai Rp32,60 miliar, meningkat sebesar 8,13% dibandingkan dengan tahun 2022 yang mencapai Rp30,10 miliar. Peningkatan aset tersebut terutama berasal dari pertumbuhan aset lancar. Liabilitas **bjb** Sekuritas Jawa Barat tahun 2023 mengalami penurunan 81,29% menjadi Rp4,25 miliar di tahun 2023. Penurunan liabilitas dikarenakan tidak adanya utang lain-lain di tahun 2023. Sedangkan ekuitas **bjb** Sekuritas Jawa Barat tahun 2023 mencapai Rp28,35 miliar, meningkat 285,38% dibandingkan dengan tahun 2022 yang sebesar Rp7,36 miliar yang disebabkan oleh kenaikan modal disetor di tahun 2023. Dari sisi laba/rugi tahun berjalan, tahun 2023 **bjb** Sekuritas Jawa Barat membukukan rugi yang mencapai Rp1,09 miliar, menurun 46,24% dibandingkan dengan tahun 2022 yang mencatatkan rugi sebesar Rp2,03 miliar. Penurunan tersebut sejalan dengan penurunan liabilitas di tahun 2023.

In 2023, **bjb** Sekuritas Jawa Barat's assets reached IDR32.60 billion, showing an increase of 8.13% compared to the IDR30.10 billion recorded in 2022. The asset growth primarily stemmed from the expansion of current assets. Liabilities at **bjb** Sekuritas Jawa Barat experienced a significant decrease of 81.29%, reaching IDR4.25 billion in 2023. The reduction in liabilities is attributed to the absence of other debts in 2023. Meanwhile, the equity of **bjb** Sekuritas Jawa Barat in 2023 amounted to IDR28.35 billion, marking a notable increase of 285.38% compared to the IDR7.36 billion in 2022, driven by a capital injection in 2023. In terms of the current-year profit/loss, **bjb** Sekuritas Jawa Barat recorded a loss of IDR1.09 billion in 2023, reflecting a decline of 46.24% compared to the IDR2.03 billion loss in 2022. This decrease aligns with the reduction in liabilities in the year 2023.

Pendapatan dan Profitabilitas Segmen Usaha

Informasi yang berkaitan dengan segmen usaha yang utama dari bank **bjb** yaitu segmen usaha konvensional dan syariah (bank **bjb** dan entitas anak) disajikan dalam tabel di bawah ini.

Revenue and Profitability of Business Segments

Information related to bank **bjb** main business segments, namely Conventional and Sharia Business Segments (bank **bjb** and subsidiaries) is presented in the following table.

Tabel Pendapatan dan Profitabilitas Segmen Usaha
Table of Business Segment Revenue and Profitability

(dalam jutaan Rupiah/in IDR million)

Uraian	2023				Description
	Konvensional Conventional	**Syariah** Sharia	**Eliminasi** Elimination	**Total**	
Pendapatan segmen	**13,202,165**	**936,921**	**(824)**	**14,138,262**	Segment Revenue
Beban segmen	**(6,835,465)**	**(363,064)**	**853**	**(7,197,676)**	Segment Expenses
Pendapatan Segmen – neto	**6,366,700**	**573,857**	**29**	**6,940,586**	**Segment Revenue – net**
Pendapatan operasional lainnya	**1,929,571**	**38,705**	**(29)**	**1,968,247**	Other Operating Revenues
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan	**(572,855)**	**(58,845)**	**20,172**	**(611,528)**	Allowance for impairment losses on financial and non-financial assets
Pemulihan kerugian komitmen dan kontinjensi	**631**	**(4,500)**	**-**	**(3,869)**	Reversal of losses on commitments and contingencies
Beban operasional lainnya	**(5,605,911)**	**(479,723)**	**-**	**(6,085,634)**	Other operating expenses
Laba operasional	**2,118,136**	**69,494**	**20,172**	**2,207,802**	Operational Profit
Pendapatan (Beban) Bukan Operasional – neto	**(27,898)**	**5,540**	**-**	**(22,358)**	Non-Operating Income (Expenses) - net
Beban pajak – neto	**(395,652)**	**(11,732)**	**-**	**(407,384)**	Tax expenses - net
Laba (Rugi) tahun berjalan	**1,694,586**	**63,302**	**20,172**	**1,778,060**	**Profit (Loss) for the year**
Total aset	**176,724,047**	**13,639,709**	**(1,888,583)**	**188,475,173**	**Total Asset**

Uraian	2022				Description
	Konvensional Conventional	**Syariah** Sharia	**Eliminasi** Elimination	**Total**	
Pendapatan segmen	12,845,427	793,700	(3,153)	13,635,974	Segment Revenue
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 Revenue – net**
Pendapatan operasional lainnya	1,607,843	31,845	-	1,639,688	Other Operating Revenues

Uraian	2022				Description
	Konvensional Conventional	**Syariah** Sharia	**Eliminasi** Elimination	**Total**	
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan	(214,785)	(9,191)	-	(223,976)	Allowance for impairment losses on financial and non-financial assets
Pemulihan kerugian komitmen dan kontinjensi	12,049	1,143	-	13,192	Reversal of losses on commitments 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	Operational Profit
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 expenses - net
Laba (Rugi) tahun berjalan	**2,131,315**	**113,967**	**-**	**2,245,282**	**Profit (Loss) for the year**
Total aset	**170,743,998**	**12,445,811**	**(1,948,518)**	**181,241,291**	**Total Asset**

Uraian	Pertumbuhan 2022-2023 2022-2023 Growth				Description
	Konvensional Conventional	**Syariah** Sharia	**Eliminasi** Elimination	**Total**	
Pendapatan segmen	356,738	143,221	2,329	502,288	Segment Revenue
Beban segmen	(1,848,610)	(118,770)	(2,300)	(1,969,680)	Segment Expenses
Pendapatan Segmen – neto	**(1,491,872)**	**24,451**	**29**	**(1,467,392)**	**Segment Revenue – net**
Pendapatan operasional lainnya	321,728	6,860	(29)	328,559	Other Operating Revenues
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan	(358,070)	(49,654)	-	(387,552)	Allowance for impairment losses on financial and non-financial assets
Pemulihan kerugian komitmen dan kontinjensi	(11,418)	(5,643)	-	(17,061)	Reversal of losses on commitments and contingencies
Beban operasional lainnya	939,181	(36,791)	-	902,390	Other operating expenses
Laba operasional	(600,451)	(60,777)	-	(641,056)	Operational Profit
Pendapatan (Beban) Bukan Operasional – neto	(9,845)	727	-	(9,118)	Non-Operating Income (Expenses) - net
Beban pajak – neto	173,567	9,385	-	182,952	Tax expenses - net
Laba (Rugi) tahun berjalan	**(436,729)**	**(50,665)**	**-**	**(467,222)**	**Profit (Loss) for the year**
Total aset	**5,980,049**	**1,193,898**	**59,935**	**7,233,882**	**Total Asset**

Total pendapatan segmen tahun 2023 mencapai Rp7,06 triliun, menurun 15,99% dbandingkan dengan tahun tahun 2022 mencapai Rp8.41 triliun. Hal tersebut antara lain dipengaruhi

Total segment income of the 2023 reached IDR7.06 trilion, decreased by 15.99% compared to the years 2022 reached Rp8,41 trilion. This increase occurred due to an increase in interest

oleh kenaikan beban bunga. Demikian pula dengan profitabilitas yang tercermin dari laba rugi tahun berjalan tahun 2023 mencapai Rp1,68 triliun menurun 25,12% dibandingkan dengan tahun 2022 mencapai Rp2,25 triliun. Penurunan pendapatan segmen usaha sejalan dengan turunnya profitabilitas yang dihasilkan.

expenses. Likewise, the profitability reflected in the current year's profit and loss of 2023 reached Rp1.68 trilion decreased 25.12% compared to 2022 reached Rp2.25 trilion. Decreased of business segment income was in line with the decline in profitability.

Digital *Banking*

Dalam beberapa tahun terakhir, perkembangan teknologi telah mengubah pola transaksi keuangan nasabah, terutama dalam hal penarikan tunai tanpa kartu melalui layanan cardless. Fenomena ini memungkinkan pengguna untuk melakukan transaksi penarikan tunai dari mesin ATM tanpa perlu menggunakan kartu fisik. Proses ini dilakukan melalui aplikasi DIGI Mobile, di mana pengguna dapat menghasilkan kode unik yang dikenali oleh mesin ATM. Keunggulan utama dari metode ini adalah peningkatan keamanan dan kemudahan akses, mengurangi risiko kehilangan atau pencurian kartu fisik. Selain itu, adopsi teknologi *cardless* juga memberikan pengalaman bertransaksi yang lebih cepat dan efisien.

Sementara itu, perkembangan transaksi non tunai khususnya transfer melalui *platform digital* seperti Flip, telah menjadi semakin populer di kalangan masyarakat. Pengguna dapat dengan mudah melakukan transfer uang tanpa perlu di tanpa perlu menghadiri kantor bank fisik. Kecepatan dan kenyamanan dalam proses transfer ini meningkatkan efisiensi aktivitas keuangan sehari-hari. Perkembangan ini mencerminkan tren global menuju masyarakat yang lebih *digital*, di mana berbagai layanan keuangan dapat diakses dengan cepat melalui perangkat *mobile*, menciptakan transformasi yang signifikan dalam budaya transaksi keuangan modern.

Pada tahun 2023, bank **bjb** membukukan pendapatan *fee based income* dari layanan *e-channel* sebesar Rp462,11 miliar atau naik 2,00% secara *year on year*. Kenaikan pendapatan ini didominasi oleh peningkatan jumlah pengguna kartu ATM/Debit bank **bjb**, serta peningkatan jumlah pengguna transaksi *e-channel* bank **bjb**.

Selain itu juga, bank **bjb** menorehkan sejumlah prestasi di antaranya:

1. Best *Digital Finance for E-Banking Transactions in Real Time*, (Kategori: KBMI 2) oleh Warta Ekonomi pada tanggal 29 November 2023.
2. *Best Digital Thecnology And IOT Implementation 2023* (*Bangking Industry*) oleh Business Asia Indonesia pada tanggal 8 November 2023.
3. *Best Senior Executive Indonesia Digital Inovation And Achievement of The Year 2023* oleh Business Asia Indonesia pada tanggal 8 November 202.
4. *The Best Internet Banking Convetional Bank* (KBMI)2 oleh Infobank pada tanggal 12 April 2023.
5. *The Best Mobile Banking Convetional Bank* (KBMI)2 oleh Infobank pada tanggal 12 April 2023.

Digital Banking

In recent years, technological advancements have transformed customer financial transaction patterns, particularly in the realm of cardless cash withdrawals through services like DIGI Mobile. This phenomenon enables users to withdraw cash from ATMs without the need for a physical card. The process is carried out through the DIGI Mobile app, where users can generate a unique code recognized by the ATM. The main advantages of this method include enhanced security and ease of access, reducing the risk of losing or theft of physical cards. Furthermore, the adoption of cardless technology provides a faster and more efficient transaction experience.

Meanwhile, the growth of non-cash transactions, especially digital transfers through platforms like Flip, has become increasingly popular among the public. Users can easily transfer money without the need to visit a physical bank branch. The speed and convenience of this transfer process enhance the efficiency of daily financial activities. This development reflects a global trend towards a more digital society, where various financial services can be accessed quickly through mobile devices, creating a significant transformation in modern financial transaction culture.

In 2023, bank **bjb** recorded fee-based income from e-channel services amounting to IDR462.11 billion, representing a 2.00% year-on-year increase. The growth in revenue is primarily driven by an increase in the number of bank **bjb** ATM/Debit card users and the rising number of e-channel transactions by bank **bjb** users.

In addition, bank **bjb** made a number of achievements including:

1. Best Digital Finance for E-Banking Transactions in Real Time, (Categories: KBMI 2) by Warta Ekonomi at November 29, 2023.
2. Best Digital Thecnology And IOT Implementation 2023 (Banking Industry) by Business Asia Indonesia at November 8, 2023.
3. Best Senior Executive Indonesia Digital Inovation And Achievement of The Year 2023 by Business Asia Indonesia at November 8, 2023.
4. The Best Internet Banking Convetional Bank (KBMI 2) by Infobank at April 12, 2023.
5. The Best Mobile Banking Convetional Bank (KBMI 2) by Infobank at April 12, 2023.

Berikut pencapaian performa layanan *e-channel* bank **bjb**

The following are the performance achievements of bank **bjb** e-channel services

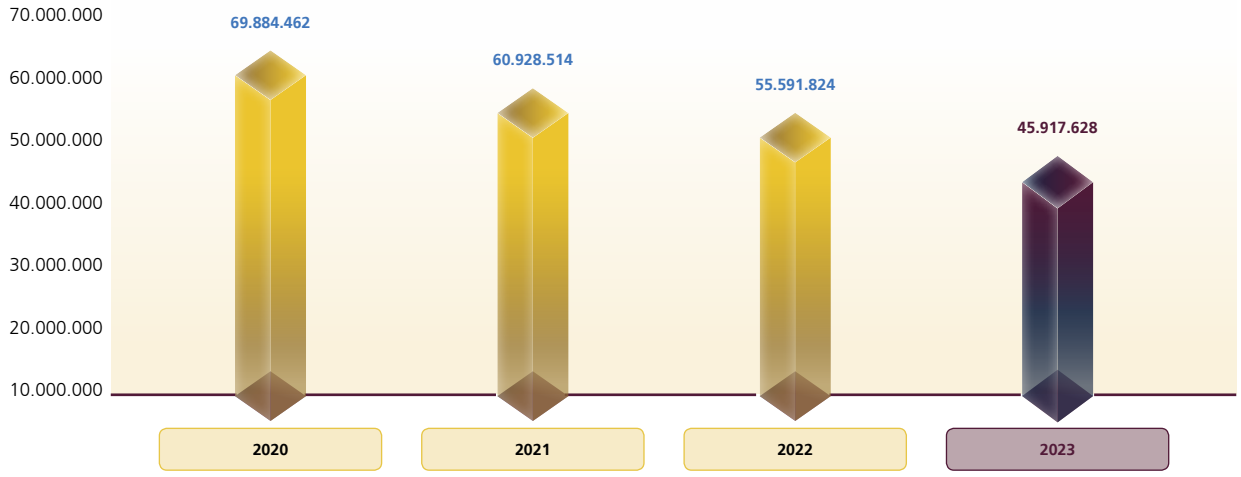
Grafik *Fee Based Income E-Channel* bank bjb
Graph of bank **bjb** E-Channel Fee Based Income



Pencapaian *fee based income* Divisi Digital Banking per Bulan Desember 2023 sebesar Rp462,11 miliar. Secara keseluruhan, pencapaian *fee based income* dari sisi *digital banking* telah mencapai 2,00% secara yoy. Pertumbuhan *fee based E-Channel* UEB dalam 4 (empat) tahun terakhir selalu mengalami tren positif dengan pertumbuhan *fee* 20%-40% setiap tahunnya. *Fee based e-channel* sendiri berasal dari *fee* administrasi kartu, *fee based* ATM, *fee based* DIGI dan QRIS, *fee based* EDC, *fee* Laku Pandai dan *fee* transaksi *e-channel* lainnya.

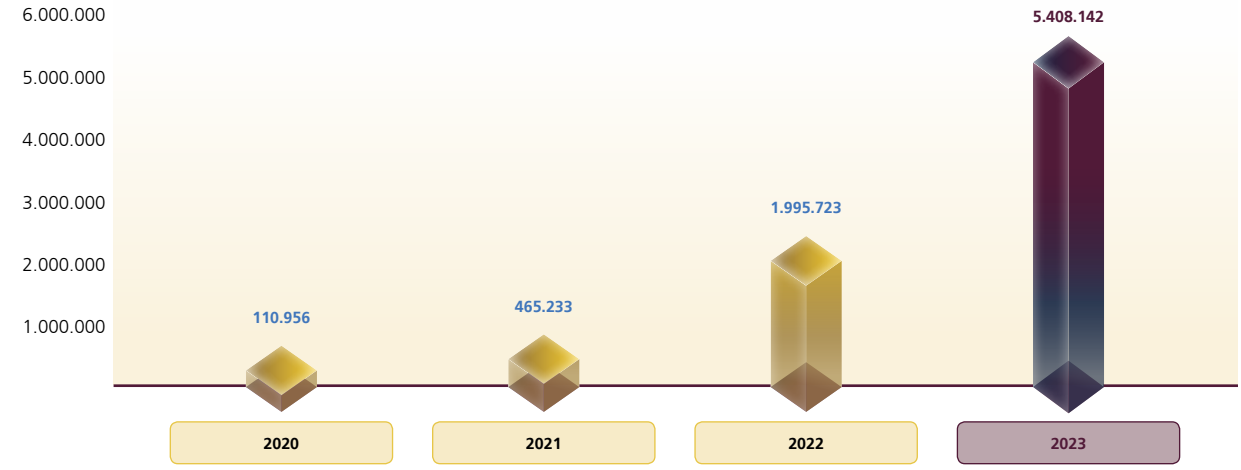
The Digital Banking Division's fee-based income for December 2023 amounted to IDR462.11 billion. Overall, the achievement of fee-based income from the digital banking side has reached 2.00% year-on-year (yoy). The growth of E-Channel UEB's fee-based income over the last four years has consistently shown a positive trend, with fee growth ranging between 20%-40% annually. The sources of e-channel fee-based income include card administration fees, ATM fees, DIGI and QRIS fees, EDC fees, Laku Pandai fees, and other e-channel transaction fees.

Grafik Frekuensi Transaksi Mesin ATM bank bjb
Graph of bank **bjb** ATM Transaction Frequency



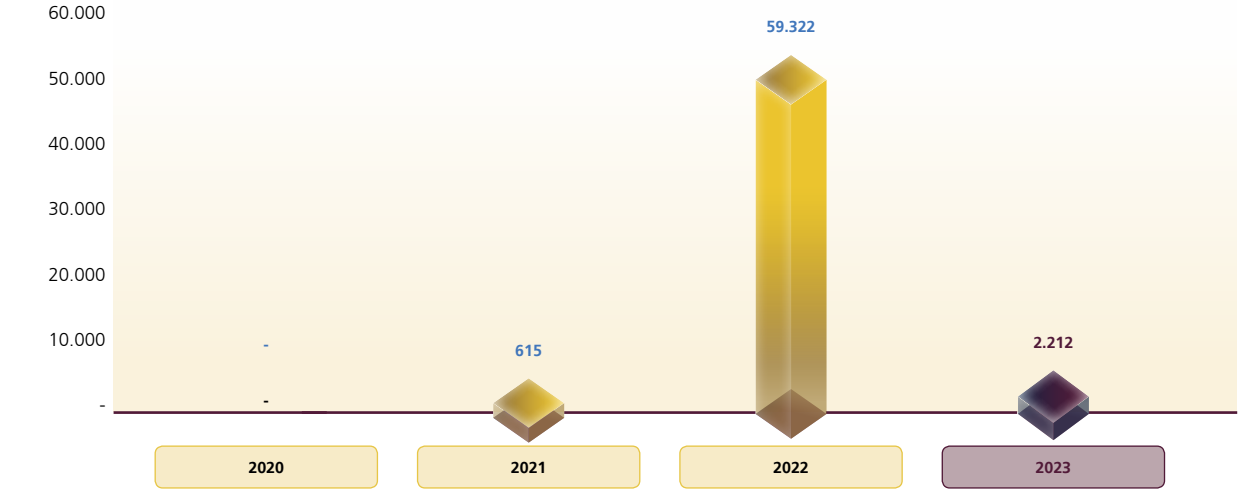
Grafik Frekuensi Transaksi Mesin *Customer Relationship Management* (CRM) bank bjb

Graph of bank **bjb** Customer Relationship Management (CRM) Machine Transaction Frequency



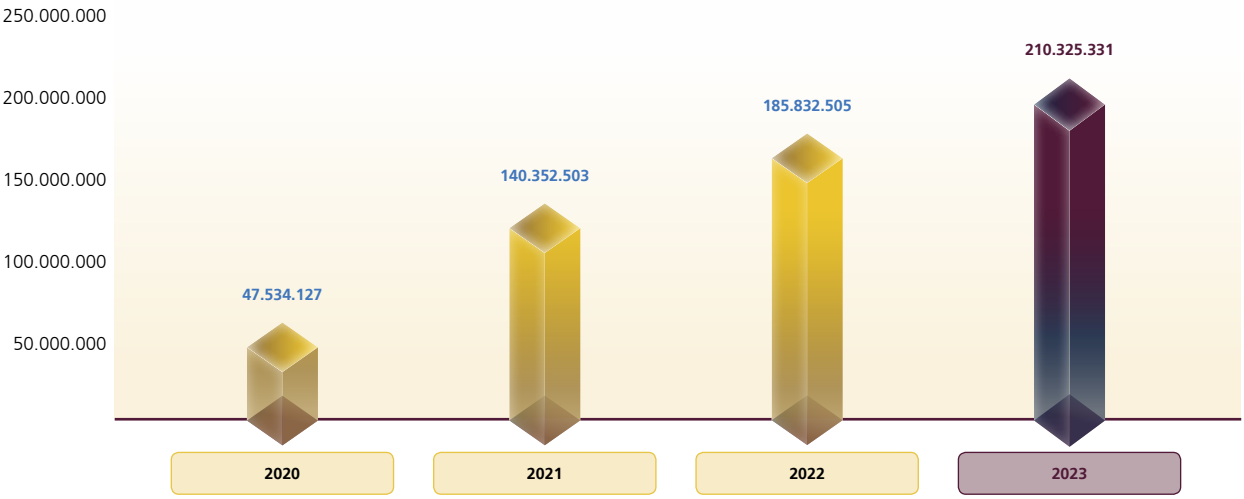
Grafik Frekuensi Transaksi Mesin *Cash Deposit Machine (CDM)* bank bjb

Graph of bank **bjb** Cash Deposit Machine (CDM) Machine Transaction Frequency



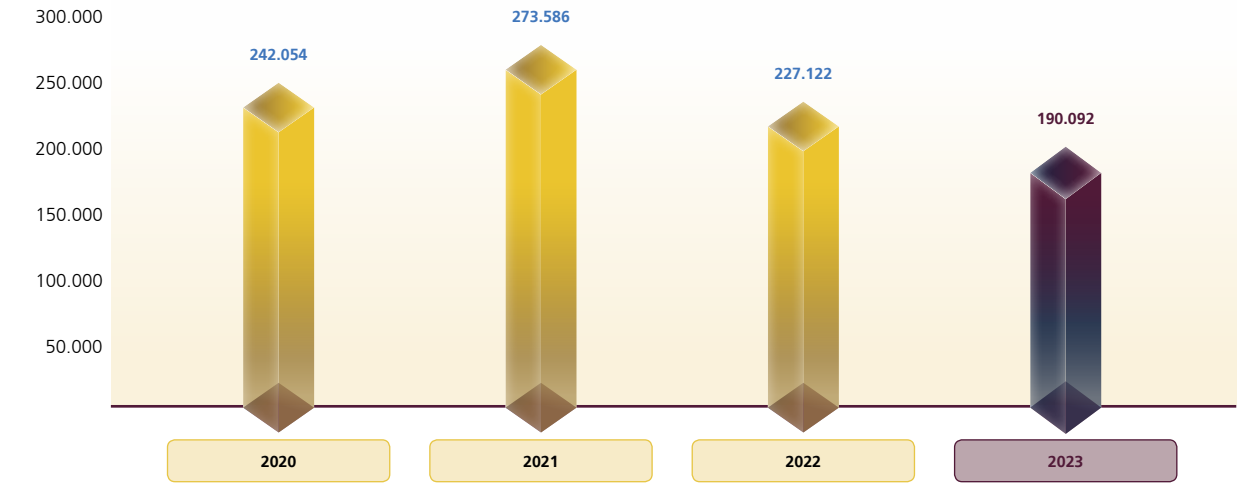
Grafik Frekuensi Transaksi bjb Mobile/DIGI Mobile bank bjb

Graph of bank **bjb** Mobile/DIGI Mobile Transaction Frequency



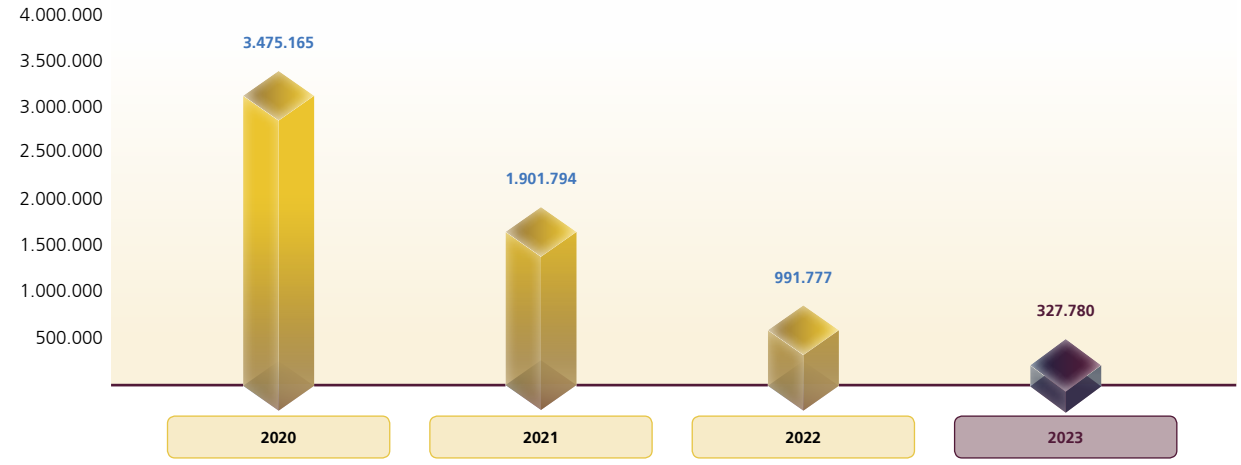
Grafik Frekuensi Transaksi *Electronic Data Capture* (EDC) bank bjb

Graph of bank **bjb** Electronic Data Capture (EDC) Transaction Frequency



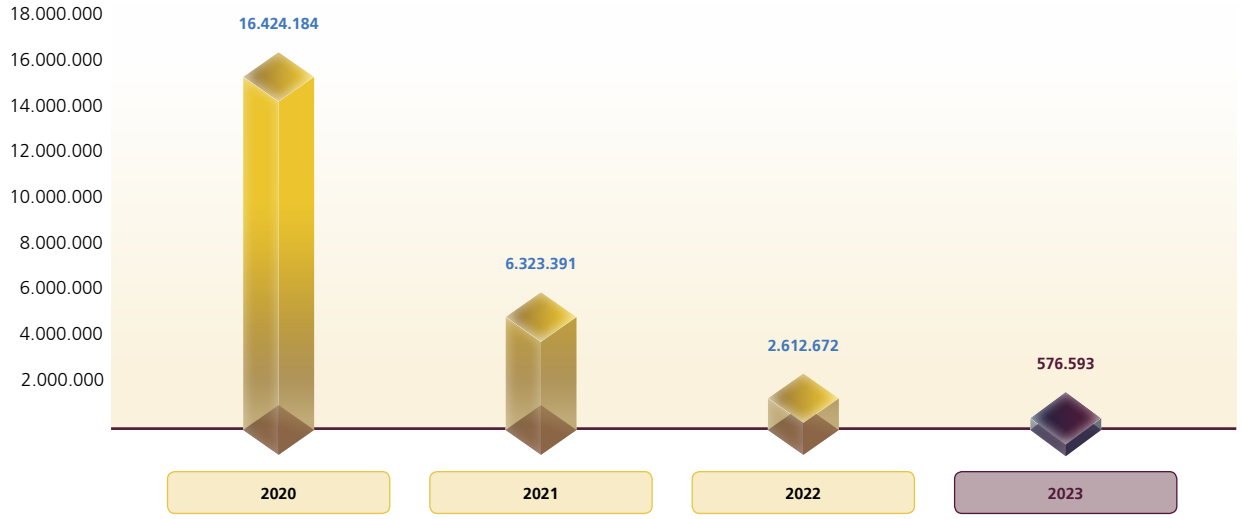
Grafik Frekuensi Transaksi SMS *Banking* bank bjb

Graph of bank **bjb** SMS Banking Transaction Frequency

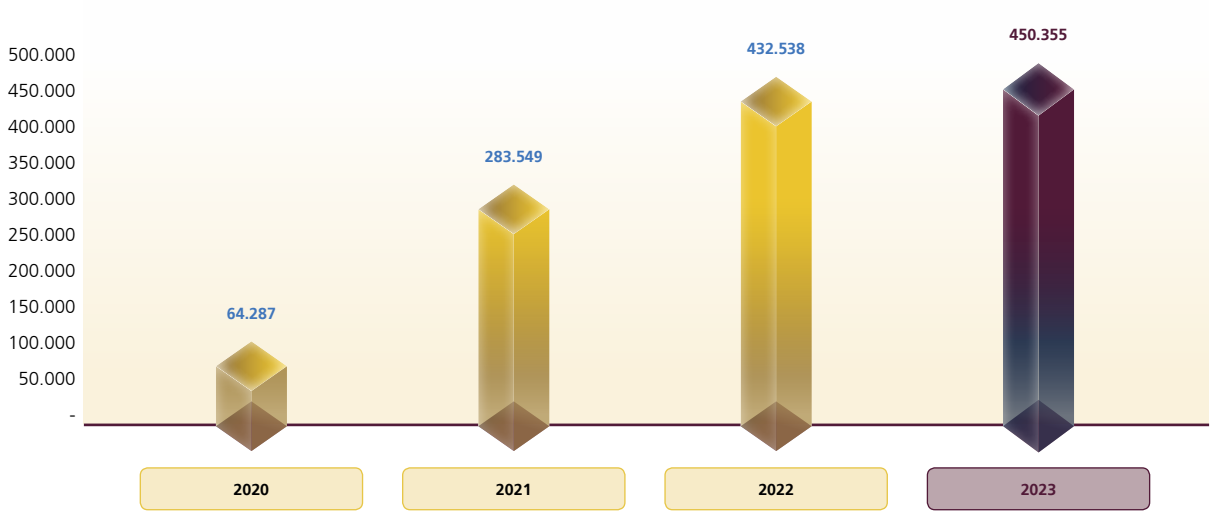


Grafik Frekuensi Transaksi *Internet Banking* bank bjb

Graph of bank **bjb** Internet Banking Transaction Frequency



Grafik Frekuensi Transaksi DIGI *Cash* bank bjb
Graph of bank **bjb** DIGI Cash Transaction Frequency



Strategi *Digital Banking* Tahun 2024

Uraian strategi *digital banking* yang akan dilakukan pada tahun 2024 adalah sebagai berikut:

1. Pengembangan *Smart Mobile Banking* dengan fitur **bjb** *Onboarding System.*
2. Pengembangan Kartu VISA *Contactless* bank **bjb.**
3. Pengembangan Modul Pembayaran Tol pada sistem *Multi lane Free Flo*w (MLFF) disertai kerjasama dengan PT Digital Wahana International dan PT Roatex Indonesia Toll System (RITS).
4. Pengembangan QRIS dan pengembangan dari regulator lainnya.
5. Kerjasama bank **bjb** dengan Bank BCA untuk **bjb** *Cardless.*
6. Pengembangan *Account Linked DigiCash* dengan Aplikasi Marketplace milik Mitra Bisnis
7. *Biometric-Cash* (b-Cash).
8. *Virtual Card* Debit/Kredit.

Digital Banking Strategy for 2024

The description of the digital banking strategy that will be carried out in 2024 is as follows:

1. Development of Smart Mobile Banking with **bjb** Onboarding System features.
2. bank **bjb** Contactless Visa Card Development.
3. The development of a Toll Payment Module in the Multi Lane Free Flow (MLFF) system is accompanied by a collaboration with PT Digital Wahana International and PT Roatex Indonesia Toll System (RITS).
4. QRIS development and development from other regulators
5. bank **bjb** collaboration with Bank BCA for **bjb** Cardless.
6. Developing DigiCash Linked Accounts with Business Partners' Marketplace Applications
7. Biometric-Cash (b-Cash).
8. Virtual Debit/Credit Card.

Tinjauan Keuangan
Financial Review

Tinjauan keuangan yang diuraikan berikut mengacu kepada Laporan Keuangan untuk tahun yang berakhir tanggal 31 Desember 2023 yang disajikan dalam Laporan Tahunan ini. Laporan Keuangan telah diaudit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar dan Rekan firma anggota dari jaringan global RSM dan mendapat opini menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk dan entitas anak pada tanggal 31 Desember 2023 serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia.

The financial review described refers to the Financial Statements for the year ending December 31, 2023 are presented in this Annual Report. The Financial Statements have been audited by the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar and Partners, a member firm of the RSM global network and received an opinion on presenting fairly, in all material respects, the consolidated financial position of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk and entities subsidiary as of December 31, 2023 and their consolidated financial performance and cash flows for the year then ended in accordance with Indonesian Financial Accounting Standards.

Kinerja Keuangan

Kinerja keuangan bank **bjb** terdiri atas kinerja Laporan Posisi Keuangan Konsolidasian, Laporan Laba Rugi dan Penghasilan Komprehensif serta Laporan Arus Kas Konsolidasian disajikan sebagai berikut.

Financial Performance

bank **bjb** financial performance consists of the performance of the Consolidated Financial Position Report, the Statements of Profit and Loss and as Comprehensive Income as well as Statements of Consolidated Flows, which are presented as follows

Laporan Posisi Keuangan Konsolidasian

Statement of Consolidated Financial Position

Tabel Laporan Posisi Keuangan Konsolidasian
Table of Statements of Consolidated Financial Report

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
ASET ASSET					
Kas	**3,530,074**	3,300,031	230,043	6.97%	Cash
Giro pada Bank Indonesia	**14,879,767**	13,032,593	1,847,174	14.17%	Current Accounts with Bank Indonesia
Giro pada Bank Lain – Pihak ketiga	**1,196,787**	1,243,695	(46,908)	(3.77%)	Current Accounts with Other Banks – Third Parties
Cadangan kerugian penurunan nilai	**(57)**	(68)	11	(16.18%)	Allowance for Impairment Losses
	1,196,730	1,243,627	(46,897)	(3.77%)	
Penempatan pada Bank Indonesia dan bank lain – pihak ketiga	**3,886,989**	7,156,807	(3,269,818)	(45.69%)	Placement with Bank Indonesia and other banks

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Cadangan kerugian penurunan nilai	**(296)**	(2,133)	1,837	(86.12%)	Allowance for Impairment Losses
	3,886,693	7,154,674	(3,267,981)	(45.68%)	
Tagihan derivatif	**1,289**	17,388	(16,099)	(92.59%)	Derivative Receivables
Surat berharga – pihak ketiga	**30,976,967**	27,387,574	3,589,393	13.11%	Marketable securities – third parties
Cadangan kerugian penurunan nilai	**(11,357)**	(5,256)	(6,101)	116.08%	Allowance for Impairment Losses
	30,965,610	27,382,318	3,583,292	13.09%	
Efek-efek yang dibeli dengan janji dijual kembali	**-**	5,468,915	(5,468,915)	(100.00%)	Securities purchased under agreement to resell
Wesel ekspor dan tagihan lainnya – pihak ketiga	**689,974**	843,826	(153,852)	(18.23%)	Export bills and other receivables – third parties
Cadangan kerugian penurunan nilai	**(351)**	-	(351)	(100,00%)	Allowance for Impairent Losses
	689,623	843,826	(154,203)	(18.27%)	
Kredit yang diberikan					Loans Given
Pihak berelasi	**710,248**	466,150	244,098	52.36%	Related Parties
Pihak ketiga	**115,589,821**	107,873,542	7,716,279	7.15%	Third Parties
	116,300,069	108,339,692	7,960,377	7.35%	
Cadangan kerugian penurunan nilai	**(1,913,951)**	(1,631,811)	(282,140)	17.29%	Allowance for Impairent Losses
	114,386,118	106,707,881	7,678,237	7.20%	
Pembiayaan dan piutang syariah – setelah dikurangi margin ditangguhkan – pihak ketiga	**8,778,114**	7,415,908	1,362,206	18.37%	Sharia financing and receivables – net of deferred margin – third parties
Cadangan kerugian penurunan nilai	**(216,946)**	(159,875)	(57,071)	35.70%	Allowance for Impairment Losses
	8,561,168	7,256,033	1,305,135	17.99%	
Aset tetap dan Aset Hak Guna					Fixed Assets and Right of Use Assets
Harga perolehan	**7,225,400**	6,683,040	542,360	8.12%	Acquisition Cost
Akumulasi penyusutan	**(2,429,907)**	(2,119,791)	(310,116)	14.63%	Accumulated Depreciation
Nilai buku	**4,795,493**	4,563,249	232,244	5.09%	Book Value

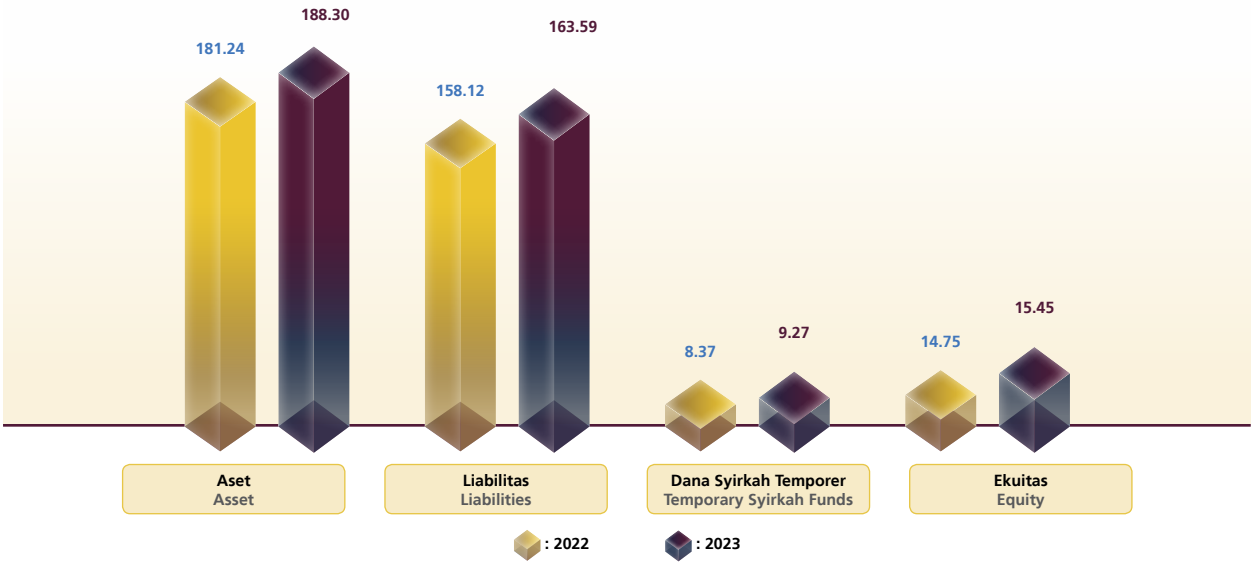
Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Aset pajak tangguhan – neto	**69,654**	189,749	(120,095)	(63.29%)	Deferred Tax Asset – Net
Bunga yang masih akan diterima	**1,367,656**	1,169,105	198,551	16.98%	Accrued Interest Receivables
Aset lain-lain – neto	**3,495,837**	2,545,516	950,321	37.33%	Other Assets – Net
TOTAL ASET	**188,302,923**	**181,241,291**	**7,061,632**	**3.90%**	**TOTAL ASSET**
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS **LIABILITIES, TEMPORARY AND EQUITY SHIRKAH FUNDS**					
LIABILITAS					**LIABILITIES**
Liabilitas segera	**2,212,830**	2,403,981	(191,151)	(7.95%)	Immediate Liabilities
Simpanan nasabah					Deposits from Customer
- Pihak berelasi	**6,401,344**	9,884,589	(3,483,245)	(35.24%)	Related Parties
- Pihak ketiga	**120,077,043**	112,134,754	7,942,289	7.08%	Third Parties
Simpanan nasabah – Syariah					Deposits from Customer – Sharia
Pihak berelasi	**480**	274	206	75.18%	Related Parties
Pihak ketiga	**947,836**	795,705	152,131	19.12%	Third Parties
Simpanan dari bank lain					Deposits from Oher Banks
Pihak berelasi	**86,755**	96,339	(9,584)	(9.95%)	Related Parties
Pihak ketiga	**2,454,785**	4,365,451	(1,910,666)	(43.77%)	Third Parties
Liabilitas derivatif	**23**	2,207	(2,184)	(98.96%)	Derivative Liabilities
Efek-efek yang dijual dengan janji dibeli kembali	**4,244,805**	3,081,103	1,163,702	37.77%	Securities that Are Sold Under Repurchase Agreements

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Liabilitas akseptasi	**288,944**	227,970	60,974	26.75%	Acceptance Payable
Efek hutang yang diterbitkan – neto	**957,991**	1,871,461	(913,470)	(48.81%)	Debt Securities Issued - net
Pinjaman yang diterima – pihak ketiga	**20,323,823**	17,533,761	2,790,062	15.91%	Loans Received – Third Parties
Estimasi kerugian komitmen dan kontinjensi	**13,131**	10,747	2,384	22.18%	Estimated losses on commitments and contingencies
Hutang pajak	**89,592**	139,347	(49,755)	(35.71%)	Tax payable
Bunga yang masih harus dibayar	**285,191**	254,160	31,031	12.21%	Accrued interest
Liabilitas pajak tangguhan – neto					Deferred tax liability – net
Liabilitas imbalan kerja	**293,605**	291,904	1,701	0.58%	Employee benefit liabilities
Liabilitas lain-lain	**1,229,510**	1,347,965	(118,455)	(8.79%)	Other liabilities
Obligasi Subordinasi	**3,678,849**	3,679,163	(314)	(0.01%)	Subordinated Bonds
TOTAL LIABILITAS	**163,586,537**	**158,120,881**	**5,465,656**	**3.46%**	**TOTAL LIABILITIES**
DANA SYIRKAH TEMPORER **TEMPORARY SYIRKAH FUNDS**					
Bukan bank					Non - Bank
- Pihak berelasi	**9,316**	7,148	2,168	30.33%	Related parties
- Pihak ketiga	**9,172,780**	8,316,448	856,332	10.30%	Third parties
Bank					Bank
- Pihak ketiga	**85,272**	50,828	34,444	67.77%	Third Parties
TOTAL DANA SYIRKAH TEMPORER	**9,267,368**	**8,374,424**	**892,944**	**10.66%**	**TOTAL TEMPORARY SYIRKAH FUNDS**

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
EKUITAS EQUITY					
Ekuitas yang dapat diatribusikan kepada entitas induk Modal saham nilai nominal Rp250 (nilai penuh) per saham Modal dasar: Seri A – 9.600.000.000 saham Seri B – 6.400.000.000 saham Modal ditempatkan dan disetor penuh: Seri A – 7.414.714.661 saham (per tanggal 31 Desember 2023 dan 2022) Seri B – 2.424.072.500 saham (per tanggal 31 Desember 2023 dan 2022)	**2,630,361**	2,630,361	-	-	Equity attributable to the parent entity Capital stock nominal value of IDR250 (full amount) per share Authorized capital: Series A - 9,600,000,000 shares Series B - 6,400,000,000 shares Issued and fully deposited capital: Series A - 7,414,714,661 shares (as of December 31, 2023 and 2022) Series B - 2,424,072,500 shares (as of December 31, 2023 and 2022)
Tambahan modal disetor	**1,812,876**	1,812,876	-	-	Additional Paid-In Capital
Surplus dari revaluasi aset tetap	**2,164,733**	2,169,577	(4,844)	(0.22%)	Surplus from Fixed Assets Revaluation
Keuntungan (kerugian) dan perubahan nilai aset keuangan dalam kelompok tersedia untuk dijual	**(289,695)**	(420,813)	131,118	(31.16%)	Gain (losses) and changes in the value of financial assets classified as available for sale
Pengukuran kembali program imbalan pasti – Setelah pajak tangguhan	**(167,121)**	(166,272)	(849)	0.51%	Remeasurement of defined benefit plans – After tax deferred
Saldo laba					Retain Earning
Telah ditentukan penggunaannya	**4,782,559**	4,785,382	(2,823)	(0.06%)	Appropriated
Belum ditentukan penggunaannya	**4,625,479**	3,943,965	681,514	17.28%	Unappropriated
Total ekuitas yang dapat diatribusikan kepada entitas induk	**15,559,192**	14,759,075	800,117	5.42%	Total equity attributeable to the parent entity
Kepentingan non-pengendali	**(110,174)**	(13,089)	(97,085)	741.73%	Non-controlling interests
TOTAL EKUITAS	**15,449,018**	**14,745,986**	**703,032**	**4.77%**	**TOTAL EQUITY**
TOTAL LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS	**188,302,923**	**181,241,291**	**7,061,632**	**3.90%**	**TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS, AND EQUITY**

Grafik Laporan Posisi Keuangan Konsolidasian
Graph of Statement of Consolidated Financial Position

(dalam triliun Rupiah/
in IDR billion)



Aset

Aset tahun 2023 mencapai Rp188,30 triliun meningkat 3,90% dibandingkan tahun 2022 mencapai Rp181,24 triliun. Peningkatan total aset juta didominasi peningkatan terbesar dari pos kredit yang diberikan neto yang meningkat sebesar Rp7,68 triliun dan pos surat berharga yang tumbuh sebesar Rp3,58 triliun.

Kas

Kas pada tahun 2023 sebesar Rp3,53 triliun, meningkat 6,97% dari tahun 2022 sebesar Rp3,30 triliun. Peningkatan tersebut terlihat dari kenaikan kas pada mata uang rupiah yang tumbuh sebesar Rp231,51 miliar. Peningkatan tersebut disebabkan karena terdapat kebutuhan pada operasional bank yang memang diperkirakan akan meningkat pada akhir tahun 2023 akibat dari tahun 2023 sudah mulai kembali kegiatan pasca covid.

Asset

Assets in 2023 reached IDR188.30 trillion, an increase of 3.90% compared to 2022 was reached IDR181.24 trillion. The increase in total assets was dominated by the largest increase in net loans which increased by IDR7.68 trillion and securities items which grew by IDR3.58 trillion.

Cash

In 2023 cash amounted to IDR3.53 trillion, an 6.97% increase from 2022 which amounted to IDR3.30 trillion. This increase can be seen from the increase in cash in the rupiah currency which grew by IDR231.51 billion. The increase was due to necessity of bank operational estimated increasing at the end of 2023 resulting from the reoccurrence of post-Covid activities in 2023.

Tabel Kas
Table of Cash

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Rupiah	3,522,383	3,290,870	231,513	7.04%	Indonesia Rupiah
Mata uang asing	7,691	9,161	(1,470)	(16.05%)	Foreign Currencies
Kas	**3,530,074**	**3,300,031**	**230,043**	**6.97%**	**Cash**

Giro Pada Bank Indonesia

Giro pada Bank Indonesia pada tahun 2023 sebesar Rp14,88 triliun, meningkat sebesar 14,17% dari tahun 2022 yang sebesar Rp13,03 triliun. Peningkatan tersebut terlihat dari kenaikan giro pada mata uang rupiah yang tumbuh sebesar Rp1,75 triliun. Peningkatan tersebut dampak dari pemenuhan giro wajib minimun yang pada tahun 2023 meningkat.

Current Account with Bank Indonesia

Current accounts with Bank Indonesia in 2023 amounted to IDR14.88 trillion, an increase of 14.17% from 2022 which amounted to IDR13.03 trillion. This increase can be seen from the increase in demand deposits in the rupiah currency which grew by IDR1.75 trillion. The increase was resulted from the increasing satisfaction of minimum mandatory current accounts in 2023.

Tabel Giro Pada Bank Indonesia
Table of Current Account with Bank Indonesia

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Rupiah	**14,703,643**	12,954,640	1,749,003	13.50%	Indonesia Rupiah
Dolar Amerika Serikat	**176,124**	77,953	98,171	125.94%	Unites States Dollar
Giro pada Bank Indonesia	**14,879,767**	**13,032,593**	**1,847,174**	**14.17%**	**Current Account with Bank Indonesia**

Giro Pada Bank Lain - Pihak Ketiga

Giro pada Bank Lain pada tahun 2023 sebesar Rp1,20 triliun, turun sebesar 3,77% dari tahun 2022 sebesar Rp1,24 triliun. Penurunan tersebut dari penurunan mata uang asing dengan penurunan sebesar Rp304,03 miliar.

Current Account with Other Banks - Third Parties

Current Accounts with Other Banks in 202 amounted to IDR1.20 trillion, a decrease of 3.77% from 2022 which amounted to IDR1.24 trillion. This decrease was from a decrease in foreign currencies of IDR304.03 billion.

Tabel Giro Pada Bank Lain - Pihak Ketiga
Table of Current Account with Other Banks - Third parties

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Rupiah	**582,782**	325,659	257,123	78.95%	Indonesia Rupiah
Mata uang asing	**614,005**	918,036	(304,031)	(33.12%)	Foreign Currency
Cadangan Kerugian Penurunan Nilai	**(57)**	(68)	11	(16.18%)	Allowance for Impairment
Giro pada Bank Lain - Pihak ketiga	**1,196,730**	**1,243,627**	**(46,897)**	**(3.77%)**	**Current Account with Other Banks - Third Party**

Penempatan Pada Bank Indonesia dan Bank Lain - Pihak Ketiga

Penempatan pada Bank Indonesia dan Bank Lain pada tahun 2023 sebesar Rp3,89 triliun, turun sebesar 45,68% dari tahun 2022 sebesar Rp7,15 triliun. Penurunan tersebut dari mata uang rupiah dengan penurunan sebesar Rp3,27 triliun. Penurunan terbesar terdapat pada perpindahan penempatan pada Bank Indonesia (*depo facility*) rupiah ke mata uang asing dan mengalami penurunan penempatan tersebut.

Placements with Bank Indonesia and Other Banks - Third Party

Placements with Bank Indonesia and Other Banks in 2023 amounted to IDR3.89 trillionn, a decrease of 45.68% from 2022 which amounted to IDR7.15 trillion. This decrease was from the rupiah currency which fell by IDR3.27 trillion. The biggest decrease was placements movement in Bank Indonesia (depo facilit), which was from rupiah into foreign currency and experienced the decreasing placements

Tabel Penempatan Pada Bank Indonesia dan Bank Lain - Pihak Ketiga
Table of Placements with Bank Indonesia and Other Banks - Third Party

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pihak ketiga Rupiah	**3,886,989**	7,156,807	(3,269,818)	(45.69%	Indonesia Rupiah – Third Parties
Dollar Amerika Serikat	**(296)**	(2,133)	1,837	(86.12%	Unites States Dollar
Cadangan Kerugian Penurunan Nilai	**3,886,693**	7,154,674	(3,267,981)	(45.68%)	Allowance for Impairment
Penempatan pada Bank Indonesia dan Bank Lain - Pihak ketiga	**3,501,107**	**7,154,674**	**(3,653,567)**	**(51.07%)**	**Placements with Bank Indonesia and Other Banks - Third Parties**

Tagihan Derivatif

Tagihan Derivatif tahun 2023 sebesar Rp1,29 miliar, turun 92,59% dari tahun 2022 yang sebesar Rp17,39 miliar. Penurunan tersebut disebabkan adanya penurunan *swap* FX.

Derivative Receivables

Derivative Receivables in 2023 amounted to IDR1.29 billion, an decrease of 92.59% from 2022 which amounted to IDR17.39 billion. The decrease was due to a decrease in Swap FX.

Surat Berharga - Pihak Ketiga

Surat berharga - pihak ketiga tahun 2023 sebesar Rp30,97 triliun, meningkat 13,09% dari tahun 2022 sebesar Rp27,38 triliun. Peningkatan tersebut disebabkan oleh kondisi likuiditas perbankan yang *ample* dan tren pergerakan *yield* yang cenderung meningkat seiring dengan kebijakan kenaikan BI-7 *Day Reverse Repo Rate* sehingga menimbulkan strategi investasi melalui penempatan surat berharga yang dapat memberikan imbal hasil yang cukup tinggi atau *yield enhancement* dan juga instrumen investasi di pasar keuangan dengan tingkat risiko yang lebih rendah melalui transaksi jual beli surat berharga negara.

Marketable Securities - Third Parties

Securities - third parties in 2023 amounted to IDR30.97 trillion, an increase of 13.09% from 2022 amounting to IDR27.38 trillion. This increase was caused by ample banking liquidity conditions and yield movement trends which tended to increase in line with the policy of increasing the BI-7 Day Reverse Repo Rate, giving rise to investment strategies through the placement of securities that can provide quite high returns or yield enhancement and also investment instruments. in the financial market with a lower level of risk through buying and selling state securities transactions.

Tabel Surat Berharga - Pihak Ketiga
Table of Marketable Securities - Third Parties

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Surat berharga - pihak ketiga	**30,976,967**	27,387,574	3,589,393	13.11%	Marketable Securities - Third Parties
Cadangan Kerugian Penurunan Nilai	**(11,357)**	(5,256)	(6,101)	116.08%	Allowance for Impairment
Total Cadangan Kerugian Penurunan Nilai	**30,965,610**	**27,382,318**	**3,583,292**	**13.09%**	**Total Allowance for Impairment**

Efek-Efek yang Dibeli dengan Janji Dijual Kembali

Pada tahun 2023 tidak terdapat efek-efek yang dibeli dengan janji dijual kembali, menurun dibandingkan tahun 2022 yang mencatatkan efek-efek yang dibeli dengan janji dijual kembali sebesar Rp5,47 triliun.

Securities Purchased Under Agreement to Resell

In 2023 there were no securities purchased with promises to resell, a decrease compared to 2022 which recorded securities purchased with promises to resell amounting to IDR5.47 trillion.

Wesel Ekspor dan Tagihan Lainnya - Pihak Ketiga

Wesel ekspor dan tagihan lainnya - pihak ketiga tahun 2023 sebesar Rp689,62 miliar, turun 18,27% dibandingkan tahun 2022 sebesar Rp843,83 miliar. Penurunan tersebut disebabkan turunnya wesel ekspor dan tagihan lainnya dari mata uang asing (dollar Amerika Serikat).

Export Bills and Other Receivables - Third Parties

Export bills and other claims - third parties in 2023 amounted to IDR689.62 billion, an decrease of 18.27% compared to 2022 which amounted to IDR843.83 billion. The decrease was due to a decrease in export bills and other receivables from foreign currency (US Dollar).

Tabel Wesel Ekspor dan Tagihan Lainnya - Pihak Ketiga
Table of Export bills and other receivables - third parties

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pihak ketiga Rupiah	643,332	413,385	229,947	55.63%	Indonesia Rupiah – Third Parties
Dollar Amerika Serikat	46,642	430,441	(383,799)	(89.16%)	Unites States Dollar
Cadangan Kerugian Penurunan Nilai	(351)	-	(351)	0.00%	Allowance for Impairment
Wesel Ekspor dan Tagihan Lainnya - Pihak Ketiga	**689,623**	**843,826**	**(154,203)**	**(18.27%)**	**Export bills and other receivables - third parties**

Kredit yang Diberikan

Kredit yang diberikan pada tahun 2023 sebesar Rp114,39 triliun, mengalami peningkatan sebesar 7,20% dari tahun 2022 sebesar Rp106,71 triliun. Peningkatan tersebut dari ekspansi kredit dari sektor konsumtif yang menjadi *core business* bank **bjb** dan kredit produktif dalam hal mendukung pembangunan daerah.

Disbursed Loans

Loans granted in 2023 amounted to IDR114.39 trillion, an increase of 7.20% from 2022 of IDR106.71 trillion. This increase came from loan expansion from the consumer sector which is the core business of bank **bjb** and productive loan in terms of supporting regional development.

Tabel Kredit Yang Diberikan
Table of Loans

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pihak berelasi	710,248	466,150	244,098	52.36%	Related Parties
Pihak Ketiga	115,589,821	107,873,542	7,716,279	7.15%	Third Parties
Cadangan Kerugian Penurunan Nilai	(1,913,951)	(1,631,811)	(282,140)	17.29%	Allowance for Impairment
Kredit Yang Diberikan	**114,386,118**	**106,707,881**	**7,678,237**	**7.20%**	**Loans given**

Pembiayaan dan Piutang Syariah - Setelah Dikurangi Margin Ditangguhkan - Pihak Ketiga

Pembiayaan dan piutang syariah tahun 2023 mencapai sebesar Rp8,78 triliun, meningkat sebesar 18,37% dari tahun 2022 yang sebesar Rp7,42 triliun. Peningkatan ini berasal dari pertumbuhan jenis akad *murabahah* dan *musyarakah* yang tumbuh masing-masing sebesar Rp699,59 miliar dan Rp626,92 miliar.

Sharia Financing and Receivables - Net of Deferred Margin - Third Parties

In 2023 sharia financing and receivables reached IDR8.78 trillion, an increase of 18.37% from 2022 which amounted to IDR7.42 trillion. The increase was originated from the growth of the type of *murabahah* and *musyarakah* contracts (akad), growing as of IDR699.59 billion and IDR626.92 billion, respectively.

Tabel Pembiayaan dan Piutang Syariah - Setelah Dikurangi Margin Ditangguhkan - Pihak Ketiga
Table of Sharia Financing and Receivables - Net of Deferred Margin - third parties

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Berdasarkan jenis akad:					Based on the type of contract:
Murabahah	**5,271,424**	4,571,830	699,594	15.30%	Murabahah
Musyarakah	**3,091,178**	2,464,254	626,924	25.44%	Musyarakah
Mudharabah	**308,388**	271,492	36,896	13.59%	Mudharabah
Qardh	**106,646**	107,729	(1,083)	(1.01%)	Qardh
Istishna	**478**	603	(125)	(20.73%)	Istishna
Pembiayaan dan piutang syariah - setelah dikurangi margin ditangguhkan - pihak ketiga	**8,778,114**	**7,415,908**	**1,362,206**	**18.37%**	**Sharia Financing and Receivables - Net of Deferred Margin - Third Parties**

Tagihan Akseptasi

Tagihan akseptasi tahun 2023 sebesar Rp288,43 miliar, meningkat 27,85% dibandingkan tahun 2022 sebesar Rp225,60 miliar. Peningkatan tersebut karena adanya ekspansi pemasaran *trade finance* secara intensif sehingga berdampak signifikan pada peningkatan volume transaksi LC/SKBDN yang diterbitkan. Adapun mayoritas LC/SKBDN yang diterbitkan adalah dengan tenor berjangka.

Acceptance Claims

Acceptances receivable in 2023 amounted to IDR228.43 billion, an increase of 27.85% compared to 2022 which amounted to IDR225.60 billion. This increase was due to the intensive expansion of trade finance marketing, which had a significant impact on increasing the volume of issued LC/SKBDN transactions. The majority of LC/SKBDN issued were with term tenors.

Tabel Tagihan Akseptasi
Table of Acceptance Claims

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Tagihan Akseptasi	**288,944**	227,970	60,974	26.75%	Acceptance claims
Cadangan Kerugian Penurunan Nilai	**(519)**	(2,374	1,855	(78.14%)	Allowance for Impairment
Tagihan Akseptasi	**288,425**	**225,596**	**62,829**	**27.85%**	**Acceptance claims**

Penyertaan Saham

Penyertaan saham pada tahun 2023 sebesar Rp190,09 miliar, meningkat 35,02% dari tahun 2022 yang sebesar Rp140,79 miliar. Peningkatan ini dikarenakan adanya aksi korporasi dalam menambah modal untuk sinergisitas dengan Bank Bengkulu dalam hal Kelompok Usaha Bank (KUB).

Investments in Shares

Investment in shares in 2023 amounted to IDR190.09 billion, an increase of 35.02% from 2022 which amounted to IDR140.79 billion. This increase was due to corporate action in increasing capital for synergy with Bank Bengkulu in terms of Bank Business Groups (KUB).

Tabel Penyertaan Saham
Table of Investments in shares

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Berdasarkan kolektibilitas:					Based on Collectability:
Lancar	**189,142**	139,843	49,299	35.25%	Current
Kurang lancar	**1,260**	1,260	-	0.00%	Substandard
Diragukan	**990**	990	-	0.00%	Doubtful
Cadangan Kerugian Penurunan Nilai	**(1,303)**	(1,303)	-	0.00%	Allowance for Impairment
Penyertaan Saham	**190,089**	**140,790**	**49,299**	**35.02%**	**Investments in shares**

Aset Tetap

Aset tetap tahun 2023 sebesar Rp4,79 triliun, meningkat 5,09% dari tahun 2022 sebesar Rp4,56 triliun. Hal tersebut dikarenakan adanya rehibilitasi beberapa aset tetap berupa rumah instansi dan adanya pembelian bangunan kantor.

Fixed Assets

Fixed assets in 2023 amounted to IDR4.79 trillion, an increase of 5.09% from 2022 which amounted to IDR4.56 trillion. This was due to some rehabilitation fixed assets in the form of agency houses and the purchase of office buildings.

Tabel Aset Tetap
Table of Fixed Assets

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Harga Perolehan	**6,436,860**	5,809,941	626,919	10.79%	Acquisition cost
Aset Hak Guna	**788,540**	873,099	(84,559)	(9.68%)	Right of Use Assets
Akumulasi Penyusutan	**(2,429,907)**	(2,119,791)	(310,116)	14.63%	Accumulated Depreciation
Nilai Buku	**4,795,493**	**4,563,249**	**232,244**	**5.09%**	**Book Value**

Aset Pajak Tangguhan - Neto

Aset pajak tangguhan tahun 2023 sebesar Rp69,65 miliar turun sebesar 63,29% dari tahun 2022 yang sebesar Rp189,75 miliar. Aset pajak tangguhan adalah jumlah pajak penghasilan (PPh) yang dapat dipulihkan pada periode masa depan akibat adanya akumulasi rugi pajak belum dikompensasi, perbedaan temporer yang boleh dikurangkan, dan akumulasi kredit pajak belum dimanfaatkan dalam hal peraturan pajak mengizinkan.

Deferred Tax Asset - Net

Deferred tax assets of IDR69.65 billion in 2023, an decrease of 63.29% or IDR189.75 billion from 2022 which amounted to IDR189.75 billion. Deferred tax assets are the amount of income tax (PPh) that can be recovered in future periods due to accumulated uncompensated tax losses, deductible temporary differences, and accumulated unused tax credits in terms of tax regulations permitting.

Bunga Yang Masih Akan Diterima

Bunga yang masih akan diterima pada tahun 2023 sebesar Rp1,37 triliun, meningkat sebesar 16,98% dari tahun 2022 yang sebesar Rp1,17 triliun. Peningkatan tersebut karena sejalan dengan meningkatnya kredit yang diberikan pada tahun 2023.

Aset Lain-Lain - Neto

Aset lain-lain – neto tahun 2023 sebesar Rp3,50 triliun, meningkat 37,33% dari tahun 2022 sebesar Rp2,55 triliun. Peningkatan tersebut disebabkan adanya peningkatan baik dari BDD asuransi kredit dampak dari peningkatan ekspansi maupun BDD pemeliharaan dan perbaikan aset.

Liabilitas

Total Liabilitas tahun 2023 sebesar Rp163,59 triliun, meningkat sebesar 3,46% dari tahun 2022 sebesar Rp158,12 triliun. Peningkatan tersebut terlihat dari kenaikan pada pos simpanan nasabah pihak ketiga yang pada tahun 2023 tumbuh sebesar Rp7,99 triliun dan pinjaman yang diterima tahun 2023 juga tumbuh sebesar Rp2,79 triliun. Peningkatan tersebut berdampak dari kebutuhan likuiditas pada bank.

Liabilitas Segera

Liabilitas segera pada tahun 2023 sebesar Rp2,21 triliun, mengalami penurunan sebesar 7,95% dari tahun 2022 sebesar Rp2,40 triliun. Penurunan tersebut disebabkan adanya penurunan dari angsuran kredit diterima dimuka.

Simpanan Nasabah

Simpanan nasabah tahun 2023 sebesar Rp126,48 triliun, meningkat 3,65% dari tahun 2022 sebesar Rp122,02 triliun. Peningkatan tersebut disebabkan kenaikan simpanan dari pihak ketiga. Simpanan nasabah Perseroan cukup fluktuatif, beberapa penempatan dana digunakan untuk kepentingan dana daerah seperti giro kasda, giro bendahara, tabungan untuk penyaluran sumbangan dan bantuan program Pemerintah, sehingga sebagian besar simpanan nasabah Perseroan merupakan simpanan dengan jangka pendek.

Accrued Interest Income

In 2023 the Interest Receivableis IDR1.37 trillion, an increase of 16.98% from 2022 which amounted to IDR1.17 trillion. This increase was in line with the increase in loans extended in 2023.

Other Assets - Net

Other assets - net in 2023 amounted to IDR3.50 trillion, an increase of 37.33% from 2022 which amounted to IDR2.55 trillion. This increase was due to an increase in both credit insurance BDD due to increased expansion and asset maintenance and repair BDD.

Liabilities

Total liabilities in 2023 amounted to IDR163.59 trillion, an increase of 3.46% from 2022 of IDR158.12 trillion. This increase can be seen from the increase in third parties customer deposits which in 2023 amounted to IDR7.99 trillion, and postal loans received in 2023 amounted to IDR2.79 trillion. The increase was due to the need of liquidity at bank.

Obligations due Immediately

Obligations due immediately in 2023 amounted to IDR2.21 trillion, an decrease of 7.95% from 2022 which amounted to IDR2.40 trillion. The decrease was due to a decrease in installments of loans received in advance.

Deposits from Customers

Deposits from customers in 2023 reached IDR126.48 trillion, an increase of 3.65% from 2022 amounted to IDR122.02 trillion. This increase was due to an increase in deposits from third parties. The Company's customer deposits were quite volatile, some of the fund placements are used for regional fund purposes such as regional treasury deposits, treasurer demand deposits, savings for distribution of donations and government program assistance, so that the majority of the Company's customer deposits were short-term savings.

Tabel Simpanan Nasabah
Table of Deposits from Customers

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pihak berelasi:					Related Parties:
Rupiah	**6,401,344**	9,883,544	(3,482,200)	(35.23%	Indonesia Rupiah
Mata uang asing	-	1,045	(1,045)	(100.00%	Foreign Currencies
	6,401,344	9,884,589	(3,483,245)	(35.24%	

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pihak ketiga:					Third Parties:
Rupiah	**120,077,043**	110,567,078	9,509,965	8.60%	Indonesia Rupiah
Mata uang asing	**-**	1,567,676	(1,567,676)	(100.00%)	Foreign Currencies
	120,077,043	112,134,754	7,942,289	7.08%	
Simpanan Nasabah	**126,478,387**	**122,019,343**	**4,459,044**	**3.65%**	**Deposits from Customers**

Simpanan Nasabah - Syariah

Simpanan nasabah syariah tahun 2023 sebesar Rp948,32 miliar, meningkat sebesar 19,14% dari tahun 2022 sebesar Rp795,98 miliar. Peningkatan tersebut terjadi karena adanya penambahan penempatan dana syariah pada tahun 2023 dampak dari ekspasi bisnis dalam penghimpunan dana pada anak perusahaan syariah.

Deposits from Customers - Sharia

Deposits from customers - Sharia in 2023 reached IDR948.32 billion, an increase of 19.14% from 2022 amounted to IDR795.98 billion. This increase occurred due to the addition of sharia fund placements in 2023, resulting from business expansion in funds collection at sharia subsidiary companies.

Tabel Simpanan Nasabah - Syariah
Table of Deposits from Customers - Sharia

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pihak berelasi:					Related Parties:
Rupiah	**480**	274	206	75.18%	Indonesia Rupiah
Pihak ketiga:					Third Parties:
Rupiah	**947,836**	795,705	152,131	19.12%	Indonesia Rupiah
Simpanan nasabah - syariah	**948,316**	**795,979**	**152,337**	**19.14%**	**Deposits from Customers - Sharia**

Simpanan Dari Bank Lain

Simpanan dari bank lain tahun 2023 mencapai Rp2,54 triliun, turun sebesar 43,04% dari tahun 2022 yang mencapai Rp4,46 triliun. Penurunan terbesar pada pada *interbank call money*.

Deposits from Other Banks

Deposits from other banks in 2023 reached IDR2.54 trillion, an decrease of 43.04% from 2022 which reached IDR4.46 trillion. The biggest decrease was in the interbank call money.

Tabel Simpanan dari Bank Lain
Table of Deposits from Other Banks

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pihak berelasi:					Related Parties:
Rupiah	**86,755**	96,339	(9,584)	(9.95%)	Indonesia Rupiah

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pihak ketiga:					Third Parties:
Rupiah	2,454,785	4,365,451	(1,910,666)	(43.77%)	Indonesia Rupiah
Mata Uang Asing	2,541,540	4,461,790	(1,920,250)	(43.04%)	Foreign Currencies
	2,454,784	4,365,450	(1,910,666)	(43.77%)	
Simpanan dari Bank Lain	**2,541,539**	**4,461,789**	**(1,920,250)**	**(43.04%)**	**Deposits from Other Banks**

Liabilitas Akseptasi

Liabilitas akseptasi tahun 2023 sebesar Rp288,94 miliar, meningkat 26,75% dari tahun 2022 sebesar Rp227,97 miliar. Peningkatan tersebut pada pos akseptasi kepada bank terkait SKBDN dan LC.

Acceptances Payable

Acceptances payable in 2023 amounted to IDR288.94 billion, an increase of 26.75% from 2022 amounted to IDR227.97 billion. The increase was in the acceptance post to banks related to SKBDN and LC.

Efek Hutang Yang Diterbitkan – Neto

Efek hutang yang diterbitkan pada tahun 2023 sebesar Rp957,99 miliar, mengalami penurunan 48,81% dari tahun 2022 sebesar Rp1,87 triliun. Penurunan tersebut disebabkan adanya efek hutang yang diterbitkan yang telah jatuh tempo pada tahun 2023.

Debt Securities Issued – Net

Debt securities issued in 2023 amounted to IDR957.99 billion, a decrease of 48.81% from 2022 amounted to IDR1.87 trillion. The decrease was due to debt securities issued that matured in 2023.

Tabel Efek Hutang Yang Diterbitkan - Neto
Table of Debt Securities Issued - Net

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Obligasi Berkelanjutan I Tahap I Bank Jabar Banten	780,000	780,000	-	0.00%	Continuous Bonds I Phase I of Bank Jabar Banten
Obligasi Berkelanjutan I Tahap II Bank Jabar Banten	108,000	916,500	(808,500)	(88.22%)	Continuous Bonds I Phase II of Bank Jabar Banten
Obligasi Berkelanjutan I Tahap III Bank Jabar Banten	74,000	182,000	(108,000)	(59.34%)	Continuous Bonds I Phase III of Bank Jabar Banten
Beban emisi obligasi yang belum diamortisasi	(4,009)	(7,039)	3,030	(43.05%)	Unamortized bond issueance expense
Efek hutang yang diterbitkan - neto	**957,991**	**1,871,461**	**(913,470)**	**(48.81%)**	**Debt Securities Issued - net**

Pinjaman Yang Diterima - Pihak Ketiga

Pinjaman yang diterima tahun 2023 sebesar Rp20,32 triliun, mengalami peningkatan 15,91% dari tahun 2022 sebesar Rp17,53 triliun. Peningkatan tersebut karena adanya peningkatan pada pinjaman yang diterima dari PT Bank BTPN Tbk ditambah adanya dana dari Kementerian Pekerjaan Umum dan Perumahan Rakyat Republik Indonesia untuk penyaluran kredit.

Loans Received - Third Parties

In 2023 the Borrowings amounted to IDR20.32 trillion, an increase of 15.91% from 2022 amounted to IDR17.53 trillion. This increase was due to an increase in loans received from Bank Damamon and Bank DKI plus funds from the Ministry of Public Works and PRRI for lending.

Tabel Pinjaman Yang Diterima - Pihak Ketiga
Table of Loans Received - third parties

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Rupiah:					Indonesia Rupiah:
PT Bank Central AsiaTbk	**5,700,000**	5,700,000	-	0.00%	PT Bank Central AsiaTbk
PT Sarana Multigriya Finansial (Persero)	**200,000**	100,000	100,000	100.00%	PT Sarana Multigriya Finansial (Persero)
Kementerian Pekerjaan Umum dan Perumahan Rakyat Republik Indonesia	**5,059,407**	3,842,719	1,216,688	31.66%	Ministry of Public Works and Public Housing of the Republic of Indonesia
PT Bank Danamon Indonesia Tbk	**4,000,000**	4,000,000	-	0.00%	PT Bank Danamon Indonesia Tbk
PT Bank DKI	**1,500,000**	1,500,000	-	0.00%	PT Bank DKI
PT Bank ICBC Indonesia	**800,000**	800,000	-	0.00%	PT Bank ICBC Indonesia
PT Bank CIMB Niaga Tbk	**5,418**	5,954	(536)	(9.00%)	PT Bank CIMB Niaga Tbk
PT Bank Mayapada	**500,000**	0	500,000	100.00%	PT Bank Mayapada
PT Bank Oke Indonesia (sebelumnya PT Bank Andara)	**5,566**	5,428	138	2.54%	PT Bank Oke Indonesia (sebelumnya PT Bank Andara)
PT Bank Mandiri (Persero) Tbk	**1,500,000**	1,500,000	-	0.00%	PT Bank Mandiri (Persero) Tbk
BPR Supra Artapersada	**7,767**	11,200	(3,433)	(30.65%)	BPR Supra Artapersada
PT BPR Daya Lumbung Asia	**11,200**	9,260	1,940	20.95%	PT BPR Daya Lumbung Asia
PT Bank BTPN Tbk	**1,000,000**	0	1,000,000	100.00%	PT Bank BTPN Tbk
Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Kecil dan Menengah	**34,465**	59,200	(24,735)	(41.78%)	Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Kecil dan Menengah
Pinjaman yang diterima - pihak ketiga	**20,323,823**	**17,533,761**	**2,790,062**	**15.91%**	**Loans Received - Third Parties**

Estimasi Kerugian Komitmen dan Kontinjensi

Estimasi kerugian komitmen dan kontinjensi tahun 2023 sebesar Rp13,13 miliar, meningkat 22,18% dari tahun 2022 sebesar Rp10,75 miliar. Komponen penyumbang peningkatan terbesar pada pos estimasi kerugian komitmen dan kontijensi adalah adalah bank garansi.

Estimated Loss on Commitments and Contingencies

Estimated losses on commitments and contingencies in 2023 have reached IDR13.13 billion, an increase of 22.18% from 2022 amounted to IDR10.75 billion. The component that contributed to the largest increase in the estimated losses on commitments and contingencies was bank guarantee.

Tabel Estimasi Kerugian Komitmen dan Kontinjensi
Table of Estimated Loss on Commitments and Contingencies

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Rupiah:					Indonesia Rupiah:
Fasilitas kredit yang belum digunakan	**9,745**	9,864	(119)	(1.21%)	Unused loan facilities
Bank garansi	**3,386**	883	2,503	283.47%	Bank Guarantee
Estimasi kerugian komitmen dan kontinjensi	**13,131**	**10,747**	**2,384**	**22.18%**	**Estimated losses on commitments and contigencies**

Hutang Pajak

Hutang pajak pada tahun 2023 sebesar Rp82,16 miliar, turun 41,04% dari tahun 2022 sebesar Rp139,35 miliar. Penurunan tersebut sejalan dengan penurunan laba kotor pada tahun 2023.

Tax Payable

Taxes payable in 2022 amounted to IDR82.16 billion, an decrease of 41.04% from 2022 amounted to IDR139.35 billion. The decrease was in line with a decrease in gross profit in 2023.

Tabel Hutang Pajak
Table of Tax Payable

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Bank	**73,102**	133,340	(60,238)	(45.18%)	Bank
Entitas anak	**9,057**	6,007	3,050	50.77%	Subsidiaries
Hutang pajak	**82,159**	**139,347**	**(57,188)**	**(41.04%)**	**Tax Payable**

Bunga Yang Masih Harus Dibayar

Bunga yang masih harus dibayar pada tahun 2023 sebesar Rp285,19 miliar, meningkat 12,21% dari tahun 2022 sebesar Rp254,16 miliar. Peningkatan tersebut diakibatkan karena adanya beban bunga deposito yang masih harus dibayar.

Interest Payable

Interest payable in 2023 amounted to IDR285.19 billion, increased by 12.21% from 2022 amounted to IDR254.16 billion. The increase was due to accrued deposit interest expenses.

Tabel Bunga Yang Masih Harus Dibayar
Table of Interest Payable

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Rupiah	267,172	254,100	13,072	5.14%	Indonesia Rupiah
Dolar Amerika Serikat	18,019	60	17,959	29,931.67%	Unites States Dollar
Bunga yang masih harus dibayar	**285,191**	**254,160**	**31,031**	**12.21%**	**Interest Payable**

Liabilitas Imbalan Kerja

Liabilitas imbalan kerja tahun 2023 mencapai Rp293,61 juta, meningkat sebesar 0,58% dari tahun 2022 sebesar Rp291,90 miliar. Hal tersebut disebabkan oleh adanya perubahan terhadap manfaat pasti untuk karyawan menjadi imbalan pasti.

Employee Benefit Liabilities

Employee benefit liabilities in 2023 reached IDR293.61 million, an increase of 0,58% from 2022 amounted to IDR291.90 billion. This was caused by a change in defined benefits for employees to become defined benefits.

Tabel Liabilitas Imbalan Kerja
Table of Employee Benefit Liabilities

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Saldo awal	291,904	203,356	88,548	43.54%	Initial Balance
Beban tahun berjalan	72,148	137,808	(65,660)	(47.65%)	Current Year Expense
Pengukuran kembali liabilitas (aset) imbalan kerja - neto	1,047	24,657	(23,610)	(95.75%)	Remeasurement of Employee Benefit Liabilities (Asset) - Net
Pembayaran Imbalan	(59,460)	(38,125)	(21,335)	55.96%	Payment of Benefit
Kontribusi pemberi kerja	(12,034)	(35,792)	23,758	(66.38%)	Employer Contributions
Liabilitas imbalan kerja	**293,605**	**291,904**	**1,701**	**0.58%**	**Employee Benefit Liabilities**

Liabilitas Lain-Lain

Liabilitas lain-lain tahun 2023 mencapai Rp1,23 triliun, menurun 8,79% dari tahun 2022 sebesar Rp1,35 triliun. Penurunan tersebut disebabkan oleh turunnya nilai liabilitas sewa hak guna.

Other Liabilities

Other liabilities in 2023 reached IDR1.23 trillion, a decrease of 8.79 from 2022 amounted to IDR.35 trillion. The decrease was due to a decrease in the value of the right of use lease liability.

Tabel Liabilitas Lain-Lain
Table of Other Liabilities

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Rupiah	1,228,091	1,346,533	(118,442)	(8.80%)	Indonesia Rupiah
Mata Uang Asing	1,419	1,432	(13)	(0.91%)	Foreign Currencies
Liabilitas lain-lain	**1,229,510**	**1,347,965**	**(118,455)**	**(8.79%)**	**Other Liabilities**

Obligasi Subordinasi

Obligasi subordinasi tahun 2023 mencapai Rp3,68 triliun, sedikit mengalami penurunan sebesar 0,01% dari tahun 2022. Hal tersebut disebabkan kenaikan Beban emisi obligasi yang belum diamortisasi.

Subordinated Bonds

Subordination bonds in 2023 reached Rp3.68 trillion, slightly decreased by 0.01% from 2022. This was due to an increase in unamortized bonds issuance expense.

Tabel Obligasi Subordinasi
Table of Subordinated Bonds

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Obligasi Subordinasi Berkelanjutan I Tahap I , II , III, IV Bank Jabar Banten	**3,693,000**	3,693,000	-	0.00%	Continuous Subordinated Bonds I Phase I, II, III, IV Bank Jabar Banten
Beban emisi obligasi yang belum diamortisasi	**(14,151)**	(13,837)	(314)	2.27%	Unamortized bond issuance expense
Obligasi Subordinasi	**3,678,849**	**3,679,163**	**(314)**	**(0.01%)**	**Subordinated Bonds**

Dana Syirkah Temporer

Dana syirkah temporer tahun 2023 mencapai Rp9,27 triliun, meningkat 10,66% dari tahun 2022 mencapai Rp8,37 triliun. Peningkatan tersebut karena adanya kenaikan dana syirkah bukan bank dari pihak ketiga sebesar Rp856,33 miliar, peningkatan terbesar pada tabungan mudharabah.

Temporary Syirkah Fund

Temporary syirkah funds in 2023 reached IDR9.27 trillion, an increase of 10.66% from 2022 reached IDR8.37 trillion. The increase was due to an increase in non-bank syirkah fund from third parties as of IDR856.33 billion, and the biggest increase was mudharabah savings.

Tabel Dana *Syirkah* Temporer
Table of Temporary Syirkah Fund

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Bukan bank					Non bank
Pihak berelasi	**9,316**	7,148	2,168	30.33%	Related Parties
Pihak ketiga	**9,172,780**	8,316,448	856,332	10.30%	Third Parties
	9,182,096	8,323,596	858,500	10.31%	
Bank					Bank
Pihak ketiga	**85,272**	50,828	34,444	67.77%	Third Parties
Total dana *syirkah* temporer	**9,267,368**	**8,374,424**	**892,944**	**10.66%**	**Total Temporary Syirkah Fund**

Ekuitas

Ekuitas tahun 2023 mencapai Rp15,45 triliun, meningkat 4,77% dari tahun 2022 mencapai Rp14,75 triliun. Hal tersebut disebabkan kenaikan saldo laba yang belum ditentukan penggunaannya tahun 2023.

Equity

Equity in 2023 reached IDR15.45 trillion, an increase of 4.77% from 2022 which reached IDR14.75 trillion. This increase was in line with the increase in net profit in 2023.

Modal Ditempatkan dan Disetor Penuh

Modal ditempatkan dan disetor penuh tahun 2023 mencapai Rp2,46 triliun, tidak terdapat perubahan dibandingkan dengan tahun 2022.

Issued and Paid-Up Capital

The issued and paid-up capital in 2023 will reach IDR2,46 billion, there is no change compared to 2022.

Tabel Modal Ditempatkan dan Disetor Penuh
Table of Issued and Paid-Up Capital

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Total Saham Seri A	**1,853,679**	1,853,679	-	-	Total Series A Shares
Total Saham Seri B	**776,682**	776,682	-	-	Total Series B Shares
Modal ditempatkan dan disetor penuh	**2,459,697**	**2,459,697**	**-**	**-**	**Issued and Paid-Up Capital**

Tambahan Modal Disetor

Tambahan modal disetor tahun 2023 mencapai Rp1,81 triliun, tidak terdapat perubahan dibandingkan tahun 2022.

Additional Paid-In Capital

Additional Paid-In Capital in 2023 will reach IDR1,81 billion, there is no change compared to 2022.

Tabel Tambahan Modal Disetor
Table of Additional Paid-In Capital

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Masyarakat	**987,821**	987,821	-	-	Public
Pemerintah Provinsi Jawa Barat	**404,511**	404,511	-	-	West Java Provincial Government
Pemerintah Kab. Bandung	**106,731**	106,731	-	-	Bandung District Government
Pemerintah Kab. Bogor	**30,485**	30,485	-	-	Bogor District Government
Pemerintah Kab. Serang	**22,606**	22,606	-	-	Serang District Government
Pemerintah Kab. Tangerang	**22,181**	22,181	-	-	Tangerang District Government
Pemerintah Kota Tangerang	**18,857**	18,857	-	-	Tangerang City Government
Pemerintah Kab. Bandung Barat	**16,839**	16,839	-	-	West Bandung District Government Bandung Barat
Pemerintah Kab. Karawang	**15,075**	15,075	-	-	Karawang District Government Karawang
Pemerintah Kab. Indramayu	**14,653**	14,653	-	-	Indramayu District Government Indramayu
Pemerintah Kab. Sukabumi	**13,079**	13,079	-	-	Sukabumi District Government Sukabumi
Pemerintah Kab. Tasikmalaya	**11,009**	11,009	-	-	Tasikmalaya District Government Tasikmalaya
Pemerintah Kota Tasikmalaya	**9,530**	9,530	-	-	Tasikmalaya City Government Tasikmalaya
Pemerintah Kota Bekasi	**9,405**	9,405	-	-	Bekasi City Government Bekasi

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pemerintah Kota Bandung	**8,894**	8,894	-	-	Bandung City Government Bandung
Pemerintah Kota Cilegon	**8,827**	8,827	-	-	Cilegon City Government Cilegon
Pemerintah Kab. Cirebon	**8,448**	8,448	-	-	Cilegon District Government Cirebon
Pemerintah Kab. Pandeglang	**8,158**	8,158	-	-	Pandeglang District Government Pandeglang
Pemerintah Kab. Majalengka	**8,155**	8,155	-	-	Majalengka District Government Majalengka
Pemerintah Kota Tangerang Selatan	**8,155**	8,155	-	-	South Tangerang City Government Tangerang Selatan
Pemerintah Kota Serang	**8,155**	8,155	-	-	Serang City Government Serang
Pemerintah Kota Cimahi	**7,974**	7,974	-	-	Cimahi City Government Cimahi
Pemerintah Kota Depok	**6,923**	6,923	-	-	Depok City Government Depok
Pemerintah Kab. Purwakarta	**6,524**	6,524	-	-	Purwakarta District Government Purwakarta
Pemerintah Kota Sukabumi	**5,801**	5,801	-	-	Sukabumi City Government Sukabumi
Pemerintah Kab. Lebak	**5,665**	5,665	-	-	Lebak District Government Lebak
Pemerintah Kab Bekasi	**5,639**	5,639	-	-	Bekasi District Government Bekasi
Pemerintah Kab Garut	**4,893**	4,893	-	-	Garut District Government Garut
Pemerintah Kab Ciamis	**4,485**	4,485	-	-	Ciamis District Government Ciamis
Pemerintah Kab. Kuningan	**4,166**	4,166	-	-	Kuningan District Government Kuningan
Pemerintah Kota Bogor	**3,583**	3,583	-	-	Bogor City Government Bogor
Pemerintah Kab Sumedang	**3,531**	3,531	-	-	Sumedang District Government Sumedang
Pemerintah Kab Subang	**3,318**	3,318	-	-	Subang District Government Subang
Pemerintah Kota Banjar	**3,180**	3,180	-	-	Banjar City Government Banjar
Pemerintah Kab. Pangandaran	**2,936**	2,936	-	-	Pangandaran District Government Pangandaran
Pemerintah Kota Cirebon	**2,684**	2,684	-	-	Cirebon City Government Cirebon
Tambahan modal disetor	**1,812,876**	**1,812,876**	**-**	**-**	**Additional Paid-In Capital**

Surplus Dari Revaluasi Aset Tetap

Surplus dari revaluasi aset tetap tahun 2023 mencapai Rp2,16 triliun, turun 0,22% dibandingkan dengan tahun 2022 sebesar Rp2,17.

Pengukuran Kembali Program Imbalan Pasti - Setelah Pajak Tangguhan

Pengukuran kembali program imbalan pasti - setelah pajak tangguhan tahun 2023 mencapai (Rp167,12) miliar, turun 0,51% dari tahun 2022 mencapai (Rp166,27) triliun. Penurunan tersebut terjadi karena adanya pemindahan manfaat pasti menjadi iuran pasti.

Surplus from Fixed Asset Revaluation

Surplus from fixed assets revaluation in 2023 reached as of IDR2.16 trillion, decrease 0.22% compared to 2022 as of IDR2.17 trillion.

Remeasurement of Defined Benefit Plans - After Tax Deferred

Remeasurement of defined benefit plans - after deferred tax in 2023 reached (IDR167.12) billion, an decrease of 0.51% from 2022 reaching (IDR166.27) trillion. This decrease occurred due to the transfer of defined benefits to defined contributions.

Saldo Laba

Saldo laba tahun 2023 mencapai Rp9,41 triliun, meningkat 7,73% dari tahun 2022 mencapai Rp8,73 triliun. Peningkatan tersebut berasal dari kenaikan saldo laba yang belum ditentukan penggunaannya pada tahun 2023.

Retained Earning

The retained earnings in 2023 reached IDR9.41 trillion, an increase of 7.73% from 2022 reached IDR8.73 trillion. The increase came from an increase of unappropriated retained earning in 2023.

Tabel Saldo Laba
Table of Retained Earning

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Telah ditentukan penggunaannya	**4,782,559**	4,785,382	(2,823)	(0.06%)	Appropriated
Belum ditentukan penggunaannya	**4,722,325**	3,947,964	774,361	19.61%	Unappropriated
Saldo Laba	**9,504,884**	**8,733,346**	**771,538**	**8.83%**	**Retained Earning**

Total Ekuitas Yang Dapat Diatribusikan Kepada Entitas Induk

Total ekuitas yang dapat diatribusikan kepada entitas induk tahun 2023 mencapai Rp15,56 triliun, meningkat 5,42% dari tahun 2022 mencapai Rp14,76 triliun. Peningkatan tersebut disebabkan kenaikan saldo laba yang belum ditentukan penggunaannya.

Total Equity Attributable to the Parent Entity

Total equity attributable to the parent entity in 2023 reached IDR15.56 trillion, an increase of 5.42% from 2022 reaching IDR14.76 trillion. This increase was due to an increase in unappropriated-retained earnings.

Kepentingan Non-Pengendali

Kepentingan non-pengendali tahun 2023 mencapai (Rp110,17) miliar, meningkat 741,73% dari tahun 2022 mencapai (Rp13,09) miliar. Penurunan tersebut dipengaruhi oleh kerugian pada entitas anak bank **bjb** yaitu BPR Intan Jabar.

Non-Controlling Interests

Non-controlling interests in 2023 reached (IDR110.17) billion, an increase of 741.73% from 2022 reaching (IDR13.09) billion. The decrease was influenced by losses at bank **bjb** subsidiary, namely BPR Intan Jabar.

Tabel Kepentingan Non-Pengendali
Table of Non-controlling interests

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Entitas Anak:					Subsidiaries
PT Bank Jabar Banten Syariah	**10,528**	(3,171)	13,699	(432.01%)	PT Bank Jabar Banten Syariah
PT BPR Intan Jabar	**(122,484)**	(38,021)	(84,463)	222.15%	PT BPR Intan Jabar
PT Karya Utama Jabar	**-**	26,558	(26,558)	(100.00%)	PT Karya Utama Jabar
Perusahaan Efek Daerah	**1,782**	1,545	237	15.34%	Regional Securities Company
Kepentingan non-pengendali	**(110,174)**	**(13,089)**	**(97,085)**	**741.73%**	**Non-controlling interests**

Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian

Consolidated Statements of Profit and Loss and Other Comprehensive Income

Tabel Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian
Table of Consolidated Statements of Profit and Loss and Other Comprehensive Income

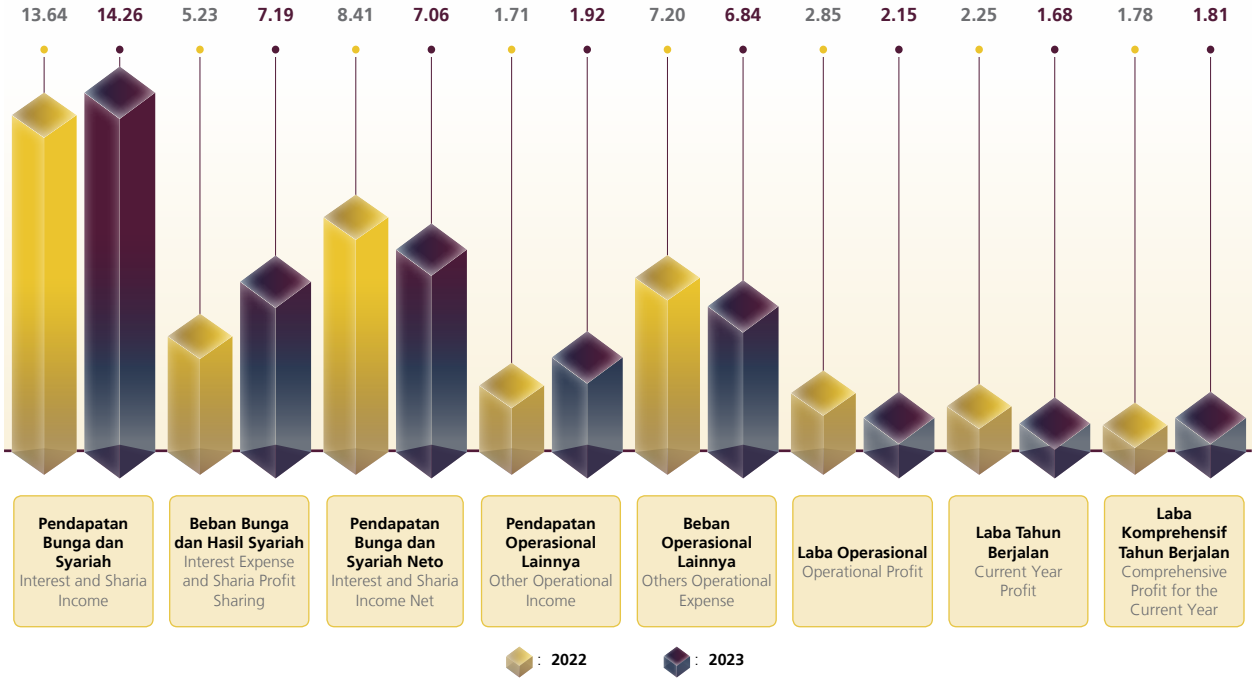
(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
PENDAPATAN BUNGA DAN SYARIAH					**INTEREST AND SHARIA INCOME**
Pendapatan bunga dan syariah	**14,203,734**	13,588,549	615,185	4.53%	Interest and Sharia Income
Pendapatan provisi dan komisi pembiayaan syariah	**54,475**	47,425	7,050	14.87%	Sharia financing fee and commission income
	14,258,209	13,635,974	622,235	4.56%	
BEBAN BUNGA DAN BAGI HASIL SYARIAH	**7,194,587**	**5,227,996**	**1,966,591**	**37.62%**	**INTEREST EXPENSE AND SHARIA PROFIT SHARING**
PENDAPATAN BUNGA DAN SYARIAH NETO	**7,063,622**	**8,407,978**	**(1,344,356)**	**(15.99%)**	**INTEREST AND SHARIA INCOME NET**
PENDAPATAN OPERASIONAL LAINNYA					**OTHER OPERATIONAL INCOME**
Provisi dan komisi selain dari kredit yang diberikan	**1,196,432**	1,051,115	145,317	13.83%	Provisi dan komisi selain dari kredit yang diberikan Fees and commissions other than loans
Penerimaan kembali kredit yang telah dihapus buku	**335,778**	365,404	(29,626)	(8.11%)	Penerimaan kembali kredit yang telah dihapus buku Recoveries from Written-off Loans
Keuntungan transaksi valuta asing - neto	**14,095**	23,826	(9,731)	(40.84%)	Keuntungan transaksi valuta asing - neto Gain on foreign exchange transactions – net
Keuntungan dari penjualan surat berharga yang diperdagangkan - neto	**-**	49,315	(49,315)	(100.00%)	Keuntungan dari penjualan surat berharga yang diperdagangkan - neto Gain from sale of traded securities - net
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan - neto	**86,529**	-	86,529	100.00%	unrealized profit from changes in fair of traded securities-net
Keuntungan dari perubahan nilai wajar surat berharga yang diperdagangkan - neto	**40,041**	-	40,041	100.00%	Profit from changes in fair value of traded securities-net
Lain-lain	**249,380**	150,028	99,352	66.22%	Lain-lain Others
	1,922,255	1,639,688	282,567	17.23%	
BEBAN OPERASIONAL LAINNYA					**OTHERS OPERATIONAL EXPENSE**
Beban umum dan administrasi	**(2,725,498)**	(2,744,760)	19,262	(0.70%)	General Expense and Administration
Beban tenaga kerja dan tunjangan	**(2,580,668)**	(3,242,167)	661,499	(20.40%)	Labor costs and benefits
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan – neto kerugian	**(746,262)**	(223,976)	(522,286)	233.19%	Provision for impairment losses on financial and non-financial assets – net Losses

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Kerugian dari penjualan surat berharga yang diperdagangkan - neto	**(23,164)**	(92,808)	69,644	(75.04%)	Loss from sales of traded securities-net
Pembalikan kerugian komitmen dan kontinjensi	**631**	13,192	(12,561)	(95.22%)	Reversal of loss commitments and contingencies
Lain-lain	**(762,191)**	(908,289)	146,098	(16.08%)	Others
	(6,837,152)	(7,198,808)	361,656	(5.02%)	
LABA OPERASIONAL	**2,148,725**	**2,848,858**	**(700,133)**	**(24.58%)**	**OPERATIONAL PROFIT**
BEBAN NON-OPERASIONAL - NETO	**(22,358)**	(13,240)	(9,118)	68.87%	NON-OPERATIONAL EXPENSES - NET
LABA SEBELUM BEBAN PAJAK	**2,126,367**	**2,835,618**	**(709,251)**	**(25.01%)**	**PROFIT BEFORE TAX EXPENSES**
BEBAN PAJAK - NETO	**(445,190)**	**(590,336)**	**145,146**	**(24.59%)**	**TAX EXPENSE - NET**
LABA TAHUN BERJALAN	**1,681,177**	**2,245,282**	**(564,105)**	**(25.12%)**	**CURRENT YEAR PROFIT**
PENGHASILAN KOMPREHENSIF LAIN:					**INCOME:**
Akun yang tidak akan direklasifikasikan ke laba rugi					**Accounts that will not be reclassified to profit or loss**
Pengukuran kembali atas program imbalan pasti	**(1,047)**	(24,657)	23,610	(95.75%)	Remeasurement of defined benefit plans
Revaluasi aset tetap	**(4,844)**	(31,191)	26,347	(84.47%)	Revaluation of Fixed Assets
Pajak penghasilan	**180**	4,824	(4,644)	(96.27%)	income tax
Akun yang akan direklasifikasikan ke laba rugi					**Accounts to be reclassified to profit or loss**
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komperhensif lain - setelah pajak penghasilan	**131,118**	(412,236)	543,354	(131.81%)	Unrealized gain (loss) on financial assets measured at fair value through other comprehensive income - after income tax
Penghasilan komprehensif lain tahun berjalan - setelah pajak penghasilan	**125,407**	**(463,260)**	**588,667**	**(127.07%)**	**Other comprehensive income for the year - after income tax**
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN	**1,806,584**	**1,782,022**	**24,562**	**1.38%**	**TOTAL COMPREHENSIVE PROFIT FOR THE CURRENT YEAR**
LABA TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:					**PROFIT FOR THE YEAR ATTRIBUTABLE TO:**
Pemilik entitas induk	**1,875,241**	2,304,376	(429,135)	(18.62%)	Owner of the parent entity
Kepentingan non-pengendali	**(97,182)**	(59,094)	(38,088)	64.45%	Non-controlling interests
TOTAL	**1,778,059**	**2,245,282**	**(467,223)**	**(20.81%)**	**TOTAL**
TOTAL LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:					**TOTAL COMPREHENSIVE PROFIT ATTRIBUTABLE TO:**
Pemilik entitas induk	**1,903,812**	1,840,482	63,330	3.44%	Owner of the parent entity
Kepentingan non-pengendali	**(97,228)**	(58,460)	(38,768)	66.32%	Non-controlling interests
TOTAL	**1,806,584**	**1,782,022**	**24,562**	**1.38%**	**TOTAL**
LABA PER SAHAM DASAR YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (NILAI PENUH)	**169.03**	**219.02**	**(50)**	**(22.82%)**	**BASIC EARNINGS PER SHARE ATTRIBUTABLE TO OWNERS OF THE PARENT ENTITY (FULL VALUE)**

Grafik Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian
Graph of Consolidated Statements of Profit and Loss and Other Comprehensive Income

(dalam triliun Rupiah)
(in IDR billion)



Total Pendapatan Bunga dan Syariah

Total pendapatan bunga dan syariah tahun 2023 mencapai Rp14,25 triliun, meningkat 4,56% dari tahun 2022 mencapai Rp13,64 triliun. Peningkatan tersebut terutama berasal dari pertumbuhan pendapatan bunga sebesar Rp471,02 miliar, pendapatan syariah sebesar Rp144,16 miliar dan pendapatan provisi dan komisi syariah sebesar Rp8,28 miliar. Keseluruhan peningkatan tersebut merupakan dampak dari ekspansi kredit yang dilakukan pada tahun 2023.

Total Interest and Sharia Income

Total interest and sharia income in 2023 reached IDR14.25 trillion, an increase of 4.56% from 2022 reached IDR13.64 trillion. This increase mainly came from growth in interest income of IDR471.02 billion and sharia income of IDR144.16 billion and fee and sharia commission income of IDR8.28 billion. Overall increase was due to loans expansion conducted in 2023.

Tabel Total Pendapatan Bunga dan Syariah
Table of Total Interest and Sharia Income

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pendapatan bunga	**13,287,106**	12,816,082	471,024	3.68%	Interest Income
Pendapatan syariah	**916,628**	772,467	144,161	18.66%	Sharia Income
Pendapatan provisi dan komisi	**34,001**	35,228	(1,227)	(3.48%)	Fee and commission income
Pendapatan provisi dan komisi syariah	**20,474**	12,197	8,277	67.86%	Sharia fees and commission income
Total Pendapatan bunga dan syariah	**14,258,209**	**13,635,974**	**622,235**	**4.56%**	**Total Interest and Sharia Income**

Pendapatan Bunga dan Syariah

Pendapatan bunga dan syariah tahun 2023 sebesar Rp14,26 triliun, meningkat 4,56% dari tahun 2022 sebesar Rp13,64 triliun. Peningkatan tersebut terlihat pada pos kredit yang diberikan yang merupakan dampak dari ekspansi kredit dan kenaikan penempatan surat berharga berdampak juga pada peningkatan pendapatan bunganya.

Interest and Sharia Income

Interest and sharia income in 2023 amounted to IDR14.26 trillion, an increase of 4.56% from 2022 amounted to IDR13.64 trillion. The increase was seen from the given loans postal due to loans expansion and an increase of securities placements and its interest revenue.

Tabel Pendapatan Bunga dan Syariah
Table of Interest and Sharia Income

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Pendapatan Bunga					**Interest Income**
Rupiah					**Indonesia Rupiah**
Kredit yang diberikan	**11,525,355**	11,020,502	504,853	4.58%	Loans
Penempatan pada Bank Indonesia dan bank lain	**258,162**	435,552	(177,390)	(40.73%)	Placements with Bank Indonesia and other banks
Giro pada Bank Indonesia	**81,444**	63,248	18,196	28.77%	Current Account with Bank Indonesia
Giro pada bank lain	**1,484**	1,690	(206)	(12.19%)	Current accounts with other banks
Wesel ekspor dan tagihan lainnya	**23,553**	16,499	7,054	42.75%	Export bills and other bills
Nilai wajar melalui laba rugi					**Fair value through profit or loss**
Surat berharga	**120,071**	164,730	(44,659)	(27.11%)	Securities
Biaya perolehan yang diamortisasi					**Amortized cost**
Surat berharga	**271,793**	648,024	(376,231)	(58.06%	Securities
Nilai wajar melalui penghasilan komprehensif lain					**Fair value through other comprehensive income**
Surat berharga	**955,632**	440,920	514,712	116.74%	Securities
Mata uang asing					**Foreign Currencies**
Kredit yang diberikan					Loans given
Dolar Amerika Serikat	**17,254**	5,839	11,415	195.50%	Unites States Dollar
Penempatan pada Bank Indonesia dan bank lain					Placements with Bank Indonesia and other banks
Dolar Amerika Serikat	**23,929**	13,532	10,397	76.83%	USD
Wesel ekspor dan tagihan lainnya	**8,429**	5,546	2,883	51.98%	Export bills and other bills
	13,287,106	**12,816,082**	**471,024**	**3.68%**	
Pendapatan syariah					**Sharia Income**
Rupiah					**Indonesia Rupiah**
Margin	**460,359**	436,167	24,192	5.55%	Margins
Bagi Hasil	**441,534**	321,371	120,163	37.39%	Profit sharing
Pendapatan Sewa Ijarah	**14,735**	14,929	(194)	(1.30%)	Ijarah Rental Income
	916,628	**772,467**	**144,161**	**18.66%**	
Provisi dan Komisi	**34,001**	**35,228**	**(1,227)**	**(3.48%)**	**Fees and Commissions**
Provisi dan Komisi Syariah	**20,474**	**12,197**	**8,277**	**67.86%**	**Sharia Fees and Commissions**
Pendapatan Bunga dan Syariah	**14,258,209**	**13,635,974**	**622,235**	**4.56%**	**Interest and Sharia Income**

Pendapatan Provisi dan Komisi Pembiayaan Syariah

Pendapatan provisi dan komisi pembiayaan syariah tahun 2023 mencapai Rp54,48 miliar, meningkat 14,87% dari tahun 2022 mencapai Rp47,43 miliar. Peningkatan tersebut sejalan dengan pertumbuhan pembiayaan syariah pada tahun 2023.

Beban Bunga dan Bagi Hasil Syariah

Beban bunga dan bagi hasil syariah tahun 2023 sebesar Rp7,19 triliun, meningkat 37,62% dari tahun tahun 2022 sebesar Rp5,23 triliun. Hal ini disebabkan oleh adanya peningkatan BI *Rate* yang berdampak juga pada peningkatan rate yang diberikan kepada nasabah dalam penghimpunan dana.

Pendapatan Bunga dan Syariah Neto

Pendapatan bunga dan syariah neto tahun 2023 sebesar Rp7,06 triliun, menurun 15,99% dari tahun tahun 2022 sebesar Rp8,41 triliun. Hal ini disebabkan kenaikan beban bunga dan bagi hasil syariah di tahun 2023.

Pendapatan Operasional Lainnya

Pendapatan operasional lainnya pada tahun 2023 sebesar Rp1,92 triliun, meningkat 17,23% dari 2022 sebesar Rp1,64 triliun. Peningkatan tersebut terutama disebabkan kenaikan provisi dan komisi selain dari kredit yang diberikan (*fee based income*).

Provisi dan Komisi Selain Dari Kredit Yang Diberikan

Provisi dan komisi selain dari kredit yang diberikan tahun 2023 mencapai Rp1,20 triliun, meningkat 13,83% dari tahun 2022 mencapai Rp1,05 triliun. Peningkatan provisi dan komisi selain dari kredit yang diberikan pada tahun 2023 didominasi dari peningkatan pos provisi dan komisi yang naik sebesar Rp143,23 miliar. Peningkatan tersebut berasal dari transaksi yang berhubungan dengan *e-channel* maupun transaksi lain selain kredit.

Sharia Financing Fee and Commission Income

Sharia financing fees and commission income in 2023 reached IDR54.48 billion, an increase of 14.87% from 2022 reached IDR47.43 billion. This decrease was in line with the increase in sharia financing in 2023.

Interest Expense and Sharia Profit Sharing

Interest expenses and sharia profit sharing in 2023 amounted to IDR7.19 trillion, an increase of 37.62% from 2022 amounted to IDR5.23 trillion. This was due to an increase in BI Rate resulting in an increase of rate given to customers in fund collection.

Interest and Sharia Income Net

Interest and sharia income net in 2023 amounted to Rp7.06 trillion, decreased 15.99% from year 2022 amounted Rp8.41 trillion. This was due to an increase in interest expenses and sharia profit sharing in 2023.

Other Operational Income

Other operating income in 2023 amounted to Rp1.92 trillion, an increase of 17.23% from 2022 amounted Rp1.64 trillion. The increase was mainly due to an increase in provisions and commissions aside from loan given (fee based income).

Fees and Commissions Other Than Loans

Non-loan related fees and commissions in 2023 reached IDR1.20 trillion, an increase of 13.83% from 2022 reaching IDR1.05 trillion. The increase in fees and commissions other than loans in 2023 was dominated by an increase in fees and commissions, which increased by IDR143.23 billion. The increase came from transactions related to e-channels and transactions other than loan.

Tabel Provisi dan Komisi Selain dari Kredit Yang Diberikan
Table of Fees and commissions other than loans

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Rupiah:					Indonesia Rupiah:
Provisi dan komisi	**1,157,083**	1,013,852	143,231	14.13%	Fees and commissions
Fee komitmen	**33,438**	34,302	(864)	(2.52%)	Commitment fee

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Mata uang asing:					Foreign Currencies:
Provisi dan komisi	5,910	2,960	2,950	99.66%	Fees and commissions
Fee komitmen	1	1	-	0.00%	Commitment fee
Provisi dan komisi selain dari kredit yang diberikan	**1,196,432**	**1,051,115**	**145,317**	**13.83%**	**Fees and commissions other than loans**

Penerimaan Kembali Kredit yang Telah Dihapus Buku

Penerimaan kembali kredit yang telah dihapus buku tahun 2023 mencapai Rp335,78 miliar, menurun 8,11% dari tahun 2022 mencapai Rp365,40 miliar. Penurunan tersebut antara lain dipengaruhi oleh kemampuan debitur yang menurun serta hasil penjualan agunan sukarela dan lelang yang belum optimal.

Recoveries From Written-Off Loans

Recoveries of loans written off in 2023 reached IDR335.78 billion, a decrease of 8.11% from 2022 reaching IDR365.40 billion. This decrease was partly influenced by the declining ability of debtors and the results of sales of voluntary collateral and auctions that were not optimal.

Keuntungan Transaksi Valuta Asing – Neto

Keuntungan transaksi valuta asing - neto tahun 2023 mencapai Rp14,09 miliar, menurun 40,84% dari tahun 2022 mencapai Rp23,83 miliar. Hal tersebut disebabkan oleh lemahnya nilai Rupiah terhadap mata uang asing pada tahun 2023.

Gain on Foreign Exchange Transactions– Net

Profits from foreign exchange transactions - net in 2023 reached IDR14.09 billion, a decrease of 40.84% compared to 2022 reaching IDR23.83 billion. This was due to the weakening value of the Rupiah against foreign currencies in 2023.

Keuntungan dari Penjualan Surat Berharga yang Diperdagangkan – Neto

Pada tahun 2023 tidak terdapat keuntungan dari penjualan surat berharga yang diperdagangkan - turun 100,00% dari tahun 2022 mencapai Rp49,32 miliar. Hal tersebut disebabkan oleh tekanan inflasi yang tinggi, respon pengetatan kebijakan moneter, serta tensi geopolitik Rusia dan Ukraina.

Gain from Sale of Traded Securities – Net

In 2023, there was profits from sales in traded securities - decrease 100.00% from 2022, reached IDR49.32 million. This is caused by high inflationary pressure, the response to tightening monetary policy, and the geopolitical issues of Russia and Ukraine.

Lain-Lain

Pendapatan operasional dari lain-lain tahun 2023 mencapai Rp762,19 miliar, menurun 16,08% dibandingkan tahun 2022 yang mencapai Rp908,29 miliar.

Others

Others in 2023 reached IDR762.19 billion, an decreased of 16.08% from 2022 which reached IDR908.29 billion.

Beban Operasional Lainnya

Beban operasional lainnya tahun 2023 sebesar Rp6,84 triliun, menurun sebesar 5,02% dari tahun 2022 sebesar Rp7,20 triliun. Penurunan tersebut terutama disebabkan berkurangnya beban tenaga kerja dan tunjangan sebesar Rp661,50 miliar.

Others Operational Income

Other operational expense in 2023 amounted to Rp6.84 trillion, decreased by 5.02% from 2022 which amounted Rp7.20 trillion. The decline was mainly due to the reduced of salary and benefits of Rp661.50 billion.

Laba Operasional

Laba operasional tahun 2023 sebesar Rp2,15 triliun, turun 24,58% dari 2022 sebesar Rp2,85 triliun. Hal tersebut disebabkan turunnya pendapatan bunga dan syariah neto di tahun 2023.

Income from Operations

Income from operations in 2023 amounted to IDR2.15 trillion, an decreased of 24.58%from 2022 amounted to IDR2.85 trillion. This is due to the decline in interest and sharia income net in 2023.

Beban Non-Operasional – Neto

Beban non-operasional – neto tahun 2023 mencapai Rp22,36 miliar, meningkat 68,87% dari tahun 2022 yang mencapai Rp13,24 miliar. Peningkatan tersebut disebabkan oleh adanya biaya terkait abdi bank **bjb**.

Laba Sebelum Beban Pajak

Laba sebelum beban pajak tahun 2023 mencapai Rp2,13 triliun, menurun 25,01% dari tahun 2022 mencapai Rp2,84 triliun. Penurunan tersebut sejalan dengan turunnya laba operasional di tahun 2023.

Beban Pajak – Neto

Beban pajak – neto tahun 2023 mencapai Rp445,19 miliar, menurun 24,59% dari tahun 2022 mencapai Rp590,34 miliar. Penurunan tersebut sejalan dengan turunnya laba kotor tahun 2023.

Laba Tahun Berjalan

Laba tahun berjalan tahun 2023 mencapai Rp1,68 triliun, menurun 25,12% dari tahun 2022 mencapai Rp2,25 triliun. Hal tersebut sejalan dengan turunnya laba sebelum pajak serta kenaikan beban bunga pada tahun 2023.

Adapun laba tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk tahun 2023 mencapai Rp1,88 triliun, menurun18,62% dari tahun 2022 mencapai Rp2,30 triliun. Sedangkan laba tahun berjalan yang dapat diatribusikan kepada kepentingan non pengendali tahun 2023 mencapai (Rp97,18) miliar, meningkat 64,45% dari tahun 2022 mencapai (Rp59,09) miliar.

Penghasilan Komprehensif Lain

Penghasilan komprehensif lain tahun 2023 sebesar Rp125,41 miliar, meningkat 127,07% dari tahun 2022 sebesar (Rp463,26) miliar. Hal tersebut dipengaruhi oleh adanya keuntungan yang belum direalisasi atas aset keuangan yang diukur melalui penghasilan komprehensif lainnya.

Total Laba Komprehensif Tahun Berjalan

Total laba komprehensif tahun berjalan tahun 2023 mencapai Rp1,81 triliun, meningkat 1,38% dari tahun 2022 mencapai Rp1,78 triliun. Hal tersebut sejalan dengan kenaikan penghasilan komprehensif lain tahun 2023.

Adapun laba komprehensif yang dapat diatribusikan kepada pemilik enititas induk tahun 2023 mencapai Rp1,90 triliun, meningkat 3,44% dibandingkan tahun tahun tahun 2022 mencapai Rp1,84 triliun. Demikian pula dengan laba komprehensif yang dapat diatribusikan kepada kepentingan non pengendali tahun 2023 mencapai (Rp97,23) miliar, meningkat 66,32% dibandingkan tahun 2022 mencapai (Rp58,46) miliar.

Non - Operational Expense – Net

Non-operating expenses - net in 2023 reached IDR22.36 billion, an increase of 68.87% from 2022 which reached IDR13.24 billion. This increase was due to costs related to bank **bjb** servants.

Profit Before Tax Expense

Income before tax expense in 2023 reached IDR2.13 trillion, a decrease of 25.01% from 2022 reaching IDR2.84 trillion. This increase is in line with the increase in operating profit in 2023.

Tax Expense – Net

Tax expense - net in 2023 reached IDR445.19 billion, a decrease of 24.59% from 2022 reaching IDR590.34 billion. This increase was in line with the increase in gross profit in 2023.

Current Year Profit

Income for the year 2023 reached IDR1.68 trillion, a decrease of 25.12% from 2022 reached IDR2.25 trillion. This was in line with a decrease of profit before tax and increase of interest expense in 2023.

Meanwhile, income for the year attributable to owners of the parent entity in 2023 reached IDR1.88 trillion, a decrease of 18.62% from 2022 reaching IDR2.30 trillion. Meanwhile, profit for the year attributable to non-controlling interests in 2023 reached (IDR97.18) billion, an increase 64.45% from 2022 reaching (IDR59.09) billion.

Other Comprehensive Income

Other comprehensive income in 2023 was IDR125.41 billion, an increase of 127.07% compared to 2022 of (IDR463.26) billion. This was influenced by unrealized profit of financial assets measured by other comprehensive incomes.

Comprehensive Profit of the Year

Comprehensive income for the year in 2023 reached IDR1.81 trillion, an increase of 1.38% from 2022 reaching IDR1.78 trillion. This was in line with an increase of the 2023 other comprehensive Incomes.

Comprehensive income attributable to owners of the parent entity in 2023 reached IDR1.90 trillion, an increase of 3.44% from 2022 reaching IDR1.84 trillion. Meanwhile, comprehensive profit attributable to non-controlling interests in 2023 reached (IDR97.23) billion, an increase of 66.32% compared to 2022 reaching (IDR58.46) billion.

Laba Per Saham Dasar yang Dapat Diatribusikan Kepada Pemilik Entitas Induk (Nilai Penuh)

Laba per saham dasar yang dapat diatribusikan kepada pemilik entitas induk (nilai penuh) tahun 2023 mencapai Rp169,02 menurun 22,82% dari tahun 2022 yang mencapai Rp219,02. Penurunan tersebut sejalan dengan turunnya laba tahun berjalan di tahun 2023.

Basic Earnings Per Share Attributable to Owners of the Parent Entity (Full Value)

Basic earnings per share attributable to owners of the parent entity (full amount) in 2023 reached IDR169.02, a decrease of 22.82% from 2022 which reached IDR219.02. This decrease was in line with the current year's profit growth in 2023.

Laporan Arus Kas Konsolidasian

Statement of Consolidated Cash Flows

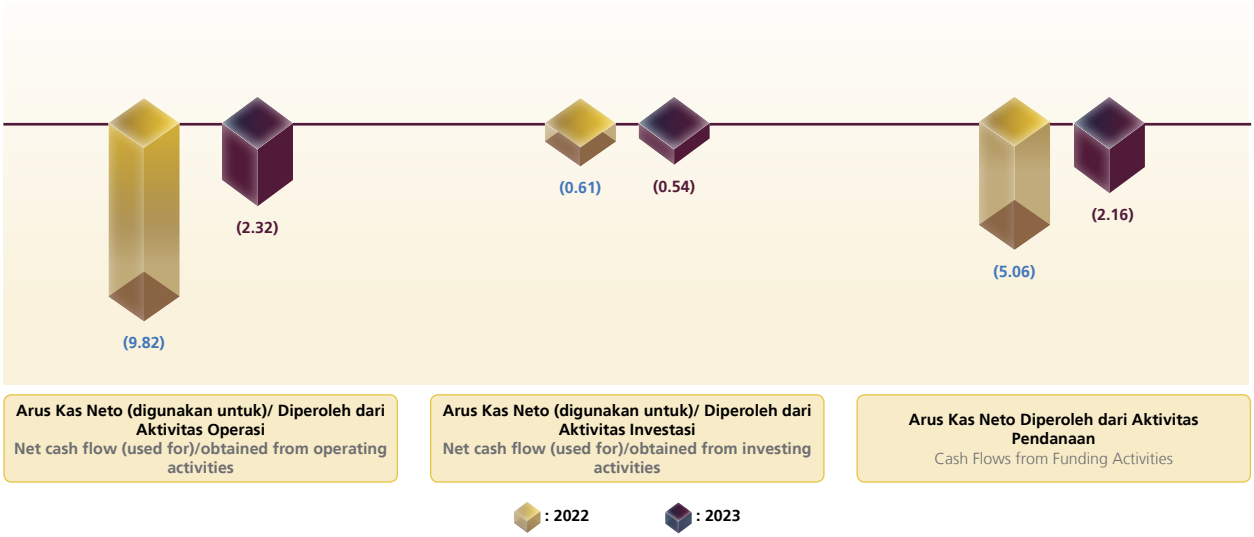
Tabel Laporan Arus Kas Konsolidasian
Table of Statement of Consolidated Cash Flows

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
ARUS KAS DARI AKTIVITAS OPERASI					**CASH FLOWS FROM OPERATING ACTIVITIES**
Arus kas neto (digunakan untuk)/ diperoleh dari aktivitas operasi	**(2,315,616)**	(9,817,959)	7,502,343	(76.41%)	Net cash flow (used for)/obtained from operating activities
ARUS KAS DARI AKTIVITAS INVESTASI					**CASH FLOWS FROM INVESTMENT ACTIVITIES**
Arus kas neto (digunakan untuk)/ diperoleh dari aktivitas investasi	**(536,247)**	(607,142)	70,895	(11.68%)	Net cash flow (used for)/obtained from investing activities
ARUS KAS DARI AKTIVITAS PENDANAAN					**CASH FLOWS FROM FUNDING ACTIVITIES**
Arus kas neto diperoleh dari aktivitas pendanaan	**(2,157,272)**	(5,058,486)	2,901,214	(57.35%)	Net cash flow is obtained from financing activities
KENAIKAN NETO KAS DAN SETARA KAS	**24,733,126**	**29,767,787**	**(5,034,661)**	**(16.91%)**	**INCREASE IN NET CASH AND CASH EQUIVALENTS**
KAS DAN SETARA KAS PADA AWAL TAHUN	**(14,095)**	**23,825**	**(37,920)**	**(159.16%)**	**CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR**
DAMPAK BERSIH PERUBAHAN NILAI TUKAR ATAS KAS DAN SETARA KAS	**22,561,759**	**24,733,126**	**(2,171,367)**	**(8.78%)**	**NET IMPACT OF CHANGES IN EXCHANGE RATE ON CASH AND CASH EQUIVALENTS**
KAS DAN SETARA KAS PADA AKHIR TAHUN	**23,107,742**	**24,733,126**	**(1,625,384)**	**(6.57%)**	**CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR**
Kas dan setara kas pada akhir tahun terdiri dari:			**Cash and cash equivalents at the end of the year consisted of:**		
Kas	**3,530,074**	3,300,031	230,043	6.97%	Cash
Giro pada Bank Indonesia	**14,879,767**	13,032,593	1,847,174	14.17%	Current Account with Bank Indonesia
Giro pada bank lain	**1,196,787**	1,243,695	(46,908)	(3.77%)	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	**3,886,989**	7,156,807	(3,269,818)	(45.69%)	Placement with Bank Indonesia and other banks - maturity period of three months or less from the date of acquisition
Total kas dan setara kas	**23,493,617**	**24,733,126**	**(1,239,509)**	**(5.01%)**	**Total cash and cash equivalents**

Grafik Laporan Arus Kas Konsolidasian
Graph of Statement of Consolidated Cash Flows

(dalam triliun Rupiah / in IDR trillion)



Arus Kas Dari Aktivitas Operasi

Arus kas neto digunakan untuk aktivitas operasi tahun 2023 sebesar Rp2,32 triliun, turun sebesar 76,54% dari tahun 2022 sebesar Rp9,87 triliun. Hal tersebut dipengaruhi sebagian besar oleh pos surat berharga dan reverse repo termasuk kredit yang diberikan.

Cash Flows from Operating Activities

Net cash flow used for operating activities in 2023 amounted to IDR2.32 trillion, a decrease of 76.54% from 2022 amounted to IDR9.87 trillion. This was mostly influenced by securities and reverse repo postal, including the given loans.

Tabel Arus Kas dari Aktivitas Operasi
Table of Cash Flows from Operating Activities

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Penerimaan bunga dan syariah, provisi dan komisi	**14,059,658**	13,496,259	563,399	4.17%	Interest and Sharia receipts, fees and commissions
Penerimaan pendapatan syariah	**(7,163,556)**	(5,142,510)	(2,021,046)	39.30%	Sharia income receipts
Pembayaran bunga	**(2,580,668)**	(3,125,806)	545,138	(17.44%)	Interest payment
Pembayaran bagi hasil syariah	**(2,725,498)**	(2,744,760)	19,262	(0.70%)	Sharia profit sharing payments
Pembayaran beban karyawan	**1,540,955**	1,138,447	402,508	35.36%	Payment of employee expenses
Pembayaran beban umum dan administrasi	**335,778**	365,404	(29,626)	(8.11%)	General Expense and Administration payments
Penerimaan dari pendapatan operasional lainnya	**(1,456,050)**	(1,035,802)	(420,248)	40.57%	Receipts from other operating income
Penerimaan kredit yang telah dihapus buku	**(419,520)**	(563,340)	143,820	(25.53%)	Receipt of credits that have been written off
Pembayaran beban lainnya	**-**	-			Payment of other expenses
Pembayaran pajak penghasilan	**1,591,099**	2,387,892	(796,793)	(33.37%)	Payment of income tax
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi					Cash receipts before changes in operating assets and liabilities
Penurunan (kenaikan) dalam aset operasi:	**(3,394,602)**	(10,926,130)	7,531,528	(68.93%)	Decrease (increase) in operating assets:

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Surat berharga Securities	**5,468,915**	(2,339,883)	7,808,798	(333.73%)	Securities
Efek-efek yang dibeli dengan janji dijual kembali	**154,203**	(355,914)	510,117	(143.33%)	Securities purchased under agreement to resell
Wesel ekspor dan tagihan lainnya	**-**	-			Export bills and other bills
Kredit yang diberikan dan pembiayaan dan piutang syariah	**(9,670,321)**	(13,306,536)	3,636,215	(27.33%)	Loans given and Sharia financing and receivables
Tagihan Derivatif	**13,915**	(13,421)	27,336	(203.68%)	Derivative Receivables
Tagihan Akseptasi	**(60,978)**	(63,987)	3,009	(4.70%)	Acceptance claims
Aset lain-lain	**(944,305)**	(904,446)	(39,859)	4.41%	Other Assets
Kenaikan (penurunan) dalam liabilitas operasi:					The increase decrease) in operating liabilities:
Liabilitas segera	**(191,151)**	599,423	(790,574)	(131.89%)	Immediate Liabilities
Simpanan:					Savings:
Giro	**(12,257)**	(1,121,940)	1,109,683	(98.91%)	Current Account
Tabungan	**3,630,173**	2,262,626	1,367,547	60.44%	Savings
Deposito berjangka	**1,884,879**	8,352,744	(6,467,865)	(77.43%)	Time deposit
Simpanan dari bank lain	**(1,920,250)**	2,580,313	(4,500,563)	(174.42%)	Deposits from Other Banks
Efek-efek yang dijual dengan janji dibeli kembali	**1,163,702**	3,081,103	(1,917,401)	(62.23%)	Securities that are Sold Under Repurchase Agreement
Liabilitas lain-lain	**(65,275)**	(177,915)	112,640	(63.31%)	Other Liabilities
Liabilitas akseptasi	**60,974**	63,987	(3,013)	(4.71%)	Acceptances Payable
Liabilitas Derivatif	**2,184**	2,207	(23)	(1.04%)	Derivative Liabilities
Hutang pajak	**(26,521)**	9,235	(35,756)	(387.18%)	Tax Payable
Arus kas neto (digunakan untuk)/ diperoleh dari aktivitas operasi	**(2,315,616)**	**(9,870,642)**	**7,555,026**	**(76.54%)**	**Net cash flow (used for)/obtained from operating activities**

Arus Kas Dari Aktivitas Investasi

Arus kas neto digunakan untuk aktivitas investasi tahun 2023 Rp535,25 miliar, menurun 11,68% dari tahun 2022 sebesar Rp607,14 juta. Hal tersebut dipengaruhi oleh sebagian besar penyertaan saham di tahun 2023.

Cash Flows from Investing Activities

Net-cash flow used for investment activities in 2023 was IDR535.25 billion, decreased 11.68% from 2022 as of IDR607.14 million. This was mostly due to investment in share in 2023.

Tabel Arus Kas dari Aktivitas Investasi
Table of Cash Flows from Investing Activities

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Penerimaan dividen kas	**-**	5,960	(5,960)	(100.00%)	Receipt of cash dividends
Pembelian aset tetap	**(489,544)**	(513,133)	23,589	(4.60%)	Purchase of Fixed Assets
Hasil penjualan aset tetap	**1,293**	-	1,293	100.00%	Hasil penjualan aset tetap
Penyertaan saham	**(47,996)**	(99,969)	51,973	(51.99%)	Investments in shares
Arus kas neto (digunakan untuk)/ diperoleh dari aktivitas investasi	**(536,247)**	**(607,142)**	**70,895**	**(11.68%)**	**Net cash flow (used for)/obtained from investing activities**

Arus Kas Dari Aktivitas Pendanaan

Arus kas neto diperoleh dari aktivitas pendanaan tahun 2023 sebesar Rp694,59 miliar, menurun 87,06% dari tahun 2022 sebesar Rp5,37 triliun. Hal tersebut dipengaruhi oleh berkurangnya pinjaman yang diterima di tahun 2023.

Receipt of Cash Dividends

Net cash flow obtained from financing activities in 2023 amounted to IDR694,59 billion, a decrease of 87.06% from 2022 amounted to IDR5.37 trillion. This was influenced by a decrease in loans received in 2023.

Tabel Arus Kas dari Aktivitas Pendanaan
Table of Receipt of Cash Dividends

(dalam jutaan Rupiah/in IDR million)

Uraian	2023	2022	Pertumbuhan Growth		Description
			Rp/IDR	%	
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)	(6)
Penerimaan dari pinjaman yang diterima	**8,279,249**	12,449,516	(4,170,267)	(33.50%)	Receipts from Loans Received
Pembayaran pinjaman yang diterima	**(5,489,187)**	(7,077,422)	1,588,235	(22.44%)	Payment of Loans Received
Pembayaran dividen kas	**(1,100,017)**	(1,042,780)	(57,237)	5.49%	Cash dividend payments
Pembayaran liabilitas sewa	**(78,954)**	(41,109)	(37,845)	92.06%	Payment of rental obligations
Efek-efek yang dijual dengan janji dibeli kembali	-	1,000,000	(1,000,000)	(100.00%)	Securities that are Sold Under Repurchase Agreement
Hasil efek hutang yang diterbitkan	-	(307,000)	307,000	(100.00%)	Results of Debt Securities Issued
Pembayaran obligasi subordinasi	**(916,500)**	(534,300)	(382,200)	71.53%	Payment of Subordinated Bonds
Penerimaan Penambahan Modal	-	923,345	(923,345)	(100.00%)	Receipt of Additional Capital
Biaya Emisi Obligasi	-	(3,635)	3,635	(100.00%)	Bond Emission Costs
Arus kas neto diperoleh dari aktivitas pendanaan	**694,591**	**5,366,615**	**(4,672,024)**	**(87.06%)**	**Net cash flow is obtained from financing activities**

Kemampuan Membayar Utang dan Kolektibilitas Piutang

Kemampuan Membayar Utang

Kemampuan membayar utang tercermin dari likuiditas dan solvabilitas Bank. Berkenaan dengan obligasi yang diterbitkan, kemampuan membayar utang tercermin dari lancarnya pembayaran bunga dan pemeringkatan obligasi. Selain itu, Perseoan memiliki kebijakan tentang pemenuhan hak-hak kreditur yang tertuang dalam Standar Operasional Prosedur (SOP) Asset & Liability Management Nomor 0358/SK/DIR-TRE/2023 tanggal 29 September 2023 dan Surat Keputusan Nomor 0013/SK/ITB-BSU/2023 tanggal 27 Juni 2023 Tentang Petunjuk Teknis *Term Loan* (*Borrowing*) yang digunakan sebagai pedoman dalam melakukan pinjaman kepada kreditur. Tujuan dari kebijakan dimaksud adalah untuk menjaga terpenuhinya hak-hak dan menjaga kepercayaan kreditur terhadap bank **bjb**. Dalam kebijakan tersebut mencakup pertimbangan dalam melakukan perjanjian, serta tindak lanjut dalam pemenuhan kewajiban bank **bjb** kepada kreditur. Kebijakan hak-hak dasar kreditur, antara lain adalah menerima pelunasan pokok dan pembayaran bunga pada waktu yang disepakati, memperoleh hak atas denda keterlambatan pelunasan pokok dan pembayaran bunga serta meminta keterangan, informasi, dan dokumen.

Ability to Pay Debt and Collectibility of Receivables

Ability to Pay Debt

The ability to pay debts is reflected in the Bank's liquidity and solvency. With regard to bonds issued, the ability to repay debt is reflected in the smooth payment of interest and the bond rating. In addition, the bank has a policy regarding the fulfillment of the creditors contained in the Asset & Liability Management Standard Procedure (SOP) Number 0358/SK/DIR TRE/2023 dated September 29, 2023 and Decree Number 0013/SK/ITB-BSU/ 2023 dated June 27, 2023 about Term Loan (borrowing) technical instructions used as Guidelines for Loans to Creditors. The purpose of the policy referred to is to maintain the fulfillment of rights and maintain creditors' trust in bank **bjb**. The policy includes consideration in entering into an agreement, as well as a follow -up in fulfilling the obligations of bank **bjb** to creditors. The basic rights of creditors, among others, is to receive principal repayment and interest payments at the agreed time, obtain rights to the delay in the principal repayment and interest payments and request information, information, and documents.

Kemampuan Membayar Utang Jangka Pendek (Likuiditas Bank)

Pada tahun 2023, rasio kredit terhadap dana pihak ketiga atau *Loan to Deposit Ratio* (LDR) sebesar 87,54 (*bank only*) mengalami peningkatan sebesar 2,51% dibandingkan dengan LDR pada tahun 2022 yang sebesar 85,03 (*bank only*). Hal ini menunjukkan bahwa tingkat likuiditas Bank masih terjaga. Hal ini menunjukkan bahwa tingkat likuiditas bank **bjb** mengalami pengetatan.

Kemampuan Membayar Utang Jangka Panjang (Solvabilitas Bank)

bank **bjb** mengukur solvabilitas melalui rasio permodalan bank. bank **bjb** memastikan kecukupan modal bank untuk dapat memenuhi risiko kredit, risiko pasar dan risiko operasional yang tercermin dari Rasio Kecukupan Modal (*Capital Adequacy Ratio*/ CAR). CAR adalah rasio modal terhadap aset tertimbang menurut risiko (*Risk Weighted Assets*/RWA).

Pada tahun 2023, CAR Bank mencapai 20,05% (*bank only*), mengalami peningkatan jika dibandingkan dengan CAR tahun 2022 sebesar 19,19% (*bank only*), Sesuai dengan Peraturan Bank Indonesia (BI) berdasarkan POJK Nomor 11/POJK.03/2016 tanggal 29 Januari 2016 perihal Kewajiban Penyediaan Modal Minimum Bank Umum CAR minimum yang ditetapkan BI adalah sebesar 14%.

Dengan rasio CAR berada pada tingkat 20,05%, struktur permodalan bank **bjb** memiliki kapabilitas untuk mengimbangi risiko pasar, risiko kredit, dan risiko operasional di mana rasio tersebut lebih tinggi dari rasio kecukupan minimum BI dan struktur modal bank **bjb** sudah memenuhi Peraturan BI. Hal ini berarti bahwa bank **bjb** telah mengelola dengan baik modal Bank dan memiliki kecukupan modal untuk melindungi dari risiko solvabilitas.

Kemampuan Membayar Utang Dari Efek-Efek Yang Diterbitkan

Kemampuan membayar utang juga dapat tercermin berdasarkan peringkat dari efek-efek yang diterbitkan Bank yaitu obligasi. Efek-efek yang diterbitkan secara rutin dinilai oleh lembaga pemeringkatan guna mendukung kelayakan efek. Kualitas efek sangat ditentukan oleh kemampuan perusahaan penerbit efek dalam membayar efek nya pada saat jatuh tempo dan kemampuannya membayar bunga atau kupon selama jangka waktu penerbitan efek tersebut.

Capability to Pay Short Term Debt (Bank Liquidity)

In 2023, the loan to deposit ratio (LDR) of 87.54 (bank only) increase by 2.51% compared to the LDR in 2022 which was 85.03 (bank only). This shows that the level of bank liquidity is still maintained. This shows that the level of liquidity of the bank **bjb** was tightening.

Ability to Pay Long Term Debt (Bank Solvency)

bank **bjb** measures solvency through the bank's capital ratio. bank **bjb** ensures that the bank's capital is sufficient to meet credit risk, market risk and operational risk as reflected in the Capital Adequacy Ratio (CAR). CAR is the ratio of capital to risk -weighted assets (RWA).

In 2023, CAR Bank reached 20.05% (Bank only), increased compared to CAR in 2022 of 19.19% (bank only), in accordance with Bank Indonesia (BI) Regulations based on OJK Regulation Number 11/POJK.03 /2016 dated 29 January 2016 concerning the Minimum Capital Requirement for Commercial Banks. The minimum CAR set by BI is 14%.

With a CAR ratio at 20.05%, bank **bjb**'s capital structure has the capability to offset market risk, credit risk and operational risk where the ratio is higher than BI's minimum adequacy ratio and bank **bjb**'s capital structure complies with BI regulations. This means that bank **bjb** has managed the bank's capital well and has sufficient capital to protect against solvency risks.

Ability to Pay Debt from Securities Issued

The ability to pay debts can also be reflected based on the ratings of the securities issued by the Bank, namely bonds. Securities issued are routinely assessed by rating agencies to support the suitability of the securities. The quality of securities is largely determined by the ability of the securities issuing company to pay its securities at maturity and its ability to pay interest or coupons during the period during which the securities are issued.

Tabel Kemampuan Membayar Hutang dari Efek-Efek yang diterbitkan
Table of Ability to Pay Debt from Securities issued

(dalam jutaan Rupiah/in IDR million)

Keterangan	Peringkat Rating		Information
	2023	2022	
Obligasi			Bond
Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022 Seri A	$_{Id}$ **A+**	$_{Id}$ A+	Sustainable Subordinated Bonds III bank **bjb** Phase II 2022 Series A
Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap II Tahun 2022 Seri B	$_{Id}$ **A+**	$_{Id}$ A+	Sustainable Subordinated Bonds III bank **bjb** Phase II 2022 Series B

Tabel Arti Peringkat
Table of Meaning of Ratings

Lembaga Pemeringkat Rating Agency	Peringkat Rating	Arti Peringkat Rank Meaning
Pefindo *Rating*	$_{Id}$**AA**	Obligor dengan peringkat $_{Id}$A memiliki kapasitas yang kuat untuk memenuhi komitmen keuangan jangka panjangnya dibandingkan dengan obligor Indonesia lainnya. Namun, obligor agak lebih rentan terhadap kerugian pengaruh perubahan keadaan dan kondisi ekonomi dibandingkan obligor berperingkat lebih tinggi. Obligors rated $_{Id}$ A have a strong capacity to fulfill their long-term financial commitments compared to other Indonesian obligors. However, obligors are somewhat more susceptible to losses due to changes in circumstances and economic conditions than higher rated obligors.
	$_{Id}$**A**	Obligor dengan peringkat $_{Id}$A memiliki kapasitas yang kuat untuk membayar kewajiban/utang jangka panjang dibandingkan dengan obligor Indonesia yang lain. Obligor dalam *rating* ini lebih rentan terhadap perubahan kondisi ekonomi dibanding obligor dengan *rating* $_{Id}$AAA dan $_{Id}$AA Obligors with an $_{Id}$ A rating have a strong capacity to pay long-term obligations/debts compared to other Indonesian obligors. Obligors in this rating are more vulnerable to changes in economic conditions than obligors with a rating $_{Id}$ AAA and $_{Id}$ AA.
Tanda tambah (+) **Plus sign (+)**		Pada peringkat tertentu menunjukkan bahwa peringkat tersebut relatif kuat dalam masing-masing kategori peringkat. A certain ranking indicates that the ranking is relatively strong in each ranking category.
Tanda minus (-) **Minus sign (-)**		Pada peringkat tertentu menunjukkan bahwa peringkat tersebut relatif lemah dalam masing-masing kategori peringkat. A certain ranking indicates that the ranking is relatively weak in each ranking category.

Kolektibiltas Piutang

Rasio kredit bermasalah dihitung sesuai dengan pedoman perhitungan rasio keuangan sebagaimana tercantum dalam Surat Edaran Bank Indonesia (SE-BI) No. 3/30/DPNP tanggal 14 Desember 2001 sebagaimana telah diubah dengan SE-BI No. 7/10/DPNP tanggal 31 Maret 2005 yang kemudian diubah melalui SE-BI No.12/11/DPNP tanggal 31 Maret 2010 dan SE-BI No. 13/30/DPNP tanggal 16 Desember 2011.

Rincian kredit segmen konvensional yang diberikan berdasarkan kolektibilitas adalah sebagai berikut.

Collectibility of Receivables

The non-performing loan ratio is calculated in accordance with the guidelines for calculating financial ratios as stated in Bank Indonesia Circular Letter (SE-BI) No. 3/30/DPNP dated 14 December 2001 as amended by SE-BI No. 7/10/DPNP dated 31 March 2005 which was later amended through SE-BI No.12/11/DPNP dated 31 March 2010 and SE-BI No. 13/30/DPNP dated 16 December 2011.

Details of conventional segment credit provided based on collectibility are as follows.

Tabel Rincian Kredit Segmen Konvensional Yang Diberikan Berdasarkan Kolektibilitas
Table of Details of Conventional Segment Credit Given Based on Collectibility

(dalam jutaan Rupiah/in IDR million)

Keterangan / Information	31 Desember 2023 / December 31, 2023		31 Desember 2022 / December 31, 2022		Pertumbuhan / Growth	
	Pokok / Main	Cadangan / Reserve	Pokok / Main	Cadangan / Reserve	Pokok / Main	Cadangan / Reserve
Individual						
Lancar / Current	-	-	-	-	-	-
Dalam perhatian khusus / Special Mention	**1,325,209**	**99,876**	-	-	1,325,209	99,876
Kurang lancar / Substandard	**259,923**	**96,243**	12,950	3,468	246,973	92,775
Diragukan / Doubtful	**42,251**	**24,799**	12,379	10,089	29,872	14,710
Macet / Loss	**377,653**	**262,510**	355,431	333,652	22,222	(71,142)
Kolektif / Collective						
Lancar / Current	**110,736,522**	**502,850**	104,904,715	424,957	5,831,807	77,893
Dalam perhatian khusus / Special Mention	**2,521,763**	**447,362**	2,083,481	396,916	438,282	50,446
Kurang lancar / Substandard	**55,342**	**14,860**	132,110	26,603	(76,768)	(11,743)
Diragukan / Doubtful	**134,266**	**38,848**	85,618	29,415	48,648	9,433
Macet / Loss	**847,140**	**426,603**	753,008	406,711	94,132	19,892
Total	**116,300,069**	**1,913,951**	**108,339,692**	**1,631,811**	**7,960,377**	**282,140**

Tabel Kredit Yang Diberikan Berdasarkan Jangka Waktu Perjanjian Kredit
Table of Loans given Based on Credit Agreement Term

(dalam jutaan Rupiah/in IDR million)

Keterangan	31 Desember 2023 / December 31, 2023		31 Desember 2022 / December 31, 2022	
	Jumlah Nosional Mata Uang Asing (angka penuh) / Notional Amount of Foreign Currencies (full figure)	Ekuivalen Rupiah / IDR equivalent	Jumlah Nosional Mata Uang Asing (angka penuh) / Notional Amount of Foreign Currencies (full figure)	Ekuivalen Rupiah / IDR equivalent
Rupiah / Indonesia Rupiah				
≤ 1 tahun / ≤ 1 year		**14,792,982**		14,122,677
> 1 - 5 tahun / > 1 - 5 years		**27,278,657**		25,383,622
> 5 - 10 tahun / > 5 - 10 years		**28,548,417**		27,111,488
> 10 tahun / > 10 years		**45,163,727**		40,545,741

Keterangan	31 Desember 2023 December 31, 2023		31 Desember 2022 December 31, 2022	
	Jumlah Nosional Mata Uang Asing (angka penuh) Notional Amount of Foreign Currencies (full figure)	**Ekuivalen Rupiah** IDR equivalent	**Jumlah Nosional Mata Uang Asing (angka penuh)** Notional Amount of Foreign Currencies (full figure)	**Ekuivalen Rupiah** IDR equivalent
Dolar Amerika Serikat **Unites States Dollar**				
≤ 1 tahun ≤ 1 year	-	**307,940**	-	1,102,724
> 1 - 5 tahun > 1 - 5 years	**20,023,409**	**208,346**	70,834,998	73,440
> 5 - 10 tahun > 5 - 10 years	**13,547,432**	**516,286**	4,717,528	1,176,164
		116,300,069		108,339,692
Total		**(1,913,951)**		(1,631,811)
Cadangan kerugian penurunan nilai Allowance for Impairment Losses		**114,386,118**		106,707,881
Neto **Net**		**14,792,982**		**14,122,677**

Di sisi lain, uraian terkait kredit *non-performing* berdasarkan sektor ekonomi diuraikan sebagai berikut.

On the other hand, the description regarding nonperforming loans based on economic sector is described as follows.

Tabel Kredit *Non Perfoming* Berdasarkan Sektor Ekonomi
Table of Non-Performing Loan Based on Economic Sector

(dalam jutaan Rupiah/in IDR million)

Keterangan Information	31 Desember 2023 December 31, 2023		31 Desember 2022 December 31, 2022		Pertumbuhan Growth	
	Kredit *Non perfoming* Non-performing credit	**Cadangan Kerugian Penurunan Nilai** Allowance for Impairment Losses	**Kredit *Non perfoming*** Non-performing credit	**Cadangan Kerugian Penurunan Nilai** Allowance for Impairment Losses	**Kredit *Non perfoming*** Non-performing credit	**Cadangan Kerugian Penurunan Nilai** Allowance for Impairment Losses
Rupiah **Indonesia Rupiah**						
Konstruksi Construction	**654,872**	**371,884**	397,318	291,119	257,554	80,765
Perdagangan Trading	**24,621**	**19,057**	282,248	174,120	(257,627)	(155,063)
Industri Industry	**41,965**	**23,985**	28,499	18,226	13,466	5,759
Pertanian Agriculture	**33,669**	**12,581**	20,134	13,881	13,535	(1,300)
Jasa dunia usaha Business world services	**417,500**	**277,449**	20,526	17,547	396,974	259,902
Pertambangan Mining	**3,413**	**3,156**	2,427	2,416	986	740

Keterangan Information	31 Desember 2023 December 31, 2023		31 Desember 2022 December 31, 2022		Pertumbuhan Growth	
	Kredit *Non performing* Non-performing credit	**Cadangan Kerugian Penurunan Nilai** Allowance for Impairment Losses	**Kredit *Non performing*** Non-performing credit	**Cadangan Kerugian Penurunan Nilai** Allowance for Impairment Losses	**Kredit *Non performing*** Non-performing credit	**Cadangan Kerugian Penurunan Nilai** Allowance for Impairment Losses
Jasa-jasa sosial Social services	**657**	**294**	3,383	3,192	(2,726)	(2,898)
Pengangkutan dan pergudangan Transportation and warehousing	**80**	**73**	468	224	(388)	(151)
Lain Other	**539,798**	**155,384**	596,493	289,213	(56,695)	(133,829)
Total	**1,716,575**	**863,863**	**1,351,496**	**809,938**	**365,079**	**53,925**

Rasio kredit yang diberikan *non-performing* - kotor terhadap total kredit yang diberikan adalah 1,35% dan 1,25% masing-masing pada tanggal 31 Desember 2023 dan 2022. Rasio kredit yang diberikan *non-performing* - bersih terhadap total kredit yang diberikan adalah 0,75% dan 0,50% masing-masing pada tanggal 31 Desember 2023 dan 2022.

The ratio of non-performing - gross loans given to total loans given was 1.35% and 1.25 % at December 31, 2023 and 2022 respectively . The ratio of non-performing loans given - net to total loans given was 0.75% and 0.50 % at December 31, 2023 and 2022 respectively .

Di sisi lain, pembiayaan dengan prinsip syariah seluruhnya diberikan dalam mata uang rupiah. Adapun rincian pembiayaan segmen *syariah* yang diberikan berdasarkan jenis kolektibilitas diuraikan ke dalam tabel sebagai berikut.

On the other hand, financing with Sharia principles is all provided in Indonesia Rupiah currency. The details of Sharia segment financing provided based on collectibility type are described in the table as follows.

Tabel Pembiayaan Syariah Berdasarkan Jenis Kolektibilitas
Table of Sharia Financing Based on Collectibility Type

(dalam jutaan Rupiah/in IDR million)

Uraian	2023						Description
	Lancar Current	**Dalam Perhatian Khusus** Special Mention	**Kurang lancar** Substandard	**Diragukan** Doubtful	**Macet** Loss	**Total**	
Pihak Berelasi							**Related Parties**
Konsumsi	**10,881**	-	-	-	-	**10,881**	Consumption
Investasi	-	-	-	-	-	-	Investment
Pihak ketiga							**Third Parties**
Konsumsi	**5,222,022**	**225,536**	**5,629**	**4,684**	**89,645**	**5,547,516**	Consumption
Modal kerja	**1,602,854**	**30,512**	-	**92**	**175,728**	**1,809,186**	Working capital
Investasi	**1,369,806**	**27,075**	-	**317**	**13,333**	**1,410,531**	Investment
Karyawan	-	-	-	-	-	-	Employee
Sindikasi	-	-	-	-	-	-	Syndication
Total	**8,194,682**	**283,123**	**5,629**	**5,093**	**278,706**	**8,767,233**	**Total**
Cadangan kerugian penurunan nilai	**(35,505)**	**(10,036)**	**(110)**	**(636)**	**(170,659)**	**(216,946)**	Allowance for Impairment Losses
Neto	**8,170,058**	**273,087**	**5,519**	**4,457**	**108,047**	**8,561,168**	**Net**

Uraian	2022						Description
	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang lancar Substandard	Diragukan Doubtful	Macet Loss	Total	
Pihak Berelasi							**Related Parties**
Konsumsi	29,437	-	-	-	-	29,437	Consumption
Investasi	-	-	-	-	-	-	Investment
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
Karyawan	-	-	-	-	-	-	Employee
Sindikasi	-	-	-	-	-	-	Syndication
Total	**6,913,459**	**257,953**	**11,355**	**5,879**	**197,825**	**7,386,471**	**Total**
Cadangan kerugian penurunan nilai	(24,622)	(12,833)	(446)	(594)	(121,380)	(159,875)	Allowance for Impairment Losses
Neto	**6,918,275**	**245,120**	**10,909**	**5,285**	**76,445**	**7,256,033**	**Net**

Tabel Pembiayaan Syariah Berdasarkan Jangka Waktu Perjanjian Kredit
Table of Sharia Financing Based on Credit Agreement Term

Uraian Description	31 Desember 2023 December 31, 2023	31 Desember 2022 December 31, 2022	Pertumbuhan Growth
Rupiah Indonesia Rupiah			
≤ 1 tahun ≤ 1 year	**848,940**	574,943	273,997
> 1 - 5 tahun > 1 - 5 years	**1,949,470**	974,960	974,510
> 5 - 10 tahun > 5 - 10 years	**2,425,031**	2,041,277	383,754
> 10 tahun > 10 years	**3,554,673**	3,824,728	(270,055)
Total	**8,778,114**	**7,415,908**	**1,362,206**
Cadangan kerugian penurunan nilai Allowance for Impairment Losses	**(216,946)**	**(159,875)**	**(57,071)**
Neto Net	**8,561,168**	**7,256,033**	**1,305,135**

Tabel Pembiayaan Syariah Non Performing Berdasarkan Sektor Ekonomi
Table of Non-Performing Sharia Financing Based on Economic Sector

Keterangan Information	31 Desember 2023 December 31, 2023		31 Desember 2022 December 31, 2022		Pertumbuhan Growth	
	Pembiayaan *Non performing* Non-performing financing	**Cadangan Kerugian Penurunan Nilai** Allowance for Impairment Losses	**Pembiayaan *Non performing*** Non-performing financing	**Cadangan Kerugian Penurunan Nilai** Allowance for Impairment Losses	**Pembiayaan *Non performing*** Non-performing financing	**Cadangan Kerugian Penurunan Nilai** Allowance for Impairment Losses
Pengangkutan dan pergudangan Transportation and warehousing	**28,824**	**(14,082)**	11,088	(5,856)	17,736	(8,226)
Industri Industry	**2,028**	**(991)**	2,940	(1,553)	(912)	562
Perdagangan Trading	**7,778**	**(3,800)**	-	-	7,778	(3,800)
Konstruksi Construction	**50,273**	**(29,562)**	45,141	(23,841)	5,132	(5,721)
Jasa dunia usaha Business world services	**92,798**	**(12,514)**	72,053	(38,055)	20,745	25,541
Jasa-jasa sosial Social services	**5,584**	**(2,728)**	6,066	(3,204)	(482)	476
Pertanian Agriculture	**109**	**(53)**	2	(1)	(2,144)	1,137
Listrik, gas dan air Electricity, gas and water	**2,076**	**(1,014)**	-	-	2,076	(1,014)
Lain-lain Others	**99,958**	**(57,676)**	75,518	(48,721)	24,440	(8,955)
Total	**289,428**	**(122,420)**	**215,059**	**(122,420)**	**74,369**	**-**

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% Sedangkan rasio pembiayaan syariah *non-performing*-neto terhadap jumlah pembiayaan syariah pada tanggal 31 Desember 2023 dan 2022, masing-masing sebesar 1,69% dan 1,25%.

As of December 31, 2023 and 2022 , the ratio of non-performing Sharia financing - gross to total Sharia financing was 3.30% and 2.90% respectively. Meanwhile the non-performing Sharia financing ratio - net to the amount of Sharia financing on December 31, 2023 and 2022 , respectively amounting to 1.69% and 1.25%.

Rasio Keuangan Penting

Rasio keuangan penting bank **bjb** di tahun 2023 tidak mengalami perubahan yang signifikan dibandingkan dengan tahun 2022. Rasio keuangan bank **bjb** disajikan pada tabel berikut. Adapun beberapa rasio yang terlihat membaik seperti NPL yang lebih rendah dari tahun lalu maupun ROA dan ROE yang mengalami peningkatan.

Important Financial Ratio

bank **bjb**'s important financial ratios in 2023 did not experience significant changes compared to 2022. bank **bjb** 's financial ratios are presented in the following table. There are several ratios that appear to be improving, such as NPL which is lower than last year and ROA and ROE which have increased.

Tabel Rasio Keuangan Penting
Table of Important Financial Ratios

(*Bank Only*/Bank Only)

Uraian	2023	2022	Description
RASIO KINERJA			**PERFORMANCE RATIO**
Kewajiban Penyediaan Modal Minimum (KPMM)	**20.05%**	19.19%	Minimum Capital Requirement (KPMM)
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	**1.09%**	0.90%	Problematic Productive Assets and Problematic Non-Productive Assets to Total Productive Assets and Non-Productive Assets

Uraian	2023	2022	Description
Aset Produktif Bermasalah Terhadap Total Aset Produktif	**1.06%**	0.88%	Problematic Productive Assets to Total Productive Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	**1.20%**	1.09%	Allowance for Impairment Losses (CKPN) of Financial Assets against Productive Assets
NPL (Bank Saja)			**NPL (Bank Only)**
NPL *Gross*	**1.35%**	1.16%	Gross NPLs
NPL *Nett*	**0.75%**	0.46%	Net NPL
Return on Asset (ROA)	**1.29%**	1.75%	*Return on Asset* (ROA)
Return on Equity (ROE)	**13.38%**	18.63%	*Return on Equity* (ROE)
Net Interest Margin (NIM)	**4.89%**	5.86%	*Net Interest Margin* (NIM)
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	**85.65%**	80.35%	Operational Costs to Operating Income (BOPO)
Loan to Deposit Ratio (LDR)	**87.54%**	85.03%	*Loan to Deposit Ratio* (LDR)
RASIO KEPATUHAN (*COMPLIANCE*)			**COMPLIANCE RATIO (COMPLIANCE)**
Persentase Pelanggaran BMPK			Percentage of LLL Violations
Pihak Terkait	**0.00%**	0.00%	Related parties
Pihak Tidak Terkait	**0.00%**	0.00%	Unrelated Parties
Persentase Pelampauan BMPK			Percentage of Exceeding LLL
Pihak Terkait	**0.00%**	0.00%	Related parties
Pihak Tidak Terkait	**0.00%**	0.00%	Unrelated Parties
Giro Wajib Minimum			Statutory Reserve Requirement
GWM Utama Rupiah			Main GWM IDR
Harian	**0.00%**	0.00%	Daily
Rata-Rata	**7.91%**	8.28%	Average
GWM Valuta Asing	**4.35%**	4.36%	Foreign Currency GWM
Posisi Devisa Neto (PDN) secara keseluruhan	**8.09%**	1.84%	Overall Net Foreign Exchange Position (PDN).

Rasio profitabilitas yang tercermin dari ROA dan ROE turun dari tahun lalu dikarenakan laba tahun berjalan pada tahun 2023 mengalami penurunan yang diakibatkan dari peningkatan beban bunga yang berdampak juga pada rasio NIM yang terlihat turun dari tahun 2022.

Selain itu adanya penurunan kualitas kredit yang berdampak pada peningkatan NPL pada tahun 2023 untuk beberapa debitur pada kredit produktif menyebabkan peningkatan pada beban pencadangan yang juga berdampak pada perolehan laba di tahun 2023 dan juga berdampak pada peningkatan rasio BOPO.

The profitability ratio reflected in ROA and ROE decrease from previous years due to the decreasing of profit on the year in 2023 resulted from an increase in interest expense that affected to NIM ratio, decreasing from 2022.

Additionally, there was a decline in loans quality, which had an impact on increasing NPLs in 2023 for several debtors on productive loans, resulting in an increase in reserve expense, profit earnings in 2022, and increase in BOPO ratio.

Suku Bunga Dasar Kredit

Suku Bunga Dasar Kredit (SBDK) digunakan sebagai dasar penetapan suku bunga kredit yang akan dikenakan oleh Bank kepada Nasabah. SBDK belum memperhitungkan komponen estimasi premi risiko yang besarnya tergantung dari penilaian Bank

Basic Credit Interest Rates

The Basic Credit Interest Rate (SBDK) is used as the basis for determining the credit interest rate that will be charged by the Bank to Customers. The SBDK does not yet take into account the estimated risk premium component the amount of which

terhadap risiko masing-masing debitur atau kelompok debitur. Dengan demikian, besarnya suku bunga kredit yang dikenakan kepada debitur belum tentu sama dengan SBDK. Dalam Kredit Konsumsi non KPR tidak termasuk penyaluran dana melalui kartu kredit dan Kredit Tanpa Agunan (KTA).

depends on the Bank's assessment of the risk of each debtor or group debtor. Thus, the amount of credit interest rates charged to debtors is not necessarily the same with SBDK. Non-mortgage consumer credit does not include distribution of funds via credit cards and non-mortgage credit Collateral (KTA).

Tabel Suku Bunga Dasar Kredit (*Prime Lending Rate*) bank bjb Tanggal 31 Desember 2023
Table of bank **bjb** Prime Lending Rate December 31, 2023

Suku Bunga Dasar Kredit (*Prime Lending Rate*)
Prime Lending Rate

Berdasarkan Segmen Bisnis Based on Business Segment				
Kredit Korporasi Corporate Credit	**Kredit Retail** Corporate Credit	**Kredit Mikro** Corporate Credit	**Kredit Konsumsi** Corporate Credit	
			KPR Mortgage	**Non KPR** Non Mortgage
7.43%	9.95%	12.66%	**9.42%**	**9.48%**

Informasi SBDK yang berlaku setiap saat dapat dilihat pada publikasi di setiap kantor bank **bjb** dan/atau *website* bank **bjb** (www.bank**bjb**.co.id), Tingkat suku bunga yang disajikan adalah efektif p.a.

The prime lending rate information that is valid at any time can be seen in publications at every bank **bjb** office and/or the bank **bjb** website (www.bank **bjb** .co.id), The interest rate presented is effective p.a.

Suku Bunga Dana

Informasi suku bunga tabungan, deposito dan giro bank **bjb** per Desember 2023 disajikan sebagai berikut:

Fund Interest Rates

Information on interest rates for bank **bjb** savings, deposits and current accounts as of December 2023 is presented as follows:

Tabel Suku Bunga Tabungan
Table of Savings Interest Rates

Jenis Tabungan dan *Tiering* Types of Savings and Tiering	**Suku Bunga** Interest Rate
bjb Tandamata	**0.00%-1.60%**
Saldo < Rp10 juta Balance < IDR10 million	**0.00%**
Rp10 juta ≤ Saldo < Rp50 juta IDR10 million ≤ Balance < IDR50 million	**0.25%**
Rp50 juta ≤ Saldo < Rp500 juta IDR50 million ≤ Balance < IDR500 million	**0.30%**
Rp500 juta ≤ Saldo < Rp1 miliar IDR500 million ≤ Balance < IDR1 billion	**0.70%**
Saldo ≥ Rp50 juta Balance ≥ IDR50 million	**1.60%**
bjb Tandamata Purnabakti	**0.00%-2.00%**
Saldo < Rp500 ribu Balance < IDR500 thousand	**0.00%**
Rp500 ribu ≤ Saldo < Rp5 juta IDR500 thousand ≤ Balance < IDR5 million	**1.00%**
Rp5 juta ≤ Saldo < Rp50 juta IDR5 million ≤ Balance < IDR50 million	**1.50%**

Jenis Tabungan dan *Tiering* Types of Savings and Tiering	Suku Bunga Interest Rate
Saldo ≥ Rp50 juta Balance ≥ IDR50 million	2.00%
Simpeda	0.00%-1.50%
Saldo < Rp500 ribu Balance < IDR50 0 thousand	0.00%
Rp500 ribu ≤ Saldo < Rp5 juta IDR500 thousand ≤ Balance < IDR5 million	0.50%
Rp5 juta ≤ Saldo < Rp50 juta IDR5 million ≤ Balance < IDR5 0 million	1.00%
Saldo ≥ Rp50 juta Balance ≥ IDR50 million	1.50%
bjb Tandamata Gold	0.00%-3.00%
Saldo < Rp50 juta Balance < IDR50 million	0.00%
Rp50 juta ≤ Saldo < Rp500 juta IDR50 million ≤ Balance < IDR500 million	1.00%
Rp500 juta ≤ Saldo < Rp2 miliar IDR500 million ≤ Balance < IDR2 billion	2.00%
Saldo ≥ Rp2 miliar Balance ≥ IDR2 billion	3.00%
bjb Tandamata Bisnis	0.00%-3.50%
Saldo < Rp10 juta Balance < IDR10 million	0.00%
Rp10 juta ≤ Saldo < Rp100 juta IDR10 million ≤ Balance < IDR100 million	1.00%
Rp100 juta ≤ Saldo < Rp1 miliar IDR100 million ≤ Balance < IDR1 billion	1.50%
Rp1 miliar ≤ Saldo < Rp5 miliar IDR1 billion ≤ Balance < IDR5 billion	2.50%
saldo ≥ Rp5 miliar balance ≥ IDR5 billion	3.50%
bjb Tandamata Berjangka	3.5%
bjb Tandamata *My First*	0.00%-1.00%
Saldo < Rp500 ribu Balance < IDR500 thousand	0.00%
Rp500 ribu ≤ saldo < Rp1 juta IDR50 0 thousand ≤ balance < IDR1 million	0.25%
Saldo ≥ Rp1 juta Balance ≥ IDR1 million	1.00%

Tabel Suku Bunga bjb Deposito
Table of **bjb** Deposit Interest Rates

bjb Deposito Berjangka
bjb Time Deposit

Tiering	Jangka Waktu Time Period 01	Jangka Waktu Time Period 03	Jangka Waktu Time Period 06	Jangka Waktu Time Period 12	Jangka Waktu Time Period 24
< Rp100 juta < IDR100 million	2.50%	2.60%	2.70%	2.75%	2.90%
≥ Rp100 juta - < Rp500 juta ≥ IDR100 million - < IDR500 million	2.50%	2.60%	2.70%	2.75%	2.90%
Rp500 juta - < Rp2 miliar IDR500 million - < IDR2 billion	2.50%	2.60%	2.70%	2.90%	2.90%

bjb Deposito Berjangka
bjb Time Deposit

Tiering	Jangka Waktu Time Period 01	Jangka Waktu Time Period 03	Jangka Waktu Time Period 06	Jangka Waktu Time Period 12	Jangka Waktu Time Period 24
≥ Rp2 miliar ≥ IDR2 billion	2.50%	2.60%	2.70%	2.90%	2.90%

Tabel Suku Bunga Deposito Suka-suka
Table of Interest Rate Deposito Suka-suka

Deposito Suka-suka

Tiering	Jangka Waktu Time Period 01	Jangka Waktu Time Period 03	Jangka Waktu Time Period 06	Jangka Waktu Time Period 12
Minimal Rp10 juta Minimum IDR10 million	3.25%	3.50%	3.50%	3.50%

Tabel Suku Bunga Deposito Valas
Table of Foreign Currency Deposit Interest Rates

Deposito Suka-suka

Tiering	Jangka Waktu Time Period 01	Jangka Waktu Time Period 03	Jangka Waktu Time Period 06	Jangka Waktu Time Period 12
USD				
1.000	0.25 %	0.25 %	0.25 %	0.25 %
SGD, EUR, JPY				
Setara USD 100,000 Equivalent to USD 100,000				
EUR	0.0%	0.0%	0.0%	0.0%
JPY	0.0%	0.0%	0.0%	0.0%
SGD	0.1%	0.1%	0.1%	0.1%

Tabel Suku Bunga Giro
Table of Current Account Interest Rates

Jenis Giro dan *Tiering* Types of Current Account and Tiering	Suku Bunga Interest rate
bjb Giro Perorangan **bjb Individual Current Account**	

Jenis Giro dan *Tiering* **Types of Current Account and Tiering**	**Suku Bunga** Interest rate
bjb Giro Umum **bjb General Current Account**	
Saldo < Rp5 juta Balance < IDR5 million	**0.00%**
Rp5 juta ≤ Saldo < Rp50 juta IDR5 million ≤ Balance < IDR50 million	**0.50%**
Rp50 juta ≤ Saldo < Rp500 juta IDR50 million ≤ Balance < IDR500 million	**1.00%**
Rp500 juta ≤ Saldo < Rp1 miliar IDR500 million ≤ Balance < IDR1 billion	**1.25%**
Saldo ≥ Rp1 miliar Balance ≥ IDR1 billion	**1.50%**
bjb Giro Kasda **bjb Current Account Kasda**	
Saldo < Rp5 juta Balance < IDR5 million	**0.00%**
Saldo ≥ Rp50 juta Balance ≥ IDR50 million	**3.00%**
bjb Giro Bank Lain **bjb** Current Account Bank Others	
Saldo < Rp10 juta Balance < IDR10 million	**0.00%**
Rp10 juta ≤ Saldo < Rp50 juta IDR10 million ≤ Balance < IDR50 million	**0.25%**
Saldo ≥ Rp50 juta Balance ≥ IDR50 million	**0.50%**
bjb Giro Valas **bjb Currency Current Account**	
bjb Giro Valas USD **bjb USD Currency Current Account**	
Saldo < USD1 ribu Balance < USD 1 thousand	**0.00%**
USD1 ribu ≤ Saldo < USD100 ribu USD1 thousand ≤ Balance < USD100 thousand	**0.10%**
Saldo ≥ USD 100 ribu Balance ≥ USD 100 thousand	**0.25%**
bjb Giro Valas Valas **bjb Currency Currency Current Account**	
SGD	**0.15%**
CNY	**0.10%**
EUR	**0.10%**
JPY	**0.00%**
AUD	**0.00%**

Kualitas Aset Produktif

Total aset produktif tahun 2023 mencapai Rp163,23 triliun, meningkat dibandingkan dengan 2022 mencapai Rp154,95 triliun. Komposisi tahun 2023 yang termasuk dalam kategori lancar sebesar Rp155,20 triliun, dalam perhatian khusus sebesar Rp5,92 triliun, kurang lancar sebesar Rp569,60 miliar, diragukan sebesar Rp247,26 miliar, dan macet sebesar Rp1,29 triliun.

Tabel Kualitas Aset Produktif
Table of Productive Assets Quality

No	POS-POS POSTS	INDIVIDUAL					
		31 Desember 2023 December 31, 2023					
		Lancar Current	**Dalam Perhatian Khusus** Special Mention	**Kurang Lancar** Substandard	**Diragukan** Doubtful	**Macet** Loss	
I	**PIHAK TERKAIT** **RELATED PARTIES**						
1	Penempatan pada bank lain Placement with another bank						
a.	Rupiah Rupiah	300	-	-	-	-	
b.	Valuta asing Foreign exchange	-	-	-	-	-	
2	Tagihan *spot* dan derivatif/ *forward* Spot and derivative/ forward bills						
a.	Rupiah Rupiah	-	-	-	-	-	
b.	Valuta asing Foreign exchange	-	-	-	-	-	
3	Surat berharga yang dimiliki Securities owned						
a.	Rupiah Rupiah	-	-	-	-	-	
b.	Valuta asing Foreign exchange	-	-	-	-	-	
4	Surat Berharga yang dijual dengan janji dibeli kembali (*Repo*) Securities sold with an agreement to repurchase (Repo)						
a.	Rupiah Rupiah	-	-	-	-	-	
b.	Valuta asing Foreign exchange	-	-	-	-	-	

Productive Asset Quality

Total earning assets in 2023 reached IDR163.23 trillion, an increase compared to 2022 reached IDR154.95 trillion. The composition for 2023 which was included in the current category was IDR155.20 trillion, in special mention was IDR5.92 trillion; substandard was IDR569.60 billion; doubtful was IDR247.26 billion, and loss was IDR1.29 trillion.

(dalam jutaan Rupiah/in IDR million)

	INDIVIDUAL						
		31 Desember 2022 December 31, 2022					
	Jumlah Amount	**Lancar** Current	**Dalam Perhatian Khusus** Special Mention	**Kurang Lancar** Substandard	**Diragukan** Doubtful	**Macet** Loss	**Jumlah** Amount
	300	300	-	-	-	-	300
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

No	POS-POS POSTS	INDIVIDUAL					
		31 Desember 2023 December 31, 2023					
		Lancar Current	**Dalam Perhatian Khusus** Special Mention	**Kurang Lancar** Substandard	**Diragukan** Doubtful	**Macet** Loss	
5	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali *(Reverse Repo)* Receivables on securities purchased with an agreement to resell (Reverse Repo)						
	a. Rupiah Rupiah	-	-	-	-	-	
	b. Valuta asing Foreign exchange	-	-	-	-	-	
6	Tagihan akseptasi Acceptance claims						
7	Kredit yang diberikan dan pembiayaan yang diberikan Loans given and financing provided						
	a. Debitur Usaha Mikro, Kecil dan Menengah (UMKM) **Micro, Small and Medium Enterprises (MSME) Debtors**						
	i. Rupiah i. Rupiah	**211,052**	-	-	-	**20,161**	
	ii. Valuta asing ii. Foreign exchange	-	-	-	-	-	
	b. Bukan debitur UMKM **Not MSME debtors**						
	i. Rupiah i. Rupiah	**482,150**	**16,333**	-	-	-	
	ii. Valuta asing ii. Foreign exchange	-	-	-	-	-	
	c. Kredit yang direstrukturisasi **) **Restructured credit **)**						
	i. Rupiah i. Rupiah	**176,292**	**16,333**	-	-	**20,161**	
	ii. Valuta asing ii. Foreign exchange	-	-	-	-	-	
8	Penyertaan modal Equity capital	**2,050,151**	-	**7,955**	**1,413**	**1,260**	
9	Tagihan Lainnya Other Bills	-	-	-	-	-	

INDIVIDUAL							
		31 Desember 2022 December 31, 2022					
	Jumlah Amount	**Lancar** Current	**Dalam Perhatian Khusus** Special Mention	**Kurang Lancar** Substandard	**Diragukan** Doubtful	**Macet** Loss	**Jumlah** Amount
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
		-	-	-	-	-	-
	231,213	319,235	-	-	-	-	319,235
	-	-	-	-	-	-	-
	498,483	130,426	16,333				146,759
	-	-	-	-	-	-	-
	212,786	75,155	16,333	-	-	-	91,488
		-	-	-	-	-	-
	2,060,779	1,995,421	-	1,260	-	990	1,997,671
	-	-	-	-	-	-	-

No	POS-POS POSTS	INDIVIDUAL					
		31 Desember 2023 December 31, 2023					
		Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	
10	Komitmen dan kontinjensi Commitments and contingencies						
	a. Rupiah Rupiah	**13,998**	-	-	-	-	
	b. Valuta asing Foreign exchange	-	-	-	-	-	
	TOTAL PIHAK TERKAIT **TOTAL RELATED PARTIES**	**2,933,943**	**32,666**	**7,955**	**1,413**	**41,582**	
II	**PIHAK TIDAK TERKAIT** **UNRELATED PARTIES**						
1	Penempatan pada bank lain Placement with another bank						
	a. Rupiah Rupiah	**1,907,253**	-	-	-	-	
	b. Valuta asing Foreign exchange	**699,282**	-	-	-	**57**	
2	Tagihan spot dan derivatif/forward Spot and derivative/forward bills						
	a. Rupiah Rupiah	-	-	-	-	-	
	b. Valuta asing Foreign exchange	**1,289**	-	-	-	-	
3	Surat berharga yang dimiliki Securities owned						
	a. Rupiah Rupiah	**25,014,587**	-	-	-	-	
	b. Valuta asing Foreign exchange	**2,361,756**	-	-	-	-	
4	Surat Berharga yang dijual dengan janji dibeli kembali (*Repo*) Securities sold with an agreement to repurchase (Repo)						
	a. Rupiah Rupiah	-	-	-	-	-	
	b. Valuta asing Foreign exchange	-	-	-	-	-	

	INDIVIDUAL						
		31 Desember 2022 December 31, 2022					
	Jumlah Amount	**Lancar** Current	**Dalam Perhatian Khusus** Special Mention	**Kurang Lancar** Substandard	**Diragukan** Doubtful	**Macet** Loss	**Jumlah** Amount
	13,998	71,350	-	-	-	-	71,350
	-	-	-	-	-	-	-
	3,017,559	**2,591,887**	**32,666**	**1,260**	**-**	**990**	**2,626,803**

	1,907,253	1,934,039	-	-	-	-	1,934,039
	699,339	1,343,333	-	-	-	68	1,343,401
	-	-	-	-	-	-	-
	1,289	17,388	-	-	-	-	17,388
	25,014,587	21,866,504	-	-	-	-	21,866,504
	2,361,756	2,228,239	-	-	-	-	2,228,239
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

No	POS-POS POSTS	INDIVIDUAL					
		31 Desember 2023 December 31, 2023					
		Lancar Current	**Dalam Perhatian Khusus** Special Mention	**Kurang Lancar** Substandard	**Diragukan** Doubtful	**Macet** Loss	
5	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (*Reverse Repo*) Receivables on securities purchased with an agreement to resell (Reverse Repo)						
	a. Rupiah Rupiah	-	-	-	-	-	
	b. Valuta asing Foreign exchange	-	-	-	-	-	
6	Tagihan akseptasi Acceptance claims	**288,944**	-	-	-	-	
7	Kredit yang diberikan dan pembiayaan yang diberikan Loans given and financing provided						
	a. Debitur Usaha Mikro, Kecil dan Menengah (UMKM) **Micro, Small and Medium Enterprises (MSME) Debtors**						
	i. Rupiah i. Rupiah	**10,791,155**	**441,637**	**62,689**	**94,730**	**640,759**	
	ii. Valuta asing ii. Foreign exchange	-	-	-	-	-	
	b. Bukan debitur UMKM **Not MSME debtors**						
	i. Rupiah i. Rupiah	**98,729,675**	**3,388,460**	**251,628**	**80,323**	**415,350**	
	ii. Valuta asing ii. Foreign exchange	**516,286**	-	-	-	-	
	c. Kredit yang direstrukturisasi **Restructured credit**						
	i. Rupiah i. Rupiah	**2,811,712**	**2,046,574**	**247,323**	**67,685**	**196,303**	
	ii. Valuta asing ii. Foreign exchange	-	-	-	-	-	
8	Penyertaan modal Equity capital	-	-	-	-	-	
9	Tagihan Lainnya Other Bills	-	-	-	-	-	

	INDIVIDUAL						
		31 Desember 2022 December 31, 2022					
	Jumlah Amount	**Lancar** Current	**Dalam Perhatian Khusus** Special Mention	**Kurang Lancar** Substandard	**Diragukan** Doubtful	**Macet** Loss	**Jumlah** Amount
	-	5,468,915	-	-	-	-	5,468,915
	-	-	-	-	-	-	-
	288,944	227,970	-	-	-	-	227,970-
	12,030,970	10,595,449	328,283	22,801	40,716	523,916	11,511,165
	-						
	102,865,436	92,481,120	1,693,670	126,678	40,960	497,355	94,839,783
	516,286	1,176,164	-	-	-	-	1,176,164
	5,369,597	3,177,097	840,836	105,013	21,133	247,987	4,392,066
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

No	POS-POS POSTS	INDIVIDUAL					
		31 Desember 2023 December 31, 2023					
		Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	
10	Komitmen dan kontinjensi Commitments and contingencies						
	a. Rupiah Rupiah	**8,760,212**	**10,528**	**-**	**3,113**	**97**	
	b. Valuta asing Foreign exchange	**335,441**	**-**	**-**	**-**	**-**	
	TOTAL PIHAK TIDAK TERKAIT **TOTAL UNRELATED PARTIES**	**152,217,593**	**5,887,199**	**561,640**	**245,851**	**1,252,566**	
III	**INFORMASI LAIN** **OTHER INFORMATION**						
1	Total aset bank yang dijaminkan: Total bank assets pledged as collateral:						
	a. Pada Bank Indonesia At Bank Indonesia	**-**	**-**	**-**	**-**	**-**	
	b. Pada pihak lain On the other hand	**-**	**-**	**-**	**-**	**-**	
2	Agunan yang diambil alih Foreclosed collateral	**48,710**	**-**	**-**	**-**	**-**	
	TOTAL INFORMASI LAIN **TOTAL OTHER INFORMATION**	**48,710**	**-**	**-**	**-**	**-**	
	TOTAL	**155,200,246**	**5,919,865**	**569,595**	**247,264**	**1,294,148**	

Struktur Permodalan

Kebijakan Manajemen dan Dasar Pemilihan Kebijakan Manajemen Atas Struktur Modal

Kebijakan terhadap struktur modal yaitu cadangan dari laba yaitu sebesar 55% dan direncanakan melalui *right issue*, penerbitan obligasi subordinasi dan penyisihan laba tahun lalu. 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**.

Capital Structure

Management Policy And Basis For Selecting Management Policy On Capital Structure

The policy on capital structure is a profit reserve of 55% and is planned through a rights issue , the issuance of Subordinated Bonds and an allowance for last year's profits. Several significant regulatory developments affect future operational and business conditions of bank **bjb**, among others reflected in the issuance of Financial Services Authority Regulation Number 12/POJK.03/2021 concerning Commercial Banks. Based on POJK This is bank **bjb** which was previously in the Commercial Bank category based on Business Activities (BUKU) III, it becomes a Bank Group Based on Core Capital (KBMI) 2 (Banks with more Core Capital from IDR6 trillion to IDR14 trillion). Entry of core capital bank **bjb** in the KBMI 2 category makes the business activities that can be carried out by bank **bjb** wider, and can increase customer confidence in carrying out activities banking activities through bank **bjb** .

INDIVIDUAL							
		31 Desember 2022 December 31, 2022					
	Jumlah Amount	**Lancar** Current	**Dalam Perhatian Khusus** Special Mention	**Kurang Lancar** Substandard	**Diragukan** Doubtful	**Macet** Loss	**Jumlah** Amount
	8,773,951	6,815,819	3,109	-	960	138	6,820,026
	335,441	448,113	-	-	-	-	448,113
	160,164,849	**147,780,150**	**2,865,898**	**254,492**	**103,769**	**1,269,464**	**152,273,773**
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	48,710	-	-	-	-	-	52,542
	48,710	**-**	**-**	**-**	**-**	**-**	**52,542**
	163,231,118	**150,372,037**	**2,898,564**	**255,752**	**103,769**	**1,270,454**	**154,953,118**

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 didominasi oleh komponen permodalan yang bersifat permanen, 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%.

As of the end of December 2023, bank **bjb** core and supplementary capitals (audited) reached IDR17.61 trillion (individuals), IDR18.91 trillion (consolidated) and was at the KBMI 2 category. An effective, strong and efficient capital strategy has been implemented become the focus of management as it continues to grow bank **bjb** is becoming a bank that is getting bigger and stronger. Bank capital components are dominated by components permanent capital, capital components Core is the largest component in the capital structure bank.

As of December 2023, the ratio of bank **bjb** core capital both individually and consolidated to the bank's total RWA reached 20.05% and 20.17%. The ratio is above provisions set by Bank Indonesia with limitations The minimum is 6% both individually and consolidated. The calculation of the main core capital ratio (Common Equity Tier 1 Ratio) to the bank's total RWA both individually and consolidated in December 2023 reached 15.25% and 15.61% is above the provisions set by Bank Indonesia with a minimum limit of 4.50%.

Rincian Struktur Modal

Sesuai dengan Peraturan OJK, Struktur permodalan Bank terdiri dari Modal Inti (*Tier* 1) dan Modal Pelengkap (*Tier* 2).

Capital Structure Details

In accordance with OJK Regulations, the Bank's capital structure consists of Core Capital (Tier 1) and Supplementary Capital (Tier 2).

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	2023		2022		Capital Components
	Bank	Konsolidasi Consolidation	Bank	Konsolidasi Consolidation	
KOMPONEN MODAL					**CAPITAL COMPONENTS**
Modal Inti (*Tier* 1)	**13,392,970**	**14,632,831**	**12,812,367**	**14,153,318**	**Core Capital (Tier 1)**
Modal Inti Utama (CET1)	**13,392,970**	**14,632,831**	**12,812,367**	**14,153,318**	**Main Core Capital (CET1)**
Modal Disetor	**2,630,361**	**2,630,361**	2,630,361	2,630,361	Paid-up capital
Cadangan Tambahan Modal	**12,783,347**	**12,219,214**	12,179,677	11,698,354	Additional Capital Reserves
Kepentingan Non Pengendali yang dapat diperhitungkan	-	-	-	-	Non-Controlling Interests that can be taken into account
Faktor Pengurang Modal Inti	**(2,020,738)**	**(216,744)**	(1,997,671)	(175,397)	Core Capital Reduction Factor
Modal Inti Tambahan (AT1)	-	-	-	-	**Additional Core Capital (AT1)**
Modal Pelengkap (*Tier* 2)	**4,209,279**	**4,279,495**	**4,147,915**	**4,216,313**	**Complementary Capital (Tier 2)**
Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan *Tier* 2	**3,257,215**	**3,257,215**	3,271,366	3,271,366	Capital instruments in the form of shares or other that meet Tier 2 requirements
Agio/Disagio	-	-	-	-	Agio/Disagio
Cadangan umum PPKA atas aset produktif yang wajib dihitung (paling tinggi 1,25% ATMR Risiko Kredit)	**952,064**	**1,022,280**	876,549	944,947	PPKA general reserves for productive assets that must be calculated (maximum 1.25% Credit Risk RWA)
Faktor Pengurang Modal Pelengkap	-	-	-	-	Complementary Capital Reduction Factors
Total Modal Inti dan Modal Pelengkap	**17,602,249**	**18,912,326**	**16,960,282**	**18,369,631**	**Supplementary Capital**
Aset Tertimbang Menurut Risiko (ATMR)					**Risk Weighted Assets (RWA)**
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Kredit	**76,163,664**	**81,782,417**	70,123,950	75,595,792	Risk Weighted Assets (RWA) for Credit Risk
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Operasional	**6,703,526**	**7,050,353**	3,482,497	3,482,497	Risk Weighted Assets (RWA) for Operational Risk
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Pasar	**4,929,560**	**4,929,560**	14,786,531	15,586,791	Risk Weighted Assets (RWA) For Market Risk

Komponen Modal	2023		2022		Capital Components
	Bank	Konsolidasi Consolidation	Bank	Konsolidasi Consolidation	
Total ATMR	**87,796,750**	**93,762,330**	**88,392,978**	**94,665,080**	**Total RWA**
Rasio KPMM Sesuai Profil Risiko (%)	**9.24%**	**9.24%**	**9.24%**	**9.24%**	**KPMM Ratio According to Risk Profile (%)**
ALOKASI PEMENUHAN KPMM SESUAI PROFIL RISIKO					**ALLOCATION OF KPMM FULFILLMENT ACCORDING TO RISK PROFILE**
Dari CET 1	**4.450%**	**4.666%**	6.740%	6.880%	From CET 1
Dari AT 1	**0.00%**	**0.00%**	6.74%	0.00%	From AT 1
Dari *Tier* 2	**4.79%**	**4.57%**	2.50%	2.36%	From Tier 2
RASIO KPMM					**KPMM RATIO**
Rasio CET1 (%)	**15.25%**	**15.61%**	14.49%	14.95%	CET1 Ratio (%)
Rasio *Tier* 1 (%)	**15.25%**	**15.61%**	14.49%	14.95%	Tier 1 Ratio (%)
Rasio *Tier* 2 (%)	**4.79%**	**4.56%**	4.69%	4.45%	Tier 2 Ratio (%)
Rasio KPMM (%)	**20.05%**	**20.17%**	19.19%	19.40%	KPMM Ratio (%)
CET 1 untuk *BUFFER* (%)	**10.80%**	**9.24**	9.24%	8.93%	CET 1 for BUFFER (%)
PERSENTASE BUFFER YANG WAJIB DIPENUHI OLEH BANK					**BUFFER PERCENTAGE THAT MUST BE FULFILLED BY THE BANK**
Capital Conservation Buffer (%)	**2.50%**	**2.50%**	2.50%	2.50%	Capital Conservation Buffer (%)
Countercyclical Buffer (%)	**0.00%**	**0.00%**	0.00%	0.00%	Countercyclical Buffer (%)
Capital Surcharge Untuk Bank Sistemik (%)	**1.00%**	**1.00%**	1.00%	1.00%	Capital Surcharge Untuk Bank Sistemik (%)

Ikatan Material Terkait Investasi Barang Modal

Selama tahun 2023, bank **bjb** tidak memiliki ikatan material terkait investasi barang modal.

Material Commitments Related to Investment In Capital Goods

During 2023 , bank **bjb** had no material commitments related to investment in capital goods .

Investasi Barang Modal

Investasi berupa barang modal (*capital expenditure*) merupakan aktivitas pengeluaran dana yang digunakan untuk membeli sejumlah aset tetap atau menambah nilai aset tetap yang diharapkan dapat memberikan nilai manfaat di masa depan.

Investment In Capital Goods

Investment in the form of capital goods (capital expenditure) is the activity of spending funds used to purchase a number of Fixed Assets or increase the value of Fixed Assets which are expected to provide beneficial value in the future.

Jenis dan Nilai Investasi Barang Modal

Jenis dan investasi barang modal disajikan dalam tabel berikut.

Type and Value of Investment In Capital Goods

The types and investments in capital goods are presented in the following table.

Tabel Penambahan Aset Tetap Kempemilikan Langsung Yang Dimiliki Bank
Table of Addition of Fixed Assets Directly Owned by Banks

(dalam jutaan Rupiah/in IDR million)

Jenis	Nilai Tahun 2023 Value in 2023	Nilai Tahun 2022 Value in 2022	Perubahan Growth	Type
Tanah	-	55,531	(55,531)	Land
Bangunan	**3,808**	-	(3,808)	Building
Perlengkapan	**279,198**	106,184	173,014	Equipment
Kendaraan	**210**	1,028	(818)	Vehicle
Aset dalam penyelesaian	**206,328**	315,698	(109,370)	Assets in progress
Total	**489,544**	**478,441**	**11,103**	**Total**

Total penambahan investasi barang modal tahun 2023 sebesar Rp489,54 miliar, meningkat dari tahun 2022 yang sebesar Rp478,44 miliar. Peningkatan tersebut terutama dari penambahan aset dari perlengkapan sebesar Rp173,01 miliar sedangkan untuk aset dalam penyelesaian mengalami penurunan sebesar Rp109,37 miliar.

The total increase in investment in capital goods in 2023 amounted to IDR489.54 billion, an increase from 2022 which amounted to IDR478.44 billion. The increase was mainly due to asset addition from equipment as of IDR173.01 million, and asset in settlement decrease as of IDR109.37 million.

Tujuan Investasi Barang Modal

bank **bjb** melakukan investasi barang modal dalam bentuk aset tetap berupa tanah, bangunan, perlengkapan/inventaris kantor dan kendaraan, dengan tujuan untuk mendukung kelancaran kegiatan operasional.

Investasi barang modal tahun 2023 terbesar terkosentrasi pada inventaris kantor dalam rangka pemenuhan permintaan-permintaan seluruh unit kerja, *support* perluasan jaringan kantor dari Divisi Jaringan dan Layanan, Divisi Operasional, serta *support* peningkatan teknologi dari Divisi Teknologi Informasi.

Purpose of Investment In Capital Goods

bank **bjb** invests in capital goods in the form of Fixed Assets in the form of land, buildings, office equipment/inventory and vehicles, with the aim of supporting the smooth running of operational activities.

The 3 largest investments in capital goods in 202 were concentrated on office inventory in order to fulfill the requests of all work units, support the expansion of office networks from the Network and Services Division, Operations Division, as well as support for technological improvements from the Information Technology Division.

Komitmen dan Kontijensi

bank **bjb** memiliki komitmen dan kontijensi. Ikhtisar komitmen dan kontijensi Bank yang dinyatakan dalam nilai kontrak sebagai berikut.

Commitments and Contingencies

bank **bjb** has commitments and contingencies. An overview of the Bank's commitments and contingencies expressed in the contract value is as follows.

Tabel Komitmen dan Kontijensi
Table of Commitments and Contingencies

(dalam jutaan Rupiah/in IDR million)

Keterangan Information	2023	2022
Tagihan Komitmen **Commitment Bill**		
Fasilitas pinjaman/pembiayaan yang belum di tarik Loan/financing facilities that have not been withdrawn	**108,000**	108,000

Keterangan Information	2023	2022
Posisi valas yang akan diserahkan untuk transaksi *spot* dan derivatif/*forward* Foreign exchange positions to be submitted for spot and derivative/ forward transactions	**811,455**	3,286,296
Lainnya Other	**8,265,019**	6,997,082
Total Tagihan Komitmen **Total Commitment Bill**	**9,184,474**	**10,391,378**
Liabilitas Komitmen **Commitment Liabilities**		
Fasilitas kredit kepada debitur yang belum digunakan Credit facilities to debtors that have not been used	**7,617,674**	5,887,321
Posisi valas yang akan diserahkan untuk transaksi *spot* dan derivatif/*forward* Foreign exchange positions to be submitted for spot and derivative/ forward transactions	**810,136**	3,269,175
Irrevocable letters of credit yang masih berjalan Irrevocable letters of credit that are still outstanding	**440,345**	553,324
Lainnya Other	**8,789,656**	7,541,741
Total Liabilitas Komitmen **Total Commitment Liabilities**	**17,657,811**	**17,251,561**
Tagihan Kontinjensi Contingent Bills		
Lainnya Other	**7,888**	8,272
Total Tagihan Kontinjensi **Total Contingent Receivables**	**7,888**	**8,272**
Liabilitas Kontinjensi Contingent Liabilities		
Garansi yang diterbitkan Issued guarantee	**1,065,371**	1,183,057
Lainnya Other	**-**	-
Total Liabilitas Kontinjensi **Total Contingent Liabilities**	**1,065,371**	**1,183,057**

Informasi dan Fakta Material Setelah Tanggal Laporan Akuntan

Tidak terdapat informasi dan fakta material yang signifikan setelah tanggal laporan akuntan yang berpengaruh terhadap posisi keuangan bank **bjb** per tanggal 31 Desember 2023.

Information and Material Facts After the Date of the Accountant's Report

There is no significant material information and facts after the date of the accountant's report that have an impact on bank **bjb**'s financial position as of December 31, 2023 .

Prospek Usaha dan Strategi Ke Depan Tahun 2024

Di tengah perlambatan ekonomi global dengan ketidakpastian yang tinggi, tekanan inflasi secara global diprakirakan masih tinggi dipicu oleh kenaikan harga energi dan pangan akibat eskalasi konflik geopolitik, serta fenomena El Nino. Ekonomi global diprakirakan melambat menjadi 2,8% pada 2024. Penurunan inflasi di negara maju, termasuk AS, berlanjut, meski masih berada

Business Prospects and Future Strategies In 2024

In the midst of a global economic slowdown with high uncertainty, global inflationary pressures are expected to remain high, driven by increases in energy and food prices due to the escalation of geopolitical conflicts and the El Niño phenomenon. Global economic growth is anticipated to slow down to 2.8% in 2024. Although inflation in developed countries, including the United

di atas sasaran, sementara inflasi Tiongkok menurun dipengaruhi oleh pertumbuhan ekonomi yang melambat. Siklus kenaikan suku bunga kebijakan moneter negara maju, termasuk *Fed Funds Rate* (FFR), diprakirakan telah berakhir meskipun masih bertahan tinggi pada semester I 2024, dengan kemungkinan akan mulai menurun pada semester II 2024. *Yield* obligasi Pemerintah negara maju, termasuk US Treasury, menurun secara gradual tapi masih berada di level tinggi sejalan dengan premi risiko jangka panjang (*term-premia*) terkait besarnya pembiayaan fiskal dan utang pemerintah AS. Tekanan penguatan nilai tukar dolar AS terhadap berbagai mata uang dunia juga berkurang. Perkembangan tersebut mendorong berlanjutnya aliran masuk modal asing dan mengurangi tekanan pelemahan nilai tukar di *emerging market*.

States, continues to decline, it remains above target. Meanwhile, inflation in China is decreasing due to slowing economic growth. The cycle of interest rate hikes in monetary policy by developed countries, including the Federal Funds Rate (FFR), is expected to have ended, although rates are still projected to remain high in the first half of 2024, with the possibility of beginning to decrease in the second half of 2024. The yield on government bonds of developed countries, including US Treasuries, is gradually decreasing but remains high in line with long-term risk premiums (term premia) related to fiscal financing and US government debt. The pressure of the US dollar's appreciation against world currencies is also diminishing. These developments encourage the continued inflow of foreign capital and reduce the pressure on currency devaluation in emerging markets.

Perekonomian Indonesia diproyeksikan tetap tumbuh baik dan berdaya tahan terhadap dampak rambatan global. Percepatan belanja negara terkait penyelenggaraan Pemilu dan penguatan peran APBN sebagai *shock absorber* diharapkan dapat mendorong konsumsi Pemerintah untuk menjaga daya beli masyarakat. Pada 2024, pertumbuhan ekonomi Indonesia diprakirakan meningkat dalam kisaran 4,7%-5,5% didukung oleh permintaan domestik utamanya berlanjutnya pertumbuhan konsumsi serta peningkatan investasi khususnya bangunan sejalan dengan berlanjutnya pembangunan Proyek Strategis Nasional (PSN) termasuk Ibu Kota Nusantara (IKN). Sementara itu, kinerja ekspor diprakirakan belum kuat sebagai dampak perlambatan ekonomi global dan penurunan harga komoditas.

The Indonesian economy is expected to continue growing and remain resilient against the impacts of global uncertainties. Increased state spending related to elections and a stronger role of the state budget as a shock absorber are expected to drive government consumption to maintain public purchasing power. In 2024, Indonesia's economic growth is projected to increase in the range of 4.7%-5.5%, supported by domestic demand, particularly ongoing consumption growth and increased investment, especially in construction sectors as part of the continuation of National Strategic Projects (NSP), including the new capital (IKN). However, export performance is predicted to remain weak due to the global economic slowdown and a decline in commodity prices.

Transmisi kebijakan moneter berjalan dengan baik. Suku bunga pasar uang (IndONIA) bergerak dalam kisaran BI-*Rate* sebesar 5,81% pada 16 Januari 2024. Suku bunga Sekuritas Rupiah Bank Indonesia (SRBI) tercatat menarik pada level 6,68%, 6,78% dan 6,87% masing-masing untuk tenor 6, 9, dan 12 bulan pada 15 Januari 2024 sehingga mendukung efektivitas SRBI sebagai instrumen moneter yang *pro-market*. Sementara itu, suku bunga perbankan tetap rendah dipengaruhi oleh likuiditas perbankan yang memadai serta kebijakan transparansi SBDK yang meningkatkan efisiensi suku bunga perbankan. Ke depan, pertumbuhan kredit diprakirakan meningkat dalam kisaran 10%-12% pada 2024, sejalan dengan tetap kuatnya pertumbuhan ekonomi domestik. Kinerja transaksi ekonomi dan keuangan *digital* tetap kuat didukung oleh sistem pembayaran yang aman, lancar, dan andal. Nilai transaksi *digital banking* diproyeksikan meningkat 9,11% (yoy) hingga mencapai Rp63.803,77 triliun pada tahun 2024. Sementara nilai transaksi Uang Elektronik (UE) diproyeksikan meningkat 25,77% (yoy) hingga mencapai Rp1.051,24 triliun pada tahun 2024.

The transmission of monetary policy is proceeding smoothly. The money market interest rate (IndONIA) moved within the BI-Rate range of 5.81% on January 16, 2024. The interest rates for Bank Indonesia's Rupiah Securities (SRBI) reached attractive levels at 6.68%, 6.78%, and 6.87% for tenors of 6, 9, and 12 months, respectively, on January 15, 2024, supporting the effectiveness of SRBI as a pro-market monetary instrument. Meanwhile, bank interest rates remain low, influenced by adequate banking liquidity and the transparency policy of the Reference Interest Rate (SBDK), which enhances the efficiency of banking interest rates. Looking ahead, credit growth is expected to increase in the range of 10%-12% in 2024, in line with the continued strong growth of the domestic economy. The performance of digital economic and financial transactions remains robust, supported by a secure, smooth, and reliable payment system. The value of digital banking transactions is projected to increase by 9.11% (yoy) to reach IDR63.803,77 trillion in 2024. Meanwhile, the value of Electronic Money (EM) transactions is expected to increase by 25.77% (yoy) to IDR1.051,24 trillion in 2024.

Sumber:
Laporan Kebijakan Moneter Triwulan IV 2023, Bank Indonesia, Januari 2024

Source:
Fourth Quarter 2023 Monetary Policy Report, Bank Indonesia, January 2024

Dengan proyeksi tersebut bank **bjb** yakin memiliki prospek yang baik serta peluang untuk terus tumbuh secara berkelanjutan. Peluang yang dimiliki bank **bjb** antara lain sebagai berikut:

1. Berdasarkan skala pasar sebagian besar Kantor Cabang bank **bjb** masih menjadi market nichers di wilayah operasionalnya sehingga masih memiliki peluang yang cukup besar untuk meningkatkan pangsa pasarnya dari sisi aset baik DPK maupun kredit.
2. Semakin meningkatnya literasi keuangan masyarakat melalui program yang dicanangkan oleh Bank Indonesia dan OJK dalam rangka menerapkan kebijakan keuangan inklusif sebagai suatu bentuk pendalaman layanan keuangan (*financial service deepening*) yang ditujukan kepada masyarakat *in the bottom of the pyramid* untuk memanfaatkan produk dan jasa keuangan formal seperti sarana menyimpan uang yang aman (*keeping*), *transfer*, menabung maupun pinjaman dan asuransi.
3. Kegiatan pelaku ekonomi yang cukup tinggi di Provinsi Jawa Barat, Banten dan DKI Jakarta merupakan potensi pengembangan perkreditan dan pendanaan.
4. Berbagai proyek pembangunan infrastruktur termasuk Proyek Strategis Nasional berada di wilayah kerja Jawa Barat dan Banten sehingga bank **bjb** memiliki kesempatan untuk memaksimalkan penyaluran kredit dan mampu mendorong pertumbuhan ekonomi daerah secara optimal.
5. Dukungan dari pemerintah daerah secara konsisten dan berkesinambungan dalam mengembangkan bank **bjb** sebagai penggerak dan pendorong laju perekonomian di daerah.
6. Potensi yang masih besar dalam pengembangan produk *digital* untuk menyasar segmen ritel dan membangun ekosistem bisnis bank **bjb**.

Berdasarkan hal yang telah dijabarkan di atas, bank **bjb** optimis untuk dapat senantiasa meningkatkan kinerja dalam jangka pendek maupun jangka panjang secara berkelanjutan. Hal ini didasarkan pada kekuatan yang dimiliki oleh bank **bjb** yaitu:

1. Berada di Provinsi Jawa Barat dan Banten yang mempunyai sumber daya alam yang luas, sumber daya manusia dan kawasan industri besar serta kegiatan ekonomi yang terus berkembang.
2. Sebagai institusi pengelola keuangan kas daerah bank **bjb** memiliki akses yang luas dalam menghimpun dan menyalurkan dana masyarakat serta telah tercatat sebagai perusahaan publik yang melantai di Bursa Efek Indonesia (BEI).
3. Memiliki basis nasabah yang loyal dalam jumlah sangat besar yaitu Aparatur Sipil Negara (ASN), para Pensiunan dan masyarakat lokal, terutama di wilayah Jawa Barat dan Banten sehingga memudahkan dalam pembangunan ekosistem transaksi.

With these projections , bank **bjb** is confident that it has good prospects and opportunities to continue to grow sustainably. Opportunities that bank **bjb** has include the following:

1. Based on market scale, most bank **bjb** branch offices are still market nichers in their operational areas so they still have quite a big opportunity to increase their market share in terms of assets, both deposits and credit.
2. The public's financial literacy is increasingly increasing through programs launched by Bank Indonesia and the OJK in order to implement inclusive financial policies as a form of financial service deepening aimed at the community at the bottom of the pyramid to utilize formal financial products and services such as facilities. keeping money safe (keeping), transfers , savings as well as loans and insurance.
3. The relatively high activity of economic actors in the provinces of West Java, Banten and DKI Jakarta represents the potential for credit and funding development.
4. Various infrastructure development projects including National Strategic Projects are in the West Java and Banten working areas so that bank **bjb** has the opportunity to maximize credit distribution and be able to encourage optimal regional economic growth.
5. Consistent and continuous support from the regional government in developing bank **bjb** as a driver and driver of the regional economy.
6. There is still great potential in developing digital products to target the retail segment and build the bank **bjb** business ecosystem .

Based on what has been explained above, bank **bjb** is optimistic that it can continue to improve performance in the short and long term in a sustainable manner. This is based on the strengths possessed by bank **bjb** , namely:

1. Located in the provinces of West Java and Banten which have extensive natural resources, human resources and large industrial areas as well as economic activities that continue to develop.
2. As a regional treasury financial management institution, bank **bjb** has broad access to collect and distribute public funds and has been listed as a public company listed on the Indonesia Stock Exchange (BEI).
3. Having a very large loyal customer base, namely State Civil Apparatus (ASN), retirees and local communities, especially in the West Java and Banten regions, making it easier to develop a transaction ecosystem.

4. Memiliki jaringan kantor yang relatif menyebar di lingkungan kegiatan ekonomi yang cukup tinggi di Provinsi Jawa Barat, Banten dan DKI Jakarta yang merupakan pusat serta penopang laju perekonomian di Indonesia. Selain itu juga didukung juga oleh jaringan kantor lainnya yang sudah tersebar di 14 Provinsi di Indonesia.
5. Telah ditunjuknya bank **bjb** sebagai *partner* dari Pemerintah Pusat yang melaksanakan penyaluran gaji Pemerintahaan Pusat yang ditempatkan di Daerah.
6. Transformasi *digital* bank **bjb** melalui pengembangan layanan berbasis *digital* seperti transaksi dengan **bjb** Digi menjadi lebih mudah karena fitur layanan terintegrasi melalui *mobile banking system* bank **bjb**.
7. Memiliki program Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT) yang mencakup Program Pesat Sehat dan Produkif. Program Pesat Kapasitas Usaha dan Program Pesat Wirausaha Baru dalam rangka untuk meningkatkan kompetensi dan kapasitas pelaku Usaha Mikro, Kecil dan Menengah (UMKM).
8. Berbagai penghargaan yang telah diperoleh bank **bjb** selama beberapa periode baik untuk kategori daerah, nasional maupun internasional dari berbagai lembaga Swasta, BUMD/ BUMD maupun Pemerintah serta lembaga-lembaga lainnya.

Untuk dapat menangkap berbagai peluang yang dimiliki bank **bjb**, maka arahan strategi yang tertuang dalam bentuk Arahan Strategi Direksi Tahunan (ASDT) tahun 2024 adalah sebagai berikut:

1. Optimalisasi pangsa pasar kredit secara prudent dengan portofolio *management business* melalui pengembangan digitaliasi dan menjaga kualitas kredit.
2. Menjaga likuiditas yang sustain dengan optimalisasi *share of wallet* untuk mendukung akselerasi penyaluran dana.
3. Menyediakan solusi berbasis teknologi informasi guna mendukung bisnis dengan keamanan informasi yang terkendali.
4. Peningkatan pendapatan melalui pemanfaatan potensi bisnis laiinya dan pengembangan bisnis secara anorganik serta pengelolaan biaya secara efektif dan efisien.
5. Memperkuat struktur modal dan mendorong peningkatan kompetensi, produktivitas serta integritas *human capital.*
6. Memperkuat sinergi untuk membangun ekosistem inklusi keuangan dan akselerasi transaksi instrumen keuangan berkelanjutan.
7. Mendukung pengelolaan manajemen risiko yang efektif dan penguatan *governance* serta *compliance* dalam mencapai kinerja bank **bjb** yang berkelanjutan.

4. It has a network of offices that are relatively spread out in areas of fairly high economic activity in the provinces of West Java, Banten and DKI Jakarta, which are the centers and pillars of the economy in Indonesia. Apart from that, it is also supported by a network of other offices spread across 14 provinces in Indonesia.
5. **bjb** has been appointed as a partner of the Central Government which carries out the distribution of Central Government salaries placed in the regions.
6. bank **bjb**'s digital transformation through the development of digital- based services such as transactions with **bjb** Digi becomes easier because the service features are integrated through bank **bjb**'s mobile banking system .
7. Has an Integrated Community Economic Empowerment (PESAT) program which includes the Rapid Healthy and Productive Program. Rapid Business Capacity Program and Rapid New Entrepreneurship Program in order to increase the competency and capacity of Micro, Small and Medium Enterprises (MSMEs).
8. **bjb** has received various awards over several periods in regional, national and international categories from various private institutions, BUMD/BUMD and the government and other institutions.

To be able to capture the various opportunities that bank **bjb** has, the strategic direction contained in the form of the 2024 Annual Board of Directors Strategy Direction (ASDT) is as follows :

1. Prudent optimization of credit market share through business portfolio management via digitalization and maintaining credit quality.
2. Sustaining liquidity with share of wallet optimization to support the acceleration of fund disbursement.
3. Providing technology-based solutions to support business with controlled information security.
4. Revenue enhancement through the utilization of other business potentials, inorganic business development, and effective and efficient cost management.
5. Strengthening capital structure and promoting the improvement of competence, productivity, and human capital integrity.
6. Reinforcing synergy to build a financial inclusion ecosystem and accelerate transactions in sustainable financial instruments.
7. Supporting effective risk management and strengthening governance and compliance to achieve sustainable performance for bank **bjb**..

Pencapaian Target dan Target Ke Depan

Pencapaian Target 2023

Realisasi rencana bisnis periode 2023 disajikan dalam bentuk perbandingan target dan pencapaian kinerja bank **bjb** Desember 2023.

Perbandingan Target dan Realisasi Keuangan

Informasi perbandingan target dan realisasi keuangan tahun 2023 disajikan sebagai berikut.

Achievement of Targets and Future Targets

Target Achievement 2023

The realization of the business plan for the 2023 period is presented in the form of a comparison of targets and performance achievements of bank **bjb** December 2023.

Comparison of Financial Target and Realization

Information on the 2023 financial target and realization is presented as follows.

Tabel Perbandingan Target dan Realisasi Keuangan
Table of Comparison of Financial Targets and Realizations

(Bank Only, dalam jutaan Rupiah/
Bank Only, in IDR million)

Uraian Description	Target 2023	Realisasi 2023 Realization 2023	Pencapaian Achievement
1	2	3	4=3/2*100%
Keuangan **Finance**			
Aset Asset	**175,887,228**	176,477,958	100.34%
Dana Pihak Ketiga Third Party Funds	**127,219,760**	126,419,817	99.37%
Giro Current Account	**26,706,109**	21,259,883	79.61%
Tabungan Savings	**28,747,747**	31,276,436	108.80%
Deposito Deposit	**71,765,904**	73,883,498	102.95%
Kredit yang diberikan Loans given	**117,044,084**	116,142,388	99.23%
Pendapatan Bunga dan Syariah Interest and Sharia Income	**13,179,166**	13,318,759	101.06%
Laba Tahun Berjalan Current year profit	**1,931,515**	1,716,269	88.86%
Ekuitas Equity	**16,339,291**	16,026,358	98.08%
Rasio Keuangan **Financial Ratios**			
CAR	**20.70**	20.05	96.86%
ROE	**16.80**	13.38	79.64%
ROA	**1.64**	1.29	78.66%
NIM	**5.18**	4.89	94.40%
NPL (*Gross*)	**1.42**	1.35	95.07%

bank **bjb** pada tahun 2023 berhasil melampaui target aset sebesar 100,34% dengan realisasi mencapai Rp176,48 triliun (*bank only*). Pencapaian dana pihak ketiga sebesar 99,37% sedikit berada di bawah target, namun jika dilihat dari sisi tabungan dan deposito berhasil melampaui target masing-masing mencapai 108,80% dan 102,95% yang menunjukkan tingginya tingkat kepercayaan masyarakat kepada bank **bjb**.

Pencapaian target kredit yang diberikan sedikit berada di bawah target yaitu sebesar 99,23% dengan realisasi mencapai Rp116,14 triliun (*bank only*). NPL *gross* bank **bjb** tahun 2023 dapat terjaga di level 1,35% (*bank only*) lebih baik dibandingkan target 1,42% (*bank only*) dikarenakan penyaluran kredit dilakukan secara selektif dengan senantiasa memperhatikan prinsip kehati-hatian (*prudent*).

Pendapatan bunga dan syariah berhasil mencapai target sebesar 101,06% dengan realisasi mencapai Rp13,32 triliun (*bank only*), namun dengan adanya pengaruh pertumbuhan kenaikan beban bunga yang mencapai 37,50%, bank **bjb** masih belum melampaui target laba tahun berjalan yang mencapai 88,86% atau terealisasi Rp1,72 triliun (*bank only*) di tahun 2023.

Dari sisi rasio, rasio CAR ,ROE, ROA dan NIM berada di bawah target dengan pencapaian masing-masing sebesar 96,86%, 79,64%, 78,66% dan 94,40% yang merupakan dampak dari kenaikan beban bunga. Ke depannya bank **bjb** akan senantiasa melakukan evaluasi pelaksanaan strategi yang telah ditetapkan, sehingga kinerja bank **bjb** di masa yang akan datang akan mengalami peningkatan.

In 2023, bank **bjb** had succeeded in exceeding its asset target as of 100.34% with realization reaching IDR 176.48 trillion (bank only). The achievement of third party funds as of 99.37% was slightly below the target, but, if in terms of savings and deposits, it succeeded in exceeding the target, reaching as of 108.80% and 102.95%, respectively, depicting the high level of public trust in bank **bjb**.

Achievement of the provided loans target was slightly below the target, such as 99.23% with realization reaching IDR 116.14 trillion (bank only). bank **bjb**'s NPL gross in 2023 could be maintained at the level of 1.35% (bank only), which was better than the target as of 1.42% (bank only). This was because credit distribution was performed selectively, while always considering the principle of prudence.

Interest and sharia income successfully reached the target as of 101.06% with realization reaching IDR 13.32 trillion (bank only). However, due to the influence of the growth in interest expenses reaching as of37.50%, bank **bjb** still did not exceed the target of profit on the year, which reached as of 88.86% or realized IDR 1.72 trillion (bank only) in 2023.

In terms of ratio, the CAR, ROE, ROA and NIM ratios were below the target with achievements as of 96.86%, 79.64%, 78.66%, and 94.40%, respectively, which was due to the increase in interest expenses. In the future, bank **bjb** will always evaluate the implementation of the strategies that have been determined so that bank **bjb**'s performance will increase.

Perbandingan Target dan Realisasi Pemasaran

Uraian perbandingan target dan realisasi pemasaran bank **bjb** tahun 2023 disajikan sebagai berikut.

Comparison of Marketing Target and Realization

bjb marketing targets and realization in 2023 is presented as follows.

Tabel Perbandingan Target dan Realisasi Pemasaran
Table of Comparison of Marketing Targets and Realization

No.	Jenis Produk Bank Baru New Types of Bank Products	Deskripsi Umum General Description	Keterangan Realisasi Realization Description
1	Produk Bank Lanjutan Baru Berupa Penjualan Efek Reksa Dana Kerjasama PT Manulife Asset Management Indonesia. New Advanced Bank Product in the Form of Sale of Mutual Fund Securities in Collaboration with PT Manulife Asset Management Indonesia.	Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank **bjb** bekerjasama dengan PT Manulife Asset Management Indonesia, diantaranya produk: 1. Reksa Dana Pasar Uang 2. Reksa Dana Pendapatan Tetap 3. Reksa Dana Campuran 4. Reksa Dana Saham Additional marketing of mutual fund products that can be sold through bank **bjb** in collaboration with PT Manulife Asset Management Indonesia, including products: 1. Money Market Mutual Funds 2. Fixed Income Mutual Funds 3. Mixed Mutual Funds 4. Equity Mutual Funds	Telah terealisasi dan selesai di Triwulan II Tahun 2023. It has been realized and completed in the second quarter of 2023.
2	Produk Bank Lanjutan Baru Berupa Penjualan Efek Reksa Dana Kerjasama PT Sucorinvest Asset Management. New Advanced Bank Product in the Form of Sale of Mutual Fund Securities in Collaboration with PT Sucorinvest Asset Management.	Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank **bjb** bekerjasama dengan PT Sucorinvest Asset Management diantaranya produk: 1. Reksa Dana Pasar Uang 2. Reksa Dana Pendapatan Tetap Additional marketing of mutual fund products that can be sold through bank **bjb** in collaboration with PT Sucorinvest Asset Management include products: 1. Money Market Mutual Funds 2. Fixed Income Mutual Funds	Telah terealisasi dan selesai di Triwulan II Tahun 2023. It has been realized and completed in the second quarter of 2023.

No.	Jenis Produk Bank Baru New Types of Bank Products	Deskripsi Umum General Description	Keterangan Realisasi Realization Description
3	Produk Bank Lanjutan Baru Berupa Penjualan Efek Reksa Dana Kerjasama PT Syailendra Capital. New Advanced Bank Product in the Form of Sale of Mutual Fund Securities in Collaboration with PT Syailendra Capital.	Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank **bjb** bekerjasama dengan PT Syailendra Capital diantaranya produk: 1. Reksa Dana Pasar Uang 2. Reksa Dana Pendapatan Tetap Additional marketing of mutual fund products that can be sold through bank **bjb** in collaboration with PT Syailendra Capital include the following products: 1. Money Market Mutual Funds 2. Fixed Income Mutual Funds	Telah terealisasi dan selesai di Triwulan II Tahun 2023. It has been realized and completed in the second quarter of 2023.
4	Produk Bank Lanjutan Baru Berupa Penjualan Efek Reksa Dana Kerjasama PT Trimegah Asset Management. New Advanced Bank Product in the Form of Sale of Mutual Fund Securities in Collaboration with PT Trimegah Asset Management.	Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank **bjb** bekerjasama dengan PT Trimegah Asset Management diantaranya produk: 1. Reksa Dana Pendapatan Tetap 2. Reksa Dana Campuran Additional marketing of mutual fund products that can be sold through bank **bjb** in collaboration with PT Trimegah Asset Management include the following products: 1. Fixed Income Mutual Funds 2. Mixed Mutual Funds	Telah terealisasi dan selesai di Triwulan III Tahun 2023. It has been realized and completed in the third quarter of 2023.
5	*Smart Mobile Banking* dengan fitur **bjb** *Onboarding System*. Smart Mobile Banking with **bjb** Onboarding System features.	Smart Mobile Banking (SMB) adalah salah satu *delivery channel* bank berupa *mobile banking* yang berfungsi memberikan layanan perbankan dengan penggunaan berbagai sumber dana untuk dapat bertransaksi menggunakan *smartphone* yang terkoneksi dengan jaringan *internet* yang dilengkapi dengan Fitur **bjb** *Onboarding System*. Adapun **bjb** *Onboarding System* adalah LPD Bank berupa administrasi rekening seperti pembukaan rekening produk dana dan/atau administrasi lainnya yang dikembangkan oleh bank **bjb** dengan memanfaatkan media elektronik untuk dilakukan verifikasi secara online melalui *delivery channel* bank **bjb** atau *platform* mitra bisnis yang telah bekerjasama dengan bank **bjb**. Smart Mobile Banking (SMB) is one of the bank's delivery channels in the form of mobile banking which functions to provide banking services using various sources of funds to be able to make transactions using a smartphone connected to an internet network equipped with the **bjb** Onboarding System feature. The **bjb** Onboarding System is a Bank LPD in the form of account administration such as opening fund product accounts and/or other administration developed by bank **bjb** by utilizing electronic media for online verification via bank **bjb** delivery channels or business partner platforms that have collaborated with bank **bjb**.	Telah terealisasi dan selesai di Triwulan IV Tahun 2023. It has been realized and completed in fourth quarter of 2023.
6	Pengembangan Kartu Visa *Contactless* bank **bjb.** bank **bjb** Contactless Visa Card Development.	Visa *contactless* merupakan fitur transaksi pembayaran pada *merchant* dengan mekanisme pembayaran menggunakan teknologi *contactless* atau nirsentuh. Visa contactless is a payment transaction feature for merchants with a payment mechanism using contactless technology.	Telah terealisasi dan selesai di Triwulan IV Tahun 2023. It has been realized and completed in the fourth quarter of 2023.
7	**bjb** *Cardless* Gerai. **bjb** Cardless Outlets.	bank **bjb** memperluas layanan yang sebelumnya tarik tunai hanya dapat dilakukan di mesin ATM bank **bjb** kini dapat dilakukan pada gerai yang telah bekerjasama dengan bank **bjb** untuk integrasi dengan sistem **bjb** *Cardlees*. bank **bjb** is expanding services where previously cash withdrawals could only be done at bank **bjb** ATM machines, now it can be done at outlets that have collaborated with bank **bjb** for integration with the **bjb** Cardless system.	Telah terealisasi dan selesai di Triwulan III Tahun 2023. It has been realized and completed in the third quarter of 2023.
8	*Mobile Apps* Laku Pandai. Laku Pandai Mobile Apps.	*Mobile Apps* **bjb** Bisa merupakan *brand* untuk Agen Laku Pandai bank **bjb** dimana *device* yang digunakan adalah aplikasi untuk *smartphone*. Fitur yang ada pada aplikasi tersebut yaitu *mini banking,* pembukaan rekening *Basic Saving Account* (BSA), dan *Payment Point Online Banking* (PPOB). Mobile Apps **bjb** Bisa is a brand for the Laku Pandai agent of bank **bjb** where the device used is an application for smartphones. The features in this application are mini banking, opening a Basic Savings Account (BSA) account, and Payment Point Online Banking (PPOB).	Telah terealisasi dan selesai di Triwulan III Tahun 2023. It has been realized and completed in the third quarter of 2023.
9	Kerja Sama dengan Fliptech. Collaboration with Fliptech.	Kerjasama yang dilakukan dengan pihak ketiga untuk penyediaan Layanan Perbankan Elektronik (LPE) dan/atau Layanan Perbankan Digital (LPD) yang harus dilakukan pelaporan/persetujuan/perizinan kepada regulator. Collaboration with third parties to provide Electronic Banking Services (LPE) and/or Digital Banking Services (LPD) which must be reported/approved/licensed to the regulator.	Telah terealisasi dan selesai di Triwulan III Tahun 2023. It has been realized and completed in the third quarter of 2023.
10	Layanan **bjb** *Internet Banking Corporate* (IBC) Fitur *Autodebet*. **bjb** Internet Banking Corporate (IBC) service Autodebet feature.	Layanan **bjb** *Internet Banking Corporate* (IBC) yang akan diluncurkan menyediakan fitur *auto debet* untuk mengakomodir kemudahan serta informasi bagi nasabah dalam menjalankan aktivitas perusahaannya. *auto debet* adalah menu yang digunakan oleh *corporate user* untuk melakukan transaksi pendebitan rekening pihak ketiga berdasarkan surat kuasa *auto debet* yang diisi dan ditandatangani oleh kedua belah pihak, dengan mengunggah dokumen sesuai dengan format standar oleh bank **bjb** yang dapat dibaca oleh aplikasi *corporate line*. The **bjb** Internet Banking Corporate (IBC) service which will be launched provides an auto debit feature to accommodate convenience and information for customers in carrying out their company activities. Auto debit is a menu used by corporate users to carry out third party account debit transactions based on an auto debit power of attorney which is filled in and signed by both parties, by uploading documents according to the standard format by bank **bjb** which can be read by the corporate line application.	Telah terealisasi dan selesai di Triwulan II Tahun 2023. It has been realized and completed in the second quarter of 2023.
11	Pengembangan QRIS dan pengembangan dari Regulator lainnya (Penggunaan Untuk Perizinan QRIS KKPD). QRIS development and development from other regulators (Use for KKPD QRIS Licensing).	Fasilitas Kartu Kredit Pemerintah Domestik (KKPD) adalah kartu kredit yang dapat digunakan untuk melakukan pembayaran atas belanja yang dibebankan pada APBD, dimana pelaksanaannya melalui tiga tahapan yaitu *menggunakan mobile banking* dengan sumber dana KKPD melalui kanal QRIS, menggunakan instrumen KKPD (fisik) melalui kanal selain QRIS dan KKPD untuk *online payment*. The Domestic Government Credit Card (KKPD) facility is a credit card that can be used to make payments for expenditure charged to the APBD, where the implementation goes through three stages, namely using mobile banking with KKPD funding sources via the QRIS channel, using KKPD instruments (physical) via channels other than QRIS and KKPD for online payments.	Telah terealisasi dan selesai di Triwulan I Tahun 2023. It has been realized and completed in the first quarter of 2023.

No.	Jenis Produk Bank Baru New Types of Bank Products	Deskripsi Umum General Description	Keterangan Realisasi Realization Description
12	Kerjasama Bancassurance dengan perusahaan asuransi PT Asuransi Sinar Mas, Tbk Bancassurance collaboration with insurance company PT Asuransi Sinar Mas, Tbk	Kerjasama *bancassurance* dengan perusahaan asuransi PT Asuransi Sinar Mas, Tbk untuk produk asuransi kendaraan bermotor. Bancassurance collaboration with insurance company PT Asuransi Sinar Mas, Tbk for motor vehicle insurance products.	Telah terealisasi dan selesai di Triwulan I Tahun 2023. It has been realized and completed in the first quarter of 2023.
13	Kerjasama Bancassurance dengan perusahaan asuransi PT Asuransi Central Asia, Tbk. Bancassurance collaboration with insurance company PT Asuransi Central Asia, Tbk.	Penyelenggaraan produk bank **bjb** dasar baru berupa *bancassurance* model bisnis referensi dalam rangka produk bank **bjb** dengan PT Asuransi Central Asia, untuk produk: 1. Produk Asuransi Kebakaran 2. Produk Asuransi Kendaraan Bermotor 3. Produk Asuransi *Industrial All Risks*/*Property All Risks* (Asuransi Semua Risiko Industri) 4. Produk Asuransi Gempa Bumi Indonesia Implementation of new basic bank **bjb** products in the form of a reference business model bancassurance within the framework of bank **bjb** products with PT Asuransi Central Asia, for products: 1. Fire Insurance Products 2. Motor Vehicle Insurance Products 3. Industrial All Risks/Property All Risks Insurance Products (All Industrial Risk Insurance) 4. Indonesian Earthquake Insurance Products	Telah terealisasi dan selesai di Triwulan III Tahun 2023. It has been realized and completed in the third quarter of 2023.
14	Produk Bank Baru Bancassurance Model Bisnis Referensi Tidak Dalam Rangka Produk Bank dengan PT Allianz Life Indonesia. New Bank Products Bancassurance Reference Business Model Not Within the Framework of Bank Products with PT Allianz Life Indonesia.	Penambahan produk asuransi melalui kerjasama dengan PT Asuransi Allianz Life Indonesia berupa produk asuransi jenis tradisional dan/atau *unitlink* dengan model bisnis referensi tidak dalam rangka produk bank **bjb**. Addition of insurance products through collaboration with PT Asuransi Allianz Life Indonesia in the form of traditional and/or unitlink insurance products with a reference business model not within the framework of bank **bjb** products.	Telah terealisasi dan selesai di Triwulan IV Tahun 2023. It has been realized and completed in the fourth quarter of 2023.
15	Produk Bank Lanjutan Baru Berupa Penjualan Efek Reksa Dana Terproteksi melalui Kerjasama dengan PT Trimegah Asset Management. New Advanced Bank Product in the Form of Sales of Protected Mutual Fund Securities through Collaboration with PT Trimegah Asset Management.	Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank **bjb** bekerjasama dengan PT Trimegah Asset Management Indonesia berupa Produk Reksa Dana Terproteksi. Additional marketing of mutual fund products that can be sold through bank **bjb** in collaboration with PT Trimegah Asset Management Indonesia in the form of Protected Mutual Fund Products.	Belum dapat terealisasi pada tahun 2023 dikarenakan masih terdapat beberapa proses yang harus dilalui oleh PT Trimegah Management Asset Indonesia. It cannot be realized in 2023 because there are still several processes that PT Trimegah Management Asset Indonesia must go through.
16	Produk bank **bjb** Lanjutan Baru *Bancassurance* Model Bisnis Distribusi dengan Jalur Pemasaran *Telemarketing* dengan PT Allianz Life Indonesia. New Advanced bank **bjb** Products Bancassurance Distribution Business Model with Telemarketing Marketing Channels with PT Allianz Life Indonesia.	Penambahan produk asuransi melalui kerjasama dengan PT Allianz Life Indonesia berupa produk asuransi kesehatan dengan model bisnis distribusi. Addition of insurance products through collaboration with PT Allianz Life Indonesia in the form of health insurance products with a distribution business model.	Belum dapat terealisasi pada tahun 2023 dikarenakan masih terdapat beberapa proses yang harus dilalui oleh PT Allianz Life Indonesia. It cannot be realized in 2023 because there are still several processes that PT Allianz Life Indonesia must go through.
17	Produk bank **bjb** Baru *Bancassurance* Model Bisnis Referensi Tidak Dalam Rangka Produk Bank dengan PT Asuransi Allianz Life Indonesia. New bank **bjb** product Bancassurance Business Model Reference Not Within the Framework of Bank Products with PT Asuransi Allianz Life Indonesia.	Penambahan produk asuransi melalui kerjasama dengan PT Asuransi Allianz Life Indonesia berupa produk asuransi jenis tradisional dan/atau unitlink dengan model bisnis referensi tidak dalam rangka produk bank **bjb**. Addition of insurance products through collaboration with PT Asuransi Allianz Life Indonesia in the form of traditional and/or unitlink insurance products with a reference business model not within the framework of bank **bjb** products.	Telah terealisasi. It has been realized.
18	Produk Bank Baru *Bancassurance* Model Bisnis Referensi Tidak Dalam Rangka Produk Bank dengan PT Taspen Life. New Bank Products Bancassurance Reference Business Model Not Within the Framework of Bank Products with PT Taspen Life.	Penambahan produk asuransi melalui kerjasama dengan PT Taspen Life berupa produk asuransi jenis tradisional dan/atau kesehatan dengan model bisnis referensi tidak dalam rangka produk bank. Addition of insurance products through collaboration with PT Taspen Life in the form of traditional and/or health insurance products with a reference business model not within the framework of bank products.	Belum dapat terealisasi pada tahun 2023 dikarenakan masih terdapat beberapa proses yang harus dilalui oleh PT Taspen Life. It cannot be realized in 2023 because there are still several processes that PT Taspen Life must go through.
19	Produk Bank Baru *Bancassurance* Model Bisnis Referensi Tidak Dalam Rangka Produk Bank dengan PT Equity Life Indonesia. New Bank Products Bancassurance Reference Business Model Not Within the Framework of Bank Products with PT Equity Life Indonesia.	Penambahan produk asuransi melalui kerjasama dengan PT Equity Life Indonesia berupa produk asuransi jenis tradisional dan/atau *unitlink* dengan model bisnis referensi tidak dalam rangka produk bank **bjb**. Addition of insurance products through collaboration with PT Equity Life Indonesia in the form of traditional and/or unitlink insurance products with a reference business model not within the framework of bank **bjb** products.	Belum dapat terealisasi pada tahun 2023 dikarenakan masih terdapat beberapa proses yang harus dilalui oleh PT Equity Life Indonesia. It cannot be realized in 2023 because there are still several processes that PT Equity Life Indonesia must go through.

No.	Jenis Produk Bank Baru New Types of Bank Products	Deskripsi Umum General Description	Keterangan Realisasi Realization Description
20	Pengembangan *Smart Mobile Banking* (SMB) dengan Fitur **bjb** *Onboarding System*. Development of Smart Mobile Banking (SMB) with **bjb** Onboarding System Features.	*Smart Mobile Banking* (SMB) adalah salah satu *delivery channel* bank berupa m*obile banking* yang berfungsi memberikan layanan perbankan dengan penggunaan berbagai sumber dana untuk dapat bertransaksi menggunakan *smartphone* yang terkoneksi dengan jaringan internet yang dilengkapi dengan fitur **bjb** *Onboarding System*. Adapun **bjb** *Onboarding System* adalah LPD bank **bjb** berupa administrasi rekening seperti pembukaan rekening produk dana dan/ atau administrasi lainnya yang dikembangkan oleh bank **bjb** dengan memanfaatkan media elektronik untuk dilakukan verifikasi secara *online* melalui *delivery channel* bank atau *platform* mitra bisnis yang telah bekerjasama dengan bank **bjb**. Smart Mobile Banking (SMB) is one of the bank's delivery channels in the form of mobile banking which functions to provide banking services using various sources of funds to be able to make transactions using a smartphone connected to an internet network equipped with the **bjb** Onboarding System feature. The **bjb** Onboarding System is bank **bjb**'s LPD in the form of account administration such as opening fund product accounts and/or other administration developed by bank **bjb** by utilizing electronic media for online verification via bank delivery channels or business partner platforms that have collaborated with bank **bjb**.	Telah terealisasi. It has been realized.
21	Kartu Kredit Pemerintah Domestik (KKPD). Domestic Government Credit Card (KKPD).	Fasilitas Kartu Kredit Pemerintah Domestik (KKPD) adalah Kartu Kredit yang dapat digunakan untuk melakukan pembayaran atas belanja yang dibebankan pada APBD, setelah kewajiban pembayaran pemegang kartu dipenuhi oleh bank penerbit Kartu Kredit sesuai dengan kewajibannya pada waktu yang disepakati dan satuan kerja perangkat daerah berkewajiban melakukan pelunasan kewajiban pembayaran pada waktu yang disepakati dengan pelunasan pembayaran secara sekaligus. Dimana dalam pelaksanaannya melalui tiga tahapan yaitu menggunakan *mobile banking* dengan sumber dana KKPD melalui kanal QRIS, menggunakan instrumen KKPD (fisik) melalui kanal selain QRIS dan KKPD untuk *online payment*. The Domestic Government Credit Card Facility (KKPD) is a Credit Card that can be used to make payments for expenditure charged to the APBD, after the card holder's payment obligations have been fulfilled by the Credit Card issuing bank in accordance with its obligations at the agreed time and the regional work unit is obliged to make repayment payment obligations at the agreed time with payment in full at once. Where the implementation goes through three stages, namely using mobile banking with KKPD funding sources via the QRIS channel, using KKPD (physical) instruments via channels other than QRIS and KKPD for online payments.	Belum dapat teralisasi dikarenakan masih menunggu permintaan penerbitan Kartu Fisik dari Instansi/Dinas Pemerintahan. This cannot be realized yet because we are still waiting for the application for the issuance of a Physical Card from the Government Agency/Department.
22	Pengembangan Uang Elektronik DigiRoad sebagai Pembayaran Jalan Tol dengan sistem *Multi Lane Free Flow* (MLFF) Development of DigiRoad Electronic Money as Toll Road Payment with Multi Lane Free Flow (MLFF) system	1. PT Roatex Indonesia Toll System (RITS) merupakan perusahaan yang dibentuk oleh Hungaria Roatex Ltd sebagai tindaklanjut penetapan Kementrial PUPR melalui Surat Mentri PUPR Nomor PB.02.01-Mn/132 tanggal 27 Januari 2021. 2. Penunjukan PT Roatex Indonesia Toll System (RITS) merupakan salah satu langkah kementrian PUPR untuk meningkatkan sistem pembayaran tol di Indonesia dengan sistem *Multi Lane Free Flow* (MLFF). 3. Aplikasi Cantas merupakan aplikasi milik PT Roatex Indonesia Toll System (RITS) sebagai aplikasi pendukung dalam sistem *Multi Lane Free Flow* (MLFF). 4. PT Roatex Indonesia Toll System (RITS) menunjuk konsorsium PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk dan PT Digital Wahana International sebagai solusi modul pembayaran dalam sistem *Multi Lane Free Flow* (MLFF) pada Aplikasi Cantas. 5. Peran bank **bjb** dan PT Digital Wahana International pada modul pembayaran tersebut yaitu: a. Uang Elektronik sebagai saldo dari Aplikasi Cantas. b. Integrasi Uang Elektronik lain di aplikasi Cantas. c. Pengelolaan transaksi aplikasi Cantas. 1. PT Roatex Indonesia Toll System (RITS) is a company formed by Hungarian Roatex Ltd as a follow-up to the determination of the Ministry of PUPR through the Letter of the Minister of PUPR Number PB.02.01-Mn/132 dated January 27, 2021. 2. The appointment of PT Roatex Indonesia Toll System (RITS) is one of the PUPR ministry's steps to improve the toll payment system in Indonesia with the Multi Lane Free Flow (MLFF) system. 3. The Cantas application is an application owned by PT Roatex Indonesia Toll System (RITS) as a supporting application in the Multi Lane Free Flow (MLFF) system. 4. PT Roatex Indonesia Toll System (RITS) appointed a consortium of PT Bank Pembangunan Daerah West Java and Banten, Tbk and PT Digital Wahana International as the payment module solution in the Multi Lane Free Flow (MLFF) system on the Cantas Application. 5. The role of bank **bjb** and PT Digital Wahana International in the payment module is: a. Electronic Money as balance from the Cantas Application. b. Integration of other Electronic Money in the Cantas application. c. Cantas application transaction management.	Belum dapat teralisasi dikarenakan masih terdapat beberapa proses perizinan yang masih berlangsung. It cannot be realized yet because there are still several licensing processes that are still ongoing.
23	*Onboarding* SSBM (*Self Service Banking Machine).* Onboarding SSBM (Self Service Banking Machine).	*Onboarding Self Service Banking Machine* (SSBM) adalah suatu *software*yang digunakan untuk mengakomodir perangkat SSBM berbasis *digital* yang memiliki fitur layanan antara lain: 1. Pembukaan rekening. 2. Penerbitan dan aktivasi kartu ATM. 3. Penggantian kartu ATM. 4. Registrasi E-*Channel.* 5. Pencetakan mutasi rekening koran dan mutasi rekening di buku tabungan. 6. Validasi data nasabah melalui perangkat E-KTP *reader* dan *biometric.* Onboarding Self Service Banking Machine (SSBM) is a software used to accommodate digital-based SSBM devices which have service features including: 1. Account opening. 2. Issuance and activation of ATM cards. 3. ATM card replacement. 4. E-Channel Registration. 5. Printing bank statements and account transfers in savings books. 6. Validate customer data via E-KTP reader and biometric devices.	Belum dapat terealisasi dikarenakan proses persetujuan dari OJK masih belum terbit. It cannot be realized because the approval process from the FSA has not yet been published.

Perbandingan Target dan Realisasi Struktur Modal (*Capital Structure*)

Secara total, pencapaian target total modal inti dan modal pelengkap bank **bjb** berhasil melampaui target mencapai 105,05% dengan realisasi sebesar Rp16,83 triliun. Hal tersebut antara lain dipengaruhi oleh kebijakan untuk pemenuhan modal yang dilakukan melalui penerbitan obligasi subordinasi dan penyisihan laba tahun lalu.

Comparison of Target and Realization of Capital Structure (Capital Structure)

In total, the achievement of the total core capital target and bank **bjb** supplementary capital succeeded in exceeding the target by reaching 105.05% with a realization of IDR16.83 trillion. This was influenced by the policy to fulfill capital which was carried out through the issuance of subordinated bonds and provision for last year's profits.

Tabel Perbandingan Target dan Realisasi Struktur Modal
Table of Comparison of Target and Realized Capital Structure

(dalam jutaan Rupiah/in IDR million)

Uraian Description	Target 2023	Realisasi 2023 Realization 2023	Pencapaian Achievement
1	2	3	4=3/2*100%
Modal Inti Core Capital	**12,659,488**	13,454,294	106.28%
Modal Pelengkap Complementary Capital	**4,167,526**	4,222,200	101.31%
Total Modal Inti dan Modal Pelengkap **Total Core Capital and Supplementary Capital**	**16,827,014**	**17,676,494**	**105.05%**

Perbandingan Target dan Realisasi Pengembangan SDM

Rencana pengembangan SDM disesuaikan dengan pertumbuhan dan kebutuhan bisnis bank **bjb**. Sesuai dengan rencana pengembangan organisasi untuk mendukung perkembangan bisnis, maka anggaran realisasi biaya pengembangan SDM yang telah dikeluarkan bank **bjb** selama tahun 2023 adalah sebagai berikut.

Comparison of Targets and Realization of HR Development

The HR development plan is adjusted to bank **bjb**'s growth and business needs . In accordance with the organizational development plan to support business development, the budget for the realization of HR development costs that has been issued by bank **bjb** during 2023 is as follows.

Tabel Biaya Pengembangan SDM
Table of HR Development Costs

(dalam Rupiah penuh/in full IDR)

Uraian Description	Target 2023	Realisasi 2023 Realization 2023	Pencapaian Achievement
1	2	3	4=3/2*100%
Pembelajaran *Inhouse Training* Inhouse Training Learning	**25,964,202,036**	28,607,528,928	110.18%
Pembelajaran *Public Training* Public Training Learning	**16,185,159,996**	14,431,384,225	89.16%
Pembuatan Modul Pembelajaran Making Learning Modules	**47,580,167**	208,573,500	43.76%
Perpustakaan Library	**45,169,500**	455,200	1.01%
Beasiswa Scholarship	**1,578,888,301**	1,012,815,117	64.15%
Total	**44,250,000,000**	**44,260,576,970**	**100.02%**

Pencapaian realisasi biaya pembelajaran tahun 2023 sebesar 100,02%, berhasil melampaui target anggaran. Pencapaian target tersebut salah satunya didorong dengan meningkatnya

The realization of learning costs in 2023 is 100.02%, which is achieve the budget target. The target achievement is encouraged by an increase of the learning establishment and training

pelaksanaan pembelajaran serta pelatihan yang diselenggarakan secara *online* maupun *offline*. Pelaksanaan pembelajaran metode *online learning* dengan metode **bjb** *flash* (*self learning*) dan **bjb** *e-class* (*Online interactive learning via* zoom *meeting/google meet* dan sebagainya) melalui optimalisasi utilisasi *E-Learning* **bjb** University (Elbu).

conducted online and offline. The implementation of learning is dominated by online learning methods with **bjb** flash (self learning) and **bjb** e-class methods (Online interactive learning via zoom meeting/google meet and so on) by optimizing **bjb** University (Elbu) E-Learning utilization.

Target Ke Depan (Proyeksi) 2024

Manajemen bank **bjb** telah menyusun Rencana Bisnis Bank untuk tahun 2024 dengan mempertimbangkan kondisi ekonomi saat ini dan proyeksi perekonomian di tahun 2024, baik dari segi makro maupun mikro.

Asumsi dalam Menyusun Proyeksi

Future Target (Projection) 2024

bank **bjb** management has prepared a Bank Business Plan for 2024 taking into account current economic conditions and economic projections for 2024, both from a macro and micro perspective.

Assumptions in Preparing Projections

Parameter	Asumsi/Assumption 2024				
	APBN	OJK Otoritas Jasa Keuangan	Bank Indonesia	Bloomberg	mandiri ***
Pertumbuhan Ekonomi Economic Growth	5.2%	-	4.7%-5.5%	5.0%	5.06%
Inflasi Inflation	2.8%	-	-	3.0%	3.19%
7 Day RR Rate	-	-	-	4.90%	5.00%
Fed Fund Rate	-	-	-	4.15%	4.75%
Kurs USD/IDR Exchange rate USD/IDR	15,000	-	14,500-15,100*	14,500	14,868
Pertumbuhan Kredit Loans Growth	-	-	10%-12%**	-	9.08%
Pertumbuhan Dana Fund Growth	-	-	-	-	8.01%

Sumber:
- Kementerian Keuangan, Otoritas Jasa Keuangan, Bank Indonesia
- *) *Statement* Gubernur Bank Indonesia Perry Warjiyo
- **) *Statement* Deputi Gubernur Bank Indonesia, Juda Agung (Agustus 2023)
- ***) *Focus Group Discussion* (FGD) Proyeksi Perekonomian dan Perbankan Ke Depan

Source:
- Ministry of Finance, Financial Services Authority, Bank Indonesia
- *) Statement by the Governor of Bank Indonesia Perry Warjiyo
- **) Statement by the Deputy Governor of Bank Indonesia, Juda Agung (August 2023)
- ***) Focus Group Discussion (FGD) Future Economic and Banking Projections

Proyeksi Keuangan

Uraian proyeksi keuangan bank **bjb** tahun 2024 disajikan sebagai berikut.

Financial Projections

Description of bank **bjb** financial projections for 2024 is presented as follows.

Tabel Proyeksi Keuangan
Table of Financial Projections

(dalam jutaan Rupiah/in IDR million)

Uraian Description	Proyeksi 2024 Projections 2024
Keuangan **Finance**	
Aset Asset	**185,887,541**
Dana Pihak Ketiga Third Party Funds	**136,238,022**
Giro Current Account	**27,413,975**
Tabungan Savings	**28,678,134**
Deposito Deposit	**80,145,913**
Kredit yang diberikan Loans	**127,041,956**
Pendapatan Bunga dan Syariah Interest and Sharia Income	**14,004,099**
Laba Tahun Berjalan Current year profit	**1,826,559**
Ekuitas Equity	**16,894,290**
Rasio Keuangan **Financial Ratios**	
NIM	**4.94%**
ROA	**1.39%**
ROE	**15.05%**
NPL (*Gross*)	**1.40%**
NPL (*Nett*)	**0.66%**
CAR	**18.50%**

Proyeksi Struktur Modal (*Capital Structure*)

Uraian proyeksi struktur modal bank **bjb** tahun 2024 disajikan sebagai berikut.

Capital Structure Projection

bjb capital structure projections for 2024 is presented as follows.

Tabel Proyeksi Struktur Modal Tahun 2024
Table of Capital Structure Projections for 2024

(dalam jutaan Rupiah/in IDR million)

Uraian Description	Proyeksi 2024 Projections 2024
Modal Inti Core Capital	**12,490,485**
Modal Pelengkap Complementary Capital	**3,548,772**
Total Modal Inti dan Modal Pelengkap **Total Core Capital and Supplementary Capital**	**16,039,257**

Proyeksi Kebijakan Dividen

Kebijakan pembagian dividen mengikuti mekanisme Rapat Umum Pemegang Saham Tahunan (RUPST) bank **bjb**. Dalam penentuan dividen bagi pemegang saham, bank **bjb** selalu memperhatikan proyeksi pertumbuhan bisnis ke depannya sehingga kecukupan modal perusahaan selalu terpenuhi sesuai dengan target yang telah ditetapkan. Proyeksi nominal untuk pembayaran dividen tahun buku 2023 adalah sebesar minimum dividen tahun buku 2022.

Dividend Policy Projections

bjb Annual General Meeting of Shareholders (AGMS). In determining dividends for shareholders, bank **bjb** always pays attention to future business growth projections so that the company's capital adequacy is always met in accordance with the targets that have been set. The nominal projection for dividend payments for the 2023 financial year is the minimum dividend for the 2022 financial year .

Proyeksi Pemasaran

Uraian proyeksi pemasaran bank **bjb** tahun 2024 disajikan sebagai berikut.

Marketing Projections

bjb marketing projections for 2024 is presented as follows.

Tabel Proyeksi Pemasaran
Table of Marketing Projection

No	Produk/Aktivitas baru New Product/Activity	Deskripsi Description
1.	Pengembangan BI- FAST Fase 1 Tahap 2 Layanan *Request for Payment* (RFP) dan Layanan *Direct Debit*. Development of BI-FAST Phase 1 Stage 2 featuring Request for Payment (RFP) and Direct Debit Services.	- Layanan *request for payment* merupakan layanan transfer dana antar nasabah yang pemrosesannya dilakukan dalam 2 dua tahap yaitu pengiriman permintaan pembayaran dan pelaksanaan pembayaran Layanan RFP juga dilengkapi dengan *addressing service* (*proxy*) untuk memvalidasi informasi nasabah pembayar. - Layanan *direct debit* merupakan layanan penagihan secara berkala oleh nasabah penagih Biller berdasarkan mandat pendebitan rekening yang telah disetujui oleh nasabah yang akan di debit. - Request for Payment service is a fund transfer service between customers processed in two stages: sending payment requests and executing payments. The RFP service is also equipped with addressing service (proxy) to validate payer customer information. - Direct Debit service is a periodic billing service by the biller customer based on the authorized debit mandate agreed upon by the customer to be debited.
2.	Pengembangan *Smart Mobile Banking* (SMB) dengan Fitur **bjb** *Onboarding System*. Enhancement of Smart Mobile Banking (SMB) with the **bjb** Onboarding System feature.	- *Smart Mobile Banking* (SMB) adalah salah satu *delivery channel* bank berupa *mobile banking* yang berfungsi memberikan layanan perbankan dengan penggunaan berbagai sumber dana untuk dapat bertransaksi menggunakan *smartphone* yang terkoneksi dengan jaringan internet yang dilengkapi dengan fitur bank **bjb**. - *Onboarding System* adalah LPD Bank berupa administrasi rekening seperti pembukaan rekening produk dana dan/atau administrasi lainnya yang dikembangkan oleh Bank dengan memanfaatkan media elektronik untuk dilakukan verifikasi secara *online* melalui *delivery channel*. - Smart Mobile Banking (SMB) is one of the bank's delivery channels, a mobile banking service that provides banking services using various funding sources for transactions through a smartphone connected to the internet, equipped with **bjb** bank features. - Onboarding System is a Bank's LPD in the form of account administration, such as opening fund accounts and/or other administrations developed by the Bank using electronic media for online verification through delivery channels.
3.	Pengembangan Kartu Visa *Contactless* bank **bjb**. Development of bank **bjb**'s Visa Contactless Card.	Visa *contactless* merupakan fitur transaksi pembayaran pada merchant dengan mekanisme pembayaran menggunakan teknologi *contactless* atau nirsentuh. Visa Contactless is a payment transaction feature at merchants using contactless or touchless payment technology.
4.	Kartu Kredit Indonesia (KKI). Indonesia Credit Card (KKI) Program.	Fasilitas Kartu Kredit Indonesia (KKI) yang dulu disebut Kartu Kredit Pemerintah Domestik (KKPD) adalah kartu kredit yang dapat digunakan untuk melakukan pembayaran atas belanja yang dibebankan pada APBD, setelah kewajiban pembayaran pemegang kartu dipenuhi oleh bank penerbit. Indonesia Credit Card (KKI), formerly known as Domestic Government Credit Card (KKPD), is a credit card used to make payments for charges on the APBD after the cardholder's payment obligation is fulfilled by the issuing bank.

No	Produk/Aktivitas baru New Product/Activity	Deskripsi Description
5.	Pengembangan Uang Elektronik DigiRoad sebagai Pembayaran Jalan Tol dengan sistem M*ulti Lane Free Flow* (MLFF). Development of DigiRoad Electronic Money for Toll Payments using the Multi Lane Free Flow (MLFF) system.	Salah satu strategi bank dalam memberikan layanan kepada nasabah dan dalam rangka memberikan kemudahan bagi nasabah dalam bertransaksi menggunakan *smartphone* yang dimiliki nasabah. One of the bank's strategies is to provide services to customers and facilitate their transactions using the customers' smartphones.
6.	*Onboarding Self Service Banking Machine* (SSBM). Onboarding Self Service Banking Machine (SSBM).	Onboarding SSBM adalah suatu *software* yang digunakan untuk mengakomodir perangkat berbasis digital yang memiliki fitur layanan antara lain: - Pembukaan rekening. - Penerbitandan aktivasi kartu ATM. - Penggantian kartu ATM - Registrasi e- *channel*. - Pencetakan mutasi rekening koran dan mutasi rekening di buku tabungan. - Validasi data nasabah melalui perangkat E-KTP *reader* dan *biometric*. Onboarding Self Service Banking Machine (SSBM) is software used to accommodate digital-based devices that offer services such as: - Account opening. - ATM card issuance and activation - ATM card replacement - e-channel registration - Printing of account statement and savings passbook transactions - Customer data validation through E-KTP reader and biometrics.
7.	**bjb** Kredit Guna Bhakti Pinjaman ASN (KGB Pisan). Launch of **bjb** Kredit Guna Bhakti (KGB Pisan) Loan for Civil Servants.	Merupakan pemberian fasilitas kredit tambahan (*top* up) kepada debitur eksisting yang telah menikmati fasilitas Pertama Kredit Guna Bhakti (**bjb** KGB) dimana gajinya telah disalurkan melalui bank **bjb**, sepanjang jumlah angsuran dari kedua fasilitas tersebut tidak melebihi ketentuan maksimal angsuran pada ketentuan manual produk **bjb** KGB serta penyalurannya dapat disalurkan secara *digital*. KGB Pisan is an additional credit facility (top-up) to existing debtors who have enjoyed the First Credit Facility Guna Bhakti (**bjb** KGB) where their salary has been distributed through bank **bjb**. The disbursement can be done digitally as long as the installment amounts from both facilities do not exceed the maximum installment stipulated in the **bjb** KGB product manual.
8.	Kerja Sama bank **bjb** dengan Bank BCA untuk **bjb** *Cardless*. Collaboration between bank **bjb** and Bank BCA for **bjb** Cardless transactions.	Pengembangan fitur tarik dan setor tunai tanpa kartu pada mesin ATM BCA. The development of a cash withdrawal and deposit feature without a card at BCA ATMs
9.	Pengembangan QRIS *Cross Border*, CPM dan Tuntas. Development of Cross Border QRIS, CPM (Centralized Payment Mechanism), and Tuntas (a settlement system).	QRIS merupakan metode pembayaran menggunakan QR *Code* mengikuti ketentuan dari regulator. QRIS is a payment method using a QR Code following the regulator's provisions.
10.	Produk Bank Baru *Bancassurance* Model Bisnis Referensi Tidak Dalam Rangka Produk Bank dengan PT Taspen Life. New Bancassurance Product in a Non-Bank Product Reference Business Model with PT Taspen Life.	Penambahan produk asuransi melalui kerjasama dengan PT Taspen Life berupa produk asuransi jenis tradisional dan/atau kesehatan dengan model bisnis referensi tidak dalam rangka produk bank. The addition of insurance products through collaboration with PT Taspen Life, consisting of traditional and/or health insurance products, using a reference business model not within the framework of bank products.
11.	Produk Bank Dasar Baru *Bancassurance* Model Bisnis Referensi Tidak Dalam Rangka Produk Bank Melalui Kerjasama dengan PT Asuransi Jiwa Sinarmas/MSIG Life Insurance Indonesia. New Basic Bank Product in a Bancassurance Business Model through collaboration with PT Asuransi Jiwa Sinarmas/MSIG Life Insurance Indonesia.	Penambahan produkasuransi melalui kerjasama dengan PT Asuransi Jiwa Sinarmas MSIG/ PT MSIG Life Insurance berupa produkasuransi jenis tradisional dan/atau *unitlink* dengan model bisnis referensi tidak dalam rangka produk bank. Collaboration with PT Asuransi Jiwa Sinarmas MSIG/PT MSIG Life Insurance for traditional and/or unit-linked insurance products, using a reference business model not within the framework of bank products.
12.	Kerjasama *Bancassurance* Model Bisnis Referensi Dalam Rangka Produk Bank dengan PT Asuransi Binagriya Upakara. Bancassurance Collaboration in a Bank Product Reference Business Model with PT Asuransi Binagriya Upakara.	Penyelenggaraan produk bank dasar baru berupa bancassurance model bisnis referensi dalam rangka produk bank dengan PT Asuransi Binagriya Upakara untuk produk: - Produk Asuransi Kebakaran - Produk Asuransi Gempa Bumi Implementation of new basic bank products in bancassurance collaboration with PT Asuransi Binagriya Upakara for: - Fire Insurance products - Earthquake Insurance products.

No	Produk/Aktivitas baru New Product/Activity	Deskripsi Description
13.	Kerjasama *Bancassurance* Model Bisnis Referensi Dalam Rangka Produk Bank dengan PT Asuransi Tugu Pratama Indonesia, Tbk. Bancassurance Collaboration in a Bank Product Reference Business Model with PT Asuransi Tugu Pratama Indonesia, Tbk.	Penyelenggaraan produk bank dasar baru berupa *bancassurance* model bisnis referensi dalam rangka produk bank dengan PT Asuransi Tugu Pratama, Tbk untuk produk: - Produk Asuransi Harta Benda/Property *All Risk* TUGU - Produk Asuransi Rangka Kapal (Marine Hull) TUGU Implementation of new basic bank products in bancassurance collaboration with PT Asuransi Tugu Pratama Indonesia for: - Tbk for Property/Property All Risk TUGU products - Marine Hull TUGU products.
14.	Produk Bank Lanjutan Baru Pemasaran Reksa Dana Melalui Kerjasama dengan PT Manulife Aset Manajemen Indonesia. New Advanced Bank Product for Mutual Fund Marketing through collaboration with PT Manulife Asset Management Indonesia.	Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank **bjb** bekerjasama dengan PT Manulife Aset Management Indonesia berupa produk reksa dana pendapatan tetap. Addition of marketing for mutual fund products that can be sold through **bjb** bank in collaboration with PT Manulife Asset Management Indonesia, featuring fixed-income mutual fund products.
15.	Produk Bank Lanjutan Baru Berupa Penjualan Efek Reksa Dana Terproteksi melalui Kerjasama dengan PT Trimegah Asset Management. New Advanced Bank Product featuring the sale of Protected Mutual Fund Securities in collaboration with PT Trimegah Asset Management.	Penambahan pemasaran produk 1 reksa dana yang dapat dijual melalui bank **bjb** bekerjasama dengan PT Trimegah Asset Management Indonesia berupa produk reksa dana terproteksi. Additional marketing of one mutual fund product that can be sold through **bjb** bank in collaboration with PT Trimegah Asset Management Indonesia, featuring protected mutual fund products.
16.	Kartu Kredit Indonesia (KKI) *Online Payment* Tahap 2 *Consumer Present Token Secure* (CPTS). Indonesia Credit Card (KKI) Online Payment Phase 2 featuring the Consumer Present Token Secure (CPTS) system.	Pengembangan Kartu Kredit Indonesia Segmen Pemerintah untuk *online payment.* Development of Indonesia Government Segment Credit Card for online payment.

Proyeksi Pengembangan SDM

Uraian proyeksi pengembangan SDM bank **bjb** tahun 2024 disajikan sebagai berikut.

HR Development Projections

bjb HR development projections for 202 4 is presented as follows.

Tabel Proyeksi Biaya Pengembangan SDM
Table of Projected HR Development Costs

(dalam jutaan Rupiah/in IDR million)

Uraian Description	Proyeksi 2024 2024 Projections
Pembelajaran *Inhouse Training* Inhouse Training Learning	**52,125**
Pembelajaran *Public Training* Public Training Learning	**4,311**
Pembelajaran Sertifikasi dan Program Lainnya Certification Learning and Other Programs	**9,014**
Program Tambahan (beasiswa/*scholarship*, modulasi akademik, perpustakaan, *knowledge management*) Additional Programs (scholarships , academic modulation, library, knowledge management)	**4,490**
Total	**69,939**

Kebijakan, Pengumuman dan Pembayaran Dividen

Kebijakan Dividen

Kebijakan mengenai dividen diatur pada Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor: 0062/SK/DIR-PST/2024 tentang Kebijakan Dividen yang

Policies, Announcements and Payment of Dividend

Dividend Policy

The policy regarding dividends is regulated in the Decree of the Board of Directors of PT Bank Pembangunan Daerah West Java and Banten, Tbk. Number: 0062/SK/DIR-PST/2024 concerning

ditetapkan pada tanggal 16 Februari 2024. Kebijakan tersebut mengatur mengenai prinsip pembagian dividen, jenis dividen, pertimbangan bank **bjb** dalam pembagian dividen, perhitungan besaran dividen, dan mekanisme persetujuan usulan besaran dividen.

Dividend Policy which was stipulated on February 16, 2024. This policy regulates the principles of dividend distribution, types of dividends, bank **bjb** considerations in distributing dividends, calculating the amount of dividends, and the mechanism for approving proposed dividend amounts .

Evaluasi terhadap kebijakan dividen ini dilakukan secara berkala minimal 1 (satu) tahun sekali sesuai ketentuan yang berlaku atau kebutuhan khususnya apabila terdapat penetapan/perubahan ketentuan dari Regulator yang mempengaruhi kebijakan dividen. Berdasarkan kebijakan dividen, perhitungan besaran dividen yang diberikan, menggunakan rasio pembayaran dividen atau *Dividend Payout Ratio* (DPR) paling sedikit 30% (tiga puluh persen) dari laba bersih bank **bjb**.

Evaluation of the dividend policy is carried out periodically at least once a year in accordance with applicable regulations or needs, especially if there are stipulations/changes in provisions from the Regulator that affect the dividend policy. Based on the dividend policy, the calculation of the amount of dividends given uses a dividend payout ratio (DPR) of at least 30% (thirty percent) of bank **bjb's** net profit.

Pertimbangan bank **bjb** dalam pembagian dividen memperhatikan pertimbangan internal dan eksternal antara lain:

1. **Pertimbangan Internal**
   a. Realisasi kinerja keuangan;
   b. Rencana pertumbuhan bisnis;
   c. Prospek profitabilitas yang akan datang;
   d. Tingkat kesehatan;
   e. Pemenuhan tingkat kecukupan permodalan;
   f. Potensi risiko dari internal bank; dan
   g. Kebutuhan penguatan permodalan di masa depan.
2. **Pertimbangangan Eksternal**
   a. Kondisi dan prospek perekonomian (*market wide*);
   b. Potensi risiko dari eksternal bank; dan
   c. Pemenuhan ketentuan peraturan perundang-undangan, antara lain perpajakan.

bank **bjb's** considerations in distributing dividends take into account internal and external considerations, including:

1. **Internal Considerations**
   a. Realization of financial performance;
   b. Business growth plan;
   c. Future profitability prospects;
   d. Soundness level;
   e. Fulfillment of capital adequacy levels;
   f. Potential risks from internal banks; And
   g. The need to strengthen capital in the future.
2. **External Considerations**
   a. Economic conditions and prospects (market wide);
   b. Potential risks from external banks; And
   c. Fulfillment of statutory provisions, including taxation.

Pengumuman dan Pembayaran Dividen

Berdasarkan Keputusan RUPST bank **bjb** melaksanakan pengumuman dan pembagian dividen sebagaimana diuraikan sebagai berikut.

Announcement and Payment of Dividend

Based on the AGMS Decision, bank **bjb** carries out the announcement and distribution of dividends as described as follows.

Tabel Pengumuman dan Pembayaran Dividen
Table of Announcement and Dividend Payments

Uraian Description	Tahun Buku 2022 Fiscal Year 2022	Tahun Buku 2021 Fiscal Year 2021
Laba Bersih (jutaan Rp) Net Profit (IDR million)	**2,223,637,871,682**	2,014,277,161,078
Dividen Kas (jutaan Rp) Cash Dividend (IDR million)	**1,100,016,937,371**	1,042,780,283,718
Dividen Non Kas *) Non-Cash Dividends *)	**-**	-
Dividen Kas Per Saham (Rp) Cash Dividend Per Share (IDR)	**104,55**	99,11
Dividen Non Kas Per Saham *) Non-Cash Dividend Per Share *)	**-**	-
Jumlah Lembar Saham (lembar) Number of Shares (shares)	**10,521,443,686**	9,838,787,161
Dividend *Pay Out Ratio* (%) Dividend Pay Out Ratio (%)	**49.47%**	51.77%

Uraian Description	Tahun Buku 2022 Fiscal Year 2022	Tahun Buku 2021 Fiscal Year 2021
Tanggal Pengumuman Announcement Date	**6 April 2023** **April 6, 2023**	1 April 2022 April 1, 2022
Tanggal Pembayaran Dividen Kas Cash Dividend Payment Date	**4 Mei 2023** **May 4, 2023**	27 April 2022 April 27, 2022
Tanggal Pembayaran Dividen Non Kas *) Non-Cash Dividend Payment Date *)	-	-

*) bank **bjb** tidak memiliki dividen non kas / bank **bjb** does not have non-cash dividends

Dividen tunai akan dibagikan kepada pemegang saham yang namanya tercatat dalam Daftar Pemegang Saham bank **bjb** (DPS) atau *recording date* pada tanggal 17 April 2023 dan/atau pemilik saham bank **bjb** pada sub rekening efek di PT Kustodian Sentral Efek Indonesia (KSEI) pada penutupan perdagangan saham di Bursa Efek Indonesia tanggal 17 April 2023.

bjb Shareholders Register (DPS) or recording date on 1 7 April 2023 and/or bank **bjb** share holders in securities sub accounts at PT Kustodian Sentral Efek Indonesia (KSEI) on closing of share trading on the Indonesia Stock Exchange on 1 7 April 2023 .

Bagi Pemegang Saham yang sahamnya dimasukkan dalam penitipan kolektif KSEI, pembayaran dividen tunai dilaksanakan melalui KSEI dan akan didistribusikan ke dalam rekening perusahan Efek dan/atau Bank Kustodian pada tanggal 4 Mei 2023. Bukti pembayaran dividen tunai akan disampaikan oleh KSEI kepada Pemegang Saham melalui Perusahaan Efek dan/atau Bank Kustodian tempat Pemegang Saham membuka rekeningnya. Sedangkan bagi Pemegang Saham yang sahamnya tidak dimasukkan dalam penitipan kolektif KSEI maka pembayaran dividen tunai akan ditransfer ke rekening Pemegang Saham.

For Shareholders whose shares are placed in KSEI's collective custody, cash dividend payments will be made through KSEI and will be distributed to the Securities Company and/or Custodian Bank accounts on May 4, 2023 . Proof of cash dividend payment will be delivered by KSEI to Shareholders through the Securities Company and/or Custodian Bank where the Shareholder opened their account. Meanwhile, for Shareholders whose shares are not included in KSEI's collective custody, cash dividend payments will be transferred to the Shareholder's account.

Atas pembayaran dividen tunai kepada pemegang saham akan dilakukan pemotongan Pajak Penghasilan sesuai dengan ketentuan perpajakan yang berlaku pada saat *recording date*. Pajak Penghasilan atas dividen yang diterima oleh pemegang saham yang bersangkutan (jika ada), dilaksanakan oleh masing-masing pemegang saham.

On cash dividend payments to shareholders, Income Tax will be withheld in accordance with the tax provisions in effect at the time of the recording date . Income Tax on dividends received by the relevant shareholder (if any), is carried out by each shareholder.

Bagi Pemegang Saham yang merupakan Wajib Pajak Dalam Negeri yang berbentuk badan hukum yang belum mencantumkan Nomor Pokok Wajib Pajak (NPWP) diminta menyampaikan NPWP kepada KSEI atau Biro Administrasi Efek/BAE PT Datindo Entrycom (BAE) dengan alamat Jl. Hayam Wuruk no.28 Jakarta 10120 paling lambat tanggal 17 April 2023 pada pukul 16.00 WIB.

Shareholders who are Domestic Taxpayers in the form of legal entities who have not included their Taxpayer Identification Number (NPWP) are asked to submit their NPWP to KSEI or the Securities Administration Bureau/BAE PT Datindo Entrycom (BAE) at the address Jl. Hayam Wuruk no.28 Jakarta 10120 no later than 17 April 2023 at 16.00 WIB.

Bagi Pemegang Saham yang merupakan Wajib Pajak Luar Negeri yang pemotongan pajaknya akan menggunakan tarif berdasarkan Persetujuan Penghindaran Pajak Berganda (P3B) wajib memenuhi persyaratan Peraturan Direktur Jenderal Pajak No. PER-25/PJ/2018 tentang Tata Cara Penerapan Persetujuan Penghindaran Pajak Berganda serta menyampaikan dokumen bukti rekam atau tanda terima DGT/SKD yang telah diunggah ke laman Direktorat Jenderal Pajak kepada KSEI atau BAE sesuai ketentuan dan peraturan KSEI terkait batas waktu penyampaian DGT. Tanpa adanya dokumen dimaksud, dividen tunai yang dibayarkan akan dikenakan PPh Pasal 26 sebesar 20%.

Shareholders who are Overseas Taxpayers whose tax deductions will use rates based on the Double Taxation Avoidance Agreement (P3B) are required to fulfill the requirements of Director General of Taxes Regulation No. PER-25/PJ/2018 concerning Procedures for Implementing Double Taxation Avoidance Agreements and submitting DGT/SKD record evidence or receipt documents that have been uploaded to the Directorate General of Taxes' website to KSEI or BAE in accordance with KSEI's provisions and regulations regarding the DGT submission deadline. Without these documents, cash dividends paid will be subject to Income Tax Article 26 of 20%.

Apabila setelah tanggal *recording date*, terbit peraturan pelaksana baru terkait perpajakan atas dividen yang berlaku surut meliputi tanggal *recording date* dan pemotongan Pajak Penghasilan atas dividen telah dilakukan sebelumnya, maka jika terdapat kelebihan pemotongan pajak penghasilan atas dividen terkait pelaksanaan peraturan pelaksana baru tersebut, penyelesaian pengembalian pajak dilakukan melalui mekanisme pengembalian pajak yang seharusnya tidak terhutang sesuai dengan ketentuan perpajakan yang berlaku yang dilakukan oleh masing-masing pemegang saham yang terdampak peraturan tersebut.

If after the recording date , a new implementing regulation regarding taxation on dividends is issued which applies retroactively to include the recording date and Income Tax withholding on dividends has been carried out previously, then if there is an excess of income tax withholding on dividends related to the implementation of the new implementing regulation, the completion of the tax refund carried out through a mechanism for returning taxes that should not be owed in accordance with the applicable tax provisions carried out by each shareholder affected by these regulations.

Bagi pemegang saham yang sahamnya disimpan dalam penitipan kolektif KSEI, bukti pemotongan pajak dividen tunai dapat diambil di Perusahaan Efek dan/atau Bank Kustodian tempat pemegang saham membuka rekening efek. Bagi pemegang saham warkat/ *script*, bukti pemotongan pajak dividen tunai diambil di Biro Administrasi Efek Perseroan, yaitu PT Datindo Entrycom, Jl. Hayam Wuruk No.28 Jakarta 10120.

For shareholders whose shares are held in KSEI collective custody, proof of cash dividend tax deduction can be taken at the Securities Company and/or Custodian Bank where the shareholder opens a securities account. For script/ script shareholders , proof of cash dividend tax withholding is taken at the Company's Securities Administration Bureau, namely PT Datindo Entrycom, Jl. Hayam Wuruk No. 28 Jakarta 10120.

Bagi Perusahaan Efek dan/atau Bank Kustodian yang memiliki catatan elektronik untuk saham Perseroan dalam penitipan kolektif KSEI, diminta untuk menyerahkan data pemegang saham dan dokumen status pajaknya kepada KSEI dalam jangka waktu 1 (satu) hari setelah tanggal pencatatan Daftar Pemegang Saham atau sesuai dengan ketentuan KSEI.

Securities Companies and/or Custodian Banks that have electronic records for Company shares in KSEI's collective custody are requested to submit their shareholder data and tax status documents to KSEI within 1 (one) day after the date of registration of the Shareholders' Register or in accordance with the provisions KSEI.

Apabila terdapat masalah perpajakan dikemudian hari atau klaim atas dividen tunai yang telah dibayarkan kepada dan diterima oleh pemegang saham yang sahamnya disimpan dalam penitipan kolektif KSEI selain kondisi pada butir 6, diminta untuk menyelesaikannya dengan Perusahaan Efek dan/atau Bank Kustodian tempat pemegang saham membuka rekening efek dengan merujuk pada ketentuan perpajakan yang berlaku.

If there is a tax problem in the future or a claim for cash dividends that have been paid to and received by shareholders whose shares are held in KSEI collective custody other than the conditions in point 6, they are requested to resolve it with the Securities Company and/or Custodian Bank where the shareholder opened a securities account. by referring to the applicable tax provisions.

Tabel Rincian Jadwal Pembayaran Dividen Tunai
Table of Details of Cash Dividend Payment Schedule

Keterangan Information	Tanggal Date
TAHUN BUKU 2022 **FISCAL YEAR 2022**	
Tanggal Pengumuman Dividen Tahun Buku 2022 Dividend Announcement Date for Fiscal Year 2022	6 April 2023 April 6, 2023
Akhir Periode Perdagangan Saham Dengan Hak Dividen (*Cum Dividen*) **End of Stock Trading Period with Dividend Rights (Cum Dividend)**	
Pasar Reguler dan Negosiasi Regular and Negotiated Markets	13 April 2023 April 13, 2023
Pasar Tunai Cash Market	17 April 2023 April 17, 2023
Awal Periode Perdagangan Saham Tanpa Hak Dividen (*Ex Dividen*) **Beginning of Stock Trading Period Without Dividend Rights (Ex Dividend)**	
Pasar Reguler dan Negosiasi Regular and Negotiated Markets	14 April 2023 April 14, 2023
Pasar Tunai Cash Market	18 April 2023 April 18, 2023
Tanggal Daftar Pemegang Saham yang berhak Dividen (*Recording Date*) Date of List of Shareholders entitled to Dividends (Recording Date)	17 April 2023 April 17, 2023

Keterangan Information	Tanggal Date
Tanggal Pembayaran Dividen Tunai Tahun Buku 2022 Cash Dividend Payment Date for Fiscal Year 2022	4 Mei 2023 May 4, 2023
TAHUN BUKU 2021 **FISCAL YEAR 2021**	
Tanggal Pengumuman Dividen Tahun Buku 2021 Dividend Announcement Date for Fiscal Year 2021	1 April 2022 April 1, 2022
Akhir Periode Perdagangan Saham Dengan Hak Dividen (*Cum Dividen*) **End of Stock Trading Period with Dividend Rights (Cum Dividend)**	
Pasar Reguler dan Negosiasi Regular and Negotiated Markets	7 April 2022 April 7, 2022
Pasar Tunai Cash Market	11 April 2022 April 11, 2022
Awal Periode Perdagangan Saham Tanpa Hak Dividen (*Ex Dividen*) **Beginning of Stock Trading Period Without Dividend Rights (Ex Dividend)**	
Pasar Reguler dan Negosiasi Regular and Negotiated Markets	8 April 2022 April 8, 2022
Pasar Tunai Cash Market	12 April 2022 April 12, 2022
Tanggal Daftar Pemegang Saham yang berhak Dividen (*Recording Date*) Date of List of Shareholders entitled to Dividends (Recording Date)	11 April 2022 April 11, 2022
Tanggal Pembayaran Dividen Tunai Tahun Buku 2021 Cash Dividend Payment Date for Fiscal Year 2021	27 April 2022 April 27, 2022

Realisasi Penggunaan Dana Hasil Penawaran Umum

Pada tahun 2023 bank **bjb** tidak melakukan penawaran umum saham maupun obligasi ke publik melalui pasar modal, sehingga tidak menyajikan informasi tentang realisasi penggunaan dana hasil penawaran umum.

Realization of Use of Public Offering Proceeds

In 2023, bank **bjb** will not make a public offering of shares or bonds to the public through the capital market, so it will not provide information about the actual use of proceeds from the public offering.

Informasi Material Mengenai Investasi, Ekspansi, Penggabungan/ Peleburan Usaha, Divestasi, Akuisisi, atau Restrukturisasi Hutang/Modal

Investasi

bank **bjb** melakukan kegiatan investasi berupa penyertaan modal kepada entitas anak yaitu PT BPR Intan Jabar. Pada tanggal 7 November 2023, bank **bjb** mendapatkan persetujuan dari OJK Kantor Regional II Jawa Barat atas Penyertaan Modal Lanjutan (*subsequent investment*) kepada PT BPR Intan Jabar berdasarkan surat No. S-2/KO.12/2023 tanggal 7 November 2023 Hal Persetujuan Atas Penyertaan Modal Lanjutan (*Subsequent Investment*) pada PT BPR Intan Jabar. Pada tanggal 20 Desember 2023, PT BPR Intan Jabar mendapatkan persetujuan dari OJK Tasikmalaya atas penambahan modal disetor dari bank **bjb** berdasarkan surat OJK S-26/KO.1202/2023 tanggal 20 Desember 2023 Hal Laporan Pelaksanaan Penambahan Modal Disetor yang Tidak Menyebabkan Perubahan Pemegang Saham Pengendali – PT BPR Intan Jabar. Struktur Kepemilikan Saham PT BPR Intan Jabar sebelum dan setelah pengefektifan setoran modal menjadi sebagai berikut

Information Regarding Investment, Expansion, Merger/Consolation of Businesses, Divestment, Acquisition, or Debt/Capital Restructuring

Investment

bank **bjb** engaged in investment activities through capital participation in its subsidiary, PT BPR Intan Jabar. On November 7, 2023, bank **bjb** received approval from the Financial Services Authority (OJK) Regional Office II West Java for a Subsequent Investment in PT BPR Intan Jabar, as per letter No. S-2/KO.12/2023 dated November 7, 2023, concerning Approval for Subsequent Investment in PT BPR Intan Jabar. On December 20, 2023, PT BPR Intan Jabar obtained approval from OJK Tasikmalaya for an increase in paid-up capital from bank **bjb**, based on OJK letter S-26/KO.1202/2023 dated December 20, 2023, regarding the Report on the Implementation of Paid-in Capital Increase That Does Not Result in a Change of Controlling Shareholders – PT BPR Intan Jabar. The shareholding structure of PT BPR Intan Jabar before and after the capital injection became as follows:

Sebelum Pengefektifan Setoran Modal Lanjutan
Prior to the Effectiveness of Further Capital Deposits

No	Pemegang Saham Shareholder	Modal Dasar (Rp) Capital Basic (IDR)	%	Jumlah Modal Disetor (Rp) Amount Capital Paid (IDR)	%
1.	PT BPD Jawa Barat dan Banten Tbk	8.800.000.000	10,00%	8.232.500.000	12,70%
2.	Pemerintah Provinsi Jawa Barat	44.880.000.000	51,00%	37.500.000.000	57,87%
3.	Pemerintah Kabupaten Garut	34.320.000.000	39,00%	19.069.955.000	29,43%
	Jumlah **Amount**	**88.000.000.000**	**100,00%**	**64.802.455.000**	**100,00%**

Setelah Pengefektifan Setoran Modal Lanjutan
After the Effectiveness of Further Capital Deposits

No	Pemegang Saham Shareholder	Modal Dasar (Rp) Capital Basic (IDR)	%	Jumlah Modal Disetor (Rp) Amount Capital Paid (IDR)	%
1.	PT BPD Jawa Barat dan Banten Tbk	8.800.000.000	10,00%	8.800.000.000	13,46%
2.	Pemerintah Provinsi Jawa Barat	44.880.000.000	51,00%	37.500.000.000	57,37%
3.	Pemerintah Kabupaten Garut	34.320.000.000	39,00%	19.069.955.000	29,17%
	Jumlah **Amount**	**88.000.000.000**	**100,00%**	**65.369.955.000**	**100,00%**

Ekspansi

Pada tahun 2023, bank **bjb** tidak melakukan kegiatan ekspansi.

Expansion

In 2023 , bank **bjb** did not carry out expansion activities .

Penggabungan/Peleburan Usaha

Pada tahun 2023, bank **bjb** tidak melakukan kegiatan penggabungan/peleburan usaha.

Business Merger/Consolidation

In 2023 , bank **bjb** did not carry out business merger/consolidation activities .

Divestasi

Pada tahun 2023, bank **bjb** tidak melakukan kegiatan divestasi.

Divestment

In 2023 , bank **bjb** did not carry out divestment activities .

Akuisisi

Pada tahun 2023, bank **bjb** tidak melakukan kegiatan akuisisi.

Acquisition

In 2023 , bank **bjb** did not carry out acquisition activities .

Restrukturisasi Hutang/Modal

Pada tahun 2023, bank **bjb** tidak melakukan kegiatan restrukturisasi hutang/modal.

Debt/Capital Restructuring

In 2023 , bank **bjb** did not carry out activities debt / capital restructuring.

Informasi Material Yang Mengandung Benturan Kepentingan dan/atau Transaksi dengan Pihak Afiliasi

Transaksi material adalah setiap transaksi yang dilakukan oleh Perusahaan Terbuka atau Perusahaan Terkendali yang memenuhi batasan nilai sebagaimana diatur dalam Peraturan Otoritas

Material Information Containing Conflicts of Interest and/or Transactions with Affiliated Parties

A material transaction is any transaction carried out by a Public Company or Controlled Company that meets the value limits as regulated in the Financial Services Authority Regulation (POJK)

Jasa Keuangan (POJK) No.17/POJK.04/2020 Tentang Transaksi Material dan Perubahan Kegiatan Usaha.

Lingkup Transaksi:
Perusahaan Terbuka yang melakukan Transaksi Material dalam:
a. 1 (satu) kali transaksi; atau
b. Suatu rangkaian transaksi untuk suatu tujuan atau kegiatan tertentu, wajib memenuhi ketentuan sebagaimana diatur dalam POJK No.17/POJK.04/2020.

Batasan Nilai:
(1) Suatu transaksi dikategorikan sebagai Transaksi Material apabila nilai transaksi sama dengan 20% (dua puluh persen) atau lebih dari ekuitas Perusahaan Terbuka.
(2) Transaksi berupa perolehan dan pelepasan atas perusahaan atau segmen operasi dikategorikan sebagai Transaksi Material dalam hal:
   a. Nilai transaksi sama dengan 20% (dua puluh persen) atau lebih dari ekuitas Perusahaan Terbuka;
   b. Total aset yang menjadi objek transaksi dibagi total aset Perusahaan Terbuka nilainya sama dengan atau lebih dari 20% (dua puluh persen);
   c. Laba bersih objek transaksi dibagi dengan laba bersih Perusahaan Terbuka nilainya sama dengan atau lebih dari 20% (dua puluh persen); atau
   d. Pendapatan usaha objek transaksi dibagi dengan pendapatan usaha Perusahaan Terbuka nilainya sama dengan atau lebih dari 20% (dua puluh persen).
(3) Dalam hal transaksi sebagaimana dimaksud pada (1) dan (2) dilakukan oleh Perusahaan Terbuka yang mempunyai ekuitas negatif, transaksi dikategorikan sebagai Transaksi Material apabila nilai transaksi sama dengan 10% (sepuluh persen) atau lebih dari total aset Perusahaan Terbuka.

Transaksi Benturan Kepentingan

Berdasarkan POJK Nomor 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan yang di maksud benturan kepentingan adalah perbedaan antara kepentingan ekonomis perusahaan terbuka dengan kepentingan ekonomis pribadi anggota Direksi, anggota Dewan Komisaris, Pemegang Saham Utama, atau Pengendali yang dapat merugikan Perusahaan Terbuka dimaksud.

Transaksi benturan kepentingan adalah transaksi yang dilakukan oleh perusahaan terbuka atau perusahaan terkendali dengan setiap pihak, baik dengan afiliasi maupun pihak selain afiliasi yang mengandung benturan kepentingan.

bank **bjb** berkomitmen untuk menangani semua transaksi yang mengandung benturan kepentingan dengan mematuhi peraturan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan yang berlaku. Bank telah menetapkan ketentuan internal untuk mengatur pengelolaan terhadap benturan kepentingan. bank **bjb** telah memiliki pedoman benturan kepentingan untuk

No.17/POJK.04/2020 concerning Material Transactions and Changes in Business Activities.

Transaction Scope:
Public Companies that carry out Material Transactions in:
a. 1 (one) transaction; or
b. A series of transactions for a particular purpose or activity must comply with the provisions as regulated in POJK No.17/POJK.04/2020.

Value Limitations:
(1) A transaction is categorized as a Material Transaction if the transaction value is equal to 20% (twenty percent) or more of the Public Company's Equity.
(2) Transactions in the form of acquisitions and disposals of companies or operating segments are categorized as Material Transactions if:
   a. The transaction value is equal to 20% (twenty percent) or more of the Public Company's Equity;
   b. The total assets that are the object of the transaction divided by the total assets of the Public Company are equal to or more than 20% (twenty percent);
   c. The net profit of the transaction object divided by the net profit of the Public Company is equal to or more than 20% (twenty percent); or
   d. The business income of the transaction object divided by the business income of the Public Company is equal to or more than 20% (twenty percent).
(3) In the event that the transaction as intended in (1) and (2) is carried out by a Public Company that has negative Equity, the transaction is categorized as a Material Transaction if the transaction value is equal to 10% (ten percent) or more of the Public Company's total assets.

Conflict of Interest Transactions

Based on POJK Number 42/POJK.04/2020 concerning Affiliate Transactions and Conflict of Interest Transactions, what is meant by conflict of interest is the difference between the economic interests of a public company and the personal economic interests of members of the Board of Directors, members of the Board of Commissioners, Major Shareholders or Controllers which could be detrimental to the Company. Open in question.

Conflict of interest transactions are transactions carried out by a public company or controlled company with any party, both affiliates and parties other than affiliates that contain a conflict of interest.

bjb bank is committed to handling all transactions containing conflicts of interest by complying with Financial Services Authority regulations and applicable laws and regulations. The Bank has established internal provisions to regulate the management of conflicts of interest. bank **bjb** has conflict of interest guidelines to be able to handle conflict of interest situations faced, in the

dapat menangani situasi benturan kepentingan yang dihadapi, dalam rangka menjalankan kegiatan usaha Bank yang ditetapkan melalui:

1. Surat Keputusan Direksi Nomor 0705/SK/DIR-KAP/2021 tanggal 27 Oktober 2021 tentang Kebijakan Tata Kelola Bank.
2. Surat Keputusan Direksi Nomor 0077/SK/DIR-CS/2019 tanggal 14 Januari 2019 tentang Kebijakan Tata Tertib Kerja Direksi.
3. Surat Keputusan Direksi Nomor 0605/SK/DIR-KAP/2022 tanggal 25 Oktober 2022 tentang Standar Operasional Prosedur (SOP) Anti Korupsi.
4. Surat Keputusan Dewan Komisaris Nomor 02/SK/DKO/2022 tanggal 04 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.
5. Surat Keputusan Direksi Nomor 0422/SK/DIR-KAP/2022 tanggal 05 Agustus 2022 tentang Pedoman Benturan Kepentingan.

Mekanisme pengelolaan penerapan terhadap benturan kepentingan sebagai berikut:

1. Keputusan yang dibuat oleh insan bank **bjb** dalam rangka menjalankan kegiatan operasional bank **bjb** memberikan dampak kepada bank **bjb** dan merepresentasikan bank **bjb** sebagai suatu perusahaan.
2. Insan bank **bjb** wajib menghindari situasi benturan kepentingan agar keputusan yang diambil lebih objektif, independen, dan selalu mengedepankan kepentingan bank **bjb**.
3. Insan bank **bjb** yang berpotensi menghadapi atau telah berada pada situasi benturan kepentingan yang dapat mempengaruhi keputusannya wajib mengungkapkan situasi benturan kepentingan yang dihadapinya kepada pihak yang melaksanakan pengelolaan benturan kepentingan melalui surat deklarasi pada saat pertama kali diketahui adanya potensi atau telah berada pada situasi benturan kepentingan oleh yang bersangkutan.
4. Pihak yang melaksanakan pengelolaan benturan kepentingan wajib memberikan rekomendasi atas pengungkapan situasi benturan kepentingan yang dihadapi oleh insan bank **bjb** untuk tidak memperkenankan melanjutkan tugas dan tanggung jawabnya yang berkaitan dengan situasi benturan kepentingan atau tetap berada pada situasi benturan kepentingan tersebut pada surat deklarasi yang telah disampaikan oleh insan bank **bjb**.
5. Setiap insan bank **bjb** yang berpotensi menghadapi atau telah berada pada situasi benturan kepentingan tidak diperkenankan untuk melanjutkan tugas dan tanggung jawabnya dalam rangka mengundang, memberikan persetujuan, melakukan pembahasan, mengungkapkan informasi yang terkait, memanfaatkan fasilitas bank serta melakukan tindakan-tindakan lain yang berkaitan dengan situasi benturan kepentingan tersebut. Dalam hal ini, di antaranya pemberian perlakuan istimewa kepada pihak-pihak tertentu di luar prosedur dan ketentuan yang termasuk dalam kategori benturan kepentingan yang menimbulkan kerugian bank **bjb** atau mengurangi keuntungan bank **bjb** di antaranya

context of carrying out the Bank's business activities as determined through:

1. Board of Directors Decree Number 0705/SK/DIR-KAP/2021 dated 27 October 2021 concerning Bank Governance Policy .
2. Board of Directors Decree Number 0077/SK/DIR-CS/2019 dated January 14 2019 concerning Directors' Work Procedures Policy.
3. Board of Directors Decree Number 0605/SK/DIR-KAP/2022 dated 25 October 2022 concerning Anti-Corruption Standard Operating Procedures (SOP) .
4. Decree of the Board of Commissioners Number 02/SK/DKO/2022 dated 04 January 2022 concerning Guidelines and Work Rules for the Board of Commissioners.
5. Board of Directors Decree Number 0422/SK/DIR-KAP/2022 dated 05 August 2022 concerning Guidelines for Conflicts of Interest .

Mechanism for managing conflicts of interest is as follows:

1. Decisions made by bank **bjb** personnel in the course of carrying out the operational activities of bank **bjb** have an impact on bank **bjb** and represent bank **bjb** as a company.
2. bank **bjb** personnel must avoid situations of conflicts of interest to ensure that decisions made are more objective, independent, and always prioritize the interests of bank **bjb**.
3. bank **bjb** personnel who potentially face or are already in situations of conflicts of interest that may affect their decisions must disclose the conflict of interest to the party responsible for managing conflicts of interest through a declaration letter when the potential or existing conflict of interest is first known by the individual concerned.
4. The party responsible for managing conflicts of interest must provide recommendations on the disclosure of conflicts of interest faced by bank **bjb** personnel to prevent them from continuing their duties and responsibilities related to the conflict of interest situation, as stated in the declaration letter submitted by the bank **bjb** personnel.
5. Any bank **bjb** personnel who potentially face or are already in situations of conflicts of interest are not allowed to continue their duties and responsibilities related to the conflict of interest situation, including inviting, approving, discussing, disclosing related information, utilizing bank facilities, and taking other actions related to the conflict of interest situation. This includes providing preferential treatment to certain parties outside the procedures and provisions that fall into the category of conflicts of interest that cause losses to bank **bjb** or reduce bank **bjb**'s profits, such as offering lower interest rates or extending credit to debtors or prospective debtors deemed unfit, which do not comply with applicable

pemberian suku bunga lebih rendah atau pemberian kredit kepada debitur atau calon debitur yang dinilai tidak layak yang tidak sesuai dengan prosedur dan ketentuan yang berlaku dikarenakan adanya hubungan afiliasi atau hal lain yang dapat mempengaruhi keputusan insan bank **bjb**, namun demikian dalam hal keputusan tetap harus diambil maka pihak-pihak dimaksud wajib mengutamakan kepentingan ekonomis bank **bjb** dan menghindarkan bank **bjb** dari kerugian yang timbul atau kemungkinan berkurangnya keuntungan bank **bjb** serta wajib mengungkapkan kondisi benturan kepentingan dalam setiap keputusan.

6. Parameter situasi benturan kepentingan yang tetap mengharuskan pihak yang mengalami benturan kepentingan untuk tetap ikut serta dalam pengambilan keputusan, antara lain namun tidak terbatas pada:
   a. Adanya keterbatasan sumber daya manusia baik dari sisi kuantitas maupun kualitas dalam hal pengambilan keputusan pada Unit Kerja Terkait dan/atau bank **bjb**.
   b. Tidak mengakibatkan kerugian atau mengurangi keuntungan bagi Bank dalam setiap pengambilan keputusan.
7. Dalam hal terjadi rangkap jabatan oleh insan bank **bjb** yang berpotensi menimbulkan situasi benturan kepentingan dimungkinkan untuk tetap dilaksanakan selama terdapat ketentuan internal bank **bjb** yang mengatur mengenai rangkap jabatan dimaksud dan tidak bertentangan dengan peraturan perundang-undangan yang berlaku.
8. Insan bank **bjb** yang telah berada pada situasi benturan kepentingan dan harus memberikan keputusan melalui forum rapat, maka wajib mengungkapkan benturan kepentingan dimaksud dalam setiap keputusan yang dituangkan dalam notula rapat.

Sepanjang tahun 2023, tidak terdapat transaksi material yang mengandung benturan kepentingan.

Transaksi Pihak Afiliasi

Berdasarkan POJK Nomor 42/POJK.04/2020 yang dimaksud afiliasi adalah:

1. Hubungan keluarga karena perkawinan dan keturunan sampai derajat kedua, baik secara horizontal maupun vertikal;
2. Hubungan antara pihak dengan Pegawai, Direktur, atau Komisaris dari pihak tersebut;
3. Hubungan antara 2 (dua) perusahaan di mana terdapat 1 (satu) atau lebih anggota Direksi atau Dewan Komisaris yang sama;
4. Hubungan antara Perusahaan dan pihak, baik langsung maupun tidak langsung, mengendalikan atau dikendalikan oleh perusahaan tersebut;
5. Hubungan antara 2 (dua) perusahaan yang dikendalikan, baik langsung maupun tidak langsung, oleh pihak yang sama; atau
6. Hubungan antara perusahaan dan pemegang saham utama.

Transaksi Afiliasi adalah setiap aktivitas dan/atau transaksi yang dilakukan oleh perusahaan terbuka atau perusahaan terkendali

procedures and provisions due to affiliations or other factors that may influence the decisions of bank **bjb** personnel. However, in case a decision must still be made, the parties involved must prioritize the economic interests of bank **bjb**, avoid losses, or potential reduction of profits, and disclose the conflict of interest in every decision.

6. Parameters for conflict of interest situations that still require the involvement of the conflicted party in decision-making include, but are not limited to:
   a. Limitations in human resources, both quantitatively and qualitatively, in decision-making at the Relevant Work Unit and/or bank **bjb**.
   b. Not causing losses or reducing profits for the Bank in every decision-making.
7. In case of overlapping positions by bank **bjb** personnel that may create a conflict of interest situation, it is possible to proceed as long as there are internal regulations of bank **bjb** governing the said overlapping positions and it does not conflict with applicable laws and regulations
8. bank **bjb** personnel who are in situations of conflicts of interest and are required to make decisions through a meeting forum must disclose the conflict of interest in every decision documented in the meeting minutes.

Throughout 2023 , there were no material transactions that contained a conflict of interest.

Affiliated Party Transactions

Based on POJK Number 42/POJK.04/2020, what is meant by affiliation is:

1. Family relationships due to marriage and descent up to the second degree, both horizontally and vertically;
2. The relationship between the party and the Employee, Board of Directors or Board of Commissioner of that party;
3. Relationship between 2 (two) companies where there are 1 (one) or more members of the same Board of Directors or Board of Commissioners;
4. The relationship between the Company and parties, whether directly or indirectly, controlling or controlled by the company;
5. Relationship between 2 (two) companies controlled, either directly or indirectly, by the same party; or
6. The relationship between the company and its major shareholders.

Affiliate Transaction is any activity and/or transaction carried out by a public company or controlled company with an affiliate

dengan afiliasi dari perusahaan terbuka atau afiliasi dari anggota Direksi, anggota Dewan Komisaris, Pemegang Saham Utama, atau Pengendali, termasuk setiap aktivitas dan/atau transaksi yang dilakukan oleh Perusahaan Terbuka atau Perusahaan Terkendali untuk kepentingan afiliasi dari Perusahaan Terbuka atau afiliasi dari anggota Direksi, anggota Dewan Komisaris, Pemegang Saham Utama, atau Pengendali.

of a public company or an affiliate of a member of the Board of Directors, member of the Board of Commissioners, Major Shareholders or Controller, including every activity and/or transaction carried out by the Company Public or Controlled Companies for the benefit of affiliates of Public Companies or affiliates of members of the Board of Directors, members of the Board of Commissioners, Major Shareholders or Controllers.

Pada tahun 2023 terdapat transaksi material dengan pihak afiliasi yang diuraikan sebagai berikut

n 2023, there were material transactions with affiliated parties, described as follows:

Tanggal Transaksi **Transaction date**	:	21 Desember 2023 December 21, 2023
Objek Transaksi dan Nilai Transaksi **Transaction Object and Transaction Value**	:	Pengefektifan Penyertaan Modal Lanjutan (*subsequent investment*) kepada PT BPR Intan Jabar sebesar Rp567.500.000 The enactment of a Subsequent Investment to PT BPR Intan Jabar amounting to IDR567,500,000
Pihak Terafiliasi Yang Melakukan Transaksi dan Sifat Hubungan Afiliasi **Affiliated Party Conducting the Transaction and the Nature of the Affiliation**	:	bank **bjb** melakukan transaksi dengan PT BPR Intan Jabar. Dalam hal ini, bank **bjb** sebagai Pemegang Saham PT BPR Intan Jabar. bank **bjb** conducted a transaction with PT BPR Intan Jabar, where bank **bjb** acts as a Shareholder of PT BPR Intan Jabar.
Dampak kejadian, Informasi atau Fakta Material tersebut terhadap kegiatan operasional, hukum, kondisi keuangan atau kelangsungan usaha Perseroan **Impact of the event, Information, or Material Fact on the operational, legal, financial condition, or business continuity of the Company**	:	Perubahan komposisi penyertaan modal bank **bjb** kepada PT BPR Intan Jabar sebagai dampak dari kegiatan Penyertaan Modal Lanjutan (*subsequent investment*). Tidak terdapat perubahan status pengendalian, saat ini PT BPR Intan Jabar sebagai Entitas Anak bank **bjb**. The change in the composition of bank **bjb**'s capital investment in PT BPR Intan Jabar as a result of the Subsequent Investment activity does not alter the control status, with PT BPR Intan Jabar remaining as a Subsidiary of bank **bjb**.
Pemenuhan Ketentuan terkait **Compliance with Related Regulations**	:	POJK 42/2020

Seperti telah disampaikan pada bagian transaksi benturan kepentingan, bank **bjb** telah memiliki kebijakan mengenai transaksi benturan kepentingan, termasuk transaksi dengan pihak afiliasi. Transaksi material diputuskan oleh pejabat tertinggi di setiap level terkait dan dalam Rapat Direksi untuk situasi benturan kepentingan yang terkait dengan Direksi. Sebagai upaya memastikan transaksi dilakukan untuk kepentingan Perseroan dan mencegah terjadinya potensi benturan kepentingan yang mungkin terjadi atas rencana transaksi afiliasi, maka sesuai dengan tugas dan tanggung jawabnya, Komite Audit dimungkinkan untuk menelaah dan memberikan saran kepada Dewan Komisaris terkait adanya potensi benturan kepentingan. Transaksi material dengan pihak afiliasi diputuskan dengan senantiasa memperhatikan prinsip kehati-hatian dan independen serta telah memenuhi ketentuan Otoritas Jasa Keuangan maupun peraturan perundang-undangan lain yang berlaku. Dengan demikian transaksi afiliasi telah memenuhi prinsip transaksi yang wajar (*arm's length principle*).

As previously mentioned in the section on conflict of interest transactions, bank **bjb** has established policies regarding conflict of interest transactions, including transactions with affiliated parties. Material transactions are decided by the highest officials at each relevant level and in the Board of Directors' meeting for conflict of interest situations related to the Board of Directors. As an effort to ensure transactions are conducted in the interest of the Company and to prevent potential conflicts of interest that may arise from planned affiliate transactions, the Audit Committee is tasked and responsible for reviewing and advising the Board of Commissioners on potential conflicts of interest. Material transactions with affiliated parties are decided while always considering the principles of prudence and independence and have complied with the OJK Regulation (POJK) and other applicable laws. Thus, affiliate transactions have met the fair transaction principles (arm's length principle).

Transaksi Pihak Berelasi

Dalam menjalankan usahanya, bank **bjb** dan entitas anak melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK No. 7 (Revisi 2015) tentang "Pengungkapan Pihak-pihak Berelasi".

Transaction Related Parties

In carrying out their business, bank **bjb** and Subsidiaries carry out transactions with Related Parties as defined in PSAK No. 7 (Revised 2015) concerning "Disclosure of Related Parties".

Suatu pihak dianggap berelasi dengan Bank dan entitas anak jika:

i. Suatu pihak yang secara langsung. atau tidak langsung yang melalui satu atau lebih perantara. suatu pihak (i) mengendalikan. atau dikendalikan oleh. atau berada di bawah pengendalian bersama. dengan Bank dan entitas anak; (ii) memiliki pengaruh signifikan atas Bank dan entitas anak; atau (iii) memiliki pengendalian bersama atas Bank dan entitas anak;
ii. Suatu pihak yang berada dalam kelompok usaha yang sama dengan Bank dan entitas anak
iii. Suatu pihak yang merupakan ventura bersama di mana Bank dan entitas anak sebagai venturer;
iv. Suatu pihak adalah anggota dari personil manajemen kunci Bank dan entitas anak;
v. Suatu pihak adalah anggota keluarga dekat dari individu yang diuraikan dalam butir (i) atau (iv);
vi. Suatu pihak adalah entitas yang dikendalikan. dikendalikan bersama atau dipengaruhi signifikan oleh beberapa entitas. langsung maupun tidak langsung. individu seperti diuraikan dalam butir (iv) atau (v);
vii. Suatu pihak adalah suatu program imbalan pasca kerja untuk imbalan kerja dari Bank dan entitas anak atau entitas terkait Bank dan entitas anak

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 POJK Nomor 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan pada saat transaksi-transaksi tersebut dilakukan.

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan yang relevan dan rinciannya telah disajikan dalam Laporan Keuangan.

Nama Pihak Yang Bertransaksi dan Sifat Hubungan

Dalam kegiatan normal usaha, bank **bjb** 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.

A party is considered related to the Bank and Subsidiaries if:

i. A party directly. or indirectly through one or more intermediaries. a party (i) controls. or controlled by. or are under joint control. with Banks and Subsidiaries; (ii) has significant influence over the Bank and Subsidiaries; or (iii) has joint control over the Bank and Subsidiaries;
ii. A party that is in the same business group as the Bank and Subsidiaries
iii. A party which is a joint venture where the Bank and Subsidiaries are venturers;
iv. A party is a member of the Bank's key management personnel and Subsidiaries;
v. A party is a close family member of the individual described in (i) or (iv);
vi. A party is a controlled entity. jointly controlled or significantly influenced by several entities. directly or indirectly. individual as described in point (iv) or (v);
vii. A party is a post-employment benefit program for employee benefits from the Bank and Subsidiaries or entities related to the Bank and Subsidiaries

Transactions with Related Parties are carried out with conditions and the same conditions as transactions with Third Parties. Transactions carried out by Banks and Subsidiaries have been carried out complies with POJK Number 42/POJK.04/2020 concerning Transactions Affiliates and Transactions Conflict of Interest at the time of transactions is done.

All material transactions and balances with Related Parties are disclosed in the notes to the relevant financial statements and the details are presented in the Financial Statements.

Name of the Transacting Party and Nature of the Relationship

In normal business activities, bank **bjb** and Subsidiaries carry out transactions with Related Parties due to ownership and/or management relationships. All transactions with Related Parties have been carried out with mutually agreed policies and conditions.

No.	Pihak-Pihak Berelasi Parties-Related Parties	Sifat Hubungan Istimewa The Nature of Special Relationships	Transaksi Transaction
1	Pemerintah Provinsi Jawa Barat West Java Provincial Government	Pemegang saham pengendali Controlling shareholders	a. Giro b. Simpanan nasabah c. Kredit yang diberikan a. Current Accounts b. Customer deposits c. Disbursed Loans
2	Manajemen kunci Key management	Hubungan pengendalian kegiatan perusahan Relationship control of company activities	a. Kredit yang diberikan b. Simpanan nasabah a. Disbursed Loans b. Customer deposits

No.	Pihak-Pihak Berelasi Parties-Related Parties	Sifat Hubungan Istimewa The Nature of Special Relationships	Transaksi Transaction
3	BPR dan PD-LPK BPR and PD-LPK	Hubungan kepemilikan melalui Pemerintah provisi dan kabupaten Ownership relationships through provisional and district governments	a. Penyertaan saham b. Simpanan dari bank lain a. Share investment b. Deposits from other banks
4	PT Asuransi Bangun Askrida	Hubungan kepemilikan melalui Pemerintah provisi dan kabupaten Ownership relationships through provisional and district governments	a. Asuransi aset tetap a. Fixed asset insurance

Kewajaran dan Alasan Dilakukannya Transaksi

Transaksi dengan pihak-pihak berelasi dilakukan dengan syarat dan kondisi yang sama dengan transaksi-transaksi dengan pihak ketiga (*arm's length*). Transaksi yang dilakukan bank **bjb** dan entitas anak telah memenuhi POJK Nomor 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan pada saat transaksi-transaksi tersebut dilakukan. Transaksi dengan pihak berelasi telah dilakukan secara wajar sesuai peraturan perundang-undangan. Transaksi dilakukan atas dasar alasan kebutuhan bank **bjb** dan bebas dari konflik kepentingan.

Reasonableness and Reasons For the Transaction

Transactions with Related Parties are carried out with conditions and the same conditions as transactions with Third Parties (arm's length). Transactions carried out by banks **bjb** and Subsidiaries have complied with POJK Number 42/POJK.04/2020 concerning Affiliate Transactions and Conflict of Interest Transactions on when these transactions are carried out. Transaction _ with Related Parties has been carried out in a reasonable manner legislation. Transactions are carried out on the basis of reasons for the need for bank **bjb** and free from conflicts of interest.

Realisasi Transaksi Pihak Berelasi

Tabel berikut menunjukkan jumlah agregat dari transaksi pihak yang berelasi (selain manajemen kunci) pada tanggal-tanggal 31 Desember 2023 dan 2022.

Realization of Related Parties Transactions

The following table shows the aggregate amount of related party transactions (other than key management) as of December 31, 2023 and 2022 .

Tabel Transaksi dengan Pihak Berelasi Selain Manajemen Kunci
Table of Transactions with Related Parties Other than Key Management

(dalam jutaan Rupiah/in IDR million)

Keterangan Information	31 Desember 2023 December 31, 2023	31 Desember 2022 December 31, 2022
Aset **Asset**		
Kredit yang diberikan Loans given	**710,248**	466,150
Penyertaan saham Investments in shares	**190,089**	142,093
Total aset dari pihak – pihak berelasi **Total assets of the parties – Related Parties**	**900,337**	**608,243**
Cadangan kerugian penurunan nilai dari pihak-pihak berelasi Allowance for Impairment Losses from Related Parties	**(12,403)**	(10,040)
Total aset dari pihak -pihak berelasi - neto **Total assets of -Related Parties - net**	**887,934**	**598,203**
Persentase total aset pihak be relasi terhadap total aset - neto **Percentage of total assets of related parties to total assets - net**	**0.47%**	**0.33%**
Liabilitas **Liabilities**		
Simpanan nasabah dan simpanan nasabah syariah Deposits from Customers and Deposits from Customers Sharia	**6,401,344**	9,884,863
Simpanan dari bank lain Deposits from Other Banks	**86,755**	96,339
Dana syirkah temporer Teporary Syirkah Fund	**9,316**	7,148
Total liabilitias dan dana syirkah temporer kepada pihak-pihak berelasi **Total liabilities and Teporary Syirkah Fund to Related Parties**	**6,497,415**	**9,988,350**

Keterangan Information	31 Desember 2023 December 31, 2023	31 Desember 2022 December 31, 2022
Persentase total liabilitas dan dana syirkah temporer pihak berelasi terhadap total liabilitas dan total dana syirkah temporer **Percentage of total liabilities and Teporary Syirkah Fund Related Parties to total liabilities and total Teporary Syirkah Fund**	**3.76%**	**6.00%**
Pendapatan bunga dan bagi hasil **Interest income and profit sharing**		
Kredit yang diberikan dan pembiayaan/piutang syariah Loans given and Sharia financing/receivables	**47,821**	26,866
Total pendapatan bunga dan syariah dari pihak-pihak berelasi **Total Interest and Sharia Income from Related Parties**	**47,821**	**26,866**
Persentase terhadap total pendapatan bunga dan syariah **Percentage of total Interest and Sharia Income**	**0.34%**	**0.20%**
Beban bunga **Interest expense**		
Simpanan nasabah, simpanan nasabah syariah, dan dana syirkah temporer Deposits from Customers, Deposits from Customers Sharia, and Teporary Syirkah Fund	**365,711**	282,771
Simpanan dari bank lain Deposits from Other Banks	**1,690**	2,665
Total beban bunga dan bonus dari pihak - pihak berelasi **Total interest expenses and bonuses from related parties**	**367,401**	**285,436**
Persentase terhadap total beban bunga dan bonus **Percentage of total interest and bonus expenses**	**5.29%**	**5.46%**

Rincian nama pihak terkait realisasi (nilai) transaksi pihak berelasi disajikan pada catatan atas Laporan Keuangan No. 43 yang terlampir pada Laporan Tahunan ini. Transaksi berelasi tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan.

The details of the related party transactions (amount) realization are presented in the notes to the Financial Statements No. 43 attached to this Annual Report. These related party transactions constitute business activities conducted to generate operating income and are carried out on a regular, recurring, and/or ongoing basis.

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

Seperti telah disampaikan pada bagian transaksi benturan kepentingan, bank **bjb** telah memiliki kebijakan mengenai transaksi benturan kepentingan, termasuk transaksi dengan pihak berelasi. Transaksi material diputuskan oleh pejabat tertinggi di setiap level terkait dan dalam Rapat Direksi untuk situasi benturan kepentingan yang terkait dengan Direksi. Sebagai upaya memastikan transaksi dilakukan untuk kepentingan Perseroan dan mencegah terjadinya potensi benturan kepentingan yang mungkin terjadi atas rencana transaksi berelasi, maka sesuai dengan tugas dan tanggung jawabnya, Komite Audit dimungkinkan untuk menelaah dan memberikan saran kepada Dewan Komisaris terkait adanya potensi benturan kepentingan. Transaksi material dengan pihak berelasi diputuskan dengan senantiasa memperhatikan prinsip kehati-hatian dan independen serta telah memenuhi ketentuan Otoritas Jasa Keuangan maupun peraturan perundang-undangan lain yang berlaku serta memenuhi prinsip transaksi yang wajar (*arm's length principle*).

Selama tahun 2023, tidak terdapat pelanggaran atas peraturan perundang-undangan terkait dengan transaksi dengan pihak berelasi serta tidak terdapat transaksi yang mengandung benturan kepentingan.

Review Mechanism Policy on Transactions and Compliance with Related Regulations and Conditions

As stated in the section on conflict of interest transactions, bank **bjb** has a policy regarding conflict of interest transactions, including transactions with Related Parties. Material transactions are decided by the highest officials at each relevant level and at Board of Directors Meeting for conflict of interest situations related to the Board of Directors. In an effort to ensure transactions are carried out in the interests of the Company and prevent potential conflicts of interest that may occur over planned related transactions, in accordance with duties and responsibilities the answer is, the Audit Committee is enabled to review and provide advice to the Board of Commissioners regarding potential conflicts interest. Material transactions with Related Parties are decided by always taking into account the principles of prudence and independence has complied with the provisions of the Financial Services Authority and other applicable laws and regulations and fulfill the principle of fair transactions (arm's length principle).

During 2023 , there were no violations of laws and regulations related to transactions with Related Parties and there were no transactions containing conflicts of interest.

Perubahan Peraturan Perundang-Undangan dan Dampaknya Terhadap Bank

Perubahan peraturan perundang-undangan yang berpengaruh terhadap bank **bjb** beserta dampak perubahan dan informasi penyesuaian yang dilakukan bank **bjb** terhadap perubahan tersebut selama tahun 2023 adalah sebagai berikut:

Tabel Perubahan Peraturan Perundang-Undangan Tahun 2023
Table of Amendments to the 2023 Regulations

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
1.	Surat Edaran Otoritas Jasa Keuangan Nomor 16/SEOJK.03/2023 tentang Perhitungan Permodalan untuk Eksposur Bank Terhadap Lembaga *Central Counterparty*. OJK Circular Letter (SEOJK) Number 16/SEOJK.03/2023 on Capital Calculation for Bank Exposures to Central Counterparty Institutions.	19 Oktober 2023 October 19, 2023	Perhitungan Permodalan untuk Eksposur Bank Terhadap Lembaga *Central Counterparty*. Capital Calculation for Bank Exposures to Central Counterparty Institutions.	1. Lembaga *Central Counterparty* (CCP) merupakan lembaga yang dibentuk untuk melakukan kliring atas transaksi yang dilakukan oleh anggotanya. Anggota CCP merupakan pihak yang memenuhi persyaratan untuk menggunakan layanan jasa kliring berdasarkan kriteria yang ditetapkan oleh CCP. Secara umum CCP menempatkan dirinya di antara para pihak yang melakukan transaksi, sehingga CCP akan bertindak sebagai penjual bagi pembeli dan sebagai pembeli bagi penjual. 2. Penyelenggaraan CCP di dalam negeri sesuai dengan peraturan perundang-undangan mengenai penyelenggaraan lembaga *central counterparty*. Tujuan pembentukan CCP antara lain: a. mendukung pengembangan pasar keuangan; b. menurunkan risiko kredit; dan c. meningkatkan efisiensi transaksi seperti transaksi derivatif. 3. Dalam ketentuan ini diatur terkait perhitungan permodalan untuk eksposur Bank terhadap CCP. Eksposur tersebut meliputi: a. Derivatif *Over-The-Counter* (OTC); b. Derivatif melalui bursa (exchange *traded derivative*); c. *Long settlement transaction*; dan d. *Securities Financing Transaction* (SFT), yang memiliki risiko kredit sehingga perlu diperhitungkan dalam kewajiban penyediaan modal minimum Bank. 4. Eksposur yang berasal dari kegagalan penyerahan kas dan/atau instrumen keuangan pada tanggal penyelesaian (settlement date) dari transaksi penjualan atau pembelian instrumen keuangan, termasuk default fund contribution untuk eksposur dimaksud, dikecualikan dari cakupan perhitungan eksposur yang ditransaksikan dengan CCP. Instrumen keuangan antara lain saham, spot nilai tukar, atau *spot* komoditas. 5. Perhitungan eksposur transaksi penjualan atau pembelian instrumen keuangan yang diikuti penyerahan kas dan/atau instrumen keuangan sebagaimana dimaksud pada angka 4 sesuai dengan Surat Edaran Otoritas Jasa Keuangan mengenai perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar bagi bank umum. 6. Bank harus memelihara kecukupan modal untuk eksposur yang timbul dari transaksi dengan *qualifying* CCP (QCCP) maupun nonQCCP. 7. QCCP merupakan entitas yang memiliki izin untuk beroperasi sebagai CCP, termasuk izin untuk memperoleh pengecualian, dan memperoleh izin dari regulator atau pengawas yang sesuai untuk beroperasi sebagai CCP sesuai dengan produk yang ditawarkan. 8. Dalam hal: a. Transaksi dengan CCP meningkatkan eksposur risiko; b. Belum terdapat kejelasan terkait pemenuhan persyaratan CCP sebagai QCCP; dan/atau c. Otoritas yang berwenang menemukan kelemahan signifikan pada CCP yang belum diselesaikan oleh CCP dimaksud, Bank harus mempertimbangkan untuk menambah modal. 9. Dalam hal Bank bertindak sebagai anggota CCP, Bank harus melakukan penilaian menggunakan skenario yang memadai dan *stress testing* terhadap kecukupan permodalan untuk eksposur kepada CCP guna memitigasi risiko inheren dari transaksi tersebut. Penilaian ini mencakup potensi eksposur di kemudian hari atau eksposur kontinjensi yang berasal dari penarikan di kemudian hari atas default fund *commitment* dan/atau *secondary commitment* untuk mengambil alih atau mengganti transaksi saling hapus (*offsetting transaction*) dari nasabah yang berasal dari anggota CCP lain dalam hal anggota CCP tersebut mengalami gagal bayar atau insolven.

Changes In Legal Regulations and Its Impact on Bank

Changes in laws and regulations that affect bank **bjb** along with the impact of changes and information on adjustments made by bank **bjb** of these changes during 2023 are as follows:

	Uraian Pokok Pengaturan Main Setting Description	**Informasi Penyesuaian Yang Dilakukan bank bjb** Information on Adjustment Made by bank **bjb**
	1. Central Counterparty (CCP) institutions are established to clear transactions conducted by their members. CCP members are parties that meet the criteria for using clearing services based on criteria set by the CCP. Generally, the CCP positions itself between the transacting parties, acting as a seller to the buyer and as a buyer to the seller. 2. The operation of domestic CCPs is in accordance with laws and regulations regarding the operation of central counterparty institutions. The purposes of establishing a CCP include: a. supporting the development of the financial market; b. reducing credit risk; c. increasing transaction efficiency, such as for derivative transactions. 3. This provision regulates the capital calculation for a bank's exposure to CCPs. These exposures include: a. Over-The-Counter (OTC) derivatives; b. Exchange-traded derivatives; c. Long settlement transactions; d. Securities Financing Transactions (SFT), which carry credit risk and thus need to be considered in the Bank's minimum capital requirements. 4. Exposures arising from failure to deliver cash and/or financial instruments on the settlement date of financial instrument sale or purchase transactions, including default fund contributions for said exposures, are excluded from the exposure calculation transacted with the CCP. Financial instruments include stocks, spot exchange rates, or spot commodities. 5. The exposure calculation for the sale or purchase of financial instruments that involves the delivery of cash and/or financial instruments as mentioned in point 4 is in accordance with the OJK Circular Letter (SEOJK) on risk-weighted asset calculations for credit risk using the standard approach for general banks. 6. The Bank must maintain capital adequacy for exposures arising from transactions with qualifying CCPs (QCCPs) and non-QCCPs. 7. A QCCP is an entity that is licensed to operate as a CCP, including obtaining exemptions, and is authorized by the appropriate regulator or supervisor to operate as a CCP in accordance with the offered products.. 8. In cases where: a. Transactions with a CCP increase exposure risk; b. There is no clarity regarding the CCP's compliance as a QCCP; and/or c. The competent authority finds significant weaknesses in the CCP that have not been resolved by the CCP, the Bank should consider increasing capital.. 9. When the Bank acts as a CCP member, it must assess using adequate scenarios and stress testing the capital adequacy for exposures to the CCP to mitigate the inherent risks of such transactions. This assessment includes potential future exposure or contingent exposure arising from future calls on default fund commitments and/or secondary commitments to take over or replace offsetting transactions from clients originating from other CCP members in case of default or insolvency.	1. Standar mengenai *Capital requirements for bank exposures to central counterparties* yang diterbitkan oleh Basel Committee on Banking Supervision (BCBS) pada tahun 2020 merupakan respon krisis tahun 2007-2008 yang menunjukkan lemahnya ketahanan bank dan pelaku pasar lain terhadap adanya *shock*. Dalam konteks transaksi derivatif *Over-The-Counter* (OTC), hal ini menunjukkan pentingnya memitigasi risiko sistemik yang disebabkan oleh transaksi derivatif OTC sehingga G20 menginisiasi program reformasi antara lain agar transaksi derivatif OTC dikliringkan melalui *central counterparty* (CCP). Oleh karena itu, diperlukan adanya standar di Indonesia yang dapat menjadi dasar pengaturan dan perhitungan eksposur terhadap transaksi derivatif yang dikliringkan melalui lembaga CCP. 2. Payung hukum SEOJK ini sebagaimana diamanatkan dalam Pasal 42A POJK No. Nomor 27 Tahun 2022 tentang Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum 3. SEOJK ini berlaku bagi Bank umum konvensional termasuk kantor cabang dari bank yang berkedudukan di luar negeri. 4. Dalam SEOJK ini mengatur antara lain terkait: a. Ketentuan umum mengenai perhitungan permodalan untuk eksposur Bank terhadap CCP. b. Pedoman perhitungan eksposur terkait transaksi melalui CCP yang mencakup transaksi dengan QCCP (bagi bank sebagai anggota CCP maupun bagi bank sebagai nasabah dari anggota CCP) dan transaksi dengan nonQCCP, agunan atas transaksi dengan CCP, eksposur *default fund* (bagi bank yang bertransaksi dengan QCCP maupun nonQCCP), batas atas penyediaan modal, serta penyesuaian perhitungan untuk eksposur SFT. c. SEOJK ini juga mengatur mengenai laporan kepada OJK serta publikasi mengenai eksposur terkait transaksi dengan CCP. Perhitungan eksposur yang ditransaksikan melalui dengan CCP sesuai SEOJK ini mulai dilakukan untuk posisi akhir bulan berikutnya setelah QCCP pertama mulai beroperasi di Indonesia. 1. The Basel Committee on Banking Supervision (BCBS) released the Standard on Capital Requirements for Bank Exposures to Central Counterparties in 2020 as a response to the 2007-2008 crisis, highlighting the vulnerability of banks and other market participants to shocks. In the context of Over-The-Counter (OTC) derivative transactions, this underscores the importance of mitigating systemic risks caused by OTC derivative transactions. Consequently, the G20 initiated a reform program, including the clearing of OTC derivative transactions through central counterparties (CCP). Therefore, it is essential to establish standards in Indonesia that can serve as the basis for the regulation and calculation of exposures to derivatives transactions cleared through CCP institutions 2. The legal framework for this SEOJK is in accordance with Article 42A of OJK Regulation No. 27/2022, the Second Amendment to OJK Regulation (POJk) No. 11/POJK.03/2016 concerning the Minimum Capital Adequacy Requirements for Commercial Banks. 3. The SEOJK applies to conventional commercial banks, including branches of banks domiciled abroad. 4. The SEOJK covers, among other things: a. General provisions regarding the calculation of capital for the Bank's exposure to CCP. b. Guidelines for calculating exposure related to transactions through CCP, including transactions with QCCP (for banks as CCP members or as customers of CCP members) and transactions with non-QCCP, collateral for transactions with CCP, default fund exposure (for banks transacting with QCCP or non-QCCP), capital adequacy limits, and adjustments to calculations for SFT exposure.

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description	
				10. Bank harus memastikan kecukupan kualitas penerapan manajemen risiko atas aktivitas terkait dengan CCP dan melaporkan secara berkala semua eksposur kepada CCP termasuk eksposur yang berasal dari transaksi dengan CCP dan eksposur yang berasal dari kewajiban keanggotaan CCP seperti default fund contribution kepada anggota Direksi dan komite manajemen risiko. 11. Bank harus melakukan perhitungan eksposur terkait transaksi dengan CCP. Perhitungan eksposur dimaksud dibedakan menjadi transaksi yang dikliringkan dengan QCCP dan nonQCCP. 12. Perhitungan eksposur terkait transaksi dengan CCP yang dihitung Bank mencakup: a. Eksposur dalam hal Bank bertindak sebagai: 1) anggota CCP; dan/atau 2) nasabah; b. Eksposur terkait agunan transaksi dengan CCP; dan c. Eksposur default fund contribution dalam hal Bank bertindak sebagai anggota CCP. 13. Untuk perhitungan eksposur sebagaimana dimaksud pada angka 2 huruf a merupakan hasil perkalian antara tagihan bersih dan bobot risiko. 14. Secara umum, perhitungan tagihan bersih sesuai dengan perhitungan eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan (*counterparty credit risk*) sebagaimana diatur dalam Surat Edaran Otoritas Jasa Keuangan mengenai perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar bagi bank umum. Namun, terdapat penyesuaian pada beberapa indikator dalam perhitungan tagihan bersih sebagaimana tercantum dalam Lampiran A yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini antara lain besaran minimum margin period of risk (MPOR) dan perhitungan untuk eksposur SFT. 15. Penetapan bobot risiko sebagaimana tercantum dalam Lampiran A yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. 16. Dalam hal terdapat *leg* anggota CCP kepada nasabah dari transaksi derivatif melalui bursa yang didasarkan pada perjanjian bilateral, anggota CCP maupun nasabah menghitung kebutuhan modal atas transaksi dimaksud sebagai transaksi derivatif OTC. Perlakuan ini juga diterapkan untuk transaksi antara nasabah tingkat yang lebih tinggi (*higher level client*) dan nasabah tingkat yang lebih rendah (*lower-level client*) pada struktur nasabah bertingkat (*multi-level client structure*). 17. Tata cara perhitungan eksposur terkait transaksi dengan CCP tercantum dalam Lampiran A yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. 18. Apabila selama 3 (tiga) bulan CCP tidak lagi memenuhi syarat sebagai QCCP, perhitungan eksposur atas transaksi dengan CCP yang sebelumnya diakui sebagai QCCP dapat tetap diperlakukan sebagai transaksi dengan QCCP. Setelah jangka waktu tersebut, perhitungan eksposur terhadap CCP harus dilakukan sesuai dengan perhitungan eksposur terhadap non QCCP. 19. Bank mulai menghitung eksposur yang ditransaksikandengan CCP sesuai dengan Surat Edaran Otoritas Jasa Keuangan ini untuk posisi akhir bulan berikutnya setelah QCCP pertama mulai beroperasi di Indonesia. 20. Bank menyampaikan laporan eksposur terkait transaksi dengan CCP secara daring melalui sistem pelaporan Otoritas Jasa Keuangan. 21. Bank menyampaikan laporan eksposur terkait transaksi dengan CCP secara: a. Bulanan, untuk Bank secara individu yang disampaikan untuk posisi akhir bulan; dan b. Triwulanan, untuk Bank secara konsolidasi yang disampaikan untuk posisi akhir bulan Maret, bulan Juni, bulan September, dan bulan Desember, bagi Bank yang memiliki perusahaan anak.	

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank **bjb**
10. The Bank must ensure adequate quality of risk management practices related to CCP activities and regularly report all exposures to CCPs, including exposures arising from transactions with CCPs and exposures arising from CCP membership obligations such as default fund contributions to Board of Directors and risk management committee. 11. The Bank must calculate exposure related to transactions with CCPs. The exposure calculation is differentiated between transactions cleared with QCCPs and non-QCCPs. 12. The Bank's exposure calculation related to transactions with CCPs includes: a. Exposure in cases where the Bank acts as: 1) a CCP member; and/or 2) a client; b. Exposure related to collateral transactions with CCPs; and c. Exposure to default fund contributions in cases where the Bank acts as a CCP member. 13. The exposure calculation as mentioned in point 2 letter a is the result of multiplying the net claim by the risk weight. 14. Generally, the net claim calculation is in accordance with the exposure calculation that generates credit risk due to counterparty failure as regulated in the OJK Circular Letter (SEOJK) on risk-weighted asset calculations for credit risk using the standard approach for general banks. However, there are adjustments to several indicators in the net claim calculation as listed in Appendix A, which is an integral part of this OJK Circular Letter (SEOJK), including the minimum margin period of risk (MPOR) and calculations for SFT exposure. 15. The determination of risk weights as listed in Appendix A, which is an integral part of this OJK Circular Letter (SEOJK). 16. In cases where there is a CCP leg to clients from exchange-traded derivative transactions based on bilateral agreements, both the CCP member and the client calculate capital requirements for the transaction as if it were an OTC derivative transaction. This treatment is also applied to transactions between higher-level clients and lower-level clients within a multi-level client structure. 17. The procedure for calculating exposure related to transactions with CCPs is contained in Appendix A, which is an integral part of this OJK Circular Letter (SEOJK. 18. If, during a period of 3 (three) months, a CCP no longer meets the requirements as a QCCP, the exposure calculation for transactions with the CCP previously recognized as a QCCP may still be treated as transactions with a QCCP. After this period, exposure calculations towards the CCP must be conducted according to the calculation. 19. The Bank initiates the calculation of exposure transacted with CCP in accordance with the OJK Circular Letter (SEOJK for the month-end position following the commencement of the first QCCP operations in Indonesia. 20. The Bank submits exposure reports related to transactions with CCP electronically through the Financial Services Authority (OJK) reporting system. 21. The Bank submits exposure reports related to transactions with CCP as follows: a. Monthly, individually to the bank, provided for the end-of-month positions; and b. Quarterly, to the Bank on a consolidated basis for the end-of-month position of March, June, September, and December, for Banks that have subsidiaries.	c. This SEOJK also regulates reporting to OJK and publication regarding exposure related to transactions with CCP. The calculation of exposures transacted through CCP in accordance with SEOJK begins for the month-end position following the commencement of the first QCCP operations in Indonesia.

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				22. Bank menyampaikan laporan eksposur terkait transaksi dengan CCP sebagai bagian dari Laporan Perhitungan ATMR untuk Risiko Kredit sesuai dengan Surat Edaran Otoritas Jasa Keuangan mengenai perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar bagi bank umum. 23. Laporan eksposur terkait Transaksi dengan CCP disampaikan pertama kali: a. Bagi Bank secara individu untuk posisi akhir bulan berikutnya setelah QCCP pertama mulai beroperasi di Indonesia; dan b. Bagi Bank secara konsolidasi untuk posisi akhir bulan Maret, bulan Juni, bulan September, atau bulan Desember terdekat setelah QCCP pertama mulai beroperasi di Indonesia. 24. Format dan pedoman pengisian Laporan eksposur terkait transaksi dengan CCP sebagaimana tercantum dalam Lampiran B yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. 25. Bank mengumumkan laporan eksposur terkait transaksi dengan CCP secara individu dan konsolidasi untuk posisi akhir bulan Juni dan bulan Desember. 26. Bank mengumumkan laporan eksposur terkait transaksi dengan CCP sebagai bagian dari laporan publikasi eksposur risiko dan Permodalan untuk ATMR Risiko Kredit-Pendekatan Standar sesuai dengan Surat Edaran Otoritas Jasa Keuangan mengenai perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar bagi bank umum. 27. Pengumuman atas laporan eksposur terkait transaksi dengan CCP pertama kali dilakukan untuk posisi akhir bulan Juni atau bulan Desember terdekat setelah QCCP pertama mulai beroperasi di Indonesia. 28. Format dan pedoman pengisian laporan eksposur terkait transaksi dengan CCP sebagaimana tercantum dalam Lampiran C yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini.
2.	Surat Edaran Otoritas Jasa Keuangan Nomor 17/SEOJK.03/2023 OJK Circular Letter (SEOJK) Number 17/ SEOJK.03/2023	19 Oktober 2023 October 19, 2023	Persyaratan Margin untuk Transaksi Derivatif yang Tidak Dikliringkan melalui Lembaga *Central Counterparty*. Margin Requirements for Non-Cleared Derivatives Transactions through a Central Counterparty Institution.	1. Transaksi derivatif *Over-The-Counter* (OTC) terekspos atas risiko sistemik yang muncul di pasar keuangan. Oleh karena itu, dalam POJK KPMM diatur mengenai kewajiban Bank untuk memenuhi persyaratan margin khususnya untuk transaksi derivatif yang tidak dikliringkan melalui lembaga CCP, yang selanjutnya disebut sebagai transaksi *Non-Centrally Cleared Derivative* (NCCD). 2. Penerapan persyaratan margin untuk transaksi NCCD mengacu pada 8 (delapan) prinsip sebagai berikut: a. Cakupan transaksi derivatif margin diterapkan untuk semua transaksi derivatif NCCD, dengan pengecualian untuk instrumen derivatif tertentu sebagaimana dimaksud dalam Surat Edaran Otoritas Jasa Keuangan ini. b. Cakupan pihak yang harus memenuhi persyaratan margin bank harus memenuhi persyaratan margin atas transaksi NCCD yang dilakukan dengan setiap pihak lawan (*counterparty*) sebagaimana dimaksud dalam Surat Edaran Otoritas Jasa Keuangan ini. Margin yang dipertukarkan mencakup initial margin dan variation margin sesuai dengan risiko pihak lawan (*counterparty*) yang ditimbulkan oleh transaksi tersebut. c. Jumlah minimum dan metodologi untuk perhitungan initial margin dan variation margin metode perhitungan margin berlaku secara konsisten dan ditujukan untuk melindungi eksposur risiko pihak lawan (*counterparty*) sepenuhnya. d. Aset yang memenuhi persyaratan untuk margin aset yang dapat digunakan untuk memenuhi persyaratan margin harus memenuhi kriteria antara lain bersifat likuid dan dapat terjaga nilainya dalam kondisi *financial stress* setelah memperhitungkan *haircut* yang sesuai. e. Perlakuan atas margin yang diterima initial margin harus dipertukarkan secara bruto (*gross basis*). margin yang telah diterima tidak dapat diagunkan kembali atau digunakan kembali. f. Transaksi dengan afiliasi pertukaran margin sebagaimana dimaksud dalam Surat Edaran Otoritas Jasa Keuangan ini tidak diwajibkan untuk transaksi dengan afiliasi.

	Uraian Pokok Pengaturan Main Setting Description	**Informasi Penyesuaian Yang Dilakukan bank bjb** Information on Adjustment Made by bank **bjb**
	22. The Bank submits exposure reports related to transactions with CCP as part of the ATMR Calculation Report in accordance with the OJK Circular Letter (SEOJK) regarding the calculation of risk-weighted assets for credit risk using the standard approach for commercial banks. 23. The exposure report related to transactions with CCP is initially submitted: a. Individually to the bank for the end-of-month position following the commencement of the first QCCP operation in Indonesia; and b. On a consolidated basis to the bank for the end-of-month positions in March, June, September, or the nearest December following the commencement of the first QCCP operation in Indonesia. 24. The format and guidelines for filling out the exposure report related to transactions with CCP are as outlined in Annex B, an integral part of this OJK Circular Letter (SEOJK). 25. The Bank announces exposure reports related to transactions with CCP for individual and consolidated positions at the month-end of June and December. 26. The Bank announces exposure reports related to transactions with CCP as part of the public disclosure of risk exposure and Capital for AMA Credit Risk - Standard Approach in accordance with the OJK Circular Letter (SEOJK) regarding the calculation of risk-weighted assets for credit risk using the standard approach for commercial banks. 27. The first announcement of exposure reports related to transactions with CCP is made for the month-end of June or December closest to the commencement of the first QCCP operations in Indonesia. 28. The format and guidelines for filling out the exposure report related to transactions with CCP are as outlined in Annex C, an integral part of this OJK Circular Letter (SEOJK).	
	1. Over-The-Counter (OTC) derivative transactions are exposed to systemic risks in the financial market. Therefore, in the Regulation on KPMM, the Bank is obliged to meet margin requirements, especially for derivative transactions not cleared through a central counterparty (CCP), referred to as Non-Centrally Cleared Derivative (NCCD) transactions.). 2. The implementation of margin requirements for NCCD transactions is based on 8 (eight) principles as follows: a. Margin coverage for derivative transactions applies to all NCCD derivative transactions, with exceptions for certain derivative instruments as specified in this OJK Circular Letter (SEOJK). b. Margin coverage for banks applies to NCCD transactions with each counterparty as specified in this SEOJK. The exchanged margin includes initial margin and variation margin according to the counterparty's risk arising from the transaction. c. The minimum amount and methodology for calculating initial margin and variation margin calculation methods apply consistently and aim to fully protect the counterparty's risk exposure. d. Assets meeting margin requirements must be liquid and retain their value under financial stress conditions after considering appropriate haircuts. e. Treatment of received initial margin must be on a gross basis, and received margin cannot be rehypothecated or reused. f. Transactions with affiliated margin exchanges, as specified in this OJK Circular Letter (SEOJK), are not mandatory for transactions with affiliates.	1. Standar mengenai *Margin Requirements for Non-Centrally Cleared Derivatives* (NCCD) yang diterbitkan oleh Basel Committee on Banking Supervision (BCBS) merupakan respon krisis tahun 2007-2008 yang menunjukkan lemahnya ketahanan bank dan pelaku pasar lain terhadap adanya *shock*. Oleh karena itu, G20 menginisiasi program reformasi yang antara lain mendorong agar transaksi derivatif *over-the-counter* (OTC) dikliringkan melalui *central counterparty* (CCP), serta perlunya penyediaan margin yang cukup untuk transaksi derivatif yang tidak dikliringkan melalui CCP (transaksi NCCD) dalam rangka mitigasi risiko. Dalam hal ini, diperlukan adanya standar bagi perbankan di Indonesia yang dapat menjadi dasar pengaturan persyaratan margin dimaksud. 2. Payung hukum SEOJK ini sebagaimana diamanatkan dalam Pasal 42B POJK Nomor 27 Tahun 2022 tentang Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum. 3. Ketentuan umum mengenai persyaratan margin untuk transaksi derivatif yang tidak dikliringkan melalui lembaga *central counterparty* yang mencakup 8 (delapan) prinsip. 4. Pengaturan pengelolaan margin baik initial margin maupun variation margin termasuk perjanjian antara pihak yang melakukan transaksi NCCD dan juga pengadministrasian data di internal Bank. 5. Kewajiban penerapan persyaratan margin sesuai SEOJK ini mulai berlaku untuk kontrak transaksi NCCD yang disepakati sejak tanggal 1 September tahun berikutnya setelah *qualifying* CCP pertama mulai beroperasi di Indonesia. 1. The standards on Margin Requirements for Non-Centrally Cleared Derivatives (NCCD) issued by the Basel Committee on Banking Supervision (BCBS) are a response to the 2007-2008 crisis, which exposed the banking sector and other market participants' vulnerability to shocks. Consequently, the G20 initiated a reform program that, among other measures, encourages the clearing of over-the-counter (OTC) derivative transactions through a central counterparty (CCP) and requires adequate margin provisioning for non-CCP cleared derivative transactions (NCCD transactions) as a risk mitigation measure. This necessitates a standard for banking in Indonesia that can serve as the basis for setting the aforementioned margin requirements.

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				g. Transaksi lintas batas persyaratan margin diberlakukan secara konsisten dan tidak tumpang tindih untuk transaksi NCCD di yurisdiksi lain. h. Penerapan persyaratan margin penerapan persyaratan margin berlaku untuk kontrak transaksi NCCD baru yang disepakati oleh para pihak setelah berlakunya kewajiban penerapan persyaratan margin sebagaimana dimaksud dalam Surat Edaran Otoritas Jasa Keuangan ini. 3. Tata cara penerapan persyaratan margin untuk transaksi NCCD sebagaimana prinsip pada angka 2 tercantum dalam lampiran yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini 4. Pengelolaan initial margin initial margin harus dihitung dan dikumpulkan pada awal transaksi, kemudian dikumpulkan secara rutin dan konsisten berdasarkan perubahan dalam potential *future exposure*. Bank harus melakukan revaluasi dan perhitungan tambahan initial margin secara bulanan atau lebih cepat dalam hal terjadi perubahan material. 5. Pengelolaan *variation margin* harus diperhitungkan untuk transaksi NCCD secara harian, namun untuk periode penukarannya dapat ditetapkan berdasarkan kesepakatan pihak yang bertransaksi dengan mempertimbangkan praktik yang berlaku secara umum. 6. Perjanjian antara pihak yang melakukan transaksi NCCD mekanisme pengadministrasian margin yang dipertukarkan, antara lain terkait pihak yang menyimpan margin serta prosedur penyelesaian sengketa, harus tertuang dalam perjanjian bilateral antara pihak yang bertransaksi dan disepakati sebelum dimulainya transaksi. 7. Pengadministrasian data oleh bank bank harus menjaga dan mengelola segala bentuk informasi terkait transaksi NCCD maupun margin yang dipertukarkan dari transaksi dimaksud secara memadai. Dalam hal dibutuhkan, Otoritas Jasa Keuangan dapat meminta data tersebut kepada Bank. 8. Kewajiban penerapan persyaratan *initial margin* dan variation margin berlaku untuk kontrak transaksi NCCD yang disepakati sejak tanggal 1 September tahun berikutnya setelah *qualifying* CCP (QCCP) pertama mulai beroperasi di Indonesia. QCCP merupakan entitas yang memiliki izin untuk beroperasi sebagai CCP, termasuk izin untuk memperoleh pengecualian, dan memperoleh izin dari regulator atau pengawas yang sesuai untuk beroperasi sebagai CCP sesuai dengan produk yang ditawarkan 9. Penerapan Persyaratan Initial Margin a. Bank yang secara konsolidasi memiliki rata-rata agregat jumlah nosional transaksi NCCD untuk posisi akhir bulan Maret, April, dan Mei tahun berjalan sama dengan atau lebih dari Rp10.000.000.000.000,00 (sepuluh triliun rupiah) harus menghitung *initial margin* untuk transaksi NCCD. *Initial margin* dihitung untuk transaksi NCCD Bank dengan masing-masing pihak lawan (*counterparty*). b. Perhitungan *initial margin* untuk Bank yang memenuhi kondisi sebagaimana dimaksud pada huruf a dilakukan untuk periode 1 (satu) tahun, yaitu sejak posisi bulan September tahun tersebut hingga posisi bulan Agustus tahun berikutnya. Kewajiban perhitungan initial margin tetap berlaku dalam hal terjadi penurunan jumlah nosional transaksi NCCD selama periode tersebut. c. Dalam hal terjadi penurunan jumlah nosional transaksi NCCD pada posisi akhir bulan Maret, April, dan Mei sehingga Bank tidak lagi memenuhi kondisi sebagaimana dimaksud pada huruf a, Bank tidak perlu memperhitungkan *initial margin* atas kontrak baru sejak posisi bulan September tahun tersebut sampai dengan posisi bulan Agustus tahun berikutnya. Perlakuan atas initial margin yang telah dikumpulkan pada periode sebelumnya disesuaikan dengan kesepakatan antara kedua pihak.	

	Uraian Pokok Pengaturan Main Setting Description	**Informasi Penyesuaian Yang Dilakukan bank bjb** Information on Adjustment Made by bank **bjb**
	g. Cross-border transactions' margin requirements are applied consistently and do not overlap for NCCD transactions in other jurisdictions. h. The implementation of margin requirements applies to new NCCD transaction contracts agreed upon by the parties after the obligation to implement margin requirements specified in this OJK Circular Letter (SEOJK) comes into effect. 3. The procedures for implementing margin requirements for NCCD transactions, as outlined in point 2, are included in the annex, an integral part of this OJK Circular Letter (SEOJK). 4. Initial margin management involves calculating and collecting initial margin at the beginning of the transaction, regularly collecting it based on changes in potential future exposure. Banks must reevaluate and perform additional initial margin calculations monthly or sooner in the event of material changes. 5. Variation margin management must be considered for NCCD transactions on a daily basis, with the exchange period determined by mutual agreement considering generally accepted practices. 6. Agreements between parties involved in NCCD transactions, including the margin administration mechanism and dispute resolution procedures, must be documented in a bilateral agreement between the transacting parties and agreed upon before the transaction commences.. 7. Data administration by banks must adequately preserve and manage all information related to NCCD transactions and exchanged margins. If needed, the Financial Services Authority (OJK) may request such data from the Bank. 8. The obligation to implement initial margin and variation margin requirements applies to NCCD transaction contracts agreed upon from September 1 of the year following the commencement of the first qualifying CCP (QCCP) operation in Indonesia. QCCP is an entity authorized to operate as a CCP, including obtaining exemptions and approvals from the relevant regulator or supervisor to operate as a CCP for the offered products 9. Implementation of Initial Margin Requirements a. Banks with a consolidated average aggregate notional amount of NCCD transactions for the end-of-month positions in March, April, and May equal to or exceeding IDR10,000,000,000,000.00 (ten trillion Rupiah) must calculate initial margin for NCCD transactions with each counterparty. b. The calculation of initial margin for the Bank that meets the conditions as referred to in letter a is carried out for a period of 1 (one) year, from the position in September of that year until the position in August of the following year. The obligation to calculate initial margin remains applicable in the event of a decrease in the notional amount of NCCD transactions during that period. c. In the event of a decrease in the notional amount of NCCD transactions at the end of March, April, and May, resulting in the Bank no longer meeting the conditions referred to in letter a, the Bank is not required to consider the initial margin for new contracts from September of that year until the end of August the following year. The treatment of the initial margin collected in the previous period is adjusted in accordance with the agreement between both parties.	

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				d. Pertukaran *initial margin* antara Bank yang memenuhi kondisi sebagaimana dimaksud pada huruf a dengan pihak lawan (*counterparty*) dilakukan setelah memperhitungkan *threshold* sebagaimana tercantum dalam lampiran yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. 10. Penerapan persyaratan *variation margin* berlaku untuk seluruh Bank yang melakukan transaksi NCCD tanpa mempertimbangkan besaran jumlah nosional.
3.	Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 17 Tahun 2023 Financial Services Authority regulation republic of Indonesia Number 17 of 2023	14 September 2023 September 14, 2023	Penerapan Tata Kelola Bagi Bank Umum The Implementation of Governance for Commercial Banks	1. Bank wajib menerapkan Tata Kelola yang Baik pada Bank dalam penyelenggaraan kegiatan usaha. 2. Kegiatan usaha sebagaimana dimaksud terdiri atas: a. Kegiatan usaha Bank; dan b. Kegiatan lain yang dilakukan Bank selain kegiatan usaha, Pada seluruh tingkatan atau jenjang organisasi, sesuai dengan ketentuan peraturan perundang-undangan 3. Penerapan Tata Kelola yang Baik pada Bank sebagaimana dimaksud paling sedikit mencakup prinsip: a. Keterbukaan; b. Akuntabilitas; c. Tanggung jawab; d. Independensi; dan e. Kewajaran. 4. Penerapan Tata Kelola yang Baik pada Bank sebagaimana dimaksud paling sedikit diwujudkan dalam: a. Pelaksanaan tugas, tanggung jawab, dan wewenang Direksi; b. Pelaksanaan tugas, tanggung jawab, dan wewenang Dewan Komisaris; c. Kelengkapan dan pelaksanaan tugas komite; d. Penanganan benturan kepentingan; e. Penerapan fungsi kepatuhan; f. Penerapan fungsi audit intern; g. Penerapan fungsi audit ekstern; h. Penerapan manajemen risiko termasuk sistem pengendalian intern; i. Pemberian remunerasi; j. Penyediaan dana kepada pihak terkait dan penyediaan dana besar; k. Integritas pelaporan dan sistem teknologi informasi; l. Rencana strategis Bank; m. Aspek pemegang saham; n. Penerapan strategi anti *fraud*, termasuk anti o. Penyuapan; p. Penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan; dan q. Penerapan tata kelola dalam kelompok usaha Bank 5. Selain penerapan tata kelola sebagaimana dimaksud, Bank harus mengikuti perkembangan dinamika industri untuk mendorong penerapan Tata Kelola yang Baik pada Bank. 6. Bank wajib memiliki prosedur internal mengenai penerapan Tata Kelola yang Baik pada Bank dalam penyelenggaraan kegiatan usaha. 7. Bank wajib melakukan evaluasi dan pengkinian terhadap prosedur internal agar memenuhi ketentuan peraturan perundang-undangan. 8. Otoritas Jasa Keuangan melakukan penilaian terhadap penerapan Tata Kelola yang Baik pada Bank. 9. Bank wajib memiliki anggota Direksi dengan jumlahpaling sedikit 3 (tiga) orang. 10. Seluruh anggota Direksi sebagaimana dimaksud wajib berdomisili di Indonesia. 11. Mayoritas anggota Direksi wajib memiliki pengalaman paling sedikit 5 (lima) tahun di bidang operasional sebagai Pejabat Eksekutif bank. 12. Bank menetapkan dalam anggaran dasar mengenai periode masa jabatan anggota Direksi paling lama 5 (lima) tahun untuk 1 (satu) periode masa jabatan yang dimulai sejak tanggal efektif pengangkatan anggota Direksi oleh RUPS, serta menetapkan kondisi lain dalam pemenuhan jabatan anggota Direksi.

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank **bjb**
	d. The exchange of initial margin between banks meeting the conditions in point a and counterparties is done after considering the threshold as specified in the annex, an integral part of this OJK Circular Letter (SEOJK). 10. The implementation of variation margin requirements applies to all banks conducting NCCD transactions regardless of the notional amount.	
	1. Banks are required to implement Good Governance in Banks in the implementation of business activities. 2. Business activities as intended consisted of: a. The Bank's business activities; and b. Other activities carried out by the Bank other than business activities, At all levels or organization levels based on the provisions of laws and regulations 3. Implementation of Good Governance at the bank as referred to at least includes the principles of: a. Openness; b. Accountability; c. Liability; d. Independence; dan e. Fairness. 4. Implementation of Good Governance at the Bank as intended at least embodied in: a. Implementation of duties, responsibilities, and authority of the Board of Directors; b. Implementation of duties, responsibilities, and authorities of the Board of Commissioners; c. Completeness and implementation of the duties of the committee; d. Conflict of interest handling; e. Application of compliance functions; f. Implementation of internal audit function; g. Implementation of external audit functionn; h. Implementation of risk management including systems internal control; i. Provision of remuneration; j. Provision of funds to related parties and provision of large funds; k. Integrity of reporting and technology systems information; l. The Bank's strategic plan; m. Shareholder aspect; n. Implementation of anti-fraud strategies, including anti-fraud o. Bribery; p. Implementation of sustainable finance, including implementation of social and environmental responsibility; and q. Implementation of governance in business groups Bank 5. In addition to the implementation of governance as intended, the Bank must follow the development of industry dynamics to encourage the implementation of Good Governance at the bank. 6. Banks are reqiured to have internal procedures regarding implementation of Good Governance at Banks in implementation of business activities. 7. Banks are reqiured to evaluate and update tointernal procedures to comply with the provisions of laws and regulations. 8. The Financial Services Authorioty assesses the implementation of Good Governance at the Bank. 9. Banks are rruired to have members of the Board of Directors with the number of at least 3 (three) people. 10. All members of the Board of Directors as referred to must be domiciled in Indonesia. 11. The majority of members of the Board of Directors must have at least 5 (five) years of experience in the field of operations as Executive Officers of the bank. 12. The Bank stipulates in its articles of association regarding the term of office of members of the Board of Directors is no longer than 5 (five) years for 1 (one) term of office commenced from the effective date of appointment of members Board of Directors by GMS, as well as establishing other conditions in fulfilling the position of members of the Board of Directors.	1. Kewajiban Bank menerapkan prinsip Tata Kelola yang Baik pada Bank dalam penyelenggaraan kegiatan usaha. 2. Penerapan prinsip Tata Kelola yang Baik pada Bank, yang paling sedikit mencakup keterbukaan, akuntabilitas, tanggung jawab, independensi dan kewajaran, dan paling sedikit diwujudkan dalam pelaksanaan tugas, tanggung jawab, dan wewenang Direksi dan Dewan Komisaris, kelengkapan dan pelaksanaan tugas komite, penangan benturan kepentingan, penerapan fungsi kepatuhan, penerapan fungsi audit intern, penerapan fungsi audit ekstern, penerapan manajemen risiko, pemberian remunerasi, penyediaan dana kepada pihak terkait dan penyediaan dana besar, integritas pelaporan dan sistem teknologi informasi, rencana strategis Bank, aspek pemegang saham, penerapan strategi anti fraud, penerapan keuangan berkelanjutan, dan penerapan tata kelola dalam kelompok usaha bank. 3. Kewajiban Bank memiliki prosedur internal penerapan prinsip Tata Kelola yang Baik pada Bank, dan melakukan evaluasi dan pengkinian terhadap prosedur internal. 4. OJK melakukan penilaian terhadap penerapan prinsip Tata Kelola yang Baik pada Bank. 5. Jumlah, komposisi, kriteria dan indepensi anggota Direksi wajib memenuhi ketentuan. 6. Seluruh anggota Direksi Bank yang melaksanakan kegiatan usaha secara konvensional yang memiliki unit usaha syariah (UUS) memiliki tanggung jawab dalam pengembangan UUS. 7. Pemberhentian atau penggantian anggota Direksi wajib mengedepankan kepentingan utama dari Bank. 8. Pemberhentian atau penggantian anggota Direksi sebelum masa jabatannya berakhir wajib memperhatikan kepentingan utama Bank dan dilakukan dengan kriteria tertentu. 9. Pemberhentian atau penggantian Direktur Utama dan/atau Direktur yang membawahkan fungsi kepatuhan sebelum periode masa jabatan berakhir wajib mendapatkan persetujuan OJK terlebih dahulu. 10. Kewenangan OJK untuk melakukan tindakan korektif dan evaluasi terhadap tindakan pengangkatan, pemberhentian, penggantian dan/atau pengunduran diri anggota Direksi. 11. Penetapan struktur organisasi Bank termasuk pembidangan tugas anggota Direksi, mekanisme direktur pengganti (plt), dan mekanisme dalam hal direktur pengganti tidak dapat menjalankan tugasnya. 12. Larangan dan pengecualian rangkap jabatan bagi anggota Direksi. 13. Pengaturan terkait tugas, tanggung jawab, dan kewenangan yang dimiliki anggota Direksi. 14. Kewajiban Direksi memiliki pedoman dan tata tertib kerja (piagam Direksi) 15. Pengaturan rapat Direksi dan aspek transaparansi Direksi. 16. Jumlah, komposisi, kriteria dan indepensi anggota Dewan Komisaris wajib memenuhi ketentuan. 17. Tanggung jawab pengembangan UUS bagi Dewan Komisaris Bank yang melaksanakan kegiatan usaha secara konvensional. 18. Persyaratan bagi Komisaris Independen. 19. Pemberhentian atau penggantian anggota Dewan Komisaris wajib mengedepankan kepentingan utama dari Bank. 20. Pemberhentian atau penggantian anggota Dewan Komisaris sebelum masa jabatannya berakhir wajib memperhatikan kepentingan utama Bank dan dilakukan dengan kriteria tertentu. 21. Pemberhentian atau penggantian Komisaris Independen sebelum periode masa jabatan berakhir wajib mendapatkan persetujuan OJK terlebih dahulu. 22. Kewenangan OJK untuk melakukan tindakan korektif dan evaluasi terhadap tindakan pengangkatan, pemberhentian, penggantian dan/atau pengunduran diri anggota Dewan Komisaris.

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description	
				13. Salah seorang anggota Direksi sebagaimana dimaksud dalam Pasal 6 ayat (1) wajib diangkat sebagai direktur utama. 14. Dalam hal diperlukan, anggota Direksi lain dapat diangkat sebagai wakil direktur utama. 15. Direktur utama sebagaimana dimaksud wajib berasal dari pihak yang independen terhadap pemegang saham pengendali 16. Bagi Bank yang melaksanakan kegiatan usaha secara konvensional yang memiliki UUS, pengaturan mengenai: a. Tanggung jawab pengembangan UUS bagi seluruh Direksi Bank yang melaksanakan kegiatan usaha secara konvensional; dan b. Direktur yang membawahkan UUS Dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai unit usaha syariah 17. Setiap usulan penggantian dan/atau pengangkatan anggota Direksi kepada RUPS wajib memperhatikan rekomendasi komite yang menjalankan fungsi nominasi. 18. Penggantian dan/atau pengangkatan anggota Direksi mengedepankan komposisi secara profesional, independensi, kesesuaian kompetensi, dan memperhatikan keberagaman, yang dibutuhkan secara tepat dalam pelaksanaan tugas dan tanggung jawab Direksi. 19. Bank menetapkan dalam anggaran dasar mengenai kriteria, mekanisme dan tata cara pengangkatan, penggantian, pemberhentian, dan/atau pengunduran diri anggota Direksi, termasuk kewenangan yang melekat kepada Direksi, sesuai dengan ketentuan peraturan perundang-undangan. 20. Pemberhentian atau penggantian anggota Direksi wajib mengedepankan kepentingan utama dari Bank. 21. Pemberhentian atau penggantian anggota Direksi sebagaimana dimaksud yang dilakukan sebelum periode masa jabatan anggota Direksi berakhir wajib memperhatikan paling sedikit: a. Anggota Direksi dinilai tidak mampu melaksanakan tugas dan tanggung jawab dalam pengelolaan dan pelaksanaan strategi Bank yang sehat; b. Pemberhentian atau penggantian anggota Direksi tidak didasarkan atas penilaian subjektif dari pemegang saham, namun didasarkan dari penilaian yang objektif terkait pengelolaan Bank; c. Pemberhentian atau penggantian anggota Direksi telah melalui perencanaan dan mekanisme yang berlaku, yang paling sedikit memperhatikan penilaian dari komite yang menjalankan fungsi nominasi dan telah diagendakan dalam RUPS; d. Pemberhentian atau penggantian anggota Direksi tidak mengakibatkan terjadinya permasalahan dalam pengorganisasian dan kegiatan usaha Bank; e. Pelaksanaan pemberhentian atau penggantian anggota Direksi mengedepankan pola komunikasi yang baik dari berbagai pihak terkait; dan f. Dilakukan dengan mengedepankan penerapan Tata Kelola yang Baik pada Bank dan aspek kehatihatian. 22. Pemberhentian atau penggantian Direktur Utama dan/atau Direktur yang membawahkan fungsi kepatuhan sebelum periode masa jabatan berakhir wajib mendapatkan persetujuan terlebih dahulu dari Otoritas Jasa Keuangan sebelum diputuskan dalam RUPS. 23. Dalam memberikan persetujuan sebagaimana dimaksud, Otoritas Jasa Keuangan melakukan penilaian terhadap kelayakan rencana pemberhentian atau penggantian Direktur Utama dan/atau Direktur yang membawahkan fungsi kepatuhan. 24. Sebagai bahan penilaian oleh Otoritas Jasa Keuangan sebagaimana dimaksud pada ayat (2), Bank menyampaikan permohonan kepada Otoritas Jasa Keuangan dengan memuat informasi mengenai: a. Alasan atau pertimbangan dilakukannya pemberhentian atau penggantian Direktur utama dan/atau Direktur yang membawahkan fungsi kepatuhan; dan b. Bank dapat menyertakan profil calon pengganti yang dinilai memenuhi persyaratan untuk dilakukan penilaian kemampuan dan kepatutan.	

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank **bjb**
13. One member of the Board of Directors as referred to in Article 6 paragraph (1) must be appointed as President Director. 14. If necessary, other members of the Board of Directors may Appointed as Vice President Director. 15. The President Director as referred to must be from a party independent of the controlling shareholder 16. Banks that carry out conventional business activities that have sharia business units, regulations regarding:: a. UUS development responsibility for all bank Directors who carry out conventional business activities; and b. Director subordinate to UUS Carried out based on OJK Regulation regarding sharia business units 17. Any proposed replacement and/ or appointment members of the Boiard of Directors to the GMS must pay attention to Recommendations of committees performing functions nomination. 18. The replacement and/ or appointment of members of the Board of Directors prioritizes professional composition, independence, competency suitability, and takes into account diversity, which is needed appropriately in carrying out the duties and responsibilities of the Board of Directors. 19. The Bank stipulates in its articles of association regarding criteria, mechanisms and procedures for appointing, replacing, dismissing, and/ or resigning members of the Board of Directors, including the authority attached to the Board of Directors, according to the provisions of laws and regulations. 20. The dismissal or replacement of members of the Board of Directors must prioritize the main interests of the Bank. 21. Dismissal or replacement of members of the Board of Directors as intended to be done before the end of the term of office of members of the Board of directors must at least pay attention to: a. Members of the Board of Directors are considered unable to carry out their duties and responsibilities in the management and implementation of sound bank strategies; b. The dismissal or replacement of members of the Board of Directors is not based on the subjective assessment of the shareholders, but is based on an objective asssessment related to the management of the Bank; c. The dismissal or replacement of members of the Board of Directors has gone through the applicable planning and mechanisms, which at least pay attention to the assessment of the committee carrying out the function nominations and have been scheduled at the GMS; d. The dismissal or replacement of members of the Board of Directors does not result in problems in the organization and business activities of the Bank; e. Execution of termination or replacement members of the Boardof Directors prioritize good communication patterns from various related parties; and f. Carried out by prioritizing the implementation of Good Governance at the bank and prudential aspects . 22. The dismissal or replacement of the President Director and/ or Director in charge of the compliance function before the end of the term of office must obtain prior approval from Financial Services Authority before being decided at the GMS. 23. In giving consent as in question, the Financial Authority Assess the feasibility of the plan dismissal or replacement of the president Director and/ or Director in charge of the compliance function. 24. As an assessment material by the Financial Services Authority as referred to in paragraph (2), Bank submit a request to the Service Authority Finance by containing information about: a. Reasons or considerations for dismissing or replacing the President Director and/ or Director under the compliance function; and b. Banks may include profiles of potential replacements who are judged to meet the requirements for capability and appropriateness assessments.	23. Larangan dan pengecualian rangkap jabatan bagi anggota Dewan Komisaris. 24. Pengaturan terkait tugas, tanggung jawab, dan kewenangan yang dimiliki anggota Dewan Komisaris. 25. Kewajiban Dewan Komisaris memiliki pedoman dan tata tertib kerja (piagam Dewan Komisaris). 26. Pengaturan rapat Dewan Komisaris dan aspek transaparansi Dewan Komisaris. 27. Untuk membantu dan mendukung pelaksanaan tugas dan tanggung jawab Direksi, Direksi wajib membentuk komite Direksi yang paling sedikit terdiri dari Komite Manajemen Risiko, Komite Kebijakan Perkreditan atau Pembiayaan, Komite Kredit atau Pembiayaan dan Komite Pengarah Teknologi Informasi. 28. Untuk membantu dan mendukung pelaksanaan tugas dan tanggung jawab Dewan Komisaris, Dewan Komisaris wajib membentuk Komite Dewan Komisaris yang paling sedikit terdiri dari Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi. 29. Bank wajib memiliki pedoman dan tata tertib kerja Komite (Piagam Komite) untuk Komite Direksi dan Komite Dewan Komisaris. 30. Keanggotaan, tugas, tanggung jawab, dan kewenangan Komite serta aspek lain dilakukan sesuai ketentuan. 31. Pihak internal Bank harus menghindarkan diri dari segala bentuk benturan kepentingan dan wajib mengungkapkan benturan kepentingan dalam setiap keputusan yang memenuhi kondisi adanya benturan kepentingan serta dilarang mengambil tindakan yang berpotensi merugikan Bank atau mengurangi keuntungan Bank. 32. Kewajiban Bank untuk memiliki direktur yang membawahkan fungsi kepatuhan dan membentuk satuan kerja kepatuhan untuk memastikan kepatuhan Bank terhadap ketentuan OJK dan ketentuan peraturan perundang-undangan. 33. Kewajiban Bank memiliki fungsi audit intern yang dilaksanakan oleh satuan kerja audit intern yang bertindak secara independen dan objektif. 34. Kewajiban melakukan komunikasi dengan OJK paling sedikit 1 (satu) kali dalam 1 (satu) tahun dalam pelaksanaan fungsi audit intern. 35. Kewajiban Bank untuk menyampaikan laporan kepada OJK tentang pelaksanaan fungsi audit intern 36. Bank menggunakan penyelenggaraan fungsi audit ekstern oleh akuntan publik dan/atau kantor akuntan publik dalam menyediakan informasi keuangan Bank yang transparan dan berkualitas. 37. Kewajiban Bank untuk menerapkan manajemen risiko dan sistem pengendalian intern yang tepat dan efektif, memiliki sistem peringatan dini atas risiko, dan melakukan evaluasi penerapan manajemen risiko secara berkala. 38. Bank menerapkan tata kelola, manajemen risiko, dan kepatuhan secara terintegrasi (GRC). 39. Kewajiban Bank untuk memastikan penerapan program anti pencucian uang, pencegahan pendanaan terorisme, dan pencegahan pendanaan proliferasi senjata pemusnah massal, termasuk mencakup pencegahan dan penanganan agar kegiatan usaha Bank tidak dimanfaatkan dalam aktivitas yang terkait dengan tindak pidana. 40. Kewajiban bagi Direksi dan Dewan Komisaris untuk memastikan penerapan manajemen risiko telah mencakup *country risk* dan *transfer risk*. 41. Kewajiban Bank menerapkan tata kelola dalam pemberian remunerasi dan memiliki kebijakan remunerasi. 42. Kewenangan OJK untuk melakukan keji ulang, evaluasi dan penyesuaian terkait dengan remunerasi pada Bank. 43. Kewajiban Bank menerapkan prinsip kehati-hatian dalam penyediaan dana, dengan paling sedikit menerapkan penyebaran atau diversifikasi portofolio penyediaan dana yang diberikan. 44. Kewajiban Bank untuk melaksanakan transparansi kondisi keuangan dan nonkeuangan kepada Pemangku Kepentingan, termasuk informasi produk dan penggunaan data nasabah, laporan keberlanjutan, laporan terstruktur, dan laporan tidak terstruktur.

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				25. Penyampaian permohonan kepada Otoritas Jasa Keuangan sebagaimana dimaksud pada ayat (3) disampaikan Bank paling lama 1 (satu) bulan sebelum rencana pelaksanaan RUPS yang memuat agenda pemberhentian atau penggantian direktur utama dan/atau Direktur yang membawahkan fungsi kepatuhan. 26. Dalam hal Otoritas Jasa Keuangan menilai rencana pemberhentian atau penggantian Direktur Utama dan/atau Direktur yang membawahkan fungsi kepatuhan tidak layak maka: a. Rencana pemberhentian atau penggantian Direktur Utama dan/atau Direktur yang membawahkan fungsi kepatuhan dimaksud tidak disetujui Otoritas Jasa Keuangan; dan b. Bank dilarang memuat agenda pemberhentian atau penggantian Direktur Utama dan/atau Direktur yang membawahkan fungsi kepatuhan dalam RUPS. 27. Anggota Direksi dapat mengundurkan diri dari jabatannya sebelum masa jabatan berakhir melalui pemberitahuan tertulis kepada Bank. 28. Dalam hal anggota Direksi mengundurkan diri sehingga mengakibatkan jumlah anggota Direksi menjadi kurang dari 3 (tiga) orang sebagaimana dimaksud ketentuan ini, pengunduran diri tersebut sah jika telah ditetapkan oleh RUPS dan telah diangkat anggota Direksi yang baru. 29. Otoritas Jasa Keuangan berwenang melakukan evaluasi terhadap pengunduran diri anggota Direksi untuk menilai pengunduran diri dilakukan secara sukarela, terdapat unsur paksaan, atau kondisi lain. 30. Kewenangan Otoritas Jasa Keuangan dalam melakukan tindakan korektif dan evaluasi terhadap tindakan pengangkatan, pemberhentian, penggantian, dan/atau pengunduran diri anggota Direksi dapat disampaikan oleh Otoritas Jasa Keuangan melalui perintah tertulis sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai perintah tertulis. 31. Dalam hal tidak ditetapkan dalam keputusan RUPS atau anggaran dasar Bank, Direksi melalui keputusan Direksi menetapkan: a. Struktur organisasi Bank termasuk pembidangan tugas anggota Direksi; b. Mekanisme Direktur pengganti; dan c. Mekanisme dalam hal direktur pengganti tidak dapat menjalankan tugasnya. 32. Selama menduduki periode masa jabatan, pembidangan tugas anggota Direksi dapat dialihkan atau diubah menjadi pembidangan tugas lain, dengan mekanisme sesuai dengan ketentuan anggaran dasar Bank atau ditentukan oleh RUPS. 33. Dalam hal anggota Direksi hanya terdiri dari 1 (satu) orang direktur, tugas dan tanggung jawab direktur yang membawahkan fungsi kepatuhan dilaksanakan oleh kepala satuan kerja kepatuhan Bank paling lama 6 (enam) bulan. 34. Direktur pengganti sebagaimana dimaksud dilarang untuk dipenuhi dari pihak lain selain dari anggota Direksi yang sedang menjabat, kecuali karena pemenuhan ketentuan peraturan perundang-undangan. 35. Bidang tugas direktur yang dipenuhi oleh direktur pengganti wajib berlaku paling lama 6 (enam) bulan. 36. Dalam hal diperlukan, pembidangan tugas direktur pengganti sebagaimana dimaksud dapat diperpanjang berdasarkan pertimbangan tertentu dari Bank dan mendapatkan persetujuan Otoritas Jasa Keuangan. 37. Anggota Direksi dilarang merangkap jabatan: a. Sebagai anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, atau Pejabat Eksekutif pada bank, perusahaan, dan/atau lembaga lain; b. Pada bidang tugas fungsional pada lembaga keuangan bank dan/atau lembaga keuangan bukan bank yang berkedudukan di dalam maupun di luar negeri; c. Pada jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Direksi; dan/atau d. Pada jabatan lain sesuai dengan ketentuan peraturan perundang-undangan.	

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank **bjb**
25. Submission of an application to the Financial Services Authority as referred to in paragraph (3) shall be submitted by the Bank no later than 1 (one) month ore the planned implementation of the GMS which contains the agenda of dismissal or replacement of the president Director and/ or Director under the compliance function. 26. If Financial Services Authority assesses the plan dismissal or replacemnet of the President director and/ or Director subordinate to the compliance function is inappropriate,: a. The plan to dismiss or replace the President Director and/ or Director under the compliance function is not approved by the Financial Services Authority; and b. The Bank is prohibited from containing the agenda for the dismissal or replacement of the President Director and/ or Director under the compliance function at the GMS. 27. Members of the Board of Directors may resign from their positions before the end of their term of office by a written notification to the bank. 28. If a member of the Board of Directors resigns resulting in the number of members of the Board of Directors becoming less than 3 (three) persons as referred to in this provision, the resignation is valid if it has been determined by the GMS and a new member of the Board of Directors has been appointed. 29. The financial Services Authority is authorized to evaluate the resignation of members of the Board of Directors to assess that the resignationis voluntary, there is an element of coercion, or other conditions. 30. The authority of the Financial Services Authority in carrying out corrective actions and evaluating the actions of appointment, dismissal, replacement, and/ or resignation of members of the Board of Directors can be conveyed by the financial Services Authority througha written order according to the Financial Services Authority Regulations regarding written orders. 31. In case not stipulated in the GMS decision or the Bank's articles of association, the Board of Directors through the Board of Directors' decision stipulates : a. The Bank's organizational structure includes the division of duties of members of the Board of Directors; b. Mechanism of substitute Director; and c. Mechanism if the substitute director can not perform its duties. 32. During the term of office, the division of duties of members of the Board of Directors can be transferred or changed to other duties, with a mechanism according to the provisions of the bank's articles of association or determined by the GMS. 33. If the members of the Board of Directors consist of only 1 (one) Director, the duties and responsibilities of Board of Directors under the compliance function shall be carried out by the head of the Bank's compliance work unit for a maximum of 6 (six) months. 34. The substitute director as referred to is prohibited from being fulfilled from parties other than members of the Board of Directors who are currently in office, except due to compliance with the provisions of laws and regulations. 35. The director's field of duties fulfilled by the substitute director must be valid for a maximum of 6 (six0) months. 36. If necessary, the assignment of the substitute director as referred to may be extended based on certain considerations from the Bank and obtain approval from the Financial Services Authority. 37. Members of the Board of Directors are prohibited from holding concurrent positions: a. As a member of the Board of Directors, member of the Board of Commissioners, member of the Sharia Supervisory Board, or Executive officer of banks, companies, and/ or other institutions; b. In the field of functional duties at bank financial institutions domiciled domestically or abroad; c. In other positions that may cause conflicts of interest in the implementation of duties as members of the Board of Directors; and/ or d. In other positions according to the provisions of laws and regulations.	45. Larangan terhadap Bank untuk memanfaatkan dan/atau menyalahgunakan rekayasa keuangan dan rekayasa hukum yang tidak sesuai prinsip pengelolaan Bank yang sehat. 46. Kewajiban Bank menyusun dan menyampaikan rencana strategis (rencana bisnis dan rencana korporasi) dan rencana aksi pemulihan (*recovery plan*), serta mengimplementasikan rencana dimaksud. 47. Kewajiban pemegang saham pengendali (PSP) dan pemegang saham pengendali terakhir (PSPT) Bank untuk memenuhi ketentuan peraturan perundang-undangan di sektor jasa keuangan. 48. Kewajiban Bank untuk memiliki kebijakan dividen dan mekanisme penetapan dividen, serta kewenangan OJK terkait dividen Bank. 49. Kewajiban untuk memiliki kebijakan untuk memastikan perlakuan yang adil terhadap pemegang saham, melindungi hak pemegang saham, dan memfasilitasi partisipasi pemegang saham. 50. Kewajiban Bank menyusun dan menerapkan strategi anti fraud, termasuk anti penyuapan. 51. Keputusan penyaluran kredit/pembiayaan dan hapus buku kredit/ pembiayaan Bank wajib terhindar dari tekanan pihak manapun dan didasarkan atas penerapan prinsip pemisahan fungsi (*four eyes*). 52. Pengadaan barang dan/atau jasa, penganggaran dan/atau pengeluaran biaya, pengalokasian dan/atau penggunaan dana tanggung jawab sosial dan lingkungan di Bank wajib dilakukan dengan prinsip tata kelola yang baik. 53. Larangan kepada berbagai pihak yang terkait dengan Bank untuk memerintahkan atau menerima hal-hal yang terkait dengan gratifikasi, tindakan pidana, tindakan dan hal yang dapat merugikan, berpotensi merugikan, dan/atau mengurangi keuntungan Bank. 54. Kewajiban Bank menerapkan keuangan berkelanjutan dan menyusun rencana aksi keuangan berkelanjutan. 55. Kewajiban Bank melaksanakan praktik bisnis dan strategi investasi dengan memperhatikan, menerapkan, dan mengintegrasikan nilai lingkungan, sosial, dan tata kelola (ESG). 56. Kewajiban Bank menerapkan Tata Kelola yang Baik pada Bank dalam mengelola risiko terkait iklim. 57. Kewajiban Bank sebagai perusahaan induk atau pelaksana perusahaan induk dalam kelompok usaha bank untuk melakukan koordinasi dan evaluasi terkait penerapan Tata Kelola yang Baik pada Bank oleh Bank anggota kelompok usaha bank. 58. Pelaksanaan sinergi perbankan dalam bentuk dukungan komite dalam kelompok usaha bank. 59. Kewajiban Bank untuk menyusun dan menyampaikan laporan pelaksanaan tata kelola pada setiap akhir tahun buku. 60. Kewajiban Bank untuk melakukan penilaian sendiri (*self assessment*) atas penerapan tata kelola. 61. Kewenangan OJK melakukan penilaian atau evaluasi terhadap hasil penilaian sendiri oleh Bank. 62. Ketentuan tata kelola terhadap Bank berbentuk badan hukum perseroan terbatas berlaku bagi KCBLN, dengan penyesuaian yang diperlukan. 63. Larangan rangkap jabatan Direksi pada KCBLN dan kriteria yang tidak termasuk rangkap jabatan. 64. Mekanisme pengangkatan anggota Direksi dan/atau anggota Dewan Komisaris yang berasal dari Pegawai atau pejabat pada lembaga yang melakukan fungsi pengaturan dan/atau pengawasan Bank dan/atau lembaga jasa keuangan lain. 65. Proses penilaian kemampuan dan kepatutan bagi calon Komisaris Independen yang telah diajukan kepada OJK sebelum berlakunya POJK Tata Kelola ini, tetap mengacu sesuai POJK mengenai penilaian kemampuan dan kepatutan bagi lembaga jasa keuangan. 66. POJK Tata Kelola mencabut POJK Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum. 67. Materi ketentuan dalam POJK lain yang mengatur topik terkait aspek tata kelola, tetap berlaku sepanjang tidak bertentangan. 68. Ketentuan pelaksana POJK Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum dan Peraturan Bank Indonesia Nomor 11/33/ PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah, tetap berlaku sepanjang tidak bertentangan. 69. POJK Tata Kelola mulai berlaku pada tanggal diundangkan

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				38. Tidak termasuk rangkap jabatan sebagaimana dimaksud pada ayat (1) dalam hal anggota Direksi: a. Bertanggung jawab terhadap pengawasan atas penyertaan Bank pada perusahaan anak, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada perusahaan anak bukan bank yang dikendalikan oleh Bank; b. Bertanggung jawab terhadap pengawasan dana pensiun atau menjalankan tugas sebagai Dewan Pengawas Dana Pensiun, yang dimiliki oleh Bank; c. Melaksanakan tugas sebagai Direktur pengganti sebagaimana dimaksud dalam Pasal 14 ayat (1) huruf b; dan/atau d. Menduduki jabatan pada organisasi atau lembaga nirlaba, sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi. 39. Pelaksanaan kegiatan anggota Direksi sebagaimana dimaksud pada: a. Angka 38 huruf a dan huruf b wajib mendapatkan persetujuan dari rapat Dewan Komisaris; dan/atau b. Angka 38 huruf d dilaporkan dalam rapat Dewan Komisaris. 40. Terhadap calon anggota Direksi yang memiliki jabatan sebagaimana dimaksud pada ayat (2) huruf a, huruf b, dan huruf d, wajib membuat pernyataan untuk: a. Menjaga integritas; b. Menghindari segala bentuk benturan kepentingan; dan c. Menghindari tindakan yang dapat merugikan Bank dan/atau menyebabkan Bank melanggar prinsip kehati-hatian, selama menjabat sebagai anggota Direksi. 41. Anggota Direksi secara sendiri-sendiri atau bersamasama dilarang memiliki saham pada perusahaan lain sebesar 25% (dua puluh lima persen) atau lebih dari modal disetor perusahaan lain dimaksud. 42. Kepemilikan saham anggota Direksi secara sendirisendiri atau bersama-sama sehubungan penerimaan bonus dan/atau tantiem dalam bentuk saham yang mengakibatkan kepemilikan saham sebesar 25% (dua puluh lima persen) atau lebih dikecualikan dari angka 41. 43. Kepemilikan saham direktur utama atau direktur yang membawahkan fungsi kepatuhan yang berasal daripemberian bonus, tantiem, program kepemilikan saham bagi manajemen, dan/atau program kepemilikan saham bagi Pegawai pada perusahaan yang merupakan pemegang saham pengendali dan/atau pengendali terakhir Bank, tidak diperhitungkan dalam penilaian independensi terhadap pemegang saham pengendali, sepanjang: a. Kepemilikan saham merupakan kebijakan dari pemegang saham pengendali dan/atau pengendali terakhir Bank dan bukan merupakan inisiatif dari Direktur Utama atau Direktur yang membawahkan fungsi kepatuhan; b. Kepemilikan saham tidak untuk diperdagangkan; dan c. Yang bersangkutan menyampaikan surat pernyataan bahwa senantiasa bertindak independen selama menjadi Direktur Utama atau direktur yang membawahkan fungsi kepatuhan walaupun memiliki saham pemegang saham pengendali dan/atau pengendali terakhir Bank. 44. Mayoritas anggota Direksi dilarang saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Direksi dan/atau dengan anggota Dewan Komisaris. 45. Anggota Direksi dilarang memberikan kuasa umum kepada pihak lain yang mengakibatkan pengalihan tugas dan fungsi Direksi 46. Anggota Direksi merupakan orang perseorangan yang memenuhi persyaratan persetujuan Otoritas Jasa Keuangan. 47. Anggota Direksi yang telah memenuhi persyaratan persetujuan Otoritas Jasa Keuangan sebagaimana dimaksud pada ayat (1) selama menjabat wajib memiliki: a. Integritas; a. Kompetensi; dan b. Reputasi yang baik	

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38. Excluding concurrent positions as referred to in paragraph 91) in the case of members of the Board of Directors: a. Responsible for supervising the Bank's participation in subsidiaries, and carrying out functional duties as a member of the Board of Commissioners in non-subsidiaries; b. Responsible for supervision of pension funds or carrying out duties as the Pension Fund Supervisory Board, owned by the Bank; c. Carrying out duties as substitute Director as referred to in Article 14 paragraph (1) letter b; and/ or d. Holding a position in an organization or non-profit institution, as long as it does not result in the person concerned neglecting the performance of duties and responsibilities as a member of the Board of Directors. 39. Implementation of activities of members of the Board of Directors as referred to: a. Number 38 letter a and letter b must obtain approval from the Board of Commissioners meeting; and/ or b. Number 38 letter d is reported at the Board of Commissioners meeting. 40. For prospective members of the Board of Directors who have positions as referred to in paragraph (2) letter a, letter b, and letter d, they must make a statement to: a. Maintain integrity; b. Avoid all forms of conflict of interest; and c. Avoid actions that may harm the Bank and/ or cause the Bank to violate the precautionary principle while serving as a member of the Board of Directors. 41. Members of the Board of Directors individually or jointly are prohibited from owning shares in other companies amounting to 25% (twenty-five percent) or more of the paid-ip capital of the other company. 42. Share ownership of members of the Board of Directors individually or jointly in connection with the receipt of bonusesand/ or profit share in the form of shares resulting in share ownership of 25% (twenty-five percent) or more is excluded from point 41. 43. Share ownership of the president director or director under the compliance function derived from the provision of bonuses, profit share, share ownership programs for management, and/ or share ownership programs for employees in the company who are the controlling and/ or ultimate controlling shareholder of the bank, is not taken into account in the assessment of independence of the controlling shareholder, as long as: a. Share ownership is at the discretion of the Bank's controlling and/ or final controlling shareholder and is not an initiative of the President Director or director in charge of the compliance function; b. Share ownership is not for trading; and c. The person concerned submits a statement letter that he always acts independently while he is the President Director or director in charge of the compliance function even though he has shares of the controlling and/ or last controlling shareholder of the Bank. 44. The majority of members of the Board of Directors are prohibited from having each other family relationships up to the second degree with fellow members of the Board of Directors and/ or with members of the Board of Commissioners. 45. Members of the Board of Directors are prohibited from granting general power of attorney to other parties resulting in the transfer of duties and functions of the Board of Directors 46. Members of the Board of Directors are individuals who meet the approval requirements of the Financial Services Authority. 47. Members of the Board of Directors who have fulfilled the approval requirements of the Financial Services Authority as referred to in paragraph (1) during their tenure must have: a. Integrity; b. Competence; and c. Good Reputation	1. The Bank's obligation to apply the principles of Good Governance to the bank in conducting business activities. 2. Application of Good Governance principles to the Bank, which at least includes openess, accountability,independence, and fairness, and at least manifested in the implementation of duties, responsibilities, and authorities of the Board of Commissioners, completeness and implementation of committee duties, handling conflicts of interest, apllication of compliance functions, apllication of internal audit functions, implementation of external audit functions, application of risk management, provision of remuneration, provision of funds related parties and provision of large funds, integrity of reporting andinformation technology systems, the Bank's strategic plan, shareholder aspects, implementation of anti-fraud strategies, implementation of sustainable finance, and implementation of governance within the Bank's business group. 3. The Bank's obligation is to have internal procedures for implementing Good Governance principles at the Bank, and evaluating and updating internal procedures 4. OJK assesses the application of Good Governance principles at the Bank. 5. The number, composition, criteria, and independence of members of the Board of Directors must meet the provisions. 6. All members of the Board of Directors of the bank who carry out conventional business activities that have sharia business units (UUS) have responsibility in the development of UUS. 7. Dismissal or replacement of members of the Board of Directors must prioritize the main interests of the Bank. 8. The dismissal or replacement of members of the Board of Directors before the end of their term of office must take into account the main interests of theBank and be carried out with certain criteria . 9. Dismissal or replacement of the President Director and/ or Director who subordinates the compliance function before the end of the term of office must obtain OJK approval in advance. 10. OJK's authority to take corrective actions and evaluate the actions and evaluate the actions of appointment, dismissal, replacement and/ or resignation of members of the Board of Directors. 11. Determination of the Bank's organizational structure including the division of duties of members of the Board of Directors, the mechanism for subtitute directors (plt), and mechanism if subtitute directors are unable to carry out their duties. 12. Prohibition and exclusion of concurrent positions for members of the Board of Directors. 13. Arrangements related to duties, responsibilities, and authorities owne by members of the Board of Directors. 14. The obligation of the Board of Directors to have guidelines and work rules (charter of the Board of Directors). 15. Meeting arrangements of the Board of Directors and aspects of the Board of Directors' transparency. 16. The number, composition, criteria, and independence of members of the Board of Commissioners must meet the provisions. 17. UUS development responsibility for the Board of Commissioners of banks that carry out business activities conventionally. 18. Requirements for Independent Commissioners. 19. Dismissal or replacement of members of theBoard of Commissioners must prioritize the main interests of the Bank. 20. The dismissal or replacement of a member of the Board of Commissioners before the end of his term of office must take into account the Bank's main interests and be carried out with certain criteria. 21. Dsimissal or replacement of an Independent Commissioner before the end of the termof office must obtain OJK approval in advance . 22. OJK's authority to take corrective actions and evaluate the actions of appointment, dismissal, replacement and/ or resignation of members of the Board of Commissioners. 23. Prohibition and exclusion if concurrent positions for members of the Board of Commissioners. 24. Arrangements related to duties, responsibilities, and authorities of members of the Board of Commissioners. 25. The obligation of the Board of Commissioners is to have guidelines and work rules (charter of the Board of Commissioners).

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				48. Direksi bertugas menjalankan dan bertanggung jawab atas pengurusan Bank untuk kepentingan Bank sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam ketentuan peraturan perundang-undangan, anggaran dasar, dan keputusan RUPS. 49. Direksi wajib melaksanakan tugas, wewenang, dan tanggung jawab dengan itikad baik dan dengan prinsip kehati-hatian. 50. Direksi berwenang mewakili Bank sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan keputusan RUPS. 51. Direksi menerapkan Tata Kelola yang Baik pada Bank, manajemen risiko, dan kepatuhan secara terintegrasi yang disesuaikan dengan perkembangan ekosistem perbankan terkini serta didukung dengan digitalisasi dan inovasi teknologi. 52. Dalam menerapkan Tata Kelola yang Baik pada Bank, Direksi paling sedikit wajib membentuk: a. Satuan kerja audit intern; b. Satuan kerja manajemen risiko; dan c. Satuan kerja kepatuhan. 53. Direksi wajib menindaklanjuti temuan audit atau pemeriksaan dan rekomendasi dari satuan kerja audit intern Bank, auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas dan lembaga lain. 54. Direksi wajib mengungkapkan kepada Pegawai mengenai kebijakan internal Bank yang bersifat strategis di bidang kepegawaian. 55. Direksi wajib mempertanggungjawabkan pelaksanaan tugas kepada pemegang saham melalui RUPS 56. Direksi dilarang menggunakan penasihat perorangan dan/atau jasa profesional sebagai tenaga ahli atau konsultan. 57. Dalam pengelolaan data dan informasi terkait Bank, Direksi wajib: a. Memiliki dan menyediakan data dan informasi yang akurat, relevan, dan tepat waktu, termasuk kepada Dewan Komisaris; dan b. Melaksanakan pengelolaan data dan informasi sesuai dengan Tata Kelola yang Baik pada Bank dan ketentuan peraturan perundang-undangan 58. Keputusan Direksi yang diambil sesuai dengan pedoman dan tata tertib kerja mengikat dan menjadi tanggung jawab seluruh anggota Direksi. 59. Direksi wajib menyelenggarakan rapat Direksi secara berkala paling sedikit 1 (satu) kali dalam setiap bulan. 60. Direksi wajib menyelenggarakan rapat Direksi bersama Dewan Komisaris secara berkala paling sedikit 1 (satu) kali dalam 4 (empat) bulan. 61. Setiap kebijakan dan keputusan strategis wajib diputuskan melalui rapat Direksi dengan memperhatikan pengawasan sesuai tugas dan tanggung jawab Dewan Komisaris. 62. Pengambilan keputusan Direksi melalui rapat Direksi wajib terlebih dahulu dilakukan berdasarkan musyawarah untuk mufakat. 63. Dalam hal tidak terjadi musyawarah untuk mufakat, pengambilan keputusan dilakukan berdasarkan suara terbanyak. 64. Direksi wajib membuat risalah rapat Direksi dan didokumentasikan sesuai dengan ketentuan peraturan perundang-undangan. 65. Perbedaan pendapat yang terjadi dalam rapat Direksi wajib dicantumkan secara jelas dalam risalah rapat Direksi beserta alasan perbedaan pendapat. 66. Dalam pemenuhan pelaksanaan tata kelola, anggota Direksi mengungkapkan: a. Kepemilikan saham yang mencapai 5% (lima persen) atau lebih, baik pada Bank yang bersangkutan, maupun pada bank dan/atau perusahaan lain, yang berkedudukan di dalam dan di luar negeri; b. Hubungan keuangan dengan anggota Direksi lain, anggota Dewan Komisaris, dan/atau pemegang saham pengendali Bank; dan c. Hubungan keluarga sampai derajat kedua dengan anggota Direksi lain, anggota Dewan Komisaris, dan/atau pemegang saham pengendali Bank Dalam laporan pelaksanaan tata kelola sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini.	

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48. The Board of Directors should carry out and be responsible for the management of the Bank for the benefit of the bank according to the aims and objectives of the Bank as stipulated in the provisions of laws and regulations, articles of association, and resolutions of the GMS 49. The Board of Directors shall carry out its duties, authorities, and responsibility in good faith and with the principle of prudence. 50. The Board of Directors is authorized to represent the Bank according to the provisions of laws and regulations, articles of association, and resolutions of the GMS. 51. The Board of Directors implements Good Governance in the Bank, risk management, and compliance in an integrated manner that is adapted to the latest developments in the banking ecosystem and supported by digitalization and technological innovation. 52. In implementing Good Governance at the Bank, the Board of Directors shall at least establish: a. Internal audit work unit; b. Risk management work unit; and c. Compliance work unit. 53. The Board of Directors shall follow up on the audit findings or examination and recommendations from the Bank's internal audit work unit, external auditors, the results of supervision of the Financial Services Authority, and/ or the results of supervision of other authorities and institutions 54. The Board of Directors must disclose to employees the bank's internal policies that are strategic in the filed of personnel. 55. The Board of Directors must account for the implementation of duties to shareholders through the GMS 56. The Board of Directors are prohibited from using individual advisors and/ or professional services as experts or Consultant 57. In managing data and information realted to the Bank, the Board of Directors shall: a. Have and provide accurate, relevant, and timely data and information, including to the Board of Commissioners; and b. Carry out data and information management based on Good Governance at the Bank and the provision of laws and regulations 58. Decisions of the Board of Directors taken based on the guidelines and work rules are binding and are the responsibility of all members of the Board of Directors. 59. The Board of Directors must hold periodic meetings of the Board of Directors at least once a month. 60. The Board of Directors must hold periodic meetings of the Board of Directors with the Board of Commissioners at least once in 4 (four) months. 61. Every policy and strategic decision must be decided through a meeting of the Board of Directors by taking into account supervision according to the duties and responsibilities of the Board of Commissioners. 62. The decision-making of the Board of Directors through a meeting of the Board of Directors must first be carried out based on deliberation for consensus. 63. In the absence of deliberation for consensus, the decision-making is carried out based on a majority vote. 64. The Board of Directors must prepare minutes of meetings of the Board of Directors and document them according to the provisions of laws and regulations. 65. Differences of opinion that occur in meetings of the Board of Directors must be clearly stated in the minutes of meetings of the Board of Directors along with the reasons for differences of opinion. 66. In fulfilling the implementation of governance, members of the Board of Directors disclose: a. Share ownership reaching 5% (five percent) or more, either in the Bank concerned or in other banks and/ or companies domestically and abroad; b. Financial relationships with other members of the Board of Directors, members of the Board of Commissioners, and/ or controlling shareholders of the Bank; and c. Family relationship up to the second degree with other members of the Board of Directors, members of the Board of Commissioners, and/ or controlling shareholders of the Bank In the report on the implementation of governance as stipulated in this Financial Services Auhtority Regulation.	26. Arrangement of the Board of Commissioners meeting and aspects of the Board of Commissioners' transparency. 27. To assist and support the implementation of the duties and responsibilities of the Board of Directors, the Board of Directors, the Board of Directors shall establish a Board of Directors committee consisting of at least the Risk Management Committee, Credit or Financing Policy Committee, Credit or Financing Committee and Information Technology Steering Committee. 28. To assist and support the implementation of the duties and responsibilities of the Board of Commissioners the Board of Commissioners shall establish a Committee of the Board of Commissioners consisting of at least the Audit Committee, Risk Monitoring Committee, Remuneration, and Nomination Committee . 29. Banks are required to have guidelines and working rules for the Committee (Committee Charter) for the Board of Directors Committee and the Board of Commissioners. 30. The membership, duties, responsibilitis, and authorities of the Committee and other aspects shall be carried out based on the provisions. 31. The Bank's internal parties shall abstain from all forms of conflict of interest and shall disclose the conflict of intrerest in any decision that meets the conditions of a conflict of interest and shall be prohibited from taking actions that have the potentail to harm the Bank or reduce the Bank's profits . 32. The Bank's obligation is to have a director in charge of the compliance function and establish a compliance work unit to ensure the Bank's compliance with OJK regulations and laws and regulations. 33. The Bank's obligation is to have an internal audit function carried out by an internal audit work unit that acts indepedently and objectively . 34. Obligation to communicate with OJK at least once in a year in the implementation of the internal audit function. 35. The Bank's obligation is to submit a report to OJK on the implementation of the internal audit function. 36. The Bank uses the external audit function by public accountants and/ or public accounting firms in rpoviding transparent and quality financial information. 37. The Bank's obligation is to implement appropriate and effective risk management and internal control systems, have an early warning system fro risks, and evaluate the implemetation of risk management periodically . 38. The Bank implements intergrated governance, risk management and compliance (GRC)). 39. The Bank's obligation is to ensure the implementation of anti-money laundering, counter-terrorism financing, and counter-financing programs for the proliferation of weapons of mass destruction, including the prevention and handling of the Bank's business activities from being utilized in activities related to criminal acts. 40. The obligation for the Board of Directors and the Board of Commissioners is to ensure the implementation of risk management including country risk and transfer risk. 41. The Bank's obligation is to implement governance in providing remuneration and to have a remuneration policy. 42. OJK's authority is to conduct remarks, evaluations and adjustments related to remuneration at the Bank. 43. The Bank's obligation is to apply the prudential principle in providing funds, by at least applying the spread or diversivication of the portfolio of funds provided. 44. The Bnak's obligation is to carry out transparency of financial and non-financial conditions to Stakeholders, including product information and use of customer data, sustainability reports, structured repsorts, and unstructured reports . 45. Prohibition on the Bank id to utilize and/ or misuse financial engineering and legal engineering that is not in accordance with the principles of sound Bank management. 46. The Bank's obligation is to prpare and submit strategic plans (business plans and corporate plans) and recovery action plans, as well as implement such plans.

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				67. Anggota Direksi dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank. 68. Anggota Direksi dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank, selain remunerasi dan fasilitas lain yang ditetapkan berdasarkan keputusan RUPS. 69. Anggota Direksi wajib mengungkapkan remunerasi dan fasilitas lain sebagaimana dimaksud sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum syariah dan unit usaha syariah. 70. Bank wajib memiliki anggota Dewan Komisaris dengan jumlah paling sedikit 3 (tiga) orang dan paling banyak sama dengan jumlah anggota Direksi. 71. Anggota Dewan Komisaris paling sedikit 1 (satu) orang wajib berdomisili di Indonesia. 72. Bank menetapkan dalam anggaran dasar mengenai periode masa jabatan anggota Dewan Komisaris paling lama 5 (lima) tahun untuk 1 (satu) periode masa jabatan yang dimulai sejak tanggal efektif pengangkatan anggota Dewan Komisaris oleh RUPS, serta menetapkan kondisi lain dalam pemenuhan jabatan anggota Dewan Komisaris. 73. Salah seorang anggota Dewan Komisaris sebagaimana dimaksud dalam Pasal 35 ayat (1) wajib diangkat sebagai Komisaris Utama. 74. Dalam hal diperlukan, anggota Dewan Komisaris lain dapat diangkat sebagai wakil Komisaris Utama. 75. Bagi Bank yang melaksanakan kegiatan usaha secara konvensional yang memiliki UUS, pengaturan mengenai tanggung jawab pengembangan UUS bagi Dewan Komisaris Bank yang melaksanakan kegiatan usaha secara konvensional dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai unit usaha syariah. 76. Anggota Dewan Komisaris terdiri atas Komisaris Independen dan Komisaris Non Independen. 77. Komisaris Independen sebagaimana dimaksud pada ayat (1) wajib paling sedikit 50% (lima puluh persen) dari jumlah anggota Dewan Komisaris. 78. Calon Komisaris Independen harus memiliki: a. Pengetahuan di bidang perbankan yang memadai dan relevan dengan jabatan sebagai Komisaris Independen; dan b. Pengalaman di bidang perbankan dan/atau bidang keuangan. 79. Mantan anggota Direksi atau Pejabat Eksekutif atau pihak yang mempunyai hubungan dengan Bank yang dapat memengaruhi kemampuan yang bersangkutan untuk bertindak independen wajib menjalani masa tunggu paling singkat 1 (satu) tahun sebelum menjadi Komisaris Independen pada Bank yang bersangkutan. 80. Masa tunggu sebagaimana dimaksud pada ayat (4) bagi: a. Mantan Direktur Utama pada Bank yang bersangkutan; dan b. Mantan anggota Direksi yang membawahkan fungsi pengawasan atau Pejabat Eksekutif yang melakukan fungsi pengawasan pada Bank yang bersangkutan, paling singkat 6 (enam) bulan sebelum menjadi Komisaris Independen pada Bank yang bersangkutan. 81. Dalam hal terdapat benturan kepentingan atau potensi benturan kepentingan dari calon Komisaris Independen atau calon Komisaris Non Independen yang terkait dengan Bank sehubungan dengan pencalonan yang bersangkutan pada Bank, calon yang bersangkutan mengungkapkan benturan kepentingan dalam proses penilaian kemampuan dan kepatutan. 82. Dalam hal berdasarkan penilaian Otoritas Jasa Keuangan terdapat benturan kepentingan atau potensi benturan kepentingan dari calon Komisaris Independen atau calon Komisaris Non Independen yang terkait dengan Bank sehubungan dengan pencalonan yang bersangkutan, Otoritas Jasa Keuangan berwenang menetapkan tindakan pengawasan yang diperlukan. 83. Komisaris Non Independen dapat beralih menjadi Komisaris Independen pada Bank atau kelompok usaha bank yang bersangkutan dengan memenuhi persyaratan sebagai Komisaris Independen.

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67. Members of the Board of Directors are prohibited from using the Bank for personal, family, and/ or other parties that may harm or reduce the Bank's profits. 68. Members of the Board of Directors are prohibited from taking and/ or receiving personal benefits from the bank, in addition to remuneration and other facilities stipulated based on the decision of the GMS. 69. Members of the Board of Directors must disclose remuneration and other facilities as referred to according to the Financial Services Authority Regulation regarding the application of governance in providing remuneration for commercial banks and the Financial Services Authority regulation regarding the implementation of governance in providing remuneration for sharia commercial banks and sharia business units. 70. Banks must have members of the Board of Commissioners with at least 3 9three0 people and at most equal to the number of members of the Board of Directors. 71. Members of the Board of Commissioners of at least 1 (one) person must be domiciled in Indonesia. 72. The Bank stipulates in its articles of association the term of office of members of the Board of Commissioners no later than 5 (five) years for 1 9one) term of office starting from the effective date of appointment of members of the Board of Commissioners by the GMS, as well as stipulates other conditions for fulfilling the positions of members of the Board of Commissioners. 73. One member of the Board of Commissioners as referred to in Article 35 paragraph (1) must be appointed as President Commissioner. 74. If necessary, other members of the Board of Commissioners may be appointed as Vice President Commissioner. 75. For banks that carry out business activities conventionally that have a UUS, arrangements regarding the responsibility for UUS development for the Board of Commissioners of Banks that carry out business activities conventionally are carried out according to the Financial Services Authority Regulation regarding sharia business units. 76. Members of the Board of Commissioners shall consist of Independent Commissioners and Non-Independent Commissioners. 77. Independent Commissioners as referred to in paragraph (1) must be at least 50% (fifty percent) of the total members of the Board of Commissioners. 78. Candidates for Independent Commissioner must have: a. Knowledge in the banking sector that is adequate and relevant to the position as Independent commissioner; and b. Experience in banking and/ or finance. 79. Former members of the Board of Directors or Executive Officers or parties related to the Bank that may affect the ability of the person concerned to act independently must undergo a waiting period of at least 1 (one) year before becoming an Independent Commissioner at the bank concerned. 80. The waiting period as referred to in paragraph (4) for: a. Former President Director of the Bank concerned; and b. Former members of the Board of Directors who subordinate supervisory functions or Executive Officers who perform supervisory functions at the bank concerned, at least 6 (six) months before becoming an Independent Commissioner at the Bank concerned. 81. If a conflict of interest or potential conflict of interest from a candidate for independent Commissioner or a candidate for Non-Independent Commissioner related to the bank in connection with the relevant nomination, the candidate concerned discloses the conflict of interest in the process of assessing the ability and appropriateness. 82. If based on the assessment of the Financial Services Authority there is a conflict of interest or potential conflict of interest from a candidate for Independent Commissioner or a candidate for Non-Independent Commissioner related to the bank in connection with the nomination concerned, the Financial Services authority is authorized to determine the necessary supervisory actions. 83. Non-Independent Commissioners may switch to become Independent Commissioners of the bank or the relevant bank business group by fulfilling the requirements as Independent Commissioners.	47. The obligation of the controlling shareholder (PSP) and the last controlling shareholder (PSPT) of the Bank is to comply with the provisions of laws and regu;lations in the financial services sector. 48. The Bank's obligation is to have a dividend policy and dividend determination mechanism, as well as OJK's authority related to the bank's dividends. 49. The obligation to have policies to ensure fair treatment of shareholders, protect shareholder rights, and facilitate shareholder participation. 50. The Bank's obligation to develop and implement anti-fraud strategies, including anti-bribery. 51. The decision to disburse credit/ financing and delete the credit/financing book the Bank must avoid pressure from any party and is based on the application of the principle of separation of functions (four eyes). 52. Procurement of goods and/ or services, budgeting and/ or expenditure of costs, allocation and/ or use of social and environmental responsibility funds at the Bank must be cariied out with the principles of good governance. 53. Prohibiton to various parties related to the Bank to order or accpet matters related to gratuities, criminal acts, actionsand things that can be detrimental, poterntially detrimental, and/ or reduce the Bank's profits. 54. Obligations of the Bank to implement sustainable finance and prepare a sustainable finance action plan. 55. The Bank's obligation to carry out business practices and investment strategies by taking into account, implementing , and integrating environmental, social, and governance (ESG) values. 56. The Bank's obligation to implement Good Governance to the Bank in managing climate-related risks. 57. The Bank's obligation as the parent company or execute of the parent company in the bank's business group to coordinate and evaluate the implementation of Good Governance at the bank by member banks of the bank's business group. 58. Implementation of banking synergy in the form of committee support within bank business groups. 59. The Bank's obligation to prepare and submit a report on the implementation of governance at the end of each financial year. 60. The Bank's obligation to conduct a self-assessment of the implemention of governance. 61. OJK's authority to assess or evaluate the results of self-assessment by the Bank. 62. Governance provisions for banks in the form of limited liability company legal entities apply to KCLBN, with necessary adjustments. 63. Prohibition of concurrent positions of the Board of Directors in KCBLN and criteria that do not include concurrent positions. 64. Mechanism for appointing members of the Board of Directors and/ or members of the Board of Commissioners who come from employees or officials in institutions that perfrom regulatory and/ or supervisory functions of the Bank and/ or other financial service institutions. 65. The capability and appropriateness assessment process for candidates for Independent Commissioners that have been submitted to OJK before the entry into force of this Governance POJK, still refers to the POJK regarding the assessment of capability and appropriateness for financial service institutions. 66. POJK Governance revokes POJK Number 55/POJK.03/2016 concerning the Implementation of Governance for Commercial Banks. 67. Material provisions in other POJKs that regulate topics related to governance aspects, remain valid as long as they do not conflict. 68. The implementing provisions of POJK Number 55/POJK.03/2016 concerning the Implementation of Governance for Commercial banks and Bank Indonesia Regulation Number 11/33/PBI/2009 concerning the Implementation of Good Corporate Governance for Sharia Business Units, shall remain in force as long as they do not conflict. 69. POJK Governance shall enter into force on the date of promulgation.

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				84. Komisaris Non Independen yang akan beralih menjadi Komisaris Independen pada Bank yang bersangkutan sebagaimana wajib menjalani masa tunggu paling singkat 1 (satu) tahun. 85. Peralihan dari Komisaris Non Independen menjadi Komisaris Independen wajib memperoleh persetujuan Otoritas Jasa Keuangan melalui penilaian kemampuan dan kepatutan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penilaian kemampuan dan kepatutan bagi lembaga jasa keuangan. 86. Komisaris Independen menjabat untuk jangka waktu tertentu dan dapat diangkat kembali setelah mendapatkan persetujuan RUPS, paling banyak untuk 2 (dua) periode masa jabatan secara berturut turut. 87. Komisaris Independen yang telah menjabat selama 2 (dua) periode masa jabatan secara berturut-turut dapat diangkat kembali pada periode selanjutnya sebagai Komisaris Independen dengan mempertimbangkan: a. Hasil penilaian kinerja Komisaris Independen; b. Hasil penilaian rapat Dewan Komisaris yang menyatakan bahwa Komisaris Independen tetap dapat bertindak independen; c. Hasil penilaian oleh kepala satuan kerja audit intern dan Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia yang menyatakan bahwa Komisaris Independen tetap dapat bertindak independen; dan d. Pernyataan Komisaris Independen dalam RUPS mengenai independensi yang bersangkutan. 88. Setiap usulan penggantian dan/atau pengangkatan anggota Dewan Komisaris kepada RUPS wajib memperhatikan rekomendasi komite yang menjalankan fungsi nominasi. 89. Anggota komite yang menjalankan fungsi nominasi yang memiliki benturan kepentingan dengan usulan yang direkomendasikan wajib mengungkapkan dalam usulan yang direkomendasikan. 90. Penggantian dan/atau pengangkatan anggota Dewan Komisaris mengedepankan komposisi secara profesional, independensi, kesesuaian kompetensi, dan memperhatikan keberagaman, yang dibutuhkan secara tepat dalam pelaksanaan tugas dan tanggung jawab Dewan Komisaris. 91. Bank menetapkan dalam anggaran dasar mengenai kriteria, mekanisme, dan tata cara pengangkatan, penggantian, pemberhentian, dan/atau pengunduran diri anggota Dewan Komisaris, termasuk kewenangan yang melekat kepada Dewan Komisaris, sesuai dengan ketentuan peraturan perundang-undangan. 92. Ketentuan pemberhentian atau penggantian anggota Direksi sebagaimana dimaksud dalam Pasal 10 dan ketentuan pengenaan sanksi terkait pemberhentian atau penggantian anggota Direksi sebagaimana dimaksud berlaku secara *mutatis mutandis* bagi Komisaris Independen 93. Ketentuan pemberhentian atau penggantian direktur utama dan/atau direktur yang membawahkan fungsi kepatuhan sebelum periode masa jabatan berakhir sebagaimana dimaksud dan ketentuan pengenaan sanksi terkait pemberhentian atau penggantian Direktur Utama dan/atau Direktur yang membawahkan fungsi kepatuhan sebelum periode masa jabatan berakhir berlaku secara *mutatis mutandis* bagi Komisaris Independen. 94. Ketentuan pengunduran diri anggota Direksi berlaku secara *mutatis mutandis* bagi anggota Dewan Komisaris. 95. Ketentuan kewenangan Otoritas Jasa Keuangan dalam melakukan tindakan korektif dan evaluasi terhadap tindakan pengangkatan, pemberhentian, penggantian, dan/atau pengunduran diri anggota Direksi sebagaimana dimaksud dalam Pasal 13 berlaku secara *mutatis mutandis* bagi anggota Dewan Komisaris. 96. Anggota Dewan Komisaris dilarang merangkap jabatan: a. Sebagai anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, atau Pejabat Eksekutif pada lembaga keuangan atau perusahaan keuangan baik bank maupun bukan bank;	

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84. Non- Non-Independent Commissioners who will switch to become Independent Commissioners at the bank concerned as required to undergo a waiting period of at least 1 (one) year. 85. The transition from Non-Independent Commissioner to Independent Commissioner must obtain approval from the Financial Services Authority through a capability and appropriateness assessment according to the Financial Services Authority Regulation regarding capability and appropriateness assessment for financial service institutions. 86. Independent Commissioners shall serve for a certain period and may be reappointed after obtaining approval from the GMS, for a maximum of 2(two) consecutive terms of office. 87. Independent Commissioners who have served for 2 (two) consecutive terms of office may be reappointed in the next period as Independent Commissioners by considering: a. Results of the performance appraisal of the Independent Commissioner; b. The results of the assessment of the Board of Commissioners meeting which stated that the Independent Commissioner can still act independently; c. The results of the assessment by the head of the internal audit work unit and the Executive Officer in charge of the human resources function stating that the independent Commissioner can still act independently; and d. Statement of the Independent Commissioner at eh GMS regarding the independence of the person concerned. 88. Any proposal for replacement and/ or appointment of members of the Board Commissioners to GMS must pay attention to the recommendations of the committee carrying out the nomination function. 89. Members of the committee performing the nominating function who have a conflict of interest with the recommended proposal shall disclose in the recommended proposal. 90. The replacement and/ or appointment of members of the Board of Commissioners prioritizes professional composition, independence, competency suitability, and takes into account diversity, which is needed appropriately in carrying out the duties and responsibilities of the Board of Commissioners. 91. The Bank stipulates in its articles of association the criteria, mechanism, and procedures for appointing, replacing, dismissing, and/ or resigning members of the Board of Commissioners, including the authority attached to the Board of Commissioners, according to the provisions of laws and regulations. 92. The provisions for dismissal or replacement of members of the Board of Directors as referred to in Article 10 and the provisions for imposing sanctions related to the dismissal or replacement of members of the Board of Directors as referred to shall apply mutatis mutandis to Independent Commissioners. 93. The provisions for dismissal or replacement of the President Director and/ or Director who subordinates the compliance function before the end of the term of office as referred to and the provisions for imposing sanctions related to the dismissal or replacement of the President Director and/ or Director who subordinates the compliance function before the end of the term of office shall apply mutatis mutandis to Independent Commissioners. 94. The provisions for the resignation of the Board of Directors members shall apply mutatis mutandis to members of the Board of Commissioners. 95. The provisions of the authority of the Financial Services Authority in carrying out corrective actions and evaluations of actions to appoint, dismiss, replace, and/ or resign members of the Board of Directors as referred to in Article 13 apply mutatis mutandis to members of the Board of Commissioners. 96. Members of the Board of Commissioners are prohibited from holding concurrent positions: a. As a member of the Board of Directors, member of Board of Commissioners, member of the sharia supervisory board, or Executive Officer in a financial institution or financial company both bank and non-bank;	

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				b. Sebagai anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, atau Pejabat Eksekutif pada lebih dari 1 (satu) lembaga atau perusahaan bukan keuangan, baik yang berkedudukan di dalam maupun di luar negeri; c. Pada bidang tugas fungsional pada lembaga keuangan bank dan/atau lembaga keuangan bukan bank yang berkedudukan di dalam maupun di luar negeri; d. Pada jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Dewan Komisaris; dan/atau 97. Pada jabatan lain sesuai dengan ketentuan peraturan perundang undangan. 98. Tidak termasuk rangkap jabatan sebagaimana dimaksud pada ayat (1) 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 Bank dan/atau kelompok usaha Bank; dan/atau c. Anggota Dewan Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba, sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Dewan Komisaris. 99. Dengan pertimbangan tertentu, Otoritas Jasa Keuangan dapat menetapkan kebijakan mengenai jabatan rangkap sebagaimana dimaksud pada ayat (1) huruf c, sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Dewan Komisaris. 100. Terhadap calon anggota Dewan Komisaris yang memiliki jabatan sebagaimana dimaksud pada ayat (2) wajib membuat pernyataan untuk: a. Menjaga integritas; b. Menghindari segala bentuk benturan kepentingan; dan c. Menghindari tindakan yang dapat merugikan Bank dan/atau menyebabkan Bank melanggar prinsip kehati-hatian, selama menjabat sebagai anggota Dewan Komisaris. 101. Komisaris Independen dilarang merangkap jabatan sebagai pejabat publik. 102. Mayoritas anggota Dewan Komisaris dilarang saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Dewan Komisaris dan/atau anggota Direksi. 103. Anggota Dewan Komisaris merupakan orang perseorangan yang memenuhi persyaratan persetujuan Otoritas Jasa Keuangan. 104. Anggota Dewan Komisaris yang telah memenuhi persyaratan persetujuan Otoritas Jasa Keuangan sebagaimana dimaksud pada ayat (1) selama menjabat wajib memiliki: a. Integritas; b. Kompetensi; dan c. Reputasi yang baik 105. Dewan Komisaris bertugas melakukan pengawasan untuk kepentingan Bank atas kebijakan dan jalannya pengurusan oleh Direksi, memberikan nasihat kepada Direksi, dan bertanggung jawab atas pengawasan tersebut, sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam ketentuan peraturan perundang-undangan, anggaran dasar, dan keputusan RUPS. 106. Dewan Komisaris wajib melaksanakan tugas, wewenang, dan tanggung jawab dengan itikad baik dan dengan prinsip kehati-hatian. 107. Dalam melakukan pengawasan, Dewan Komisaris wajib mengarahkan, memantau, dan mengevaluasi pelaksanaan tata kelola, manajemen risiko, dan kepatuhan secara terintegrasi serta kebijakan strategis Bank, sesuai dengan ketentuan peraturan perundangundangan, anggaran dasar, dan/atau keputusan RUPS. 108. Dewan Komisaris menerima dan melaksanakan kewenangan yang diserahkan dan/atau diberikan kepada Dewan Komisaris sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS. 109. Dewan Komisaris dapat melaksanakan tugas dan kewenangan pengawasan lain.	

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b. As a member of the Board of Directors, member of the Board of Commissioners, member of the Sharia supervisory board, or Executive Officer in more than 1 (one) non-financial institution or company, both domiciled domestically and abroad ; c. In the field of functional duties at bank financial institutions and/ or non-bank financial institutions domiciled domestically and abroad; d. In other positions that may cause conflicts of interest in the implementation of duties as members of the Board of Commissioners; and/ or 97. In other positions according to the provisions of laws and regulations. 98. Does not include concurrent positions as referred to in paragraph (1) in terms of: a. Members of the Board of Commissioners serve as members of the Board of Directors, members of the Board of Commissioners, or Executive Officers who carry out supervisory functions in 1 (one) non-bank subsidiary controlled by the Bank; b. Non-Independent Commissioners carry out functional duties of the Bank's shareholders in the form of legal entities in the Bank and/ or the Bank's business groups; and/ or c. Members of the Board of Commissioners hold positions in organizations or non-profit institutions, as long as they do not cause the person concerned to neglect the implementation of their duties and responsibilities as members of the Board of Commissioners. 99. With certain considerations, the Financial Services Authority may determine policies regarding duplicate positions as mentioned in paragraph (1) point c, as long as it does not result in the person concerned neglecting the implementation of duties and responsibilities as a member of the Board of Commissioners. 100. Candidates for members of the Board of Commissioners who have positions as referred to in paragraph (2) must make a statement to: a. Maintain integrity; b. Avoid all forms of conflict of interest; and c. Avoid actions that may harm the Bank and/ or cause the bank to violate the precautionary principle, while serving as a member of the Board of Commissioners. 101. Independent Commissioners are prohibited from holding concurrent positions as public officials. 102. The majority of members of the Board of Commissioners are prohibited from having family relationships up to the second degree with fellow members of the Board of Commissioners and/or members of the Board of Directors. 103. Members of the Board of Commissioners are individuals who meet the approval requirements of the Financial Services Authority. 104. Members of the Board of Commissioners who have fulfilled the approval requirements of the Financial Services Authority as intended in paragraph (1) while serving are required to have: a. Integrity; b. Competence; and c. Good reputation 105. The Board of Commissioners is tasked with supervising in the interests of the Bank over the policies and course of management by the Board of Directors, providing advice to the Board of Directors, and is responsible for such supervision, in accordance with the Bank's aims and objectives as stipulated in the provisions of statutory regulations, articles of association and decisions AGM. 106. The Board of Commissioners is obliged to carry out its duties, authority and responsibilities in good faith and with the principle of prudence. 107. In carrying out supervision, the Board of Commissioners is obliged to direct, monitor and evaluate the implementation of integrated governance, risk management and compliance as well as the Bank's strategic policies, in accordance with the provisions of laws and regulations, the articles of association and/or GMS decisions. 108. The Board of Commissioners accepts and implements the authority delegated and/or granted to the Board of Commissioners in accordance with the provisions of statutory regulations, articles of association, and/or GMS decisions. 109. The Board of Commissioners may carry out other supervisory duties and authorities.	

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				110. Dalam melaksanakan pengawasan, Dewan Komisaris dilarang ikut serta dalam pengambilan keputusan kegiatan operasional Bank, kecuali: a. Penyediaan dana kepada pihak terkait sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai batas maksimum pemberian kredit dan penyediaan dana besar bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai batas maksimum penyaluran dana dan penyaluran dana besar bagi bank umum syariah; dan b. Hal lain yang ditetapkan dalam anggaran dasar Bank atau ketentuan peraturan perundang-undangan. 111. Pengambilan keputusan kegiatan operasional Bank oleh Dewan Komisaris merupakan bagian dari tugas pengawasan oleh Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank. 112. Dewan Komisaris wajib melakukan pengawasan terhadap tindak lanjut Direksi atas temuan audit atau pemeriksaan dan rekomendasi dari satuan kerja audit intern Bank, auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas dan lembaga lain 113. Dewan Komisaris wajib melaporkan kepada Otoritas Jasa Keuangan paling lama 5 (lima) hari kerja sejak ditemukan: a. Pelanggaran ketentuan peraturan perundangundangan di bidang keuangan, perbankan, dan yang terkait dengan kegiatan usaha Bank; dan/atau b. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank. 114. Dewan Komisaris wajib memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Dewan Komisaris. 115. Pedoman dan tata tertib kerja sebagaimana dimaksud paling sedikit wajib mencantumkan: a. Tugas, tanggung jawab, dan wewenang Dewan Komisaris; b. Pengaturan kewenangan dan prosedur keputusan Dewan Komisaris; c. Pengaturan etika kerja Dewan Komisaris; d. Pengaturan rapat Dewan Komisaris; e. Larangan terhadap Dewan Komisaris; f. Evaluasi kinerja Dewan Komisaris; dan g. Pola hubungan kerja Dewan Komisaris dan Direksi. 116. Dewan Komisaris wajib menyediakan waktu untuk melaksanakan tugas dan tanggung jawab secara optimal sesuai dengan pedoman dan tata tertib kerja. 117. Dewan Komisaris wajib menjaga segala data dan informasi terkait Bank yang disampaikan oleh Direksi, dan sesuai dengan ketentuan peraturan perundang-undangan. 118. Dewan Komisaris wajib menyelenggarakan rapat Dewan Komisaris secara berkala paling sedikit 1 (satu) kali dalam 2 (dua) bulan. 119. Dewan Komisaris wajib mengadakan rapat bersama Direksi secara berkala paling sedikit 1 (satu) kali dalam 4 (empat) bulan. 120. Rapat Dewan Komisaris sebagaimana dimaksud pada diselenggarakan jika dihadiri mayoritas anggota Dewan Komisaris. 121. Pelaksanaan rapat Dewan Komisaris wajib dihadiri oleh seluruh anggota Dewan Komisaris secara fisik paling sedikit 2 (dua) kali dalam 1 (satu) tahun. 122. Komisaris Non Independen yang tidak dapat menghadiri rapat secara fisik sebagaimana dimaksud, dapat menghadiri rapat Dewan Komisaris melalui tatap muka dengan memanfaatkan teknologi informasi. 123. Pengambilan keputusan rapat Dewan Komisaris wajib terlebih dahulu dilakukan berdasarkan musyawarah untuk mufakat. 124. Dalam hal tidak terjadi musyawarah untuk mufakat sebagaimana dimaksud, pengambilan keputusan rapat Dewan Komisaris dilakukan berdasarkan suara terbanyak. 125. Segala keputusan Dewan Komisaris sebagaimana dimaksud bersifat mengikat bagi seluruh anggota Dewan Komisaris. 126. Dewan Komisaris wajib membuat risalah rapat Dewan Komisaris sebagaimana dimaksud dan didokumentasikan sesuai dengan ketentuan peraturan perundang-undangan.	

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank **bjb**
110. In carrying out supervision, the Board of Commissioners is prohibited from participating in decision making on Bank operational activities, except: a. Providing funds to related parties in accordance with the Financial Services Authority Regulations regarding the maximum limit for granting credit and providing large funds for commercial banks and the Financial Services Authority Regulation regarding the maximum limits for distributing funds and distributing large funds for sharia commercial banks; and b. Other matters stipulated in the Bank's articles of association or statutory provisions. 111. Decision making on Bank operational activities by the Board of Commissioners is part of the supervisory duties of the Board of Commissioners so that it does not negate the responsibility of the Board of Directors for the implementation of Bank management. 112. The Board of Commissioners is obliged to supervise Board of Directors follow-up to audit findings or examinations and recommendations from the Bank's internal audit work unit, external auditors, results of supervision by the Financial Services Authority, and/or results of supervision by other authorities and institutions 113. The Board of Commissioners is obliged to report to the Financial Services Authority no later than 5 (five) working days from the discovery: a. Violation of the provisions of laws and regulations in the fields of finance, banking, and those related to the Bank's business activities; and/or b. Circumstances or predicted conditions that could endanger the continuity of the Bank's business. 114. The Board of Commissioners is required to have work guidelines and rules that are binding for each member of the Board of Commissioners. 115. The work guidelines and regulations as intended must at least include: a. Duties, responsibilities and authority of the Board of Commissioners; b. Regulation of the authority and decision procedures of the Board of Commissioners; c. Regulation of the work ethics of the Board of Commissioners; d. Arrangements for Board of Commissioners meetings; e. Prohibition against the Board of Commissioners; f. Evaluation of the performance of the Board of Commissioners; and g. The working relationship pattern of the Board of Commissioners and Directors. 116. The Board of Commissioners is obliged to provide time to carry out duties and responsibilities optimally in accordance with work guidelines and regulations. 117. The Board of Commissioners is obliged to safeguard all data and information related to the Bank submitted by the Board of Directors, and in accordance with the provisions of laws and regulations. 118. The Board of Commissioners is obliged to hold regular Board of Commissioners meetings at least 1 (one) time in 2 (two) months. 119. The Board of Commissioners is obliged to hold regular meetings with the Board of Directors at least 1 (one) time in 4 (four) months. 120. Meetings of the Board of Commissioners as referred to above are held if attended by the majority of members of the Board of Commissioners. 121. All members of the Board of Commissioners must physically attend meetings at least 2 (two) times in 1 (one) year. 122. Non-Independent Commissioners who cannot attend the meeting physically as intended, can attend the Board of Commissioners meeting face to face by utilizing information technology. 123. Decision making at meetings of the Board of Commissioners must first be made based on deliberation to reach consensus. 124. In the event that deliberation to reach consensus as intended does not occur, decisions at the Board of Commissioners meeting shall be made based on the majority vote. 125. All decisions of the Board of Commissioners as intended are binding on all members of the Board of Commissioners. 126. The Board of Commissioners is obliged to prepare minutes of meetings of the Board of Commissioners as intended and documented in accordance with the provisions of statutory regulations.	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description	
				127. Perbedaan pendapat yang terjadi dalam rapat Dewan Komisaris wajib dicantumkan secara jelas dalam risalah rapat Dewan Komisaris beserta alasan perbedaan pendapat. 128. Dalam pemenuhan pelaksanaan tata kelola, anggota Dewan Komisaris mengungkapkan: a. Kepemilikan saham yang mencapai 5% (lima persen) atau lebih, baik pada Bank yang bersangkutan maupun pada bank dan/atau perusahaan lain, yang berkedudukan di dalam dan di luar negeri; b. Hubungan keuangan dengan anggota Dewan Komisaris lain, anggota Direksi, dan/atau pemegang saham pengendali Bank; dan c. Hubungan keluarga sampai derajat kedua dengan anggota Dewan Komisaris lain, anggota Direksi, dan/atau pemegang saham pengendali Bank, dalam laporan pelaksanaan tata kelola sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini. 129. Anggota Dewan Komisaris dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank. 130. Anggota Dewan Komisaris dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lain yang ditetapkan RUPS. 131. Anggota Dewan Komisaris wajib mengungkapkan remunerasi dan fasilitas lain sebagaimana dimaksud sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum syariah dan unit usaha syariah. 132. Untuk membantu dan mendukung pelaksanaan tugas dan tanggung jawab Direksi, Direksi membentuk komite Direksi. 133. Untuk membantu dan mendukung pelaksanaan tugas dan tanggung jawab Dewan Komisaris, Dewan Komisaris membentuk komite Dewan Komisaris. 134. Komite yang dibentuk Direksi bertanggung jawab kepada Direksi. 135. Direksi wajib membentuk komite yang paling sedikit terdiri atas: a. Komite manajemen risiko; b. Komite kebijakan perkreditan atau pembiayaan; c. Komite kredit atau pembiayaan; dan d. Komite pengarah teknologi informasi. 136. Direksi dapat membentuk komite lain yang disesuaikan dengan kebutuhan dan/atau kompleksitas Bank. 137. Direksi wajib melakukan evaluasi terhadap kinerja komite sekurang-kurangnya pada setiap akhir tahun buku. 138. Komite yang dibentuk Dewan Komisaris bertanggung jawab kepada Dewan Komisaris. 139. Dewan Komisaris wajib membentuk komite yang paling sedikit terdiri atas: a. Komite audit; b. Komite pemantau risiko; dan c. Komite remunerasi dan nominasi. 140. Dewan Komisaris dapat membentuk komite remunerasi dan nominasi sebagaimana dimaksud secara terpisah menjadi komite remunerasi dan komite nominasi. 141. Komite yang dibentuk Dewan Komisaris bertanggung jawab kepada Dewan Komisaris. 142. Dewan Komisaris wajib membentuk komite yang paling sedikit terdiri atas: a. Komite audit; b. Komite pemantau risiko; dan c. Komite remunerasi dan nominasi. 143. Dewan Komisaris dapat membentuk komite remunerasi dan nominasi sebagaimana dimaksud secara terpisah menjadi komite remunerasi dan komite nominasi. 144. Dewan Komisaris dapat membentuk komite lain yang disesuaikan dengan kebutuhan dan/atau kompleksitas Bank dan/atau memperluas cakupan pelaksanaan tugas, tanggung jawab, dan wewenang komite dalam mendukung pelaksanaan tugas dan tanggung jawab pengawasan Dewan Komisaris.	

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank **bjb**
127. Differences of opinion that occur at Board of Commissioners meetings must be stated clearly in the minutes of the Board of Commissioners meetings along with the reasons for the differences of opinion. 128. In fulfilling the implementation of governance, members of the Board of Commissioners disclose: a. Share ownership reaching 5% (five percent) or more, both in the Bank concerned and in other banks and/or companies, domiciled at home and abroad; b. Financial relationships with other members of the Board of Commissioners, members of the Board of Directors, and/or controlling shareholders of the Bank; and c. Family relationships up to the second degree with other members of the Board of Commissioners, members of the Board of Directors, and/or controlling shareholders of the Bank, in the governance implementation report as regulated in this Financial Services Authority Regulation. 129. Members of the Board of Commissioners are prohibited from using the Bank for personal, family and/or other party interests which may harm or reduce the Bank's profits. 130. 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 by the GMS. 131. Members of the Board of Commissioners are required to disclose remuneration and other facilities as intended in accordance with the Financial Services Authority Regulations regarding the implementation of governance in providing remuneration for commercial banks and the Financial Services Authority Regulations regarding the implementation of governance in providing remuneration for sharia commercial banks and sharia business units. 132. To assist and support the implementation of the duties and responsibilities of the Board of Directors, the Board of Directors formed a Board of Directors committee. 133. To assist and support the implementation of the duties and responsibilities of the Board of Commissioners, the Board of Commissioners established a Board of Commissioners committee. 134. Committees formed by the Board of Directors are responsible to the Board of Directors. 135. The Board of Directors is obliged to form a committee consisting of at least: a. Risk management committee; b. Credit or financing policy committee; c. Credit or financing committee; and d. Information technology steering committee. 136. The Board of Directors can form other committees that are tailored to the needs and/or complexity of the Bank. 137. The Board of Directors is obliged to evaluate the committee's performance at least at the end of each financial year. 138. Committees established by the Board of Commissioners are responsible to the Board of Commissioners. 139. The Board of Commissioners is obliged to form a committee consisting of at least: a. Audit committee; b. Risk monitoring committee; and c. Remuneration and nomination committee. 140. The Board of Commissioners may form a remuneration and nomination committee as intended separately into a remuneration committee and a nomination committee. 141. Committees established by the Board of Commissioners are responsible to the Board of Commissioners. 142. The Board of Commissioners is obliged to form a committee consisting of at least: a. Audit committee; b. Risk monitoring committee; And c. Remuneration and nomination committee. 143. The Board of Commissioners may form a remuneration and nomination committee as intended separately into a remuneration committee and a nomination committee. 144. The Board of Commissioners may form other committees that are tailored to the needs and/or complexity of the Bank and/or expand the scope of implementation of the committee's duties, responsibilities and authority to support the implementation of the supervisory duties and responsibilities of the Board of Commissioners.	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description	
				145. Pengangkatan dan pemberhentian anggota komite Dewan Komisaris wajib dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris. 146. Dewan Komisaris wajib melakukan evaluasi terhadap kinerja komite sekurang-kurangnya pada setiap akhir tahun buku. 147. Anggota Komite Audit sebagaimana dimaksud wajib seluruhnya independen, paling sedikit: a. 1 (satu) orang Komisaris Independen; dan b. Pihak Independen: 1) 1 (satu) orang yang memiliki keahlian bidang keuangan atau bidang akuntansi; dan 2) 1 (satu) orang yang memiliki keahlian: a) Bidang hukum atau bidang perbankan, bagi Bank yang melaksanakan kegiatan usaha secara konvensional; atau b) Bidang perbankan syariah, bagi Bank yang melaksanakan kegiatan usaha secara syariah dan Bank yang melaksanakan kegiatan usaha secara konvensional yang memiliki UUS. 148. Bagi Bank yang melaksanakan kegiatan usaha secara syariah dan Bank yang melaksanakan kegiatan usaha secara konvensional yang memiliki UUS, 1 (satu) orang anggota Dewan Pengawas Syariah dapat menjadi anggota Komite Audit. 149. Keahlian Pihak Independen sebagaimana dimaksud pada ayat (1) huruf b dibuktikan paling sedikit dengan kepemilikan sertifikat kompetensi yang mendukung pelaksanaan fungsi dan tanggung jawab komite. 150. Komite audit sebagaimana dimaksud diketuai oleh Komisaris Independen merangkap sebagai anggota. 151. Anggota Direksi dilarang menjadi anggota Komite Audit 152. Komite pemantau risiko sebagaimana dimaksud wajib beranggotakan paling sedikit: a. 1 (satu) orang Komisaris Independen; b. 1 (satu) orang Pihak Independen yang memiliki keahlian bidang manajemen risiko; dan c. 1 (satu) orang dari Pihak Independen yang memiliki keahlian: 1) Bidang keuangan, bagi Bank yang melaksanakan kegiatan usaha secara konvensional; atau 2) Bidang perbankan syariah, bagi Bank yang melaksanakan kegiatan usaha secara syariah dan Bank yang melaksanakan kegiatan usaha secara konvensional yang memiliki UUS. (2) Bagi Bank yang melaksanakan kegiatan usaha secara syariah dan Bank yang melaksanakan kegiatan usaha secara konvensional yang memiliki UUS, 1 (satu) orang anggota Dewan Pengawas Syariah dapat menjadi anggota komite pemantau risiko. 153. Keahlian Pihak Independen sebagaimana dimaksud dibuktikan dengan: a. Wajib memiliki sertifikat manajemen risiko sebagaimana yang berlaku bagi Direksi; dan b. Memiliki sertifikat kompetensi yang mendukung pelaksanaan fungsi dan tanggung jawab komite. 154. Komite pemantau risiko sebagaimana dimaksud diketuai oleh Komisaris Independen merangkap sebagai anggota. 155. Anggota Direksi dilarang menjadi anggota komite pemantau risiko sebagaimana dimaksud 156. Mayoritas anggota komite pemantau risiko terdiri atas Komisaris Independen dan Pihak Independen. 157. Komite remunerasi dan nominasi sebagaimana dimaksud dalam wajib beranggotakan paling sedikit: a. 1 (satu) orang Komisaris Independen; b. 1 (satu) orang Komisaris Non Independen; dan c. 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia atau 1 (satu) orang perwakilan Pegawai Bank.	

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank **bjb**
145. The appointment and dismissal of members of the Board of Commissioners committees must be carried out by the Board of Directors based on the decision of the Board of Commissioners meeting. 146. The Board of Commissioners is obliged to evaluate the committee's performance at least at the end of each financial year. 147. The members of the Audit Committee as referred to must be all independent, at least: a. 1 (one) Independent Commissioner; and b. Independent Party: 1) 1 (one) person who has expertise in finance or accounting; and 2) 1 (one) person who has the following skills: a) Legal sector or banking sector, for Banks that carry out conventional business activities; or b) Sharia banking sector, for banks that carry out sharia business activities and banks that carry out conventional business activities that have UUS. 148. For banks that carry out sharia business activities and banks that carry out conventional business activities that have UUS, 1 (one) member of the sharia supervisory board can be a member of the Audit Committee. 149. The expertise of the Independent Party as referred to in paragraph (1) letter b is proven at least by the possession of a competency certificate that supports the implementation of the committee's functions and responsibilities. 150. The Audit Committee as referred to is chaired by an Independent Commissioner who is also a member. 151. Members of the Board of Directors are prohibited from being members of the Audit Committee 152. The risk monitoring committee as referred to must consist of at least: a. 1 (one) Independent Commissioner; b. 1 (one) Independent Party who has expertise in risk management; and c. 1 (one) person from an Independent Party who has expertise: 1) Financial sector, for Banks that carry out conventional business activities; or 2) Sharia banking sector, for banks that carry out sharia business activities and banks that carry out conventional business activities that have UUS. (2) For Banks that carry out sharia business activities and Banks that carry out conventional business activities that have UUS, 1 (one) member of the sharia supervisory board can be a member of the risk monitoring committee. 153. The expertise of the Independent Party as referred to is proven by: a. Must have a risk management certificate as applicable to the Board of Directors; and b. Have a competency certificate that supports the implementation of the committee's functions and responsibilities. 154. The risk monitoring committee as referred to is chaired by an Independent Commissioner who is also a member. 155. Members of the Board of Directors are prohibited from becoming members of the risk monitoring committee as intended 156. The majority of risk monitoring committee members consist of Independent Commissioners and Independent Parties. 157. The remuneration and nomination committee as intended must consist of at least: a. 1 (one) Independent Commissioner; b. 1 (one) Non-Independent Commissioner; and c. 1 (one) Executive Officer in charge of human resources functions or 1 (one) Bank employee representative.	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description	
				158. Dalam hal Bank tidak memiliki Komisaris Non Independen, komite remunerasi dan nominasi sebagaimana dimaksud wajib beranggotakan paling sedikit: a. 2 (dua) orang Komisaris Independen; dan b. 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia atau 1 (satu) orang perwakilan Pegawai Bank. 159. Bagi Bank yang melaksanakan kegiatan usaha secara syariah dan Bank yang melaksanakan kegiatan usaha secara konvensional yang memiliki UUS, 1 (satu) orang anggota Dewan Pengawas Syariah dapat menjadi anggota komite remunerasi dan nominasi. 160. Komite remunerasi dan nominasi sebagaimana dimaksud pada ayat (1) atau ayat (2) diketuai oleh Komisaris Independen merangkap sebagai anggota. 161. Anggota Direksi dilarang menjadi anggota komite remunerasi dan nominasi sebagaimana dimaksud pada ayat (1). 162. Dalam hal anggota komite remunerasi dan nominasi ditetapkan lebih dari 3 (tiga) orang, Komisaris Independen paling sedikit berjumlah 2 (dua) orang. 163. Dalam hal Bank membentuk komite remunerasi dan nominasi secara terpisah sebagaimana dimaksud dalam Pasal 63 ayat (3), keanggotaan masing-masing komite wajib dilaksanakan sesuai dengan Pasal 66. 164. Dalam hal Dewan Komisaris membentuk komite lain sebagaimana dimaksud dalam Pasal 63 ayat (4), keanggotaan komite lain paling sedikit terdiri atas Komisaris Independen dan/atau Komisaris Non Independen, serta dapat melibatkan pihak lain sesuai dengan tujuan pembentukan komite. 165. Mantan anggota Direksi, Pejabat Eksekutif, atau pihak yang mempunyai hubungan dengan Bank yang dapat memengaruhi kemampuan yang bersangkutan untuk bertindak independen wajib menjalani masa tunggu paling singkat 6 (enam) bulan sebelum menjadi Pihak Independen dalam anggota komite pada Bank yang bersangkutan 166. Masa tunggu sebagaimana dimaksud tidak berlaku bagi mantan anggota Direksi yang membawahkan fungsi pengawasan atau Pejabat Eksekutif yang melakukan fungsi pengawasan pada Bank yang bersangkutan. 167. Ketua dari komite Dewan Komisaris dilarang merangkap jabatan sebagai ketua komite pada lebih dari 1 (satu) komite lain. 168. Komite audit wajib bertugas dan bertanggung jawab melakukan pemantauan dan evaluasi atas: a. Perencanaan dan pelaksanaan audit; dan b. Pemantauan tindak lanjut hasil audit, Untuk menilai kecukupan pengendalian intern termasuk kecukupan proses pelaporan keuangan. 169. Untuk melaksanakan tugas dan tanggung jawab sebagaimana dimaksud, Komite Audit wajib melakukan pemantauan dan evaluasi paling sedikit terhadap: a. Pelaksanaan tugas satuan kerja audit intern; b. Kesesuaian laporan keuangan dengan standar akuntansi keuangan; dan c. Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan satuan kerja audit intern Bank, auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas dan lembaga lain. 170. Hasil pemantauan dan evaluasi sebagaimana dimaksud pada ayat (2) digunakan untuk memberikan rekomendasi kepada Dewan Komisaris. 171. Komite audit berperan dan melaksanakan tugas serta tanggung jawab sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penggunaan jasa akuntan publik dan kantor akuntan publik dalam kegiatan jasa keuangan. 172. Komite pemantau risiko wajib bertugas dan bertanggung jawab paling sedikit melaksanakan: a. Evaluasi kesesuaian antara kebijakan manajemen risiko dan pelaksanaan kebijakan Bank; dan b. Pemantauan dan evaluasi pelaksanaan tugas komite manajemen risiko dan satuan kerja manajemen risiko.	

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank **bjb**
158. In the event that the Bank does not have a Non-Independent Commissioner, the remuneration and nomination committee as referred to must consist of at least: a. 2 (two) Independent Commissioners; and b. 1 (one) Executive Officer in charge of human resources functions or 1 (one) Bank employee representative. 159. For banks that carry out sharia business activities and banks that carry out conventional business activities that have UUS, 1 (one) member of the sharia supervisory board can be a member of the remuneration and nomination committee. 160. The remuneration and nomination committee as referred to in paragraph (1) or paragraph (2) is chaired by an Independent Commissioner who is also a member. 161. Members of the Board of Directors are prohibited from being members of the remuneration and nomination committee as intended in paragraph (1). 162. In the event that the members of the remuneration and nomination committee are determined to be more than 3 (three) people, the number of Independent Commissioners will be at least 2 (two) people. 163. In the event that the Bank establishes separate remuneration and nomination committees as intended in Article 63 paragraph (3), the membership of each committee must be carried out in accordance with Article 66. 164. In the event that the Board of Commissioners forms another committee as intended in Article 63 paragraph (4), the membership of the other committee consists of at least Independent Commissioners and/or Non-Independent Commissioners, and can involve other parties in accordance with the purpose of forming the committee. 165. Former members of the Board of Directors, Executive Officers, or parties who have a relationship with the Bank who may influence their ability to act independently are required to undergo a waiting period of at least 6 (six) months before becoming an Independent Party as a committee member at the Bank concerned. 166. The waiting period as intended does not apply to former members of the Board of Directors who are in charge of supervisory functions or Executive Officers who carry out supervisory functions at the Bank concerned. 167. The chairman of a committee of the Board of Commissioners is prohibited from holding concurrent positions as chairman of a committee on more than 1 (one) other committee. 168. The Audit Committee must be tasked with and responsible for monitoring and evaluating: a. Audit planning and implementation; and b. Monitoring follow-up audit results, To assess the adequacy of internal control including the adequacy of the financial reporting process. 169. To carry out the duties and responsibilities as intended, the Audit Committee is obliged to carry out monitoring and evaluation of at least: a. Implementation of the duties of the internal audit work unit; b. Conformity of financial reports with financial accounting standards; and c. Implementation of follow-up actions by the Board of Directors regarding the findings of the Bank's internal audit work unit, auditors external, the results of supervision by the Financial Services Authority, and/or the results of supervision by other authorities and institutions. 170. The results of monitoring and evaluation as intended in paragraph (2) are used to provide recommendations to the Board of Commissioners. 171. The Audit Committee plays a role and carries out duties and responsibilities in accordance with the Financial Services Authority Regulations regarding the use of public accounting services and public accounting firms in financial services activities. 172. The risk monitoring committee must be tasked and responsible for carrying out at least: a. Evaluate the suitability between risk management policies and implementation of Bank policies; and b. Monitoring and evaluating the implementation of the duties of the risk management committee and risk management work unit.	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description	
				173. Hasil evaluasi sebagaimana dimaksud pada ayat (1) huruf a dan hasil pemantauan dan evaluasi sebagaimana dimaksud pada ayat (1) huruf b digunakan untuk memberikan rekomendasi kepada Dewan Komisaris. 174. Komite remunerasi dan nominasi wajib bertugas dan bertanggung jawab paling sedikit melaksanakan: a. Kebijakan remunerasi sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum syariah dan unit usaha syariah; dan b. Kebijakan nominasi: 1) Menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Direksi dan anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS; 2) Mengidentifikasi dan memberikan rekomendasi mengenai calon anggota Direksi dan/atau calon anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS; 3) Memberikan rekomendasi kepada Dewan Komisaris mengenai Pihak Independen yang akan menjadi anggota Komite Audit sebagaimana dimaksud dalam Pasal 64 ayat (1) huruf b serta anggota komite pemantau risiko sebagaimana dimaksud dalam Pasal 65 ayat (1) huruf b dan huruf c; dan 4) Menyusun mekanisme dan melakukan penilaian kinerja Direksi dan Dewan Komisaris. 175. Komite Dewan Komisaris berwenang melakukan kegiatan dalam pelaksanaan tugas dan tanggung jawab komite. 176. Anggota komite Dewan Komisaris dari Pihak Independen wajib melaksanakan tugas, tanggung jawab, dan wewenang dengan berintegritas, independen, memiliki kompetensi, serta menjaga reputasi 177. Bank wajib memiliki pedoman dan tata tertib kerja komite untuk: a. Komite Direksi sebagaimana dimaksud dalam Pasal 62 ayat (2) dan ayat (3); dan b. Komite Dewan Komisaris sebagaimana dimaksud dalam Pasal 63 ayat (2), ayat (3), dan ayat (4). 178. Pedoman dan tata tertib kerja komite sebagaimana dimaksud pada ayat (1) paling sedikit memuat: a. Tujuan pembentukan komite; b. Tugas, tanggung jawab, dan wewenang komite; c. Struktur dan keanggotaan komite; d. Rapat komite, kuorum, dan pengambilan keputusan; e. Masa tugas anggota komite dari Pihak Independen; f. Mekanisme evaluasi kinerja; dan g. Periode reviu pedoman dan tata tertib kerja komite secara berkala. 179. Bank wajib melakukan reviu terhadap pedoman dan tata tertib kerja komite sebagaimana dimaksud pada ayat (1) untuk masing-masing komite Direksi dan komite Dewan Komisaris secara berkala, paling sedikit 1 (satu) kali dalam 3 (tiga) tahun. 180. Rapat komite Direksi sebagaimana dimaksud dalam Pasal 62 ayat (2) dan ayat (3) diselenggarakan sesuai dengan kebutuhan Bank. 181. Rapat komite Dewan Komisaris diselenggarakan sesuai dengan kebutuhan Bank, paling sedikit: a. 1 (satu) kali dalam 1 (satu) bulan untuk Komite Audit sebagaimana dimaksud dalam Pasal 63 ayat (2) huruf a; b. 1 (satu) kali dalam 1 (satu) bulan untuk komite pemantau risiko sebagaimana dimaksud dalam Pasal 63 ayat (2) huruf b; dan c. 1 (satu) kali dalam 3 (tiga) bulan untuk komite remunerasi dan nominasi sebagaimana dimaksud dalam Pasal 63 ayat (2) huruf c atau Pasal 63 ayat (3) 182. Penyelenggaraan rapat komite Dewan Komisaris lain sebagaimana dimaksud dalam Pasal 63 ayat (4) dicantumkan dalam pedoman dan tata tertib kerja komite.	

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank **bjb**
173. The results of the evaluation as intended in paragraph (1) letter a and the results of monitoring and evaluation as intended in paragraph (1) letter b are used to provide recommendations to the Board of Commissioners. 174. The remuneration and nomination committee must be tasked and responsible for carrying out at least: a. The remuneration policy is in accordance with the Financial Services Authority Regulations regarding the implementation of governance in providing remuneration for commercial banks and the Financial Services Authority Regulations regarding the implementation of governance in providing remuneration for sharia commercial banks and sharia business units; and b. Nomination policy: 1) Prepare and provide recommendations regarding the system and procedures for selecting and/or replacing members of the Board of Directors and members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS; 2) Identify and provide recommendations regarding prospective members of the Board of Directors and/or prospective members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS; 3) Provide recommendations to the Board of Commissioners regarding Independent Parties who will become members of the Audit Committee as intended in Article 64 paragraph (1) letter b as well as members of the risk monitoring committee as intended in Article 65 paragraph (1) letters b and letter c; And 4) Develop mechanisms and assess the performance of the Board of Directors and Board of Commissioners. 175. Committees of the Board of Commissioners have the authority to carry out activities in carrying out the duties and responsibilities of the committee. 176. Members of the Board of Commissioners committees from Independent Parties are required to carry out their duties, responsibilities and authority with integrity, independence, competence and maintaining their reputation. 177. Banks are required to have committee work guidelines and rules to: a. Board of Directors Committee as intended in Article 62 paragraph (2) and paragraph (3); And b. Committee of the Board of Commissioners as intended in Article 63 paragraph (2), paragraph (3), and paragraph (4). 178. The committee's work guidelines and rules as intended in paragraph (1) contain at least: a. The purpose of forming the committee; b. Duties, responsibilities and authority of the committee; c. Committee structure and membership; d. Committee meetings, quorums, and decision making; e. Term of office of committee members from Independent Parties; f. Performance evaluation mechanism; and g. Periodic review of the committee's work guidelines and regulations. 179. Banks are required to review the committee work guidelines and rules as intended in paragraph (1) for each committee of the Board of Directors and committee of the Board of Commissioners periodically, at least 1 (one) time in 3 (three) years. 180. Board of Directors committee meetings as referred to in Article 62 paragraph (2) and paragraph (3) are held in accordance with the Bank's needs. 181. Board of Commissioners committee meetings are held in accordance with the Bank's needs, at a minimum: a. 1 (one) time in 1 (one) month for the Audit Committee as intended in Article 63 paragraph (2) letter a; b. 1 (one) time in 1 (one) month for the risk monitoring committee as intended in Article 63 paragraph (2) letter b; and c. 1 (one) time in 3 (three) months for the remuneration and nomination committee as intended in Article 63 paragraph (2) letter c or Article 63 paragraph (3) 182. The holding of other Board of Commissioners committee meetings as referred to in Article 63 paragraph (4) is included in the committee's work guidelines and rules.	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description	
				183. Rapat Komite Audit dan rapat komite pemantau risiko diselenggarakan jika dihadiri mayoritas anggota komite. 184. Rapat komite remunerasi dan nominasi diselenggarakan jika dihadiri mayoritas anggota komite, termasuk kehadiran: a. 1 (satu) orang Komisaris Independen; dan b. 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia atau 1 (satu) orang perwakilan Pegawai Bank. 185. Dalam hal anggota komite remunerasi dan nominasi tidak memenuhi persyaratan minimal sebagaimana dimaksud dalam Pasal 66 ayat (1), ayat (2), dan Pasal 67, rekomendasi komite yang menjalankan fungsi nominasi: a. Dapat diterima, dalam hal keanggotaan komite remunerasi dan nominasi terdapat paling sedikit 1 (satu) orang Komisaris Independen atau 1 (satu) orang Komisaris Non Independen; atau b. Dikecualikan, dalam hal terjadi kekosongan anggota Dewan Komisaris, terkait usulan penggantian dan/atau pengangkatan anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS sebagaimana dimaksud dalam Pasal 9 ayat (1) dan Pasal 41 ayat (1). 186. Keputusan rapat komite terlebih dahulu dilakukan berdasarkan musyawarah untuk mufakat. (2) Dalam hal tidak terjadi musyawarah untuk mufakat sebagaimana dimaksud pada ayat (1), pengambilan keputusan dilakukan berdasarkan suara terbanyak. 187. Hasil rapat komite sebagaimana dimaksud pada ayat (1) wajib dituangkan dalam risalah rapat dan didokumentasikan sesuai dengan ketentuan peraturan perundang-undangan. 188. Perbedaan pendapat yang terjadi dalam rapat komite sebagaimana dimaksud pada ayat (1) wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat. 189. Anggota Direksi, anggota Dewan Komisaris, anggota Komite Bank, anggota Dewan Pengawas Syariah, Pejabat Eksekutif, dan Pegawai Bank harus menghindari segala bentuk benturan kepentingan dalam pelaksanaan tugas pengelolaan dan pengawasan Bank. 190. Dalam hal terjadi benturan kepentingan, anggota Direksi, anggota Dewan Komisaris, anggota Komite Bank, anggota Dewan Pengawas Syariah, Pejabat Eksekutif dan Pegawai Bank wajib mengungkapkan benturan kepentingan dalam setiap keputusan yang memenuhi kondisi adanya benturan kepentingan. 191. Selain mengungkapkan benturan kepentingan sebagaimana dimaksud pada ayat (2), anggota Direksi, anggota Dewan Komisaris, anggota Komite Bank, anggota Dewan Pengawas Syariah, Pejabat Eksekutif, dan Pegawai Bank dilarang mengambil tindakan yang berpotensi merugikan Bank atau mengurangi keuntungan Bank. 192. Bank wajib memiliki kebijakan benturan kepentingan yang bertujuan untuk mengidentifikasi, mengurangi, dan mengelola adanya potensi benturan kepentingan yang mungkin timbul dalam Bank akibat dari pelaksanaan kegiatan usaha Bank, yang dituangkan dalam aturan. 193. Bank wajib memastikan kepatuhan terhadap ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan. 194. Untuk memastikan kepatuhan Bank sebagaimanadimaksud pada ayat (1), Bank wajib memiliki Direktur yang membawahkan fungsi kepatuhan dan membentuk satuan kerja kepatuhan. 195. Pelaksanaan tugas Direktur yang membawahkan fungsi kepatuhan dan satuan kerja kepatuhan, serta pelaksanaan fungsi kepatuhan Bank terkait lainnya dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai pelaksanaan fungsi kepatuhan bank umum. 196. Bank wajib memiliki fungsi audit intern. 197. Fungsi audit intern sebagaimana dimaksud pada ayat (1) dilaksanakan oleh satuan kerja audit intern yang bertindak secara independen dan objektif. 198. Penerapan fungsi audit intern termasuk struktur, wewenang, dan tugas pokok satuan kerja audit intern serta aspek lain dalam penerapan fungsi audit intern dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan fungsi audit intern pada bank umum.	

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank **bjb**
183. Audit committee meetings and risk monitoring committee meetings are held if the majority of committee members attend. 184. Remuneration and nomination committee meetings are held if the majority of committee members are present, including the presence of: a. 1 (one) Independent Commissioner; and b. 1 (one) Executive Officer in charge of human resources functions or 1 (one) Bank employee representative. 185. In the event that members of the remuneration and nomination committee do not meet the minimum requirements as intended in Article 66 paragraph (1), paragraph (2), and Article 67, the recommendations of the committee carrying out the nomination function: a. It is acceptable that in terms of membership of the remuneration and nomination committee there is at least 1 (one) Independent Commissioner or 1 (one) Non-Independent Commissioner; or b. Excluded, in the event of a vacancy in members of the Board of Commissioners, regarding proposals for replacement and/or appointment of members of the Board of Directors and/or members of the Board of Commissioners to the GMS as intended in Article 9 paragraph (1) and Article 41 paragraph (1). 186. Decisions at previous committee meetings are made based on deliberation to reach consensus. (2) In the event that deliberation to reach consensus as intended in paragraph (1) does not occur, decision making is carried out based on the majority vote. 187. The results of the committee meeting as referred to in paragraph (1) must be stated in the minutes of the meeting and documented in accordance with the provisions of statutory regulations. 188. Differences of opinion that occur at committee meetings as intended in paragraph (1) must be stated clearly in the minutes of the meeting along with the reasons for the differences of opinion. 189. Members of the Board of Directors, members of the Board of Commissioners, members of Bank Committees, members of the Sharia Supervisory Board, Executive Officers and Bank Employees must avoid all forms of conflicts of interest in carrying out their duties of managing and supervising the Bank. 190. In the event of a conflict of interest, members of the Board of Directors, members of the Board of Commissioners, members of Bank Committees, members of the Sharia Supervisory Board, Executive Officers and Bank Employees are required to disclose conflicts of interest in every decision that meets the conditions for a conflict of interest. 191. Apart from disclosing conflicts of interest as referred to in paragraph (2), members of the Board of Directors, members of the Board of Commissioners, members of Bank Committees, members of the Sharia Supervisory Board, Executive Officers and Bank Employees are prohibited from taking actions that have the potential to harm the Bank or reduce the Bank's profits. 192. Banks are required to have a conflict of interest policy which aims to identify, reduce and manage potential conflicts of interest that may arise within the Bank as a result of the implementation of the Bank's business activities, as outlined in the regulations. 193. Banks are required to ensure compliance with the provisions of the Financial Services Authority and statutory regulations. 194. To ensure Bank compliance as intended in paragraph (1), Banks are required to have a Director who is in charge of the compliance function and forms a compliance work unit. 195. The implementation of the duties of Board of Directors in charge of the compliance function and the compliance work unit, as well as the implementation of other related Bank compliance functions are carried out in accordance with the Financial Services Authority Regulations regarding the implementation of the compliance function of commercial banks. 196. Banks are required to have an internal audit function. 197. The internal audit function as intended in paragraph (1) is carried out by the internal audit work unit which acts independently and objectively. 198. The implementation of the internal audit function, including the structure, authority and main duties of the internal audit work unit as well as other aspects in the implementation of the internal audit function, is carried out in accordance with the Financial Services Authority Regulations regarding the implementation of the internal audit function in commercial banks.	

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				199. Dalam pelaksanaan fungsi audit intern, Bank wajib melakukan komunikasi dengan Otoritas Jasa Keuangan paling sedikit 1 (satu) kali dalam 1 (satu) tahun. 200. Bank wajib menyampaikan laporan kepada Otoritas Jasa Keuangan tentang pelaksanaan fungsi audit intern, yang terdiri atas: a. Laporan pengangkatan atau pemberhentian kepala satuan kerja audit internal; b. Laporan khusus mengenai setiap temuan audit intern yang diperkirakan dapat membahayakan kelangsungan usaha Bank; c. Laporan hasil kaji ulang pihak ekstern yang independen; d. Laporan pelaksanaan dan pokok-pokok hasil audit intern; dan e. Laporan lain atas permintaan Otoritas Jasa Keuangan. 201. Dalam menyediakan informasi keuangan yang transparan dan berkualitas, Bank menggunakan penyelenggaraan fungsi audit ekstern oleh akuntan publik dan/atau kantor akuntan publik. 202. Penggunaan dan penunjukan akuntan publik dan/atau kantor akuntan publik pada Bank sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penggunaan jasa akuntan publik dan kantor akuntan publik dalam kegiatan jasa keuangan. 203. Pelanggaran ketentuan penyelenggaraan fungsi audit ekstern oleh akuntan publik dan/atau kantor akuntan publik dikenakan sanksi administratif sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penggunaan jasa akuntan publik dan kantor akuntan publik dalam kegiatan jasa keuangan. 204. Bank wajib: a. Menerapkan manajemen risiko dan sistem pengendalian intern yang tepat dan efektif; b. Memiliki sistem peringatan dini atas risiko; dan c. Melakukan evaluasi penerapan manajemen risiko secara berkala, Yang disesuaikan dengan kompleksitas dan skala usaha Bank dengan berpedoman pada persyaratan dan tata cara sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi bank umum syariah dan unit usaha syariah. 205. Bank menerapkan tata kelola, manajemen risiko, dan kepatuhan secara terintegrasi dengan didukung: a. Digitalisasi; b. Inovasi teknologi; dan c. Sistem dan prosedur yang diperlukan 206. Bank wajib menerapkan program anti pencucian uang, pencegahan pendanaan terorisme, dan pencegahan pendanaan proliferasi senjata pemusnah massal dalam melaksanakan kegiatan usaha, sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan program anti pencucian uang, pencegahan pendanaan terorisme, dan pencegahan pendanaan proliferasi senjata pemusnah massal di sektor jasa keuangan. 207. Penerapan program anti pencucian uang, pencegahan pendanaan terorisme, dan pencegahan pendanaan proliferasi senjata pemusnah massal sebagaimana dimaksud pada ayat (1), mencakup pencegahan dan penanganan agar kegiatan usaha Bank tidak dimanfaatkan dalam aktivitas yang terkait dengan tindak pidana sesuai dengan ketentuan peraturan perundang-undangan mengenai pencegahan dan pemberantasan tindak pidana pencucian uang 208. Dewan Komisaris dan Direksi wajib memastikan penerapan manajemen risiko telah mencakup *country risk* dan *transfer risk* sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi bank umum syariah dan unit usaha syariah. 209. Dalam penerapan manajemen risiko terkait *country risk* dan *transfer risk* sebagaimana dimaksud pada ayat (1), Direksi wajib paling sedikit: a. Menyusun dan menetapkan strategi dalam mengelola *country risk* dan *transfer risk* sesuai dengan karakteristik dan kompleksitas bank; b. Menetapkan limit risiko dan memantau kepatuhan terhadap limit eksposur *country risk* dan *transfer risk*;	

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank **bjb**
199. In carrying out the internal audit function, Banks are required to communicate with the Financial Services Authority at least 1 (one) time in 1 (one) year. 200. Banks are required to submit reports to the Financial Services Authority regarding the implementation of the internal audit function, which consists of: a. Report on the appointment or dismissal of the head of the internal audit work unit; b. Special reports regarding any internal audit findings that are thought to endanger the Bank's business continuity; c. Report on the results of an independent external review; d. Implementation report and main points of internal audit results; and e. Another report at the request of the Financial Services Authority. 201. In providing transparent and quality financial information, the Bank uses external audit functions by public accountants and/or public accounting firms 202. The use and appointment of public accountants and/or public accounting firms at Banks is in accordance with the Financial Services Authority Regulations regarding the use of public accountant services and public accounting firms in financial services activities. 203. Violations of the provisions on the implementation of external audit functions by public accountants and/or public accounting firms are subject to administrative sanctions in accordance with the Financial Services Authority Regulations regarding the use of public accountant and public accounting firm services in financial services activities. 204. Banks are required to: a. Implement appropriate and effective risk management and internal control systems; b. Have an early warning system for risks; and c. Evaluate the implementation of risk management periodically, Which is adapted to the complexity and scale of the Bank's business, guided by the requirements and procedures in accordance with the Financial Services Authority Regulations regarding the implementation of risk management for commercial banks and the Financial Services Authority Regulations regarding the implementation of risk management for sharia commercial banks and sharia business units. 205. The Bank implements governance, risk management and compliance in an integrated manner supported by: a. Digitalization; b. Technological innovation; and c. Required systems and procedures 206. Banks are required to implement anti-money laundering programs, preventing the financing of terrorism, and preventing the financing of the proliferation of weapons of mass destruction in carrying out business activities, in accordance with the Financial Services Authority Regulations regarding the implementation of anti-money laundering programs, preventing the financing of terrorism, and preventing the financing of the proliferation of weapons of mass destruction in the financial services sector. 207. Implementation of anti-money laundering programs, prevention of terrorism financing, and prevention of funding for the proliferation of weapons of mass destruction as referred to in paragraph (1), includes prevention and handling so that the Bank's business activities are not utilized in activities related to criminal acts in accordance with the provisions of laws and regulations regarding the prevention and eradication of money laundering crimes. 208. The Board of Commissioners and Directors are required to ensure that the implementation of risk management includes country risk and transfer risk in accordance with the Financial Services Authority Regulations regarding the implementation of risk management for commercial banks and the Financial Services Authority Regulations regarding the implementation of risk management for sharia commercial banks and sharia business units. 209. In implementing risk management related to country risk and transfer risk as intended in paragraph (1), the Board of Directors is obliged to at least: a. Develop and determine strategies for managing country risk and transfer risk in accordance with the characteristics and complexity of the bank; b. Establish risk limits and monitor compliance with country risk and transfer risk exposure limits;	

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				c. Menyusun, menetapkan, dan memastikan penerapan kebijakan dan prosedur untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko yang terkait dengan *country risk* dan *transfer risk* dalam kegiatan usaha bank; d. Melakukan pemantauan terhadap perkembangan *country risk* dan *transfer risk,* dan menerapkan tindak lanjut yang memadai; e. Melakukan pengendalian risiko kredit terhadap eksposur *country risk* dan *transfer risk* untuk masing-masing negara, yang mencakup eksposur intragrup, eksposur berdasarkan regional tertentu, eksposur berdasarkan individu, dan eksposur berdasarkan pihak lawan transaksi; f. Memiliki dan mengembangkan sistem informasi manajemen untuk *country risk* dan *transfer risk* yang mampu menyediakan data secara akurat, lengkap, informatif, tepat waktu, dan dapat diandalkan sehingga dapat menyediakan laporan yang memadai; g. Melakukan evaluasi dan pengujian (*stress testing*) secara berkala paling sedikit 1 (satu) kali dalam 1 (satu) tahun atau berdasarkan kondisi tertentu yang akan berpengaruh signifikan kepada Bank; dan h. Memastikan pengendalian internal dan kaji ulang yang memadai atas *country risk* dan *transfer risk*. 210. Dalam penerapan manajemen risiko terkait *country risk* dan *transfer risk* sebagaimana dimaksud pada ayat (1), Dewan Komisaris wajib melakukan paling sedikit: a. Evaluasi strategi dan kebijakan terkait *country risk* dan *transfer risk* yang ditetapkan oleh Direksi; dan b. Evaluasi pertanggungjawaban Direksi dan memberikan arahan perbaikan atas penerapan kebijakan terkait *country risk* dan *transfer risk* secara berkala. 211. Direksi wajib menyusun dan menyampaikan hasil identifikasi, pengukuran, pemantauan, dan pengendalian *country risk* dan *transfer risk* dalam laporan profil risiko. 212. Dewan Komisaris melalui Komite Pemantau Risiko wajib melakukan pengawasan terhadap penerapan manajemen risiko terkait *country risk* dan *transfer risk* yang dilakukan Bank termasuk pelaksanaan evaluasi dan pengujian (*stress testing*). 213. Direksi wajib paling sedikit: a. Menyusun kebijakan dan prosedur untuk mengidentifikasi dan mengelola aset bermasalah, klasifikasi aset, perhitungan terkait penyisihan dan pencadangan, dan hapus buku aset; b. Melakukan reviu secara berkala atas pengklasifikasian aset dan pencadangan untuk kredit dan/atau pembiayaan bermasalah, serta mengidentifikasi dan mengelola aset bermasalah secara memadai, termasuk pencadangan yang sejalan dengan risiko yang terjadi; dan c. Melakukan reviu secara berkala terhadap pencadangan yang dibentuk agar sesuai dengan kondisi terkini, sesuai standar dan ketentuan peraturan perundangundangan. 214. Dewan Komisaris wajib secara aktif melakukan pengawasan terhadap pelaksanaan pengelolaan aset bermasalah, penyisihan, dan pencadangan yang dilakukan Bank dalam pengelolaan risiko kredit. 215. Bank yang melakukan kemitraan dalam kegiatan usaha wajib melaksanakan kemitraan sesuai prinsip kehati-hatian, manajemen risiko, dan pengelolaan Bank yang sehat. 216. Bank yang melanggar ketentuan sebagaimana dimaksud dalam Pasal 87, Pasal 88, Pasal 89, dan/atau Pasal 90, dikenai sanksi administratif berupa teguran tertulis. 217. Dalam hal Bank telah dikenai sanksi administratif sebagaimana dimaksud pada ayat (1), dan tetap melanggar ketentuan sebagaimana dimaksud dalam Pasal 87, Pasal 88, Pasal 89, dan/atau Pasal 90, Bank dikenai sanksi administratif berupa: a. Larangan untuk menerbitkan produk Bank baru; b. Pembekuan kegiatan usaha Bank tertentu; c. Larangan melakukan ekspansi kegiatan usaha; d. Larangan melakukan kegiatan usaha baru; dan/atau e. Penurunan penilaian faktor tata kelola dalam penilaian tingkat kesehatan Bank	

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank **bjb**
c. Develop, determine and ensure the implementation of policies and procedures to identify, measure, monitor and control risks related to country risk and transfer risk in bank business activities; d. Monitor developments in country risk and transfer risk, and implement adequate follow-up; e. Carry out credit risk control over country risk exposure and transfer risk for each country, which includes intragroup exposure, exposure based on certain regions, exposure based on individuals, and exposure based on counterparty transactions; f. Have and develop a management information system for country risk and transfer risk which is capable of providing data accurately, completely, informatively, timely and reliably so as to provide adequate reports; g. Conduct evaluation and testing (stress testing) periodically at least 1 (one) time in 1 (one) year or based on certain conditions that will have a significant impact on the Bank; and h. Ensure adequate internal control and review of country risk and transfer risk. 210. In implementing risk management related to country risk and transfer risk as intended in paragraph (1), the Board of Commissioners is obliged to carry out at least: a. Evaluate strategies and policies related to country risk and transfer risk determined by the Board of Directors; and b. Evaluate the responsibilities of the Board of Directors and provide direction for improvements to the implementation of policies related to country risk and transfer risk on a regular basis. 211. The Board of Directors is obliged to prepare and submit the results of identification, measurement, monitoring and control of country risk and transfer risk in a risk profile report. 212. The Board of Commissioners, through the Risk Monitoring Committee, is obliged to supervise the implementation of risk management related to country risk and transfer risk carried out by the Bank, including the implementation of evaluation and testing (stress testing). 213. Directors are required to at least: a. Develop policies and procedures to identify and manage problematic assets, asset classification, calculations related to provisions and reserves, and asset write-offs; b. Conduct regular reviews of asset classification and provisions for problematic credit and/or financing, as well as identify and manage problematic assets adequately, including reserves that are in line with the risks that occur; And c. Conduct regular reviews of the reserves established so that they are in accordance with current conditions, in accordance with standards and provisions of laws and regulations. 214. The Board of Commissioners is obliged to actively supervise the implementation of problem asset management, allowances and reserves carried out by the Bank in managing credit risk. 215. Banks that carry out partnerships in business activities are obliged to carry out partnerships in accordance with the principles of prudence, risk management and sound bank management. 216. Banks that violate the provisions as intended in Article 87, Article 88, Article 89, and/or Article 90, will be subject to administrative sanctions in the form of a written warning. 217. In the event that a Bank has been subject to administrative sanctions as intended in paragraph (1), and continues to violate the provisions as intended in Article 87, Article 88, Article 89, and/or Article 90, the Bank is subject to administrative sanctions in the form of: a. Prohibition on issuing new Bank products; b. Suspension of certain Bank business activities; c. Prohibition of expanding business activities; d. Prohibition of carrying out new business activities; and/or e. Decreased assessment of governance factors in assessing the bank's soundness level	

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				218. Bank wajib menerapkan tata kelola dalam pemberian remunerasi 219. Bank wajib memiliki kebijakan remunerasi secara tertulis bagi Direksi, Dewan Komisaris, Dewan Pengawas Syariah, dan Pegawai Bank. 220. Bank dapat menunda pembayaran remunerasi yang bersifat variabel yang ditangguhkan (*malus*) atau menarik kembali remunerasi yang bersifat variabel yang sudah dibayarkan (*clawback*) dalam kondisi tertentu yang ditetapkan oleh Bank. 221. Dalam kondisi tertentu, Otoritas Jasa Keuangan berwenang untuk: a. Melakukan kaji ulang terhadap besaran remunerasi yang bersifat variabel bagi Direksi, Dewan Komisaris, Dewan Pengawas Syariah, dan/atau Pegawai Bank; b. Melakukan evaluasi terhadap pembayaran remunerasi yang bersifat variabel yang tidak sesuai dengan prinsip kewajaran dan keadilan; dan/atau c. Memerintahkan Bank untuk melakukan penyesuaian kebijakan remunerasi yang bersifat variabel. 222. Ketentuan penerapan tata kelola dalam pemberian remunerasi dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum syariah dan unit usaha syariah. 223. Bank yang melanggar ketentuan pada ayat (1) dan ayat (2) dikenai sanksi administratif sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum syariah dan unit usaha syariah. 224. Bank wajib menerapkan prinsip kehati-hatian dalam penyediaan dana paling sedikit dengan penyebaran atau diversifikasi portofolio penyediaan dana yang diberikan. 225. Penerapan ketentuan sebagaimana dimaksud mengenai penyediaan dana kepada pihak terkait dan/atau penyediaan dana besar serta pengenaan sanksi administratif, dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai batas maksimum pemberian kredit dan penyediaan dana besar bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai batas maksimum penyaluran dana dan penyaluran dana besar bagi bank umum syariah. 226. Bank wajib melaksanakan transparansi kondisi keuangan dan nonkeuangan kepada Pemangku Kepentingan, dengan paling sedikit: a. Menyusun dan menyajikan laporan dengan tata cara, jenis, dan cakupan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai transparansi dan publikasi laporan bank; dan b. Memiliki saluran penyebaran informasi yang dapat diandalkan oleh Pemangku Kepentingan 227. Bank wajib melaksanakan transparansi informasi mengenai produk dan penggunaan data konsumen dan/atau nasabah Bank dengan berpedoman sesuai dengan: a. Peraturan Otoritas Jasa Keuangan mengenai penyelenggaraan produk bank umum; dan b. Peraturan Otoritas Jasa Keuangan mengenai perlindungan konsumen dan masyarakat di sektor jasa keuangan. 228. Bank yang melanggar ketentuan sebagaimana dimaksud dikenai sanksi administratif sesuai dengan: a. Peraturan Otoritas Jasa Keuangan mengenai penyelenggaraan produk bank umum; dan/atau b. Peraturan Otoritas Jasa Keuangan mengenai perlindungan konsumen dan masyarakat di sektor jasa keuangan. 229. Bank wajib menyusun dan mempublikasikan laporan keberlanjutan. 230. Bank dalam menyusun dan mempublikasikan laporan keberlanjutan sebagaimana dimaksud berpedoman sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan keuangan berkelanjutan bagi lembaga jasa keuangan, emiten, dan perusahaan publik.	

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank **bjb**
218. Banks are required to implement governance in providing remuneration 219. Banks are required to have a written remuneration policy for the Board of Directors, Board of Commissioners, sharia supervisory board and Bank Employees. 220. The Bank can postpone the payment of deferred variable remuneration (malus) or withdraw variable remuneration that has already been paid (clawback) under certain conditions determined by the Bank. 221. Under certain conditions, the Financial Services Authority has the authority to: a. Review the amount of variable remuneration for the Board of Directors, Board of Commissioners, sharia supervisory board and/or Bank Employees; b. Evaluate variable remuneration payments that are not in accordance with the principles of fairness and justice; and/or c. Order the Bank to make adjustments to variable remuneration policies. 222. Provisions for implementing governance in providing remuneration are implemented in accordance with the Financial Services Authority Regulations regarding the implementation of governance in providing remuneration for commercial banks and the Financial Services Authority Regulations regarding the implementation of governance in providing remuneration for sharia commercial banks and sharia business units. 223. Banks that violate the provisions in paragraphs (1) and (2) are subject to administrative sanctions in accordance with the Financial Services Authority Regulations regarding the implementation of governance in providing remuneration for commercial banks and the Financial Services Authority Regulations regarding the implementation of governance in providing remuneration for commercial banks sharia and sharia business units. 224. Banks are required to apply the principle of prudence in providing funds at least by spreading or diversifying the portfolio of funds provided. 225. The implementation of the provisions referred to regarding the provision of funds to related parties and/or the provision of large funds as well as the imposition of administrative sanctions, is carried out in accordance with the Financial Services Authority Regulation regarding the maximum limit for granting credit and the provision of large funds for commercial banks and the Financial Services Authority Regulation regarding the maximum limit distribution of funds and distribution of large funds to sharia commercial banks. 226. Banks are required to implement transparency of financial and non-financial conditions to Stakeholders, by at least: a. Prepare and present reports with procedures, types and scope in accordance with the Financial Services Authority Regulations regarding transparency and publication of bank reports; and b. Have channels for disseminating information that can be relied upon by Stakeholders 227. Banks are required to implement information transparency regarding products and use of consumer and/or Bank customer data based on: a. Financial Services Authority regulations regarding the implementation of commercial bank products; and b. Financial Services Authority regulations regarding consumer and public protection in the financial services sector. 228. Banks that violate the provisions referred to are subject to administrative sanctions in accordance with: a. Financial Services Authority regulations regarding the implementation of commercial bank products; and/or b. Financial Services Authority regulations regarding consumer and public protection in the financial services sector. 229. Banks are required to prepare and publish sustainability reports. 230. In preparing and publishing the sustainability report as intended, the Bank is guided by the Financial Services Authority Regulations regarding the implementation of sustainable finance for financial service institutions, issuers and public companies.	

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				231. Bank yang melanggar ketentuan sebagaimana dimaksud dikenai sanksi administratif sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan keuangan berkelanjutan bagi lembaga jasa keuangan, emiten, dan perusahaan publik. 232. Bank wajib menyusun dan menyampaikan laporan terstruktur dan laporan tidak terstruktur kepada Otoritas Jasa Keuangan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai pelaporan bank umum melalui sistem pelaporan Otoritas Jasa Keuangan. 233. Bank yang melanggar ketentuan sebagaimana dimaksud dikenai sanksi administratif sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai pelaporan bank umum melalui sistem pelaporan Otoritas Jasa Keuangan 234. Bank wajib memastikan keandalan penyusunan laporan keuangan dan informasi kinerja keuangan yang tidak diaudit oleh auditor ekstern. 235. Dalam penyelenggaraan teknologi informasi oleh Bank, wajib berpedoman sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penyelenggaraan teknologi informasi oleh bank umum. 236. Bank yang melanggar ketentuan sebagaimana dimaksud pada ayat (1) dikenai sanksi administratif sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penyelenggaraan teknologi informasi oleh bank umum. 237. Bank wajib memastikan ketersediaan dan kecukupan pelaporan internal yang didukung oleh sistem informasi manajemen yang memadai untuk meningkatkan kualitas proses pengambilan keputusan oleh Direksi dan kualitas proses pengawasan oleh Dewan Komisaris. 238. Bank dilarang memanfaatkan dan/atau menyalahgunakan rekayasa keuangan dan/atau rekayasa hukum untuk kepentingan Bank dan/atau pihak lain baik internal maupun eksternal Bank yang tidak sesuai dengan prinsip pengelolaan Bank yang sehat. 239. Bank wajib menyusun dan menyampaikan rencana strategis dalam bentuk: a. Rencana korporasi; dan b. Rencana bisnis, dengan tata cara sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai bank umum, Peraturan Otoritas Jasa Keuangan mengenai bank umum syariah, dan Peraturan Otoritas Jasa Keuangan mengenai rencana bisnis bank 240. Bank wajib melaksanakan rencana penanganan permasalahan keuangan dan/atau penguatan modal Bank yang dicantumkan dalam rencana bisnis 241. Bank menginformasikan rencana penanganan permasalahan keuangan dan/atau penguatan modal Bank kepada pemegang saham pengendali. 242. Pemegang saham pengendali wajib bertanggung jawab dan mendukung penguatan, penanganan, dan/atau penyelesaian permasalahan keuangan Bank serta menjaga keberlangsungan usaha Bank. 243. Bank dan/atau pemegang saham pengendali yang melanggar ketentuan sebagaimana dimaksud pada, dikenai sanksi administratif berupa teguran tertulis. 244. Dalam hal Bank dan/atau pemegang saham pengendali telah dikenai sanksi administratif sebagaimana dimaksud, dan tetap melanggar ketentuan sebagaimana dimaksud, Bank dikenai sanksi administratif berupa: a. Larangan untuk menerbitkan produk Bank baru; b. Pembekuan kegiatan usaha Bank tertentu; c. Larangan melakukan ekspansi kegiatan usaha; d. Larangan melakukan kegiatan usaha baru; dan/atau e. Penurunan penilaian faktor tata kelola dalam penilaian tingkat kesehatan Bank. 245. Bank wajib menyusun, menyampaikan, dan mengimplementasikan rencana untuk mengatasi permasalahan keuangan yang mungkin terjadi di Bank sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai rencana aksi pemulihan (*recovery plan*).	

	Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank **bjb**
	231. Banks that violate the provisions referred to are subject to administrative sanctions in accordance with the Financial Services Authority Regulations regarding the implementation of sustainable finance for financial service institutions, issuers and public companies. 232. Banks are required to prepare and submit structured reports and unstructured reports to the Financial Services Authority in accordance with the Financial Services Authority Regulations regarding commercial bank reporting through the Financial Services Authority reporting system. 233. Banks that violate the provisions referred to are subject to administrative sanctions in accordance with the Financial Services Authority Regulations regarding reporting of commercial banks through the Financial Services Authority reporting system 234. Banks are required to ensure the reliability of the preparation of financial reports and financial performance information that are not audited by external auditors. 235. In the implementation of information technology by Banks, it is mandatory to follow the guidelines in accordance with the Financial Services Authority Regulations regarding the implementation of information technology by commercial banks. 236. Banks that violate the provisions as intended in paragraph (1) are subject to administrative sanctions in accordance with the Financial Services Authority Regulations regarding the implementation of information technology by commercial banks. 237. Banks are required to ensure the availability and adequacy of internal reporting supported by an adequate management information system to improve the quality of the decision-making process by the Board of Directors and the quality of the supervision process by the Board of Commissioners. 238. Banks are prohibited from utilizing and/or abusing financial engineering and/or legal engineering for the benefit of the Bank and/or other parties, both internal and external to the Bank, which is not in accordance with the principles of sound Bank management. 239. Banks are required to prepare and submit a strategic plan in the form of: a. Corporate plans; and b. Business plan, with procedures in accordance with the Financial Services Authority Regulations regarding commercial banks, the Financial Services Authority Regulations regarding sharia commercial banks, and the Financial Services Authority Regulations regarding bank business plans 240. Banks are required to implement plans for handling financial problems and/or strengthening Bank capital as stated in the business plan 241. The Bank informs the controlling shareholder of plans to handle financial problems and/or strengthen the Bank's capital. 242. Controlling shareholders must be responsible for and support the strengthening, handling and/or resolution of the Bank's financial problems and maintaining the continuity of the Bank's business. 243. Banks and/or controlling shareholders who violate the provisions as referred to above, will be subject to administrative sanctions in the form of a written warning. 244. In the event that the Bank and/or controlling shareholder has been subject to administrative sanctions as intended, and continues to violate the provisions as intended, the Bank will be subject to administrative sanctions in the form of: a. Prohibition on issuing new Bank products; b. Suspension of certain Bank business activities; c. Prohibition of expanding business activities; d. Prohibition of carrying out new business activities; and/or e. Decreased assessment of governance factors in assessing the bank's soundness level. 245. Banks are required to prepare, submit and implement plans to overcome financial problems that may occur at the Bank in accordance with the Financial Services Authority Regulations regarding recovery action plans.	

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				246. Pemegang saham pengendali Bank dan pemegang saham pengendali terakhir Bank wajib memenuhi Peraturan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan di sektor jasa keuangan, serta mendukung terlaksananya kegiatan usaha dan pengelolaan Bank yang sehat, berdaya saing serta sesuai prinsip kehati-hatian dan manajemen risiko. 247. Pemegang saham Bank turut serta mendukung terlaksananya kegiatan usaha Bank yang sehat dan menjaga kesinambungan usaha Bank. 248. Bank wajib memiliki kebijakan dividen dan mengomunikasikan kebijakan dividen kepada pemegang saham. 249. Kebijakan dividen sebagaimana dimaksud, paling sedikit memuat: a. Pertimbangan Bank dalam pembagian dividen; b. Besaran dividen yang diberikan; c. Mekanisme persetujuan usulan pembagian dividen; dan d. Periode pengkinian kebijakan dividen 250. Kebijakan dividen sebagaimana dimaksud, dapat memuat: a. Kewenangan Bank untuk mengusulkan kepada RUPS terkait penundaan pembayaran dividen; b. Menghentikan pembayaran dividen yang telah disetujui; c. Menghentikan pembayaran dividen yang diangsur atau menghentikan pembayaran dividen secara bertahap; dan/atau d. Menarik kembali pembayaran dividen kepada pemegang saham pengendali, dalam hal Bank mengalami permasalahan kondisi keuangan. 251. Rencana pembagian dividen didasarkan atas pemenuhan hak pemegang saham dengan mengutamakan kepentingan Bank dan dicantumkan dalam rencana bisnis Bank. 252. Dalam penetapan pembagian dividen kepada pemegang saham, Bank wajib mendasarkan atas berbagai pertimbangan dari aspek eksternal dan internal. 253. Perhitungan dividen wajib didasarkan atas kinerja profitabilitas yang dihasilkan Bank dengan wajar. 254. Otoritas Jasa Keuangan berwenang untuk menginstruksikan dan/atau memerintahkan Bank untuk: a. Menunda, membatasi, dan/atau melarang pembagian dividen Bank; dan/atau b. Menyelenggarakan RUPS pembatalan terkait pembagian dividen Bank. 255. Kewenangan Otoritas Jasa Keuangan sebagaimana dimaksud dilakukan dengan mempertimbangkan: a. Aspek eksternal dan internal sebagaimana dimaksud pada ayat (5); dan/atau b. Kondisi Bank dalam upaya penguatan permodalan Bank dan/atau penanganan permasalahan Bank. 256. Bank memiliki kebijakan dan/atau prosedur untuk: a. Memastikan perlakuan yang adil terhadap seluruh pemegang saham dan melindungi hak pemegang saham; dan b. Memfasilitasi partisipasi pemegang saham dan Pemangku Kepentingan serta mengelola komunikasi dalam pelaksanaannya. 257. Aksi korporasi Bank berupa penggabungan, peleburan, pengambilalihan, integrasi, dan transaksi material lain dilaksanakan sesuai dengan ketentuan dan prosedur yang berlaku, dan memastikan transaksi terjadi secara transparan dan wajar serta melindungi hak pemegang saham dan kepentingan Bank. 258. Tindakan pelepasan saham Bank yang dimiliki oleh anggota Direksi, anggota Dewan Komisaris, anggota Komite Bank, anggota Dewan Pengawas Syariah, Pejabat Eksekutif, dan/atau Pegawai Bank yang berasal dari program kepemilikan saham bagi manajemen dan/atau program kepemilikan saham bagi Pegawai wajib dilaksanakan dengan memperhatikan Tata Kelola yang Baik pada Bank dan mempertimbangkan kondisi Bank 259. Kegiatan penyertaan modal Bank pada perusahaan anak dan *investee* wajib dilaksanakan dengan memperhatikan Tata Kelola yang Baik pada Bank dan penerapan manajemen risiko 260. Penerapan ketentuan mengenai penyertaan modal Bank serta pengenaan sanksi administratif, dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai kegiatan penyertaan modal oleh bank umum.	

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank **bjb**
246. The controlling shareholder of the Bank and the final controlling shareholder of the Bank are required to comply with the Financial Services Authority Regulations and the provisions of laws and regulations in the financial services sector, as well as support the implementation of business activities and management of the Bank that are healthy, competitive and in accordance with the principles of prudence and management risk. 247. Bank shareholders participate in supporting the implementation of healthy Bank business activities and maintaining the continuity of the Bank's business. 248. Banks are required to have a dividend policy and communicate the dividend policy to shareholders. 249. The dividend policy as referred to at least contains: a. Bank considerations in distributing dividends; b. The amount of dividends given; c. Approval mechanism for dividend distribution proposals; and d. Dividend policy update period 250. The dividend policy as intended may include: a. Bank's authority to propose to the GMS regarding postponement of dividend payments; b. Stop payment of approved dividends; c. Stop paying dividends in installments or stop paying dividends gradually; and/or d. Withdrawing dividend payments to controlling shareholders, in the event that the Bank experiences financial problems. 251. The dividend distribution plan is based on fulfilling shareholder rights by prioritizing the interests of the Bank and is included in the Bank's business plan. 252. In determining the distribution of dividends to shareholders, Banks are required to base various considerations on external and internal aspects. 253. Dividend calculations must be based on the Bank's reasonable profitability performance. 254. The Financial Services Authority has the authority to instruct and/or order Banks to: a. Delay, limit and/or prohibit the distribution of Bank dividends; and/or b. Organize a cancellation GMS related to the distribution of Bank dividends. 255. The authority of the Financial Services Authority as intended is carried out by considering: a. External and internal aspects as intended in paragraph (5); and/or b. Condition of the Bank in efforts to strengthen Bank capital and/or handle Bank problems. 256. The Bank has policies and/or procedures to: a. Ensure fair treatment of all shareholders and protect shareholder rights; and b. Facilitate shareholder and stakeholder participation and manage communication in its implementation. 257. The Bank's corporate actions in the form of mergers, consolidations, takeovers, integration and other material transactions are carried out in accordance with applicable provisions and procedures, and ensure that transactions occur transparently and fairly and protect the rights of shareholders and the interests of the Bank. 258. Actions to dispose of Bank shares owned by members of the Board of Directors, members of the Board of Commissioners, members of Bank Committees, members of the Sharia Supervisory Board, Executive Officers, and/or Bank Employees originating from share ownership programs for management and/or share ownership programs for employees must implemented by paying attention to Good Governance at the Bank and considering the condition of the Bank 259. Bank capital participation activities in subsidiary and investee companies must be carried out with due regard to Good Governance in the Bank and the implementation of risk management 260. The implementation of provisions regarding Bank capital participation as well as the imposition of administrative sanctions, is carried out in accordance with the Financial Services Authority Regulations regarding capital investment activities by commercial banks.	

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				261. Bank wajib menerapkan manajemen risiko dan sistem pengendalian internal untuk meminimalkan terjadinya *fraud*. 262. Bank wajib menyusun dan menerapkan strategi anti *fraud* termasuk menerapkan sistem manajemen anti penyuapan, serta membentuk unit kerja atau fungsi yang bertugas menangani penerapan strategi anti *fraud* dalam organisasi Bank. 263. Pemegang saham pengendali Bank wajib mendukung pengembangan Bank yang sehat dan menjaga kesinambungan usaha Bank, paling sedikit dengan: a. Mendukung dan melaksanakan upaya penguatan b. Tidak melakukan tindakan yang dapat menyebabkan Bank terpapar risiko. 264. Kebijakan perkreditan atau pembiayaan Bank yang dimiliki Bank secara tertulis paling sedikit wajib memuat seluruh aspek yang ditetapkan dalam pedoman penyusunan kebijakan perkreditan atau pembiayaan Bank. 265. Dalam penyaluran dan persetujuan kredit atau pembiayaan, Bank wajib menghindari tekanan pihak manapun dan memastikan penerapan kebijakan perkreditan atau pembiayaan Bank serta penerapan manajemen risiko dilaksanakan dengan konsisten, dan sesuai dengan ketentuan peraturan perundangundangan. 266. Keputusan kredit atau pembiayaan wajib didasarkan atas penerapan prinsip pemisahan fungsi (four eyes principle) antara fungsi bisnis dan risiko sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi bank umum syariah dan unit usaha syariah. 267. Dalam pelaksanaan hapus buku kredit atau pembiayaan termasuk tindakan lain terkait penyelesaian kredit atau pembiayaan yang dilakukan Bank, Bank wajib menghindari tekanan pihak manapun dan dilakukan sesuai kebijakan perkreditan atau pembiayaan Bank, penerapan manajemen risiko, dan ketentuan peraturan perundang-undangan 268. Proses pengadaan barang dan/atau jasa wajib dilaksanakan dengan memperhatikan Tata Kelola yang Baik pada Bank dan dengan prinsip paling sedikit efisien, efektif, transparan, terbuka, bersaing, adil, dan akuntabel, terlepas dari benturan kepentingan, adanya pemisahan fungsi dan kewenangan dalam proses pengadaan, serta berpegang pada konsep harga terbaik. 269. Pelaksanaan penganggaran dan pengeluaran biaya Bank wajib dilaksanakan dengan memperhatikan Tata Kelola yang Baik pada Bank dan didasarkan atas kebutuhan Bank 270. Alokasi dan penggunaan dana tanggung jawab sosial dan lingkungan Bank wajib terlepas dari kepentingan pribadi pihak manapun di internal Bank dan eksternal Bank. 271. Alokasi dan penggunaan dana tanggung jawab sosial dan lingkungan Bank sebagaimana dimaksud pada ayat (1) wajib dilakukan hanya untuk mendukung kegiatan penerapan keuangan berkelanjutan, serta dapat memberikan nilai tambah bagi Bank baik secara langsung maupun tidak langsung. 272. Pemegang saham Bank, anggota Direksi, anggota Dewan Komisaris, anggota Komite Bank, anggota Dewan Pengawas Syariah, Pejabat Eksekutif, dan/atau Pegawai Bank dilarang meminta, menerima, mengizinkan, dan/atau menyetujui untuk menerima imbalan, komisi, uang tambahan, pelayanan, uang, barang berharga, dan/atau segala sesuatu yang mempunyai nilai ekonomis atau manfaat lain, untuk keuntungan pribadi, keluarga, dan pihak lain, dalam pelaksanaan kegiatan usaha Bank dan kegiatan lain terkait dengan Bank. 273. Anggota Direksi, anggota Dewan Komisaris, anggota Komite Bank, anggota Dewan Pengawas Syariah, Pejabat Eksekutif, dan/atau Pegawai Bank wajib menolak dan/atau dilarang menerima suatu perintah atau permintaan dari pemegang saham Bank, pihak terafiliasi, dan/atau pihak lain untuk: a. Melakukan tindakan yang terkait kegiatan usaha Bank dan/atau kegiatan lain yang tidak sesuai dengan penerapan Tata Kelola yang Baik pada Bank;	

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank **bjb**
261. Banks are required to implement risk management and internal control systems to minimize the occurrence of fraud. 262. Banks are required to develop and implement an anti-fraud strategy, including implementing an anti-bribery management system, as well as establishing a work unit or function tasked with handling the implementation of anti-fraud strategies within the Bank's organization. 263. Bank controlling shareholders are obliged to support the healthy development of the Bank and maintain the continuity of the Bank's business, at least by: a. Support and implement strengthening efforts b. Do not take actions that could expose the Bank to risk. 264. The Bank's written credit or financing policy must at least contain all aspects stipulated in the guidelines for preparing the Bank's credit or financing policy. 265. In distributing and approving credit or financing, the Bank is obliged to avoid pressure from any party and ensure that the implementation of the Bank's credit or financing policies as well as the implementation of risk management is carried out consistently and in accordance with the provisions of laws and regulations. 266. Credit or financing decisions must be based on the application of the principle of separation of functions (four eyes principle) between business and risk functions in accordance with the Financial Services Authority Regulations regarding the implementation of risk management for commercial banks and the Financial Services Authority Regulations regarding the implementation of risk management for sharia and commercial banks. sharia business unit. 267. In carrying out credit or financing write-offs, including other actions related to credit or financing settlements carried out by the Bank, the Bank is obliged to avoid pressure from any party and carry it out in accordance with the Bank's credit or financing policies, the implementation of risk management, and the provisions of laws and regulations. 268. The process of procuring goods and/or services must be carried out by taking into account Good Governance at the Bank and with the principles of at least efficient, effective, transparent, open, competitive, fair and accountable, regardless of conflicts of interest, separation of functions and authority in procurement process, and adhering to the best price concept. 269. Implementation of budgeting and disbursement of Bank costs must be carried out by taking into account Good Governance at the Bank and based on the needs of the Bank 270. The allocation and use of Bank social and environmental responsibility funds must be independent of the personal interests of any party internal to the Bank and external to the Bank. 271. The allocation and use of Bank social and environmental responsibility funds as referred to in paragraph (1) must be carried out only to support activities for implementing sustainable finance, and can provide added value for the Bank both directly and indirectly. 272. Bank shareholders, members of the Board of Directors, members of the Board of Commissioners, members of Bank Committees, members of the Sharia Supervisory Board, Executive Officers, and/or Bank Employees are prohibited from requesting, receiving, authorizing, and/or agreeing to receive compensation, commissions, additional money, services, money, valuables, and/or anything that has economic value or other benefits, for personal, family and other parties' benefit, in the implementation of Bank business activities and other activities related to the Bank. 273. Members of the Board of Directors, members of the Board of Commissioners, members of Bank Committees, members of the Sharia Supervisory Board, Executive Officers, and/or Bank Employees are obliged to refuse and/or are prohibited from accepting an order or request from Bank shareholders, affiliated parties, and/or other parties for: a. Carrying out actions related to the Bank's business activities and/or other activities that are not in accordance with the implementation of Good Governance at the Bank;	

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				b. Melakukan tindak pidana dan/atau hal yang terindikasi tindak pidana; dan/atau c. Melakukan tindakan dan hal yang dapat merugikan, berpotensi merugikan, dan/atau mengurangi keuntungan Bank. 274. Pemegang saham Bank, pihak terafiliasi, dan/atau pihak lain dilarang meminta dan/atau memerintahkan anggota Direksi, anggota Dewan Komisaris, anggota Komite Bank, anggota Dewan Pengawas Syariah, Pejabat Eksekutif, dan/atau Pegawai Bank untuk: a. Melakukan tindakan yang terkait kegiatan usaha Bank dan/atau kegiatan lain yang tidak sesuai dengan penerapan Tata Kelola yang Baik pada Bank; b. Melakukan tindak pidana dan/atau hal yang terindikasi tindak pidana; dan/atau c. melakukan tindakan dan hal yang dapat merugikan, berpotensi merugikan, dan/atau mengurangi keuntungan Bank. 275. Bank wajib menerapkan keuangan berkelanjutan dalam kegiatan usaha dan menyusun rencana aksi keuangan berkelanjutan. 276. Bank wajib memiliki dan mengalokasikan sebagian dananya sebagai dana tanggung jawab sosial dan lingkungan dalam mendukung kegiatan penerapan keuangan berkelanjutan. 277. Penerapan keuangan berkelanjutan serta pengenaan sanksi administratif terkait pelanggaran ketentuan sebagaimana dimaksud, dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan keuangan berkelanjutan bagi lembaga jasa keuangan, emiten, dan perusahaan publik. 278. Bank wajib melaksanakan praktik bisnis dan strategi investasi dengan memperhatikan, menerapkan, dan mengintegrasikan nilai lingkungan, sosial, dan tata kelola dalam mendukung paling sedikit: a. Ekosistem bisnis berkelanjutan; b. Pengembangan produk; c. Transaksi; d. Jasa pembiayaan kegiatan berkelanjutan dan pembiayaan transisi; e. Pengembangan program keuangan berkelanjutan serta pelaksanaan aktivitas operasional bank yang berwawasan lingkungan; dan f. Pemberdayaan sosial dan masyarakat, dalam penerapan keuangan berkelanjutan 279. Bank wajib menerapkan Tata Kelola yang Baik pada Bank dalam mengelola risiko terkait iklim. 280. Dalam pengelolaan risiko terkait iklim sebagaimana dimaksud, Bank paling sedikit: a. Mengembangkan dan mengimplementasikan proses untuk memahami dan menilai potensi dampak risiko terkait iklim terhadap bisnis Bank dan memperhitungkan risiko tersebut pada strategi bisnis dan kerangka manajemen risiko; b. Menetapkan peran dan tanggung jawab Direksi, Dewan Komisaris dan unit kerja pada Bank sesuai struktur organisasi, mekanisme koordinasi dalam pengelolaan risiko terkait iklim, dan pelaksanaan pengawasan secara efektif; c. Memiliki kebijakan, prosedur, dan pengendalian yang tepat untuk manajemen risiko terkait iklim yang efektif; dan d. Memperhitungkan risiko terkait iklim dalam kerangka pengendalian internal melalui 3 (tiga) lini pertahanan untuk memastikan identifikasi, pengukuran, dan mitigasi risiko terkait iklim dilakukan dengan tepat, komprehensif, dan efektif 281. Bank sebagai perusahaan induk atau pelaksana perusahaan induk dalam kelompok usaha bank wajib melakukan koordinasi dan evaluasi secara berkala terkait penerapan Tata Kelola yang Baik pada Bank oleh Bank anggota kelompok usaha bank. 282. Koordinasi dan evaluasi secara berkala sebagaimana dimaksud, dilakukan paling sedikit 1 (satu) kali dalam 1 (satu) tahun. 283. Bank yang merupakan anggota kelompok usaha bank dapat melakukan sinergi perbankan dalam bentuk dukungan komite dari Bank sebagai perusahaan induk atau pelaksana perusahaan induk.	

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank **bjb**
b. Committing criminal acts and/or things that are indicated as criminal acts; and/or c. Carrying out actions and things that can harm, have the potential to harm, and/or reduce the Bank's profits. 274. Bank shareholders, affiliated parties, and/or other parties are prohibited from requesting and/or ordering members of the Board of Directors, members of the Board of Commissioners, members of Bank Committees, members of the Sharia Supervisory Board, Executive Officers, and/or Bank Employees to: a. Carry out actions related to the Bank's business activities and/or other activities that are not in accordance with the implementation of Good Governance at the Bank; b. Commit criminal acts and/or things that are indicated as criminal acts; and/or c. Carry out actions and things that can harm, have the potential to harm, and/or reduce the Bank's profits. 275. Banks are required to implement sustainable finance in business activities and prepare sustainable finance action plans. 276. Banks are required to have and allocate a portion of their funds as social and environmental responsibility funds to support activities in implementing sustainable finance. 277. The implementation of sustainable finance and the imposition of administrative sanctions related to violations of the provisions referred to, are carried out in accordance with the Financial Services Authority Regulations regarding the implementation of sustainable finance for financial services institutions, issuers and public companies. 278. Banks are required to implement business practices and investment strategies by paying attention to, implementing and integrating environmental, social and governance values to support at least: a. Sustainable business ecosystem; b. Product development; c. Transaction; d. Sustainable activity financing and transition financing services; e. Development of sustainable financial programs and implementation of bank operational activities that are environmentally friendly; and f. Social and community empowerment, in implementing sustainable finance 279. Banks are required to apply Good Governance to Banks in managing climate-related risks. 280. In managing climate-related risks as intended, the Bank must at least: a. Develop and implement processes to understand and assess the potential impact of climate-related risks on the Bank's business and account for these risks in the business strategy and risk management framework; b. Determine the roles and responsibilities of the Board of Directors, Board of Commissioners and work units at the Bank according to the organizational structure, coordination mechanisms in managing climate-related risks, and effective implementation of supervision; c. Have appropriate policies, procedures and controls for effective climate-related risk management; and d. Take into account climate-related risks within the internal control framework through 3 (three) lines defense to ensure identification, measurement and mitigation of climate-related risks are carried out appropriately, comprehensively and effectively 281. Banks as holding companies or implementing holding companies within a bank business group are obliged to carry out regular coordination and evaluation regarding the implementation of Good Governance at the Bank by Banks that are members of the bank business group. 282. Periodic coordination and evaluation as intended, is carried out at least 1 (one) time in 1 (one) year. 283. Banks that are members of a bank business group can carry out banking synergy in the form of committee support from the Bank as the holding company or implementing holding company	

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang Regarding	Uraian Pokok Pengaturan Main Setting Description
				284. Sinergi perbankan dalam bentuk dukungan komite dari Bank perusahaan induk atau pelaksana perusahaan induk sebagaimana dimaksud dilaksanakan sesuai dengan ketentuan peraturan perundang-undangan. 285. Bank anggota kelompok usaha bank yang memanfaatkan komite yang dimiliki oleh Bank sebagai perusahaan induk atau pelaksana perusahaan induk, wajib menyertakan paling sedikit 1 (satu) orang Pegawai minimal setingkat Pejabat Eksekutif yang relevan, dalam setiap pengambilan keputusan yang berkaitan dengan Bank yang merupakan anggota kelompok usaha Bank yang bersangkutan. 286. Pelaksanaan sinergi dukungan komite dilengkapi dengan perjanjian kerja sama sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai bank umum atau Peraturan Otoritas Jasa Keuangan mengenai bank umum syariah 287. Bank wajib menyusun laporan pelaksanaan tata kelola pada setiap akhir tahun buku. 288. Bank wajib menyampaikan laporan pelaksanaan tata kelola sebagaimana dimaksud dalam Pasal 130 kepada Otoritas Jasa Keuangan dan pemegang saham pengendali Bank paling lama 4 (empat) bulan setelah tahun buku berakhir. 289. Laporan pelaksanaan tata kelola sebagaimana dimaksud wajib dipublikasikan pada situs web Bank paling lama 4 (empat) bulan setelah tahun buku berakhir. 290. Bank dinyatakan terlambat menyampaikan laporan pelaksanaan tata kelola dan/atau mempublikasikan laporan pelaksanaan tata kelola pada situs web Bank apabila Bank menyampaikan dan/atau mempublikasikan laporan pelaksanaan tata kelola melampaui batas akhir waktu penyampaian laporan sebagaimana dimaksud dan/atau batas akhir waktu publikasi pada situs web Bank sebagaimana dimaksud, tetapi belum melampaui 1 (satu) bulan sejak batas akhir waktu penyampaian laporan pelaksanaan tata kelola sebagaimana. 291. Bank dinyatakan tidak menyampaikan laporan pelaksanaan tata kelola dan/atau mempublikasikan laporan pelaksanaan tata kelola pada situs web Bank apabila Bank belum menyampaikan dan/atau mempublikasikan laporan pelaksanaan tata kelola dalam batas waktu keterlambatan 292. Bank wajib melakukan penilaian sendiri atas penerapan Tata Kelola yang Baik pada Bank paling sedikit 2 (dua) kali dalam 1 (satu) tahun. 293. Hasil penilaian sendiri oleh Bank atas penerapan Tata Kelola yang Baik pada Bank sebagaimana dimaksud merupakan bagian yang tidak terpisahkan dari laporan pelaksanaan tata kelola. 294. Pengangkatan anggota Direksi dan/atau anggota Dewan Komisaris yang berasal dari Pegawai atau pejabat pada lembaga yang melakukan fungsi pengaturan dan/atau pengawasan Bank dan/ataulembaga jasa keuangan lain dilakukan setelah yang bersangkutan telah berhenti secara efektif sebagai Pegawai atau pejabat dan menjalani masa tunggu paling singkat 6 (enam) bulan. 295. Dalam hal terdapat benturan kepentingan atau potensi benturan kepentingan dari Pegawai atau pejabat calon anggota Direksi dan/atau calon anggota Dewan Komisaris sebagaimana dimaksud sehubungan dengan pencalonan yang bersangkutan pada Bank, calon yang bersangkutan mengungkapkan benturan kepentingan dalam proses penilaian kemampuan dan kepatutan. 296. Dalam hal berdasarkan penilaian Otoritas Jasa Keuangan terdapat benturan kepentingan atau potensi benturan kepentingan dari Pegawai atau pejabat calon anggota Direksi dan/atau calon anggota Dewan Komisaris sebagaimana dimaksud sehubungan dengan pencalonan yang bersangkutan pada Bank, Otoritas Jasa Keuangan berwenang menetapkan tindakan pengawasan yang diperlukan 297. Proses penilaian kemampuan dan kepatutan terhadap calon Komisaris Independen yang telah diajukan kepada Otoritas Jasa Keuangan sebelum berlakunya Peraturan Otoritas Jasa Keuangan ini, dilaksanakan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penilaian kemampuan dan kepatutan bagi lembaga jasa keuangan

Uraian Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustment Made by bank **bjb**
284. Banking synergy in the form of committee support from the parent company bank or holding company executive as intended is implemented in accordance with the provisions of statutory regulations. 285. Banks that are members of a bank business group that utilizes a committee owned by the Bank as a holding company or implementing holding company, are required to include at least 1 (one) employee at least at the level of the relevant Executive Officer, in every decision making relating to the Bank that is a member the Bank's business group concerned. 286. Implementation of synergy with committee support is complemented by a cooperation agreement in accordance with the Financial Services Authority Regulations regarding commercial banks or the Financial Services Authority Regulations regarding sharia commercial banks 287. Banks are required to prepare a governance implementation report at the end of each financial year. 288. Banks are required to submit a report on the implementation of governance as intended in Article 130 to the Financial Services Authority and the Bank's controlling shareholders no later than 4 (four) months after the financial year ends. 289. The governance implementation report as intended must be published on the Bank's website no later than 4 (four) months after the financial year ends. 290. A Bank is declared late in submitting a governance implementation report and/or publishing a governance implementation report on the Bank's website if the Bank submits and/or publishes a governance implementation report beyond the deadline for submitting the report as intended and/or the deadline for publication on the website Bank website as intended, but not more than 1 (one) month after the deadline for submitting the governance implementation report as stated. 291. A Bank is declared not to have submitted a governance implementation report and/or published a governance implementation report on the Bank's website if the Bank has not submitted and/or published a governance implementation report within the late deadline. 292. Banks are required to carry out their own assessment of the implementation of Good Governance in the Bank at least 2 (two) times in 1 (one) year. 293. The results of the Bank's own assessment of the implementation of Good Governance at the Bank as referred to are an inseparable part of the governance implementation report. 294. Appointment of members of the Board of Directors and/or members of the Board of Commissioners who come from employees or officials in institutions that carry out regulatory and/or supervisory functions of Banks and/or other financial services institutions is carried out after the person concerned has effectively ceased to be an employee or official and has undergone a waiting period a minimum of 6 (six) months. 295. In the event that there is a conflict of interest or potential conflict of interest of an employee or official who is a prospective member of the Board of Directors and/or a prospective member of the Board of Commissioners as referred to in connection with the relevant nomination at the Bank, the relevant candidate shall disclose the conflict of interest in the fit and proper test process. 296. In the event that, based on the assessment of the Financial Services Authority, there is a conflict of interest or potential conflict of interest between employees or officials of prospective members of the Board of Directors and/or prospective members of the Board of Commissioners as referred to in connection with the nomination concerned at the Bank, the Financial Services Authority has the authority to determine the necessary supervisory actions 297. The process of assessing the ability and suitability of Independent Commissioner candidates who have been submitted to the Financial Services Authority prior to the enactment of this Financial Services Authority Regulation, is carried out in accordance with the Financial Services Authority Regulation regarding the assessment of the ability and suitability for financial services institutions	

Dampak Perubahan Peraturan Perundang-Undangan Terhadap Laporan Keuangan

Perubahan peraturan perundang-undangan yang telah dijabarkan di atas tidak memiliki dampak kuantitatif yang signifikan terhadap Laporan Keuangan bank **bjb**.

Perubahan Kebijakan Akuntansi

Perubahan standar baru dan atau revisi terhadap standar akuntansi sesuai dengan yang tercantum dalam Laporan Keuangan. Perubahan tersebut telah disampaikan pada Catatan atas Laporan Keuangan. Sepanjang periode pelaporan, tidak ada standar baru dan/atau revisi terhadap standar akuntansi yang memiliki dampak signifikan pada Laporan Keuangan bank **bjb**.

Tingkat Kesehatan Bank

Mengacu pada Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum. Tingkat Kesehatan Bank adalah hasil penilaian kondisi Bank yang dilakukan terhadap Risiko dan kinerja Bank.

Bank wajib melakukan penilaian Tingkat Kesehatan Bank secara *self assessment* untuk posisi akhir bulan Juni dan Desember. Penilaian Tingkat Kesehatan dengan pendekatan Risiko *(Risk-Based Bank Rating)* tersebut dilakukan dengan cakupan penilaian terhadap faktor-faktor:

a. Profil Risiko
b. Tata Kelola
c. Rentabilitas
d. Permodalan

Peringkat Komposit Tingkat Kesehatan Bank ditetapkan berdasarkan analisis yang komprehensif dan terstruktur dengan memperhatikan materialitas dan signifikansi masing-masing faktor penilaian.

Peringkat Komposi Tingkat Kesehatan Bank dikategorikan sebagai berikut:

a. Peringkat Komposit 1 (PK-1) mencerminkan kondisi Bank yang secara umum Sangat Sehat.
b. Peringkat Komposit 2 (PK-2) mencerminkan kondisi Bank yang secara umum Sehat.
c. Peringkat Komposit 3 (PK-3) mencerminkan kondisi Bank yang secara umum Cukup Sehat.
d. Peringkat Komposit 4 (PK-4) mencerminkan kondisi Bank yang secara umum Kurang Sehat.
e. Peringkat Komposit 5 (PK-5) mencerminkan kondisi Bank yang secara umum Tidak Sehat.

The Impact of Changes in Statutory Regulations on Financial Statements

The changes in statutory regulations described above do not have a significant quantitative impact on bank **bjb**'s financial statements

Changes In Accounting Policies

There are changes to new standards and/or revisions to accounting standards as stated in the Financial Report. These changes have been submitted in the Notes to the Financial Statements. Throughout the reporting period, there were no new standards and/or revisions to accounting standards that had a significant impact on bank **bjb**'s financial statements.

Bank Soundness Level

Referring to the OJK Circular Letter (SEOJK) Number 14/SEOJK.03/2017 dated March 17, 2017 concerning Assessment of the Soundness Level of Commercial Banks. Bank Soundness Level is the result of an assessment of the Bank's condition regarding Bank Risk and performance.

Banks are required to carry out a thorough assessment of the Bank Soundness Level self-assessment for positions at the end of June and December. Bank Soundness Level Assessment with a Risk approach (Risk-Based Bank Rating) is carried out with the scope of the assessment to factors:

a. Risk Profile
b. Governance
c. Profitability
d. Capital

The Bank Soundness Composite Rating is determined based on a comprehensive and structured analysis taking into account the materiality and significance of each assessment factor.

Bank Soundness Composite Ratings are categorized as follows:

a. Composite Rating 1 (CR-1), reflects Bank's condition that is in general extremely sound.
b. Composite Rating 2 (CR-2), reflects Bank's condition that is in general sound.
c. Composite Rating 3 (CR-3), reflects Bank's condition that is in general adequately sound.
d. Composite Rating 4 (CR-4), reflects Bank's condition that is in general less sound.
e. Composite Rating 5 (CR-5), reflects Bank's condition that is in general unsound.

Hasil penilaian secara *self assessment* Peringkat Komposit Tingkat Kesehatan bank **bjb** per 31 Desember 2023 dan 31 Desember 2022 adalah sebagai berikut:

The results of the self-assessment of bank **bjb** Composite Soundness Rating as of December 31, 2023 and December 31, 2022 are as follows:

Tabel Tingkat Kesehatan Bank
Table of Bank Soundness Levels

Faktor Penilaian Rating Factors	Peringkat Komposit Composite Rating	
	31 Desember 2023 December 31, 2023	**31 Desember 2022** December 31, 2022
Profil Risiko Risk Profile	**2**	2
Tata Kelola Governance	**1**	2
Rentabilitas Profitability	**2**	1
Permodalan Capital	**2**	2
Peringkat komposit **Composite rating**	**2**	**2**

Peringkat Komposit Tingkat Kesehatan bank **bjb** posisi 31 Desember 2023 berada pada PK 2 (Sehat). Kondisi bank **bjb** secara umum sehat, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya. Hal ini tercermin dari peringkat faktor penilaian antara lain profil risiko, penerapan tata kelola, rentabilitas, dan permodalan yang secara umum baik. Dalam hal terdapat kelemahan, maka secara umum kelemahan tersebut kurang signifikan.

bjb 's soundness Level Composite Rating position 31 December 2023 is at CR 2 (General Sound). bank **bjb**'s condition is generally sound, so it is considered being capable of facing significant negative influence from changes in business condition and other external factors. This is reflected in the rating of assessment factors including risk profile, implementation of governance, profitability and capital which are generally good. If there is a weakness, in general the weakness is less significant.

Informasi Kelangsungan Usaha

Hal-Hal Yang Berpotensi Bepengaruh Signifikan Terhadap Kelangsungan Usaha

Berdasarkan hasil penilaian manajemen atas kemampuan bank **bjb** untuk melanjutkan kelangsungan usaha di masa yang akan datang, diketahui bahwa bank **bjb** tidak memiliki hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha bank **bjb**.

Assessment Manajemen Atas Hal-Hal Yang Berpengaruh Signifikan Terhadap Kelangsungan Usaha

Manajemen secara rutin melakukan evaluasi dan *assessment* terkait dengan kemampuan dan pencapaian target kinerja dari seluruh unit sesuai dengan rencana bisnis bank yang telah disusun. Evaluasi dilakukan secara berkala untuk setiap level meliputi produktifitas, profitabilitas serta indikator-indikator utama yang tertuang dalam *Key Performance Indikator* (KPI)

Business Continuity Information

Significant Potential Towards of Business Continuity

Based on the results of management's assessment of bank **bjb**'s ability to continue business continuity in the future, it is known that bank **bjb** does not have anything that has the potential to have a significant impact on bank **bjb**'s business continuity .

Management Assessment of Significant Influences on Business Continuity

Management routinely carries out evaluations and assessments related to the capabilities and achievement of performance targets of all units in accordance with the bank's business plans that have been prepared. Evaluations are carried out periodically for each level including productivity, profitability and the main indicators contained in the work unit's Key Performance Indicators

unit kerja. Berdasarkan hasil penilaian dan evaluasi yang rutin dilakukan secara berkala, manajemen bank **bjb** berkeyakinan bahwa bank **bjb** memiliki sumber daya untuk melakukan kegiatan usaha dimasa mendatang. bank **bjb** tidak memiliki ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan bank **bjb** untuk mempertahankan kelangsungan usaha.

Asumsi yang Digunakan Manajemen dalam Melakukan *Assessment*

Dalam melaksanakan penilaian atas kemampuan bank **bjb** untuk melanjutkan kelangsungan usaha di masa yang akan datang, digunakan beberapa asumsi dan pertimbangan. Asumsi dan pertimbangan tersebut antara lain kinerja keuangan, tingkat kecukupan modal, likuiditas, solvabilitas, profitabilitas, dan efisiensi bank **bjb**, permasalahan internal dan perkara hukum yang dihadapi bank **bjb**, serta kondisi ekonomi mikro dan makro pada saat ini dan masa yang akan datang.

Kerangka Governansi, Pengelolaan dan Pengendalian Aspek Perpajakan

Publikasi Pembayaran Pajak

bank **bjb** sebagai wajib pajak badan dalam negeri berhak mendapatkan insentif dari pemerintah berupa penurunan tarif pajak. Hal ini sesuai dengan ketentuan Pasal 17 ayat (2b) Undang-Undang No. 7 Tahun 1983 tentang Pajak Penghasilan sebagaimana telah beberapa kali diubah terakhir dengan Undang-Undang No. Tahun 2021 tentang Harmonisasi Peraturan Perpajakan yang menyatakan bahwa wajib pajak badan dalam negeri dapat memperoleh tarif 3% lebih rendah dari tarif sebesar 22% yang berlaku pada tahun pajak 2023 dengan memenuhi ketentuan:

1. Berbentuk Perseroan;
2. Dengan jumlah keseluruhan saham yang disetor diperdagangkan pada bursa efek di Indonesia paling sedikit 40%; dan
3. Memenuhi persyaratan tertentu.

Berdasarkan ketentuan di atas, bank **bjb** mendapatkan penurunan tarif pajak sebesar 3%, sehingga tarif pajak yang digunakan dalam perhitungan PPh Badan adalah 19%.

bank **bjb** dalam kegiatan operasionalnya telah menjalankan tata kelola perusahaan yang baik *(Good Corporate Governance)* yang dilakukan secara transparan dan akuntabel khususnya dalam mengelola hak dan kewajiban perpajakannya, hak dan kewajiban perpajakannya dilakukan sesuai dengan ketentuan dan peraturan yang berlaku.

Pembayaran Pajak

Total pembayaran pajak periode Januari sampai dengan Desember 2023, sebagai berikut.

(KPI). Based on the results of routine assessments and evaluations carried out periodically, bank **bjb** management believes that bank **bjb** has the resources to carry out business activities in the future. bank **bjb** does not have any material uncertainty that could raise significant doubts about bank **bjb**'s ability to maintain business continuity.

Assumptions Used By Management in Conducting the Assessment

In carrying out an assessment of bank **bjb**'s ability to continue business continuity in the future, several assumptions and considerations are used. These assumptions and considerations include financial performance, level of capital adequacy, liquidity, solvency, profitability and efficiency of bank **bjb** , internal problems and legal cases faced by bank **bjb** , as well as current and future micro and macro economic conditions..

Governance Framework, Management and Control Aspects of Tax

Tax Payment Publication

bank **bjb** as a domestic corporate taxpayer has the right to obtain incentives from the government, such as tax rate deduction. This is in accordance with the provisions of Article 17 section (2b) Law no. 7 of 1983 concerning Income Tax as amended several times, most recently by Law no. 2021 regarding Harmonization of Tax Regulations, which state that taxpayers domestic agencies can obtain a 3% lower rate from the 22% rate that applies in the 2023 tax year by satisfying the conditions:

1. Formed as a Company;
2. By the total number of shares paid up traded on the stock exchange in Indonesia at least 40%; and
3. Satisfying certain requirements.

Based on the provisions above, bank **bjb** can reduce the tax rate by 3%, so that the tax rate used in calculating Corporate Income Tax is 19%.

bank **bjb** in its operational activities has implemented Good Corporate Governance, which is carried out in a transparent and accountable manner, especially in managing its tax rights and obligations, its tax rights and obligations are carried out in accordance with the applicable provisions and regulations.

Tax Payment

The total tax payment for the period of January to December 2023 is as follows.

Tabel Pembayaran Pajak
Table of Tax Payments

(dalam Rupiah penuh/in full IDR)

Uraian Pajak Description Tax	Tahun 2023 Year 2023	Tahun 2022 Year 2022	Description Tax
PPh Pasal 25	**348,772,321,240**	475,652,327,387	Income Tax Article 25
PPh Pasal 29*	**29,675,312,273**	87,763,594,562	Income Tax Article 29
PPh Pasal 21	**313,022,365,432**	405,458,748,606	Income Tax Article 21
PPh Pasal 23/26	**32,383,950,829**	33,591,039,973	Income Tax Article 23/26
PPh Pasal 4 ayat (2)	**374,665,399,139**	315,053,143,959	Income Tax Article 4 paragraph (2)
PPN	**6,528,194,969**	6,815,072,529	PPN
Total	**1,105,047,543,882**	**1,324,333,927,016**	**Total**

*) PPh Pasal 29 dibayarkan sebelum dilakukan pelaporan SPT PPh Badan 2023 paling lambat April 2024
*) Income Tax Article 29 is paid before reporting the 2023 Corporate Income Tax Return no later than April 2024

Ketidakpatuhan dalam Pembayaran Pajak

Pada periode 2023, tidak terdapat ketidakpatuhan bank **bjb** dalam kewajiban membayar pajak (NIHIL).

Non-compliance in Tax Payment

In the period of 2023, none of non-compliance was available at bank **bjb** in terms of tax payment (ZERO).

Larangan, Batasan dan/atau Hambatan Signifikan Untuk Melakukan Penyediaan Dana Antara Bank dan Entitas Lain Dalam Suatu Kelompok Usaha

bank **bjb** dan entitas anak telah memenuhi ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit (BMPK) sesuai Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 32/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit (BMPK) dan Penyediaan Dana Besar Bagi Bank Umum dan POJK No. 38/POJK.03/2019 Tentang Perubahan atas POJK No. 32/POJK.03/2018 Tentang BMPK dan Penyediaan Dana Besar Bagi Bank Umum.

Sesuai dengan POJK No. 38/POJK.03/2019 Tentang Perubahan atas POJK No. 32/POJK.03/2018 Tentang BMPK dan Penyediaan Dana Besar Bagi Bank Umum, yang dimaksud dengan Pihak Terkait adalah termasuk anggota Direksi, anggota Dewan Komisaris dan Pejabat Eksekutif Bank. Pemberian kredit kepada Direksi dan Dewan Komisaris termasuk ke dalam penyedian dana kepada pihak terkait, dan hal ini wajib mendapatkan persetujuan kepada Dewan Komisaris. Penyedian dana kepada pihak terkait telah diatur oleh Otoritas Jasa Keuangan dan ketentuan internal bank **bjb** berdasarkan Surat Keputusan Direksi Nomor 0622/SK/DIR-MR/2019 tanggal 29 Mei 2019 sebagaimana dirubah terakhir oleh Surat Keputusan Direksi 0038/SK/DIR-MRI/2023 Tanggal 03 Februari 2023 tentang Kebijakan Perkreditan Bank. Ketentuan dan prosedur pemberian kredit kepada Direksi dan Dewan Komisaris berlaku sama seperti pemberian kredit kepada calon debitur bank **bjb** pada umumnya dan diberikan sesuai bunga pasar (*market rate*) dan wajar (*arm's length basis*) dengan tetap memperhatikan prinsip kehati-hatian.

Prohibitions, Limitations and/or Significant Obstacles to Providing Funds Between Bank and Other Entities In a Business Group

bank **bjb** and Subsidiaries have complied with Bank Indonesia provisions regarding the Maximum Limit for Providing Credit (BMPK) in accordance with the Regulation of the Financial Services Authority of the Republic of Indonesia Number 32/POJK.03/2018 concerning the Maximum Limit for Providing Credit (BMPK) and Provision of Large Funds for Commercial Banks and POJK No. . 38/POJK.03/2019 Concerning Amendments to POJK No. 32/POJK.03/2018 concerning LLL and Provision of Large Funds for Commercial Banks.

In accordance with POJK No. 38/POJK.03/2019 Concerning Amendments to POJK No. 32/POJK.03/2018 Concerning LLL and Provision of Large Funds for Commercial Banks, what is meant by Related Parties includes members of the Board of Directors, members of the Board of Commissioners and Bank Executive Officers. Loan provided to the Board of Directors and the Board of Commissioners is included in the provision of funds to related parties, and this must obtain approval to the Board of Commissioners. Funding to relevant parties has been regulated by the Financial Services Authority and Internal Provisions of the bank **bjb** based on the Decree of the Board of Directors Number 0622/SK/DIR-MR/2019 dated May 29, 2019 as amended latest by the Decree of the Board of Directors 0038/SK/DIR-MRI/2023 February 3, 2023 concerning Bank Credit Policy. Provisions and procedures for Loan provide to the Board of Directors and the Board of Commissioners apply the same as the provision of loan to prospective bank **bjb** debtors in general and given according to market rates (market rates) and reasonable (ARM's Length Basis) while paying attention to the principle of caution.

Tabel Penyediaan Dana Kepada Pihak Terkait dan Debitur Besar
Table of Provision of Funds to Related Parties and Large Debtors

No	Penyedia Dana Fund Provider	Jumlah 2023 Total 2023		Jumlah 2022 Total 2022	
		Number of Account **(NoA)**	**Nominal** (dalam jutaan Rupiah) Nominal (in IDR million)	***Number of Account*** **(NoA)**	**Nominal** (dalam jutaan Rupiah) Nominal (in IDR million)
1	Kepada Pihak Terkait To Related Parties	**25**	**603,612**	14	323,288
2	Kepada 50 Debitur Inti To 50 Core Debtors				
	a. Individu a. Individual	**6**	**6,426,706**	17	9,793,934
	b. Grup b. Group	**10**	**5,357,252**	8	4,650,117
	Total Debitur Inti **Total Core Debtors**	**26**	**11,783,958**	**25**	**14,444,051**

Transaksi *Spot* dan Transaksi Derivatif

Uraian transaksi *spot* dan transaksi derivatif disajikan sebagai berikut.

Spot Transactions and Derivative Transactions

Spot transactions and derivative transactions is presented as follows.

Tabel Laporan Transaksi *Spot* dan Transaksi Derivatif
Table of Spot and Derivative Transactions

(dalam jutaan Rupiah/in IDR million)

No	Transaksi Transaction	BANK				
		2023				
		Nilai Notional Notional Value	**Tujuan** Objective		**Tagihan dan Kewajiban Derivatif** Receivables and Derivative Liabilities	
			Trading	***Hedging***	**Tagihan** Bill	**Kewajiban** Obligation
A.	**Terkait dengan Nilai Tukar** **Related to Exchange Rates**					
1.	*Spot*	**200,161**	**206,161**	-	**246**	-
2.	*Forward*		**2,980**	-	-	**9**
3.	*Option* a. Jual Sell b. Beli Buy	**2,980**	-	-	-	-
4.	*Future*		-	-	-	-
5.	*Swap*	-	**609,975**	-	**1,043**	**14**
6.	Lainnya Other		-	-	-	-
B.	**Terkait dengan Suku Bunga** **Related to Interest Rates**					
1.	*Forward*	-	-	-	-	-
2.	*Option* a. Jual Sell b. Beli Buy	-	-	-	-	-

No	Transaksi Transaction	BANK 2023				
		Nilai Notional Notional Value	Tujuan Objective		Tagihan dan Kewajiban Derivatif Receivables and Derivative Liabilities	
			Trading	*Hedging*	Tagihan Bill	Kewajiban Obligation
3.	*Future*	-	-	-	-	-
4.	*Swap*	-	-	-	-	-
5.	Lainnya Other	-	-	-	-	-
C.	**Lainnya** **Other**					
	Jumlah **Amount**	**813,116**	**813,116**	**-**	**1,289**	**23**

No	Transaksi Transaction	BANK 2022				
		Nilai Notional Notional Value	Tujuan Objective		Tagihan dan Kewajiban Derivatif Receivables and Derivative Liabilities	
			Trading	*Hedging*	Tagihan Bill	Kewajiban Obligation
A.	**Terkait dengan Nilai Tukar** **Related to Exchange Rates**					
1.	*Spot*	-	-	-	-	-
2.	*Forward*	1,838	1,838		-	157
3.	*Option* a. Jual Sell b. Beli Buy	-	-	-	-	-
4.	*Future*	-	-	-	-	-
5.	*Swap*	3,303,615	3,303,615	-	17,388	2,050
6.	Lainnya Other	-	-	-	-	-
B.	**Terkait dengan Suku Bunga** **Related to Interest Rates**					
1.	*Forward*	-	-	-	-	-
2.	*Option* a. Jual Sell b. Beli Buy	-	-	-	-	-
3.	*Future*	-	-	-	-	-
4.	*Swap*	-	-	-	-	-
5.	Lainnya Other	-	-	-	-	-
C.	**Lainnya** **Other**	-	-	-	-	-
	Jumlah **Amount**	**3,305,453**	**3,305,453**	**-**	**17,388**	**2,207**