BANK GANESHA



Mengoptimalkan Potensi untuk Pertumbuhan Berkelanjutan

Optimizing Potential for Sustainable Growth

2023 Laporan Tahunan dan Laporan Keberlanjutan
Annual Report and Sustainability Report

Sanggahan dan Batasan Tanggung Jawab
Disclaimer and Scope of Responsibilities

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2023

Mengoptimalkan Potensi untuk Pertumbuhan Berkelanjutan



Optimizing Potential for Sustainable Growth

Ketidakpastian dunia global yang mempengaruhi kondisi perekonomian dan siklus bisnis masih terus berlangsung di tahun 2023. Namun, dengan strategi yang komprehensif untuk mengatasi tantangan yang kompleks, PT Bank Ganesha Tbk dapat melaju lebih jauh, meraih setiap peluang yang terbuka. Bank bergerak lincah untuk mengatasi setiap tantangan, baik yang berasal dari eksternal maupun internal, dalam rangka mengoptimalkan potensi-potensi untuk meraih pertumbuhan yang sehat, solid, dan berkelanjutan. Beberapa strategi utama yang ditempuh Bank adalah melakukan ekspansi kredit melalui peningkatan kerja sama dengan mitra strategis, mengendalikan *cost of fund*, mengefisienkan operasional dan beban operasi, serta menyempurnakan sistem layanan digital.

Global uncertainty that affected economic conditions and business cycle continued in 2023. However, with a comprehensive strategy to overcome complex challenges, PT Bank Ganesha Tbk can progress further, seizing every open opportunity. The Bank moves swiftly to overcome each challenge, both from external and internal, to optimize its potential to achieve healthy, solid, and sustainable growth. Some of the main strategies adopted by the Bank are expanding loans through increasing cooperation with strategic partners, controlling cost of funds, streamlining operations and operating expenses, and improving digital service systems.



2022

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

Pengembangan fundamental pertumbuhan yang sehat dan solid secara berkelanjutan dapat menghasilkan kinerja yang unggul dan berdaya tahan di tengah iklim bisnis yang dinamis dan penuh tantangan. Atas dasar tersebut, Bank terus melanjutkan penguatan dan pembenahan di bidang teknologi informasi, pengembangan pembiayaan, terutama yang mendukung UMKM, serta penguatan struktur permodalan untuk menjamin pengembangan usaha.

Sustainable development of healthy and solid growth fundamentals can produce excellent performance and be resilient amidst the uncertain and challenging business climate. On such basis, the Bank continues to strengthen and improve information technology, develop financing, especially those that support MSMEs, and strengthen the capital structure to ensure business development.



2021

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

Dalam menghadapi berbagai tantangan di industri perbankan nasional, Bank telah menyiapkan fondasi dengan memperkuat permodalan dan meningkatkan daya saing melalui berbagai inovasi produk dan layanan seperti pengembangan fitur baru pada aplikasi BANGGA dan memperkenalkan fitur pembayaran *Quick Response Code Indonesian Standard* (QRIS). Melalui langkah strategis tersebut, Bank yakin akan dapat terus meningkatkan kepuasan dan loyalitas nasabah untuk meraih hasil yang lebih baik dan menggapai pertumbuhan berkelanjutan di masa depan.

In facing various challenges in the national banking industry, the Bank has prepared a solid capital foundation and increased competitiveness through various product and service innovations, such as developing new features on BANGGA application and introducing payment features, Quick Response Code Indonesian Standard (QRIS). Through these strategic steps, the Bank is confident to continue to increase customer satisfaction and loyalty to achieve better results and achieve sustainable growth in the future.



2020

Mengelola Tantangan Menuju Masa Depan Berkelanjutan
Managing Challenges Towards Sustainable Future

Bank Ganesha berkomitmen untuk terus memberikan layanan terbaik dengan tetap mengedepankan protokol kesehatan ditengah pandemi COVID-19. Bank Ganesha mengutamakan nasabah agar dapat bertransaksi dengan aman dan nyaman pada era *new normal*. Selain itu, Bank terus berupaya untuk mempertahankan kelangsungan usaha dengan mengedepankan prinsip kehati-hatian agar dapat tumbuh secara sehat, berkualitas, dan berkelanjutan.

Bank Ganesha is committed to continuing to provide the best service while prioritizing health protocols amidst the COVID-19 pandemic. Bank Ganesha prioritizes customers so they can make transactions safely and comfortably in the new normal era. In addition, the Bank strives to maintain business continuity by prioritizing the principle of prudence in order to grow in a healthy, quality and sustainable manner.

Kekuatan Kompetitif
Competitive Strength

01

Mitra Strategis yang Kuat dan Kooperatif
Strong and Cooperative Strategic Partners

02

Komitmen Tinggi dari Pemegang Saham
High Commitment from the Shareholders



03

Basis Nasabah yang Loyal
Loyal Customer Base

Pencapaian Tahun 2023

Achievement in 2023

Laba Bersih Tahun Berjalan
Net Profit for the Year



Rp103,97
miliar / billion
125,80%

Pendapatan Bunga
Interest Income



Rp592,75
miliar / billion
36,76%

Total Ekuitas
Total Equity



Rp3,24
triliun / trillion
3,36%

Total Aset
Total Assets



Rp9,40
triliun / trillion
4,84%

Daftar Isi
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Kilas Kinerja
Performance Highlights



Ikhtisar Keuangan
Financial Highlights

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

Uraian	2023	2022	2021*	Description
Posisi Keuangan				**Financial Position**
Aset				**Assets**
Kas	43.763	61.990	49.497	Cash
Giro pada Bank Indonesia	450.009	720.307	222.783	Current Accounts with Bank Indonesia
Giro pada Bank Lain – Pihak Ketiga	745.311	1.472.360	2.195.717	Current Accounts with Other Banks
Penempatan pada Bank Indonesia dan Bank Lain - Pihak Ketiga	1.085.274	1.174.749	1.204.764	Placements with Bank Indonesia and Other Banks - Third Parties
Efek-Efek - Pihak Ketiga	1.482.867	1.651.080	314.127	Securities - Third Parties
Efek-Efek yang Dibeli dengan Janji Dijual Kembali - Pihak Ketiga	1.150.667	766.672	1.895.241	Securities Purchased under Agreements to Resell - Third Parties
Kredit	4.335.772	2.912.793	2.527.795	Loans
Tagihan Akseptasi	-	12.215	6.190	Acceptance Receivables
Cadangan Kerugian Penurunan Nilai	(198,254)	(63.027)	(112.460)	Allowance for Impairment Losses
Aset Tetap - Neto	61.547	60.389	61.582	Fixed Assets - Net
Aset Hak Guna - Neto	18.937	22.354	28.430	Right-of-Use Assets - Net
Aset Tak Berwujud - Neto	11.447	11.674	2.127	Intangible Assets - Net
Aset Pajak Tangguhan	105.146	57.102	42.805	Deferred Tax Assets
Aset Lain-Lain - Neto	109.823	107.474	137.352	Other Assets - Net
Total Aset	9.402.309	**8.968.132**	**8.575.950**	**Total Assets**
Liabilitas				**Liabilities**
Liabilitas Segera	11.873	111.586	5.736	Obligations Due Immediately
Simpanan	5.992.039	5.622.951	6.317.788	Deposits
Simpanan dari Bank Lain - Pihak Ketiga	2.238	2.425	2.482	Deposits from Other Banks - Third Parties
Kewajiban Akseptasi	-	12.215	6.190	Acceptance Liabilities
Utang Pajak	53.600	16.226	24.405	Taxes Payable
Liabilitas Imbalan Pasca Kerja	28.582	23.126	26.798	Post-Employment Benefits Obligation
Liabilitas Lain-Lain	69.775	40.841	43.662	Other Liabilities
Total Liabilitas	6.158.107	**5.829.370**	**6.427.061**	**Total Liabilities**
Ekuitas				**Equity**
Modal Saham	2.397.100	1.647.100	1.117.506	Share Capital
Tambahan Modal Disetor	692.110	542.110	17.703	Additional Paid-in Capital
Dana Setoran Modal	-	900.000	1.000.000	Capital Deposit Funds
Surplus Revaluasi Aset Tetap – Neto	33.746	33.746	33.746	Revaluation Surplus of Fixed Assets - Net
Perubahan Nilai Wajar dari Aset Keuangan yang Diukur pada Nilai Wajar melalui Penghasilan Komprehensif Lain	(5.342)	(8.197)	1.492	Fair Value Changes of Securities Measured at Fair Value through Other Comprehensive Income

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

Uraian	2023	2022	2021*	Description
Saldo Laba	126.588	24.003	(21.558)	Retained Earnings
Total Ekuitas	**3.244.202**	**3.138.762**	**2.148.889**	**Total Equity**
Total Liabilitas dan Ekuitas	**9.402.309**	**8.968.132**	**8.575.950**	**Total Liabilities and Equity**
Laba Rugi dan Penghasilan Komprehensif Lain				**Profit or Loss and Other Comprehensive Income**
Pendapatan Bunga	592.752	433.413	317.228	Interest Income
Beban Bunga - Neto	151.033	127.822	145.954	Interest Expense - Net
Pendapatan Bunga - Neto	441.719	305.591	171.274	Interest Income - Net
Pendapatan Operasional Lainnya	51.888	43.222	41.660	Other Operating Income
Beban Operasional Lainnya	221.553	165.957	141.051	Other Operating Expenses
Beban Operasional Lainnya Sebelum Beban Kerugian Penurunan Nilai Bersih	169.665	122.735	99.391	Other Operating Expenses Before Provision for Impairment Losses – Net
Laba Operasional Sebelum Beban Kerugian Penurunan Nilai	272.054	182.856	71.883	Income from Operations Before Provision for Impairment Losses
Beban Kerugian Penurunan Nilai	141.193	119.183	53.255	Provision for Impairment Losses
Laba Operasional	130.861	63.673	18.628	Income from Operations
Beban Non Operasional - Neto	(2.077)	(6.249)	(3.977)	Non-Operating Expenses - Net
Laba Sebelum Pajak Penghasilan	128.784	57.424	14.651	Profit Before Income Tax
Beban Pajak	24.819	11.381	3.785	Tax Expense
Laba Bersih Tahun Berjalan yang Diatribusikan kepada:	103.965	46.043	10.866	Net Profit for the Year Attributable to:
Pemilik Entitas Induk	103.965	46.043	10.866	Owners of the Entity
Kepentingan Non Pengendali	-	-	-	Non-Controlling Interests
Keuntungan (Kerugian) Komprehensif Lain Tahun Berjalan - Neto	1.475	(10.171)	(1.102)	Other Comprehensive Loss for the Year - Net
Total Laba Komprehensif Tahun Berjalan yang Diatribusikan kepada:	105.440	35.872	9.764	Total Comprehensive Income for the Year Attributable to:
Pemilik Entitas Induk	105.440	35.872	9.764	Owners of the Entity
Kepentingan Non Pengendali	-	-	-	Non-Controlling Interests
Laba per Saham Dasar/Dilusian (dalam Rupiah penuh)	5,0	2,8	0,97	Basic/Diluted Earnings per Share (in full Rupiah)
Arus Kas				**Cash Flows**
Arus Kas dari Aktivitas Operasi	(1.089.925)	(1.118.735)	1.715.739	Cash Flows from Operating Activities
Arus Kas dari Aktivitas Investasi	(7.426)	(71.690)	(5.152)	Cash Flows from Investing Activities
Arus Kas dari Aktivitas Pendanaan	(7.698)	946.095	991.950	Cash Flows from Financing Activities
Kenaikan (Penurunan) Neto Kas dan Setara Kas	(1.105.049)	(244.330)	2.702.537	Net Increase (Decrease) in Cash and Cash Equivalents
Kas dan Setara Kas Awal Tahun	3.429.406	3.673.736	971.199	Cash and Cash Equivalents at Beginning of Year
Kas dan Setara Kas Akhir Tahun	2.324.357	3.429.406	3.673.736	Cash and Cash Equivalents at End of Year

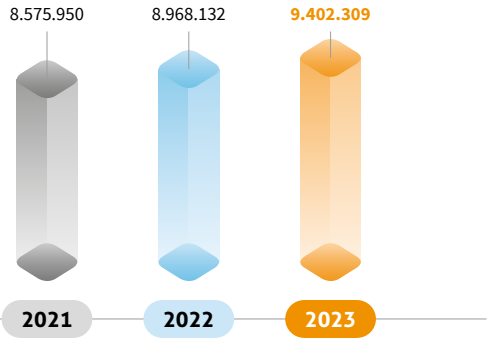
(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2023	2022	2021*	Description
Rasio Keuangan dan Kepatuhan (dalam %)				**Financial and Compliance Ratios (in %)**
Rasio Permodalan				**Capital Ratio**
Capital Adequacy Ratio (CAR) dengan Memperhitungkan Risiko Kredit dan Risiko Operasional	**94,67**	106,41	67,78	Capital Adequacy Ratio (CAR) by Calculating Credit Risk and Operational Risk
Capital Adequacy Ratio (CAR) dengan Memperhitungkan Risiko Kredit, Risiko Pasar, dan Risiko Operasional	**94,38**	106,10	67,15	Capital Adequacy Ratio (CAR) by Calculating Credit Risk, Market Risk, and Operational Risk
Rasio Aset Produktif				**Earning Assets Ratio**
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	**1,30**	1,45	2,49	Non-Performing Earning Assets and Non- Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets
Aset Produktif Bermasalah terhadap Aset Produktif	**0,82**	0,86	1,87	Non-Performing Earning Assets to Earning Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	**2,40**	0,92	1,62	Allowance for Impairment Losses (CKPN) of Financial Assets to Earning Assets
Non-Performing Loans (NPL) – Neto	**0,20**	0,68	0,87	Non-Performing Loans (NPL) – Net
Non-Performing Loans (NPL) – Bruto	**1,62**	2,01	5,13	Non-Performing Loans (NPL) – Gross
Rasio Rentabilitas				**Profitability Ratio**
Return on Assets (ROA)	**1,55**	0,60	0,23	Return on Assets (ROA)
Return on Equity (ROE)	**3,45**	2,09	0,95	Return on Equity (ROE)
Beban Operasional terhadap Pendapatan Operasional (BOPO)	**79,36**	86,63	94,81	Operating Expenses to Operating Income (BOPO)
Net Interest Margin (NIM)	**5,80**	3,65	3,02	Net Interest Margin (NIM)
Rasio Profitabilitas				**Profitability Ratio**
Rasio Laba terhadap Total Aset	**1,11**	0,51	0,13	Profit to Asset Ratio
Rasio Laba terhadap Total Ekuitas	**3,20**	1,47	0,51	Profit to Equity Ratio
Rasio Laba terhadap Pendapatan Bunga	**17,54**	10,62	3,43	Profit to Interest Income Ratio
Rasio Solvabilitas				**Solvency Ratios**
Rasio Liabilitas terhadap Total Aset	**65,50**	65,00	74,94	Liability to Total Assets Ratio
Rasio Liabilitas terhadap Total Ekuitas	**189,82**	185,72	299,09	Liability to Total Equity Ratio
Rasio Aktiva Tetap terhadap Modal	**1,90**	1,92	2,87	Fixed Assets to Capital Ratio
Rasio Likuiditas				**Liquidity Ratios**
Loan to Deposit Ratio (LDR)	**72,36**	51,80	40,01	Loan to Deposit Ratio (LDR)
Rasio Kepatuhan				**Compliance Ratio**
Giro Wajib Minimum				Statutory Reserve Requirement
Primer – Rupiah	**9,18**	25,17	11,10	Primary – Rupiah
Sekunder - Rupiah	**67,23**	46,87	62,89	Secondary - Rupiah
Valuta Asing	**4,07**	4,01	4,13	Foreign Currency
Posisi Devisa Neto	**0,17**	0,38	0,38	Net Open Position

*Setelah reklasifikasi. / After reclassification.

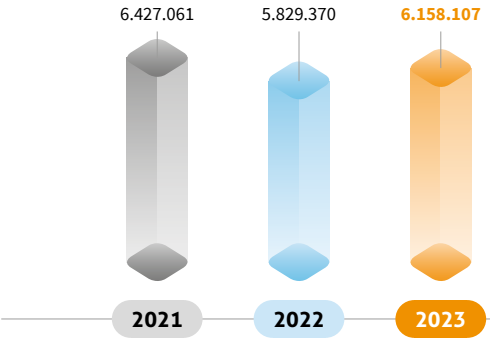
Total Aset
Total Assets

(dalam jutaan Rupiah / in million Rupiah)



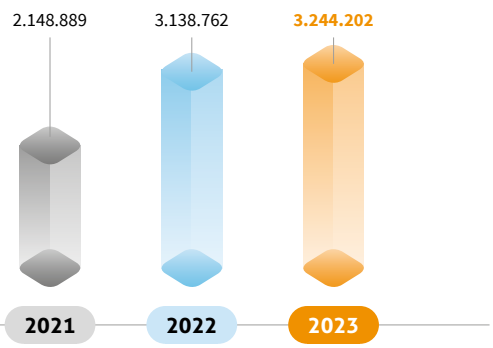
Total Liabilitas
Total Liabilities

(dalam jutaan Rupiah / in million Rupiah)



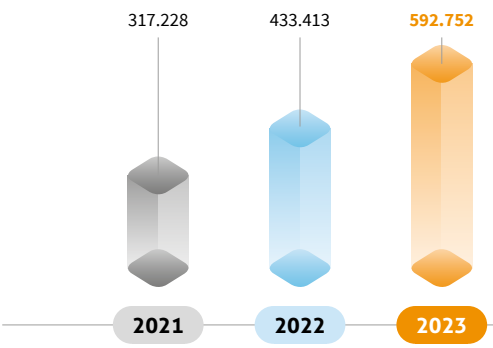
Total Ekuitas
Total Equity

(dalam jutaan Rupiah / in million Rupiah)



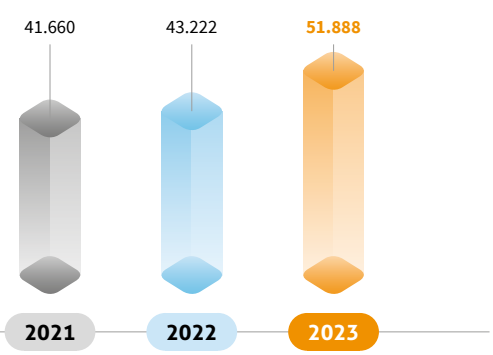
Pendapatan Bunga
Interest Income

(dalam jutaan Rupiah / in million Rupiah)



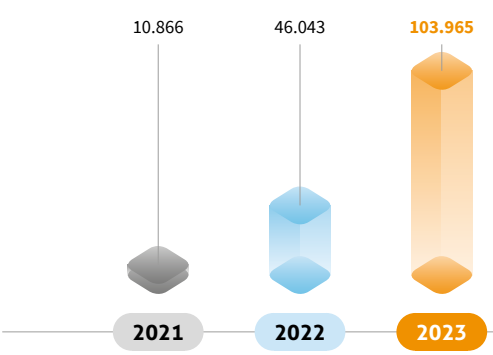
Pendapatan Operasional Lainnya
Other Operating Income

(dalam jutaan Rupiah / in million Rupiah)



Laba Bersih Tahun Berjalan
Net Profit for the Year

(dalam jutaan Rupiah / in million Rupiah)



Ikhtisar Operasional
Operational Highlights

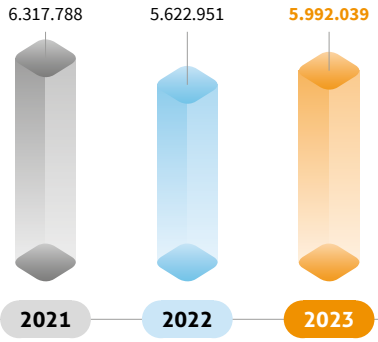
(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2023	2022	2021*	Description
Produk Simpanan				**Deposit Products**
Giro	1.937.370	2.317.459	3.411.772	Demand Deposits
Tabungan	546.906	463.751	721.908	Savings Deposits
Deposito Berjangka	3.507.763	2.841.741	2.184.108	Time Deposits
Total	5.992.039	**5.622.951**	**6.317.788**	**Total**
Produk Pinjaman				**Loan Products**
Kredit Modal Kerja	3.040.806	2.057.740	1.594.985	Working Capital Loans
Kredit Investasi	835.244	594.959	586.376	Investment Loans
Kredit Konsumsi	459.722	260.094	346.434	Consumer Loans
Total	4.335.772	**2.912.793**	**2.527.795**	**Total**

*Setelah reklasifikasi. / After reclassification.

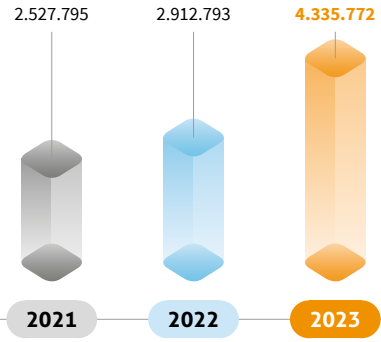
Produk Simpanan
Deposit Products

(dalam jutaan Rupiah / in million Rupiah)



Produk Pinjaman
Loan Products

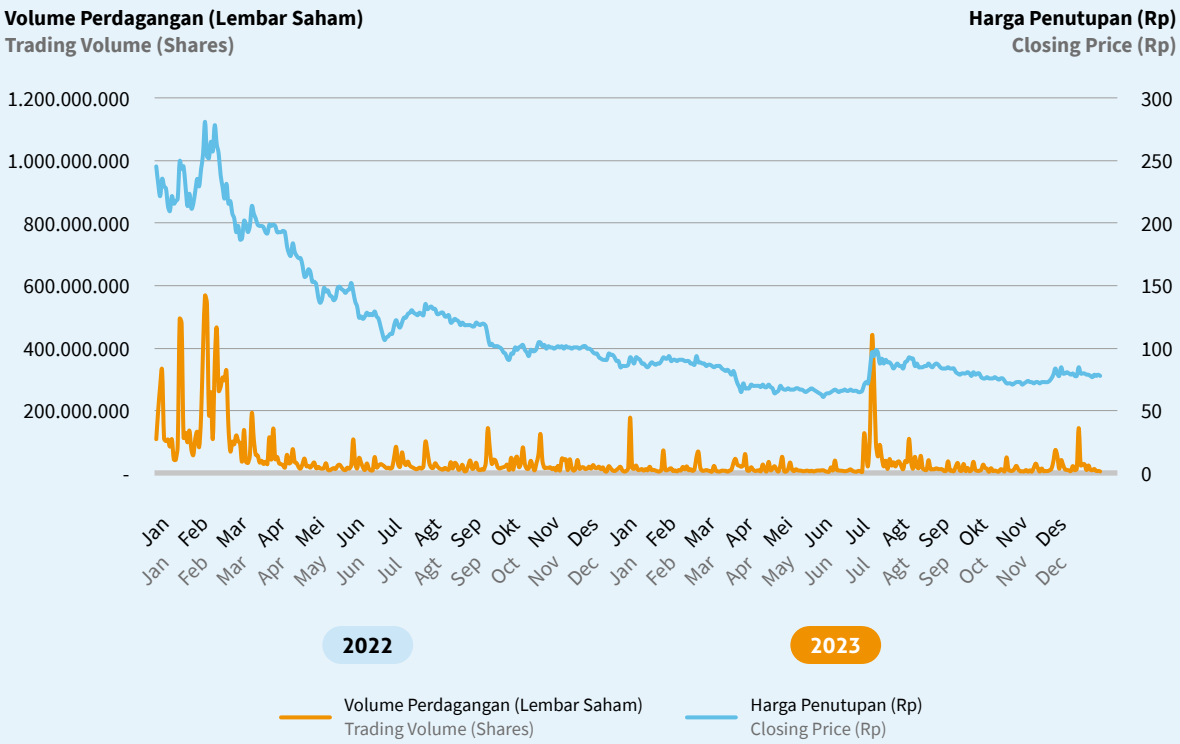
(dalam jutaan Rupiah / in million Rupiah)



Ikhtisar Saham
Share Highlights

Periode	Harga Terendah Lowest Price (Rp)	Harga Tertinggi Highest Price (Rp)	Harga Penutupan Closing Price (Rp)	Jumlah Saham Beredar (Lembar Saham) Total Outstanding Shares (Shares)	Volume Transaksi (Lembar Saham) Transaction Volume (Shares)	Kapitalisasi Pasar (Rp juta) Market Capitalization (Rp million)	Period
2023							
Triwulan I	64	96	69	23.970.997.103	4.680.000	1.653.999	Quarter I
Triwulan II	60	74	65	23.970.997.103	1.950.000	1.558.115	Quarter II
Triwulan III	63	101	79	23.970.997.103	4.990.000	1.893.709	Quarter III
Triwulan IV	70	87	77	23.970.997.103	2.950.000	1.845.767	Quarter IV
2022							
Triwulan I	183	224	199	16.470.997.103	1.661.777.000	3.277.728	Quarter I
Triwulan II	115	159	117	16.470.997.103	504.738.000	1.927.107	Quarter II
Triwulan III	89	126	91	16.470.997.103	629.660.000	1.498.861	Quarter III
Triwulan IV	83	101	87	23.970.997.103	442.620.000	2.085.477	Quarter IV

Grafik Pergerakan Harga Saham
Graph of Share Price Movement



Aksi Korporasi

Pada tahun 2023, Bank tidak melakukan aksi korporasi seperti, pemecahan saham, penggabungan saham, dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan dan pengurangan modal.

Corporate Actions

In 2023, the Bank did not carry out any corporate actions such as stock split, reverse stock, stock dividend, bonus shares, changes in shares' nominal value, issuance of convertible securities, nor capital increase and decrease.

Aktivitas Perdagangan Saham

Bank tidak menerima sanksi atas aktivitas perdagangan saham, baik berupa penghentian sementara perdagangan ataupun pembatalan pencatatan saham sepanjang tahun 2023. Hal ini membuktikan bahwa Bank senantiasa patuh terhadap ketentuan dan peraturan perundang-undangan yang berlaku di Indonesia, khususnya terkait pasar modal.

Share Trading Activity

The Bank did not receive sanctions for share trading activities, either in form of temporary suspension of share trading or delisting of share throughout 2023. This matter proves that the Bank always complies with the provisions and laws and regulations applicable in Indonesia, especially regarding the capital market.

Ikhtisar Obligasi
Bond Highlights

Hingga akhir tahun 2023, Bank Ganesha tidak menerbitkan dan mencatatkan obligasi, sukuk, atau obligasi konversi.

Until the end of 2023, Bank Ganesha did not issue nor list bonds, sukuk, or convertible bonds.

Peristiwa Penting
Significant Events

Januari / January



24

Direksi Bank Ganesha bersama seluruh Kepala Satuan Kerja, Kepala Divisi, Kepala Bagian, dan Pemimpin Cabang mengadakan rapat kerja di Hotel Harris Vertu, Jakarta. Kegiatan rapat kerja ini bertujuan untuk menyampaikan Rencana Bisnis Bank tahun 2023-2025 yang telah disusun oleh Manajemen dan dipresentasikan kepada Otoritas Jasa Keuangan.

The Board of Directors of Bank Ganesha together with all Unit Heads, Division Heads, Section Heads, and Branch Leaders held a work meeting at Harris Vertu Hotel, Jakarta. This work meeting aimed at conveying the Bank's Business Plan for 2023-2025, prepared by the Management and presented to Financial Services Authority.

Maret / March



14

Rapat Umum Pemegang Saham Luar Biasa Bank Ganesha dengan mata acara rapat "Pengubahan susunan para anggota Direksi dan Dewan Komisaris Perseroan".

Bank Ganesha's Extraordinary General Meeting of Shareholders with meeting agenda "Changes to the composition of the Company's Board of Directors and Board of Commissioners".



27

Bank Ganesha dan PT Lentera Dana Nusantara (SPinjam) melakukan kerja sama penerusan pembiayaan (*channeling*) kepada para peminjam yang mengajukan layanan pinjaman melalui platform SPinjam.

Bank Ganesha and PT Lentera Dana Nusantara (SPinjam) cooperated on channeling financing to borrowers who applied for loan services through SPinjam platform.

April / April



30

Bank Ganesha mengadakan acara halal bihalal dan syukuran HUT Bank Ganesha di Kantor Pusat Bank Ganesha, Wisma Hayam Wuruk pada Rabu 26 April 2023. Acara halal bihalal ini diadakan bersamaan dengan momentum perayaan ulang tahun Bank Ganesha setiap bulan April.

Bank Ganesha organized a *halal bihalal* (gathering event) and Bank Ganesha's anniversary celebration event at Bank Ganesha's Head Office, Wisma Hayam Wuruk, on Wednesday, April 26, 2023. This event was held at the same time with the momentum of Bank Ganesha's anniversary celebration every April.

Mei / May



26

Bank Ganesha menyelenggarakan Rapat Umum Pemegang Saham Tahunan dan *Public Expose*.

Bank Ganesha held Annual General Meeting of Shareholders and Public Expose.

Juli / July



11

Bank Ganesha dan PT Clemont Finance Indonesia meresmikan kerja sama penyaluran pembiayaan bersama (*joint financing*). PT Clemont Finance Indonesia merupakan perusahaan multifinance yang fokus kepada pembiayaan alat berat, kendaraan komersial, multiguna dengan tujuan investasi dan modal kerja.

Bank Ganesha and PT Clemont Finance Indonesia inaugurated the cooperation in distributing joint financing. PT Clemont Finance Indonesia is a multi-finance company that focuses on financing heavy equipment, commercial vehicles, multi-purpose for investment, and working capital purposes.

Juli / July



28

Bank Ganesha mengadakan kegiatan "Bank Goes to School" di SMA Citra Kasih yang berlokasi di Citra Garden 5, Jakarta Barat. Kegiatan ini merupakan bagian dari implementasi program Satu Rekening Satu Pelajar (KEJAR) yang diserukan oleh Otoritas Jasa Keuangan untuk meningkatkan minat pelajar terhadap budaya menabung.

Bank Ganesha held "Bank Goes to School" at Citra Kasih High School located in Citra Garden 5, West Jakarta. This activity is part of the implementation of One Account One Student (KEJAR) program called out by the Financial Services Authority to increase students' interest in the culture of saving.



28

Bank Ganesha mendapatkan penghargaan Indonesia Best Bank Awards 2023 untuk kategori "*The Provision of MSME Financing Services*" yang diselenggarakan oleh Warta Ekonomi. Penghargaan diterima oleh Bapak Setiawan Kumala selaku Direktur Komersial Bank Ganesha.

Bank Ganesha received Indonesia Best Bank Awards 2023 in the category of "The Provision of MSME Financing Services", organized by Warta Ekonomi. The award was received by Mr. Setiawan Kumala as Commercial Director of Bank Ganesha.



31

Setelah melalui *audit surveillance* pada tanggal 26 dan 27 Juli 2023, Bank Ganesha mampu mempertahankan Sertifikasi Sistem Manajemen Mutu ISO 9001:2015 yang telah diperoleh sejak tahun 2018. Penerapan Sistem Manajemen Mutu yang konsisten ini merupakan bukti bahwa Bank senantiasa menciptakan layanan yang konsisten sehingga dapat memenuhi ekspektasi ataupun kebutuhan nasabah yang sesuai dengan standar internasional yang dijadikan acuan, dengan demikian Bank mampu memberikan kepuasan nasabah melalui layanan yang berkualitas.

After going through a surveillance audit on July 26 and 27, 2023, Bank Ganesha managed to maintain ISO 9001:2015 Quality Management System Certification, which has been obtained since 2018. This consistent implementation of Quality Management System is a proof that the Bank always creates consistent services so that it meets customer expectations or needs in accordance with international standards used as a reference, thus, the Bank is able to provide customer satisfaction through quality service.

Agustus / August



15

Bank Ganesha dan PT Esta Kapital Fintek meresmikan kerja sama penerusan pemberian fasilitas pinjaman (*channeling*) kepada segmen UMKM.

Bank Ganesha and PT Esta Kapital Fintek inaugurated cooperation in continuing to provide loan facilities (channeling) to MSME segment.



15

Bank Ganesha meraih predikat Sangat Prima pada *Rating Best Bank Performance of MSMEs Loans* 2023 versi Majalah Peluang. Momentum keberhasilan tersebut dikemas dalam sebuah acara Penganugerahan Best Bank Performance of MSMEs Loans Award 2023 yang didahului dengan Seminar Nasional "Menantang UMKM *Go Public*" yang diselenggarakan oleh Majalah Peluang bertempat di Grand Sahid Jaya Hotel, Jakarta.

Bank Ganesha received Very Excellent title in the 2023 Best Bank Performance of MSMEs Loans Rating according to Peluang Magazine. This momentum of success was packaged in the event for the 2023 Best Bank Performance of MSMEs Loans Award, preceded by National Seminar "Challenging MSMEs to Go Public" organized by Peluang Magazine at Grand Sahid Jaya Hotel, Jakarta.



20

Bank Ganesha hadir dan mendukung acara Kejar Prestasi dan Bangun Generasi Kita (KREASI BANGKIT) dan puncak Hari Indonesia Menabung (HIM) yang diadakan oleh Otoritas Jasa Keuangan. Acara tersebut dilaksanakan bertepatan dengan Hari Indonesia Menabung yang telah diresmikan oleh Presiden Republik Indonesia Bapak Joko Widodo sejak tahun 2019 sesuai dengan Surat Keputusan Presiden No. 26 Tahun 2019.

Bank Ganesha attended and supported Pursue Achievement and Build Our Generation (KREASI BANGKIT) event and the peak of Indonesia Savings Day (HIM) held by Financial Services Authority. The event was held at the same time with Indonesia Savings Day, inaugurated by the President of the Republic of Indonesia, Mr. Joko Widodo, since 2019 under Presidential Decree No. 26 of 2019.

Agustus / August



25

Bank Ganesha mengadakan kegiatan "Bank Goes to School" di SMPK Rahmani II yang berlokasi di Bojong Indah, Jakarta Barat. Kegiatan ini merupakan bagian dari implementasi program Satu Rekening Satu Pelajar (KEJAR) yang diserukan oleh Otoritas Jasa Keuangan untuk meningkatkan minat pelajar terhadap budaya menabung.

Bank Ganesha held "Bank Goes to School" event at SMPK Rahmani II, located in Bojong Indah, West Jakarta. This activity was part of One Account One Student (KEJAR) program called out by Financial Services Authority to increase students' interest in the culture of saving.



25

Bank Ganesha berhasil meraih penghargaan *28th Infobank Award* 2023 kategori *Excellent Financial Performance Bank* yang diselenggarakan oleh Majalah Infobank. Penghargaan diterima oleh Setiawan Kumala selaku Direktur Komersial Bank Ganesha, di mana Bank Ganesha merupakan salah satu Bank yang berhasil meraih predikat kinerja "Sangat Bagus" pada "Rating 106 Bank Versi Infobank 2023".

Bank Ganesha succeeded in winning the 28th Infobank Award 2023 in the Excellent Financial Performance Bank category organized by Infobank Magazine. The award was received by Setiawan Kumala as Commercial Director of Bank Ganesha, in which Bank Ganesha was one of the banks succeeded in achieving "Very Good" performance title in "Rating of 106 Banks Version of Infobank 2023".



29

Bank Ganesha dan PT Mulia Inovasi Digital (Danain) meresmikan kerja sama penerusan pemberian fasilitas pinjaman (*channeling*) kepada para peminjam yang mengajukan melalui *platform peer to peer* (P2P) lending Danain dengan agunan emas.

Bank Ganesha and PT Mulia Innovation Digital (Danain) inaugurated cooperation to provide loan facilities (channeling) to borrowers who applied through Danain's peer to peer (P2P) lending platform with gold collateral.

September / September



13

Bank Ganesha dan Modal Rakyat meresmikan kerja sama penerusan pembiayaan (*channeling*) kepada Mitra UMKM melalui *platform P2P lending* Modal Rakyat dengan agunan berupa invoice dan cek/bilyet giro.

Bank Ganesha and Modal Rakyat inaugurated cooperation on channeling financing to MSME partners through Modal Rakyat P2P lending platform with collateral in the form of invoices and checks/bilyet of current account.

September / September



15

Bank Ganesha kembali mengadakan kegiatan "*Bank Goes to School*" di SMPK Ketapang I yang berlokasi di Jakarta Pusat. Dalam acara yang diikuti oleh 80 pelajar kelas SMP dan SMA, Bank Ganesha memberikan edukasi keuangan tentang manfaat dan pentingnya budaya menabung sejak dini untuk para pelajar.

Bank Ganesha held another "Bank Goes to School" event at SMPK Ketapang I, located in Central Jakarta. The event was attended by 80 middle and high school students, where Bank Ganesha provided financial education about the benefits and importance of a culture of saving from the students' early age.

Oktober / October



9

Bank Ganesha kembali mengadakan kegiatan "*Bank Goes to School*" di SMAK Bintang Kejora yang berlokasi di Jakarta Barat. Dalam acara yang diikuti oleh 55 pelajar kelas SMA, Bank Ganesha memberikan edukasi keuangan tentang manfaat dan pentingnya budaya menabung sejak dini untuk para pelajar.

Bank Ganesha held another "Bank Goes to School" event at SMAK Bintang Kejora, located in West Jakarta. The event was attended by 55 high school students, where Bank Ganesha provided financial education about the benefits and importance of a culture of saving from the students' early age.



16

Bank Ganesha dan PT Sejahtera Sama Kita (Samakita) meresmikan kerja sama penerusan pembiayaan (*channeling*) untuk kebutuhan multiguna peminjam.

Bank Ganesha and PT Sejahtera Sama Kita (Samakita) inaugurated cooperation on channeling financing for borrowers' multipurpose needs.



30

Bank Ganesha dan PT Reksa Finance meresmikan kerja sama penyaluran pembiayaan bersama (*joint financing*) untuk mobil bekas (tipe komersial dan penumpang) juga pembiayaan multiguna dengan agunan BPKB.

Bank Ganesha and PT Reksa Finance inaugurated cooperation to distribute joint financing for used cars (commercial and passenger types) and multipurpose financing with BPKB collateral.

November / November



6

Bank Ganesha dan PT Pembiayaan Digital Indonesia (AdaKami) meresmikan kerja sama penerusan pembiayaan (*channeling*) kepada para peminjam melalui *platform P2P* AdaKami.

Bank Ganesha and PT Pembiayaan Digital Indonesia (AdaKami) inaugurated cooperation in channeling financing to borrowers through AdaKami P2P platform.



15

Bank Ganesha kembali mengadakan kegiatan "*Bank Goes to School*" di SMPK Gloria 2 yang berlokasi di Surabaya. Dalam acara yang diikuti oleh 547 pelajar kelas SMP, Bank Ganesha memberikan edukasi keuangan tentang manfaat dan pentingnya budaya menabung sejak dini untuk para pelajar.

Bank Ganesha held another "Bank Goes to School" event at SMPK Gloria 2, located in Surabaya. The event was attended by 547 junior high school students, where Bank Ganesha provided financial education about the benefits and importance of a culture of saving from the students' early age.



15

Bank Ganesha dan PT Goodworth Investments (Opus Bay) melakukan penandatangan Nota Kesepahaman (MoU) penyediaan kredit kepemilikan rumah dan apartemen antara Opus Bay yang merupakan Entitas Anak dari Tuan Sing Holdings Limited dengan Bank Ganesha. Kerja sama ini bertujuan untuk memudahkan masyarakat dalam memiliki rumah dan apartemen impian dengan sistem pembiayaan yang lebih cepat dan mudah.

Bank Ganesha and PT Goodworth Investments (Opus Bay) signed a Memorandum of Understanding (MoU) to provide home and apartment ownership loans between Opus Bay, a subsidiary of Tuan Sing Holdings Limited, and Bank Ganesha. This cooperation aims to facilitate people to own their dream house and apartment with a faster and easier financing system.



17

Bank Ganesha menerima penghargaan dari Economic Review yaitu *The Best Indonesia Finance for "Public Company"* 2023 untuk kategori Aset Rp5 T – 10 T dengan predikat *Platinum Award (A) (Very Excellent)*. Penerimaan penghargaan secara online diwakili oleh Bapak Arif Wicaksono selaku Direktur Keuangan dan *Treasury* Bank Ganesha.

Bank Ganesha received an award from Economic Review, The Best Indonesia Finance for "Public Company" 2023 for Asset category of Rp5T – 10T with the title Platinum Award (A) (Very Excellent). The online award reception was represented by Mr. Arif Wicaksono as Finance and Treasury Director of Bank Ganesha.



29

Bank Ganesha kembali mengadakan kegiatan "*Bank Goes to School*" di SMK Karmel yang berlokasi di Tangerang. Dalam acara yang diikuti oleh 34 pelajar kelas 10, Bank Ganesha memberikan edukasi keuangan tentang manfaat dan pentingnya budaya menabung sejak dini untuk para pelajar.

Bank Ganesha held another "Bank Goes to School" event at Vocational School Karmel, located in Tangerang. The event was attended by 34 students of 10th grade, where Bank Ganesha provided financial education about the benefits and importance of a culture of saving from the students' early age.

Penghargaan dan Sertifikasi
Awards and Certifications



Indonesia Best Bank Awards

Kategori / Category:
The Provision of MSME Financing Services

Tanggal / Date:
28 Juli / July 2023

Penyelenggara / Organizer:
Warta Ekonomi



Best Bank Performance of MSMEs Loans Award

Kategori / Category:
KBMI 1 berpredikat Sangat Prima dengan Aset Rp1 T - Rp10 T
KBMI 1 rated Very Excellent with Assets of Rp1 T - Rp10 T

Tanggal / Date:
15 Agustus / August 2023

Penyelenggara / Organizer:
Majalah Peluang / Magazine



Infobank Award

Kategori / Category:
Excellent Financial Performance Bank

Tanggal / Date:
25 Agustus / August 2023

Penyelenggara / Organizer:
Majalah Infobank / Magazine



Sertifikasi Sistem Manajemen Mutu ISO 9001:2015
Certification of Quality Management System ISO 9001:2015

Kategori / Category:
-

Tanggal / Date:
30 September / September 2023 - 3 April / April 2024

Penyelenggara / Organizer:
TCL, JAS-ANZ, IAF dan / and PAC



Indonesia Finance Award

Kategori / Category:
***The Best Indonesia Finance for "Public Company" Platinum Award (Very Excellent)* Kategori Aset Rp5 T - Rp10 T**
The Best Indonesia Finance for "Public Company" Platinum Award (Very Excellent) Asset Category of Rp5 T - Rp10 T

Tanggal / Date:
17 November / November 2023

Penyelenggara / Organizer:
Economic Review



Laporan Manajemen
Management Report



Laporan Dewan Komisaris
Board of Commissioners' Report

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

Dengan penuh rasa syukur kepada Tuhan Yang Maha Esa, PT Bank Ganesha Tbk dapat melalui tahun 2023 yang penuh dinamika, tantangan, dan ketidakpastian dengan baik. Pencapaian ini tidak terlepas dari dedikasi dan komitmen seluruh jajaran manajemen dan karyawan Bank dalam menjalankan tugasnya. Dengan kepemimpinan yang visioner, manajemen Bank telah mampu mengarahkan langkah-langkah strategis secara tepat, mengelola sumber daya dengan efisien, serta menjaga stabilitas dan pertumbuhan Bank yang berdaya tahan.

With great gratitude to the Almighty God, PT Bank Ganesha Tbk can properly go through 2023 that is full of dynamics, challenges, and uncertainty. This achievement cannot be separated from the dedication and commitment of all levels of the Bank management and employees in performing their duties. With visionary leadership, the Bank management has been able to direct strategic steps appropriately, manage resources efficiently, and maintain the stability and sustainable growth of the Bank.

Selama tahun 2023, Dewan Komisaris telah mengawasi pengelolaan Bank yang dijalankan oleh Direksi dan manajemen, memberikan pandangan dan saran, serta turut memastikan terpenuhinya seluruh ketentuan Anggaran Dasar, peraturan perundang-undangan, maupun peraturan perbankan lainnya yang berlaku. Pandangan dan saran tersebut telah disampaikan jajaran Dewan Komisaris melalui rapat-rapat gabungan bersama Direksi yang membahas progres pencapaian Rencana Bisnis Bank (RBB) tahun 2023, seperti kinerja operasional dan keuangan, manajemen risiko, sistem pengendalian internal, serta implementasi upaya pencegahan aktivitas pencucian uang dan pencegahan pendanaan terorisme (APU-PPT).

Throughout 2023, the Board of Commissioners supervised the Bank management performed by the Board of Directors and management, provided guidance and recommendations, and helped ensure the fulfillment of all provisions of the Articles of Association, laws and regulations, and other applicable banking regulations. Such guidance and recommendations were submitted by the Board of Commissioners through joint meetings with the Board of Directors which discussed the progress in achieving the Bank Business Plan (RBB) for 2023, such as operational and financial performance, risk management, internal control system, and implementation of efforts to prevent money laundering and terrorist financing (AML-CFT) program.

Dukungan dan kerja sama dari seluruh pemangku kepentingan pun, termasuk para Pemegang Saham, menjadi pendorong kesuksesan ini. Karenanya, dengan semangat yang sama, Dewan Komisaris terus memperkuat fondasi yang telah dibangun agar Bank dapat terus berkembang dan memberikan nilai tambah bagi semua pihak yang terlibat. Hal ini termasuk pada mempertanggungjawabkan pelaksanaan tugas dan tanggung jawab kami melalui Laporan Dewan Komisaris ini.

Support and cooperation from all stakeholders, including Shareholders, are the driving force for this success. Therefore, with the same sense of enthusiasm, the Board of Commissioners continues to strengthen the foundations that have been built so that the Bank can continue to develop and provide added value for all involved parties. This matter includes taking responsibility for the implementation of our duties and responsibilities through this Board of Commissioners' Report.

Kondisi Ekonomi dan Industri Perbankan Tahun 2023

Tahun 2023 ditandai dengan realita global yang serba kompleks dan penuh dengan ketidakpastian. Di tengah risiko tekanan fiskal Amerika Serikat serta kondisi ekonomi RRC dan Eropa yang melambat, konflik antar Ukraina dan Rusia serta negara-negara Timur Tengah turut menarik perhatian tanpa penyelesaian yang jelas. Hal ini berpotensi menimbulkan volatilitas dan tekanan proteksionisme di sektor keuangan, termasuk perbankan. Bank Dunia

Economic Conditions and Banking Industry in 2023

The year 2023 was marked by a complex global reality that was full of uncertainty. Amidst the fiscal pressure risk from the United States and the slowing economic conditions of PRC and Europe, conflicts between Ukraine and Russia as well as Middle Eastern countries also attracted some attention with no clear resolution. This matter could potentially cause volatility and protectionist pressures in financial sector, including banking. World Bank stated that



Marcello Theodore Taufik

Presiden Komisaris
President Commissioner

menyampaikan bahwa realisasi pertumbuhan ekonomi global di tahun 2023 hanya sebesar 3,0%, lebih rendah dibandingkan tahun sebelumnya sebesar 3,4%.

Meski demikian, kondisi ekonomi nasional masih berada dalam kategori negara dengan pertumbuhan ekonomi tertinggi di kawasan ASEAN dan G20, di mana total Produk Domestik Bruto (PDB) mencapai Rp20.892,4 triliun atau tumbuh 5,04% dari tahun sebelumnya. Tingkat inflasi juga tetap terkendali pada angka 2,61%, yang mana lebih rendah dari proyeksi awal tahun 2023 sebesar 3,6%. Begitu pun dengan industri perbankan nasional yang tetap resilien dan berdaya saing di tengah tantangan suku bunga acuan yang tinggi. Hal ini didukung oleh tingkat profitabilitas (ROA) dan permodalan (CAR) yang relatif tinggi, masing-masing sebesar 2,78% dan 27,75%. Dari sisi kinerja intermediasi, struktur kredit juga tumbuh 10,61% menjadi Rp7.186,94 triliun. Pertumbuhan ini ditopang oleh sisi permintaan yang positif di sektor korporasi dan rumah tangga.

Penilaian atas Kinerja Direksi

Pengawasan terhadap Perumusan Implementasi Strategi

Dewan Komisaris menilai bahwa Direksi telah berhasil menjalankan tugas dan tanggung jawabnya dengan sangat baik di sepanjang tahun 2023, meskipun dihadapkan pada tantangan dan kondisi ekonomi yang dinamis. Selain itu, Direksi juga berhasil mengatasi setiap tantangan bisnis sesuai dengan Rencana Bisnis Bank (RBB) yang ditetapkan, dengan strategi dan target yang realistis. Kesimpulan ini didasarkan pada hasil pengawasan terhadap pelaksanaan RBB sesuai dengan peraturan yang berlaku, dengan disertai penyampaian Laporan Pengawasan Pelaksanaan RBB kepada Otoritas Jasa Keuangan (OJK) secara teratur.

Secara teknis, pelaksanaan fungsi pengawasan dan pemberian nasihat terkait perumusan dan implementasi strategi Bank dilakukan dengan dibantu oleh komite-komite yang berada di bawah Dewan Komisaris, untuk kemudian diputuskan secara sistematis melalui musyawarah mufakat dengan jajaran Direksi. Sepanjang tahun 2023, kami telah melaksanakan rapat internal Dewan Komisaris sebanyak 12 kali dan rapat gabungan dengan Direksi sebanyak 7 kali. Langkah proaktif ini digiatkan guna menyelaraskan persepsi bersama dan meminimalisir terjadinya risiko kesalahpahaman dalam mewujudkan tujuan sesuai dengan RBB.

Pandangan terhadap Kinerja Operasional dan Keuangan

Berdasarkan pengawasan Dewan Komisaris, Direksi telah menjalankan tugas dan tanggung jawabnya sekaligus mengupayakan strategi terbaik guna menjaga stabilitas

the realization of global economic growth in 2023 was only 3.0%, lower than the previous year of 3.4%.

Nevertheless, the national economic condition remained in the category of countries with highest economic growth in ASEAN and G20 regions, in which the total Gross Domestic Product (GDP) reached Rp20,892.4 trillion or grew by 5.04% from the previous year. The inflation rate also stayed under control at 2.61%, lower than the initial projection for 2023 of 3.6%. Likewise, the national banking industry remained resilient and competitive amidst the challenges of high benchmark interest rates. This was supported by the relatively high levels of profitability (ROA) and capital (CAR), by 2.78% and 27.75%, respectively. In regards to the intermediation performance, the credit structure also grew by 10.61% to Rp7,186.94 trillion. This growth was supported by positive demand in corporate and household sectors.

Assessment of the Board of Directors' Performance

Supervision of Strategy Implementation and Formulation

The Board of Commissioners evaluated that the Board of Directors succeeded in performing its duties and responsibilities commendably throughout 2023, even though it was faced with challenges and dynamic economic conditions. In addition, the Board of Directors also successfully overcame every business challenge in accordance with the established Bank Business Plan (RBB), with realistic strategies and targets. This conclusion is based on the monitoring results of RBB implementation in accordance with the applicable regulations, accompanied by the regular submission of RBB Implementation Monitoring Reports to the Financial Services Authority (OJK).

Technically, the implementation of the supervisory and advisory functions regarding the Bank's strategy implementation and formulation is carried out with the assistance of committees under the Board of Commissioners, and then decided systematically through deliberation for consensus with the Board of Directors. Throughout 2023, we held 12 internal meetings of the Board of Commissioners and 7 joint meetings with the Board of Directors. This proactive step is taken to harmonize shared perceptions and minimize the risk of misunderstandings in realizing objectives in accordance with the RBB.

Assessment on Operational and Financial Performance

Based on the Board of Commissioners' supervision, the Board of Directors performed its duties and responsibilities while pursuing best strategy to maintain

performa usaha di tahun 2023. Kami melihat Bank telah berkembang dan tetap mencatatkan kinerja yang cemerlang dengan peningkatan laba operasional sebesar 105,52% dan laba bersih tahun berjalan sebesar 125,80%. Di tengah meningkatnya persaingan dan menurunnya likuiditas di pasar penghimpunan dana pihak ketiga (DPK), Bank kembali menunjukkan peningkatan sebesar 6,56%. Peningkatan DPK ini diikuti peningkatan penyaluran dana pinjaman (LDR) menjadi 72,36% sehingga total penyaluran kredit Bank tumbuh 48,85%. Pertumbuhan ini tetap terjaga dan sehat sebagaimana terlihat dari rasio NPL *gross* dan NPL net yang dapat ditekan hinggal ke level 1,62% dan 0,20%.

Kinerja cemerlang tersebut kami yakini sebagai hasil dari konsistensi jajaran Direksi dalam mengimplementasikan strategi yang adaptif, peka terhadap peluang, serta mengoptimalkan kerja sama dengan pihak-pihak strategis dalam mengembangkan pelayanan yang optimal berlandaskan keuangan berkelanjutan. Dalam ruang lingkup tersebut, kemampuan membaca sinyal pasar dan menjaga fleksibilitas merupakan poin penting. Bank terus melayani nasabah dengan baik, tanpa adanya pengurangan kualitas layanan yang diberikan.

Pandangan terhadap Penerapan Tata Kelola Perusahaan

Komitmen Bank dalam mencapai keuangan berkelanjutan tidak terlepas dari penerapan prinsip-prinsip tata kelola perusahaan yang baik (GCG). Penerapan GCG secara komprehensif dan berkesinambungan menjadi dasar proses dan mekanisme pengelolaan Bank pada setiap kegiatannya. Penerapan prinsip GCG di Bank telah berjalan dengan baik dan terus menunjukkan peningkatan yang berkelanjutan, termasuk dalam struktur, proses, dan hasil tata kelola yang dapat dinyatakan telah sesuai dengan ketentuan yang berlaku. Berdasarkan hasil penilaian (*self-assessment*) atas pelaksanaan GCG, Bank telah mendapatkan peringkat 2, yang termasuk pada kategori “baik”.

Bank juga mampu mempertahankan sertifikasi Sistem Manajemen Mutu sesuai ISO 9001:2015 yang telah diperoleh sejak tahun 2018. Sertifikasi ini menandakan komitmen Bank dalam memberikan layanan berkualitas tinggi kepada nasabah serta menjaga standar mutu yang tinggi dalam setiap aspek operasional, guna meningkatkan kinerja dan keberlanjutan aktivitas bisnis yang dijalankan.

Penilaian Kinerja Komite di Bawah Dewan Komisaris

Dalam menjalankan fungsi pengawasan, Dewan Komisaris didukung oleh Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko. Secara

the stability of business performance in 2023. We observed that the Bank developed and continued to record brilliant performance with an increase in income from operations by 105.52% and profit for the year by 125.80%. Amid the increasing competition and decreasing liquidity in third party funds (DPK) market, the Bank again showed an increase of 6.56%. This increase in DPK was followed by an increase in loan fund distribution (LDR) to 72.36%, as a result, the Bank's total loan distribution grew by 48.85%. This growth remained maintained and healthy as seen from the gross NPL and net NPL ratios that were reduced to levels of 1.62% and 0.20% respectively.

We believe this brilliant performance is the result of the Board of Directors’ consistency in implementing adaptive strategies, being sensitive to opportunities, and optimizing cooperation with strategic parties in developing optimal services based on sustainable finance. In such scope, abilities to read market signals and maintain flexibility are important points. The Bank continues to serve customers properly, without any reduction in the service quality provided.

Views on Corporate Governance Implementation

The Bank's commitment to achieving sustainable finance cannot be separated from the implementation of the good corporate governance (GCG) principles. Comprehensive and continuous implementation of GCG is the basis of the Bank's management process and mechanism in every activity. The implementation of GCG principles at the Bank has run well and continues to show continuous improvement, including in governance structure, process, and results, which is in accordance with the applicable regulations. Based on the self-assessment results of GCG implementation, the Bank has received a rating of 2, which is included in the "good" category.

The Bank also manages to maintain the Quality Management System certification in line with ISO 9001:2015 which has been obtained since 2018. This certification indicates the Bank's commitment to providing high quality services to customers and maintaining high quality standards in every operational aspect, in order to improve the performance and sustainability of business activities carried out.

Performance Assessment of Committees Under the Board of Commissioners

The Board of Commissioners receives assistance from three committees, namely the Audit Committee, Remuneration and Nomination Committee, and Risk Monitoring Committee

keseluruhan, Dewan Komisaris menilai bahwa ketiga komite tersebut telah menjalankan tugasnya dengan baik selama tahun 2023. Seluruh rekomendasi yang diberikan telah diterima dengan baik oleh Dewan Komisaris dan menjadi pertimbangan penting dalam proses pengambilan keputusan terhadap usulan-usulan yang diajukan oleh Direksi. Meskipun masing-masing memiliki spesifikasi dan fungsi yang berbeda, atas izin Dewan Komisaris, Komite-Komite tersebut dapat melakukan komunikasi dan diskusi langsung dengan jajaran manajemen di bawah Direksi guna memberikan masukan yang konstruktif, sesuai dengan tujuan dan kondisi perkembangan Bank.

to carry out its supervisory function. Overall, the Board of Commissioners evaluated the performance of the three committees throughout 2023 as satisfactory. The Board of Commissioners properly accepted all recommendations and considered them importantly when making decisions on proposals submitted by the Board of Directors. Though each committee has different specifications and functions, with the Board of Commissioners' permission, these Committees can communicate and discuss directly with the management under the Board of Directors in order to provide constructive input, in line with the objectives and conditions of the Bank's development.

Pandangan terhadap Prospek Usaha yang Disusun Direksi

Berdasarkan kondisi ekonomi nasional maupun industri jasa keuangan yang cukup stabil hingga saat ini, kami sependapat dengan Direksi seputar prospek usaha Bank yang akan tumbuh positif di tahun 2024. Perumusan target-target yang telah disusun oleh Direksi dan manajemen memiliki potensi besar dalam realisasi pencapaiannya. Kami melihat bahwa Direksi telah mengidentifikasi dengan baik faktor-faktor internal dan eksternal yang dapat memengaruhi kinerja Bank. Selain itu, strategi yang diusulkan oleh Direksi juga telah sesuai dengan kondisi pasar yang terus berubah dan telah memperhitungkan berbagai risiko yang mungkin timbul.

Kami percaya bahwa dengan dukungan yang tepat dari seluruh pemangku kepentingan, Bank Ganesha akan mampu mencapai tujuan-tujuan yang telah ditetapkan. Dewan Komisaris juga mendorong Direksi untuk secara konsisten mengarahkan sistem kredit yang unggul dengan senantiasa mempertimbangkan pertumbuhan dana dan SDM yang berkualitas. Di tengah persaingan yang semakin ketat, kami senantiasa mendukung strategi adaptif serta terukur yang diajukan Direksi dengan tetap berkontribusi aktif untuk memaksimalkan potensi dengan baik.

Views on Business Prospects Prepared by the Board of Directors

Based on the relatively stable national economic conditions and the financial services industry to date, we agree with the Board of Directors regarding the Bank's business prospects that will grow positively in 2024. The formulation of targets prepared by the Board of Directors and management has great potential in realizing their achievements. We observe that the Board of Directors has properly identified internal and external factors that may affect the Bank's performance. In addition, the strategy proposed by the Board of Directors is also in accordance with changing market conditions and has considered various risks that may arise.

We believe that with the appropriate support from all stakeholders, Bank Ganesha will achieve the predetermined objectives. The Board of Commissioners also encourages the Board of Directors to consistently direct an excellent credit system by always considering the growth of funds and quality human resources. Amid the increasingly fierce competition, we always support the adaptive and measurable strategies proposed by the Board of Directors while continuing to actively contribute to maximize the potential properly.

Perubahan Komposisi Dewan Komisaris

Berdasarkan Keputusan RUPS Luar Biasa tanggal 14 Maret 2023, komposisi anggota Dewan Komisaris Bank Ganesha mengalami perubahan. RUPS menyetujui pengangkatan Bapak Trisna Chandra sebagai Komisaris Independen. Pengangkatan tersebut telah memperoleh persetujuan dari Otoritas Jasa Keuangan berdasarkan Surat Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEPR-10/D.03/2023 tanggal 31 Maret 2023.

Changes in the Board of Commissioners' Composition

Based on the Extraordinary GMS Resolution dated March 14, 2023, the Board of Commissioners' composition of Bank Ganesha has changed. GMS approved the appointment of Mr. Trisna Chandra as Independent Commissioner. This appointment received approval from the Financial Services Authority based on the Decision Letter of Board of Commissioners' Members of the Financial Services Authority No. KEPR-10/D.03/2023 dated March 31, 2023.

Dengan demikian, susunan anggota Dewan Komisaris Bank per 1 Mei 2023 terdiri dari:

Thus, the composition of the Bank's Board of Commissioners as of May 1, 2023, consists of:

Jabatan Position	Nama Name
Presiden Komisaris / President Commissioner	**Marcello Theodore Taufik**
Wakil Presiden Komisaris / Vice President Commissioner	**Lisawati**
Komisaris Independen / Independent Commissioner	**Sudarto**
Komisaris Independen / Independent Commissioner	**Trisna Chandra**

Penutup

Dengan segala kerendahan hati, kami menyampaikan apresiasi dan ucapan terima kasih sebagai bentuk penghargaan atas dedikasi yang telah dicurahkan oleh Direksi, manajemen, dan seluruh karyawan yang terlibat dalam pertumbuhan dan pengembangan Bank di tahun 2023. Segala bentuk dukungan yang diberikan mendorong semangat kami dalam mengawasi pengelolaan bisnis yang berkelanjutan di sektor jasa keuangan di Indonesia.

Apresiasi dan terima kasih turut disampaikan kepada Pemegang Saham, pemangku kepentingan, nasabah, debitur, dan mitra kerja yang telah bekerja sama sekaligus memberikan dukungan dan kepercayaan kepada kami. Semoga hubungan baik yang telah tercipta hingga saat ini dapat terus terjalin sebagai langkah sinergis dalam mengupayakan bisnis yang inklusif dan memberikan dampak positif.

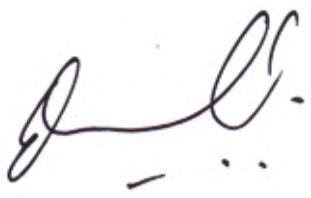
Closing

With all humility, we wish to express appreciation and recognition to the dedication poured out by the Board of Directors, management, and all employees involved in the growth and development of the Bank in 2023. All forms of support provided encourage our enthusiasm in overseeing the sustainable business management in financial services sector in Indonesia.

We also extend our appreciation and thanks to Shareholders, stakeholders, customers, debtors, and business partners who have provided support and trust on us. We expect that the good relationship created to date can continue to be established as a synergistic step in seeking inclusive business and providing a positive impact.

Jakarta, April 2024

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



Marcello Theodore Taufik
Presiden Komisaris
President Commissioner

Dari Kiri ke Kanan / From Left to Right:

Trisna Chandra (Komisaris Independen / Independent Commissioner); **Lisawati** (Wakil Presiden Komisaris / Vice President Commissioner); **Marcello Theodore Taufik** (Presiden Komisaris / President Commissioner); dan / and **Sudarto** (Komisaris Independen / Independent Commissioner).



Dewan Komisaris
Board of Commissioners


Galeri GANESHA

Laporan Direksi
Board of Directors' Report

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

Pertama-tama marilah kita panjatkan puji syukur ke hadirat Tuhan YME, bahwa atas penyertaan Tuhan Yang Maha Esa, PT Bank Ganesha Tbk berhasil melalui tahun 2023 dengan baik. Dalam menghadapi ketidakpastian yang terus berlanjut, Bank berhasil mempertahankan posisinya sebagai salah satu pelaku usaha dalam industri perbankan. Setiap langkah dan keputusan yang diambil tidak terlepas dari dukungan, kerja keras, dan dedikasi seluruh tim yang menjadi bagian dari kesuksesan Bank. Adapun capaian tersebut telah sejalan dengan misi Bank untuk menyediakan solusi perbankan yang andal sekaligus terpercaya bagi nasabah. Langkah-langkah proaktif telah diterapkan dengan tetap berlandaskan pada prinsip mitigasi risiko dalam mencapai efisiensi usaha. Selanjutnya pada kesempatan yang baik ini perkenankan kami menyampaikan laporan pertanggungjawaban Direksi untuk tahun buku 2023.

First of all, we would like to express our gratitude to the presence of the God Almighty for His blessings in PT Bank Ganesha Tbk so that it can successfully pass the 2023 year properly. In facing continuing uncertainty, the Bank managed to maintain its position as one of the business actors in banking industry. Every step and decision made cannot be separated from the support, hard work, and dedication of the entire team who are part of the Bank's success. The achievements are in line with the Bank's mission to provide reliable and trusted banking solutions for customers. Proactive steps have been implemented with due observance of risk mitigation principles in achieving business efficiency. Furthermore, on this auspicious occasion, allow us to deliver the Board of Directors' accountability report for the 2023 fiscal year.

Tinjauan Ekonomi dan Industri Perbankan

Hingga penghujung tahun 2023, kondisi perekonomian global masih diliputi ketidakpastian. Risiko ekonomi dunia yang dipicu oleh dinamika negara-negara maju, termasuk Amerika Serikat, China, dan Eropa, telah memengaruhi prospek pertumbuhan ekonomi global secara keseluruhan. Tantangan inflasi, suku bunga yang tinggi, dan tekanan fiskal berpotensi memicu volatilitas di sektor keuangan maupun peningkatan proteksionisme perdagangan yang menyebabkan disrupsi rantai pasok yang signifikan dan mendorong terjadinya inflasi. Inflasi global mencapai 6,8% dengan pertumbuhan ekonomi yang hanya mencapai 3,0% atau lebih rendah dari tahun sebelumnya yang tercatat sebesar 3,4%.

Namun, di tengah kondisi global yang dinamis, Indonesia tetap menjadi negara dengan pertumbuhan ekonomi tertinggi di ASEAN dan negara-negara yang tergabung dalam G20. Hingga Desember 2023, pertumbuhan ekonomi nasional tercatat sebesar 5,05%.

Economic and Banking Industry Review

Until the end of 2023, global economic conditions remained shrouded in uncertainty. World economic risks triggered by the dynamics of developed countries, including the United States, China, and Europe, have affected the overall global economic growth prospects. The challenges of inflation, high interest rates, and fiscal pressure have the potential to trigger volatility in financial sector and increase trade protectionism which can cause significant supply chain disruption and encourage inflation. The global inflation reached 6.8% with economic growth that only reached 3.0% or lower than the that of the previous year which was recorded at 3.4%.

However, amidst dynamic global conditions, Indonesia remained the country with highest economic growth in ASEAN and countries of G20 members. Until December 2023, the national economic growth was recorded at 5.05%.



Lenny Sugihat

Presiden Direktur
President Director

Begitu pula dengan industri perbankan Indonesia tahun 2023 yang tetap resilien dan sehat. Kinerja kredit nasional tumbuh 10,61% dengan pertumbuhan tertinggi pada jenis kredit investasi dan modal kerja, yaitu masing-masing sebesar 12,26% dan 10,05%. Kualitas kredit juga tetap terjaga dengan rasio NPL neto sebesar 0,75% dan NPL bruto sebesar 2,19%. Total penghimpunan dana pihak ketiga (DPK) mencapai Rp8.457,93 triliun atau tumbuh 3,73%, dengan giro sebagai kontributor pertumbuhan terbesar, yaitu 4,57%. Hal ini disertai dengan meningkatnya *loan to deposit ratio* (LDR) menjadi 84,11%.

Likewise, Indonesian banking industry in 2023 remained resilient and healthy. National credit performance grew by 10.61% with its highest growth in investment loan and working capital loan by 12.26% and 10.05%, respectively. Loan quality was also maintained with a net NPL ratio of 0.75% and gross NPL of 2.19%. The total third party funds (DPK) reached Rp8,457.93 trillion or grew by 3.73%, with current accounts as the largest contributor to growth by 4.57%. This was coupled with the increase in loan to deposit ratio (LDR) to 84.11%.

Tantangan dan Strategi Keberlanjutan

Tahun 2023 telah menjadi tahun yang penuh tantangan bagi Bank, terutama dalam menghadapi dinamika ekonomi dan industri yang terus berubah. Salah satu tantangan utama yang dihadapi adalah kenaikan suku bunga, yang secara langsung berdampak pada pengendalian biaya dana Bank. Di sisi lain, penyesuaian suku bunga kredit juga harus dilaksanakan secara hati-hati karena dapat berdampak terhadap penurunan kualitas kredit. Oleh karena itu, langkah efisiensi di berbagai bidang menjadi hal yang penting bagi Bank.

Selain itu, pada pertengahan tahun 2023 Bank berhasil melakukan penggantian *core banking system*. Penggantian *core banking system* merupakan salah satu upaya Bank dalam rangka meningkatkan layanan perbankan kepada masyarakat, memperluan jangkauan layanan dan produk, serta efisiensi operasional Bank.

Dalam menghadapi tantangan secara menyeluruh, Bank telah merumuskan strategi keberlanjutan yang komprehensif. Ekspansi kredit melalui peningkatan kerja sama dengan *fintech* dan lembaga jasa keuangan (LJK) berlandaskan layanan digital serta memperbaiki struktur penyaluran dana menjadi strategi utama yang ditempuh Bank. Selain itu, Bank juga berfokus pada penghimpunan dana dengan mengendalikan *cost of fund,* dan menjaga keseimbangan antara penghimpunan dana dengan penyaluran dana yang sehat yang pada gilirannya diharapkan berdampak positif pada rasio *financial intermediatory* dan profitabilitas yang lebih baik. Dalam upaya mencapai keberlanjutan, Bank terus membangun pondasi layanan digital yang diharapkan mampu menjadi sumber pendapatan dari *fee-based* dan dana murah (CASA).

Sustainability Challenges and Strategies

The year 2023 was full of challenges for the Bank, particularly in facing changing economic and ever-changing industry. One of the main challenges faced was the increase in interest rates, which directly affect the controlling the Bank's cost of funds. On the other side, adjusting loan interest rate must also be carried out carefully as it could affect on reducing loan quality. Therefore, efficiency measures in various fields are important for the Bank.

In addition, in mid-2023, the Bank succeeded in replacing the core banking system. This replacement was one of the Bank's efforts to improve banking services to the public, expand the range of services and products, and make the Bank's operations run efficiently.

In facing the overall challenges, the Bank has prepared a comprehensive sustainability strategy. Credit expansion through increased cooperation with fintech and financial services institutions (LJK) based on digital services and improving fund distribution structure are the main strategies pursued by the Bank. In addition, the Bank also focuses on funding by controlling the cost of funds and maintaining a healthy balance between funding and lending, which in turn is expected to have a positive impact on financial intermediary ratio and better profitability. To achieve its sustainability, the Bank continues to build a digital service foundation expected to be an income source from fee-based and low-cost funds (CASA).

Pencapaian Kinerja di Tahun 2023

Pencapaian kinerja operasional dan keuangan Bank di tahun 2023 secara umum tercatat baik dan sesuai dengan

Performance Achievements in 2023

The Bank's operational and financial performance achievements in 2023 were generally recorded good and in

harapan manajemen. Di tahun 2023, Bank masih berada dalam Kelompok Bank berdasarkan Modal Inti (KBMI) 1, namun telah mampu meningkatkan pangsa pasar. Pangsa pasar berdasarkan penyaluran kredit Bank terhadap total KBMI 1 meningkat dari 0,38% di tahun 2022 menjadi 0,57% di penghujung tahun 2023. Pangsa pasar penghimpunan DPK juga meningkat dari 0,57% di tahun 2022 menjadi 0,65% di tahun 2023. Secara total aset, pangsa pasar Bank terhadap KBMI 1 meningkat dari 0,62% di tahun 2022 menjadi 0,68% di tahun 2023.

line with the management's expectations. In 2023, the Bank remained in Bank Group based on Core Capital (KBMI) 1, but managed to increase market share. The market share based on Bank lending in total KBMI 1 increased from 0.38% in 2022 to 0.57% at the end of 2023. The market share of DPK also increased from 0.57% in 2022 to 0.65% in 2023. In total assets, the Bank's market share of KBMI 1 increased from 0.62% in 2022 to 0.68% in 2023.

Selain perluasan pangsa pasar, kinerja keuangan Bank juga mengalami perbaikan. Hingga akhir tahun 2023, Bank berhasil mencatatkan pertumbuhan kredit sebesar 48,85% hingga mencapai Rp4,34 triliun, lebih tinggi dibandingkan dengan posisi pada akhir 2022 sebesar Rp2,91 triliun. Jumlah ini mencapai 118,86% dari target RBB 2023, dengan dominasi penyaluran dana pada kredit modal kerja. Dari total kredit tersebut, sebanyak 15,49% disalurkan kepada sektor UMKM yang telah menjalankan kegiatan usaha berwawasan sosial dan lingkungan hidup. Penyaluran pembiayaan kepada sektor UMKM ini tumbuh 33,68% hingga mencapai Rp671,73 miliar dari tahun 2022 sebesar Rp502,38 miliar.

In addition to expanding market share, the Bank's financial performance also improved. Until the end of 2023, the Bank managed to record loans growth of 48.85% and reached Rp4.34 trillion, higher than the position at the end of 2022 of Rp2.91 trillion. This amount reached 118.86% of the 2023 RBB target, with lending dominated by working capital loans. Of the total loans, 15.49% was allocated to the MSMEs that focused on social and environmental business activities. Financing to the MSME sector grew by 33.68% and reached Rp671.73 billion from Rp502.38 billion in 2022.

Demikian pula, penghimpunan dana pihak ketiga Bank mencatatkan pertumbuhan 6,56% hingga mencapai Rp5,99 triliun, dari tahun 2022 yang sebesar Rp5,62 triliun. Jumlah ini mencapai 89,45% dari target RBB 2023. Kinerja operasional ini mendorong peningkatan rasio penyaluran dana terhadap penghimpunan dana dari 51,80% pada tahun 2022 menjadi 72,36% pada tahun 2023.

Likewise, the Bank's third party fund recorded growth of 6.56% and reached Rp5.99 trillion, from Rp5.62 trillion in 2022. This amount reached 89.45% of the 2023 RBB target, primarily in deposits. This operational performance encouraged an increase in the ratio of funds distribution to funds collected from 51.80% in 2022 to 72.36% in 2023.

Dengan disertai pengelolaan biaya dana secara efektif, Bank mampu mencatatkan pendapatan bunga – neto sebesar Rp441,72 miliar, tumbuh 44,55% dari periode sebelumnya dan mencapai 115,39% dari target RBB. Demikian pula efisiensi operasional dan beban keuangan mampu mendorong profitabilitas Bank semakin baik, sebagaimana terlihat dari laba bersih tahun berjalan yang mencapai Rp103,97 miliar. Pencapaian ini tumbuh 125,80% dari periode sebelumnya dan mencapai 150,54% dari target RBB.

Coupled with effective management of fund costs, the Bank managed to record net interest income of Rp441.72 billion, grew by 44.55% from the previous period, and reached 115.39% of the RBB target. Likewise, operational efficiency and financial costs drove the Bank's profitability to improve, as seen from the net profit for the year of Rp103.97 billion. This achievement grew by 125.80% from the previous period and reached 150.54% of the RBB target.

Pertumbuhan operasional dan keuangan ini disertai dengan rasio keuangan yang juga semakin baik. Rasio permodalan yang diukur dari CAR dengan memperhitungkan risiko kredit, risiko pasar, dan risiko operasional tercatat sebesar 94,38%. Demikian pula rasio aset produktif yang diukur dengan NPL neto dan NPL bruto masing-masing menurun menjadi 0,20% dan 1,62%. Beban operasional terhadap Pendapatan Operasional (BOPO) menurun dari 86,63% pada tahun 2022 menjadi 79,36% pada tahun 2023, sehingga *net interest margin* (NIM) mampu tumbuh signifikan dari 3,65% pada tahun 2022 menjadi 5,80% pada tahun 2023.

This operational and financial growth was accompanied by increasingly better financial ratios. The capital ratio measured by CAR with due observance of credit risk, market risk, and operational risk was recorded at 94.38%. Likewise, the productive asset ratio measured by net NPL and gross NPL decreased to 0.20% and 1.62%, respectively. Operating expenses to Operating Income (BOPO) decreased from 86.63% in 2022 to 79.36% in 2023, causing the net interest margin (NIM) grew significantly from 3.65% in 2022 to 5.80% in 2023.

Penerapan Tata Kelola yang Baik dan Berkelanjutan

Kinerja yang memuaskan tidak terlepas dari komitmen Bank dalam menerapkan tata kelola perusahaan yang baik (GCG). Bank senantiasa memastikan bahwa semua keputusan dan tindakan yang diambil selaras dengan nilai-nilai etika, transparansi, akuntabilitas, dan keberlanjutan. Hal ini tidak hanya mendorong kepercayaan dan kepuasan nasabah, tetapi juga memperkuat hubungan dengan pemangku kepentingan lainnya. Komitmen Bank untuk menjaga kelangsungan usaha yang bertanggung jawab sesuai dengan hukum dan prinsip-prinsip GCG tercermin dalam hasil penilaian *self-assessment* yang mencapai peringkat "2" atau berada dalam kategori "baik". Adapun kelemahan GCG yang dihadapi Bank cenderung bersifat administratif dan tidak signifikan, serta dapat diselesaikan melalui tindakan normal oleh manajemen Bank.

Dalam konteks keuangan berkelanjutan, penerapan GCG membantu Bank dalam mengidentifikasi, mengukur, dan mengelola risiko yang terkait dengan faktor-faktor lingkungan, sosial, dan tata kelola. Bank mengintegrasikan aspek-aspek keberlanjutan ini dalam strategi bisnis guna menciptakan nilai jangka panjang yang berkelanjutan bagi perusahaan dan masyarakat. Hal ini tertuang dalam Rencana Aksi Keuangan Berkelanjutan yang disusun dengan hati-hati dan penuh integritas agar mampu memberikan nilai tambah yang berkelanjutan bagi seluruh pemangku kepentingan.

Implementation of Good and Sustainable Governance

Satisfactory performance cannot be separated from the Bank's commitment to implementing good corporate governance (GCG). The Bank always ensures that all decisions and actions taken are in line with the values of ethics, transparency, accountability, and sustainability. This not only encourages customer trust and satisfaction, but also strengthens the Bank's relationships with other stakeholders. The Bank's commitment to maintaining responsible business continuity in accordance with law and GCG principles is reflected in the self-assessment results which reach a rating of "2" or "good" category. Any deficiencies in GCG faced by the Bank tend to be insignificant and administrative, and can be resolved through routine measures by the Bank's management.

In context of sustainable finance, implementing GCG helps the Bank identify, measure, and manage risks related to environmental, social, and governance factors. The Bank integrates these sustainability aspects into its business strategy to establish a long-term, sustainable value for the Company and community. This is stated in the Sustainable Finance Action Plan, prepared carefully and with integrity to provide sustainable added value for all stakeholders.

Prospek Keberlanjutan Usaha Bank Ganesha

Menurut Bank Dunia, pertumbuhan ekonomi global diproyeksikan hanya sebesar 2,8% pada tahun 2024 sebagai dampak lanjutan dari dinamika ekonomi di tahun 2023. Adapun tingkat inflasi global diperkirakan masih akan tetap tinggi, pada kisaran 5,8%. Di sisi lain, rancangan APBN 2024 menargetkan pertumbuhan ekonomi nasional sebesar 5,2%. Meskipun kondisi makro ekonomi diperkirakan kurang kondusif, termasuk karena dampak risiko suku bunga acuan yang tinggi dan berlangsung lama (higher for longer), OJK menyatakan bahwa risiko perbankan dari sisi kredit, likuiditas, maupun pangsa pasar akan tetap terjaga dan terkendali.

Bank Ganesha memandang optimis terhadap prospek usaha di tahun 2024. Adapun strategi yang akan ditempuh Bank antara lain dalam hal peningkatan kerja sama

Bank Ganesha's Business Sustainability Prospects

According to the World Bank, the global economic growth is projected to only be 2.8% in 2024 as a further impact of the economic dynamics in 2023. Global inflation rate is predicted to remain high, at around 5.8%. On the other hand, the 2024 APBN draft targets a national economic growth of 5.2%. Although macroeconomic conditions are predicted to be less conducive, including due to the risk impact of higher for longer benchmark interest rates, OJK stated that banking risks in terms of credit, liquidity, and market share will remain maintained and under control.

Bank Ganesha is optimistic about business prospects in 2024. The strategies that the Bank will pursue include increasing cooperation through fintech and LJK for the

melalui *fintech* dan LJK untuk penyaluran dana, serta mengembangkan TI dan layanan digital guna meningkatkan kecepatan dan keakuratan proses serta perlindungan data nasabah. Adapun untuk dana pihak ketiga, Bank akan fokus pada peningkatan dan stabilisasi dana murah melalui inovasi produk dan pengembangan layanan berbasis digital. Di tahun 2024, Bank memproyeksikan pertumbuhan bisnis untuk penyaluran kredit dan dana pihak ketiga masing-masing sebesar 25% dan 20%.

distribution of funds and developing IT and digital services to increase the speed and accuracy of process and protect customer data. As for third party fund, the Bank will focus on increasing and stabilizing low-cost funds through product innovation and digital-based service development. In 2024, the Bank projects business growth for lending and third party fund at 25% and 20%, respectively.

Meski demikian, Bank tetap waspada dalam mencermati setiap dinamika yang dapat menghambat kinerja operasional maupun keuangan di masa mendatang. Diperlukan strategi mitigasi risiko yang komprehensif melalui diversifikasi portofolio investasi, pemantauan terhadap kondisi pasar global, dan penguatan infrastruktur sistem tata kelola yang berkelanjutan. Dengan strategi ini, diharapkan Bank dapat lebih siap menghadapi risiko dan memperkuat posisi di tengah ketidakpastian keuangan global.

However, the Bank remains vigilant in monitoring any dynamics that could hinder operational and financial performance in the future. A comprehensive risk mitigation strategy is needed through investment portfolio diversification, monitoring of global market conditions, and strengthening sustainable governance system infrastructure. With these strategies, it is hoped that the Bank can be better prepared to face risks and strengthen its position amidst the global financial uncertainty.

Perubahan Komposisi Direksi

Changes in the Board of Directors' Composition

Berdasarkan Keputusan RUPS Luar Biasa tanggal 14 Maret 2023, komposisi anggota Direksi Bank mengalami perubahan. RUPS menyetujui pengangkatan Bapak Mahesh Ajit Ranade sebagai Wakil Presiden Direktur. Pengangkatan tersebut telah memperoleh persetujuan dari Otoritas Jasa Keuangan tanggal 12 Juli 2023.

Based on the Extraordinary GMS Resolution dated March 14, 2023, the composition of the Bank's Board of Directors has changed. GMS approved the appointment of Mr. Mahesh Ajit Ranade as Vice President Director. This appointment received approval from the Financial Services Authority on July 12, 2023.

Dengan demikian, susunan anggota Direksi Bank efektif sejak tanggal 11 September 2023 terdiri dari:

Thus, the composition of the Bank's Board of Directors effective from September 11, 2023, consists of:

Jabatan Position	Nama Name
Presiden Direktur / President Director	**Lenny Sugihat**
Wakil Presiden Direktur / Vice President Director	**Mahesh Ajit Ranade**
Direktur / Director	**Setiawan Kumala**
Direktur / Director	**Suroso**
Direktur / Director	**Agoes Roediyanto**
Direktur / Director	**Arif Wicaksono**

Adapun selanjutnya, Mahesh Ajit Ranade resmi mengundurkan diri pada tanggal 15 Februari 2024 dan pengunduran diri beliau telah disetujui Pemegang Saham melalui RUPS Luar Biasa tanggal 8 Maret 2024.

Afterwards, Mahesh Ajit Ranade officially resigned on February 15, 2024, and his resignation was approved by the Shareholders through the Extraordinary GMS dated March 8, 2024.

Apresiasi

Akhir kata, perkenankan kami menutup laporan pertanggungjawaban atas pengelolaan Bank di tahun 2023 ini dengan menyampaikan terima kasih dan apresiasi sebesar-besarnya kepada segenap pihak yang terlibat, baik Pemegang Saham, Dewan Komisaris, karyawan, regulator, hingga mitra strategis. Dukungan, kepercayaan dan kerja sama yang baik, menjadi kekuatan kami untuk optimis melangkah kedepan, terus melakukan perbaikan-perbaikan dalam rangka menghadirkan Bank Ganesha yang sehat, tumbuh berkelanjutan dan terpercaya.

Appreciation

Finally, allow us to conclude this accountability report for the Bank management in 2023 by expressing our deepest gratitude and appreciation to all parties involved, including Shareholders, Board of Commissioners, employees, regulators, and strategic partners. Support, trust, and good cooperation are our strength to be optimistic in moving forward and continuing to make improvements to present Bank Ganesha that is healthy, sustainable, and trusted.

Jakarta, April 2024

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



Lenny Sugihat
Presiden Direktur
President Director

Dari Kiri ke Kanan / From Left to Right:

Suroso (Direktur / Director); **Arif Wicaksono** (Direktur / Director); **Lenny Sugihat** (Presiden Direktur / President Director); **Agoes Roediyanto** (Direktur / Director); dan / and **Setiawan Kumala** (Direktur / Director).



Direksi
Board of Directors



Profil Perusahaan
Company Profile



Informasi Perusahaan
Company Information

Nama Perusahaan
Company Name

BANK GANESHA
PT Bank Ganesha Tbk

Alamat Kantor Pusat
Head Office Address

Wisma Hayam Wuruk Lt. 1 dan 2
Jl. Hayam Wuruk No. 8, Jakarta Pusat 10120

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

Bidang Usaha
Line of Business

Bank Devisa
Foreign Exchange Bank

Tanggal Pendirian
Date of Establishment

15 Mei 1990
May 15, 1990

Dasar Hukum Pendirian
Legal Basis of Establishment

Akta Notaris No. 47 tanggal 15 Mei 1990 yang dibuat di hadapan Notaris Esther Daniar Iskandar, SH dan telah mendapatkan pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. C2-4331HT.01.01.Th.91 tanggal 30 Agustus 1991, serta telah diumumkan dalam Berita Negara Republik Indonesia No. 85 tanggal 23 Oktober 1992, Tambahan No. 5296.
Notarial Deed No. 47 dated May 15, 1990, made before Notary Esther Daniar Iskandar, SH and has been approved by the Minister of Law and Human Rights of the Republic of Indonesia based on Decree No. C2-4331HT.01.01.Th.91 dated August 30, 1991, and has been announced in the State Gazette of the Republic of Indonesia No. 85 dated October 23, 1992, Supplement No. 5296.

Modal Dasar
Authorized Capital

Rp1.400.000.000.000,-

Modal Ditempatkan dan Disetor Penuh
Issued and Fully Paid Capital

Rp2.397.099.710.300,-

Kode Saham
Share Ticker Code

BGTG

Lembaga Pencatatan dan Perdagangan Saham
Stock Listing dan Trading Institution

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

Tanggal Pencatatan Saham
Share Listing Date

12 Mei 2016
May 12, 2016

Kepemilikan Saham
Share Ownership

PT Equity Development Investment Tbk	: **34,78%**
Masyarakat / Public	: **65,22%**
• Equity Global International Limited	: **23,93%**
• UOB Kay Hian Pte Ltd	: **5,79%**
• Masyarakat <5% / Public <5%	: **35,50%**

Media Sosial
Social Media

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

Riwayat Singkat
Brief History

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

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

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

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

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

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

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

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

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

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

Jejak Langkah
Milestones

1990

Didirikan di Jakarta dengan nama PT Bank Ganesha pada tanggal 15 Mei 1990.

Established in Jakarta under the name PT Bank Ganesha on May 15, 1990.

1992

Bank Ganesha mulai beroperasi secara komersial pada tanggal 30 April 1992, sesuai dengan izin usaha yang diberikan oleh Menteri Keuangan Republik Indonesia dalam Surat Keputusan No. 393/KMK-013/1992 tanggal 14 April 1992.

Bank Ganesha started its commercial operations on April 30, 1992, according to the business license granted by the Minister of Finance of the Republic of Indonesia in Decree No. 393/KMK-013/1992 dated April 14, 1992.

1995

Sesuai dengan Surat Keputusan Bank Indonesia No. 28/66/KEP/DIR tanggal 12 September 1995, Bank Ganesha berubah menjadi Bank Devisa.

In accordance wit Bank Indonesia Decree No. 28/66/KEP/DIR dated September 12, 1995, Bank Ganesha changed to a Foreign Exchange Bank.

2005

Bank Ganesha meluncurkan layanan mesin ATM yang terkoneksi dengan jaringan ATM Bersama.

Bank Ganesha launched an ATM machine service that is connected to ATM Bersama network.

2011

Sesuai dengan Akta No. 86 tanggal 21 Oktober 2011, jumlah modal disetor Bank Ganesha meningkat menjadi Rp351.609.000.000,-.

In accordance with Deed No. 86 dated October 21, 2011, the total paid-up capital of Bank Ganesha increased to Rp351,609,000,000.

2015

RUPS Luar Biasa pada tanggal 26 November 2015, menyetujui perubahan status dari perusahaan tertutup menjadi perusahaan terbuka, serta peningkatan modal dasar menjadi Rp1.400.000.000.000,-.

Extraordinary GMS on November 26, 2015, approved the change in status from a private company to a public company, as well as an increase in authorized capital to Rp1,400,000,000,000.

2016

- Bank Ganesha resmi mencatatkan perdana saham di Bursa Efek Indonesia pada tanggal 12 Mei 2016.
- Kantor Pusat Bank Ganesha menempati lokasi baru di Wisma Hayam Wuruk, Jl. Hayam Wuruk No. 8, Jakarta Pusat.
- Bank Ganesha memecahkan rekor Museum Rekor Indonesia (MURI) sebagai Lembaga Perbankan yang Menyalurkan Kredit Tanpa Agunan Terbanyak secara Serentak.

- Bank Ganesha officially registered its initial shares on Indonesian Stock Exchange on May 12, 2016.
- Bank Ganesha's Head Office occupied a new location at Wisma Hayam Wuruk, Jl. Hayam Wuruk No. 8, Central Jakarta.
- Bank Ganesha broke the Indonesian Record Museum (MURI) record as the Banking Institution that Distributes the Most Unsecured Loans Simultaneously.

2018

- Bank Ganesha meluncurkan *platform Internet Banking* dan *Mobile Banking* dalam aplikasi "BANGGA".
- Bank Ganesha menerima Sertifikasi Standar ISO 9001:2015.

- Bank Ganesha launched Internet Banking and Mobile Banking platform in "BANGGA" application.
- Bank Ganesha received ISO 9001:2015 Standard Certification.

2020

Penerapan keuangan berkelanjutan dengan mengintegrasikan aspek lingkungan hidup, sosial, dan tata kelola ke dalam proses bisnis, kebijakan, program, dan produk.

Implemented sustainable finance by integrating environmental, social, and governance aspects into business processes, policies, programs, and products.

2022

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

2023

Bank Ganesha melakukan penggantian *Core Banking System* (CBS) dengan teknologi terkini untuk menunjang dan meningkatkan performa dan kapabilitas infrastruktur sistem dan teknologi informasi Bank.

Bank Ganesha replaced the Core Banking System (CBS) with the latest technology to support and improve the performance and capability of the Bank's system infrastructure and information technology.

2019

Bank Ganesha turut serta mengampanyekan gerakan nasional non tunai dalam program Gerbang Pembayaran Nasional (GPN) melalui layanan Kartu ATM Debit GPN.

Bank Ganesha articipated in campaigning non-cash national movement in the National Payment Gateway (GPN) program through ATM Debit Card GPN.

2021

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

Visi, Misi, dan Nilai-nilai Perusahaan
Vision, Mission, and Corporate Values



VISI
Vision

"Menjadi Bank yang Terpercaya"

"Becoming the Most Trusted Bank"

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

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

MISI
Mission

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

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

ARAH KEBIJAKAN
Policy Direction

Berdasarkan visi dan misi tersebut, Bank telah menentukan arah kebijakan dan strategi pengembangan usaha yang akan dilakukan Bank, meliputi:

1. Memperkuat permodalan dan infrastruktur yang memadai;
2. Pengembangan bisnis melalui penguatan 5 pilar utama: *Customer, Channel, Process, Product and Service*, dan *Synergy*;
3. Penyaluran dana melalui peningkatan kerja sama dengan lembaga jasa keuangan dan *financial technology*;
4. Mengembangkan produk dan layanan perbankan digital, seiring dengan perubahan perilaku pasar dan perkembangan teknologi digital dengan manajemen risiko yang memadai;
5. Pengembangan sumber daya manusia dan meningkatkan budaya kerja yang efektif dan efisien; serta
6. Penerapan tata kelola perusahaan yang baik, pengelolaan risiko yang efektif, dan kepatuhan terhadap ketentuan yang berlaku.

Based on the vision and mission, the Bank determined the policy direction and business development strategies to be carried out by the Bank, including:

1. Strengthening adequate capital and infrastructure;
2. Business development by strengthening the 5 main pillars: Customer, Channel, Process, Product and Service, and Synergy;
3. Distribution of funds through increased cooperation with financial service institutions and financial technology;
4. Development of digital banking products and services, in line with changes in market behavior and developments in digital technology with adequate risk management;
5. Development of human resources and enhancement of an effective and efficient work culture; and
6. Implementation of good corporate governance, effective risk management, and compliance with applicable regulations.

PILAR STRATEGI
Strategy Pillars

C



CUSTOMER

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

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

C



CHANNEL

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

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

P



PROCESS

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

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

P



PRODUCT & SERVICE

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

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

S



SYNERGY

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

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

NILAI-NILAI PERUSAHAAN
Corporate Values



GAIRAH/SEMANGAT
Passion

Memiliki semangat dan keinginan untuk maju dan berkembang.
Has a passion and desire to step forward and develop.



INTEGRITAS
Integrity

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



BERORIENTASI KEPADA PELANGGAN
Customer Oriented

Senantiasa menjadikan pelanggan sebagai mitra utama yang saling menguntungkan untuk tumbuh secara berkesinambungan.
Always makes the customers as the main partners that are mutually beneficial to have sustainable growth.



BEKERJA DALAM TIM
Teamwork

Menghargai perbedaan antar tim dan memacu kinerja melalui kerja sama tim yang solid.
Appreciates differences within teams and drives performance through solid teamwork.



KOMITMEN
Commitment

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



PROFITABILITAS
Profitability

Berorientasi pada kinerja yang positif untuk pencapaian *profit*.
Positive performance oriented to achieve profit.



INOVASI
Innovation

Berpandangan jauh ke depan dan tanggap terhadap perubahan untuk memunculkan inovasi terbaru.
Forward thinking and reseponsive to changes to bring about the latest innovations.



KREATIFITAS
Creativity

Memiliki kreativitas, ide, dan gagasan baru untuk pengembangan bisnis perusahaan.
Has creativity, new ideas, and concepts to develop the Company's business.



DAPAT DIPERCAYA
Trustworthy

Bertanggungjawab dan dapat dipercaya.
Responsible and reliable.

Kegiatan Usaha
Business Activities

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

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

Kegiatan Usaha Menurut Anggaran Dasar Terakhir Business Activities According to the Latest Articles of Association	**Kegiatan Usaha yang Dijalankan 2023** Business Activities Conducted in 2023	
	Sudah Done	**Belum** Not Done
Kegiatan Usaha Utama **Main Business Activities**		
Bank Umum Swasta Devisa, yang mencakup kegiatan bank yang dimiliki oleh swasta yang memperoleh surat penunjukan dari Bank Indonesia untuk dapat melakukan kegiatan usaha perbankan dalam valuta asing dan/atau melakukan transaksi perbankan dengan pihak luar negeri, yang dilakukan untuk merealisasikan usaha pokok yaitu sebagai berikut: Foreign Exchange Private Commercial Banks, which include bank activities owned by the private sector that obtain an appointment letter from Bank Indonesia to be able to carry out banking business activities in foreign currency and/or conduct banking transactions with foreign parties, which are carried out to realize the main business, as follows:		
1. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan, dan/atau bentuk lainnya yang dipersamakan dengan itu baik dalam mata uang Rupiah maupun mata uang asing. Collecting funds from the public in the form of deposits in the form of demand deposits, time deposits, certificates of deposit, savings, and/or other equivalent forms both in Rupiah and foreign currencies.	√	
2. Memberi kredit pinjaman, baik jangka panjang, jangka menengah, atau jangka pendek dan pinjaman dalam bentuk lainnya yang lazim diberikan dalam dunia perbankan dengan tetap memperhatikan ketentuan perundang-undangan yang berlaku. Providing long-term, medium-term, or short-term loans and loans in other forms commonly provided in the banking world while complying with the provisions of applicable laws and regulations.	√	
3. Memindahkan uang, baik untuk kepentingan sendiri maupun untuk kepentingan nasabah. Transferring money, both for own interests and for the benefit of customers.	√	
4. Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi, maupun dengan wesel unjuk, cek, atau sarana lainnya. Placing funds at, borrowing funds from, or lending funds to other banks, either by using letters, telecommunications facilities, or by money orders, checks, or other means.	√	
5. Melakukan kegiatan dalam valuta asing, dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan dan Bank Indonesia. Carrying out activities in foreign currencies, by complying with the provisions stipulated by the Financial Services Authority and Bank Indonesia.	√	
Kegiatan Usaha Penunjang **Supporting Business Activities**		
Menerbitkan instrumen surat berharga, seperti *promissory note, medium term note,* obligasi, dan obligasi subordinasi. Issuing securities instruments, such as promissory note, medium term note bonds, and subordinated bonds.		√
Membeli, menjual, atau menjamin, atas risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya, meliputi: Buying, selling, or guaranteeing, at its own risk or for the benefit of and upon instruction of its customers, including:		
1. Surat-surat wesel, termasuk wesel yang diakseptasi oleh Perseroan, yang masa berlakunya tidak lebih lama dari pada kebiasaan dalam perdagangan surat-surat dimaksud. Bills of exchange, including money orders accepted by the Company, whose validity period is no longer than the custom in trading the said letters.		√
2. Surat pengakuan hutang dan kertas dagang lainnya, yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud. Letters of acknowledgment of debt and other trade papers, the validity period of which is no longer than the custom in trading the said papers.		√
3. Kertas perbendaharaan negara dan surat jaminan pemerintah. State treasury papers and government guarantee letters.	√	
4. Sertifikat Bank Indonesia. Bank Indonesia Certificate.	√	



Kegiatan Usaha Menurut Anggaran Dasar Terakhir Business Activities According to the Latest Articles of Association	Kegiatan Usaha yang Dijalankan 2023 Business Activities Conducted in 2023	
	Sudah Done	Belum Not Done
5. Obligasi. Bond.	√	
6. Instrumen surat berharga lain dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan dan Bank Indonesia. Other securities instruments that comply with the provisions stipulated by the Financial Services Authority and Bank Indonesia.	√	
Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan antar pihak ketiga. Receiving payments from bills on securities and performing calculations between third parties.	√	
Menyediakan tempat untuk menyimpan barang atau surat berharga. Providing a place to store goods or securities.	√	
Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak. Carrying out custodial activities for the benefit of other parties based on a contract.		√
Melakukan tindakan dalam rangka penyelamatan kredit, antara lain membeli agunan, baik seluruhnya maupun sebagian, melalui pelelangan atau cara-cara lainnya, dalam hal debitur tidak memenuhi kewajiban kepada Perseroan, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya. Taking action in order to save loans, including buying collateral, either in whole or in part, through auctions or other means, in the event that the debtor does not fulfill obligations to the Company, provided that the collateral purchased must be disbursed as soon as possible.	√	
Melakukan kegiatan anjak piutang, usaha kartu kredit, dan kegiatan wali amanat. Performing factoring activities, credit card business, and trusteeship activities.	√	
Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain di bidang keuangan, seperti sewa guna usaha, modal ventura, usaha kartu kredit, pembiayaan konsumen, perusahaan efek, asuransi serta lembaga kliring dan penjamin, serta lembaga penyelesaian dan penyimpanan, dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan dan Bank Indonesia. Carrying out investment activities in banks or other companies in the financial sector, such as leasing, venture capital, credit card business, consumer financing, securities companies, insurance as well as clearing and guarantee institutions, as well as settlement and deposit institutions, by complying with the provisions stipulated by Financial Services Authority and Bank Indonesia.		√
Melakukan kegiatan usaha penyertaan modal sementara untuk mengatasi akibat kegagalan kredit, dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan dan otoritas yang berwenang. Carrying out business activities of temporary equity participation to overcome the consequences of credit failure, by complying with the conditions set by the Financial Services Authority and the competent authorities.		√
Bertindak sebagai pendiri dana pensiun dan pengurus dana pensiun, sesuai dengan ketentuan dalam peraturan perundang-undangan dana pensiun yang berlaku. Acting as the founder of the pension fund and administrator of the pension fund, in accordance with the provisions of the applicable laws and regulations on pension fund.		√
Melakukan kegiatan lain yang lazim dilakukan di dunia perbankan. Carrying out other activities commonly carried out in the banking world.	√	

Produk dan Jasa
Products and Services

Kegiatan usaha Bank Ganesha meliputi produk simpanan, produk pinjaman, serta berbagai layanan lainnya. Berikut uraian produk dan jasa yang dijalankan tahun 2023:

Bank Ganesha's business activities include savings products, loan products, and various other services. The following is a description of the products and services offered in 2023:



Produk Simpanan

1. **Tabungan Ganesha MAPCLUB**
   Tabungan yang memberikan kebutuhan gaya hidup dengan keuntungan gratis poin MAPCLUB setiap bulan yang dapat dipergunakan untuk belanja *online* di www.mapclub.com dan belanja *offline* di MAP stores.
2. **Tabungan Ganesha Optima**
   Tabungan yang memberikan keuntungan menabung yang optimal dengan suku bunga progresif harian, serta bebas biaya administrasi bulanan.
3. **Tabungan Ganesha Investasi**
   Tabungan untuk mempersiapkan rencana jangka panjang nasabah dengan keuntungan suku bunga majemuk (bunga berbunga) dan bebas biaya administrasi bulanan.
4. **Tabungan Ganesha Savingplus**
   Tabungan yang memberikan hadiah-hadiah sesuai pilihan nasabah. Saldo tabungan akan diblokir sebagian dalam jangka waktu tertentu sesuai dengan hadiah yang diambil.
5. **Tabungan Ganesha**
   Tabungan dengan bunga yang kompetitif, dilengkapi layanan tarik tunai dan transfer di ribuan jaringan ATM Bersama dan ATM *Link* serta bebas biaya administrasi bulanan.
6. **Tabungan Ganesha Payroll**
   Tabungan yang dirancang khusus untuk pembayaran gaji karyawan perusahaan yang telah bekerja sama dengan Bank Ganesha.

Savings Products

1. **Ganesha MAPCLUB Savings**
   Savings account that provides lifestyle needs with the benefit of free MAPCLUB points every month which can be used for online shopping at www.mapclub.com and offline shopping in MAP outlets.
2. **Ganesha Optima Savings**
   Savings account that provides optimal savings benefits with a progressive daily interest rate and free monthly administration fees.
3. **Ganesha Investasi Savings**
   Savings account to prepare long-term plans for customers with the advantage of compound interest rates and free monthly administration fees.
4. **Ganesha Savingplus**
   Savings account that provides prizes according to the customer's choice. The savings balance will be partially blocked within a certain period of time according to the prizes taken.
5. **Ganesha Savings**
   Savings account with competitive interest, equipped with cash withdrawal and transfer services at thousands of ATM Bersama and ATM Link networks and is free of monthly administration fees.
6. **Ganesha Payroll Savings**
   Savings account specifically designed for the payment of employees' salaries of companies who have collaborated with Bank Ganesha.

7. **Tabungan Ganesha Pelajar**
   Tabungan yang membantu nasabah mewujudkan cita-cita dan impian buah hatinya.
8. **TabunganKu**
   TabunganKu diterbitkan secara bersama oleh bank-bank di Indonesia untuk menumbuhkan budaya menabung demi kesejahteraan masa depan.
9. **Deposito Ganesha**
   Deposito Ganesha memberikan suku bunga kompetitif, sehingga investasi nasabah menjadi maksimal.
10. **Ganesha Dollar**
    Simpanan untuk memenuhi kebutuhan nasabah dalam bertransaksi dengan mata uang asing (USD), baik untuk berinvestasi maupun keperluan bisnis perjalanan.
11. **Giro Ganesha**
    Giro Ganesha membantu pembayaran transaksi bisnis, sehingga transaksi menjadi lebih mudah, aman, dan cepat, dalam mata uang Rupiah maupun USD.
12. **Giro Active Ganesha**
    Giro Active Ganesha mendukung setiap aktivitas bisnis nasabah dengan memberikan keuntungan untuk setiap aktifitas pencapaian saldo rata-rata bulanan Anda.

7. **Ganesha Pelajar Savings**
   Savings account that helps customers realize their children's goals and dreams.
8. **TabunganKu**
   Savings is issued jointly by banks in Indonesia to foster a culture of savings for future prosperity.
9. **Ganesha Time Deposits**
   Ganesha time deposits provide competitive interest rates, so that customers' investments can be maximized.
10. **Ganesha Dollar**
    Account to meet customer needs in making transactions with foreign currencies (USD), both for investment and travel business needs.
11. **Ganesha Demand Deposits**
    Ganesha Demand Deposits help business transactions, making transactions easier, safer, and faster, in Rupiah and USD.
12. **Ganesha Giro Active**
    Ganesha Giro Active support every customer's business activity by providing benefits for each activity to achieve your monthly average balance.



Produk Pinjaman

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

Loan Products

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



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

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



Layanan

1. **Kartu ATM DEBIT Ganesha GPN**
   Fasilitas yang memberikan kemudahan, akses yang cepat dan aman selama 24 jam bagi nasabah untuk melakukan transaksi tarik tunai, setor, pindah buku, transfer antar bank, dan informasi saldo melalui jaringan ATM Ganesha serta ribuan ATM di jaringan ATM Bersama dan Link. Kartu ATM Ganesha telah menggunakan teknologi *chip* dan sudah dapat melayani transaksi Debit di mesin EDC berlogo Gerbang Pembayaran Nasional (GPN).
2. **BANGGA (*Mobile Banking*)**
   Aplikasi *mobile banking* yang dapat digunakan untuk berbagai transaksi seperti deposito *online*, pembayaran QRIS, tarik tunai tanpa kartu (*cardless*), transfer dana, bayar tagihan (kartu kredit dan tiket kereta api), isi ulang (pulsa dan e-*wallet*), tagihan air, televisi berlangganan, tagihan pascabayar, cek saldo, cek mutasi, dan *live chat*.
3. **G-online (*Internet Banking*)**
   Fitur *internet banking* dari Bank Ganesha yang membuat transaksi perbankan lebih cepat, nyaman, dan aman.
4. **G-corporate**
   Layanan *online banking* berbasis internet *(web based)* bagi nasabah institusional mulai dari nasabah usaha kecil dan menengah (UKM), komersial, hingga korporasi untuk melakukan berbagai transaksi perbankan secara mudah, cepat, aman, dan lebih efisien, di mana pun nasabah berada.
5. **G-money**
   Dompet elektronik yang dilengkapi dengan fitur uang elektronik atau *cash wallet* dan *link* kartu kredit. Nasabah dapat menggunakan G-money untuk berbelanja *online* maupun *offline* di *merchant-merchant* yang telah tergabung di G-money.

Services

1. **Ganesha ATM DEBIT Card GPN**
   A facility that provides convenience, fast, and secure 24-hour access for customers to make cash withdrawals, deposits, book transfers, interbank transfers, and balance check through Ganesha ATM network and thousands of ATMs in ATM Bersama and Link networks. Ganesha ATM card has used chip technology and can serve Debit transactions on EDC machine with the National Payment Gate (GPN) logo.
2. **BANGGA (Mobile Banking)**
   Mobile banking application which can be used for various transactions such as online deposits, QRIS payment, cardless cash withdrawal, transfer funds, pay bills (credit cards and train tickets), top up (phone credit and e-wallet), water bills, television subscription, postpaid bills, balance check, transfer check, and live chat.
3. **G-online (Internet Banking)**
   Internet banking feature from Bank Ganesha which makes banking transactions faster, more comfortable, and safer.
4. **G-corporate**
   Web-based online banking for institutional customers starting from small business and medium (SMEs), commercial, to corporate customers to carry out various banking transactions easily, quickly, safely, and more efficiently, from wherever the customer is.
5. **G-money**
   Electronic wallet equipped with an electronic money feature or cash wallet and credit card link. Customers can use G-money for online or offline shopping in merchants who have joined G-money.

6. **Safe Deposit Box**
   Bank Ganesha menyediakan tempat penyimpanan barang-barang dan/atau surat berharga dengan jaminan keamanan dan privasi.
7. **Pengiriman Mata Uang Asing**
   Layanan pengiriman dana dalam mata uang asing, baik ke bank dalam atau luar negeri dengan biaya yang kompetitif. Mata uang yang dapat ditransaksikan adalah USD, SGD, EUR, JPY, dan AUD.
8. **Pembayaran**
   a. Pembayaran Tagihan Listrik
      Pembayaran tagihan listrik untuk nasabah dan non nasabah secara *online* dengan tepat waktu dan dapat dilakukan melalui *counter teller* (tunai dan debet rekening) atau *autodebet*.
   b. Pembayaran Tagihan Telepon
      Pembayaran tagihan telepon untuk nasabah dan non nasabah melalui *counter teller* (tunai dan debet rekening) atau *autodebet* (praktis, aman, dan mudah).
   c. Pembayaran Pajak
      Layanan pembayaran kewajiban pajak yang meliputi pajak penghasilan (PPh), pajak pertambahan nilai (PPN), dan jenis pajak lainnya, seperti pajak impor, ekspor, dan cukai. Saat ini dapat dilakukan melalui *teller* atau ATM, Bank Ganesha telah mengimplementasikan Modul Penerimaan Negara Generasi 3 (MPN G3) yang memberikan kemudahan bagi wajib pajak atau wajib bayar atau wajib setor dalam melakukan pembayaran atau penyetoran pajak ke negara.
9. **E-statement Ganesha**
   Sebuah versi elektronik dari laporan rekening bulanan (*monthly account statement*) dalam *format Adobe Acrobat* (PDF) yang dikirimkan melalui e-*mail* dan dapat juga dikirimkan dalam bentuk kertas dengan pengenaan biaya.
10. **Ekspor dan Impor**
    Fasilitas L/C/SKBDN dan *trade finance* memudahkan nasabah dalam melakukan perdagangan dengan mitra usaha di luar negeri maupun dalam negeri secara cepat, aman, dan lancar.
11. **Transfer Dana**
    Layanan bagi nasabah Bank Ganesha untuk memindahkan dana, baik ke rekening lain di Bank Ganesha ataupun di bank lain. Layanan ini dapat dilakukan melalui *teller*, ATM (ATM Bersama dan ATM Link), *internet banking*, dan *mobile banking*. Bank Ganesha juga sudah memiliki layanan transaksi BI-FAST di *counter teller* dan jaringan mesin ATM Ganesha.

Bancassurance

Bank Ganesha bekerja sama dengan PT Equity Life Indonesia untuk memasarkan produk Bancassurance yaitu Pro Whole Life. Pro Whole Life merupakan produk asuransi tradisional yang memberikan perlindungan jiwa hingga usia 100 tahun dengan kepastian manfaat nilai tunai.

6. **Safe Deposit Box**
   Bank Ganesha provides a storage area for goods and/or securities with guaranteed security and privacy.
7. **Foreign Currency Remittance**
   Fund transfer services in foreign currencies, both to domestic and foreign banks with competitive fees. The currencies that can be traded are USD, SGD, EUR, JPY, and AUD.
8. **Payment**
   a. Electricity Bill Payment
      Payment of electricity bills for customers and non-customers online, on time, and can be done through counter teller (cash and debit accounts) or auto debit.
   b. Phone Bill Payment
      Payment of telephone bills for customers and non-customers via counter teller (cash and debit accounts) or auto debit (practical, safe, and easy).
   c. Tax Payment
      Tax payment services that include income tax (PPh), value added tax (VAT), and other types of taxes, such as import, export and excise taxes. Currently can be done through teller or ATMs, Bank Ganesha has implemented the Generation 3 State Revenue Module (MPN G3) which provides convenience for taxpayers or taxpayers or depositors in making payments or depositing taxes to the state.
9. **E-statement Ganesha**
   An electronic version of the monthly account statement in the form of Adobe Acrobat (PDF) sent via e-mail and can also be sent in paper form for a fee.
10. **Export and Import**
    L/C / SKBDN and trade finance facilities make it easier for customers to trade with business partners overseas and domestically quickly, safely, and smoothly.
11. **Fund Transfers**
    A service for Bank Ganesha customers to transfer funds, either to other accounts at Bank Ganesha or at other banks. This service can be done via teller, ATM (ATM Bersama and ATM Link), internet banking, and mobile banking. Bank Ganesha also has a BI-FAST transaction service at teller counters and Ganesha ATM machine network.

Bancassurance

Bank Ganesha cooperates with PT Equity Life Indonesia to market Bancassurance product, namely Pro Whole Life. Pro Whole Life is a traditional insurance product that provides life protection up to 100 years old with guaranteed cash value benefits.

Memiliki beberapa manfaat yaitu:
a. Jika tertanggung meninggal dunia dalam masa asuransi, ahli waris akan mendapatkan santunan meninggal dunia sebesar 100% uang pertanggungan.
b. Jika tertanggung hidup hingga akhir masa asuransi, maka penanggung akan memberikan dana sebesar 100% uang pertanggungan.
c. Jika polis dibatalkan, diberikan nilai tunai yang tersedia pada saat pembatalan polis, sesuai tabel yang tertera di dalam polis asuransi.

It has several benefits as follows:
a. If the insured dies during the insurance period, the heirs will receive a death benefit of 100% of the sum insured.
b. If the insured lives until the end of the insurance period, the insurer will provide 100% of the sum insured.
c. If the policy is cancelled, the cash value available at the time of policy cancellation is given, according to the table stated in the insurance policy.



Reksa Dana

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

Mutual Funds

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



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

1. **Bahana Dana Likuid**
   Money market mutual funds that provide short-term liquidity management solutions while still providing optimal returns through placements in money market instruments, such as time deposits.
2. **Bahana Obligasi Ganesha Kelas D**
   Fixed income mutual fund that aims to generate optimal income, which comes from rising prices and underlying coupons in the form of government bonds and corporate bonds.
3. **Bahana Dana Infrastruktur**
   Balanced mutual funds focus on investing in the infrastructure and construction sectors to maintain capital value while still obtaining optimal profit levels in the long term.

4. **Bahana Primavera Plus**
   Reksa dana saham yang berisikan sejumlah saham *bigcap* yang terkonsentrasi untuk mencapai risiko setara dengan risiko pasar untuk menghasilkan imbal hasil di atas pasar.

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

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

4. **Bahana Primavera Plus**
   Equity mutual funds that invest in a number of big cap shares concentrated to achieve market risk equivalent in order to yield above market returns.

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

1. **TRIM Kas 2 Kelas A**
   Money market mutual funds that aim to obtain optimal income in the form of investment value growth by trying to maintain the initial investment value and provide a high level of liquidity.

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



Surat Berharga Negara

1. **Sukuk Negara Ritel**
   Bank Ganesha bekerja sama dengan Trimegah Sekuritas selaku Mitra Distribusi untuk produk Sukuk Negara Ritel, yaitu produk investasi syariah yang ditawarkan oleh Pemerintah kepada individu Warga Negara Indonesia, sebagai instrumen investasi yang aman, mudah, terjangkau, dan menguntungkan, serta memfasilitasi masyarakat berpartisipasi langsung dalam pembangunan Indonesia.

State Securities

1. **Sukuk Negara Ritel**
   Bank Ganesha cooperates with Trimegah Sekuritas as a Distribution Partner for Sukuk Negara Ritel products, namely sharia investment products offered by the Government to individual Indonesian Citizens, as investment instruments that are safe, easy, affordable, and profitable, as well as facilitating the public to participate directly in Indonesia's development.



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

Kerja Sama Strategis

1. **Kerja Sama *Channeling* Akulaku**
   Bank Ganesha bekerja sama dengan PT Akulaku Finance Indonesia dalam memberikan pembiayaan *channeling* kredit konsumsi kepada konsumen yang melakukan transaksi pembelian barang melalui *platform* Akulaku.
2. **Kerja Sama *Channeling* Amartha**
   Bank Ganesha bekerja sama dengan PT Amartha Mikro Fintek dalam memberikan pembiayaan *channeling* kepada pelaku Usaha Mikro, Kecil, dan Menengah (UMKM) binaan Amartha di seluruh Indonesia.
3. **Kerja Sama *Channeling* Esta Dana Ventura**
   Bank Ganesha bekerja sama dengan Esta Dana Ventura dalam penerusan pemberian fasilitas pinjaman (*channeling*) yang bertujuan untuk menciptakan dampak sosial yang positif dengan menyalurkan pendanaan usaha kepada mitra Esta Dana Ventura yang merupakan perempuan pengusaha mikro dan pengusaha UMKM.
4. **Kerja Sama *Joint Financing* Equity Finance Indonesia**
   Bank Ganesha bekerja sama dengan PT Equity Finance Indonesia dalam memberikan penyaluran pembiayaan bersama yang bertujuan memberikan dampak positif untuk pembiayaan kepada sektor produktif dan multiguna terutama segmen UMKM.

2. **Obligasi Ritel Indonesia**
   Bank Ganesha cooperates with Trimegah Sekuritas as a Distribution Partner for Obligasi Ritel Indonesia products, which is one of the State Securities Instruments offered to individual Indonesian Citizens in the Primary Market, as an investment alternative that is safe, easy, affordable, and profitable, as well as facilitating the public to participate directly in Indonesia's development.

Strategic Partnership

1. **Akulaku Channelling Partnership**
   Bank Ganesha cooperates with PT Akulaku Finance Indonesia in providing consumer credit channelling financing to consumers who purchase goods through Akulaku platform.
2. **Amartha Channelling Partnership**
   Bank Ganesha cooperates with PT Amartha Mikro Fintek in providing channelling financing to Amartha-assisted Micro, Small, and Medium Enterprises (MSMEs) throughout Indonesia.
3. **Esta Dana Ventura Channelling Partnership**
   Bank Ganesha cooperates with Esta Dana Ventura in continuing to provide loan facilities (channelling) which aims to create a positive social impact by channelling business funding to Esta Dana Ventura partners who are women micro entrepreneurs and MSME entrepreneurs.
4. **Equity Finance Indonesia Joint Financing Partnership**
   Bank Ganesha cooperates with PT Equity Finance Indonesia in providing joint financing distribution which is intended to give positive impact for financing the productive and multipurpose sector especially the MSME segment.

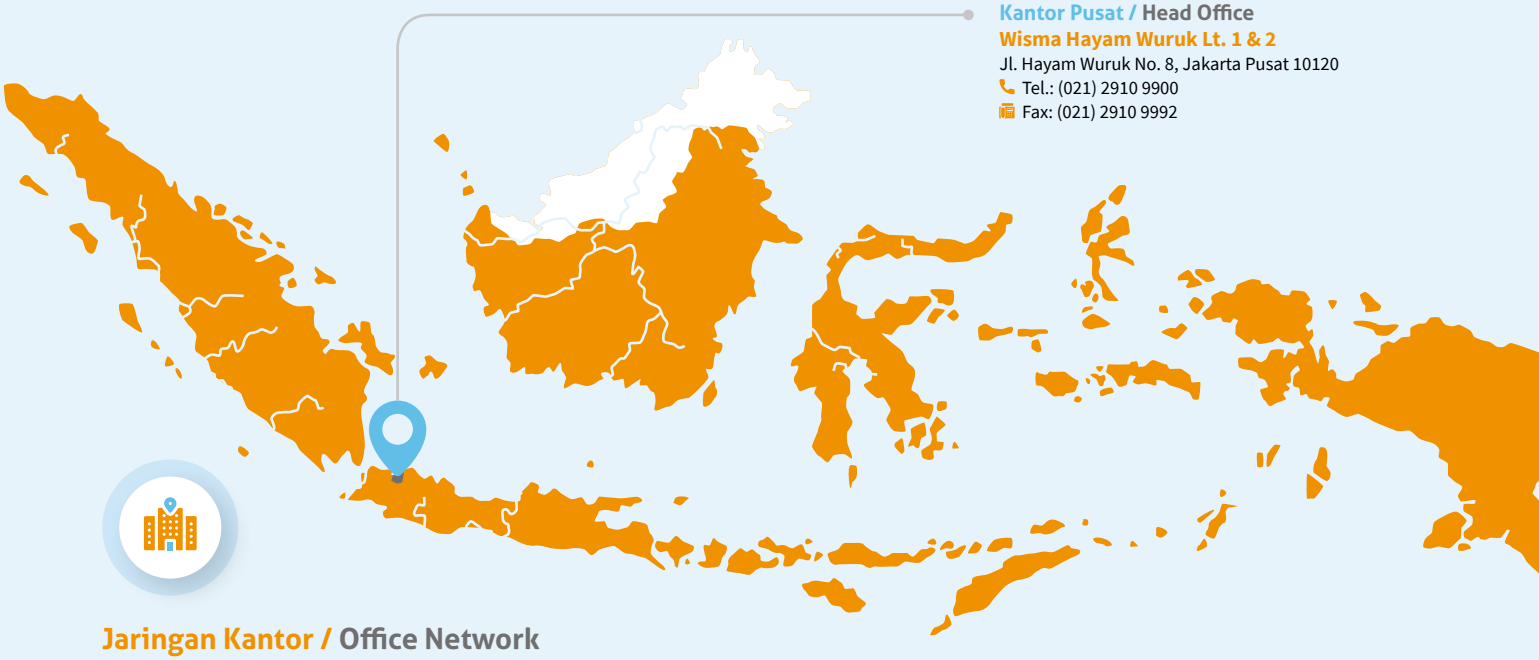
5. **Kerja Sama *Joint Financing* Gadai Mas**
   Bank Ganesha bekerja sama dengan Gadai Mas dalam pembiayaan bersama untuk beberapa wilayah antara lain: PT Gadai Mas Jatim, PT Gadai Mas NTB, PT Gadai Mas Sulsel, PT Gadai Mas DKI, PT Gadai Mas Bali, dan PT Gadai Mas Kaltim. Bank Ganesha menunjuk Gadai Mas sebagai manajer pinjaman dalam menyalurkan pinjaman secara bersama-sama kepada para debitur UMKM yang menggadaikan emasnya di outlet-outlet Gadai Mas untuk kebutuhan usahanya.
6. **Kerja Sama *Channeling* Batumbu**
   Bank Ganesha bekerja sama dengan PT Berdayakan Usaha Indonesia (Batumbu) dalam penerusan pemberian fasilitas pinjaman (*channeling*) untuk memperluas jangkauan penyaluran kredit Bank Ganesha kepada masyarakat, khususnya segmentasi UMKM dengan skema pembiayaan berdasarkan tagihan.
7. **Kerja Sama *Channeling* Restock**
   Bank Ganesha bekerja sama dengan PT Cerita Teknologi Indonesia (Restock) dalam penerusan pemberian fasilitas pinjaman (*channeling*) untuk memperluas jangkauan penyaluran kredit Bank Ganesha kepada masyarakat khususnya segmentasi UMKM dengan skema pembiayaan berdasarkan persediaan barang.
8. **Kerja Sama *Joint Financing* MNC Guna Usaha Indonesia**
   Bank Ganesha bekerja sama dengan PT MNC Guna Usaha Indonesia (MNC GUI) dalam memberikan penyaluran pembiayaan bersama untuk kebutuhan investasi dan modal kerja para pelaku UMKM dengan jaminan berupa *invoice* atau BPKB.
9. **Kerja Sama *Channeling* Rupiah Cepat**
   Bank Ganesha bekerja sama dengan PT Kredit Utama Fintech Indonesia (Rupiah Cepat) dalam penerusan pemberian fasilitas pinjaman (*channeling*) untuk kebutuhan konsumtif melalui *platform* Rupiah Cepat.
10. **Kerja Sama *Joint Financing* Mega Auto Finance**
    Bank Ganesha bekerja sama dengan PT Mega Auto Finance (MAF) dalam memberikan penyaluran pembiayaan bersama untuk memenuhi kebutuhan multiguna masyarakat Indonesia, baik berupa multiguna konsumtif maupun multiguna produktif dengan jaminan berupa BPKB roda dua dan roda empat.
11. **Kerja Sama *Joint Financing* True Finance d/h Trihamas Finance**
    Bank Ganesha bekerja sama dengan PT Tirta Rindang Unggul Ekatama Finance dalam memberikan penyaluran pembiayaan bersama untuk memenuhi kebutuhan masyarakat Indonesia, baik berupa investasi, multiguna konsumtif, maupun multiguna produktif dengan jaminan berupa BPKB roda empat.
12. **Kerja Sama *Joint Financing* Multindo Auto Finance**
    Bank Ganesha bekerja sama dengan PT Multindo Auto Finance dalam memberikan penyaluran pembiayaan bersama untuk memenuhi kebutuhan masyarakat Indonesia untuk investasi dengan jaminan berupa BPKB roda empat.

5. **Gadai Mas Joint Financing Partnership**
   Bank Ganesha cooperates with Gadai Mas in joint financing for several areas, including: PT Gadai Mas Jatim, PT Gadai Mas NTB, PT Gadai Mas Sulsel, PT Gadai Mas DKI, PT Gadai Mas Bali, and PT Gadai Mas Kaltim. Bank Ganesha appointed Gadai Mas as the loan manager in jointly disbursing loans to MSME debtors who pawned their gold in Gadai Mas outlets for business needs.
6. **Channeling Partnership with Batumbu**
   Bank Ganesha cooperates with PT Berdayakan Usaha Indonesia (Batumbu) in continuing to provide loan facilities (channelling) to expand the reach of Bank Ganesha's loan distribution to the public, especially the MSME segmentation with bill-based financing schemes.
7. **Channeling Partnership Restock**
   Bank Ganesha cooperates with PT Cerita Teknologi Indonesia (Restock) in continuing to provide loan facilities (channelling) to expand the reach of Bank Ganesha's loan distribution to the public, especially the MSME segmentation with a financing scheme based on inventory.
8. **Joint Financing Partnership with MNC Guna Usaha Indonesia**
   Bank Ganesha cooperates with PT MNC Guna Usaha Indonesia (MNC GUI) in providing joint financing distribution for the investment and working capital for MSME players with collateral in the form of invoices or BPKB.
9. **Channeling Partnership with Rupiah Cepat**
   Bank Ganesha cooperates with PT Kredit Utama Fintech Indonesia (Rupiah Cepat) in continuing to provide loan facilities (channelling) for consumer needs through Rupiah Cepat platform.
10. **Joint Financing Partnership with Mega Auto Finance**
    Bank Ganesha cooperates with PT Mega Auto Finance (MAF) in providing joint financing distribution to meet the multipurpose needs of Indonesian people, both consumptive and productive multipurpose, with collateral in the form of a two-wheeled and four-wheeled BPKB.
11. **Joint Financing Partnership with True Finance formerly Trihamas Finance**
    Bank Ganesha cooperates with PT Tirta Rindang Unggul Ekatama Finance in providing joint financing distribution to meet the needs of Indonesian people, for investment, consumptive, and productive multipurpose, with collateral in the form of a four-wheeled BPKB.
12. **Joint Financing Partnership with Multindo Auto Finance**
    Bank Ganesha cooperates with PT Multindo Auto Finance in providing joint financing distribution to meet the needs of Indonesian people for investment with collateral in the form of a four-wheeled BPKB.

13. **Kerja Sama *Channeling* SPinjam**
    Bank Ganesha dan PT Lentera Dana Nusantara (SPinjam) melakukan kerja sama penerusan pembiayaan (*channeling*) kepada para peminjam yang mengajukan layanan pinjaman melalui platform SPinjam.
14. **Kerja Sama *Joint Financing* Clemont Finance**
    Bank Ganesha dan PT Clemont Finance Indonesia melakukan kerja sama penyaluran pembiayaan bersama alat berat, kendaraan komersial, multiguna dengan tujuan investasi dan modal kerja.
15. **Kerja Sama *Channeling* Esta Kapital Fintek**
    Bank Ganesha dan PT Esta Kapital Fintek melakukan kerja sama penerusan pemberian fasilitas pinjaman (*channeling*) untuk penyaluran kredit produktif kepada kelompok-kelompok usaha perempuan pengusaha mikro binaan Esta Kapital Fintek dan pengusaha UMKM.
16. **Kerja Sama *Channeling* Danain**
    Bank Ganesha dan PT Mulia Inovasi Digital (Danain) melakukan kerja sama penerusan pemberian fasilitas pinjaman (*channeling*) kepada para peminjam yang mengajukan melalui *platform P2P lending* Danain dengan agunan emas.
17. **Kerja Sama *Channeling* Modal Rakyat**
    Bank Ganesha dan Modal Rakyat melakukan kerja sama penerusan pembiayaan (*channeling*) kepada Mitra UMKM melalui *platform P2P lending* Modal Rakyat dengan agunan berupa *invoice* dan cek/bilyet giro.
18. **Kerja Sama *Channeling* Samakita**
    Bank Ganesha dan PT Sejahtera Sama Kita (Samakita) melakukan kerja sama penerusan pembiayaan (*channeling*) untuk kebutuhan multiguna peminjam menggunakan kartu debit yang dapat digunakan untuk transaksi belanja di seluruh merchant yang memiliki EDC GPN.
19. **Kerja Sama *Joint Financing* Reksa Finance**
    Bank Ganesha dan PT Reksa Finance melakukan kerja sama penyaluran pembiayaan bersama untuk mobil bekas (tipe komersial dan penumpang) juga pembiayaan multiguna dengan agunan BPKB.
20. **Kerja Sama *Channeling* AdaKami**
    Bank Ganesha dan PT Pembiayaan Digital Indonesia (AdaKami) melakukan kerja sama penerusan pembiayaan *(channeling)* kepada para peminjam melalui *platform P2P* AdaKami.
21. **Kerja Sama Penyediaan Kredit Pemilikan Rumah Opus Bay**
    Bank Ganesha dan PT Goodworth Investments (Opus Bay) melakukan kerja sama kredit pemilikan rumah dan apartemen untuk memudahkan masyarakat dalam memiliki rumah dan apartemen impian mereka dengan sistem pembiayaan yang lebih cepat dan mudah.
22. **Kerja Sama Penyediaan Kredit Pemilikan Rumah dengan Harvest City**
    Bank Ganesha dan perumahan Harvest City melakukan kerja sama kredit pemilikan rumah untuk memudahkan masyarakat dalam memiliki rumah dengan pembiayaan yang cepat dan mudah.

13. **SPinjam Channeling Partnership**
    Bank Ganesha and PT Lentera Dana Nusantara (SPinjam) cooperate in channeling financing to borrowers who apply for loan services through SPinjam platform.
14. **Joint Financing Partnership with Clemont Finance**
    Bank Ganesha and PT Clemont Finance Indonesia cooperate to distribute financing for heavy equipment, commercial vehicles, multipurpose for investment, and working capital.
15. **Channeling Partnership with Esta Kapital Fintek**
    Bank Ganesha and PT Esta Kapital Fintek cooperate to continue providing loan facilities (channeling) for the distribution of productive loans to groups of women micro-entrepreneurs assisted by Esta Kapital Fintek and MSME entrepreneurs.
16. **Channeling Partnership with Danain**
    Bank Ganesha and PT Mulia Innovation Digital (Danain) cooperate to provide loan facilities (channeling) to borrowers who apply through Danain's P2P lending platform with gold collateral.
17. **Channeling Partnership with Modal Rakyat**
    Bank Ganesha and Modal Rakyat cooperate on channeling financing to MSME partners through Modal Rakyat P2P lending platform with collateral in form of invoices and checks/bilyet current account.
18. **Channeling Partnership with Samakita**
    Bank Ganesha and PT Sejahtera Sama Kita (Samakita) cooperated on channeling financing for borrowers' multipurpose needs by using debit cards that can be used for shopping transactions at all merchants with EDC GPN.
19. **Joint Financing Partnership with Reksa Finance**
    Bank Ganesha and PT Reksa Finance cooperate to distribute joint financing for used cars (commercial and passenger types) and multipurpose financing with BPKB collateral.
20. **Channeling Partnership with AdaKami**
    Bank Ganesha and PT Pembiayaan Digital Indonesia (AdaKami) cooperate on channeling financing to borrowers through AdaKami P2P platform.
21. **Partnership in Providing Opus Bay Home Ownership Loans**
    Bank Ganesha and PT Goodworth Investments (Opus Bay) cooperate in home and apartment ownership loans to facilitate people to own their dream house and apartment with a faster and easier financing system.
22. **Partnership in Providing Home Ownership Loans with Harvest City**
    Bank Ganesha and Harvest City housing are cooperating on home ownership loans to facilitate people to own a home with fast and easy financing.

Wilayah Operasional Bank
Bank Operational Area



Kantor Pusat / Head Office
Wisma Hayam Wuruk Lt. 1 & 2
Jl. Hayam Wuruk No. 8, Jakarta Pusat 10120
Tel.: (021) 2910 9900
Fax: (021) 2910 9992

Jaringan Kantor / Office Network

Uraian	2023	2022	2021	Description
Kantor Pusat	1	1	1	Head Office
Kantor Cabang	6	6	7	Branch Office
Kantor Cabang Pembantu	4	4	4	Sub-branch Office
Kantor Kas	-	-	2	Cash Office
Jaringan ATM	33	33	36	ATM Network
Safe Deposit Box	2	2	2	Safe Deposit Box

Kantor Pusat
Head Office

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

Kantor Cabang
Branch Offices

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

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

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

KC Mega Kuningan*
The East Tower Lt. 2
Jl. DR Ide Anak Agung
Gde Agung Kav. E3.2 No. 1
Jakarta Selatan 12950
Tel.: (021) 2902 7236, 2902 7237, 2902 7238, 2902 7239, 2902 7240
Fax: (021) 2902 7241

KC Sastra Plaza
Ruko Sastra Plaza Blok B-57
Jl. Gatot Subroto No. 21
Tangerang 15134
Tel.: (021) 5930 8885, 5930 8889, 5930 8900
Fax: (021) 591 3268

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

*Per 2 Januari 2024 relokasi ke KC Thamrin Nine. / As of January 2, 2024, it is relocated to Branch Office Thamrin Nine.

Kantor Cabang Pembantu
Sub-Branch Offices

KCP Sunter
Sunter Mall Lt. Dasar
Jl. Danau Sunter Utara
Blok G-7 Kav. II
Jakarta Utara 14350
Tel.: (021) 2669 0182, 2265 1624
Fax: (021) 6583 2398

KCP Pantai Indah Kapuk
Rukan Emerald Park No. 25
Jl. Pantai Indah Kapuk
Jakarta Utara 14470
Tel.: (021) 2903 1706, 2903 1708
Fax: (021) 2903 3734

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

KCP Gajah Tunggal
Jl. Raya Gajah Tunggal No. 8-9
Pasir Jaya, Jati Uwung
Tangerang 15135
Tel.: (021) 5931 6638
Fax: (021) 592 2495

Safe Deposit Box

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

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

ATM

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

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

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

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

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

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

ATM Kelapa Gading
The Food Hall Mal Kelapa Gading 3 Lt. G
Jl. Bulevar Kelapa Gading Blok M
Jakarta

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

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

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

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

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

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

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

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

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

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

ATM Cakung
Kabel Metal Indonesia
Jl. Raya Bekasi, Cakung
Jakarta

ATM Tangerang
Ruko Sastra Plaza Blok B-57
Jl. Gatot Subroto No. 21
Tangerang

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

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

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

ATM Kertajaya
Jl. Kertajaya No. 194-196
Surabaya

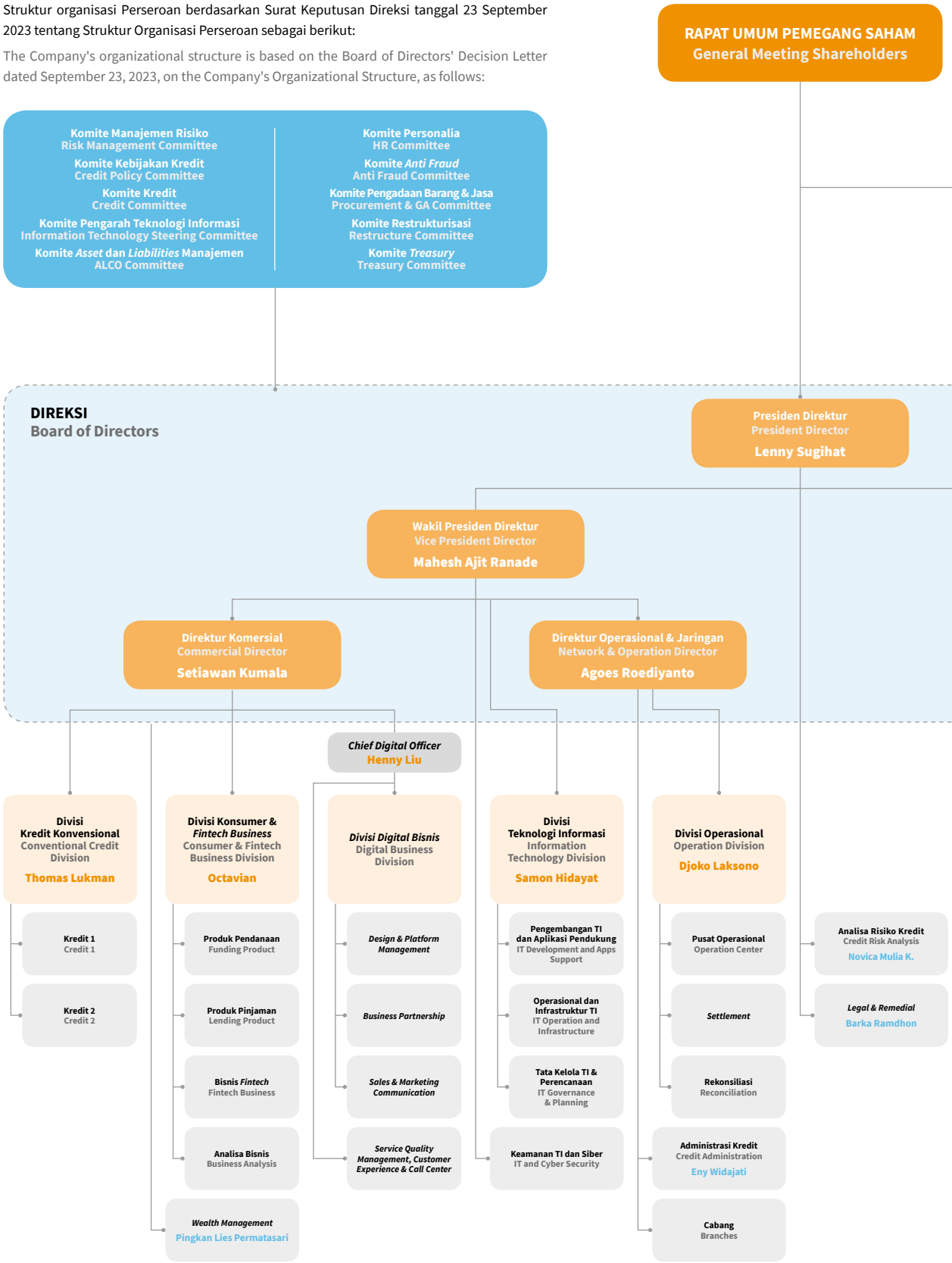
ATM Tunjungan Plaza
SOGO Tunjungan Plaza Lt. LG
Jl. Embong Malang No. 7-21
Surabaya

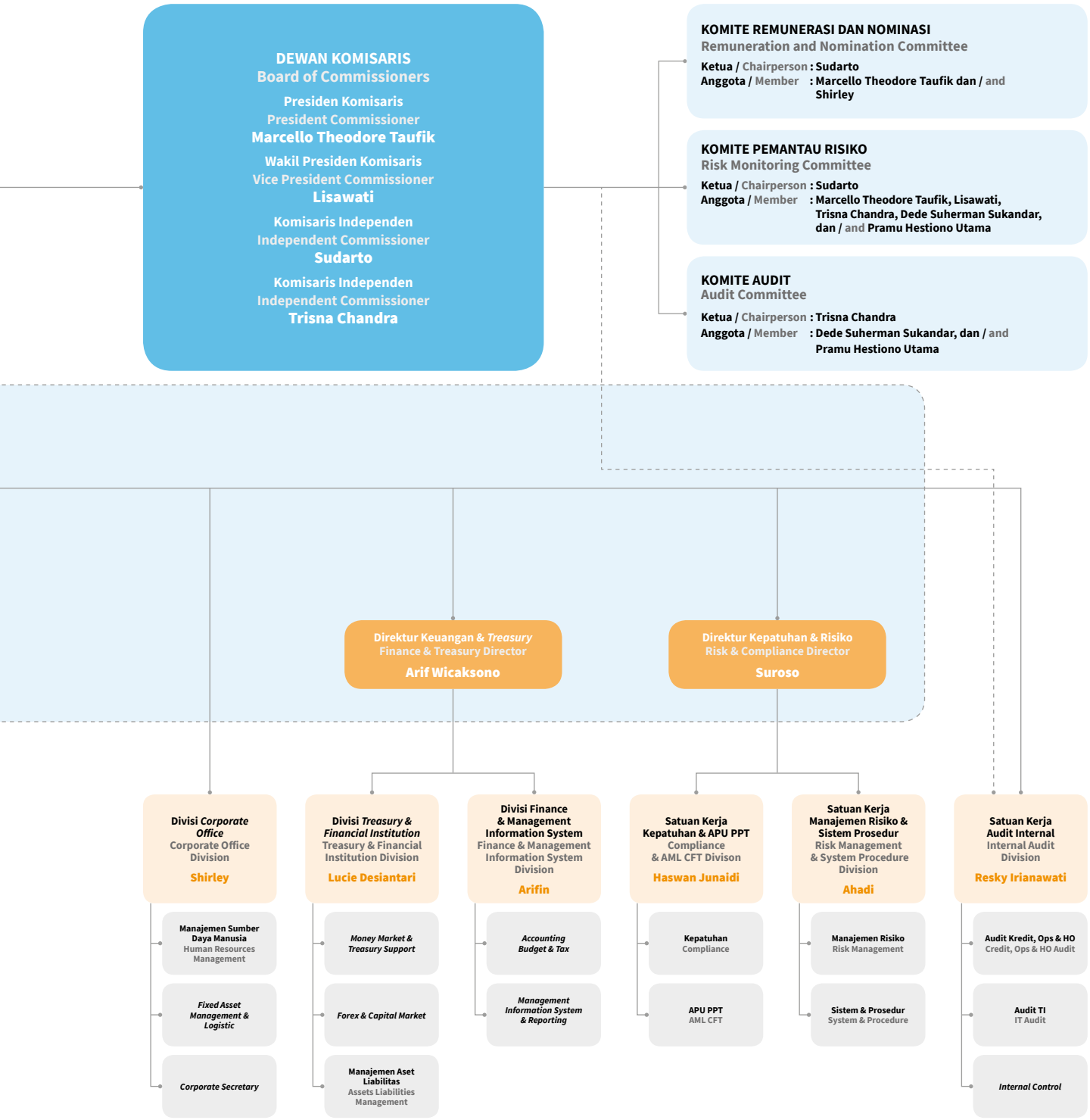
*Per 2 Januari 2024 relokasi ke KC Thamrin Nine. / As of January 2, 2024, it is relocated to Branch Office Thamrin Nine.

Struktur Organisasi
Organization Structure

Struktur organisasi Perseroan berdasarkan Surat Keputusan Direksi tanggal 23 September 2023 tentang Struktur Organisasi Perseroan sebagai berikut:

The Company's organizational structure is based on the Board of Directors' Decision Letter dated September 23, 2023, on the Company's Organizational Structure, as follows:





Keterangan / Remark:

- Melapor/Tanggung Jawab Langsung / Direct Report/Responsibility
- Komunikasi Langsung / Direct Communication
- Level Divisi / Division Level
- Level Departemen / Department Level

Daftar Keanggotaan Asosiasi
List of Association Membership

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

Profil Dewan Komisaris
Profile of the Board of Commissioners



Marcello Theodore Taufik

Presiden Komisaris / President Commissioner

Warga Negara Indonesia, lahir pada tahun 1968, berdomisili di Bogor. Menjabat sebagai Presiden Komisaris periode 2022-2024 berdasarkan Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris lainnya dan anggota Direksi. Namun, memiliki hubungan kepengurusan dengan Pemegang Saham Pengendali yaitu PT Equity Development Investment Tbk.

Mendapatkan gelar Sarjana Ekonomi dari Universitas Indonesia, *Master of Science* dari New Hampshire College, Amerika Serikat, dan *Master of Business Administration* dari Southern New Hampshire University, Amerika Serikat. Memiliki pengalaman karier sebagai *Product Development Manager* Bank Dagang Nasional Indonesia (1995-1998), *Central of Financial Policy Study sebagai Public Finance Policy Researcher* (1998-1999), *General Manager Treasury and International* Bank Ganesha (1999-2000), *Investor Relation Manager* PT Prima Tunas Investama (2001-2004), *Executive Vice President* PT Gajah Tunggal Tbk (2004-2008), *General Manager of Legal and Finance* PT Prima Tunas Investama (2008-2013), Finance & Accounting Director PT Bali Turtle Island Development (2013-2018), Presiden Komisaris Bank Ganesha (2015-2017), serta Komisaris Bank Ganesha (2017-2022).

Selain menjabat sebagai Presiden Komisaris Bank Ganesha, saat ini beliau juga menjabat sebagai Presiden Direktur PT KMI Wire and Cable Tbk (sejak 2019) dan Komisaris PT Equity Development Investment Tbk (sejak 2022).

Indonesian citizen, born in 1968, domiciled in Bogor. Serving as the President Commissioner for the 2022-2024 period based on the Deed of Meeting Resolutions No. 189 dated December 19, 2022. He has no financial, management, or family relationships with other members of the Board of Commissioners, nor with members of the Board of Directors. However, he has a management relationship with the Controlling Shareholder, PT Equity Development Investment Tbk.

Obtained Bachelor of Economics from Universitas Indonesia, Master of Science from New Hampshire College, United States, and Master of Business Administration from Southern New Hampshire University, United States. Having career experience as Product Development Manager of Bank Dagang Nasional Indonesia (1995-1998), Public Finance Policy Researcher at the Central of Financial Policy Study (1998-1999), General Manager Treasury and International of Bank Ganesha (1999-2000), Investor Relation Manager of PT Prima Tunas Investama (2001-2004), Executive Vice President of PT Gajah Tunggal Tbk (2004-2008), General Manager of Legal and Finance of PT Prima Tunas Investama (2008-2013), Director of Finance and Accounting of PT Bali Turtle Island Development (2013 -2018), President Commissioner of Bank Ganesha (2015-2017), and Commissioner of Bank Ganesha (2017-2022).

Apart from serving as the President Commissioner of Bank Ganesha, he currently serves as President Director of PT KMI Wire and Cable Tbk (since 2019) and Commissioner of PT Equity Development Investment Tbk (since 2022).



Lisawati

Wakil Presiden Komisaris / Vice President Commissioner

Warga Negara Indonesia, lahir pada tahun 1954, berdomisili di Jakarta. Menjabat sebagai Wakil Presiden Komiaris periode 2022-2024 berdasarkan Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar Sarjana Ekonomi, Magister Manajemen bidang Keuangan, dan *Master of Business Administration* dari dari salah satu universitas di Surabaya. Memiliki pengalaman karier di bidang perbankan sebagai Staf Bagian Kredit Bank Sumber Ekonomi Asia (1973-1975). Bekerja di berbagai perusahaan lainnya (1975-1984) dan bergabung di Bank Swadesi (1984-2009) dengan jabatan terakhir sebagai Direktur Utama. Selanjutnya, beliau menjabat sebagai Wakil Presiden Direktur Bank Jasa Jakarta (2009-2018), serta Presiden Direktur Bank Ganesha (2018- 2022). Saat ini beliau tidak memiliki rangkap jabatan di perusahaan lainnya.

Indonesian citizen, born in 1954, domiciled in Jakarta. Serving as Vice President Commissioner for the 2022-2024 period based on the Deed of Meeting Resolutions No. 189 dated December 19, 2022. She has no financial, management, or family relationships with other members of the Board of Commissioners, members of the Board of Directors, nor Major and Controlling Shareholders.

Obtained Bachelor of Economics, Master of Management in Finance, and Master of Business Administration from a university in Surabaya. Having career experience in banking sector as Credit Section Staff at Bank Sumber Ekonomi Asia (1973-1975). Worked at various other companies (1975-1984) and joined Bank Swadesi (1984-2009) with her last position as President Director. Subsequently, she served as Vice President Director of Bank Jasa Jakarta (2009-2018), and President Director of Bank Ganesha (2018-2022). Currently, she has no concurrent positions in other companies.



Sudarto

Komisaris Independen / Independent Commissioner

Warga Negara Indonesia, lahir pada tahun 1951, berdomisili di Jakarta. Menjabat sebagai Komisaris Independen periode 2022-2024 berdasarkan Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022. Sebelumnya, menjabat sebagai Wakil Presiden Komisaris Independen periode 2010-2022. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar Sarjana Ekonomi dari Universitas Terbuka. Memiliki pengalaman karier sebagai Investigator Eksekutif Bank Indonesia (1971-2006), Direktur Kepatuhan Bank INA Perdana (2007-2008), Komite Audit Asuransi Binagriya (2008-2009), Komite Audit PT Pemeringkat Efek Indonesia (Pefindo) (2008-2010), Komisaris Independen Bank Ganesha (2009-2010), serta Wakil Presiden Komisaris Independen Bank Ganesha (2010-2022). Saat ini beliau tidak memiliki rangkap jabatan di perusahaan lainnya.

Pernyataan Independensi

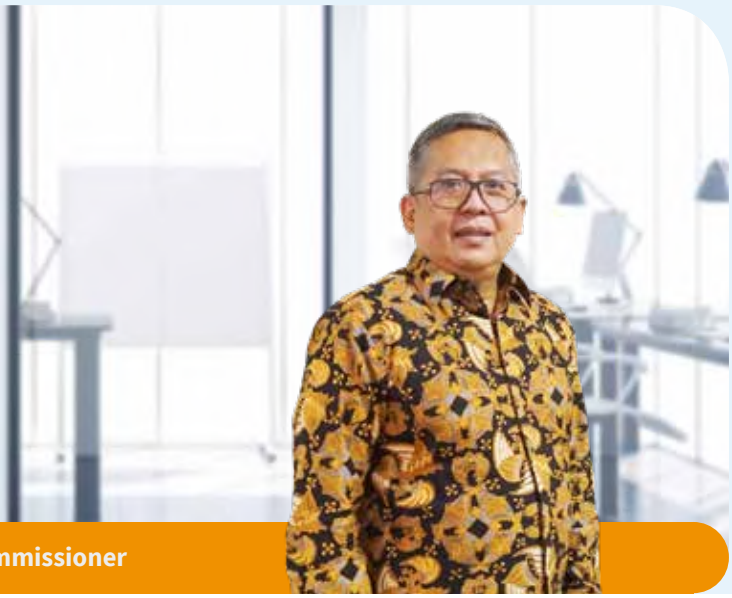
Beliau telah menjabat selama 5 periode dan telah menyatakan dirinya tetap independen kepada RUPS.

Indonesian citizen, born in 1951, domiciled in Jakarta. Serving as Independent Commissioner for the 2022-2024 period based on the Deed of Meeting Resolutions No. 189 dated December 19, 2022. Previously, he served as Vice President Independent Commissioner for 2010-2022. He has no financial, management, or family relationships with other members of the Board of Commissioners, members of the Board of Directors, nor Major and Controlling Shareholders.

Obtained Bachelor of Economics from Universitas Terbuka. Having career experience as Executive Investigator of Bank Indonesia (1971-2006), Compliance Director of Bank INA Perdana (2007-2008), Audit Committee of Binagriya Insurance (2008-2009), Audit Committee of PT Pemeringkat Efek Indonesia (Pefindo) (2008-2010), Independent Commissioner of Bank Ganesha (2009-2010), and Independent Vice President Commissioner of Bank Ganesha (2010-2022). Currently, he has no concurrent positions in other companies.

Statement of Independence

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



Trisna Chandra

Komisaris Independen / Independent Commissioner

Warga Negara Indonesia, lahir pada tahun 1960, berdomisili di Jakarta. Menjabat sebagai Komisaris Independen periode 2023-2024 berdasarkan Akta Pernyataan Keputusan Rapat No. 133 tanggal 14 April 2023. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar Insinyur dari Institut Pertanian Bogor dan Magister Manajemen dari STIM Prasetya Mulya. Memiliki pengalaman karier sebagai *Relationship Manager* PT Bank Dagang Negara (Persero) (1986-1999), berbagai jabatan di PT Bank Mandiri (Persero) Tbk dengan jabatan terakhir sebagai PJ Regional Wholesale Head IV Jakarta (1999-2016), dan Direktur Dana Pensiun Bank Mandiri Dua (2016-2023). Saat ini beliau tidak memiliki rangkap jabatan di perusahaan lainnya.

Pernyataan Independensi

Beliau telah menjabat selama 1 periode dan telah menyatakan dirinya independen kepada RUPS

Indonesian citizen, born in 1960, domiciled in Jakarta. Serving as Independent Commissioner for the 2023-2024 period based on the Deed of Meeting Resolutions No. 133 dated April 14, 2023. He has no financial, management, or family relationships with other members of the Board of Commissioners, members of the Board of Directors, nor Major and Controlling Shareholders.

Obtained an Engineer degree from Institut Pertanian Bogor and Master of Management from STIM Prasetya Mulya. Having career experience as Relationship Manager of PT Bank Dagang Negara (Persero) (1986-1999), various positions at PT Bank Mandiri (Persero) Tbk with his last position as Acting Regional Wholesale Head IV Jakarta (1999-2016), and Director of Pension Fund of Bank Mandiri Dua (2016-2023). Currently, he has no concurrent positions in other companies.

Statement of Independence

He has served for 1 term and has declared himself independent at the GMS.

Profil Direksi
Profile of the Board of Directors



Lenny Sugihat

Presiden Direktur / President Director

Warga Negara Indonesia, lahir pada tahun 1956, berdomisili di Bogor. Menjabat sebagai Presiden Direktur periode 2022-2024 berdasarkan Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi lainnya, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar Insinyur dari Institut Pertanian Bogor dan *Master of Business Administration* dari University of Houston, Texas, Amerika Serikat. Memiliki pengalaman karier sebagai *Managing Director* Bank Rakyat Indonesia (2006-2014), Direktur Utama Perum BULOG (2015), serta Presiden Komisaris Independen Bank Ganesha (2017-2022). Saat ini beliau tidak memiliki rangkap jabatan di perusahaan lainnya.

Indonesian citizen, born in 1956, domiciled in Bogor. Serving as President Director for the 2022-2024 period based on the Deed of Meeting Resolutions No. 189 dated December 19, 2022. She has no financial, management, or family relationships with members of the Board of Commissioners, other members of the Board of Directors, nor Major and Controlling Shareholders.

Obtained an Engineer degree from Institut Pertanian Bogor and Master of Business Administration from the University of Houston, Texas, United States of America. Having career experience as Managing Director of Bank Rakyat Indonesia (2006-2014), President Director of Perum BULOG (2015), and Independent President Commissioner of Bank Ganesha (2017-2022). Currently, she has no concurrent positions in other companies.



Mahesh Ajit Ranade*

Wakil Presiden Direktur / Vice President Director

Warga Negara India, lahir pada tahun 1972, berdomisili di Jakarta. Menjabat sebagai Wakil Presiden Direktur periode 2023-2024 berdasarkan Akta Pernyataan keputusan Rapat No. 165 tanggal 26 Juli 2023. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi lainnya, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar *Bachelor of Engineer* dan *Master of Business Administration* dari University of Mubai, India. Memiliki pengalaman kerja sejak tahun 1994 di berbagai bidang antara lain perusahaan konsultan, teknologi, dan perbankan, baik di dalam maupun luar negeri. Menjabat sebagai Group *Head IT* Bank Mandiri (2012-2015), *Managing Director* CIMB Bank Berhad Malaysia (2017-2019), dan *Chief Information Officer* PT Bank Danamon Indonesia Tbk (2020-2023). Saat ini beliau tidak memiliki rangkap jabatan di perusahaan lainnya.

Indian citizen, born in 1972, domiciled in Jakarta. Serving as Vice President Director for the 2023-2024 period based on the Deed of Meeting Resolutions No. 165 dated July 26, 2023. He has no financial, management, or family relationships with members of the Board of Commissioners, other members of the Board of Directors, nor Major and Controlling Shareholders.

Obtained Bachelor of Engineer and Master of Business Administration from University of Mubai, India. Having work experience since 1994 in various fields including consulting, technology, and banking companies, both at home and abroad. Served as IT Group Head of Bank Mandiri (2012-2015), Managing Director of CIMB Bank Berhad Malaysia (2017-2019), and Chief Information Officer of PT Bank Danamon Indonesia Tbk (2020-2023). Currently, he has no concurrent positions in other companies.

* Efektif menjabat sejak tanggal 11 September 2023 dan efektif mengundurkan diri tanggal 15 Februari 2024. / Effectively serving since September 11, 2023, and effectively resigning on February 15, 2024.



Setiawan Kumala

Direktur Komersial / Commercial Director

Warga Negara Indonesia, lahir pada tahun 1975, berdomisili di Jakarta. Menjabat sebagai Direktur Komersial periode 2021-2024 berdasarkan Akta Keputusan RUPS Tahunan No. 72 tanggal 19 Mei 2021. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi lainnya, serta Pemegang Saham Utama dan Pengendali.

Menyelesaikan pendidikan di Canning College, Perth, Western Australia. Memiliki pengalaman karier sebagai *Business Development Manager* Citibank (1999-2004), *Regional Sales Head Privilege* Bank Danamon Indonesia (2004-2008), *Deposit, Investment and Insurance National Sales* Bank UOB Indonesia (2008-2010), *Retail Banking Head* Bank ICBC Indonesia (2010- 2015), dan Direktur *Consumer Banking* Bank Ganesha (2015- 2018). Saat ini beliau tidak memiliki rangkap jabatan di perusahaan lainnya.

Indonesian citizen, born in 1975, domiciled in Jakarta. Serving as Commercial Director for the 2021-2024 period based on the Deed of Annual GMS Resolutions No. 72 dated May 19, 2021. He has no financial, management, or family relationships with members of the Board of Commissioners, other members of the Board of Directors, nor Major and Controlling Shareholders.

Completed his education at Canning College, Perth, Western Australia. Having career experience as Business Development Manager of Citibank (1999-2004), Regional Sales Head Privilege of Bank Danamon Indonesia (2004-2008), Deposit, Investment, and Insurance National Sales of Bank UOB Indonesia (2008-2010), Retail Banking Head of Bank ICBC Indonesia (2010-2015), and Director of Consumer Banking of Bank Ganesha (2015-2018). Currently, he has no concurrent positions in other companies.



Agoes Roediyanto

Direktur Operasional & Jaringan / Network & Operation Director

Warga Negara Indonesia, lahir pada tahun 1958, berdomisili di Tangerang. Menjabat sebagai Direktur TI & Operasional dan kemudian Direktur Operasional & Jaringan periode 2022-2024 berdasarkan Akta Pernyataan Keputusan Rapat No. 295 tanggal 27 Oktober 2022. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi lainnya, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar Insinyur dari Institut Pertanian Bogor (1982) dan *Master of Business Administration* dari MIS University of Miami, Amerika Serikat (1992). Memiliki pengalaman karier di bidang perbankan sejak tahun 1984 di berbagai posisi di PT Bank Rakyat Indonesia Tbk dengan posisi terakhir sebagai Pemimpin Wilayah BRI Jayapura (1984). Selanjutnya menjabat sebagai Direktur Utama PT Bringin Gigantara (2012-2019) dan Direktur Utama PT Bringin Inti Teknologi (2019-2020). Saat ini beliau tidak memiliki rangkap jabatan di perusahaan lainnya.

Indonesian citizen, born in 1958, domiciled in Tangerang. Serving as IT & Operation Director and Director of Operations & Networks for 2022-2024 period based on the Deed of Meeting Resolutions No. 295 dated October 27, 2022. He has no financial, management, or family relationships with members of the Board of Commissioners, other members of the Board of Directors, nor Major and Controlling Shareholders.

Obtained an Engineer degree from Institut Pertanian Bogor (1982) and Master of Business Administration from MIS University of Miami, United States of America (1992). Having career experience in banking since 1984 in various positions at PT Bank Rakyat Indonesia Tbk with his last position as Regional Leader of BRI Jayapura (1984). Subsequently, he served as President Director of PT Bringin Gigantara (2012-2019) and President Director of PT Bringin Inti Teknologi (2019-2020). Currently, he has no concurrent positions in other companies.



Suroso

Direktur Kepatuhan & Risiko / Risk & Compliance Director

Warga Negara Indonesia, lahir pada tahun 1968, berdomisili di Jakarta. Menjabat sebagai Direktur Kepatuhan & Risiko periode 2022-2024 berdasarkan Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi lainnya, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar Sarjana Ekonomi dari STIE Perbanas Surabaya (1992), Sarjana Hukum dari Universitas Airlangga Surabaya (1992), serta Magister Akuntansi dari Universitas Indonesia Jakarta (2007). Memiliki pengalaman karier di Bank of India Indonesia (d/h Bank Swadesi) sejak tahun 1993 dengan menduduki berbagai posisi dan jabatan mulai dari Staf Operasional, Auditor, Kepala Bagian Penelitian dan Pengembangan, Kepala Biro Direksi, *Corporate Secretary*, hingga Direktur Kepatuhan. Selanjutnya, menjabat sebagai Kepala Divisi Penunjang Operasional Bank Jasa Jakarta (2009-2014) dan Direktur Kepatuhan Bank Jasa Jakarta (2014-2022). Saat ini beliau tidak memiliki rangkap jabatan di perusahaan lainnya.

Indonesian citizen, born in 1968, domiciled in Jakarta. Serving as Risk & Compliance Director for the 2022-2024 period based on the Deed of Meeting Resolutions No. 189 dated December 19, 2022. He has no financial, management, or family relationships with members of the Board of Commissioners, other members of the Board of Directors, nor Major and Controlling Shareholders.

Obtained Bachelor of Economics from STIE Perbanas Surabaya (1992), Bachelor of Law from Universitas Airlangga Surabaya (1992), and Masters of Accounting from Universitas Indonesia, Jakarta (2007). Having career experience at Bank of India Indonesia (formerly Bank Swadesi) since 1993, holding various positions and titles ranging from Operational Staff, Auditor, Head of Research and Development, Head of Bureau of Directors, Corporate Secretary, to Compliance Director. Subsequently, he served as Head of Operational Support Division of Bank Jasa Jakarta (2009-2014) and Compliance Director of Bank Jasa Jakarta (2014-2022). Currently, he has no concurrent positions in other companies.



Arif Wicaksono

Direktur Keuangan & *Treasury* / Finance & Treasury Director

Warga Negara Indonesia, lahir pada tahun 1965, berdomisili di Jakarta. Menjabat sebagai Direktur Keuangan & *Treasury* periode 2022-2024 berdasarkan Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi lainnya, serta Pemegang Saham Utama dan Pengendali.

Mendapatkan gelar Sarjana Ekonomi dari Universitas Brawijaya, Malang (1989), Magister Manajemen dari Universitas Gadjah Mada, Yogyakarta, serta Adger University College, Norwegia (1999). Memiliki pengalaman karier di bidang perbankan sejak tahun 1990 di berbagai posisi pada PT Bank Rakyat Indonesia Tbk hingga terakhir menjabat sebagai Kepala Divisi *Retail Payment* pada tahun 2020. Kemudian, menjabat sebagai Direktur Keuangan dan Operasional PT Bank Raya Indonesia Tbk (2020-2022). Saat ini beliau tidak memiliki rangkap jabatan di perusahaan lainnya.

Indonesian citizen, born in 1965, domiciled in Jakarta. Serving as Finance & Treasury Director for the 2022-2024 period based on the Deed of Meeting Resolutions No. 189 dated December 19, 2022. He has no financial, management, or family relationships with members of the Board of Commissioners, other members of the Board of Directors, nor Major and Controlling Shareholders.

Obtained Bachelor of Economics from Universitas Brawijaya, Malang (1989), Master of Management from Universitas Gadjah Mada, Yogyakarta, and Adger University College, Norway (1999). Having career experience in banking since 1990 in various positions at PT Bank Rakyat Indonesia Tbk until his last position as Head of Retail Payment Division in 2020. Then, he served as Finance and Operations Director of PT Bank Raya Indonesia Tbk (2020-2022). Currently, he has no concurrent positions in other companies.

Perubahan Komposisi Anggota Dewan Komisaris dan Direksi serta Alasan Perubahan

Pada tahun 2023, Bank Ganesha melakukan perubahan komposisi anggota Dewan Komisaris dan Direksi karena untuk memenuhi ketentuan Anggaran Dasar Perseroan mengenai jumlah Komisaris Independen Perseroan serta perlu adanya penambahan anggota Direksi Perseroan.

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

In 2023, Bank Ganesha underwent changes to the composition of Board of Commissioners and Board of Directors to comply with the provisions of the Company's Articles of Association on the number of Independent Commissioners of the Company and the need for additional members of the Board of Directors.

Susunan Dewan Komisaris berdasarkan RUPS Luar Biasa tanggal 26 September 2022 Composition of the Board of Commissioners based on Extraordinary GMS dated September 26, 2022		**Susunan Dewan Komisaris berdasarkan RUPS Luar Biasa tanggal 14 Maret 2023** Composition of the Board of Commissioners based on Extraordinary GMS dated March 14, 2023		**Susunan Dewan Komisaris berdasarkan RUPS Luar Biasa tanggal 8 Maret 2024** Composition of the Board of Commissioners based on Extraordinary GMS dated March 8, 2024	
Nama Name	**Jabatan** Position	**Nama** Name	**Jabatan** Position	**Nama** Name	**Jabatan** Position
Dewan Komisaris Board of Commissioners					
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Marcello Theodore Taufik	Presiden Komisaris President Commissioner
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Lisawati	Wakil Presiden Komisaris Vice President Commissioner
Sudarto	Komisaris Independen Independent Commissioner	Sudarto	Komisaris Independen Independent Commissioner	Sudarto	Komisaris Independen Independent Commissioner
Gunawan Taslim	Komisaris Independen Independent Commissioner	Trisna Chandra	Komisaris Independen Independent Commissioner	Trisna Chandra	Komisaris Independen Independent Commissioner
Direksi Board of Directors					
Lenny Sugihat	Presiden Direktur President Director	Lenny Sugihat	Presiden Direktur President Director	Lenny Sugihat	Presiden Direktur President Director
Setiawan Kumala	Direktur Director	Mahesh Ajit Ranade	Wakil Presiden Direktur Vice President Director	Setiawan Kumala	Direktur Director
Agoes Roediyanto	Direktur Director	Setiawan Kumala	Direktur Director	Agoes Roediyanto	Direktur Director
Suroso	Direktur Director	Agoes Roediyanto	Direktur Director	Suroso	Direktur Director
Arif Wicaksono	Direktur Director	Suroso	Direktur Director	Arif Wicaksono	Direktur Director
		Arif Wicaksono	Direktur Director		

Pejabat Eksekutif
Executive Officers



Nama Name	Jabatan Position
Henny Liu	*Chief Digital Officer*
Haswan Junaidi	Kepala Satuan Kerja Kepatuhan & APU PPT Head of Compliance & AML CFT Division
Ahadi	Kepala Satuan Kerja Manajemen Risiko & Sistem Prosedur Head of Risk Management & System Procedure Division
Resky Irianawati	Kepala Satuan Kerja Audit Intern Head of Internal Audit Division
Thomas Lukman	Kepala Divisi Kredit Konvensional Head of Conventional Credit Division
Octavian	Kepala Divisi Konsumer & *Fintech Channel* Head of Consumer & Fintech Channel Division
Lucie Desiantari	Kepala Divisi *Treasury & Financial Institution* Head of Treasury & Financial Institution Division
Arifin	Kepala Divisi *Finance & Management Information System* Head of Finance & Management Information System Division
Samon Hidayat	Kepala Divisi Teknologi Informasi Head of Information Technology Division
Djoko Laksono	Kepala Divisi Operasional Head of Operational Division
Shirley	Kepala Divisi *Corporate Office* Head of Corporate Office Division
Pingkan Lies Permatasari	Kepala Bagian *Wealth Management* Head of Wealth Management
Eny Widajati	Kepala Bagian Administrasi Kredit Head of Credit Administration
Novica Mulia K.	Kepala Bagian Analisa Risiko Kredit Head of Credit Risk Analysis
Barka Ramdhon	Kepala Bagian *Legal & Remedial* Head of Legal & Remedial
Bobby Santoso	Pimpinan Kantor Cabang Utama Hayam Wuruk - Jakarta Head of Hayam Wuruk Main Branch Office - Jakarta
Sebastian Yogi	Pimpinan Kantor Cabang Kelapa Gading - Jakarta Head of Kelapa Gading Branch Office - Jakarta
Eleonora Diah Tejawati	Pimpinan Kantor Cabang Mangga Dua - Jakarta Head of Mangga Dua Branch Office - Jakarta
Esther Gunawan	Pimpinan Kantor Cabang Mega Kuningan - Jakarta Head of Mega Kuningan Branch Office - Jakarta
Puji Peni Winahyu	Pimpinan Kantor Cabang Tangerang Head of Tangerang Branch Office - Tangerang
Lenny Ekawaty Boediargo	Pimpinan Kantor Cabang Kertajaya - Surabaya Head of Kertajaya Branch Office - Surabaya

Komposisi Pemegang Saham
Composition of Shareholders

Uraian Desciption	31 Desember 2023 December 31, 2023			1 Januari 2023 January 1, 2023		
	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Jumlah Nominal Nominal Value (Rp)	Kepemilikan Saham Share Ownership (%)	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Jumlah Nominal Nominal Value (Rp)	Kepemilikan Saham Share Ownership (%)
PT Equity Development Investment Tbk	8.336.410.000	833.641.000.000	34,78	8.336.410.000	833.641.000.000	34,78
Masyarakat / Public	15.634.587.103	1.563.458.710.300	65,22	15.634.587.103	1.563.458.710.300	65,22
Komposisi Masyarakat **Composition of Public**						
Masyarakat mencapai 5% atau Lebih **Public reaching 5% or More**						
Equity Global International Limited	5.736.363.400	573.636.340.000	23,93	2.400.000.000	240.000.000.000	10,01
UOB Kay Hian Pte Ltd	1.388.305.300	138.830.530.000	5,79	1.388.305.300	138.830.530.000	5,79
Masyarakat di bawah 5% **Public below 5%**						
Masyarakat <5% Public <5%	8.509.918.403	850.991.840.300	35,50	11.846.281.803	1.184.628.180.300	49,42
Total	23.970.997.103	2.397.099.710.300	100,00	**23.970.997.103**	**2.397.099.710.300**	**100,00**

Komposisi Pemegang Saham berdasarkan Status Kepemilikan
Composition of Shareholders based on Ownership Status

Uraian Desciption	31 Desember 2023 December 31, 2023			1 Januari 2023 January 1, 2023		
	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Kepemilikan Saham Share Ownership (%)	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Kepemilikan Saham Share Ownership (%)
Pemodal Nasional **National Investor**						
Perorangan Indonesia Indonesian Individual	18.472	2.495.777.425	10,41	21.077	2.523.225.397	10,53
Yayasan Foundation	1	2.764.600	0,01	1	2.764.600	0,01
Perseroan Terbatas Limited Liability Company	28	12.332.074.914	51,45	30	16.651.950.142	69,47
Pemodal Asing **Foreign Investor**						
Perorangan Asing Foreign Individual	14	717.023	0,00	15	788.923	0,00
Badan Usaha Asing Foreign Enterprise	21	9.139.663.141	38,13	21	4.792.268.041	19,99
Total	18.536	23.970.997.103	100,00	**21.144**	**23.970.997.103**	**100,00**

Komposisi Kepemilikan Saham Dewan Komisaris dan Direksi
Composition of Share Ownership of the Board of Commissioners and Board of Directors

Kepemilikan Langsung atas Saham Perseroan

Mahesh Ajit Ranade* selaku Wakil Presiden Direktur Perseroan memiliki saham secara langsung atas saham Perseroan sebanyak 1.200.000 lembar saham atau 0,005%. Selain Mahesh Ajit Ranade, anggota Dewan Komisaris dan Direksi Peseroan yang lainnya tidak memiliki saham secara langsung atas saham Perseroan pada awal dan akhir tahun 2023.

Direct Ownership of the Company's Shares

Mahesh Ajit Ranade* as Vice President Director of the Company directly owns 1,200,000 shares of the Company's shares or 0.005%. Apart from Mahesh Ajit Ranade, other members of the Company's Board of Commissioners and Board of Directors did not own direct shares of the Company's shares at the beginning and end of 2023.

* Efektif menjabat sejak tanggal 11 September 2023 dan efektif mengundurkan diri tanggal 15 Februari 2024. / Effectively serving since September 11, 2023, and effectively resigning on February 15, 2024.

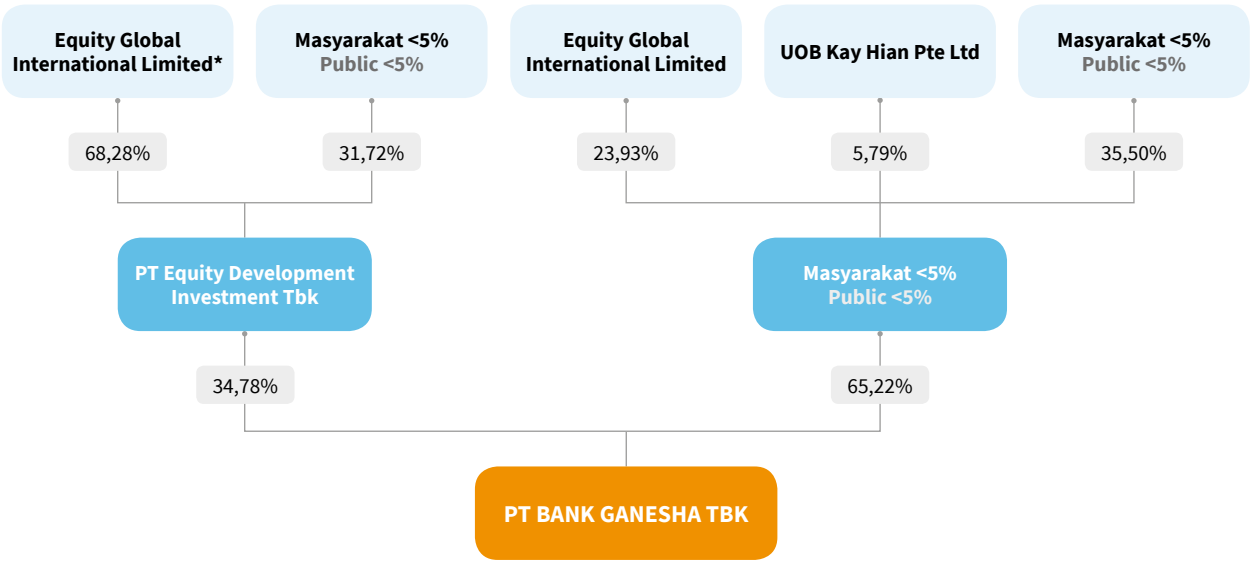
Kepemilikan Tidak Langsung atas Saham Perseroan

Pada awal dan akhir tahun 2023, seluruh Dewan Komisaris dan Direksi yang menjabat tidak memiliki saham secara tidak langsung di Perseroan.

Indirect Ownership of the Company's Shares

At the beginning and end of 2023, all serving members of the Board of Commissioners and Board of Directors did not own indirect shares of the Company.

Struktur Pemegang Saham Utama dan Pengendali
Structure of Major and Controlling Shareholders



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

Berdasarkan struktur Pemegang Saham Utama dan Pengendali Perseroan, PT Equity Development Investment Tbk merupakan Pemegang Saham Pengendali Perseroan dengan kepemilikan saham sebesar 34,78%. Sedangkan, penerima manfaat akhir adalah Equity Global International Limited.

Based on the structure of the Company's Main and Controlling Shareholders, PT Equity Development Investment Tbk is the Company's Controlling Shareholder with share ownership of 34.78%. Meanwhile, the ultimate beneficiary is Equity Global International Limited.

Perlakukan yang Sama terhadap Seluruh Pemegang Saham

Equal Treatment for All Shareholders

Bank Ganesha menjamin Pemegang Saham, baik mayoritas maupun minoritas, memperoleh perlakukan yang sama terkait keterbukaan informasi. Hal ini ditujukan agar tidak terdapat informasi pihak dalam *(inside information)* yang hanya diketahui oleh Pemegang Saham Mayoritas.

Bank Ganesha guarantees that shareholders, both majority and minority, receive the same treatment regarding information disclosure. This matter is intended to ensure that there is no inside information that is only known to the Majority Shareholders.

Informasi Entitas Anak, Perusahaan Asosiasi, dan Ventura Bersama

Information on Subsidiaries, Associated Companies, and Joint Ventures

Sampai dengan 31 Desember 2023, Bank Ganesha tidak memiliki Entitas Anak, perusahaan asosiasi, dan ventura bersama.

Until December 31, 2023, Bank Ganesha did not have Subsidiaries, associated companies, or joint ventures.

Kronologi Pencatatan Saham

Chronology of Share Listing

Uraian Description	Tanggal Pelaksanaan Implementation Date	Jumlah Saham yang Diterbitkan (Lembar Saham) Total Shares Issued (Shares)	Nilai Nominal Nominal Value (Rp)	Harga Penawaran Offering Price (Rp)	Jumlah Saham Beredar (Lembar Saham) Total Outstanding Shares (Shares)	Bursa Pencatatan Saham Stock Exchange
Pencatatan Saham Perdana **Initial Share Listing**	12 Mei 2016 May 12, 2016	5.372.320.000	100	103	11.175.060.000	Bursa Efek Indonesia Indonesia Stock Exchange
Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu I **Capital Increase with Pre-emptive Rights I**	1 Maret 2022 March 1, 2022	5.587.530.000	100	200	16.470.997.103	
Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu II **Capital Increase with Pre-emptive Rights II**	14 Desember 2022 December 14, 2022	7.500.000.000	100	120	23.970.997.103	

Kronologi Pencatatan Efek Lainnya
Chronology of Other Securities Listing

Hingga akhir tahun 2023, Bank belum menerbitkan obligasi, sukuk, dan/atau obligasi konversi.

Until the end of 2023, the Bank did not issue bonds, sukuk, and/or convertible bonds.

Informasi Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik
Information on the Use of Public Accountant and Public Accounting Firm

Kantor Akuntan Publik / Public Accounting Firm KAP Purwantoro, Sungkoro & Surja (Jaringan Asosiasi dari / Association Network of Ernst & Young Global Limited)		Akuntan Publik / Public Accountant Christophorus Alvin Kossim
Alamat / Address **Indonesia Stock Exchange Building Tower 2 Lt. 7** Jl. Jenderal Sudirman Kav. 52-53 Jakarta Selatan 12190 Tel.: (021) 5289 5000 Fax: (021) 5289 4100	Jasa yang Diberikan / Services Provided Memberikan jasa audit independen laporan keuangan (tanpa jasa non audit). Providing independent audit services for Financial Statements (without non-audit services).	Tahun Penugasan / Assignment Year 2023 Biaya / Fee Rp1.400.000.000,-

Lembaga dan Profesi Penunjang Pasar Modal
Capital Market Supporting Institutions and Professions

Lembaga dan Profesi Penunjang Pasar Modal Capital Market Supporting Institutions and Professions	Nama Name	Alamat Address
Biro Administrasi Efek Share Registrar Bureau	PT Datindo Entrycom	Jl. Hayam Wuruk No. 28 Jakarta 10120 Tel. : (021) 3508 077 (*hunting*) Fax : (021) 3508 078 *Email* : corporatesecretary@datindo.com *Website* : www.datindo.com
Pencatatan Efek Share Listing	PT Bursa Efek Indonesia	Gedung Bursa Efek Indonesia Tower 1 Jl. Jenderal Sudirman Kav. 52-53 Jakarta Selatan 12190 Tel. : (021) 515 0515 Fax : (021) 515 4153 *Email* : listing@idx.co.id *Website* : www.idx.co.id
Kustodian Sentral Efek Central Securities Depository	PT Kustodian Sentral Efek Indonesia	Gedung Bursa Efek Indonesia Tower 1 Jl. Jenderal Sudirman Kav. 52-53 Jakarta Selatan 12190 Tel. : (021) 515 2855 Fax : (021) 5299 1199 *Email* : helpdesk@ksei.co.id *Website* : www.ksei.co.id

Akses Informasi dan Data Perusahaan
Access to Company Information and Data

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

Sekretaris Perusahaan

Wisma Hayam Wuruk Lt. 1 & 2
Jl. Hayam Wuruk No. 8
Jakarta Pusat 10120
- Tel. : (021) 2910 9900 (*hunting*)
- Fax : (021) 2910 9992
- *E-mail* : corpsect@bankganesha.co.id
- *Website* : www.bankganesha.co.id

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

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

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

Corporate Secretary

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

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

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

Informasi pada Situs Web Perusahaan
Information on the Company Website

Perseroan menyediakan situs web yang dapat dengan mudah diakses oleh seluruh pemangku kepentingan yang beralamat di www.bankganesha.co.id. Keberadaan situs web perusahaan merupakan bagian dari keterbukaan informasi yang dilakukan Bank agar seluruh pemangku kepentingan dapat dengan mudah memperoleh berbagai informasi terkini terkait dengan perusahaan.

The Company provides a website that is easily accessible for all stakeholders, at www.bankganesha.co.id. The existence of the Company website is part of the Bank's information disclosure so that all stakeholders can easily obtain the latest information related to the Company.

Situs web Bank disusun dengan memperhatikan ketentuan-ketentuan dalam Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik dan menyajikan informasi dalam Bahasa Indonesia dan Bahasa Inggris sebagaimana diuraikan berikut:

The Bank's website is prepared by considering the provisions in Financial Services Authority Regulation No. 8/POJK.04/2015 on Website of Issuers or Public Companies and information is presented in Indonesian and English, as described below:

Uraian	Ketersediaan Availability	Description
Informasi Pemegang Saham sampai dengan Pemilik Akhir Individu	√	Shareholders Information until Ultimate Individual Owner
Isi Kode Etik	√	Content of Code of Conduct
Informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting RUPS.	√	Information on the General Meeting of Shareholders (GMS) at least includes agenda items discussed at the GMS, summary of GMS minutes, and information on important dates on GMS.
Laporan Keuangan Tahunan terpisah (5 tahun terakhir)	√	Separate Annual Financial Statements (last 5 years)
Profi Dewan Komisaris dan Direksi	√	Board of Commissioners' and Board of Directors' Profile
Piagam/Charter Dewan Komisaris, Direksi, dan Komite-Komite	√	Charter of the Board of Commissioners, Board of Directors, and Committees



Analisis dan Pembahasan Manajemen

Management Discussion and Analysis



Tinjauan Ekonomi dan Industri
Economic and Industrial Overview

Perekonomian Global

Setelah mencatat pertumbuhan sebesar 3,4% pada tahun 2022, perekonomian global kembali melemah dengan mencatatkan pertumbuhan sebesar 3,0% pada tahun 2023. Hal ini dipengaruhi masih berlanjutnya ketegangan geopolitik yang dipicu perang Rusia dan Ukraina yang menyebabkan keterbatasan pasokan sehingga tetap tingginya harga energi dan pangan global serta ketegangan perdagangan antara Amerika Serikat dan Tiongkok yang berdampak pada penurunan ekspor-impor dan volume perdagangan dunia.

Perlambatan ekonomi global juga sejalan dengan proses disinflasi dunia yang melambat. Per Desember 2023, inflasi dunia turun menjadi 6,8% pada Desember 2023 dari level tertinggi pada triwulan II 2022 sebesar 11,6%. Penurunan tersebut sejalan dengan penurunan harga energi dan pangan, terurainya keketatan pasokan, serta dampak dari pengetatan kebijakan moneter bank sentral di banyak negara. Namun pada sisi lain, penurunan inflasi dunia berlangsung lebih lambat dari prakiraan semula. Ketatnya pasar tenaga kerja menyebabkan inflasi di negara-negara maju masih jauh di atas sasaran yang ingin dicapai, yaitu 2%.

Masih tingginya tekanan inflasi mendorong pengetatan moneter negara maju dengan suku bunga tinggi yang masih akan berlangsung lebih lama (*higher for longer*). Bank-bank sentral negara maju diprakirakan masih akan mempertahankan suku bunga kebijakan moneter dalam beberapa bulan ke depan, sebelum kemungkinan menurunkannya pada triwulan II 2024. Di Amerika Serikat suku bunga *federal funds rate* (FFR) sebesar 5,50% pada akhir 2023 diprakirakan akan dipertahankan pada triwulan I 2024, sebelum turun pada triwulan II 2024 hingga ke sekitar 4,75%. Sementara itu, kenaikan suku bunga kebijakan moneter di kawasan *Emerging and Developing Economies* (EMDEs) Asia yang selama ini relatif lebih rendah diprakirakan akan dipertahankan lebih lama hingga tahun 2024 untuk memitigasi dampak rambatan tingginya suku bunga di negara maju.

Sumber:
Bank Indonesia, "Laporan Perekonomian Indonesia Tahun 2023", 31 Januari 2024.

Global Economy

After recording growth of 3.4% in 2022, the global economy weakened again by recording growth of 3.0% in 2023. This was influenced by the continuing geopolitical tensions triggered by Russia and Ukraine war in which led to limited supplies, resulting in high global energy and food prices as well as trade tensions between the United States and China which resulted in a decline in export, import, and volume of world trade.

The global economic slowdown was also in line with the slowing world disinflation process. As of December 2023, the world inflation fell to 6.8% in December 2023, from the highest level in the second quarter of 2022 by 11.6%. Such decline was in line with the decrease in energy and food prices, loosening of supply tightness, and impact of tightening central bank monetary policy in many countries. However, on the other hand, the decline in world inflation was slower than previous prediction. The tight labor market causing inflation in developed countries was still far above the target to be achieved of 2%.

The continued high inflationary pressure is driving monetary tightening in developed countries with higher for longer interest rates. It is predicted that central banks in developed countries will continue to maintain monetary policy interest rates in the next few months, before possibly lowering them in the second quarter of 2024. In the United States, the federal funds rate (FFR) interest rate of 5.50% at the end of 2023 is predicted to be maintained in the first quarter of 2024, before decreasing in the second quarter of 2024 to around 4.75%. Meanwhile, the increase in monetary policy interest rates in the Asian Emerging and Developing Economies (EMDEs) region, which has so far been relatively low, is predicted to be maintained longer until 2024 to mitigate the spillover impact from high interest rates in developed countries.

Source:
Bank Indonesia, "Indonesian Economic Report 2023", January 31, 2024.

Perekonomian Nasional

Sejalan dengan perekonomian global, pertumbuhan ekonomi Indonesia turut megalami penurunan menjadi 5,04% (*year on year),* lebih rendah dibanding capaian tahun 2022 yang mengalami pertumbuhan sebesar 5,31%. Meskipun berada dalam tren penurunan, perekonomian Indonesia tetap tumbuh baik didukung oleh permintaan domestik yang tetap kuat di tengah penurunan kinerja ekspor. Konsumsi swasta termasuk konsumsi di sektor jasa tetap kuat didorong masih tingginya keyakinan konsumen, terjaganya daya beli seiring dengan inflasi yang rendah, stimulus kebijakan fiskal termasuk pemberian subsidi dan berbagai program bantuan sosial, membaiknya investasi yang didorong berlanjutnya penyelesaian Proyek Strategis Nasional (PSN) dan investasi nonbangunan, serta peningkatan di berbagai sektor, baik dari sisi lapangan usaha maupun sisi pengeluaran.

Dari sisi lapangan usaha, sektor transportasi dan pergudangan meraih pertumbuhan tertinggi sebesar 13,96%, diikuti oleh sektor jasa lainnya sebesar 10,52%, serta sektor penyediaan akomodasi dan makan minum sebesar 10,01%. Sementara pada sisi pengeluaran, sektor pengeluaran konsumsi lembaga non-profit yang melayani rumah tangga mencapai pertumbuhan tertinggi sebesar 9,83%, diikuti oleh sektor pengeluaran konsumsi rumah tangga sebesar 4,82%, dan sektor pembentukan modal tetap bruto sebesar 4,40%.

Sumber:
- Bank Indonesia, "Laporan Perekonomian Indonesia Tahun 2023"; dan
- Badan Pusat Statistik, "Pertumbuhan Ekonomi Indonesia Triwulan IV-2023 BRS No. 13/02/Th. XXVII, 5 Februari 2024".

National Economy

In line with the global economy, Indonesia's economic growth also decreased to 5.04% (year on year), lower than the achievement in 2022 with growth of 5.31%. Though it was in a downward trend, Indonesian economy continuously grew well, supported by the domestic demand which remained strong amidst declining export performance. Remained strong private consumption including consumption in services sector driven by high consumer confidence, maintained purchasing power in line with low inflation, policy stimulus fiscal, including the provision of subsidies and various social assistance programs, improved investment driven by the continued completion of National Strategic Projects (PSN) and non-building investment, and improvements in various sectors, both in business and expenditure.

In terms of business sector, transportation and warehousing sector achieved the highest growth at 13.96%, followed by other services sector at 10.52%, and accommodation of food and beverage sector at 10.01%. Meanwhile, on expenditure side, the consumption expenditure sector of non-profit institutions serving households achieved the highest growth at 9.83%, followed by household consumption expenditure sector at 4.82%, and gross fixed capital formation sector at 4.40%.

Source:
- Bank Indonesia, "Indonesia Economic Report 2023"; and
- Statistics Indonesia, "Indonesia's Economic Growth Quarter IV-2023 BRS No. 13/02/Th. XXVII, February 5, 2024".

Tinjauan Pasar Keuangan dan Industri Perbankan

Di tengah perlambatan pertumbuhan ekonomi global, kinerja industri perbankan Indonesia pada tahun 2023 tetap terjaga dengan baik. Hal tersebut tercermin dari kinerja kredit perbankan yang tercatat meningkat pada tahun 2023 sebesar sebesar 10,61% menjadi Rp7.186,94 triliun dari sebelumnya Rp6.497,62 triliun. Berdasarkan kelompok penggunaan, pertumbuhan kredit terutama ditopang oleh kredit investasi dan kredit modal kerja yang masing-masing sebesar 12,26% dan 10,05%. Sementara secara sektoral, pertumbuhan kredit terutama ditopang oleh kinerja sektor pengangkutan, jasa sosial, perdagangan, dan listrik, gas, air. Pembiayaan syariah pada Desember 2023 juga tumbuh sebesar 15,80% (yoy), sementara pertumbuhan kredit UMKM mencapai 8,03% (yoy). Dana Pihak Ketiga (DPK) juga mencatatkan pertumbuhan pada tahun 2023 sebesar 3,73% menjadi Rp8.457,93 triliun dari sebelumnya Rp8.153,59 triliun, dengan kontributor pertumbuhan terbesar pada giro yaitu 4,57%.

Selain itu, ketahanan perbankan dan stabilitas sistem keuangan tetap terjaga didukung oleh permodalan yang kuat dan risiko kredit yang rendah. Likuiditas industri perbankan pada Desember 2023 meningkat dengan rasio-rasio likuditas jauh di atas level kebutuhan pengawasan. Rasio alat likuid/*non-core deposit* (AL/NCD) dan alat likuid/dana pihak ketiga (AL/DPK) masing-masing naik menjadi 120,07% dan 28,73%. Sementara itu, rasio kredit bermasalah perbankan/*non-performing loan (*NPL) tercatat rendah sebesar 2,19% (bruto) dan 0,75% (neto). Secara keseluruhan, ketahanan perbankan yang kuat tersebut didukung oleh kemampuan bayar korporasi dan rumah tangga yang tetap baik, sejalan dengan kinerja korporasi dan ekspektasi penghasilan rumah tangga yang terus membaik.

Sepanjang tahun 2023, industri perbankan secara umum mencatatkan pencapaian kinerja dengan tren positif, sedangkan pada Kelompok Bank berdasarkan Modal Inti (KBMI) 1 mencatatkan pencapaian kinerja dengan tren negatif. Hal tersebut tercermin dari kinerja aset, dana pihak ketiga (DPK), dan kredit yang diberikan sebagai berikut:

Overview of Financial Market and Banking Industry

Amidst the slowing global economic growth, the performance of Indonesian banking industry in 2023 was maintained properly. This was reflected in banking loan performance in 2023 which recorded an increase of 10.61% to Rp7,186.94 trillion from that of the previous year of Rp6,497.62 trillion. Based on usage group, loan growth was mainly supported by investment loans and working capital loans of 12.26% and 10.05%, respectively. Meanwhile, by sector, loan growth was mainly supported by the performance of transportation, social services, trade, and electricity, gas, and water sectors. Sharia financing in December 2023 also grew by 15.80% (yoy), while MSME loan growth reached 8.03% (yoy). Third Party Funds (DPK) also recorded growth in 2023 of 3.73% to Rp8,457.93 trillion from the previous year of Rp8,153.59 trillion, with demand deposits as the largest contributor to growth of 4.57%.

In addition, banking resilience and financial system stability are maintained, supported by strong capital and low loan risk. Banking industry liquidity in December 2023 increased with liquidity ratio far above the level required for supervision. The ratio of liquid assets/non-core deposits (AL/NCD) and liquid assets/third party funds (AL/DPK) rose to 120.07% and 28.73%, respectively. Meanwhile, the non-performing loan (NPL) ratio was recorded low at 2.19% (gross) and 0.75% (net). Overall, such strong banking resilience was supported by the continued good repayment capacity of corporation and household, in line with corporate performance and household income expectation which continuously improved.

Throughout 2023, the banking industry generally recorded performance achievements with a positive trend, while the Bank Group based on Core Capital (KBMI) 1 recorded performance achievements with a negative trend. Such matters were reflected in the performance of assets, third party funds (DPK), and loans as follows:

Uraian	Industri Perbankan Banking Industry		Kelompok Bank berdasarkan Modal Inti Bank Group based on Core Capital (KBMI) 1		Description
	2023	2022	2023	2022	
Kinerja Keuangan (dalam miliar Rupiah)					**Financial Performance** (in billion Rupiah)
Aset	**11.765.838**	11.113.321	**1.377.864**	1.436.185	Assets
DPK	**8.457.929**	8.153.590	**918.307**	989.871	Third-Party Funds
Kredit	**7.186.935**	6.497.620	**754.649**	772.695	Loans

Uraian	Industri Perbankan Banking Industry		Kelompok Bank berdasarkan Modal Inti Bank Group based on Core Capital (KBMI) 1		Description
	2023	2022	2023	2022	
Rasio Keuangan (dalam %)					**Financial Ratios** (in %)
Net Interest Margin (NIM)	4,81	4,71	4,93	4,46	Net Interest Margin (NIM)
Return on Assets (ROA)	2,74	2,43	1,33	0,77	Return on Assets (ROA)
Loan to Deposits Ratio (LDR)	83,83	78,78	81,84	77,69	Loan to Deposits Ratio (LDR)
Capital Adequacy Ratio (CAR)	27,65	25,66	33,44	30,93	Capital Adequacy Ratio (CAR)
Beban Operasional Pendapatan Operasional (BOPO)	78,92	78,65	88,50	92,60	Operating Expenses to Operating Income (BOPO)

Aset

Pada tahun 2023, aset industri perbankan tercatat sebesar Rp11.765,84 triliun, meningkat 5,87% dari tahun sebelumnya Rp11.113,32 triliun. Sedangkan, aset KBMI 1 tercatat menurun 4,06% dari Rp1.436,19 triliun menjadi Rp1.377,86 triliun.

Dana Pihak Ketiga

Dana pihak ketiga industri perbankan di tahun 2023 mencapai Rp8.457,93 triliun, mengalami pertumbuhan sebesar 3,73% dibandingkan tahun sebelumnya sebesar Rp8.153,59 triliun. Sedangkan, dana pihak ketiga KBMI 1 tercatat menurun 7,23% dari sebelumnya Rp989,87 triliun menjadi Rp918,31 triliun.

Kredit

Pada akhir periode 2023, penyaluran kredit pada industri perbankan mengalami peningkatan sebesar 10,61% menjadi Rp7.186,94 triliun dari sebelumnya Rp6.497,62 triliun. Sementara itu, penyaluran kredit KBMI 1 tercatat sebesar Rp754,65 triliun, mengalami penurunan 2,34% jika dibandingkan periode sebelumnya sebesar Rp772,70 triliun.

Sumber:
- Bank Indonesia, "Laporan Perekonomian Indonesia Tahun 2023";
- Bank Indonesia, "Tinjauan Kebijakan Moneter Desember 2023";
- Otoritas Jasa Keuangan, "Statistik Perbankan Indonesia - Desember 2023, 21 Februari 2024"; dan
- Otoritas Jasa Keuangan, "Siaran Pers: Sektor Jasa Keuangan yang Kuat dan Stabil untuk Mendukung Pertumbuhan Ekonomi yang Berkelanjutan, 20 Februari 2024".

Assets

In 2023, banking industry assets were recorded at Rp11,765.84 trillion, an increase of 5.87% from Rp11,113.32 trillion in the previous year. Meanwhile, KBMI 1 assets were recorded decreasing by 4.06% from Rp1,436.19 trillion to Rp1,377.86 trillion.

Third-Party Funds

The banking industry's third party funds in 2023 reached Rp8,457.93 trillion, grew by 3.73% compared to that of the previous year of Rp8,153.59 trillion. Meanwhile, third party funds of KBMI 1 were recorded decreasing by 7.23% from previously Rp989.87 trillion to Rp918.31 trillion.

Loans

At the end of the 2023 period, lending in banking industry increased by 10.61% to Rp7,186.94 trillion from the previous Rp6,497.62 trillion. Meanwhile, KBMI 1 lending was recorded at Rp754.65 trillion, a decrease of 2.34% compared to the previous period of Rp772.70 trillion.

Source:
- Bank Indonesia, "Indonesia Economic Report 2023";
- Bank Indonesia, "Monetary Policy Overview December 2023";
- Financial Services Authority, "Indonesian Banking Statistics - December 2023, February 21, 2024"; and
- Financial Services Authority, "Press Release: Strong and Stable Financial Services Sector to Support Sustainable Economic Growth, February 20, 2024".

Tinjauan Operasional
Operational Overview

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

As a business entity operating in banking sector, the Company carries out business activities by collecting public funds which are then channeled back in form of lending to individuals, corporations, and other financing, and providing other banking services.

Strategi Pengembangan Bisnis

Selaras dengan visi dan misi Perseroan untuk menjadi Bank terpercaya yang menjalankan usaha perbankan yang sehat dengan menyediakan produk yang andal dan inovatif melalui pelayanan prima, Perseroan berkomitmen untuk terus melakukan inovasi baik dalam layanan, produk, saluran pemasaran maupun infrastruktur pendukung untuk memberikan pengalaman perbankan yang memuaskan kepada nasabah. Komitmen tersebut dilakukan melalui penyusunan rencana strategis bank meliputi strategi jangka pendek dan menengah serta strategi jangka panjang bank.

Adapun strategi pengembangan bisnis yang dijalankan Perseroan pada tahun 2023 diuraikan sebagai berikut:

1. **Penyaluran Dana**
   a. Menjaga portofolio kredit konvensional yang sehat dan meningkatkan pelayanan kepada nasabah secara digital; dan
   b. Meningkatkan kerja sama penyaluran kredit melalui *fintech* dan Lembaga Jasa Keuangan, melalui pengembangan TI dan layanan perbankan digital.
2. **Penghimpunan Dana**
   Meningkatkan dan menjaga stabilitas dana ritel dengan mengoptimalkan produk eksisting dan pengembangan fitur layanan Bank yang berbasis digital, sesuai dengan kebutuhan nasabah.
3. ***Fee Based Income***
   a. Meningkatkan transaksi melalui aplikasi BANGGA, *biller activities*, *payroll system*, *remittance*, *trading*, valas, surat berharga, Exim, *virtual account*, QRIS, debit dan transaksi lainnya dengan tetap memperhatikan *risk appetite* dan *risk tolerance* yang ditetapkan; dan
   b. Menambahkan mitra untuk produk yang spesifik sesuai dengan kebutuhan nasabah.

Business Development Strategy

In line with the Company's vision and mission to become a trusted Bank that runs a sound banking business by providing reliable and innovative products through excellent service, the Company is committed to continuing to innovate including in services, products, marketing channels, and supporting infrastructure to provide a satisfying banking experience to customers. Such commitment is carried out through the preparation of the Bank's strategic plan, including the Bank's short and medium term strategies as well as long term strategy.

The business development strategies implemented by the Company in 2023 were described as follows:

1. **Fund Distribution**
   a. Maintaining a healthy conventional credit portfolio and improving services to customers digitally; and
   b. Increasing cooperation in lending to fintech and financial services institutions, through the development of IT and digital banking services.
2. **Fundraising**
   Increasing and maintaining the stability of retail funds by optimizing existing products and developing digital-based Bank service features according to customer needs.
3. **Fee-Based Income**
   a. Increasing transactions through BANGGA application, biller activities, payroll system, remittance, trading, foreign exchange, securities, Exim, virtual account, QRIS, debit, and other transactions while observing the established risk appetite and risk tolerance; and
   b. Adding partners for specific products according to customer needs.

Aspek Pemasaran

Semakin ketatnya persaingan yang terjadi di industri perbankan mewajibkan Bank Ganesha untuk memiliki strategi khusus dalam menghadapi tantangan persaingan industri. Oleh karena itu, Bank telah menerapkan berbagai strategi pemasaran dalam rangka mempertahankan pangsa

Marketing Aspect

The increasingly intense competition in banking industry requires Bank Ganesha to have specific strategies to face the challenges of industrial competition. Therefore, the Bank has implemented various marketing strategies to maintain market share, gain

pasar, meraih peluang usaha, serta menghadapi persaingan melalui strategi-strategi berikut:

1. Meningkatkan kerja sama penyaluran kredit melalui fintech dan Lembaga Jasa Keuangan, melalui pengembangan TI dan layanan perbankan digital; dan
2. Meningkatkan dan menjaga stabilitas dana ritel dengan mengoptimalkan produk yang sudah ada dan pengembangan fitur layanan Bank yang berbasis digital, sesuai dengan kebutuhan nasabah.

business opportunities, and face competition through the following strategies:

1. Increasing cooperation in lending through fintech and Financial Services Institutions, through the development of IT and digital banking services; and
2. Increasing and maintaining the stability of retail funds by optimizing existing products and developing digital-based Bank service features according to customer needs.

Pangsa Pasar

Sebagai bank konvensional, Perseroan menghadapi persaingan dengan seluruh bank umum konvensional kelompok bank berdasarkan modal inti (KBMI) I (Bank dengan Modal Inti Rp3 triliun sampai dengan Rp6 triliun) dan industri perbankan di Indonesia dalam menentukan penguasaan pasar. Persaingan usaha tersebut antara lain dapat dilihat berdasarkan jumlah aset yang dimiliki, jumlah dana pihak ketiga yang berhasil dihimpun, dan jumlah kredit yang diberikan oleh Bank.

Market Share

As a conventional bank, the Company faces competition with all conventional commercial banks in the bank group based on core capital (KBMI) I (Bank with Core Capital of Rp3 trillion to Rp6 trillion) and the banking industry in Indonesia in determining market dominance. Such business competition can be seen based on the total assets owned, the total third party funds collected, and the total loans by the Bank.

(dalam miliar Rupiah / in billion Rupiah)

Uraian	2023			2022			Description
	Aset Assets	Kredit Loans	DPK Third-Party Funds	Aset Assets	Kredit Loans	DPK Third-Party Funds	
Perbankan Nasional (BUK)	11.765.838	7.186.935	8.457.929	11.113.321	6.497.620	8.153.590	National Banking (BUK)
KBMI 1	1.377.864	754.649	918.307	1.436.185	772.695	989.871	KBMI 1
Bank Ganesha	9.402	4.336	5.992	8.968	2.913	5.623	Bank Ganesha
Pangsa Pasar terhadap BUK (%)	0,08	0,06	0,07	0,08	0,04	0,07	Market Share to BUK (%)
Pangsa Pasar terhadap KBMI 1 (%)	0,68	0,57	0,65	0,62	0,38	0,57	Market Share of KBMI 1 (%)

Pangsa pasar Perseroan dibandingkan dengan Industri Perbankan berdasarkan total aset dan DPK pada tahun 2023 tetap stabil seperti tahun sebelumnya yakni sebesar 0,08% dan 0,07%. Sedangkan, pangsa pasar Perseroan dibandingkan dengan Industri Perbankan berdasarkan kredit mengalami peningkatan menjadi sebesar 0,06% dari tahun sebelumnya sebesar 0,04%. Hal tersebut didorong oleh pertumbuhan penyaluran kredit Perseroan di tahun 2023.

The Company's market share compared to the Banking Industry based on total assets and DPK in 2023 remained stable as the previous year, by 0.08% and 0.07%, respectively. Meanwhile, the Company's market share compared to the Banking Industry based on loans increased to 0.06% from 0.04% in the previous year. Such matter was driven by the growth of the Company's lending in 2023.

Pangsa pasar Perseroan dibandingkan dengan KBMI I berdasarkan total aset, DPK, dan kredit yang diberikan tahun 2023 masing-masing sebesar 0,68%, 0,65%, dan 0,57% meningkat dibandingkan dengan periode sebelumnya yang sebesar 0,62%, 0,57%, dan 0,38%. Hal tersebut didorong oleh peningkatan kredit dan DPK Perseroan di tahun 2023.

The Company's market share compared to KBMI I based on total assets, DPK, and lending in 2023 was 0.68%, 0.65%, and 0.57% respectively, an increase compared to the previous period of 0.62%. 0.57%, and 0.38%, respectively. This was driven by an increase in the Company's loans and DPK in 2023.

Suku Bunga Dasar Bank

Sebagai salah satu bank umum, Bank memiliki kewajiban untuk melaporkan dan mempublikasikan Suku Bunga Dasar Kredit (SBDK) dalam mata uang Rupiah sebagaimana yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank. Bank meyakini pelaporan SBDK ini mampu meningkatkan good governance dan mendorong persaingan yang sehat dalam industri perbankan, termasuk terciptanya disiplin pasar (market discipline) yang lebih baik.

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

Prime Lending Rate

As a commercial bank, the Bank is required to report and publish the Prime Lending Rate (SBDK) in Rupiah as stipulated in Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports. The Bank believes that this prime lending rate reporting can improve good governance and encourage healthy competition in banking industry, including creating better market discipline.

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

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

(dalam % / in %)

Uraian	2023	2022	Description
Giro			**Demand Deposits**
Rupiah	1,74	1,33	Rupiah
Dolar Amerika Serikat	1,63	0,50	United States Dollar
Tabungan			**Savings Deposits**
Rupiah	1,96	1,70	Rupiah
Dolar Amerika Serikat	-	-	United States Dollar
Deposito Berjangka			**Time Deposits**
Rupiah	4,26	3,87	Rupiah
Dolar Amerika Serikat	3,06	0,93	United States Dollar

Tingkat Suku Bunga Dasar Kredit Rupiah per Tahun
Rupiah Prime Lending Rate per Year

(dalam % / in %)

Uraian	Kredit Korporasi Corporate Credit	Kredit Ritel Retail Credit	Kredit Mikro Micro Credit	Kredit Konsumsi Consumer Loans		Description
				KPR House Loan	Non-KPR Non-House Loan	
Tahun 2023	8,73	9,70	13,86	8,19	7,5	Year 2023
Tahun 2022	8,73	9,70	13,86	8,19	7,5	Year 2022

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

(dalam % / in %)

Uraian	2023	2022	Description
Rupiah	10,75	10,28	Rupiah
Dolar Amerika Serikat	3,42	2,20	United States Dollar

Informasi SBDK yang berlaku setiap saat dapat dilihat pada publikasi di setiap kantor Bank dan/atau situs web Bank (www.bankganesha.co.id).

SBDK information that is valid at any time can be seen in publications at each Bank office and/or on the Bank's website (www.bankganesha.co.id).

Kinerja Operasional

Operational Performance

Produk Simpanan

Produk simpanan merupakan dana pihak ketiga yang berhasil dihimpun oleh Bank melalui berbagai produk tabungan, giro, dan deposito. Kinerja operasional produk simpanan Bank dalam 2 tahun terakhir diuraikan sebagai berikut:

Savings Products

Savings products are third party funds that have been collected by the Bank through various savings deposits, demand deposits, and time deposits products. The operational performance of the Bank's savings products in the last 2 years is described as follows:

Total Rekening Dana Pihak Ketiga
Total Accounts of Third-Party Funds

(dalam unit rekening, kecuali dinyatakan lain / in account unit, unless stated otherwise)

Uraian	2023		2022		Pertumbuhan Growth (%)	Description
	(Unit)	(%)	(Unit)	(%)		
Giro	817	2,31	749	2,10	9,08	Demand Deposits
Tabungan	31.781	89,83	31.825	89,32	(0,14)	Savings Deposits
Deposito Berjangka	2.782	7,86	3.055	8,57	(8,94)	Time Deposits
Total	35.380	100,00	**35.629**	**100,00**	**(0,70)**	**Total**

Total rekening dana pihak ketiga yang berhasil dihimpun Bank di tahun 2023 mengalami penurunan sebesar 0,70% dari 35.629 unit rekening di 2022 menjadi 35.380 unit rekening di 2023. Total rekening dana pihak ketiga Bank didominasi oleh produk tabungan yakni dengan komposisi sebesar 89,83%.

The total accounts of third party funds successfully collected by the Bank in 2023 decreased by 0.70% from 35,629 account units in 2022 to 35,380 account units in 2023. The total accounts of the Bank's third party funds were dominated by savings deposits products with a composition of 89.83%.

Total Dana Pihak Ketiga
Total Third-Party Funds

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

Uraian	2023		2022		Pertumbuhan Growth (%)	Description
	(Rp)	(%)	(Rp)	(%)		
Giro	1.937.370	32,33	2.317.459	41,21	(16,40)	Demand Deposits
Tabungan	546.906	9,13	463.751	8,25	17,93	Savings Deposits
Deposito Berjangka	3.507.763	58,54	2.841.741	50,54	23,44	Time Deposits
Total	5.992.039	100,00	**5.622.951**	**100,00**	**6,56**	**Total**

Pada tahun 2023, total dana pihak ketiga yang berhasil dihimpun Bank mengalami peningkatan sebesar 6,56% dari Rp5,62 triliun di 2022 menjadi Rp5,99 triliun di 2023. Peningkatan ini bersumber dari produk deposito berjangka yang meningkat sebesar 23,44%.

In 2023, the total third party funds collected by the Bank increased by 6.56% from Rp5.62 trillion in 2022 to Rp5.99 trillion in 2023. This increase came from time deposit products which increased by 23.44%.

Produk Pinjaman

Produk pinjaman merupakan pemberian kredit atau pembiayaan kepada pihak ketiga, baik perorangan maupun perusahaan yang terbagi atas jenis kredit dan sektor ekonomi. Kinerja produk pinjaman sepanjang tahun 2023 diuraikan sebagai berikut:

Loan Products

Loan products are the provision of credit or financing to third parties, both individuals and companies, which are divided into loans by type and loans by economic sectors. Loan product performance throughout 2023 was described as follows:

Pinjaman berdasarkan Jenis Kredit
Loans by Type of Credit

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

Uraian	2023		2022		Pertumbuhan Growth (%)	Description
	(Rp)	(%)	(Rp)	(%)		
Kredit Modal Kerja	3.040.806	70,13	2.057.740	70,64	47,77	Working Capital Loans
Kredit Investasi	835.244	19,26	594.959	20,43	40,39	Investment Loans
Kredit Konsumsi	459.722	10,60	260.094	8,93	76,75	Consumer Loans
Total	4.335.772	100,00	**2.912.793**	**100,00**	**48,85**	**Total**

Pada 31 Desember 2023, Bank membukukan total pinjaman sebesar Rp4,34 triliun, mengalami peningkatan sebesar 48,85% dibandingkan 31 Desember 2022 sebesar Rp2,91 triliun. Berdasarkan jenis pinjaman yang diberikan, produk pinjaman Bank didominasi oleh pinjaman modal kerja dengan komposisi sebesar 70,13% pada tahun 2023.

On December 31, 2023, the Bank recorded total loans of Rp4.34 trillion, an increase of 48.85% compared to December 31, 2022, of Rp2.91 trillion. Based on the type of loans, the Bank's loan products were dominated by working capital loans with a composition of 70.13% in 2023.

Pinjaman berdasarkan Sektor Ekonomi
Loans by Economic Sector

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

Uraian	2023		2022		Pertumbuhan Growth (%)	Description
	(Rp)	(%)	(Rp)	(%)		
Rupiah						**Rupiah**
Industri Pengolahan	1.362.940	31,43	665.355	22,84	104,84	Processing Industry
Pertambangan dan Penggalian	493.165	11,37	259.603	8,91	89,97	Mining and Quarrying
Rumah Tangga	447.666	10,32	260.094	8,93	72,12	Household
Perdagangan Besar dan Eceran	435.763	10,05	442.443	15,19	(1,51)	Wholesale and Retail Trade
Aktivitas Keuangan dan Asuransi	343.697	7,93	395.565	13,58	(13,11)	Financial and Insurance Activities
Konstruksi	294.879	6,80	13.965	0,48	2.011,56	Construction
Real Estat	287.896	6,64	312.495	10,73	(7,87)	Real Estate
Pertanian, Kehutanan, dan Perikanan	175.302	4,04	130.194	4,47	34,65	Agriculture, Forestry. and Fishery
Pengangkutan dan Pergudangan	152.252	3,51	44.871	1,54	239,31	Transportation and Warehousing
Penyediaan Akomodasi dan Penyediaan Makan Minum	86.803	2,00	100.472	3,45	(13,60)	Accommodation of Food and Beverage
Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	37.808	0,87	30.149	1,04	25,41	Rental and Leasing Activities Without Option Rights, Employment, Travel Agents, and Other Business Support
Informasi dan Komunikasi	30.529	0,70	82.236	2,82	(62,88)	Information and Communication

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

Uraian	2023 (Rp)	2023 (%)	2022 (Rp)	2022 (%)	Pertumbuhan / Growth (%)	Description
Aktivitas Jasa Lainnya	25.139	0,58	20.091	0,69	25,13	Other Service Activities
Bukan Lapangan Usaha Lainnya	12.056	0,28	208	0,01	5.695,19	Not Other Business Fields
Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi	3.011	0,07	2.619	0,09	15,01	Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities
Aktivitas Rumah Tangga sebagai Pemberi Kerja, Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri	2.780	0,06	118	0,00	2.255,93	Household Activities as an Employer, Activities that Produce Goods and Services by Households that are Used to Meet Their Own Needs
Aktivitas Kesehatan Manusia dan Aktivitas Sosial	1.270	0,03	6.766	0,23	(81,23)	Human Health Activities and Social Activities
Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	318	0,01	841	0,03	(62,19)	Government Administration, and Mandatory Defense Social Security
Pendidikan	45	0,00	521	0,02	(91,36)	Education
Aktivitas Profesional, Ilmiah, dan Teknis	44	0,00	85	0,00	(48,24)	Professional, Scientific, and Technical Activities
Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	-	0,00	116	0,00	(100,00)	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
Dolar Amerika Serikat						**United States Dollar**
Pertambangan dan Penggalian	107.779	2,49	108.973	3,74	(1,10)	Mining and Quarrying
Perdagangan Besar dan Eceran, Reparasi, dan Perawatan Mobil dan Sepeda Motor	34.630	0,80	35.013	1,20	(1,09)	Wholesale and Retail Trade, Car and Motorcycle Repair, and Maintenance
Total	4.335.772	100,00	**2.912.793**	**100,00**	**48,85**	**Total**

Berdasarkan sektor ekonomi, kontribusi penyaluran pinjaman terbesar pada tahun 2023 berasal dari sektor industri pengolahan sebesar Rp1,36 triliun atau 31,43% dari total pinjaman.

Based on economic sector, the largest contribution to loan distribution in 2023 came from the processing industry sector of Rp1.36 trillion or 31.43% of the total loans.

Layanan

Bank juga memberikan berbagai layanan perbankan untuk memperoleh *fee-based income*. Penjelasan mengenai kinerja layanan Bank sepanjang tahun 2023 diuraikan sebagai berikut:

Services

The Bank also provides a variety of banking services to obtain fee-based income. An explanation of the Bank's service performance throughout 2023 was described as follows:

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

Uraian	2023 (Rp)	2023 (%)	2022 (Rp)	2022 (%)	Pertumbuhan / Growth (%)	Description
L/C dan Bank Garansi	17.212	66,35	19.187	67,78	(10,29)	L/C and Bank Guarantee
ATM	3.305	12,74	3.652	12,90	(9,50)	ATM
Kliring	631	2,43	727	2,57	(13,20)	Clearing
Pemberitahuan Impor Barang	1.494	5,76	659	2,33	126,71	Import Declarations
Safe Deposit Box	859	3,31	870	3,07	(1,26)	Safe Deposit Box
Pembayaran Telkom	62	0,24	63	0,22	(1,59)	Telephone Bills (Telkom Payments)
Pembayaran Listrik PLN Praqtis	22	0,08	20	0,07	10,00	Electricity Bills (PLN Praqtis)
Bancassurance	118	0,45	106	0,37	11,32	Bancassurance
Keagenan Surat Berharga	654	2,52	1.428	5,04	(54,20)	Securities Agency
Internet Banking	1.585	6,11	1.596	5,64	(0,69)	Internet Banking
Total	25.942	100,00	**28.308**	**100,00**	**(8,36)**	**Total**

Kinerja layanan Bank Ganesha per 31 Desember 2023 tercatat mengalami penurunan sebesar 8,36% menjadi Rp25,94 miliar dari sebelumnya tercatat Rp28,31 miliar di tahun 2022. Layanan yang berkontribusi paling banyak yaitu L/C dan Bank Garansi sebesar 66,35%.

Bank Ganesha's services performance as of December 31, 2023, was recorded decreasing by 8.36% to Rp25.94 billion from previously recorded at Rp28.31 billion in 2022. The services that contributed the most were L/C and Bank Guarantee at 66.35%.

Tinjauan Operasi per Segmen Usaha

Segmen operasi Perseroan diklasifikasi berdasarkan produk dan jasa yang dikelompokkan dalam kategori sebagai berikut:

Operational Overview by Business Segment

The Company's operating segments are classified based on products and services grouped into the following categories:

Produk dan jasa atas transaksi dengan bank lain.
Products and services for transactions with other banks.

Produk dan jasa atas transaksi dengan nasabah.
Products and services for transactions with customers.

Produk dan jasa atas transaksi yang dilakukan pada divisi treasury, selain transaksi yang dilakukan dengan bank lain dan nasabah.
Products and services for transactions made at the treasury division, apart from transactions made with other banks and customers.

Merupakan transaksi yang tidak dapat dikelompokkan dalam kategori perbankan, konsumer, dan *treasury*.
These are transactions that cannot be categorized into banking, consumer, and treasury.

Berikut kinerja berdasarkan segmen usaha Bank Ganesha selama 2 tahun terakhir:

The following is the performance based on Bank Ganesha's business segments for the last 2 years:

Segmen Operasi
Operating Segment

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

Uraian	Perbankan Banking	Konsumer Consumer	*Treasury*	Lainnya Others	Total	Description
2023						
Pendapatan						Income
Pendapatan Bunga	46.103	372.860	173.789	-	592.752	Interest Income
Pendapatan Operasional Lainnya	-	27.365	9.748	14.775	51.888	Other Operating Income
Total	46.103	400.225	183.537	14.775	644.640	**Total**
Beban						Expense
Beban Bunga	72	140.640	113	10.208	151.033	Interest Expenses
Beban Operasional	-	141.977	18	220.751	362.746	Operating Expenses
Total	72	282.617	131	230.959	513.779	**Total**
Pendapatan/(Beban) Non Operasional	-	-	2.764	(4.841)	(2.077)	Non-Operating Income/ (Expenses)
Laba Sebelum Pajak	46.032	117.608	186.169	(221.024)	128.784	Profit before Tax

Uraian	Perbankan Banking	Konsumer Consumer	*Treasury*	Lainnya Others	Total	Description
2022						
Pendapatan						Income
Pendapatan Bunga	40.925	261.028	131.460	-	433.413	Interest Income
Pendapatan Operasional Lainnya	-	21.703	10.260	11.259	43.222	Other Operating Income
Total	**40.925**	**282.731**	**141.720**	**11.259**	**476.635**	**Total**
Beban						Expense
Beban Bunga	71	111.609	11	16.131	127.822	Interest Expenses
Beban Operasional	-	120.120	-	165.020	285.140	Operating Expenses
Total	**71**	**231.729**	**11**	**181.151**	**412.962**	**Total**
Pendapatan/(Beban) Non Operasional	-	-	50	(6.299)	(6.249)	Non-Operating Income/ (Expenses)
Laba Sebelum Pajak	40.854	51.002	141.759	(176.191)	57.424	Profit before Tax
Pertumbuhan / Growth (%)						
Pendapatan						Income
Pendapatan Bunga	12,65	42,84	32,20	-	36,76	Interest Income
Pendapatan Operasional Lainnya	-	26,09	(4,99)	31,23	20,05	Other Operating Income
Total	**12,65**	**41,56**	**29,51**	**31,23**	**35,25**	**Total**
Beban						Expense
Beban Bunga	1,41	26,01	927,27	(36,72)	18,16	Interest Expenses
Beban Operasional	-	18,20	-	33,77	27,22	Operating Expenses
Total	**1,41**	**21,96**	**1.090,91**	**27,50**	**24,41**	**Total**
Pendapatan/(Beban) Non Operasional	-	-	5.428,00	(23,15)	(66,76)	Non-Operating Income/ (Expenses)
Laba Sebelum Pajak	12,67	130,59	31,33	25,45	124,27	Profit before Tax

Pada tahun 2023, Bank mencatatkan peningkatan pendapatan segmen operasi sebesar 35,25%, dari sebelumnya Rp476,64 miliar menjadi Rp664,64 miliar. Pencapaian pendapatan tertinggi dikontribusikan oleh segmen konsumer sebesar 62,09% dan pendapatan terendah dikontribusikan oleh segmen lainnya sebesar 2,29%.

Sementara itu, Bank mencatatkan beban segmen operasi sepanjang tahun 2023 sebesar Rp513,78 miliar, lebih tinggi dibandingkan dengan tahun 2022 sebesar Rp412,96 miliar. Pencapaian beban tertinggi terjadi pada segmen konsumer sebesar Rp282,62 miliar atau 21,96%, sedangkan pencapaian beban terendah terjadi pada segmen perbankan sebesar Rp72,00 juta atau 1,41%.

Sejalan dengan peningkatan pendapatan segmen operasi, laba sebelum pajak segmen operasi turut mengalami peningkatan sebesar Rp71,36 miliar atau 124,27% menjadi Rp128,78 miliar dari sebelumnya Rp57,42 miliar. Laba sebelum pajak tertinggi diperoleh oleh segmen treasuri, sedangkan yang terendah diperoleh oleh segmen perbankan.

In 2023, the Bank recorded an increase in operating segment income by 35.25%, from previously Rp476.64 billion to Rp664.64 billion. The highest income achievement was contributed by consumer segment at 62.09% and the lowest income was contributed by other segments at 2.29%.

Meanwhile, the Bank recorded operating segment expenses throughout 2023 of Rp513.78 billion, higher compared to Rp412.96 billion in 2022. The highest expense achievement occurred in consumer segment of Rp282.62 billion or 21.96%, while the lowest expense achievement occurred in banking segment of Rp72.00 million or 1.41%.

In line with the increase in operating segment income, operating segment profit before tax also increased by Rp71.36 billion or 124.27% to Rp128.78 billion from previously Rp57.42 billion. The highest profit before tax was obtained by treasury segment, while its lowest was obtained by banking segment.

Tinjauan Keuangan
Financial Overview

Tinjauan keuangan membahas informasi terkait analisis dan pembahasan manajemen dengan mengacu pada Laporan Keuangan Bank yang disajikan sesuai dengan prinsip-prinsip akuntansi keuangan yang berlaku umum di Indonesia untuk tahun yang berakhir pada 31 Desember 2023. Laporan Keuangan Bank telah diaudit oleh KAP Purwantono, Sungkoro & Surja, dengan opini wajar tanpa pengecualian.

The financial overview discusses information related to management's discussion and analysis with reference to the Bank's Financial Statements presented in accordance with the generally accepted financial accounting principles in Indonesia for the year ending December 31, 2023. The Bank's Financial Statements have been audited by Public Accounting Firm Purwantono, Sungkoro & Surja, with unqualified opinion.

Laporan Posisi Keuangan

Statements of Financial Position

Aset
Assets

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

Uraian	2023	2022	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Aset Keuangan					**Financial Assets**
Kas	43.763	61.990	(18.227)	(29,40)	Cash
Giro pada Bank Indonesia	450.009	720.307	(270.298)	(37,53)	Current Accounts with Bank Indonesia
Giro pada Bank Lain - Pihak Ketiga	745.211	1.471.582	(726.371)	(49,36)	Current Accounts with Other Banks - Third Parties
Penempatan pada Bank Indonesia dan Bank Lain - Pihak Ketiga	1.084.937	1.174.733	(89.796)	(7,64)	Placements with Bank Indonesia and Other Banks - Third Parties
Efek-Efek - Pihak Ketiga	1.482.867	1.651.080	(168.213)	(10,19)	Securities - Third Parties
Efek-Efek yang Dibeli dengan Janji Dijual Kembali - Pihak Ketiga	1.150.667	766.672	383.995	50,09	Securities Purchased under Agreement to Resell - Third Parties
Kredit - Neto					Loans - Net
Pihak Berelasi	34.364	43.083	(8.719)	(20,24)	Related Parties
Pihak Ketiga	4.103.591	2.807.479	1.296.112	46,17	Third Parties
Tagihan Akseptasi	-	12.213	(12.213)	(100,00)	Acceptance Receivables
Total Aset Keuangan	**9.095.409**	**8.709.139**	**386.270**	**4,44**	**Total Financial Assets**
Aset Non Keuangan					**Non-Financial Assets**
Aset Tetap – Neto	61.547	60.389	1.158	1,92	Fixed Assets – Net
Aset Hak Guna – Neto	18.937	22.354	(3.417)	(15,29)	Right of Use Assets – Net
Aset Tak Berwujud - Neto	11.447	11.674	(227)	(1,94)	Intangible Assets - Net
Aset Pajak Tangguhan	105.146	57.102	48.044	84,14	Deferred Tax Assets
Aset Lain-Lain – Neto	109.823	107.474	2.349	2,19	Other Assets – Net
Total Aset Non Keuangan	**306.900**	**258.993**	**47.907**	**18,50**	**Total Non-Financial Assets**
Total Aset	**9.402.309**	**8.968.132**	**434.177**	**4,84**	**Total Assets**

Total Aset

Total aset Bank tahun 2023 mencapai Rp9,40 triliun, meningkat 4,84% dibandingkan tahun 2022 mencapai Rp8,97 triliun. Peningkatan total aset dikontribusikan oleh aset keuangan yang meningkat 4,44%.

Total Assets

The Bank's total assets in 2023 reached Rp9.40 trillion, an increase of 4.84% compared to Rp8.97 trillion in 2022. The increase in total assets was contributed by financial assets which increased by 4.44%.

Total Aset Keuangan

Bank membukukan total aset keuangan pada tahun 2023 sebesar Rp9,10 triliun, lebih tinggi 4,44% dibandingkan tahun 2022 yang mencapai Rp8,71 triliun. Peningkatan ini terutama dipengaruhi oleh kredit pihak ketiga yang meningkat sebesar 46,17%.

Total Financial Assets

The Bank recorded total financial assets in 2023 of Rp9.10 trillion, 4.44% higher than in 2022 which reached Rp8.71 trillion. This increase was mainly due to third party loans that increased by 46.17%.

Total Aset Non Keuangan

Total aset non keuangan Bank pada akhir tahun 2023 sebesar Rp306,90 miliar, tercatat meningkat sebesar 18,50% dari tahun 2022 yang sebesar Rp258,99 miliar. Hal ini dipengaruhi oleh peningkatan aset pajak tangguhan sebesar 84,14%.

Total Non-Financial Assets

The Bank's total non-financial assets at the end of 2023 were Rp306.90 billion, recorded an increase of 18.50% from 2022 of Rp258.99 billion. This was due to an increase in deferred tax assets of 84.14%.

Liabilitas
Liabilities

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

Uraian	2023	2022	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Liabilitas Keuangan					**Financial Liabilities**
Liabilitas Segera	11.873	111.586	(99.713)	(89,36)	Obligations due Immediately
Simpanan					Deposits
Pihak Berelasi	69.371	104.834	(35.463)	(33,83)	Related Parties
Pihak Ketiga	5.922.668	5.518.117	404.551	7,33	Third Parties
Simpanan dari Bank Lain - Pihak Ketiga	2.238	2.425	(187)	(7,71)	Deposits from Other Banks - Third Parties
Kewajiban Akseptasi	-	12.215	(12.215)	(100,00)	Acceptance Liabilities
Liabilitas Lain-Lain	69.775	40.841	28.934	70,85	Other Liabilities
Total Liabilitas Keuangan	**6.075.925**	**5.790.018**	**285.907**	**4,94**	**Total Financial Liabilities**
Liabilitas Non Keuangan					**Non-Financial Liabilities**
Utang Pajak	53.600	16.226	37.374	230,33	Taxes Payable
Liabilitas Imbalan Pasca Kerja	28.582	23.126	5.456	23,59	Post-Employment Benefits Obligation
Total Liabilitas Non Keuangan	**82.182**	**39.352**	**42.830**	**108,84**	**Total Non-Financial Liabilities**
Total Liabilitas	**6.158.107**	**5.829.370**	**3.289.737**	**113,78**	**Total Liabilities**

Total Liabilitas

Total liabilitas Bank per 31 Desember 2023 tercatat mengalami peningkatan sebesar 113,78%, dari sebelumnya Rp5,83 triliun per 31 Desember 2022 menjadi Rp6,16 triliun. Hal ini disebabkan oleh peningkatan liabilitas keuangan dan liabilitas non keuangan masing-masing sebesar 4,94% dan 108,84%.

Total Liabilities

The Bank's total liabilities as of December 31, 2023, were recorded increasing by 113.78%, from previously Rp5.83 trillion as of December 31, 2022, to Rp6.16 trillion. This was caused by an increase in financial liabilities and non-financial liabilities of 4.94% and 108.84% respectively.

Total Liabilitas Keuangan

Total liabilitas keuangan tahun 2023 mencapai Rp6,08 triliun, meningkat 4,94% dibandingkan dengan tahun 2022 yang mencapai Rp5,79 triliun. Peningkatan tersebut khususnya berasal dari simpanan pihak ketiga yang meningkat sebesar 7,33% dari sebelumnya tercatat Rp5,52 triliun menjadi Rp5,92 triliun.

Total Financial Liabilities

The total financial liabilities in 2023 reached Rp6.08 trillion, an increase of 4.94% compared to in 2022 of Rp5.79 trillion. This increase mainly came from third party deposits which increased by 7.33% from previously Rp5.52 trillion to Rp5.92 trillion.

Total Liabilitas Non Keuangan

Per akhir tahun 2023, total liabilitas non keuangan Bank tercatat sebesar Rp82,18 miliar, mengalami peningkatan signifikan sebesar 108,84% dibandingkan tahun 2022 yang sebesar Rp39,35 miliar. Peningkatan ini terutama didorong oleh utang pajak yang meningkat sebesar 230,33%.

Total Non-Financial Liabilities

As of the end of 2023, the Bank's total non-financial liabilities were recorded at Rp82.18 billion, a significant increase of 108.84% compared to in 2022 of Rp39.35 billion. This increase was mainly driven by taxes payable which increased by 230.33%.

Ekuitas
Equity

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

Uraian	2023	2022	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Modal Saham	2.397.100	1.647.100	750.000	45,53	Share Capital
Tambahan Modal Disetor	692.110	542.110	150.000	27,67	Additional Paid-In Capital
Dana Setoran Modal	-	900.000	(900.000)	(100,00)	Capital Deposit Funds
Surplus Revaluasi Aset Tetap - Neto	33.746	33.746	-	0,00	Revaluation Surplus of Fixed Assets - Net
Perubahan Nilai Wajar dari Keuangan yang Diukur pada Nilai Wajar Melalui Penghasilan Komprehensif Lain	(5.342)	(8.197)	2.855	(38,83)	Fair Value Changes of Securities Measured at Fair Value Through Other Comprehensive Income
Saldo Laba	126.588	24.003	102.585	427,38	Retained Earnings
Total Ekuitas	**3.244.202**	**3.138.762**	**105.440**	**3,36**	**Total Equity**

Total Ekuitas

Total ekuitas Bank pada akhir tahun 2023 sebesar Rp3,24 triliun, tercatat meningkat sebesar 3,36% dari tahun 2022 yang sebesar Rp3,14 triliun. Hal ini terjadi terutama karena peningkatan modal saham sebesar 45,53%.

Total Equity

The Bank's total equity at the end of 2023 was Rp3.24 trillion, recorded an increase of 3.36% from that of 2022 of Rp3.14 trillion. This happened mainly due to an increase in share capital of 45.53%.

Laporan Laba Rugi dan Penghasilan Komprehensif Lain

Statements of Profit or Loss and Other Comprehensive Income

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

Uraian	2023	2022	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Pendapatan Bunga	592.752	433.413	159.339	36,76	Interest Income
Beban Bunga - Neto	151.033	127.822	23.211	18,16	Interest Expenses - Net
Pendapatan Bunga - Neto	**441.719**	**305.591**	**136.128**	**44,55**	**Interest Income - Net**
Pendapatan Operasional Lainnya	51.888	43.222	8.666	20,05	Other Operating Income
Beban Kerugian Penurunan Nilai	141.193	119.183	22.010	18,47	Provision for Impairment Losses
Beban Operasional Lainnya	**221.553**	**165.957**	**55.596**	**33,50**	**Other Operating Expenses**

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

Uraian	2023	2022	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Beban Operasional Lainnya - Neto	310.858	241.918	68.940	28,50	Other Operating Expenses - Net
Laba Operasional	130.861	**63.673**	**67.188**	**105,52**	**Income from Operations**
Beban Non Operasional - Neto	2.077	6.249	(4.172)	(66,76)	Non-Operating Expenses - Net
Laba Sebelum Pajak Penghasilan	128.784	**57.424**	**71.360**	**124,27**	**Profit Before Income Tax**
Beban Pajak	24.819	11.381	13.438	118,07	Tax Expense
Laba Bersih Tahun Berjalan yang Diatribusikan kepada:	103.965	**46.043**	**57.922**	**125,80**	**Net Profit for the Year Attributable to:**
Pemilik Entitas Induk	103.965	46.043	57.922	125,80	Owners of the Entity
Kepentingan Non Pengendali	-	-	-	-	Non-Controlling Interests
Penghasilan Komprehensif Lain Tahun Berjalan - Neto	1.475	(10.171)	11.646	114,50	Other Comprehensive Income for the Year - Net
Jumlah Laba Komprehensif Tahun Berjalan yang Diatribusikan kepada:	105.440	**35.872**	**69.568**	**193,93**	**Total Comprehensive Income for the Year Attributable to:**
Pemilik Entitas Induk	105.440	35.872	69.568	193,93	Owners of the Entity
Kepentingan Non Pengendali	-	-	-	-	Non-Controlling Interests
Laba per Saham Dasar/Dilusian (dalam Rupiah penuh)	5,0	**2,8**	**2,2**	**78,57**	**Basic/Diluted Earnings per Share (in full Rupiah)**

Pendapatan dan Beban Operasional
Income and Expenses from Operations

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

Uraian	2023	2022	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Pendapatan Bunga	592.752	433.413	159.339	36,76	Interest Income
Rupiah	528.752	378.456	150.296	39,71	Rupiah
Valuta Asing	64.000	54.957	9.043	16,45	Foreign Currencies
Beban Bunga – Neto	151.033	127.822	23.211	18,16	Interest Expenses - Net
Bunga	140.825	111.692	29.133	26,08	Interest Expenses
Premi Program Penjaminan Simpanan	10.208	16.130	(5.922)	(36,71)	Premium on Deposit Guarantee Program
Total Pendapatan Bunga - Neto	441.719	**305.591**	**136.128**	**44,55**	**Total Interest Income - Net**

Pendapatan Bunga - Neto

Sepanjang tahun 2023, Bank membukukan pendapatan bunga – neto sebesar Rp441,72 miliar, meningkat sebesar 44,55% dibandingkan tahun 2022 sebesar Rp305,59 miliar. Peningkatan ini berasal dari pendapatan bunga yang meningkat sebesar 36,76% dari sebelumnya Rp433,41 miliar menjadi Rp592,75 miliar.

Pendapatan Bunga

Pendapatan bunga Bank pada akhir tahun 2023 mencapai Rp592,75 miiar, tumbuh 36,76% dari sebelumnya Rp433,41 miliar. Pertumbuhan tersebut dikontribusikan oleh pendapatan bunga rupiah dan pendapatan bunga valuta asing yang meningkat masing-masing sebesar 39,71% dan 16,45%.

Interest Income - Net

Throughout 2023, the Bank recorded net interest income of Rp441.72 billion, an increase of 44.55% compared to in 2022 of Rp305.59 billion. This increase came from interest income which increased by 36.76% from previously Rp433.41 billion to Rp592.75 billion.

Interest Income

The Bank's interest income at the end of 2023 reached Rp592.75 billion, grew by 36.76% from previously Rp433.41 billion. This growth was contributed by rupiah interest income and foreign currency interest income which increased by 39.71% and 16.45% respectively.

Beban Bunga - Neto

Beban bunga - neto yang tercatat di akhir tahun 2023 sebesar Rp151,03 miliar, mengalami peningkatan sebesar 18,16% dibandingkan tahun 2022 yang sebesar Rp127,82 miliar. Peningkatan tersebut disebabkan oleh beban bunga yang meningkat sebesar Rp29,13 miliar atau 26,08%.

Interest Expenses - Net

Interest expenses - net recorded at the end of 2023 were Rp151.03 billion, an increase of 18.16% compared to Rp127.82 billion in 2022. This increase was due to interest expenses which increased by Rp29.13 billion or 26.08%.

Pendapatan Operasional Lainnya
Other Operating Income

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

Uraian	2023	2022	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Provisi dan Komisi selain Kredit – Neto	24.749	26.336	(1.587)	(6,03)	Commissions and Fees from Transactions Other than Loans – Net
Pendapatan Jasa Administrasi dan Penalti	1.630	2.402	(772)	(32,14)	Administration Fees and Penalties
Keuntungan Transaksi Valuta Asing – Neto	2.330	5.810	(3.480)	(59,90)	Gain on Foreign Exchange Transactions – Net
Keuntungan Neto Penjualan Efek	7.336	4.447	2.889	64,97	Net Gain on Sale of Securities
Lain-Lain	15.843	4.227	11.616	274,80	Others
Total Pendapatan Operasional Lainnya	**51.888**	**43.222**	**8.666**	**20,05**	**Total Other Operating Income**

Pada posisi 31 Desember 2023, pendapatan operasional lainnya Bank mencapai Rp51,89 miliar, lebih tinggi 20,05% dibandingkan tahun 2022 yang sebesar Rp43,22 miliar. Meningkatnya pendapatan operasional lainnya bersumber dari pendapatan operasional lain-lain yang mengalami kenaikan sebesar Rp11,62 miliar atau 274,80%.

As of December 31, 2023, the Bank's other operating income reached Rp51.89 billion, 20.05% higher than in 2022 of Rp43.22 billion. The increase in other operating income came from other operating income which increased by Rp11.62 billion or 274.80%.

Beban Kerugian Penurunan Nilai
Provision for Impairment Losses

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

Uraian	2023	2022	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Aset Keuangan	(140.998)	(114.048)	26.950	23,63	Financial Assets
Aset Non Keuangan	(195)	(5.135)	(4.940)	(96,20)	Non-Financial Assets
Total Beban Kerugian Penurunan Nilai	**(141.193)**	**(119.183)**	**22.010**	**18,47**	**Total Provision for Impairment Losses**

Beban kerugian penurunan nilai Bank mengalami peningkatan sebesar 18,47% menjadi Rp141,19 miliar pada tahun 2023 dari Rp119,18 miliar di tahun 2022. Hal tersebut dipengaruhi oleh peningkatan aset keuangan dari sebelumnya tercatat sebesar Rp114,05 miliar menjadi Rp141,00 miliar.

The Bank's provision for impairment losses increased by 18.47% to Rp141.19 billion in 2023 from Rp119.18 billion in 2022. This was affected by an increase in financial assets from previously Rp114.05 billion to Rp141.00 billion.

Beban Operasional Lainnya
Other Operating Expenses

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

Uraian	2023	2022	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Umum dan Administrasi	61.041	56.817	4.224	7,43	General and Administrative
Tenaga Kerja	157.027	104.630	52.397	50,08	Personnel
Lain-Lain	3.485	4.510	(1.025)	(22,73)	Others
Total Beban Operasional Lainnya	**221.553**	**165.957**	**55.596**	**33,50**	**Total Other Operating Expenses**
Beban Operasional Lainnya - Neto	**310.858**	**241.918**	**68.940**	**28,50**	**Other Operating Expenses - Net**
Laba Operasional	**130.861**	**63.673**	**67.188**	**105,52**	**Income from Operations**

Beban Operasional Lainnya

Pada tahun 2023, beban operasional lainnya tercatat sebesar Rp221,55 miliar, mengalami peningkatan sebesar 33,50% dibandingkan tahun sebelumnya sebesar Rp165,96 miliar. Peningkatan tersebut diakibatkan oleh beban tenaga kerja sebesar Rp157,03 miliar, yang tercatat lebih tinggi 50,08% dibandingkan tahun sebelumnya sebesar Rp104,63 miliar.

Laba Operasional

Laba operasional Bank pada tahun 2023 mengalami peningkatan sebesar 105,52%, dari sebelumnya Rp63,67 miliar menjadi Rp130,86 miliar. Hal ini terutama disebabkan oleh meningkatnya pendapatan bunga – neto sebesar Rp136,13 miliar atau 44,55%.

Other Operating Expenses

In 2023, other operating expenses were recorded at Rp221.55 billion, an increase of 33.50% compared to that of the previous year of Rp165.96 billion. Such increase was due to personnel expense of Rp157.03 billion, which was higher 50.08% compared to that of the previous year of Rp104.63 billion.

Income from Operations

The Bank's income from operations in 2023 increased by 105.52%, from previously Rp63.67 billion to Rp130.86 billion. This was mainly due to an increase in interest income - net of Rp136.13 billion or 44.55%.

Beban Non Operasional - Neto
Non-Operating Expenses - Net

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

Uraian	2023	2022	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Keuntungan Pelepasan Aset Tetap – Neto	1.091	149	942	632,21	Gain on Disposals of Fixed Assets – Net
Keuntungan (Kerugian) Penjualan Agunan yang Diambil Alih	(1.239)	-	(1.239)	-	Gain (Loss) on Sales for Foreclosed Asset
Beban Administrasi Agunan yang Diambil Alih	413	630	(217)	(34,44)	Administrative Expenses of Foreclosed Properties
Beban Lain-Lain - Neto	1.516	5.768	(4.252)	(73,72)	Other Expenses - Net
Total Beban Non Operasional - Neto	**2.077**	**6.249**	**(4.172)**	**(66,76)**	**Total Non-Operating Expenses - Net**
Laba sebelum Pajak Penghasilan	**128.784**	**57.424**	**71.360**	**124,27**	**Profit Before Income Tax**

Beban Non Operasional - Neto

Pada tahun 2023, Bank mencatat beban non operasional – neto sebesar Rp2,08 miliar, menurun 66,76% dibandingkan tahun sebelumnya sebesar Rp6,25 miliar. Penurunan beban non operasional neto terutama bersumber dari beban non operasional lain-lain yang menurun sebesar 73,72%.

Non-Operating Expenses - Net

In 2023, the Bank recorded non-operating expenses - net of Rp2.08 billion, a decrease of 66.76% compared to that of the previous year of Rp6.25 billion. The decrease in net non-operating expenses mainly came from other non-operating expenses which decreased by 73.72%.

Laba sebelum Pajak Penghasilan

Laba sebelum pajak penghasilan Bank tahun 2023 mencapai Rp128,78 miliar, meningkat 124,27% dibandingkan dengan tahun 2022 yang mencapai Rp57,42 miliar. Peningkatan laba sebelum pajak penghasilan sejalan dengan peningkatan laba operasional sebesar Rp67,19 miliar atau 105,52% dan penurunan beban non operasional neto sebesar Rp4,17 miliar atau 66,76%.

Profit before Income Tax

The Bank's profit before income tax in 2023 reached Rp128.78 billion, an increase of 124.27% compared to that of 2022 which reached Rp57.42 billion. The increase in profit before income tax was in line with the increase in income from operations of Rp67.19 billion or 105.52% and the decrease in net non-operating expenses of Rp4.17 billion or 66.76%.

Beban Pajak
Tax Expense

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

Uraian	2023	2022	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Pajak Kini	73.209	23.293	49.916	214,30	Current Tax
Pajak Tangguhan	(48.390)	(11.912)	36.478	306,23	Deferred Tax
Total Beban Pajak	**24.819**	**11.381**	**13.438**	**118,07**	**Total Tax Expense**
Laba Bersih Tahun Berjalan	**103.965**	**46.043**	**57.922**	**125,80**	**Profit for the Year**

Beban Pajak

Sepanjang tahun 2023, beban pajak Bank mencapai Rp24,82 miliar, meningkat 118,07% jika dibandingkan dengan tahun 2022 mencapai Rp11,38 miliar. Peningkatan ini terutama disebabkan oleh pajak tangguhan yang meningkat sebesar 306,23%.

Tax Expense

Throughout 2023, the Bank's tax expense reached Rp24.82 billion, an increase of 118.07% compared to Rp11.38 billion in 2022. This increase was mainly due to deferred tax that increased by 306.23%.

Laba Bersih Tahun Berjalan

Pada akhir periode 2023, laba bersih tahun berjalan Bank mencapai Rp103,97 miliar, meningkat Rp57,92 miliar atau 125,80% dibandingkan dengan akhir periode 2022 sebesar Rp46,04 miliar. Kondisi ini dipengaruhi oleh pertumbuhan pendapatan bunga selama tahun 2023.

Profit for the Year

At the end of the 2023 period, the Bank's profit for the year reached Rp103.97 billion, an increase of Rp57.92 billion or 125.80% compared to the end of the 2022 period of Rp46.04 billion. This condition is affected by the growth in interest income throughout 2023.

Penghasilan Komprehensif Lain
Other Comprehensive Income

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

Uraian	2023	2022	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Pos-pos yang Tidak Akan Direklasifikasi ke Laba Rugi:					Items not to be Reclassified to Profit or Loss:
Pengukuran Kembali atas Kewajiban Imbalan Pasti	(1.704)	(595)	1.109	186,39	Remeasurement of Defined Benefit Obligation
Pajak Penghasilan Terkait	324	113	211	186,73	Related Income Tax
Sub Total	**(1.380)**	**(482)**	**898**	**186,31**	**Sub Total**
Pos yang Akan Direklasifikasi ke Laba Rugi:					Items to be Reclassified to Profit or Loss:
Keuntungan (Kerugian) Bersih atas Efek-efek yang Diukur pada Nilai Wajar melalui Penghasilan Komprehensif Lain	3.525	(11.961)	15.486	129,47	Net Gain (Losses) on Changes in Fair Value of Securities Fair-Value through Other Comprehensive Income
Pajak Penghasilan Terkait	(670)	2.272	(2.942)	(129,49)	Related Income Tax
Sub Total	**2.855**	**(9.689)**	**12.544**	**129,47**	**Sub Total**

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

Uraian	2023	2022	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Kerugian Komprehensif Lain Tahun Berjalan - Neto	**1.475**	**(10.171)**	**11.646**	**114,50**	**Other Comprehensive Loss for the Year - Net**
Total Laba Komprehensif Tahun Berjalan	**105.440**	**35.872**	**69.568**	**193,93**	**Total Comprehensive Income for the Year**
Laba per Saham Dasar/Dilusian (dalam Rupiah penuh)	**5,0**	**2,8**	**2,2**	**78,57**	**Basic/Diluted Earnings per Share (in full Rupiah)**

Kerugian Komprehensif Lain Tahun Berjalan - Neto

Sepanjang tahun 2023, Bank membukukan penghasilan komprehensif lain tahun berjalan - neto sebesar Rp1,48 miliar. Jumlah tersebut meningkat sebesar 114,50% atau setara Rp11,65 miliar dibandingkan tahun 2022 yang mencatatkan kerugian komprehensif lain tahun berjalan – neto sebesar Rp10,17 miliar.

Other Comprehensive Loss for the Year - Net

Throughout 2023, the Bank recorded other comprehensive income for the year - net of Rp1.48 billion. This amount increased by 114.50% or equivalent to Rp11.65 billion compared to 2022 which recorded other comprehensive loss for the year - net of Rp10.17 billion.

Total Laba Komprehensif Tahun Berjalan

Total laba komprehensif tahun berjalan Bank mengalami peningkatan 193,93% atau setara Rp69,57 miliar dari Rp35,87 miliar di tahun 2022 menjadi Rp105,44 miliar di tahun 2023. Peningkatan tersebut sejalan dengan meningkatnya laba tahun berjalan Bank.

Total Comprehensive Income for the Year

The Bank's total comprehensive income for the year increased by 193.93% or equivalent to Rp69.57 billion from Rp35.87 billion in 2022 to Rp105.44 billion in 2023. Such increase was in line with the increase in the Bank's profit for the year.

Laba per Saham Dasar/Dilusian

Pada tahun 2023, laba per saham dasar/dilusian Bank mencapai Rp5,0, meningkat 78,57% dibandingkan dengan tahun 2022 sebesar Rp2,8.

Basic/Diluted Earnings per Share

In 2023, the Bank's basic/diluted earnings per share reached Rp5.0, an increase of 78.57% compared to Rp2.8 in 2022.

Laporan Arus Kas

Statements of Cash Flows

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

Uraian	2023	2022	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			(Rp)	(%)	
Arus Kas untuk Aktivitas Operasi	**(1.089.925)**	(1.118.735)	(28.810)	(2,58)	Cash Flows for Operating Activities
Arus Kas untuk Aktivitas Investasi	**(7.426)**	(71.690)	(64.264)	(89,64)	Cash Flows for Investing Activities
Arus Kas untuk (dari) Aktivitas Pendanaan	**(7.698)**	946.095	(953.793)	(100,81)	Cash Flows for (from) Financing Activities
Kenaikan (Penurunan) Neto Kas dan Setara Kas	**(1.105.049)**	(244.330)	860.719	352,28	Net Increase (Decrease) in Cash and Cash Equivalents
Kas dan Setara Kas Awal Tahun	**3.429.406**	3.673.736	(244.330)	(6,65)	Cash and Cash Equivalents at Beginning of Year
Kas dan Setara Kas Akhir Tahun	**2.324.357**	3.429.406	(1.105.049)	(32,22)	Cash and Cash Equivalents at End of Year

Arus Kas untuk Aktivitas Operasi

Bank membukukan kas neto keluar yang digunakan untuk aktivitas operasi sebesar Rp1,09 triliun pada tahun 2023, lebih rendah 2,58% dibandingkan tahun sebelumnya. Kondisi ini dipengaruhi terutama oleh peningkatan pencairan simpanan dan pendapatan bunga.

Arus Kas untuk Aktivitas Investasi

Kas neto keluar yang digunakan untuk aktivitas investasi pada tahun 2023 sebesar Rp7,43 miliar, menurun signifikan sebesar 89,64% dibandingkan tahun 2022 yang sebesar Rp71,69 miliar. Hal tersebut dipengaruhi terutama oleh penempatan efek yang dimiliki hingga jatuh tempo.

Arus Kas dari Aktivitas Pendanaan

Per 31 Desember 2023, Bank mencatatkan kas neto keluar yang digunakan untuk aktivitas pendanaan sebesar Rp7,70 miliar, menurun 100,81% dibandingkan per 31 Desember 2022 yang mencatatkan kas neto diperoleh dari aktivitas pendanaan sebesar Rp946,10 miliar. Hal tersebut dikarenakan Bank tidak melakukan penerbitan saham baru pada tahun 2023.

Cash Flows for Operating Activities

The Bank recorded net cash outflow used for operating activities of Rp1.09 trillion in 2023, 2.58% lower than that of the previous year. This condition was mainly affected by an increase in deposit disbursement and interest income.

Cash Flows for Investing Activities

Net cash outflow used for investing activities in 2023 was Rp7.43 billion, a significant decrease of 89.64% compared to Rp71.69 billion in 2022. This was mainly affected by placement of held-to-maturity securities.

Cash Flows from Financing Activities

As of December 31, 2023, the Bank recorded net cash outflow used for financing activities of Rp7.70 billion, a decrease of 100.81% compared to December 31, 2022, which recorded net cash provided by financing activities of Rp946.10 billion. This was due to no issuance of new shares by the Bank in 2023.

Rasio Keuangan

Bank senantiasa patuh terhadap beragam peraturan yang telah ditetapkan oleh Otoritas Jasa Keuangan, Bank Indonesia, dan peraturan terkait lainnya. Oleh karena itu, Bank berupaya memenuhi rasio-rasio keuangan sesuai dengan ketentuan yang berlaku. Adapun informasi terkait rasio-rasio keuangan Bank untuk tahun 2022 dan 2023 disajikan dalam tabel berikut:

Financial Ratios

The Bank always complies with various regulations stipulated by the Financial Services Authority, Bank Indonesia, and other related regulations. Therefore, the Bank strives to comply with financial ratios in accordance with the applicable regulations. Information related to the Bank's financial ratios for 2022 and 2023 is presented in the following table:

(dalam % / in %)

Uraian	2023	2022	Description
Rasio Kinerja			**Performance Ratio**
Rasio Permodalan			**Capital Ratio**
Capital Adequacy Ratio (CAR) dengan Memperhitungkan Risiko Kredit dan Risiko Operasional	**94,67**	106,41	Capital Adequacy Ratio (CAR) by Calculating Credit Risk and Operational Risk
Capital Adequacy Ratio (CAR) dengan Memperhitungkan Risiko Kredit, Risiko Pasar, dan Risiko Operasional	**94,38**	106,10	Capital Adequacy Ratio (CAR) by Calculating Credit Risk, Market Risk, and Operational Risk
Rasio Aset Produktif			**Earning Assets Ratio**
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	**1,30**	1,45	Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning and Non-Earning Assets
Aset Produktif Bermasalah terhadap Total Aset Produktif	**0,82**	0,86	Non-Performing Earning Assets to Total Earning Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	**2,40**	0,92	Allowance for Impairment Losses (CKPN) of Financial Assets to Earning Assets
Non-Performing Loans (NPL) – Neto*	**0,20**	0,68	Non-Performing Loans (NPL) – Net*
Non-Performing Loans (NPL) – Bruto*	**1,62**	2,01	Non-Performing Loans (NPL) – Gross*
Rasio Kepatuhan			**Compliance Ratio**
Persentase Pelanggaran BMPK			**Percentage of LLL Violation**
Pihak Terkait	**0,00**	0,00	Related Parties
Pihak Tidak Terkait	**0,00**	0,00	Non-Related Parties

(dalam % / in %)

Uraian	2023	2022	Description
Persentase Pelampauan BMPK			**Percentage of LLL Excess**
Pihak Terkait	0,00	0,00	Related Parties
Pihak Tidak Terkait	0,00	0,00	Non-Related Parties
Giro Wajib Minimum			**Statutory Reserve Requirement**
Primer - Rupiah	9,18	25,17	Primary - Rupiah
Sekunder - Rupiah	67,23	46,87	Secondary - Rupiah
Valuta Asing	4,07	4,01	Foreign Currencies
Posisi Devisa Neto	0,17	0,38	**Net Open Position**

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

Rasio Permodalan

Salah satu parameter yang digunakan dalam mengukur rasio permodalan adalah rasio kecukupan modal atau *capital adequacy ratio* (CAR). Bank senantiasa memastikan bahwa permodalan yang dimiliki mampu memenuhi ketentuan rasio tersebut yang meliputi risiko kredit, risiko pasar dan risiko operasional. Pada tahun 2023, rasio CAR dengan memperhitungkan risiko kredit, risiko pasar, dan risiko operasional tercatat sebesar 94,38%, lebih tinggi dibandingkan rasio CAR minimum yang dipersyaratkan oleh regulator.

Capital Ratio

One parameter used in calculating capital ratio is the capital adequacy ratio (CAR). The Bank always ensures that its capital is able to meet the ratio requirements which include credit risk, market risk, and operational risk. In 2023, the CAR ratio by considering credit risk, market risk, and operational risk was recorded at 94.38%, higher than the minimum CAR ratio required by the regulator.

Rasio Aset Produktif

Pada tahun 2023, rasio aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif mencapai 1,30%. Aset produktif bermasalah terhadap total aset produktif mencapai 0,82%, dan CKPN aset keuangan terhadap aset produktif mencapai 2,40%.

Sementara itu, NPL neto pada tahun 2023 mencapai 0,20% membaik dibandingkan NPL neto tahun 2022 yang mencapai 0,68%. Sedangkan, NPL bruto sebesar 1,62%, membaik dibandingkan tahun 2022 yang sebesar 2,01%.

Earning Assets Ratio

In 2023, the ratio of non-performing earning assets and non-performing non-earning assets to total earning assets and non-earning assets reached 1.30%. Non-performing earning assets to total earning assets reached 0.82%, and CKPN of financial assets to earning assets reached 2.40%.

Meanwhile, net NPL in 2023 reached 0.20%, an improvement compared to net NPL in 2022 which reached 0.68%. Whereas, gross NPL was 1.62%, an improvement compared to 2.01% in 2022.

Rasio Kepatuhan

Pada tahun 2023, rasio GWM primer sebesar 9,18% dan sekunder sebesar 67,23% untuk mata uang Rupiah dan 4,07% untuk valuta asing. Hal ini menunjukkan bahwa Perseroan telah memenuhi ketentuan Bank Indonesia dan telah berada di atas ketentuan Bank Indonesia.

Rasio posisi devisa neto (PDN) Bank pada tahun 2023 sebesar 0,17%, lebih rendah dibandingkan tahun 2022 sebesar 0,38%. PDN tersebut masih jauh di bawah jumlah maksimum yang ditetapkan oleh Bank Indonesia berdasarkan ketentuan yang tercantum dalam Peraturan Bank Indonesia mengenai PDN sebagaimana telah direvisi melalui Peraturan Bank Indonesia No. 6/20/PBI/2004 pada tanggal 15 Juli 2004, yang terakhir diperbarui dengan Peraturan Bank Indonesia No. 17/5/PBI/2015 tanggal 29 Mei 2015, PDN Perseroan setinggi-tingginya adalah 20,00% dari modal.

Compliance Ratio

In 2023, the primary and secondary GWM ratios were 9.18% and 67.23%, respectively, for Rupiah currency and 4.07% for foreign currency. This shows that the Company has complied with Bank Indonesia regulations and is above Bank Indonesia regulations.

The Bank's net open position (NOP) ratio in 2023 was 0.17%, lower than 0.38% in 2022. This NOP is still far below the maximum amount set by Bank Indonesia based on the provisions set out in Bank Indonesia Regulation on NOP, as revised by Bank Indonesia Regulation No. 6/20/PBI/2004 dated July 15, 2004, which was last updated by Bank Indonesia Regulation No. 17/5/PBI/2015 dated May 29, 2015, the maximum NOP of the Company is 20.00% of capital.

Kemampuan Membayar Utang

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

Debt Service Ability

The Bank measures its ability to fulfill all obligations, both short and long term, using liquidity ratio, solvency ratio, and profitability ratio. The Bank always monitors these ratios acting as parameters in measuring its ability to provide liquidity reserves.

(dalam % / in %)

Uraian	2023	2022	Description
Rasio Likuiditas			**Liquidity Ratio**
Loan to Deposit Ratio (LDR)	**72,36**	51,80	Loan to Deposit Ratio (LDR)
Rasio Aktiva Keuangan terhadap Liabilitas Keuangan	**149,70**	150,42	Financial Assets to Financial Liabilities Ratio
Rasio Solvabilitas			**Solvency Ratio**
Rasio Liabilitas terhadap Total Aset	**65,50**	65,00	Liability to Total Assets Ratio
Rasio Liabilitas terhadap Total Ekuitas	**189,82**	185,72	Liability to Total Equity Ratio
Rasio Liabilitas terhadap Aset Tetap	**10.005,54**	9.653,03	Liability to Fixed Assets Ratio
Rasio Aktiva Tetap terhadap Modal	**1,90**	1,92	Fixed Assets to Capital Ratio
Rasio Rentabilitas			**Profitability Ratio**
Return on Assets (ROA)	**1,55**	0,60	Return on Assets (ROA)
Return on Equity (ROE)	**3,45**	2,09	Return on Equity (ROE)
Beban Operasional terhadap Pendapatan Operasional (BOPO)	**79,36**	86,63	Operating Expenses to Operating Income (BOPO)
Net Interest Margin (NIM)	**5,80**	3,65	Net Interest Margin (NIM)

Rasio Likuiditas

Salah satu parameter untuk mengukur rasio likuiditas yang sehat yaitu dengan membandingkan antara jumlah kredit yang disalurkan dengan pendanaan (*loan to deposit ratio*/ LDR). Pada tahun 2023, rasio LDR Bank mencapai 72,36%, lebih tinggi dibandingkan dengan tahun 2022 mencapai 51,80%. Pencapaian rasio ini mencerminkan penyaluran pinjaman semakin optimal. Meskipun LDR mengalami peningkatan, namun tingkat likuiditas Bank masih tetap terjaga.

Liquidity Ratio

One parameter for measuring a healthy liquidity ratio is by comparing the amount of lending to funding (loan to deposit ratio/LDR). In 2023, the Bank's LDR ratio reached 72.36%, higher than that of 2022 of 51.80%. This ratio achievement reflected the increasingly optimal lending. Though LDR increased, the Bank's liquidity level was maintained.

Rasio Solvabilitas

Bank Ganesha mengukur rasio solvabilitas melalui rasio liabilitas terhadap total aset, rasio liabilitas terhadap total ekuitas, rasio liabilitas terhadap aset tetap, dan rasio aktiva tetap terhadap modal. Pada tahun 2023, pencapaian rasio ini mencerminkan kemampuan Bank dalam membayar utang jangka panjang masih stabil.

Solvency Ratio

Bank Ganesha measures its solvency ratio through liability to total assets ratio, liability to total equity ratio, liability to fixed assets ratio, and fixed assets to capital ratio. In 2023, this ratio achievement reflected the Bank's ability to pay long-term payable that remained stable.

Rasio Rentabilitas

Bank menggunakan rasio-rasio kinerja laba seperti *return on assets* (ROA), *return on equity* (ROE), beban operasional terhadap pendapatan operasional (BOPO), dan *net interest margin* (NIM) untuk mengetahui tingkat kinerja profitabilitas Bank. Pencapaian keempat rasio rentabilitas tersebut pada tahun 2023 masing-masing sebesar 1,55%, 3,45%, 79,36%, dan 5,80%. Sedangkan pada tahun sebelumnya, keempat rasio tersebut masing-masing sebesar 0,60%, 2,09%, 86,63%, dan 3,65%.

Profitability Ratio

The Bank uses profit performance ratios such as return on assets (ROA), return on equity (ROE), operating expenses to operating income (BOPO), and net interest margin (NIM) to determine the level of Bank profitability performance. The achievements of these four profitability ratios in 2023 were 1.55%, 3.45%, 79.36%, and 5.80% respectively. Meanwhile, in the previous year, the four ratios were 0.60%, 2.09%, 86.63%, and 3.65% respectively.

Tingkat Kolektibilitas Piutang

Sebagai perusahaan yang bergerak di bidang perbankan, Bank mengukur tingkat kolektibilitas piutangnya melalui komposisi kredit yang diberikan berdasarkan status kolektibilitas sesuai dengan Peraturan Bank Indonesia serta rasio kredit bermasalah (*non performing loan*/NPL). Pada tahun 2023, NPL neto membaik dari 0,68% menjadi 0,20%. Nilai tersebut masih berada di bawah ketentuan Bank Indonesia yaitu NPL neto maksimal sebesar 5,00%. Berdasarkan kolektabilitas sesuai peraturan Bank Indonesia, pinjaman yang dikelola Bank diklasifikasikan sebagai berikut:

Receivables Turnover Ratio

As a Company operating in banking sector, the Bank measures its receivables turnover ratio through credit composition, provided based on collectibility status in accordance with Bank Indonesia Regulations, and non-performing loans (NPL) ratio. In 2023, net NPL improved from 0.68% to 0.20%. This value was still below Bank Indonesia regulation, a maximum net NPL of 5.00%. Based on the collectability according to Bank Indonesia regulations, loans managed by the Bank are classified as follows:

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

Uraian	2023		2022		Description
	(Rp)	(%)	(Rp)	(%)	
Lancar	4.047.911	93,36	2.710.086	93,04	Current
Dalam Perhatian Khusus	217.812	5,02	144.070	4,95	Special Mention
Kurang Lancar	19.084	0,44	5.245	0,18	Sub-Standard
Diragukan	1.807	0,04	45.366	1,56	Doubtful
Macet	49.158	1,13	8.026	0,28	Loss
Total	4.335.772	100,00	**2.912.793**	**100,00**	**Total**

Struktur Modal dan Kebijakan Struktur Modal

Kebijakan Manajemen atas Struktur Modal dan Dasar Pemilihannya

Kebijakan pengelolaan modal bertujuan untuk memastikan bahwa Bank memiliki modal yang kuat untuk mendukung strategi pengembangan usaha saat ini dan di masa mendatang. Selain itu, pengelolaan modal juga bertujuan untuk memenuhi ketentuan kecukupan permodalan yang ditetapkan oleh regulator jasa keuangan dan Bank Indonesia serta memastikan agar struktur permodalan Bank telah efisien.

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum dan Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2022 tentang perubahan kedua dari Peraturan Otoritas Jasa Keuangan No. 11/ POJK.03/2016, Bank wajib menyediakan modal minimum sesuai dengan profil risiko. Penyediaan modal minimum Bank berdasarkan profil risiko yang berlaku saat ini adalah 9,00% sampai dengan kurang dari 10,00% dari aset tertimbang menurut risiko (ATMR). Selain kewajiban untuk memenuhi modal minimum sesuai profil risiko, Bank juga wajib untuk membentuk tambahan modal sebagai penyangga (*buffer*) yaitu *capital conservation buffer*, *countercyclical buffer,* dan *capital surcharge* untuk *domestic systematically important* Bank. Pada tanggal 31 Desember 2023 dan 31 Desember 2022, persentase tambahan modal penyangga yang wajib dibentuk oleh Bank adalah nihil.

Capital Structure and Capital Structure Policy

Management Policy on Capital Structure and Basis of Selection

The capital management policy aims to ensure that the Bank has strong capital to support current and future business development strategies. In addition, capital management also aims to fulfill the capital adequacy provisions set by financial services regulator and Bank Indonesia as well as ensure that the Bank's capital structure is efficient.

Pursuant to the Financial Services Authority Regulation No. 11/POJK.03/2016 on Minimum Capital Adequacy Ratio for Commercial Bank and Financial Services Authority Regulation No. 27/POJK.03/2022 on amendments to Financial Services Authority Regulation No. 11/POJK.03/2016, the Bank is required to provide minimum capital according to its risk profile. The Bank's minimum capital adequacy based on current risk profile is 9.00% to less than 10.00% of risk weighted assets (RWA). In addition to the capital adequacy ratio according to the risk profile, the Bank is also required to establish additional capital as a buffer, namely capital conservation buffer, countercyclical buffer, and capital surcharge for domestic systematically important Bank. As of December 31, 2023, and December 31, 2022, the percentage of additional buffer capital that must be established by the Bank was nil.

Berdasarkan profil risiko, pada tahun 2023 dan 2022, Bank berada pada peringkat 2, maka KPMM minimum per 31 Desember 2023 dan 31 Desember 2022 ditetapkan masing-masing sebesar 9,00% - < 10,00%.

Rincian Struktur Modal

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

Based on the Bank's risk profile, which was level 2, respectively, as of 2023 and 2022, the minimum CAR as of December 31, 2023, and December 31, 2022, was set to 9.00% - < 10.00%.

Capital Structure Details

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

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

Uraian	2023	2022	Description
Modal Inti (Tier 1)			**Core Capital (Tier 1)**
Modal Inti Utama (CET 1)	**3.103.747**	3.068.532	Prime Core Capital (CET 1)
Modal Inti Tambahan (AT-1)	**-**	-	Additional Core Capital (AT-1)
Total Modal Inti (*Tier* 1)	**3.103.747**	3.068.532	Total Core Capital (Tier 1)
Modal Pelengkap (*Tier* 2)	**37.662**	31.389	Supplementary Capital (Tier 2)
Total Modal	**3.141.409**	**3.099.921**	**Total Capital**
Aset Tertimbang Menurut Risiko (ATMR)			**Risk Weighted Assets (RWA)**
ATMR untuk Risiko Kredit*	**3.012.925**	2.511.090	RWA for Credit Risk*
ATMR untuk Risiko Pasar**	**10.102**	8.463	RWA for Market Risk**
ATMR untuk Risiko Operasional***	**305.519**	402.041	RWA for Operational Risk***
Total ATMR	**3.328.546**	**2.921.594**	**Total RWA**
Rasio KPMM (%)			**CAR Ratio (%)**
Rasio CET 1	**93,25**	105,03	Ratio CET 1
Rasio Tier 1	**93,25**	105,03	Ratio Tier 1
Rasio Tier 2	**1,13**	1,07	Ratio Tier 2
Total Rasio Tier (%)	**94,38**	**106,10**	**Total Tier Ratio (%)**
Rasio Minimum Tier 1	**6,00**	6,00	Minimum Ratio Tier 1
Rasio Minimum CET 1	**4,50**	4,50	Minimum Ratio CET 1
KPMM berdasarkan Profil Risiko	**9,00 - <10,00**	9,00 - <10,00	CAR based on Risk Profile

* Rasio ATMR untuk risiko kredit dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2021 tanggal 7 Oktober 2021.
RWA ratio for credit risk is calculated based on Financial Services Authority Circular No. 24/SEOJK.03/2021 dated October 7, 2021.

** Rasio ATMR untuk risiko pasar dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 38/SEOJK.03/2016 tanggal 8 September 2016.
RWA ratio for market risk is calculated based on Financial Services Authority Circular No. 38/SEOJK.03/2016 dated September 8, 2016.

*** Rasio ATMR untuk risiko operasional dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 tanggal 29 April 2020.
RWA ratio for operational risk is calculated based on Financial Services Authority Circular No. 6/SEOJK.03/2020 dated April 29, 2020.

Kontribusi kepada Negara

Bank berkomitmen untuk terus memenuhi seluruh kewajibannya dalam membayar pajak sebagai bentuk kontribusi Bank terhadap negara dan wujud kepatuhan terhadap peraturan yang berlaku. Adapun kontribusi Bank dalam pembayaran pajak selama 2 tahun terakhir diungkapkan sebagai berikut:

Contribution to the State

The Bank is committed to continuing to meet all its obligations in paying taxes as a form of the Bank's contribution to the state and a form of compliance with the applicable regulations. The Bank's contribution to tax payments in the last 2 years is disclosed as follows:

(dalam jutaan Rupiah / in million Rupiah)

Uraian	2023	2022	Description
PPh Pasal 23	2.553	666	Income Tax Article 23
PPh Pasal 4 Ayat 2 (Dana Pihak Ketiga)	23.769	21.999	Income Tax Article 4 Paragraph 2 (Third Party Funds)
PPh Pasal 26	228	154	Income Tax Article 26
PPh Pasal 21	19.624	9.999	Income Tax Article 21
PPN	462	247	VAT
Pajak Badan	73.209	23.293	Corporate Tax
Total	**119.845**	**56.357**	**Total**

Komitmen dan Kontinjensi

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

Commitments and Contingencies

The Bank's commitments and contingencies for the last 2 fiscal years are stated in contract value as follows:

(dalam jutaan Rupiah / in million Rupiah)

Uraian	2023	2022	Description
Komitmen			**Commitments**
Liabilitas Komitmen			Commitment Liabilities
Fasilitas Kredit kepada Nasabah yang Belum Digunakan	227.574	259.012	Unused Facilities
L/C yang *Irrecoverable* dan Masih Berjalan dalam Rangka Ekspor dan Impor	28.327	273	Outstanding Irrecoverable Letter of Credit (L/C) for Export and Import
Posisi Penjualan Spot yang Masih Berjalan	15.397	-	Unsettled Spot Bought Transactions
Total Liabilitas Komitmen	**271.298**	**259.285**	**Total Commitment Liabilities**
Kontinjensi			**Contingencies**
Tagihan Kontinjensi			**Contingent Receivables**
Pendapatan Bunga dalam Penyelesaian	38.557	34.038	Interest Income on Non-Performing Assets
Liabilitas Kontinjensi			**Contingent Liabilities**
Bank Garansi	30.946	30.928	Bank Guarantee
Liabilitas Kontinjensi Lainnya	3.505	4.291	Other Contingent Liabilities
Total Liabilitas Kontinjensi	**34.451**	**35.219**	**Total Contingent Liabilities**
Total Liabilitas Kontinjensi - Neto	**4.106**	**(1.181)**	**Total Contingent Liabilities - Net**
Lain-lain			**Others**
Kredit Hapus Buku	318.743	314.973	Loan Write-Off

Ikatan Material terkait Investasi Barang Modal

Pada tahun 2023, Bank tidak memiliki ikatan material terkait investasi barang. Seluruh kegiatan investasi barang modal dalam bentuk penambahan bangunan, kendaraan bermotor, perlengkapan dan peralatan kantor, serta perangkat lunak operasional dibiayai oleh Bank dalam mata uang Rupiah.

Material Commitment related to Capital Goods Investment

In 2023, the Bank did not have material commitments related to capital goods investment. All capital goods investment activities in addition of buildings, motor vehicles, office furniture and equipment, and operational software are financed by the Bank in Rupiah.

Investasi Barang Modal yang Direalisasikan pada Tahun Buku Terakhir

Bank melakukan investasi barang modal yang digunakan untuk membeli sejumlah aset tetap atau menambah nilai aset tetap yang diharapkan dapat memberikan nilai manfaat di masa depan dengan tujuan untuk memenuhi kebutuhan kegiatan operasional dan sejalan dengan pertumbuhan bisnis yang berkelanjutan. Informasi terkait investasi barang modal yang dilakukan Bank pada tahun 2023 diuraikan sebagai berikut:

Capital Goods Investment Realized in the Last Fiscal Year

The Bank invested in capital goods which were used to purchase a number of fixed assets or increase fixed assets' value, expected to provide future beneficial value, aimed at meeting operational activity needs and in line with the sustainable business growth. Information related to capital goods investments made by the Bank in 2023 was described as follows:

(dalam jutaan Rupiah / in million Rupiah)

Uraian	2023	2022	Description
Bangunan	1.012	-	Buildings
Renovasi Kantor dan Pengembangan	-	272	Office Renovation and Improvements
Kendaraan Bermotor	3.392	1.229	Motor Vehicles
Perlengkapan dan Peralatan Kantor	1.947	2.482	Office Furniture and Equipment
Total	6.351	**3.983**	**Total**

Pada tahun 2023, terdapat peningkatan investasi barang modal sebesar 59,45% atau setara Rp2,37 miliar yang bersumber dari penambahan aset tetap berupa bangunan dan kendaraan bermotor.

In 2023, there was an increase in capital goods investment by 59.45% or equivalent to Rp2.37 billion, originated from additional fixed assets in form of buildings and motor vehicles.

Derivatif dan Fasilitas Lindung Nilai

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

Derivative and Hedging Facilities

The Bank does not have derivative financial transactions or hedging facilities in the last 2 years.

Dampak Perubahan Tingkat Suku Bunga terhadap Kinerja Bank Tahun 2023

Di sepanjang tahun 2023, suku bunga acuan atau BI 7-*Day Reverse Repo Rate* (BI7DRR) telah mengalami perubahan sebanyak 2 kali. Di mulai dari Januari 2023, suku bunga acuan mengalami kenaikan dari 5,00% menjadi 5,75%. Kemudian pada Oktober 2023, suku bunga acuan kembali

Impact of Interest Rate Changes on Bank Performance in 2023

Throughout 2023, the benchmark interest rate or BI 7-Day Reverse Repo Rate (BI7DRR) changed 2 times. Starting from January 2023, the benchmark interest rate increased from 5.00% to 5.75%. Then in October 2023, the benchmark interest rate increased again from 5.75% to 6.00%. Until

mengalami kenaikan dari 5,75% menjadi 6,00%. Hingga Desember tahun 2023, Bank Indonesia memutuskan untuk mempertahankan suku bunga acuan berada di level 6,00%. Keputusan perubahan suku bunga yang lebih terukur tersebut sebagai fokus kebijakan moneter yang *pro-stability* yaitu untuk penguatan stabilisasi nilai tukar Rupiah serta langkah *pre-emptive* dan *forward looking* untuk memastikan inflasi tetap terkendali dalam sasaran 2,5±1%.

Adapun dampak perubahan tingkat suku bunga acuan BI 7 *days repo rate* terhadap kinerja Bank Ganesha pada tahun 2023 tidak terlalu signifikan, karena Bank masih dapat menahan perubahan suku bunga tersebut dan penyesuaian suku bunga hanya diberikan untuk situasi tertentu melihat kondisi pasar dan lapangan.

December 2023, Bank Indonesia decided to maintain the benchmark interest rate at the level of 6.00%. Such more measured decision to change interest rates is the focus of pro-stability monetary policy, to strengthen the stabilization of Rupiah exchange rate as well as pre-emptive and forward looking steps to ensure inflation remains under control within the target of 2.5 ± 1%.

The impact of changes in BI 7 days repo rate benchmark rate on Bank Ganesha's performance in 2023 was not very significant, due to the Bank could still withstand changes in interest rates and interest rate adjustments were only given for certain situations with due observance of the conditions of market and field.

Perbandingan Target dan Realisasi

Pada tahun 2023, Perseroan telah menetapkan sejumlah target yang hendak dicapai dalam Rencana Bisnis Perseroan (RBB) dengan memperhatikan kondisi yang terjadi sepanjang tahun berjalan. Untuk menjaga kegiatan usaha tetap optimal, Perseroan senantiasa melakukan sejumlah strategi guna mewujudkan pertumbuhan usaha. Adapun perbandingan antara target dan realisasi pada tahun 2023 diuraikan sebagai berikut:

Comparison of Target and Realization

In 2023, the Company set a number of targets to be achieved in the Company's Business Plan (RBB) by considering the conditions that occurred throughout the year. To maintain optimal business activities, the Company always carries out a number of strategies to realize business growth. The comparison between target and realization in 2023 was described as follows:

(dalam jutaan Rupiah / in million Rupiah, unless stated otherwise)

Uraian	Rencana Bisnis Bank 2023 Bank Business Plan 2023	Realisasi 2023 2023 Realization	Pencapaian Achievement (%)	Description
Kinerja Keuangan				**Financial Performance**
Total Aset	9.988.180	**9.402.309**	94,13	Total Assets
Total Liabilitas	6.778.110	**6.158.107**	90,85	Total Liabilities
Total Ekuitas	3.210.070	**3.244.202**	101,06	Total Equity
Pendapatan Bunga	539.723	**592.752**	109,83	Interest Income
Beban Bunga – Neto	(143.785)	**(151.033)**	105,04	Interest Expenses - Net
Pendapatan Bunga Neto	395.939	**441.719**	111,56	Net Interest Income
Pendapatan Operasional Lainnya	49.836	**51.888**	104,12	Other Operating Income
Beban Operasional Lainnya - Neto	(306.139)	**(310.858)**	101,54	Other Operating Expenses - Net
Laba Operasional	89.799	**130.861**	145,73	Income from Operations
Beban Non Operasional	(4.997)	**(2.077)**	41,56	Non-Operating Expenses
Laba Sebelum Pajak Penghasilan	84.802	**128.784**	151,86	Profit Before Income Tax
Laba Bersih Tahun Berjalan	68.690	**103.965**	151,35	Profit for the Year
Struktur Modal				**Capital Structure**
KPMM untuk Risiko Kredit, Risiko Pasar, dan Risiko Operasional (%)	107,73	**94,38**	87,61	CAR for Credit Risk, Market Risk, and Operational Risk (%)
Kebijakan Dividen				**Dividend Policy**
Pembagian Dividen	-	-	-	Dividend Distribution

Proyeksi Tahun 2024

Perseroan telah menyusun proyeksi yang hendak dicapai pada tahun mendatang dengan tetap memperhatikan kondisi makro maupun mikro ekonomi. Perbandingan antara realisasi tahun 2023 dan proyeksi tahun 2024 yang telah disusun oleh Bank diuraikan sebagai berikut:

Projections for 2024

The Company has prepared projections to be achieved in the coming year with due observance of macro and micro economic conditions. The comparison between the 2023 realization and the 2024 projections prepared by the Bank is described as follows:

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

Uraian	Realisasi 2023 2023 Realization	Proyeksi 2024 2024 Projections	Description
Kinerja Keuangan			**Financial Performance**
Total Aset	9.402.309	9.904.245	Total Assets
Total Liabilitas	6.158.107	6.526.854	Total Liabilities
Total Ekuitas	3.244.202	3.377.391	Total Equity
Pendapatan Bunga	592.752	716.102	Interest Income
Beban Bunga – Neto	(151.033)	(282.636)	Interest Expenses - Net
Pendapatan Bunga Neto	441.719	433.465	Net Interest Income
Pendapatan Operasional Lainnya	51.888	44.721	Other Operating Income
Beban Operasional Lainnya - Neto	(310.858)	(265.072)	Other Operating Expenses - Net
Laba Operasional	130.861	168.394	Income from Operations
Beban Non Operasional	(2.077)	(4.644)	Non-Operating Expenses
Laba Sebelum Pajak Penghasilan	128.784	163.75	Profit Before Income Tax
Laba Bersih Tahun Berjalan	103.965	132.637	Profit for the Year
Struktur Modal			**Capital Structure**
KPMM untuk Risiko Kredit, Risiko Pasar, dan Risiko Operasional (%)	94,38	90,55	CAR for Credit Risk, Market Risk, and Operational Risk (%)
Kebijakan Dividen			**Dividend Policy**
Pembagian Dividen	-	-	Dividend Distribution

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

Bank tidak melakukan transaksi terkait penyertaan saham, ekspansi, divestasi, merger/konsolidasi bisnis, akuisisi, atau restrukturisasi utang/modal selama tahun buku 2023. Oleh karena itu, Bank juga tidak menyajikan informasi terkait tujuan, nilai transaksi, dan sumber dana dari kegiatan tersebut.

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

The Bank did not make any transactions related to share investment, expansion, divestment, business merger/consolidation, acquisition, or debt/capital restructuring in the 2023 fiscal year. Therefore, the Bank also did not provide information regarding purpose, transaction value, or source of funds for such activities.

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

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

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

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

Informasi Material yang Terjadi setelah Tanggal Laporan Akuntan

Pada tanggal 8 Maret 2024, sesuai dengan Berita Acara Rapat No. 53 yang dibuat oleh Notaris Hannywati Gunawan, SH, Bank telah menyelenggarakan RUPS Luar Biasa yang menyetujui pengunduran diri Mahesh Ajit Ranade selaku Wakil Presiden Direktur Perseroan, sehingga susunan Dewan Komisaris dan Direksi menjadi sebagai berikut:

Material Information that Occurs after the Accountant's Reporting Date

On March 8, 2024, in accordance with the Minutes of Meeting No. 53, made by Notary Hannywati Gunawan, SH, the Bank held an Extraordinary GMS, which approved the resignation of Mahesh Ajit Ranade as Vice President Director of the Company, as such, the composition of the Board of Commissioners and Board of Directors was as follows:

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

Perubahan Peraturan Perundang-Undangan yang Berpengaruh terhadap Bank

Sepanjang tahun 2023, tidak terdapat perubahan peraturan perundang-undangan yang berpengaruh terhadap kinerja Bank.

Amendments to Laws and Regulations that Affect the Bank

Throughout 2023, there were no amendments to laws and regulations that affected the Bank's performance.

Kebijakan dan Pembagian Dividen

Kebijakan Dividen

Kebijakan dividen Bank Ganesha telah disesuaikan dengan Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas dan diatur dalam Anggaran Dasar Perseroan. Pembagian dividen dapat dilakukan sepanjang memperhatikan kemampuan keuangan Perseroan. Namun jika diperlukan, Bank dari waktu ke waktu dapat memutuskan untuk tidak membagikan dividen kepada Pemegang Saham, seperti dalam hal Bank membutuhkan dana tersebut untuk ekspansi bisnis, pemenuhan ketentuan persyaratan kecukupan modal, atau untuk akuisisi.

Dividend Distribution and Policy

Dividend Policy

Bank Ganesha's dividend policy has been adjusted to Law No. 40 of 2007 on Limited Liability Companies and is regulated in the Company's Articles of Association. Dividend distribution can be done as long as it considers the Company's financial capability. However, if necessary, the Bank may from time to time decide not to distribute dividends to Shareholders, such as in the event that the Bank needs these funds for business expansion, meeting capital adequacy requirements, or for acquisitions.

Pembagian Dividen

Berdasarkan hasil RUPS Tahunan 26 Mei 2023, Bank tidak melakukan pembagian dividen, karena sebagian laba bersih akan digunakan untuk menutup kerugian dalam tahun-tahun buku sebelumnya, lalu sebesar Rp1 miliar akan disimpan sebagai Dana Cadangan Umum/Wajib Perseroan, untuk memenuhi ketentuan Pasal 25 Ayat 1 Anggaran Dasar Perseroan, sementara sisanya disimpan dalam laba ditahan untuk memperkuat permodalan Perseroan. Bank juga tidak melakukan pembagian dividen pada tahun 2022.

Dividend Distribution

Based on the Annual GMS resolutions, dated May 26, 2023, the Bank did not distribute dividends, due to part of the net profit would be used to cover losses in previous fiscal years, then Rp1 billion would be kept as the Company's General/ Compulsory Reserve Fund, to comply with the provisions of Article 25 Paragraph 1 of the Company's Articles of Association, while the remaining was kept in retained earnings to strengthen the Company's capital. The Bank also did not distribute dividends in 2022.

Realisasi Penggunaan Dana Hasil Penawaran Umum

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 30/POJK.04/2015 tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum, Bank Ganesha telah melaporkan realisasi penggunaan dana hasil penawaran umum sebagai berikut:

Realization of Use of Proceeds from Public Offering

Pursuant to the Financial Services Authority Regulation No. 30/POJK.04/2015 on Realization Reports on the Use of Proceeds from Public Offering, Bank Ganesha has reported the realization of the use of proceeds from public offering as follows:

(dalam jutaan Rupiah / in million Rupiah)

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

Informasi Transaksi Material yang Mengandung Benturan Kepentingan

Bank tidak melakukan transaksi yang bersifat material yang mengandung unsur benturan kepentingan di sepanjang tahun 2023.

Information on Material Transactions with Conflicts of Interest

The Bank did not carry out any material transactions with conflicts of interest throughout 2023.

Transaksi dengan Pihak Afiliasi

Sepanjang tahun 2023, tidak terdapat transaksi dengan pihak afiliasi.

Transactions with Affiliated Parties

Throughout 2023, there were no transactions with affiliated parties.

Transaksi dengan Pihak Berelasi

Bank melakukan berbagai transaksi dengan pihak-pihak berelasi yang bukan merupakan transaksi benturan kepentingan dalam menjalankan aktivitas bisnisnya. Transaksi dengan pihak berelasi terutama berhubungan dengan kegiatan pinjam-meminjam dana dalam kegiatan usaha yang normal. Tidak terdapat perbedaan syarat usaha yang signifikan dibandingkan dengan transaksi dengan pihak ketiga kecuali dinyatakan lain di dalam laporan keuangan.

Nama dan Sifat Hubungan Berelasi

Pihak-pihak berelasi yang melakukan transaksi dengan Bank Ganesha disajikan dalam tabel berikut:

Transaction with Related Parties

The Bank carries out various transactions with related parties, that are transactions with no conflicts of interest in performing its business activities. Transactions with related parties are mainly related to lending and borrowing funds in normal business activities. There are no significant differences in terms of business compared to transactions with third parties unless stated otherwise in the financial statements.

Name and Nature of Relationships

Related parties conducting transactions with Bank Ganesha are presented in the following table:

Pihak-Pihak Berelasi Related Parties	Sifat dari Hubungan Nature of Relationship	Jenis Transaksi Type of Transaction
PT Asuransi Dayin Mitra Tbk	Pihak berelasi yang Pemegang Saham utamanya sama Related party under common ultimate Shareholder	Simpanan nasabah dan biaya dibayar dimuka asuransi Deposits from customers and prepaid expense, insurance expense
PT Datindo Entrycom	Pihak berelasi yang Pemegang Saham utamanya sama Related party under common ultimate Shareholder	Simpanan nasabah Deposits from customers
PT Equity Development Investment Tbk	Pemegang Saham Bank Shareholder of the Bank	Simpanan nasabah Deposits from customers
PT Equity Finance Indonesia	Pihak berelasi yang Pemegang Saham utamanya sama Related party under common ultimate Shareholder	Kredit dan simpanan nasabah Loans and deposits from customers
PT Equity Life Indonesia	Pihak berelasi yang Pemegang Saham utamanya sama Related party under common ultimate Shareholder	Simpanan nasabah dan akumulasi dana program asuransi Deposits from customers and accumulated fund insurance program
PT Equity Sekuritas Indonesia	Pihak berelasi yang Pemegang Saham utamanya sama Related party under common ultimate Shareholder	Simpanan nasabah Deposits from customers
PT Lintas Dunia Travelindo	Pihak berelasi yang Pemegang Saham utamanya sama Related party under common ultimate Shareholder	Simpanan nasabah Deposits from customers
PT Lumbung Sari	Pihak berelasi yang Pemegang Saham utamanya sama Related party under common ultimate Shareholder	Simpanan nasabah Deposits from customers
PT Medicom Prima	Pihak berelasi yang Pemegang Saham utamanya sama Related party under common ultimate Shareholder	Simpanan nasabah Deposits from customers
PT Ventura Investasi Prima	Pihak berelasi yang Pemegang Saham utamanya sama Related party under common ultimate Shareholder	Simpanan nasabah Deposits from customers
PT Ventura Investasi Utama	Pihak berelasi yang Pemegang Saham utamanya sama Related party under common ultimate Shareholder	Kredit dan simpanan nasabah serta pendapatan bunga yang masih akan diterima Loans and deposits from customers and accrued interest receivable
Dewan Komisaris, Direksi, serta Pejabat Eksekutif yang merupakan Manajemen Kunci Board of Commissioners, Board of Directors, and Executive Officers who are the Key Management	Manajemen Bank The Bank's Management	Kredit dan simpanan nasabah serta pendapatan bunga yang masih akan diterima Loans and deposits from customers and accrued interest receivable

Transaksi berelasi telah diungkapkan dan dapat dilihat pada Catatan atas Laporan Keuangan No. 29 tentang Sifat dan Transaksi Pihak Berelasi.

Transaksi dengan Pihak-pihak Berelasi dan Kewajaran Transaksi

Seluruh transaksi dengan pihak berelasi pada tahun 2023 dilakukan secara wajar (*arm's length*) dan sesuai dengan peraturan perundang-undangan. Transaksi dilakukan atas dasar kebutuhan bisnis dan bebas dari konflik kepentingan.

Pemenuhan Peraturan dan Ketentuan Terkait

Bank telah memenuhi peraturan dan ketentuan terkait:

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

Pernyataan Direksi, Dewan Komisaris, dan Komite Audit

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

Perubahan Kebijakan Akuntansi yang Diterapkan pada Tahun Buku Terakhir

Alasan Perubahan Kebijakan Akuntansi

Bank menerapkan perubahan kebijakan akuntansi baru di tahun 2023 adalah untuk mematuhi Pernyataan Standar Akuntansi Keuangan (PSAK) yang berlaku.

Perubahan Kebijakan Akuntansi yang Signifikan

Standar akuntansi keuangan, perubahan, dan interpretasi standar akuntansi keuangan yang berlaku efektif sejak 1 Januari 2023 sebagai berikut:

1. Amandemen PSAK 1: Penyajian laporan keuangan tentang Pengungkapan Kebijakan Akuntansi;
2. Amandemen PSAK 25: Kebijakan Akuntansi, Perubahan Estimasi Akuntansi, dan Kesalahan terkait Definisi Estimasi Akuntansi;
3. Amandemen PSAK 46: Pajak Penghasilan tentang Pajak Tangguhan Terkait Aset dan Liabilitas Yang Timbul Dari Transaksi Tunggal; dan
4. Amandemen PSAK 16: Aset Tetap – Hasil Sebelum Penggunaan yang Diintensikan.

Related transactions have been disclosed and can be seen in Notes to Financial Statements No. 29 on the Nature of Relationship and Transactions with Related Parties.

Transactions with Related Parties and Fairness of Transactions

All transactions with related parties in 2023 were carried out fairly (arm's length) and in accordance with laws and regulations. Transactions were carried out based on business needs and were free from conflicts of interest.

Fulfillment of Relevant Regulations and Provisions

The Bank has complied with relevant regulations and provisions as follows:

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

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

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

Amendments to Accounting Policies Implemented in the Last Fiscal Year

Reasons for Amendments to Accounting Policies

The Bank implemented a new accounting policy amendment in 2023 to comply with the applicable Statement of Financial Accounting Standards (PSAK).

Significant Changes in Accounting Principles

Financial accounting standards, changes, and interpretations of financial accounting standards effective as of January 1, 2023 are as follows:

1. Amendment to PSAK 1: Presentation of financial statements regarding Disclosure of Accounting Policies;
2. Amendment to PSAK 25: Accounting Policies, Changes in Accounting Estimates, and Errors regarding Definition of Accounting Estimates;
3. Amendment to PSAK 46: Income Taxes regarding Deferred Tax regarding Assets and Liabilities Arising From a Single Transaction; and
4. Amendment to PSAK 16: Fixed Assets – Proceeds before Intended Use.

Dampak Perubahan Kebijakan Akuntansi terhadap Laporan Keuangan Bank

Implementasi dari standar-standar tersebut tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi Bank dan tidak memiliki dampak yang material terhadap laporan keuangan di tahun berjalan atau tahun sebelumnya.

Impact of Amendments to Accounting Policies on Bank Financial Statements

The implementation of the above standards did not result in substantial changes to the Bank's accounting policies and had no material impact to the Financial Statements for current year or prior financial years.

Asumsi dalam Menyusun Proyeksi

Penyusunan rencana bisnis Bank menggunakan asumsi makro dan mikro yang disesuaikan dengan kondisi perekonomian saat ini dan di masa depan yang diperkirakan akan dan masih dipengaruhi oleh kondisi ekonomi keuangan global dan kebijakan ekonomi pemerintah. Asumsi makro dan mikro yang digunakan untuk proyeksi keuangan dalam penyusunan Rencana Bisnis Bank untuk tahun 2024-2026 adalah sebagai berikut:

Assumptions in Preparing Projections

The preparation of the Bank's business plan uses macro and micro assumptions, adjusted to current and future economic conditions, which are expected to be and are still influenced by global economy's financial conditions and government economic policies. The macro and micro assumptions used for financial projections in preparing the Bank's Business Plan for 2024-2026 are as follows:

(dalam % / in %)

Uraian	Proyeksi / Projection		Description
	2023	2024	
Asumsi Makro			**Macro Assumptions**
Pertumbuhan PDB	5,3	5,0	GDP Growth
Inflasi	3,6	2,8	Inflation
Lainnya, Dirinci per Jenis Asumsi			Others, Detailed by Type of Assumption
Kurs IDR/USD	14.800	15.500	IDR/USD Exchange Rate
BI 7 *Days Rate*	6	6	BI 7 Days Rate
Asumsi Mikro			**Micro Assumptions**
Pertumbuhan Kredit	8,5	8-10	Loan Growth
Pertumbuhan Dana Pihak Ketiga	7,5	9-11	Growth of Third-Party Funds
Tingkat Bunga Simpanan - Tabungan	1,74-2,28	4,7-5,0	Deposits Interest Rate - Savings
Tingkat Bunga Kredit Ritel Komersil	9,66-9,99	10,9-11,22	Commercial Retail Loan Interest Rate

Prospek Usaha 2024

Setelah mengalami pelambatan di tahun 2023, perekonomian global diperkirakan masih terus dibayangi berbagai risiko dan ketidakpastian. Mulai dari risiko pertumbuhan ekonomi Tiongkok yang melemah, harga komoditas yang *volatile*, geopolitik perang Ukraina-Rusia dan konflik Palestina-Israel, fragmentasi ekonomi, ancaman El Nino dan perubahan iklim, risiko *debt-distress*, kontraksi *purchasing managers' index* (PMI) Manufaktur global, serta meningkatnya harga minyak dunia. Pertumbuhan ekonomi global diperkirakan hanya tumbuh 2,8% pada tahun 2024. Berbeda dengan ekonomi global, perekonomian Indonesia diprediksi tumbuh pada kisaran 4,7%-5,5% pada tahun 2024. Perbaikan ekonomi indonesia akan terus berlanjut yang ditopang oleh konsumsi

Business Prospects in 2024

After experiencing a slowdown in 2023, the global economy is expected to continue to be shadowed by various risks and uncertainties. Such matters start from the risk of weakening Chinese economic growth, volatile commodity price, geopolitics of the Ukraine-Russia war and the Palestine-Israel conflict, economic fragmentation, threat of El Nino and climate change, risk of debt-distress, contraction of global Manufacturing purchasing managers' index (PMI), as well as rising world oil prices. Global economic growth is estimated to grow only 2.8% in 2024. In contrast to the global economy, the Indonesian economy is predicted to grow in the range of 4.7%-5.5% in 2024. Improvement in Indonesian economy will continue, supported by the increasing private

swasta yang meningkat sejalan dengan terjaganya daya beli, dukungan kebijakan fiskal dan moneter, serta makin besarnya peran generasi muda milenial.

Selain itu, kinerja investasi juga diprediksi akan meningkat seiring dengan peningkatan ekspor dan juga berlanjutnya proyek strategis nasional (PSN), sedangkan kinerja ekspor akan meningkat seiring dengan perbaikan prospek ekonomi global dan makin maraknya program hilirisasi di berbagai sektor. Konsistensi implementasi reformasi struktural, termasuk melalui pembangunan infrastruktur, implementasi Undang-Undang Cipta Kerja, berbagai program hilirisasi, akselerasi digitalisasi, dan penguatan sumber daya manusia akan mampu memperkuat kapasitas perekonomian sehingga ekonomi dapat tumbuh lebih tinggi tanpa memberikan tekanan yang signifikan pada stabilitas.

Sementara itu, pelonggaran juga dilakukan pada seluruh instrumen kebijakan makroprudensial yang diarahkan pada sasaran pertumbuhan kredit/pembiayaan mencapai sekitar 10%-12% pada 2024 dan 11%-13% pada 2025 dengan stabilitas sistem keuangan tetap terjaga. Arah kebijakan makroprudensial dimaksud didasarkan pada keseimbangan tiga sasaran, yaitu pertumbuhan kredit optimal, stabilitas sistem keuangan (SSK) terjaga, serta inklusi ekonomi dan keuangan. Optimalisasi ketiga sasaran ini penting untuk menjaga tetap kondusifnya keterkaitan makrofinansial, termasuk kapasitas penawaran kredit oleh perbankan, permintaan kredit dari sektor prioritas, perlunya menjaga kecukupan likuiditas, serta mitigasi risiko SSK yang dapat muncul dari volatilitas nilai tukar Rupiah dan naiknya *yield* SBN.

Sumber:
- Bank Indonesia, "Laporan Perekonomian Indonesia Tahun 2023"; dan
- Kementerian Koordinator Bidang Perekonomian Republik Indonesia, "Siaran Pers - Kejar Capaian Pertumbuhan Ekonomi di 2024, Menko Airlangga Tegaskan Pentingnya Sinergi dan Kontribusi untuk Membangun Optimisme Ekonomi Indonesia".

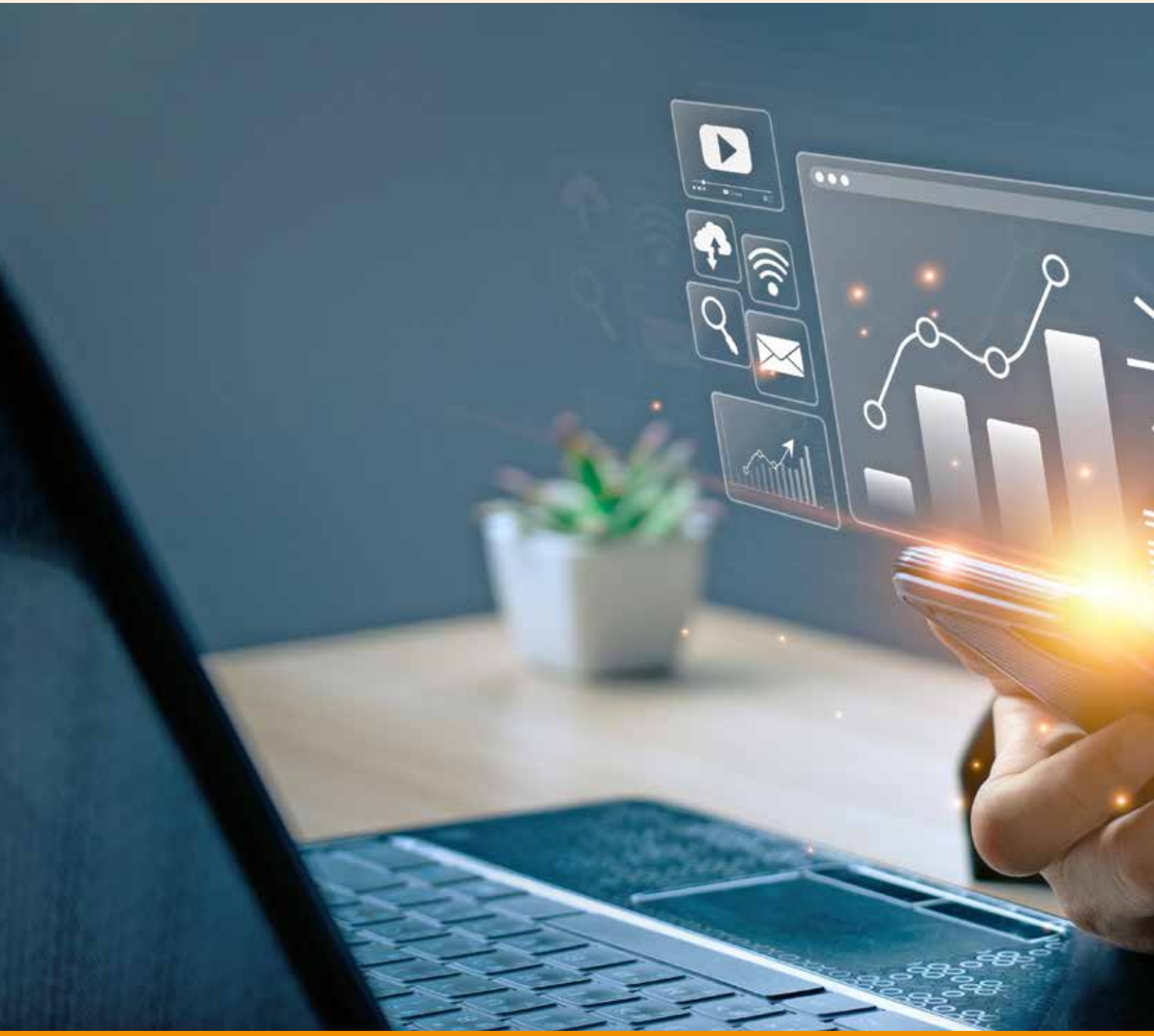
consumption, in line with maintained purchasing power, support from fiscal and monetary policies, and increasing role of young millennial generation.

In addition, investment performance is also predicted to increase in line with the increase in export and the continuation of national strategic program (PSN), while export performance will increase in line with improvements in global economic outlook and increasing proliferation of downstream program in various sectors. Consistent implementation of structural reforms, including through infrastructure development, implementation of Job Creation Law, various downstream programs, accelerated digitalization, and strengthening human resources, will strengthen economic capacity so that the economy can grow higher without placing significant pressure on stability.

Meanwhile, loosening is also carried out on all macroprudential policy instruments aimed at targeting loan/financing growth of around 10%-12% in 2024 and 11%-13% in 2025 with financial system stability maintained. The direction of macroprudential policy is based on a balance of three targets, namely optimal loan growth, maintained financial system stability (SSK), and economic and financial inclusion. Optimizing such three targets is important to maintain conducive macrofinancial linkages, including loan supply capacity by the Bank, loan demand from priority sectors, the need to maintain adequate liquidity, and mitigating SSK risks that may arise from volatility in Rupiah exchange rate and rising Government Securities (SBN) yields.

Source:
- Bank Indonesia, "Indonesia Economic Report 2023"; and
- Coordinating Ministry for the Economy of the Republic of Indonesia, "Press Release - Pursuing Economic Growth Achievements in 2024, Coordinating Minister Airlangga Emphasizes the Importance of Synergy and Contribution to Building Optimism for the Indonesian Economy".





Aspek Pendukung Bisnis
Supporting Business Aspects



Teknologi Informasi
Information Technologies

Pesatnya perkembangan teknologi informasi (TI) di industri perbankan dan pergeseran pola transaksi masyarakat pasca pandemi COVID-19 mendorong tren perbankan digital semakin meningkat. Menyikapi hal tersebut, Bank Ganesha beradaptasi terhadap perubahan model bisnis perbankan tersebut melalui berbagai strategi dan inisiatif yang disusun oleh Divisi TI. Strategi dan inisiatif tersebut senantiasa disesuaikan dengan kerangka kebijakan ataupun strategi pengembangan operasional, dengan tetap mengutamakan keamanan dan kerahasiaan data nasabah.

The rapid development of information technology (IT) in banking industry and the shifts in people's transaction patterns post COVID-19 pandemic have pushed the digital banking trend to increase. In response to such matter, Bank Ganesha adapted to the changes in banking business model through various strategies and initiatives prepared by the IT Division. These strategies and initiatives are constantly adapted to the policy framework or operational development strategy, while still prioritizing the security and confidentiality of customer data.

Tata Kelola TI

Bank Ganesha telah menyusun tata kelola TI yang sistematis dan terarah dengan tujuan untuk mengoptimalkan penerapan TI dan mengelola risiko TI secara efektif. Tata kelola TI disusun dalam kebijakan dan standar operasional prosedur (SOP), merujuk pada Peraturan Otoritas Jasa Keuangan yang disesuaikan dengan karakter dan strategi bisnis Bank.

Penerapan tata kelola TI senantiasa disesuaikan dengan perkembangan digitalisasi bisnis saat ini dan terus dilakukan evaluasi untuk meningkatkan penerapannya. Divisi TI juga selalu melakukan evaluasi terkait tata kelola TI, berkaitan dengan hal berikut:

1. Melakukan pelatihan *awareness* ISO 27001 tentang Sistem Manajemen Keamanan Informasi, dilanjutkan dengan mendapatkan sertifikasi ISO 27001;
2. Melakukan penilaian untuk tingkat *digital maturity*;
3. Melakukan penilaian untuk tingkat *IT maturity*;
4. Melakukan penyesuaian standar operasional prosedur T9I terhadap Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum; serta
5. Menyesuaikan struktur TI dalam rangka mendukung strategi bisnis Bank.

IT Governance

Bank Ganesha has developed systematic and directed IT governance with the aim of optimizing IT implementation and managing IT risks effectively. IT governance is prepared in policies and standard operating procedures (SOP), referring to the Financial Services Authority Regulations adapted to the Bank's character and business strategies.

IT governance is constantly adapted to the current development in business digitalization, and evaluations are continuously carried out to improve its implementation. The IT Division also continuously evaluates IT governance, relating to the following matters:

1. Carrying out ISO 27001 awareness training on Information Security Management System, followed by obtaining ISO 27001 certification;
2. Carrying out assessment for digital maturity level;
3. Carrying out assessment for IT maturity level;
4. Adjusting T9I standard operating procedures to Financial Services Authority Regulation No. 11/POJK.03/2022 on Implementation of Information Technology by Commercial Banks; and
5. Adjusting IT structure to support the Bank's business strategy.

Divisi TI

Divisi TI merupakan pihak yang bertanggung jawab atas pengelolaan dan pengembangan TI di Bank Ganesha. Dalam pelaksanaan tugas dan tanggung jawabnya, divisi ini bertanggung jawab langsung kepada Direktur TI & Operasional dan di bawah pengawasan Komite Pengarah Teknologi Informasi untuk memastikan proses pengembangan dan pemeliharaan sistem TI yang berkualitas, berkesinambungan, aman, dan andal untuk mendorong terciptanya aktivitas bisnis yang saling terintegrasi.

IT Division

IT Division is in charge of IT management and development at Bank Ganesha. In performing its duties and responsibilities, this division is directly responsible to the IT & Operation Director and under the supervision of Information Technology Steering Committee to ensure a quality, sustainable, safe, and reliable process of developing and maintaining IT system in order to encourage the creation of integrated business activities.

Selain itu, Divisi TI juga dibantu oleh 6 unit kerja yaitu:

1. Divisi *Operational*;
2. Divisi Digital Bisnis/*e-Channel*;
3. Divisi *Consumer & Fintech* Bisnis;
4. Divisi *Conventional Credit*;
5. Divisi *Compliance*; serta
6. Divisi *Risk Management*.

In addition, the IT Division is also assisted by 6 work units, namely:

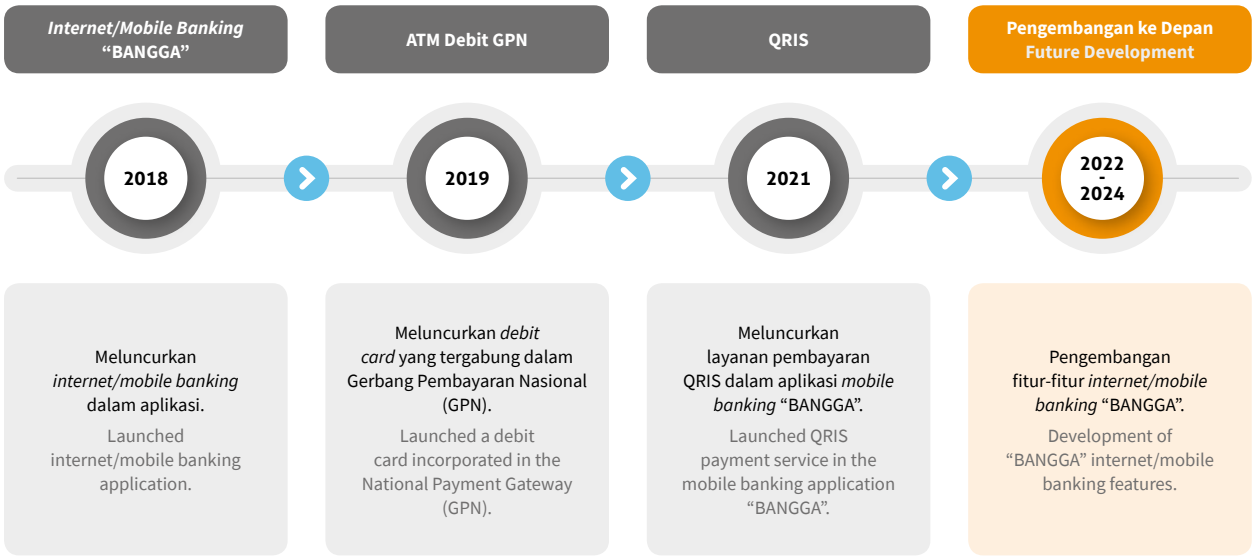
1. Operational Division;
2. Digital Business/e-Channel Division;
3. Consumer & Fintech Business Division;
4. Conventional Credit Division;
5. Compliance Division; and
6. Risk Management Division.

Roadmap Pengembangan TI

Bank Ganesha telah memiliki *Roadmap* Pengembangan TI untuk periode 2018-2024. Proses penyusunan ini merupakan komponen integral dari implementasi tata kelola TI, sejalan dengan arahan dari Peraturan Otoritas Jasa Keuangan yang menekankan pentingnya kecocokan dengan strategi bisnis. Berikut rincian dari rencana pengembangan TI tersebut:

IT Development Roadmap

Bank Ganesha has an IT Development Roadmap for the 2018-2024 period. This preparation process is an integral component of IT governance implementation, in line with the direction of the Financial Services Authority Regulation, which emphasizes the importance of compatibility with business strategy. Details of the IT development plan are as follows:



Pengembangan dan Realisasi Program Kerja TI Tahun 2023

Berikut pengembangan dan realisasi dari program kerja TI yang dilaksanakan oleh Divisi TI pada tahun 2023:

1. Penambahan informasi *report reminder* pada sistem *e-smart*;
2. *Realtime Dashboard* ATM vendor;
3. *Settlement* dan rekonsiliasi QRIS;
4. Penggantian *core banking system;*
5. Pengadaan sistem *e-treasury*; dan
6. *New Standard Operational Procedure* (pada portal web).

Development and Realization of the 2023 IT Work Program

The following is the development and realization of IT work program carried out by the IT Division in 2023:

1. Addition of report reminder information in the e-smart system;
2. Realtime ATM vendor Dashboard;
3. QRIS settlement and reconciliation;
4. Replacement of core banking system;
5. Procurement of e-treasury systems; and
6. New Standard Operational Procedure (on web portal).



Pengembangan Kompetensi Personel TI

Bank terus berupaya mengoptimalkan penerapan TI yang terintegrasi dengan memfasilitasi personel Divisi TI dalam berbagai kegiatan pengembangan kompetensi. Kegiatan tersebut dilakukan secara komprehensif dalam bentuk pelatihan dan pendidikan, seminar, ataupun *workshop* yang berfokus pada pengembangan keahlian manajerial dan teknis.

Pelaksanaan program pengembangan kompetensi personel TI selama tahun 2023, baik yang diselenggarakan secara internal ataupun pihak eksternal Bank, diungkapkan sebagai berikut:

IT Personnel Competency Development

The Bank constantly optimizes the integrated IT implementation by facilitating IT Division personnel with various competency development activities. Such activities are carried out comprehensively in the form of training and education, seminars, or workshops that focus on developing managerial and technical skills.

The implementation of IT personnel competency development programs throughout 2023, either carried out internally or externally by the Bank, is disclosed as follows:

Materi Material	Penyelenggara Organizer	Waktu Time	Tempat Place
Pelatihan *Awareness* ISO/IEC 27001-2022 ISO/IEC 27001-2022 Awareness Training	Hope Training & Consulting	10-11 Januari 2023 January 10-11, 2023	Yello Hotel
User Training dan Sosialisasi Simulasi *Go Live* Temenos T24 User Training and Dissemination of Go Live Temenos T24 Simulation	Bank Ganesha	13-15 Januari 2023 January 13-15, 2023	Millenials Room
Sosialisasi Program dan Modul Kerja Tahun 2023 Dissemination of Programs and Work Modules in 2023	Bank Ganesha	24 Januari 2023 January 24, 2023	Harris Vertu Hotel
Workshop Module Retail Bonds System	PT Praisindo Teknologi	8 Februari 2023 February 8, 2023	IDEA Room
Sosialisasi AML CFT, GCG, Kode Etik, dan SDM Dissemination of AML CFT, GCG, Code of Conduct, and HR	Bank Ganesha	23 Februari 2023 February 23, 2023	IDEA Room
Refreshment Manajemen Risiko Risk Management Refreshment	PT Efektifpro Knowledge Source dan Badan Sertifikasi Manajemen Risiko PT Efektifpro Knowledge Source and Risk Management Certification Agency	2 Maret 2023 March 2, 2023	Online
Training Sertifikasi ISO 27001:2022 ISO 27001:2022 Certification Training	Hope Training & Consulting	27-28 Maret 2023 March 27-28, 2023	IDEA Room



Materi Material	Penyelenggara Organizer	Waktu Time	Tempat Place
Refreshment Manajemen Risiko Risk Management Refreshment	PT Efektifpro Knowledge Source dan Badan Sertifikasi Manajemen Risiko PT Efektifpro Knowledge Source and Risk Management Certification Agency	12 April 2023 April 12, 2023	Online
Pelaksanaan Rekonsiliasi Data Migrasi (DM4) Reconciliation Implementation of Migration Data (DM4)	Bank Ganesha	30 April 2023 April 30, 2023	Bank Ganesha
Pengelolaan Manajemen Risiko Teknologi berdasarkan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 Management of Technology Risk Management based on Financial Services Authority Regulation No. 11/POJK.03/2022	PT Triniti Solusi Kreatifindo	9-10 Mei 2023 May 9-10, 2023	IDEA Room
AWS General Overview	PT Central Data Technology	12 Mei 2023 May 12, 2023	Yello Hotel
Sosialisasi Penggunaan Menu Aplikasi *Data Ware House* Laporan Dissemination of the Use of Application Menu Data Ware House Report	PT Fortress Data Service	12-13 Juni 2023 June 12-13, 2023	Millenials Room
Sosialisasi Penggunaan Menu Aplikasi *Data Ware House* Dissemination of the Use of Application Menu Data Ware House	PT Fortress Data Service	14 Juni 2023 June 14, 2023	Millenials Room
Pelatihan Rekonsiliasi Data Migrasi 5 Reconciliation Training of Migration Data 5	Bank Ganesha	16-18 Juni 2023 June 16-18, 2023	Bank Ganesha
Sosialisasi (*Induction*) AML CFT, SQM, SDM, SKMR, dan Digital Bisnis Dissemination (Induction) of AML CFT, SQM, HR, SKMR, and Digital Business	Bank Ganesha	21 Juni 2023 June 21, 2023	IDEA Room
Pelatihan Pelaksanaan Rekonsiliasi Data Migrasi 5 T24 Training on Reconciliation Implementation of Migration Data 5 T24	Bank Ganesha	21 Juni 2023 June 21, 2023	Bank Ganesha
Sosialisasi Ketahanan dan Keamanan dalam Menghadapi Risiko Siber Dissemination of Resilience and Security in Facing Cyber Risks	Bank Ganesha	24 Juni 2023 June 24, 2023	Hotel Novotel
Financial Integrity Rating on Money Laundering and Terrorism Financing (FIR on ML/TF)	Andara Sarana	24 Juni 2023 June 24, 2023	Hotel Novotel
Sosialisasi Penggunaan Aplikasi Temenos dan AML Dissemination of the Use of Temenos and AML Applications	Bank Ganesha	8 Juli 2023 July 8, 2023	Banking Hall KCU
AWS Technical Essentials	AWS Indonesia	8 Juli 2023 July 8, 2023	Ruang Kerja IT

Materi Material	Penyelenggara Organizer	Waktu Time	Tempat Place
Rekonsiliasi Data Migrasi *Go Live* Temenos Reconciliation of Go Live Temenos Migration Data	Bank Ganesha	14–29 Juli 2023 July 14-29, 2023	Bank Ganesha
Rekonsiliasi *After Data* Migrasi *Go Live* Temenos Reconciliation of After Data Migration Go Live Temenos	Bank Ganesha	14–29 Juli 2023 July 14-29, 2023	Bank Ganesha
AWS Security Essentials	AWS Indonesia	15 Juli 2023 July 15, 2023	Ruang Kerja IT
Refreshment Manajemen Risiko Risk Management Refreshment	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute	2 Agustus 2023 August 2, 2023	Online
Architecting on AWS	AWS Indonesia	2, 3, dan 5 Agustus 2023 August 2,3, and 5, 2023	IDEA Room
Refreshment Manajemen Risiko Risk Management Refreshment	Efektifpro	14 Agustus 2023 August 14, 2023	Online
Sosialisasi Penggunaan Portal Ketentuan dan *Portal Report Reminder* Dissemination on the Use of Provisions Portal and Report Reminder Portal	Internal Bank Ganesha – Kepatuhan Bank Ganesha Internal – Compliance	31 Agustus 2023 August 31, 2023	IDEA Room
System Operations on AWS	AWS Indonesia	6-8 September 2023 September 6-8, 2023	IDEA Room
Data Ware House Temenos T24	PT Fortress Data Service	25 September 2023 September 25, 2023	IDEA Room
Training Aplikasi *Fraud Detection System* Training of Fraud Detection System Application	PT Fortress Data Service	29 September 2023 September 29, 2023	IDEA Room
DevOps Engineering on AWS	AWS Indonesia	18-20 Oktober 2023 October 18-20, 2023	IDEA Room
Sosialisasi NPWP 16 Digit dan NITKU 22 Digit Dissemination of 16 Digit NPWP and 22 Digit NITKU	KPP Madya Jakarta Barat Medium Tax Office West Jakarta	23 Oktober 2023 September 23, 2023	Online
Enterprise Architecture: TOGAF 9 Foundation with International Exam Preparation	Andalan Teknologi Informasi	14-15 November 2023 November 14-15, 2023	Intiland Tower
Developing on AWS	AWS Indonesia	21-23 November 2023 November 21-23, 2023	IDEA Room
Jenkins, From Zero to Zero: Become a DevOps Jenkins Master	Udemy	23 November 2023 November 23, 2023	Online
COBIT 2019 Foundation with EXAM	Andalan Teknologi Informasi	4-5 Desember 2023 December 4-5, 2023	Intiland Tower
Kubernetes for the Absolute Beginners-HandsOn	Udemy	7 Desember 2023 December 7, 2023	Online

Rencana Pengembangan TI Tahun 2024

Sesuai dengan Rencana Bisnis Bank, berikut rencana pengembangan teknologi informasi untuk tahun 2024:

1. Mengembangkan fitur *New Core Banking* (T-24) & Fincloud untuk melayani kebutuhan bisnis yang semakin meningkat;
2. Mengembangkan fitur dan layanan digital seperti *Internet/ Mobile Banking* atau layanan digital lainnya untuk meningkatkan *customer experience;*
3. Mengembangkan fitur *Loan Origination* untuk meningkatkan jumlah/kapasitas pencairan kredit *channeling*;
4. Menerapkan teknologi *Cloud Computing;*
5. Melakukan pengembangan dan perubahan infrastruktur, *hardware*, dan *software* untuk penyimpanan data utama dan data *back-up* serta peningkatan kapasitas jaringan komunikasi;
6. Melakukan penilaian dan peninjauan secara berkala terhadap kemampuan *Core Banking System* untuk menyesuaikan dengan perkembangan teknologi dan bisnis digital yang akan datang terkait dengan perencanaan kapasitas untuk aplikasi dan *database*, serta keandalan, kemampuan, dan peninjauan kelayakan sistem dan aplikasi pendukung, serta memastikan dukungan vendor untuk perangkat keras dan sistem operasi;
7. Melakukan peningkatan secara bertahap dan berkesinambungan terhadap keamanan Teknologi Informasi Bank (IT *security* dan *cyber security*), seiring dengan peningkatan kompleksitas bisnis Bank dan perkembangan teknologi yang mengacu pada praktik terbaik;
8. Menyiapkan/membangun API *Management* untuk menjamin keamanan dan kelancaran *monitoring*/ konfigurasi API dalam rangka mendukung produk dan layanan perbankan digital Bank;
9. Mendukung rencana kerja dan pengembangan bisnis Bank, serta kebutuhan unit kerja lain, termasuk permintaan pengembangan/perubahan dari regulator;
10. Menambahkan pekerja TI dalam rangka penguatan organisasi TI serta meningkatkan kapabilitas dan kompetensi pekerja TI, sehingga dapat mendukung transformasi digital yang dilakukan oleh Bank; dan
11. Membenahi dan meningkatkan kapasitas *back office* (*support*) seiring dengan pengembangan TI untuk mendukung bisnis Bank.

IT Development Plan for 2024

In line with the Bank's Business Plan, the information technology development plans for 2024 are as follows:

1. Developing New Core Banking (T-24) & Fincloud features to serve increasing business needs;
2. Developing digital features and services such as Internet/ Mobile Banking or other digital services to upgrade customer experience;
3. Developing Loan Origination feature to increase the amount/capacity of channeling loan disbursement;
4. Applying Cloud Computing technology;
5. Developing and changing infrastructure, hardware, and software for main data storage and back-up data and increasing communication network capacity;
6. Conducting regular assessment and review of the Core Banking System's capability to adapt to future technological and digital business developments related to capacity planning for applications and databases, as well as its reliability, capability, system feasibility review, and supporting application, and ensuring vendor support for devices hardware and operating system;
7. Gradually and continuously enhancing the Bank's Information Technology security (IT security and cyber security), in line with increasing complexity of the Bank's business and technological developments that refer to best practices;
8. Setting up/building API Management to ensure safety and smooth monitoring/configuration of API in order to support the Bank's digital banking products and services;
9. Supporting the Bank's work plan and business development, and needs of other work units, including development/change requests from regulators;
10. Adding IT workers in order to strengthen IT organization and improve the capabilities and competencies of IT workers, to support the Bank's digital transformation; and
11. Improving and enhancing back office (support) capacity along with IT development to support the Bank's business.



Tata Kelola Perusahaan
Good Corporate Governance


1125.25
EMA5
1125.46
1133.87
EMA50

Komitmen Penerapan GCG
Commitment to GCG Implementation

Implementasi tata kelola perusahaan yang baik (*good corporate governance*/GCG) secara konsisten dan berkesinambungan dapat memberikan kontribusi berharga bagi pengembangan Bank. Oleh karena itu, Bank Ganesha berkomitmen untuk meningkatkan implementasi GCG pada setiap aspek bisnis dengan berlandaskan pada prinsip-prinsip GCG yang diharapkan dapat memberikan dampak pada pengambilan keputusan yang baik, peningkatan efisiensi, efektivitas dan akuntabilitas, serta memberikan kontribusi dan nilai tambah yang berkelanjutan bagi Pemegang Saham, karyawan, dan pemangku kepentingan lainnya.

Implementing a consistent and sustainable good corporate governance (GCG) can provide a valuable contribution to the Bank's development. Therefore, Bank Ganesha is committed to improving GCG implementation in every business aspect based on GCG principles, that are expected to have an impact on proper decision-making, increasing efficiency, effectiveness, and accountability, and providing sustainable contributions and added value for Shareholders, employees, and other stakeholders.

Prinsip GCG
GCG Principles

Penerapan GCG di lingkungan Bank Ganesha mengacu pada 4 pilar tata kelola atau governansi korporat sebagaimana telah dirilis dalam Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021 yang dikeluarkan oleh Komite Nasional Kebijakan Governance (KNKG) sebagai berikut:

GCG implementation within Bank Ganesha refers to 4 pillars of corporate governance as released in the 2021 General Guidelines for Indonesian Corporate Governance (PUGKI) issued by the National Committee for Governance Policy (KNKG) as follows:

Prinsip GCG GCG Principles	Uraian Description
Perilaku Beretika Ethical Conduct	Bank senantiasa mengedepankan kejujuran, memperlakukan semua pihak dengan hormat, memenuhi komitmen, membangun serta menjaga nilai-nilai moral dan kepercayaan secara konsisten dalam menjalankan usahanya. Bank juga memperhatikan kepentingan Pemegang Saham dan pemangku kepentingan lainnya berdasarkan asas kewajaran dan kesetaraan dan dikelola secara independen, sehingga masing-masing organ Perseroan tidak saling mendominasi dan tidak dapat diintervensi oleh pihak lain. The Bank always prioritizes honesty, treats all parties with respect, fulfills its commitments, as well as consistently builds and maintains moral values and trust in running its business. The Bank also pays attention to the interests of Shareholders and other stakeholders based on the principle of fairness and equality, and each organ of the Company is managed independently so that it does not dominate the other and cannot be intervened by other parties.
Akuntabilitas Accountability	Bank senantiasa mempertanggungjawabkan kinerjanya secara transparan dan wajar. Untuk itu, Bank harus dikelola secara benar, terukur dan sesuai dengan kepentingan perusahaan dengan tetap memperhitungkan kepentingan Pemegang Saham dan pemangku kepentingan guna mencapai kinerja yang berkelanjutan. The Bank is constantly accountable for its performance in a transparent and fair manner. Therefore, the Bank must be managed properly, measurably, and in accordance with the Company's interests while still considering the interests of Shareholders and stakeholders to achieve sustainable performance.
Transparansi Transparency	Dalam upaya menjaga objektivitas dalam menjalankan bisnis, Bank menyediakan informasi yang material dan relevan dengan cara yang mudah diakses dan dipahami oleh pemangku kepentingan. Bank mengambil inisiatif untuk mengungkapkan tidak hanya masalah yang disyaratkan oleh peraturan perundang-undangan, tetapi juga hal yang penting untuk pengambilan keputusan oleh Pemegang Saham, kreditur, dan pemangku kepentingan lainnya. In an effort to maintain objectivity in conducting business, the Bank provides relevant material information that is easily accessible and understood by the stakeholders. The Bank takes the initiative to disclose not only issues required by laws and regulations, but also important matters for decision making by Shareholders, creditors, and other stakeholders.
Keberlanjutan Sustainability	Bank mematuhi peraturan perundang-undangan serta berkomitmen melaksanakan tanggung jawab terhadap masyarakat dan lingkungan agar berkontribusi pada pembangunan berkelanjutan melalui kerja sama dengan semua pemangku kepentingan terkait untuk meningkatkan kehidupan mereka dengan cara yang selaras dengan kepentingan bisnis dan agenda pembangunan berkelanjutan. The Bank complies with the laws and regulations and is committed to carrying out its responsibilities towards community and environment in order to contribute to sustainable development by working with all relevant stakeholders to improve their lives aligned with the business interests and the sustainable development agenda.

Dasar Penerapan GCG
Basis of GCG Implementation

Penerapan GCG pada Bank Ganesha mengacu kepada peraturan yang dikeluarkan oleh pemerintah dan regulator, terutama:

GCG implementation at Bank Ganesha refers to regulations issued by the government and regulators, mainly:

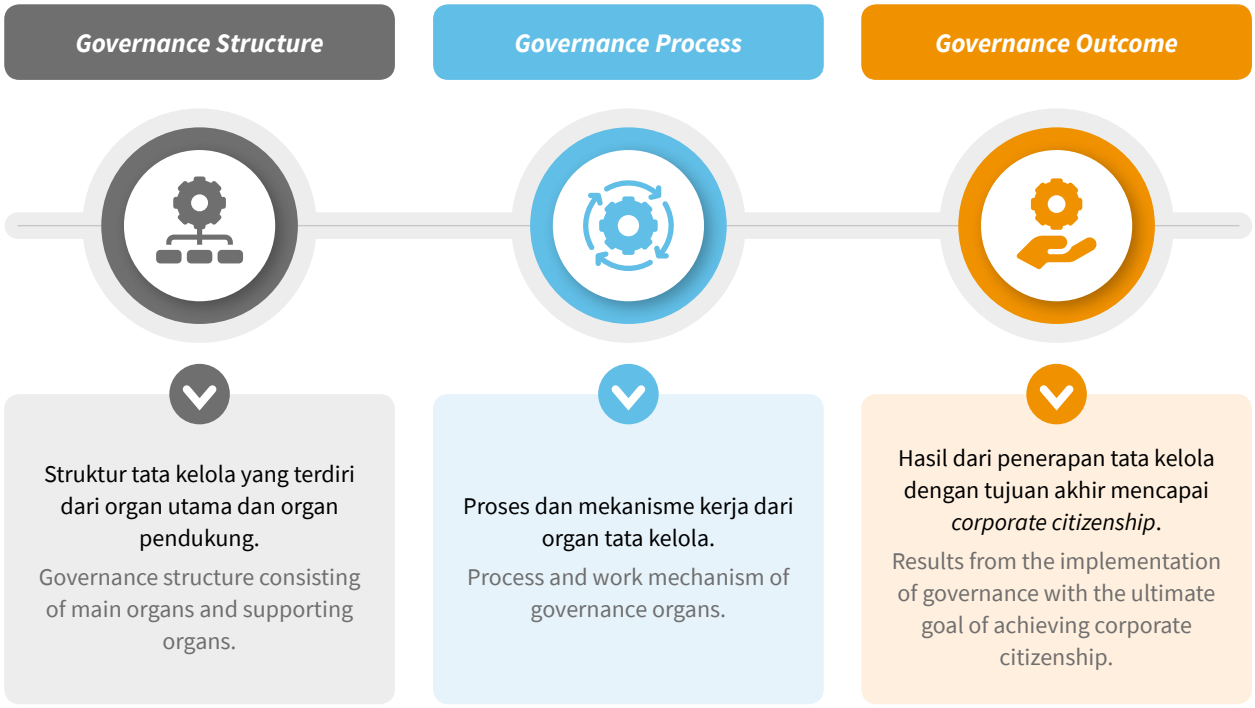
Peraturan Regulation	Isi Peraturan	Contents of the Regulation
Undang-undang **Laws**	1. Undang-Undang Republik Indonesia No. 10 Tahun 1998 tentang Perubahan atas Undang-Undang No. 7 Tahun 1992 tentang Perbankan; 2. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas; 3. Undang-Undang Republik Indonesia No. 8 Tahun 1995 tentang Pasar Modal; 4. Undang-Undang Republik Indonesia No. 27 Tahun 2022 tentang Perlindungan Data Pribadi; dan 5. Undang-Undang Republik Indonesia No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan (P2SK).	1. Law of the Republic of Indonesia No. 10 of 1998 on Amendments to Law No. 7 of 1992 on Banking; 2. Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies; 3. Law of the Republic of Indonesia No. 8 of 1995 on Capital Market; 4. Law of the Republic of Indonesia No. 27 of 2022 on Protection of Personal Data; and 5. Law of the Republic of Indonesia No. 4 of 2023 on Development and Strengthening of the Financial Sector (P2SK).
Surat Edaran Otoritas Jasa Keuangan **Financial Services Authority Circular**	1. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka; dan 2. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.	1. Financial Services Authority Circular No. 32/SEOJK.04/2015 on Governance Guidelines for Public Companies; and 2. Financial Services Authority Circular No. 13/SEOJK.03/2017 on Governance Implementation for Commercial Banks.
Peraturan Otoritas Jasa Keuangan **Financial Services Authority Regulations**	1. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka; 2. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik; 3. Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik; 4. Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik; 5. Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik; 6. Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit; 7. Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal; 8. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan; 9. Peraturan Otoritas Jasa Keuangan No. 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka; 10. Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan; 11. Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka; 12. Peraturan Otoritas Jasa Keuangan No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka secara Elektronik; 13. Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik; 14. Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum; 15. Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum; 16. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum; 17. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank;	1. Financial Services Authority Regulation No. 21/POJK.04/2015 on Implementation of Public Company Governance Guidelines; 2. Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies; 3. Financial Services Authority Regulation No. 34/POJK.04/2014 on Nomination and Remuneration Committee of Issuers or Public Companies; 4. Financial Services Authority Regulation No. 35/POJK.04/2014 on Corporate Secretary of Issuers or Public Companies; 5. Financial Services Authority Regulation No. 31/POJK.04/2015 on Disclosure of Information or Material Facts by Issuers or Public Companies; 6. Financial Services Authority Regulation No. 55/POJK.04/2015 on Establishment and Guidelines for Implementation of Audit Committee Work; 7. Financial Services Authority Regulation No. 56/POJK.04/2015 on Establishment and Guidelines for Preparation of Internal Audit Unit Charter; 8. Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions; 9. Financial Services Authority Regulation No. 11/POJK.04/2017 on Reports of Ownership or Any Changes in Ownership of Public Company Shares; 10. Financial Services Authority Regulation of the Republic of Indonesia No. 9 of 2023 on the Use of Services of Public Accountant and Public Accounting Firm in Financial Service Activities; 11. Financial Services Authority Regulation No. 15/POJK.04/2020 on Planning and Organizing General Meeting of Shareholders of Public Companies; 12. Financial Services Authority Regulation No. 16/POJK.04/2020 on Implementation of Electronic General Meeting of Shareholders of Public Companies; 13. Financial Services Authority Regulation No. 8/POJK.04/2015 on Websites of Issuer or Public Company; 14. Financial Services Authority Regulation No. 4/POJK.03/2016 on Assessment of Soundness Level of Commercial Banks; 15. Financial Services Authority Regulation No. 46/POJK.03/2017on Implementation of Compliance Function for Commercial Banks 16. Financial Services Authority Regulation No. 1/POJK.03/2019 on Implementation of Internal Audit Function in Commercial Banks; 17. Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports;

Peraturan Regulation	Isi Peraturan	Contents of the Regulation
	18. Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021 tentang Bank Umum; dan 19. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.	18. Financial Services Authority Regulation No. 12/POJK.03/2021 on Commercial Banks; and 19. Financial Services Authority Regulation No. 17 of 2023 on Implementation of Governance for Commercial Banks.
Ketentuan Lainnya Other Provisions	1. Anggaran Dasar Perseroan; dan 2. Pedoman Tata Kelola berdasarkan Keputusan Direksi No. MNJ/026-GCG tanggal 30 Maret 2017; dan 3. Pedoman Umum Governansi Korporat Indonesia (PUGKI) 2021.	1. Company's Articles of Association; 2. Governance Guidelines based on Board of Directors' Decision No. MNJ/026-GCG dated March 30, 2017; and 3. General Guidelines for Indonesian Corporate Governance (PUGKI) 2021.

Kerangka Penerapan GCG
GCG Implementation Framework

Perseroan juga telah menyusun kerangka penerapan GCG yang secara umum terbagi menjadi 3 bagian yang diuraikan sebagai berikut:

The Company has also developed a GCG implementation framework which is generally divided into 3 sections as described below:

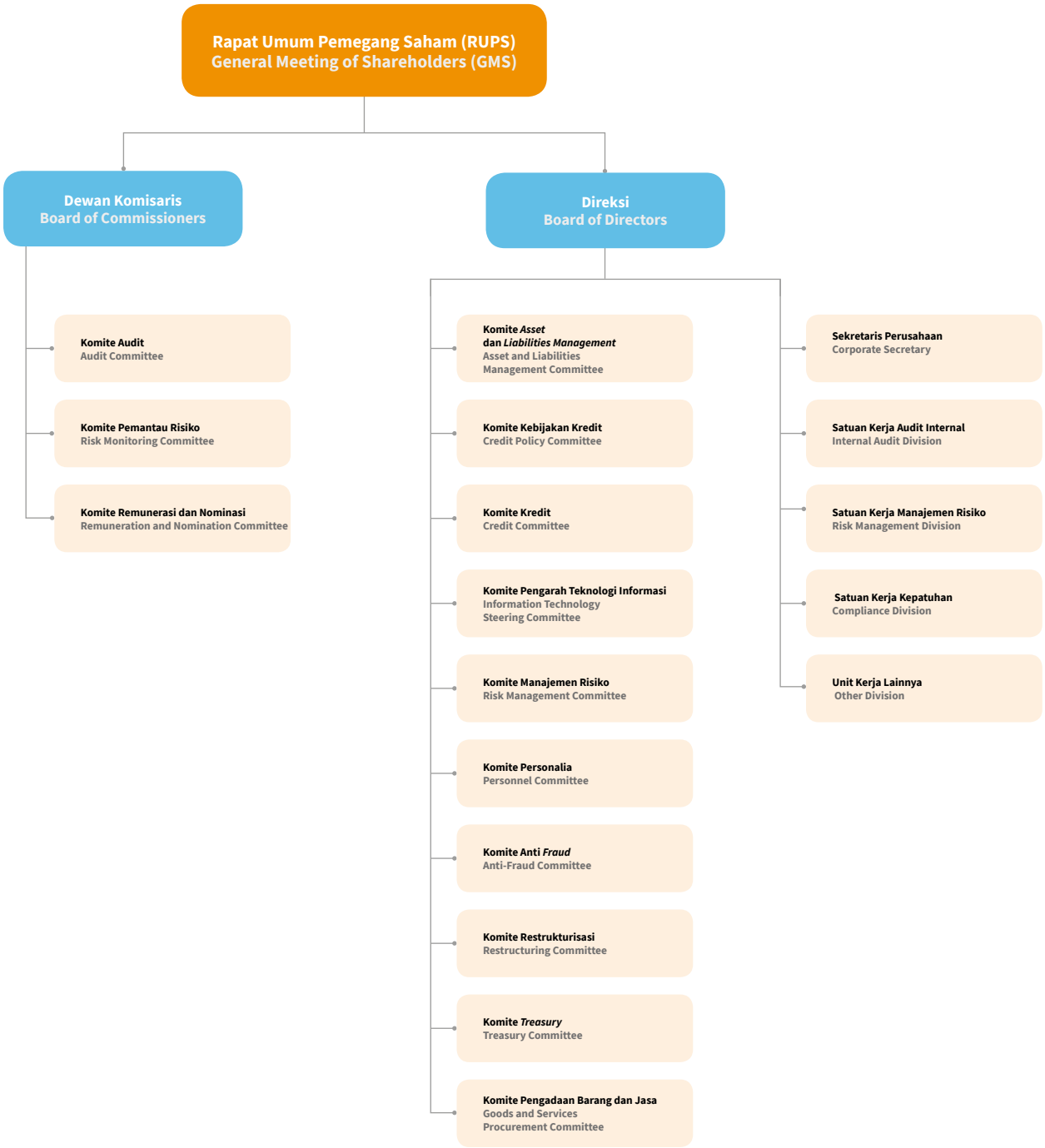


Governance Structure

Bank Ganesha telah membentuk struktur GCG dengan berpedoman pada Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas. Struktur tersebut dibentuk untuk memaksimalkan penerapan GCG melalui fungsi masing-masing organ Bank. Struktur GCG Bank Ganesha digambarkan pada bagan berikut:

Governance Structure

Bank Ganesha has established GCG structure with reference to the Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies. This structure was formed to maximize GCG implementation through the functions of each Bank organ. The GCG structure of Bank Ganesha is described in the following chart:



Berdasarkan struktur GCG tersebut, Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi merupakan organ utama Bank. Dalam rangka memaksimalkan fungsi organ utama, Bank membentuk organ pendukung yang terdiri dari Komite-Komite di bawah Dewan Komisaris dan Direksi. Setiap organ tata kelola memiliki fungsi, tugas, serta tanggung jawab yang berbeda. Oleh karena itu, Perseroan memiliki berbagai kebijakan dan pedoman terkait pelaksanaan tugas seluruh organ GCG yang juga mengikat bagi seluruh karyawan Bank.

Based on the GCG structure, the General Meeting of Shareholders (GMS), the Board of Commissioners, and Board of Directors are main organs of the Bank. In order to maximize function of the main organs, the Bank established supporting organs consisting of Committees under the Board of Commissioners and Board of Directors. Each governance organ has different functions, duties, and responsibilities. Therefore, the Company has various policies and guidelines related to the implementation of duties of all GCG organs which are also binding for all Bank employees.

Governance Process

Bank senantiasa memastikan penerapan GCG dapat berjalan sesuai dengan peraturan perundang-undangan dan *best practice* dengan memberlakukan beberapa kebijakan yang berkaitan dengan penerapan GCG, yaitu Pedoman Kerja Dewan Komisaris dan Direksi, Pedoman Kerja Komite, Kode Etik, Kebijakan Manajemen Risiko, dan Piagam Audit.

Perseroan juga melakukan audit independen terhadap penyajian laporan keuangan yang dilakukan oleh akuntan publik. Proses ini menjadi penting, di mana laporan keuangan menjadi salah satu informasi fundamental yang mencerminkan kinerja Perseroan selama tahun buku.

Governance Outcome

Melalui penerapan prinsip GCG yang efektif, Perseroan terus mendapatkan kepercayaan pemangku kepentingan, kinerja operasional dan keuangan yang mengalami peningkatan. Hal ini tercermin dari tingkat kesehatan Bank kategori "Peringkat Komposit 2 (PK2) atau Sehat" dan profil risiko "PK 2".

Governance Process

The Bank constantly ensures that GCG implementation runs in accordance with laws and regulations and best practices by implementing several policies related to GCG implementation, which are the Board of Commissioners and Board of Directors Charter, Committee Charter, Code of Conduct, Risk Management Policy, and Audit Charter.

The Company also conducts independent audits of the presentation of financial statements by public accountant. This process is important, where the financial statements are one of the fundamental information that reflects the Company's performance during the financial year.

Governance Outcome

Through effective implementation of GCG principles, the Company continues to gain stakeholder trust and increase operational and financial performance. This is reflected in the Bank soundness level under "Composite Rating 2 (PK2) or Sound" category and the risk profile is "PK 2".

Peningkatan Kualitas Penerapan GCG Secara Berkelanjutan
Continuous Quality Improvements of GCG Implementation

Assessment GCG secara Berkelanjutan

Prosedur dan Kriteria Penilaian

Sebagai upaya perbaikan dan peningkatan kualitas penerapan GCG dan dengan berlandaskan kepada Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum, Bank harus melakukan penilaian sendiri (*self-assessment*) secara komprehensif setiap semester agar dapat menetapkan rencana tindak lanjut yang meliputi tindakan korektif (apabila diperlukan) dengan memperhatikan 11 faktor penilaian yaitu:

1. Pelaksanaan Tugas dan Tanggung Jawab Direksi;
2. Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris;
3. Kelengkapan dan Pelaksanaan Tugas Komite;
4. Penanganan Benturan Kepentingan;
5. Penerapan Fungsi Kepatuhan;
6. Penerapan Fungsi Audit Intern;
7. Penerapan Fungsi Audit Eksternal;
8. Penerapan Manajemen Risiko termasuk Sistem Pengendalian Internal;

Continuous GCG Assessment

Assessment Procedures and Criteria

As an effort to improve and increase GCG implementation quality and with reference to Financial Services Authority Regulation No. 17 of 2023 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks, the Bank must conduct a comprehensive self-assessment every semester to determine follow-up plan that includes corrective action (if necessary) by considering 11 assessment factors as follows:

1. Implementation of Duties and Responsibilities of the Board of Directors;
2. Implementation of Duties and Responsibilities of the Board of Commissioners;
3. Completeness and Implementation of Committees' Duties;
4. Conflicts of Interest Handling;
5. Implementation of Compliance Function;
6. Implementation of Internal Audit Function;
7. Implementation of External Audit Function;
8. Implementation of Risk Management including Internal Control System;

9. Penyediaan Dana kepada Pihak Terkait dan Dana Besar;
10. Transparansi Kondisi Keuangan dan Non Keuangan, Laporan Pelaksanaan GCG, dan Pelaporan Internal; dan
11. Rencana Strategis Perseroan.

Pihak yang Melakukan Penilaian

Penilaian penerapan GCG di Bank Ganesha menjadi tanggung jawab Satuan Kerja Kepatuhan dengan melibatkan Dewan Komisaris, Direksi, Pejabat Eksekutif, hingga divisi-divisi/ unit kerja yang berkaitan dengan penerapan tata kelola.

Hasil Penilaian

Berdasarkan analisis terhadap seluruh faktor penilaian penerapan GCG, dapat disimpulkan bahwa hasil *self assessment* terhadap 11 faktor penilaian penerapan GCG Bank Ganesha tahun 2023 berada pada peringkat 2 dengan kategori "Baik".

9. Provision of Funds to Related Parties and Large Exposure;
10. Transparency of Financial and Non-Financial Condition, GCG Implementation Report, and Internal Reporting; and
11. Company's Strategic Plan.

Assessor

Assessment of GCG implementation at Bank Ganesha is the responsibility of the Compliance Unit by involving the Board of Commissioners, Board of Directors, Executive Officers, and divisions/units associated with the governance implementation.

Assessment Result

Based on the analysis of all GCG implementation assessment factors, it was concluded that the self-assessment result of 11 GCG implementation assessment factors at Bank Ganesha in 2023 was rated 2 with category "Good".

Indikator Indicator	Peringkat Rating	Definisi Peringkat Rating Definition
Individual	2	Secara keseluruhan, Bank telah menerapkan GCG dengan baik, sebagaimana tercermin dari pemenuhan yang memadai dari prinsip-prinsip GCG dan penerapannya, baik *governance structure*, *governance process*, maupun *governance outcome*. Meskipun ada kelemahan, namun kelemahan tersebut lebih bersifat administratif, kurang signifikan, dan dapat diselesaikan melalui tindakan normal oleh manajemen Bank. Overall, the Bank has implemented GCG properly, as reflected in the adequate fulfillment of GCG principles and their implementation, in terms of governance structure, governance process, and governance outcomes. Although there are weaknesses, these weaknesses are more administrative in nature, less significant, and can be resolved through routine measures taken by the Bank's management.

Analisis kesesuaian pelaksanaan penilaian sendiri GCG Bank Ganesha secara individu dengan 3 aspek, yaitu *governance structure, governance process,* dan *governance outcome* diuraikan sebagai berikut:

The suitability of implementing Bank Ganesha's GCG self-assessment is analyzed individually with 3 aspects, namely governance structure, governance process, and governance outcome, described as follows:

Aspek Aspect	Nilai Score	Analisis Analysis
Governance Structure	2	1. Komposisi, kriteria, dan independensi Dewan Komisaris, Direksi, dan Komite telah sesuai dengan ketentuan yang berlaku; 2. Dewan Komisaris dan Direksi telah lulus penilaian kemampuan dan kepatutan dari Otoritas Jasa Keuangan; 3. Bank telah memiliki struktur organisasi yang memadai untuk mendukung penerapan manajemen risiko dan pengendalian internal yang baik dengan telah dibentuknya Satuan Kerja Audit Intern, Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan, serta Komite Manajemen Risiko; 4. Bank telah memiliki Kebijakan dan Prosedur Benturan Kepentingan, Penerapan Manajemen Risiko dan Penetapan Limit, Penyediaan Dana kepada Pihak Terkait, serta Penyediaan Dana Besar dan Tata Cara Pelaksanaan Transparansi Kondisi Keuangan dan Non Keuangan; 5. Penugasan audit kepada akuntan publik dan kantor akuntan publik telah sesuai dengan ketentuan; serta 6. Bank telah menyusun *Corporate Plan* dan *Business Plan* sesuai dengan arah kebijakan dan strategi Bank. 1. The composition, criteria, and independence of the Board of Commissioners, Board of Directors, and Committees are in accordance with the applicable regulations; 2. The Board of Commissioners and Board of Directors have passed fit and proper test from the Financial Services Authority; 3. The Bank has an adequate organizational structure to support the implementation of good risk management and internal control with the establishment of Internal Audit Division, Risk Management Division, Compliance Division, and Risk Management Committee; 4. The Bank has Conflict of Interest Policies and Procedures, Implementation of Risk Management and Determination of Limits, Provision of Funds to Related Parties, and Provision of Large Exposures and Procedures for Implementing Transparency of Financial and Non-Financial Conditions; 5. Audit assignments to public accountants and public accounting firms are in accordance with the provisions; and 6. The Bank has prepared a Corporate Plan and Business Plan in accordance with the Bank's policy direction and strategy.

Aspek Aspect	Nilai Score	Analisis Analysis
Governance Process	2	1. Dewan Komisaris telah membentuk Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi untuk membantu pelaksanaan tugasnya, dan anggota Dewan Komisaris telah menyediakan waktu yang cukup agar dapat melaksanakan tugas dan tanggung jawabnya secara optimal dalam rangka fungsi pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi; 2. Pengurus Bank, Komite, dan satuan kerja yang ada telah melakukan diskusi atau rapat dengan mengambil keputusan berdasarkan musyawarah untuk mencapai mufakat, dan hasil rapat telah diadministrasikan dalam suatu risalah rapat dan didokumentasikan dengan baik; 3. Kebijakan dan prosedur terkait kepatuhan Bank dan manajemen risiko telah berjalan dengan baik, Direktur yang membawahi Fungsi Kepatuhan telah melaksanakan fungsinya dengan baik dengan dibantu oleh Satuan Kerja Kepatuhan serta Satuan Kerja Manajemen Risiko; 4. Fungsi pengawasan yang dilakukan oleh Satuan Kerja Audit Intern berjalan dengan efektif, Satuan Kerja Audit Intern telah bertindak independen dan obyektif. Cakupan pemeriksaan yang dilakukan telah sesuai dengan Rencana Kerja Pemeriksaan dan Pedoman Pemeriksaan yang telah ditetapkan; 5. Bank telah mentransparansikan kondisi keuangan dan non-keuangan, tata cara pengaduan nasabah dan penyelesaian sengketa kepada nasabah, informasi produk Bank dan laporan pelaksanaan tata kelola sesuai dengan ketentuan; 6. Bank telah menunjuk akuntan publik dengan persyaratan sesuai dengan ketentuan. Akuntan publik telah melaksanakan audit secara independen dan profesional sesuai dengan norma pemeriksaan dan prinsip akuntansi yang berlaku umum di Indonesia; serta 7. Bank telah menyusun rencana bisnis sesuai dengan kemampuan permodalan serta memperhatikan prinsip kehati-hatian dan ketentuan yang berlaku. Dalam pelaksanaan Rencana Bisnis Bank, Dewan komisaris telah melakukan evaluasi yang disampaikan kepada pengawas Bank setiap semester. 1. The Board of Commissioners has established an Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee to assist in performing its duties, and members of the Board of Commissioners have provided sufficient time to perform their duties and responsibilities optimally in supervisory function of the implementation of the Board of Directors' duties and responsibilities; 2. The existing Bank Management, Committees, and divisions have held discussions or meetings by making decisions based on deliberation to reach consensus, and the meeting results have been administered in minutes of meeting and are properly documented; 3. Policies and procedures related to Bank compliance and risk management have been running well, the Director in charge of Compliance Function has carried out the functions properly and is assisted by the Compliance Division and the Risk Management Division; 4. The supervisory function carried out by the Internal Audit Division is running effectively, the Internal Audit Division has acted independently and objectively. The audit scope is in accordance with the predetermined Audit Work Plan and Audit Guidelines; 5. The Bank has made transparent financial and non-financial conditions, procedures for customer complaints and dispute resolution to customers, Bank product information, and governance implementation reports in accordance with regulations; 6. The Bank has appointed a public accountant with requirements in accordance with the provisions. Public accountants have carried out audits independently and professionally in accordance with audit norms and generally accepted accounting principles in Indonesia; and 7. The Bank has prepared a business plan in accordance with capital capabilities and by considering prudential principles and applicable regulations. In implementing the Bank's Business Plan, the Board of Commissioners has carried out evaluations, which are submitted to the Bank's supervisors every semester.
Governance Outcome	2	1. Direksi telah mempertanggung jawabkan pelaksanaan tugasnya kepada Pemegang Saham yang tertuang dalam berita acara Rapat Umum Pemegang Saham (RUPS); 2. Hasil rapat Dewan Komisaris dan Direksi telah dituangkan dalam risalah rapat, dan hasil pembahasan rapat telah dituangkan dalam notulen yang didokumentasikan oleh bagian Sekretaris Perusahaan; 3. Pelaksanaan fungsi kepatuhan telah dilaksanakan dengan baik, laporan-laporan terkait telah disusun dan dilaporkan tepat waktu kepada otoritas. Bank juga telah menerapkan manajemen risiko secara efektif, yang disesuaikan dengan tujuan, kebijakan usaha, ukuran dan kompleksitas usaha, serta kemampuan Bank; 4. Satuan Kerja Audit Intern dan Unit Internal Kontrol sebagai salah satu bagian dari proses pengendalian intern telah menjalankan tugas dan tanggung jawabnya dengan baik dan obyektif. Terdapat beberapa temuan yang bersifat minor dan dapat segera diselesaikan. Secara umum seluruh temuan yang ada, telah ditindaklanjuti oleh *auditee*; 1. The Board of Commissioners has established an Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee to assist in performing its duties, and members of the Board of Commissioners have provided sufficient time to perform their duties and responsibilities optimally in supervisory function of the implementation of the Board of Directors' duties and responsibilities; 2. The existing Bank Management, Committees, and divisions have held discussions or meetings by making decisions based on deliberation to reach consensus, and the meeting results have been administered in minutes of meeting and are properly documented; 3. Policies and procedures related to Bank compliance and risk management have been running well, the Director in charge of Compliance Function has carried out the functions properly and is assisted by the Compliance Division and the Risk Management Division; 4. The supervisory function carried out by the Internal Audit Division is running effectively, the Internal Audit Division has acted independently and objectively. The audit scope is in accordance with the predetermined Audit Work Plan and Audit Guidelines;

Aspek Aspect	Nilai Score	Analisis Analysis
		5. Penerapan penyediaan dana kepada pihak terkait dan/atau penyediaan besar oleh Bank telah sesuai ketentuan dan senantiasa memperhatikan prinsip kehati-hatian; 6. Prinsip transparansi telah diterapkan oleh Bank sebagaimana tercermin dalam berbagai laporan antara lain laporan keuangan publikasi, laporan pelaksanaan tata kelola, laporan suku bunga dasar kredit, laporan tahunan dan laporan audit, serta penyediaan informasi pada situs web Bank; dan 7. Kinerja Bank relatif baik dan tidak terdapat pelanggaran yang signifikan atas ketentuan dari regulator maupun Pemerintah. Bank juga telah memenuhi berbagai ketentuan terkait kepatuhan Bank terhadap regulator, tidak terdapat *fraud* yang dapat membahayakan kelangsungan usaha Bank. 5. The Bank has made transparent financial and non-financial conditions, procedures for customer complaints and dispute resolution to customers, Bank product information, and governance implementation reports in accordance with regulations; 6. The Bank has appointed a public accountant with requirements in accordance with the provisions. Public accountants have carried out audits independently and professionally in accordance with audit norms and generally accepted accounting principles in Indonesia; and 7. The Bank has prepared a business plan in accordance with capital capabilities and by considering prudential principles and applicable regulations. In implementing the Bank's Business Plan, the Board of Commissioners has carried out evaluations, which are submitted to the Bank's supervisors every semester.

Rapat Umum Pemegang Saham
General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS)
General Meeting of Shareholders (GMS)

RUPS merupakan forum pengambil keputusan bagi pemegang saham, di mana dalam struktur GCG mempunyai wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris sesuai dengan ketentuan peraturan perundang-undangan dan Anggaran Dasar Perseroan.

GMS is a forum of adopting resolutions for shareholders, where GCG structure has authority that is not delegated to the Board of Directors or Board of Commissioners in line with the provisions of laws and regulations and the Company's Articles of Association.

RUPS Tahunan
Annual GMS

RUPS Tahunan wajib diadakan setiap tahun, selambatnya 6 bulan setelah tahun buku Perseroan berakhir.

Annual GMS must be held annually, no later than 6 months after the Company's financial year ends.

RUPS Luar Biasa
Extraordinary GMS

RUPS Luar Biasa bersifat kondisional, artinya dapat diadakan sewaktu-waktu berdasarkan kebutuhan.

Extraordinary GMS is conditional, meaning it can be held at any time as needed.

Dasar Hukum RUPS
Legal Basis of GMS

Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka dan Peraturan Otoritas Jasa Keuangan No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik.

Financial Services Authority Regulation No. 15/POJK.04/2020 on the Planning and Organizing General Meeting of Shareholders of Public Companies and Financial Services Authority Regulation No. 16/POJK.04/2020 on Implementation of Electronic General Meeting of Shareholders of Public Companies.

Pelaksanaan RUPS Tahun 2023

Sepanjang tahun 2023, Perseroan telah menyelenggarakan 1 kali RUPS Luar Biasa pada tanggal 14 Maret 2023 dan 1 kali RUPS Tahunan pada tanggal 26 Mei 2023. Informasi terkait penyelenggaraan RUPS diuraikan sebagai berikut:

GMS Implementation in 2023

Throughout 2023, the Company held one Extraordinary GMS on March 14, 2023, and one Annual GMS on May 26, 2023. Information on the GMS implementation is described as follows:

RUPS Luar Biasa 14 Maret 2023

Extraordinary GMS March 14, 2023

Jadwal Pelaksanaan **Implementation Schedule**	• Pemberitahuan rencana RUPS Luar Biasa kepada Otoritas Jasa Keuangan : 27 Januari 2023 • Pengumuman RUPS Luar Biasa : 3 Februari 2023 • Pemanggilan RUPS Luar Biasa : 20 Februari 2023 • Pengumuman ringkasan risalah RUPS Luar Biasa : 16 Maret 2023 • Notification of Extraordinary GMS plans to the Financial Services Authority : January 27, 2023 • Extraordinary GMS Announcement : February 3, 2023 • Extraordinary GMS Notice : February 20, 2023 • Announcement of summary of Extraordinary GMS minutes : March 16, 2023
Tanggal dan Tempat Pelaksanaan **Time and Venue**	Dilaksanakan pada hari Selasa, 14 Maret 2023 pukul 14.21–14.35 WIB bertempat di Hotel Grand Tropic Suites, Sakura Room, Jl. Letjen S. Parman Kav. 3, Jakarta Barat. Held on Tuesday, March 14, 2023, at 14.21–14.35 WIB at Hotel Grand Tropic Suites, Sakura Room, Jl. Letjen S. Parman Kav. 3, Jakarta Barat.
Pemegang Saham yang Hadir **Shareholders Present**	RUPS dihadiri dan diwakili sebanyak 19.905.602.178 saham dengan hak suara yang sah 83,04% dari jumlah seluruh saham yang telah dikeluarkan oleh Perseroan. The GMS was attended and represented by 19,905,602,178 shares with legal voting rights of 83.04% of the total shares issued by the Company.
Anggota Dewan Komisaris dan Direksi yang Hadir **Members of the Board of Commissioners and Board of Directors Present**	**Dewan Komisaris** Presiden Komisaris : Marcello Theodore Taufik Wakil Presiden Komisaris : Lisawati Komisaris Independen : Sudarto **Direksi** Presiden Direktur : Lenny Sugihat Direktur : Setiawan Kumala Direktur : Agoes Roediyanto Direktur : Arif Wicaksono Direktur : Suroso **Board of Commissioners** President Commissioner : Marcello Theodore Taufik Vice President Commissioner : Lisawati Independent Commissioner : Sudarto **Board of Directors** President Director : Lenny Sugihat Director : Setiawan Kumala Director : Agoes Roediyanto Director : Arif Wicaksono Director : Suroso
Pimpinan RUPS **Chairman of the GMS**	Marcello Theodore Taufik selaku Presiden Komisaris Perseroan. Marcello Theodore Taufik as President Commissioner of the Company.
Pihak Independen Penghitung Suara **Independent Party as Vote Counters**	Hasil pengambilan keputusan dihitung oleh PT Datindo Entrycom selaku Biro Administrasi Efek yang ditunjuk oleh Perseroan dan selanjutnya divalidasi oleh Notaris Hannywati Gunawan, SH. The results of adopting resolutions are calculated by PT Datindo Entrycom as the Share Registrar Bureau appointed by the Company and then validated by Notary Hannywati Gunawan, SH.
Mekanisme Pengambilan Keputusan **Mechanism in Adopting Resolutions**	Dilaksanakan dengan cara musyawarah untuk mufakat. Apabila musyawarah untuk mufakat tidak tercapai, pengambilan keputusan dilakukan dengan cara pemungutan suara. Conducted by deliberation to reach consensus. If deliberation to reach consensus cannot be achieved, resolution is adopted by voting.

Hasil Keputusan RUPS Luar Biasa 14 Maret 2023
Extraordinary GMS Resolutions March 14, 2023

Mata Acara 1: Pengubahan susunan para anggota Direksi dan Dewan Komisaris Perseroan.
Agenda - Item 1: Changes in the composition of the Board of Directors and Board of Commissioners of the Company.

Jumlah Pemegang Saham yang Bertanya **Total Shareholders who Ask Questions**	Tidak ada pertanyaan dan/atau pendapat dari Pemegang Saham yang hadir. There are no questions and/or opinions from the Shareholders present.		
Hasil Pengambilan Suara **Voting Results**	**Setuju** / **Agree** 19.872.570.778 saham / Shares	**Abstain** 6.100 saham / Shares	**Tidak Setuju** / **Disagree** 33.025.300 saham / Shares

Mata Acara 1: Pengubahan susunan para anggota Direksi dan Dewan Komisaris Perseroan.
Agenda - Item 1: Changes in the composition of the Board of Directors and Board of Commissioners of the Company.

Keputusan

1. a. Membatalkan pengangkatan Gunawan Taslim sebagai Komisaris Independen Perseroan yang telah diangkat berdasarkan keputusan RUPS Luar Biasa Perseroan yang diselenggarakan pada tanggal 26 September 2022;
   b. Mengangkat Trisna Chandra selaku Komisaris Independen Perseroan, efektif terhitung sejak diperolehnya persetujuan Otoritas Jasa Keuangan; dan
   c. Mengangkat Mahesh Ajit Ranade selaku Wakil Presiden Direktur Perseroan, efektif terhitung sejak diperolehnya persetujuan dari instansi yang terkait, termasuk tetapi tidak terbatas pada, persetujuan Otoritas Jasa Keuangan dan Kementerian Ketenagakerjaan Republik Indonesia.

   Sehingga dengan demikian, terhitung sejak pengangkatan Trisna Chandra selaku Komisaris Independen Perseroan telah mendapat persetujuan Otoritas Jasa Keuangan dan Mahesh Ajit Ranade selaku Wakil Presiden Direktur Perseroan telah mendapat persetujuan dari instansi yang terkait, termasuk tetapi tidak terbatas pada, persetujuan Otoritas Jasa Keuangan dan Kementerian Ketenagakerjaan Republik Indonesia sampai dengan sisa masa jabatan anggota Direksi dan Dewan Komisaris Perseroan lainnya yang sedang menjabat yakni sampai dengan penutupan RUPS Tahunan Perseroan yang akan diselenggarakan pada tahun 2024, susunan para anggota Direksi dan Dewan Komisaris Perseroan selengkapnya sebagai berikut:

Direksi		**Dewan Komisaris**	
Presiden Direktur	: Lenny Sugihat	Presiden Komisaris	: Marcello Theodore Taufik
Wakil Presiden Direktur	: Mahesh Ajit Ranade	Wakil Presiden Komisaris	: Lisawati
Direktur	: Setiawan Kumala	Komisaris Independen	: Sudarto
Direktur	: Agoes Roediyanto	Komisaris Independen	: Trisna Chandra
Direktur	: Arif Wicaksono		
Direktur	: Suroso		

2. Segera setelah pengangkatan Trisna Chandra selaku Komisaris Independen Perseroan telah mendapat persetujuan Otoritas Jasa Keuangan dan Mahesh Ajit Ranade selaku Wakil Presiden Direktur Perseroan telah mendapat persetujuan dari instansi yang terkait, termasuk tetapi tidak terbatas pada, persetujuan Otoritas Jasa Keuangan dan Kementerian Ketenagakerjaan Republik Indonesia, memberi kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam rapat dalam suatu akta Notaris dan selanjutnya memberitahukan pada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan mendaftarkan pada daftar perusahaan serta untuk maksud tersebut melakukan segala tindakan yang disyaratkan oleh peraturan perundang-undangan yang berlaku.

Resolutions

1. a. Cancelled the appointment of Gunawan Taslim as the Company's Independent Commissioner, who was appointed basedon the Company's Extraordinary GMS resolutions held on September 26, 2022;
   b. Appointed Trisna Chandra as Independent Commissioner, effective as of obtaining approval from the Financial Services Authority; and
   c. Appointed Mahesh Ajit Ranade as Vice President Director, effective as of obtaining approval from the relevant agencies, including but not limited to the approval from the Financial Services Authority and the Ministry of Manpower of the Republic of Indonesia.

   Therefore, as of the appointment of Trisna Chandra as Independent Commissioner receives approval from the Financial Services Authority, and Mahesh Ajit Ranade as Vice President Director receives approval from the relevant agencies, including but not limited to the approval from the Financial Services Authority and the Ministry of Manpower of the Republic of Indonesia, until the end of the remaining term of office of other members of the Board of Directors and Board of Commissioners of the Company who are currently serving, which is until the closing of the Company's Annual GMS which will be held in 2024, the complete composition of the Board of Directors and Board of Commissioners of the Company is as follows:

Board of Directors		**Board of Commissioners**	
President Director	: Lenny Sugihat	President Commissioner	: Marcello Theodore Taufik
Vice President Director	: Mahesh Ajit Ranade	Vice President Commissione	: Lisawati
Direktur	: Setiawan Kumala	Independent Commissioner	: Sudarto
Direktur	: Agoes Roediyanto	Independent Commissione	: Trisna Chandra
Direktur	: Arif Wicaksono		
Direktur	: Suroso		

2. Authorized the Board of Directors of the Company with the substitution rights, immediately after the appointment of Trisna Chandra as Independent Commissioner receives approval from the Financial Services Authority and Mahesh Ajit Ranade as Vice President Director receives approval from the relevant agencies, including but not limited to the approval from the Financial Services Authority and the Ministry of Manpower of the Republic of Indonesia, to restate the resolutions adopted at the meeting in a Notarial deed, then notify the Minister of Law and Human Rights of the Republic of Indonesia, and register it in the Company Register and for this purpose, to perform all actions required by the applicable laws and regulations.

Realisasi
Realization

Telah direalisasikan sepenuhnya.
Has been fully realized.

RUPS Tahunan 26 Mei 2023

Jadwal Pelaksanaan **Implementation Schedule**	• Pemberitahuan rencana RUPS Tahunan kepada Otoritas Jasa Keuangan : 11 April 2023 • Pengumuman RUPS Tahunan : 18 April 2023 • Pemanggilan RUPS Tahunan : 4 Mei 2023 • Pengumuman ringkasan risalah RUPS Tahunan : 30 Mei 2023 • Notification of Annual GMS plans to the Financial Services Authority : April 11, 2023 • Annual GMS Announcement : April 18, 2023 • Annual GMS Notice : May 4, 2023 • Announcement of summary of Annual GMS minutes : May 30, 2023
Tanggal dan Tempat Pelaksanaan **Time and Venue**	Dilaksanakan pada hari Jumat, 26 Mei 2023 pukul 10.17-11.07 WIB bertempat di Hotel Grand Tropic Suites, Sakura Room, Jl. Letjen S. Parman Kav. 3, Jakarta Barat. Held on Friday, May 26, 2023, at 10.17-11.07 WIB at Hotel Grand Tropic Suites, Sakura Room, Jl. Letjen S. Parman Kav. 3, Jakarta Barat.
Pemegang Saham yang Hadir **Shareholders Present**	RUPS dihadiri dan diwakili sebanyak 20.048.565.068 saham dengan hak suara yang sah 83,64% dari jumlah seluruh saham yang telah dikeluarkan oleh Perseroan. The GMS was attended and represented by 20,048,565,068 shares with legal voting rights of 83.64% of the total shares issued by the Company.
Anggota Dewan Komisaris dan Direksi yang Hadir **Members of the Board of Commissioners and Board of Directors Present**	**Dewan Komisaris** / **Board of Commissioners** Presiden Komisaris / President Commissioner : Marcello Theodore Taufik Wakil Presiden Komisaris / Vice President Commissioner : Lisawati Komisaris Independen / Independent Commissioner : Sudarto Komisaris Independen / Independent Commissioner : Trisna Chandra **Direksi** / **Board of Directors** Presiden Direktur / President Director : Lenny Sugihat Direktur / Director : Setiawan Kumala Direktur / Director : Agoes Roediyanto Direktur / Director : Suroso
Pimpinan RUPS **Chairman of the GMS**	Marcello Theodore Taufik selaku Presiden Komisaris Perseroan. Marcello Theodore Taufik as President Commissioner of the Company.
Pihak Independen Penghitung Suara **Chairman of the GMS**	Hasil pengambilan keputusan dihitung oleh PT Datindo Entrycom selaku Biro Administrasi Efek yang ditunjuk oleh Perseroan dan selanjutnya divalidasi oleh Notaris Hannywati Gunawan, SH. The results of adopting resolutions are calculated by PT Datindo Entrycom as the Share Registrar Bureau appointed by the Company and then validated by Notary Hannywati Gunawan, SH.
Mekanisme Pengambilan Keputusan **Mechanism in Adopting Resolutions**	Dilaksanakan dengan cara musyawarah untuk mufakat. Apabila musyawarah untuk mufakat tidak tercapai, pengambilan keputusan dilakukan dengan cara pemungutan suara. Conducted by deliberation to reach consensus. If deliberation to reach consensus cannot be achieved, resolution is adopted by voting.

Hasil Keputusan RUPS Tahunan 26 Mei 2023
Annual GMS Resolutions May 26, 2023

Mata Acara 1: Persetujuan atas Laporan Tahunan termasuk pengesahan Laporan Keuangan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 dan Penetapan Penggunaan Laba Bersih Perseroan tahun 2022.
Agenda - Item 1: To approve the Annual Report, including to ratify the Annual Financial Statements and the Board of Commissioners' Supervisory Report for the financial year ending December 31, 2022, and to Appropriate the Use of the Company's net profit for 2022.

Jumlah Pemegang Saham yang Bertanya **Total Shareholders who Ask Questions**	Tidak ada pertanyaan dan/atau pendapat dari Pemegang Saham yang hadir. There are no questions and/or opinions from the Shareholders present.		
Hasil Pengambilan Suara **Voting Results**	**Setuju** / **Agree** 20.048.320.068 saham / Shares	**Abstain** 245.000 saham / Shares	**Tidak Setuju** / **Disagree** 0 saham / Shares

Mata Acara 1: Persetujuan atas Laporan Tahunan termasuk pengesahan Laporan Keuangan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 dan Penetapan Penggunaan Laba Bersih Perseroan tahun 2022.
Agenda - Item 1: To approve the Annual Report, including to ratify the Annual Financial Statements and the Board of Commissioners' Supervisory Report for the financial year ending December 31, 2022, and to Appropriate the Use of the Company's net profit for 2022.

Keputusan	1. Menyetujui Laporan Tahunan Perseroan tahun 2022; 2. Mengesahkan Laporan Keuangan Tahunan Perseroan tahun 2022, yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja, di mana Christophorus Alvin Kossim, sebagai rekan telah ditunjuk sebagai Akuntan Publik Independen Perseroan, sebagaimana ternyata dalam Laporannya No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 tanggal 31 Maret 2023 dengan pendapat wajar dalam semua hal yang material; 3. Menyetujui Laporan Direksi dan mengesahkan Laporan Tugas Pengawasan Dewan Komisaris Perseroan tahun 2022, sebagaimana termaktub dalam Laporan Tahunan Perseroan; 4. Memberikan pembebasan tanggung-jawab sepenuhnya kepada anggota Direksi Perseroan atas tindakan pengurusan dan kepada anggota Dewan Komisaris Perseroan atas tindakan pengawasan, yang telah dijalankan selama tahun 2022, sejauh tindakan-tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Tahunan Perseroan tahun 2022, kecuali atas perbuatan penipuan, penggelapan dan tindak pidana lainnya; 5. Menetapkan penggunaan laba bersih Perseroan tahun 2022 sebagai berikut: a. Sebagian digunakan untuk menutup kerugian Perseroan dalam tahun-tahun buku sebelumnya; b. Sebesar Rp1.000.000.000,- disimpan sebagai dana cadangan wajib/umum Perseroan; dan c. Sisanya disimpan dalam laba ditahan untuk memperkuat permodalan Perseroan, sehingga karenanya pada tahun 2022 tidak ada dividen yang dibagikan kepada Pemegang Saham Perseroan.
Resolutions	1. Approved the Company's Annual Report for 2022; 2. Ratified the Company's Annual Financial Statements for 2022, which have been audited by Public Accounting Firm Purwantono, Sungkoro & Surja, in which Christophorus Alvin Kossim, is a partner appointed as the Company's Independent Public Accountant, as evident in its Report No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 dated March 31, 2023, rendering unqualified opinion in all material respects; 3. Approved the Board of Directors' Report and ratified the Board of Commissioners' Supervisory for 2022, as set out in the Company's Annual Report; 4. Granted full release and discharge to members of the Board of Directors for their management actions and to members of the Board of Commissioners for their supervisory actions, which they carried out during 2022, provided that these actions are reflected in the Company's Annual Report and Annual Financial Statements for 2022, except for acts of fraud, embezzlement, and other criminal acts; 5. Appropriated the use of the Company's net profit for 2022 as follows: a. Part of it is used for covering the Company's losses in previous financial years; b. A total of Rp1,000,000,000 is reserved as the Company's mandatory/general reserve fund; and c. The remaining is reserved as retained earnings to strengthen the Company's capital, resulting in no dividends of 2022 distributed to the Company's Shareholders.
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.

Mata Acara 2: Penunjukan akuntan publik Independen untuk mengaudit Laporan Keuangan Tahunan Perseroan tahun buku 2023.
Agenda - Item 2: To appoint an independent public accountant to audit the Company's Annual Financial Statements for the 2023 financial year.

Jumlah Pemegang Saham yang Bertanya **Total Shareholders who Ask Questions**	Tidak ada pertanyaan dan/atau pendapat dari Pemegang Saham yang hadir. There are no questions and/or opinions from the Shareholders present.		
Hasil Pengambilan Suara **Voting Results**	**Setuju** / **Agree** 20.048.320.068 saham / Shares	**Abstain** 245.000 saham / Shares	**Tidak Setuju** / **Disagree** 0 saham / Shares
Keputusan	Memberikan wewenang kepada Dewan Komisaris Perseroan untuk: a. Berdasarkan pertimbangan Komite Audit Perseroan, menunjuk akuntan publik independen yang akan mengaudit Laporan Posisi Keuangan, Laporan Laba Rugi dan Penghasilan Komprehensif Lain serta bagian lainnya dari Laporan Keuangan Perseroan tahun 2023; dan b. Menetapkan besarnya honorarium bagi akuntan publik independen serta persyaratan lainnya berkenaan dengan penunjukan tersebut.		
Resolutions	Authorized the Company's Board of Commissioners to conduct the following actions: a. Based on the Company's Audit Committee considerations, appointing an independent public accountant who will audit the Statements of Financial Position, Statements of Profit and Loss and Other Comprehensive Income, and other parts of the Company's Financial Statements for 2023; and b. Determining the honorarium amount for the independent public accountant and other requirements regarding the appointment.		
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.		

Mata Acara 3: Penetapan besarnya gaji dan tunjangan lainnya bagi anggota Direksi Perseroan serta penetapan honorarium dan tunjangan lainnya bagi anggota Dewan Komisaris Perseroan.
Agenda - Item 3: To determine the amount of salary and other benefits for members of the Board of Directors and to determine the honorarium and other benefits for members of the Board of Commissioners.

Jumlah Pemegang Saham yang Bertanya **Total Shareholders who Ask Questions**	Tidak ada pertanyaan dan/atau pendapat dari Pemegang Saham yang hadir. There are no questions and/or opinions from the Shareholders present.		
Hasil Pengambilan Suara **Voting Results**	**Setuju / Agree** 20.047.516.568 saham / Shares	**Abstain** 248.500 saham / Shares	**Tidak Setuju / Disagree** 800.000 saham / Shares
Keputusan **Resolutions**	Dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi sesuai dengan ketentuan Pasal 10 Ayat 3 dan Pasal 13 Ayat 4 Anggaran Dasar Perseroan menyetujui untuk: a. Melimpahkan wewenang kepada Dewan Komisaris Perseroan untuk menentukan besarnya gaji dan tunjangan lainnya bagi anggota Direksi Perseroan; b. Memberikan wewenang kepada rapat Dewan Komisaris Perseroan untuk menetapkan honorarium dan tunjangan lainnya bagi anggota Dewan Komisaris Perseroan; c. Melimpahkan wewenang kepada rapat Dewan Komisaris Perseroan untuk menentukan pembagian gaji, honorarium dan tunjangan lainnya diantara masing-masing anggota Direksi dan Dewan Komisaris Perseroan. Agreed to conduct the following actions by observing the Remuneration and Nomination Committee's recommendations in accordance with the provisions of Article 10 Paragraph 3 and Article 13 Paragraph 4 of the Company's Articles of Association: a. Delegating authority to the Board of Commissioners to determine the amount of salary and other benefits for members of the Board of Directors; b. Granting authority to the Board of Commissioners' meeting to determine the honorarium and other benefits for members of the Board of Commissioners; c. Delegating authority to the Board of Commissioners' meeting to determine the distribution of salary, honorarium, and other benefits among each member of the Board of Directors and Board of Commissioners.		
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.		

Mata Acara 4: Laporan Realisasi Penggunaan Dana dalam rangka Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu II (PMHMETD II).
Agenda - Item 4: To report the Realization of Use of Proceeds in the framework of Capital Increase with Pre-emptive Rights II (PMHMETD II).

Jumlah Pemegang Saham yang Bertanya **Total Shareholders who Ask Questions**	Tidak ada pertanyaan dan/atau pendapat dari Pemegang Saham yang hadir. There are no questions and/or opinions from the Shareholders present.
Hasil Pengambilan Suara **Voting Results**	Tidak dilakukan pengambilan suara, karena hanya bersifat laporan. Voting is not necessary due to this item only refers to a report.
Keputusan **Resolutions**	Mata acara rapat keempat hanya bersifat laporan, maka tidak dilakukan pengambilan keputusan. Item 4 of the meeting agenda was only a report, and thus, no resolution was adopted.
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.

Pelaksanaan RUPS Tahun 2022

Sepanjang tahun 2022, Perseroan telah menyelenggarakan 1 kali RUPS Tahunan pada tanggal 24 Juni 2022 dan 1 kali RUPS Luar Biasa pada tanggal 26 September 2022. di Hotel Grand Tropic Suites, Sakura Room, Jl. Letjen S. Parman Kav. 3, Jakarta Barat. Perseroan menunjuk pihak independen untuk RUPS Tahunan dan RUPS Luar Biasa yaitu PT Datindo Entrycom selaku Biro Administrasi Efek dalam melakukan perhitungan suara dan dan selanjutnya divalidasi oleh Notaris Hannywati Gunawan, SH.

Tindak Lanjut Keputusan RUPS Tahunan dan RUPS Luar Biasa 2022

Seluruh keputusan RUPS Tahunan dan RUPS Luar Biasa 2022 telah direalisasikan sepenuhnya di tahun 2023 yang diuraikan sebagai berikut:

GMS Implementation in 2022

Throughout 2022, the Company held one Annual GMS on June 24, 2022, and one Extraordinary GMS on September 26, 2022, at Hotel Grand Tropic Suites, Sakura Room, Jl. Letjen S. Parman Kav. 3, Jakarta Barat. The Company appointed independent parties for the Annual GMS and Extraordinary GMS, namely PT Datindo Entrycom as the Share Registrar Bureau to count votes and Notary Hannywati Gunawan, SH to conduct validation.

Follow-up of the 2022 Annual GMS and Extraordinary GMS Resolutions

All resolutions of the 2022 Annual GMS and Extraordinary GMS were fully realized in 2023, with details as follows:

Hasil Keputusan RUPS Tahunan 24 Juni 2022 Annual GMS Resolutions June 24, 2022	Hasil Keputusan RUPS Luar Biasa 26 September 2022 Annual GMS Resolutions September 26, 2022
Mata Acara 1 / Agenda - Item 1: 1. Menyetujui dan mengesahkan Laporan Keuangan Tahunan Perseroan, Laporan Direksi, dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan tahun 2021 dan memberikan pembebasan tanggung jawab sepenuhnya kepada anggota Direksi Perseroan atas tindakan pengurusan dan kepada anggota Dewan Komisaris Perseroan atas tindakan pengawasan yang telah dijalankan selama tahun 2021; dan 2. Menetapkan bahwa mengingat Perseroan masih menderita kerugian dalam tahun-tahun buku sebelumnya, maka laba bersih Perseroan dalam tahun buku 2021 yaitu sebesar Rp10.866.000.000,- akan digunakan seluruhnya untuk menutup kerugian tersebut, sehingga kepada Pemegang Saham tidak dibagikan dividen untuk tahun 2021. 1. Approved and ratified the Company's Annual Financial Statements, Board of Directors' Report, and the Board of Commissioners' Supervisory Report for 2021, and granted full release and discharge to members of the Board of Directors for their management actions and to members of the Board of Commissioners for their supervisory actions, which they carried out during 2021; and 2. Appropriated that considering the Company still suffered losses in the previous financial years, the Company's net profit for 2021 amounting to Rp10,866,000,000 will be used entirely to cover these losses, and therefore, dividends are not distributed to the Shareholders for 2021. **Mata Acara 2 / Agenda - Item 2 :** Memberikan wewenang kepada Dewan Komisaris Perseroan untuk menunjuk akuntan publik independen yang akan mengaudit Laporan Posisi Keuangan, Laporan Laba Rugi dan Penghasilan Komprehensif Lain serta bagian lainnya dari Laporan Keuangan Perseroan tahun 2022 dan menetapkan besarnya honorarium bagi akuntan publik independen tersebut serta persyaratan lainnya berkenaan dengan penunjukan tersebut. Authorized the Company's Board of Commissioners to appoint an independent public accountant, who will audit the Statements of Financial Position, Statements of Profit or Loss and Other Comprehensive Income, and other parts of the Company's Financial Statements for 2022, and determined the honorarium amount for the independent public accountant and other requirements regarding the appointment.	**Mata Acara 1 / Agenda - Item 1:** 1. Menyetujui penerbitan saham baru melalui PMHMETD II sebanyak-banyaknya 7.500.000.000 saham dengan nilai nominal Rp100,- per saham sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu, sebagaimana diubah dengan Peraturan Otoritas Jasa Keuangan No. 14/POJK.04/2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu; dan 2. Memberikan kuasa dan wewenang kepada Direksi Perseroan untuk: a. Menetapkan jumlah saham yang ditawarkan dalam PMHMETD II; b. Menetapkan harga pelaksanaan PMHMETD II; c. Melakukan segala tindakan yang diperlukan dalam pelaksanaan PMHMETD II dengan memperhatikan peraturan perundang-undangan yang berlaku; dan 3. Melakukan peningkatan modal ditempatkan dan modal disetor setelah pelaksanaan PMHMETD II. 1. Approved the issuance of new shares through PMHMETD II of a maximum of 7,500,000,000 shares with a nominal value of Rp100 per share as referred to in Financial Services Authority Regulation No. 32/POJK.04/2015 on Capital Increase for Public Companies by Providing Pre-emptive Rights, as amended by Financial Services Authority Regulation No. 14/POJK.04/2019 on Amendments to Financial Services Authority Regulation No. 32/POJK.04/2015 on Capital Increase for Public Companies by Providing Pre-emptive Rights; and 2. Granted power and authority to the Board of Directors to: a. Determine the number of shares offered in PMHMETD II; b. Set the PMHMETD II execution price; c. Take all necessary actions in executing PMHMETD II with due observance of the applicable laws and regulations; and 3. Increased the issued and paid-up capital after the execution of PMHMETD II.

Hasil Keputusan RUPS Tahunan 24 Juni 2022
Annual GMS Resolutions June 24, 2022

Mata Acara 3 / Agenda - Item 3:
Menyetujui untuk melimpahkan wewenang kepada Dewan Komisaris Perseroan untuk menentukan besarnya gaji, honorarium, dan tunjangan lainnya bagi anggota Direksi dan anggota Dewan Komisaris Perseroan

Approved to delegate authority to the Board of Commissioners to determine the amount of salary, honorarium, and other benefits for members of the Board of Directors and members of the Board of Commissioners.

Mata Acara 4 / Agenda - Item 4:
1. Dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi serta dari Dewan Komisaris Perseroan:
   a. Memberhentikan dengan hormat Lenny Sugihat selaku Presiden Komisaris Independen Perseroan, untuk selanjutnya diangkat sebagai Presiden Direktur Perseroan;
   b. Memberhentikan dengan hormat Marcello Theodore Taufik selaku Komisaris Perseroan, untuk selanjutnya diangkat sebagai Presiden Komisaris Perseroan;
   c. Memberhentikan dengan hormat Sudarto selaku Wakil Presiden Komisaris Independen Perseroan, untuk selanjutnya diangkat sebagai Komisaris Independen Perseroan;
   d. Memberhentikan dengan hormat Lisawati selaku Presiden Direktur Perseroan, untuk selanjutnya diangkat sebagai Wakil Presiden Komisaris Perseroan; dan
   e. Mengangkat Agoes Roediyanto selaku Direktur Perseroan.
2. Segera setelah diperolehnya persetujuan Otoritas Jasa Keuangan untuk perubahan susunan masing-masing anggota Direksi dan Dewan Komisaris Perseroan, memberi kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam mata acara rapat keempat dalam suatu akta notaris dan selanjutnya memberitahukan pada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan mendaftarkan pada daftar perusahaan serta untuk maksud tersebut melakukan segala tindakan yang disyaratkan oleh peraturan perundang-undangan yang belaku.

1. With due regard to recommendations from the Remuneration and Nomination Committee and from the Board of Commissioners:
   a. Honourably dismissed Lenny Sugihat as Independent President Commissioner, to be subsequently appointed as President Director;
   b. Honourably dismissed Marcello Theodore Taufik as Commissioner, to be subsequently appointed as President Commissioner;
   c. Honourably dismissed Sudarto as Independent Vice President Commissioner, to be subsequently appointed as Independent Commissioner;
   d. Honourably dismissed Lisawati as President Director, to be subsequently appointed as Vice President Commissioner; and
   e. Appointed Agoes Roediyanto as Director of the Company.
2. Authorized the Board of Directors of the Company with the substitution right, immediately after obtaining approval from the Financial Services Authority for changes to the composition of the Board of Directors and Board of Commissioners of the Company, to restate the resolutions adopted in the fourth item of the meeting agenda in a notarial deed, and then to notify the Minister of Law and Human Rights of the Republic of Indonesia and register in the Company Register and for this purpose, to perform all actions required by the applicable laws and regulations.

Mata Acara 5 / Agenda - Item 5:
Laporan Realisasi Penggunaan Dana dalam rangka Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu I (PMHMETD I).

To report the Realization of Use of Proceeds in the framework of Capital Increase with Pre-emptive Rights I (PMHMETD I).

Hasil Keputusan RUPS Luar Biasa 26 September 2022
Annual GMS Resolutions September 26, 2022

Mata Acara 2 / Agenda - Item 2:
1. a. Memberhentikan dengan hormat Sugiarto Surjadi selaku Direktur Perseroan, dengan tidak lupa menyampaikan terima kasih yang sebesar-besarnya atas jasa jasa yang terlah diberikan kepada Perseroan selama menjabat;
   b. Mengangkat Suroso dan Arif Wicaksono selaku para Direktur Perseroan; dan
   c. Mengangkat Gunawan Taslim, selaku Komisaris Independen Perseroan.
   Sehingga dengan demikian, terhitung sejak diperolehnya persetujuan Otoritas Jasa Keuangan untuk perubahan susunan masing-masing anggota Direksi dan Dewan Komisaris Perseroan yang telah diputuskan dalam RUPS Tahunan Perseroan yang diselenggarakan pada tanggal 24 Juni 2022 dan dalam rapat tersebut sampai dengan sisa masa jabatan anggota Direksi dan Dewan Komisaris Perseroan lainnya yang sedang menjabat yakni sampai dengan penutupan RUPS Tahunan Perseroan yang akan diselenggarakan pada tahun 2024.
2. Memberi kuasa kepada Direksi Perseroan dangan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam mata acara rapat kedua dalam suatu akta notaris dan selanjutnya memberitahukan pada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan mendaftarkan pada daftar perusahaan serta untuk maksud tersebut melakukan segala tindakan yang disyaratkan oleh peraturan perundang-undangan yang berlaku.

1. a. Honorably dismissed Sugiarto Surjadi as the Director of the Company, by expressing deepest gratitude for the services rendered to the Company during his term of office;
   b. Appointed Suroso and Arif Wicaksono as Directors of the Company; and
   c. Appointed Gunawan Taslim, as the Company's Independent Commissioner.
   [Therefore, as of the approval from the Financial Services Authority for changes to the composition of the Board of Directors and Board of Commissioners of the Company, which was resolved at the Company's Annual GMS held on June 24, 2022, and until the remaining term of office of other members of the Board of Directors and Board of Commissioners of the Company who are currently serving, which is until the closing of the Company's Annual GMS which will be held in 2024.
2. Authorized the Board of Directors of the Company with the substitution right, to restate the resolutions adopted in the second item of the meeting agenda in a notarial deed, and then to notify the Minister of Law and Human Rights of the Republic of Indonesia and register in the Company Register and for this purpose, to perform all actions required by the applicable laws and regulations.

Dewan Komisaris
Board of Commissioners

Sebagai organ utama Bank, Dewan Komisaris memiliki fungsi untuk melakukan pengawasan atas tindakan pengurusan yang dilakukan oleh Direksi dan memberikan arahan kepada Direksi dalam pengelolaan Bank serta memastikan terpenuhinya kepentingan seluruh pemangku kepentingan berdasarkan prinsip-prinsip GCG dan peraturan perundang-undangan yang berlaku.

As the Bank's main organ, the Board of Commissioners has the function of supervising management actions performed by the Board of Directors, providing direction to the Board of Directors in managing the Bank, and ensuring that all stakeholders' interests are met based on GCG principles and the applicable laws and regulations.

Pedoman dan Tata Tertib Kerja Dewan Komisaris

Dalam menjalankan tugas dan tanggung jawabnya, Dewan Komisaris berpedoman pada Pedoman dan Tata Tertib Kerja Dewan Komisaris Perseroan yang telah diperbarui pada tanggal 3 Januari 2023, sehingga setiap anggota Dewan Komisaris dapat melaksanakan fungsi pengawasan yang efektif, efisien, akuntabel, transparan, dan independen.

Board of Commissioners Charter

In carrying out its duties and responsibilities, the Board of Commissioners refers to the Board of Commissioners' Charter of the Company, updated on January 3, 2023, so that each member of the Board of Commissioners can perform supervisory functions effectively, efficiently, accountably, transparently, and independently.

Jumlah, Komposisi, Kriteria, dan Independensi Dewan Komisaris

Jumlah

Jumlah anggota Dewan Komisaris Perseroan pada tahun 2023 berjumlah 4 orang. Hal ini tidak melampaui jumlah Direksi, yakni sebanyak 6 orang, sehingga telah memenuhi ketentuan Otoritas Jasa Keuangan.

Komposisi

Selama tahun 2023, telah terjadi beberapa kali perubahan komposisi Dewan Komisaris Perseroan yang diuraikan sebagai berikut:

Periode 1 Januari 2023–14 Maret 2023

Komposisi anggota Dewan Komisaris Perseroan periode 1 Januari 2023–14 Maret 2023 sebanyak 4 orang. Adapun komposisi dan dasar hukum pengangkatan Dewan Komisaris dapat dilihat pada tabel berikut:

Number, Composition, Criteria, and Independency of the Board of Commissioners

Number

The number of the Company's Board of Commissioners in 2023 was 4 members. This does not exceed the number of Board of Directors, consisting of 6 members, and thus, it meets the provisions of the Financial Services Authority.

Composition

Throughout 2023, there were several changes to the composition of the Company's Board of Commissioners, described as follows:

Period of January 1, 2023–March 14, 2023

The composition of the Company's Board of Commissioners for the period of January 1, 2023–March 14, 2023 consisted of 4 members. The composition and legal basis for the appointment of the Board of Commissioners can be seen in the following table:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Sudarto	Komisaris Independen Independent Commissioner	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Gunawan Taslim	Komisaris Independen Independent Commissioner	Keputusan RUPS Luar Biasa tanggal 26 September 2022 (26 Desember 2022-14 Maret 2023). Extraordinary GMS Resolutions dated September 26, 2022 (December 26, 2022-March 14, 2023).

Periode 14 Maret 2023-Sekarang

Berdasarkan keputusan RUPS Luar Biasa tanggal 14 Maret 2023 menyetujui pembatalan pengangkatan Gunawan Taslim sebagai Komisaris Independen Perseroan serta menyetujui pengangkatan Trisna Chandra selaku Komisaris Independen Perseroan. Namun pengangkatan Trisna Chandra sebagai Komisaris Independen terhitung efektif setelah memperoleh persetujuan *fit and proper test*, sehingga komposisi Dewan Komisaris Perseroan periode 1 Mei 2023–sekarang tetap berjumlah 4 orang. Adapun komposisi dan dasar hukum penunjukkan Dewan Komisaris dapat dilihat pada tabel berikut:

Period of March 14, 2023-Present

The Extraordinary GMS Resolutions dated March 14, 2023, approved to cancel the appointment of Gunawan Taslim as Independent Commissioner and approved the appointment of Trisna Chandra as Independent Commissioner of the Company. However, the appointment of Trisna Chandra as Independent Commissioner is effective after obtaining approval for the fit and proper test, thus, the composition of the Company's Board of Commissioners for the period of May 1, 2023 – present remains at 4 members. The composition and legal basis for the appointment of the Board of Commissioners can be seen in the following table:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Sudarto	Komisaris Independen Independent Commissioner	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Trisna Chandra	Komisaris Independen Independent Commissioner	Akta Pernyataan Keputusan Rapat No. 133 tanggal 14 April 2023 (2023-2024). Deed of Meeting Resolutions No. 133 dated April 14, 2023 (2023-2024).

Kriteria

Seluruh anggota Dewan Komisaris Perseroan telah memenuhi kriteria yang disyaratkan oleh Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik serta telah melalui uji kemampuan dan kepatutan (*fit and proper test*) dari Otoritas Jasa Keuangan.

Criteria

All members of the Board of Commissioners have met the criteria required by the Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies, and have passed the fit and proper test from the Financial Services Authority.

Independensi

Perseroan menjamin independensi seluruh anggota Dewan Komisaris dalam menjalankan tugas dan tanggung jawabnya. Dewan Komisaris juga senantiasa bersikap profesional untuk memberikan kontribusi bagi kemajuan Bank.

Independency

The Company guarantees the independency of all members of the Board of Commissioners in performing their duties and responsibilities. The Board of Commissioners behaves professionally to contribute to the progress of the Bank.

Penilaian Kemampuan dan Kepatutan Dewan Komisaris

Seluruh calon anggota Dewan Komisaris wajib dinyatakan lulus dalam uji kemampuan dan kepatutan yang dilakukan oleh Otoritas Jasa Keuangan berdasarkan Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. Informasi pelaksanaan uji kemampuan dan kepatutan Dewan Komisaris Perseroan diuraikan sebagai berikut:

Board of Commissioners' Fit and Proper Test

Candidates for members of the Board of Commissioners must be declared passing the fit and proper test conducted by the Financial Services Authority based on the Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions. Information on fit and proper test of the Board of Commissioners is described as follows:

Nama Name	Jabatan Position	Pelaksana Executor	Hasil Result	Tanggal Persetujuan Otoritas Jasa Keuangan Financial Services Authority Approval Date
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	22 November 2022 November 22, 2022

Nama Name	Jabatan Position	Pelaksana Executor	Hasil Result	Tanggal Persetujuan Otoritas Jasa Keuangan Financial Services Authority Approval Date
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	22 November 2022 November 22, 2022
Sudarto	Komisaris Independen Independent Commissioner	Bank Indonesia	Lulus Passed	21 Agustus 2009 August 21, 2009
Trisna Chandra*	Komisaris Independen Independent Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	31 Maret 2023 March 31, 2023

* Efektif menjabat sejak tanggal 1 Mei 2023. / Effectively serving since May 1, 2023.

Sertifikasi Manajemen Risiko Dewan Komisaris

Sesuai dengan Peraturan Bank Indonesia No. 11/19/PBI/2009 tentang Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum, salah satu syarat umum dan standarisasi kompetensi serta keahlian manajemen Perseroan yaitu dengan dimilikinya sertifikasi manajemen risiko. Kepemilikan sertifikasi manajemen risiko oleh Dewan Komisaris Perseroan diuraikan sebagai berikut:

Board of Commissioners' Risk Management Certification

In accordance with Bank Indonesia Regulation No. 11/19/PBI/2009 on Risk Management Certification for Management and Officers of Commercial Banks, one of the general requirements and standardization of competence and expertise of the Company's management is to have risk management certification. The risk management certification of the Board of Commissioners is described as follows:

Nama Name	Jabatan Position	Jenjang Level	Masa Berlaku Validity Period	Penyelenggara Organizer
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Jenjang 6 Level 6	2 Juli 2019-12 Desember 2023 July 2, 2019-December 12,2023	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Jenjang 7 Level 7	30 Maret 2022-26 April 2024 March 30, 2022-April 26, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Sudarto	Komisaris Independen Independent Commissioner	Jenjang 6 Level 6	13 Juli 2020-30 Juli 2023 July 13, 2020-July 30, 2023	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Trisna Chandra*	Komisaris Independen Independent Commissioner	Jenjang 6 Level 6	12 Agustus 2022-13 Agustus 2024 August 12, 2022-August 13, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution

* Efektif menjabat sejak tanggal 1 Mei 2023. / Effectively serving since May 1, 2023.

Tugas dan Tanggung Jawab Dewan Komisaris

Dewan Komisaris memiliki tugas dan tanggung jawab yang tercantum dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris yang diuraikan sebagai berikut:

1. Melakukan pengawasan dan bertanggung jawab atas pengawasan terhadap kebijakan pengurusan, jalannya pengurusan pada umumnya, memberi nasihat kepada Direksi, dan memastikan terselenggaranya prinsip-prinsip GCG dalam setiap kegiatan usaha Bank;
2. Menjalankan fungsi pengawasan sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar, Keputusan RUPS, dan ketentuan hukum lainnya yang berlaku berdasarkan prinsip kehati-hatian;
3. Mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank;
4. Dilarang terlibat dalam pengambilan keputusan kegiatan operasional Bank sebagaimana diatur dalam ketentuan

Duties and Responsibilities of the Board of Commissioners

The Board of Commissioners has duties and responsibilities, as stated in the Board of Commissioners' Charter, which are described as follows:

1. Supervising and being responsible for supervising management policies, management course in general, providing advice to the Board of Directors, and ensuring the implementation of GCG principles in every business activity of the Bank;
2. Carrying out supervisory function in accordance with the authority and responsibility as stipulated in the Articles of Association, GMS Resolutions, and other applicable legal provisions based on the principle of prudence;
3. Directing, monitoring, and evaluating the implementation of the Bank's strategic policies;
4. Prohibited from being involved in making decisions on the Bank's operational activities as stipulated in the

Bank Indonesia dan/atau Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku lainnya;

5. Memastikan bahwa Direksi telah menindaklanjuti temuan hasil pemeriksaan Satuan Kerja Audit Intern, auditor eksternal, pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas pemerintah lainnya;
6. Memberitahukan kepada Otoritas Jasa Keuangan paling lambat 7 hari kerja sejak ditemukannya:
   a. Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan; dan
   b. Keadaan yang membahayakan kelangsungan usaha Bank;
7. Membentuk komite-komite paling kurang:
   a. Komite Audit;
   b. Komite Pemantau Risiko; dan
   c. Komite Remunerasi dan Nominasi

   Pengangkatan pihak independen anggota Komite dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris;
8. Memastikan bahwa Komite yang dibentuk dapat menjalankan tugasnya secara efektif, sesuai dengan regulasi dan kebijakan internal Bank;
9. Memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Dewan Komisaris;
10. Memahami jenis-jenis risiko Bank dan memastikan bahwa Direksi telah mengambil langkah-langkah yang diperlukan dalam mengendalikan risiko Bank;
11. Menyetujui kebijakan umum bidang perkreditan, manajemen risiko, kepatuhan, operasional, sistem informasi manajemen, manajemen sumber daya manusia, *treasury*, pengadaan barang dan jasa, anti pencucian uang dan pencegahan pendanaan terorisme (APU/PPT), serta kebijakan-kebijakan umum lainnya. Evaluasi kebijakan tersebut dilakukan sekurang-kurangnya 1 kali dalam 3) tahun atau frekuensi yang lebih tinggi dalam hal terdapat perubahan faktor-faktor yang memengaruhi kegiatan usaha Bank secara signifikan;
12. Mengesahkan dan mengkaji ulang secara berkala terhadap kebijakan sistem pengendalian intern dan strategi bank secara menyeluruh. Dewan Komisaris memastikan bahwa Direksi telah memantau efektivitas pelaksanaan sistem pengendalian intern;
13. Dewan Komisaris yang diwakili oleh Presiden Komisaris wajib menandatangani laporan pengangkatan dan penghentian Kepala Satuan Kerja Audit Intern ke Otoritas Jasa Keuangan paling lambat 10 hari setelah tanggal pengangkatan dan penghentian;
14. Memastikan bahwa Laporan Pelaksanaan dan Pokok-Pokok Hasil Audit Intern termasuk informasi hasil audit yang bersifat rahasia yang disampaikan kepada Otoritas Jasa Keuangan setiap semester paling lambat 1 bulan setelah akhir laporan;

provisions of Bank Indonesia and/or Financial Services Authority and other applicable laws and regulations;

5. Ensuring that the Board of Directors has followed up on the findings of Internal Audit Division, external auditors, the supervision results by Financial Services Authority and/or the supervision results by other government authorities;
6. Notifying the Financial Services Authority, no later than 7 working days after discovering:
   a. Violation of laws and regulations in the field of financial and banking; and
   b. Conditions that endanger the Bank's business continuity;
7. Establishing committees of at least:
   a. Audit Committee;
   b. Risk Monitoring Committee; and
   c. Remuneration and Nomination Committee

   Independent members of the Committee are appointed by the Board of Directors based on the Board of Commissioners' meeting decisions;
8. Ensuring that the Committees formed can carry out their duties effectively, in accordance with the Bank's internal regulations and policies;
9. Having work guidelines and conduct that are binding for each member of the Board of Commissioners;
10. Understanding the types of Bank risks and ensuring that the Board of Directors has taken the necessary steps to control the Bank's risks;
11. Approving general policies on credit, risk management, compliance, operations, management information system, human resource management, treasury, procurement of goods and services, anti-money laundering and counter-terrorist financing (AML/CFT), as well as other general policies. Evaluation of the policy is carried out at least once in 3 years or a higher frequency in the event that there are changes in factors that significantly influence the Bank's business activities;
12. Approving and periodically reviewing internal control system policies and overall strategy of the Bank. The Board of Commissioners ensures that the Board of Directors has monitored the effectiveness of internal control system implementation;
13. The Board of Commissioners, represented by the President Commissioner, must sign a report on the appointment and termination of the Head of the Internal Audit Division to the Financial Services Authority no later than 10 days after the appointment and termination date;
14. Ensuring that the Implementation Report and Main Results of Internal Audit include information on confidential audit result which are submitted to the Financial Services Authority every semester no later than 1 month after the end of the report;

15. Menyetujui Rencana Strategis (*Corporate Plan*) dan Rencana Bisnis Bank (RBB) yang telah disusun Direksi;
16. Melaksanakan pengawasan terhadap pelaksanaan RBB dan menyampaikan Laporan Pengawasan RBB setiap semester kepada Otoritas Jasa Keuangan paling lambat 2 bulan setelah akhir semester yang dimaksud;
17. Melaksanakan pengawasan terhadap pelaksanaan Penyedia Jasa Pembayaran dan menyampaikan Laporan Pengawasan Penyedia Jasa Pembayaran setiap tahun ke Bank Indonesia paling lambat 4 bulan setelah tahun buku berakhir; serta
18. Menandatangani Laporan Tahunan yang telah disusun Direksi sesuai ketentuan yang berlaku, untuk diajukan dalam RUPS Tahunan. Jika tidak menandatangani laporan tersebut, maka alasannya harus diberikan secara tertulis.

15. Approving the Strategic Plan (Corporate Plan) and Bank Business Plan (RBB) that have been prepared by the Board of Directors;
16. Supervising RBB implementation and submitting a Supervision Report of RBB every semester to the Financial Services Authority no later than 2 months after the end of the relevant semester;
17. Supervising the implementation of Payment Service Providers and submitting an annual Payment Service Provider Supervision Report to Bank Indonesia no later than 4 months after the end of the financial year; and
18. Signing the Annual Report that has been prepared by the Board of Directors in accordance with applicable regulations, to be submitted to the Annual GMS. If a member does not sign the report, the reasons must be given in writing.

Etika Kerja Dewan Komisaris

Dalam melaksanakan tugas dan tanggung jawab, anggota Dewan Komisaris harus senantiasa bertindak sesuai dengan etika kerja sebagai berikut:

1. Dewan Komisaris dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank;
2. Dewan Komisaris dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lainnya yang ditetapkan RUPS;
3. Dewan Komisaris wajib mengungkapkan dalam laporan pelaksanaan GCG mengenai:
   a. Kepemilikan sahamnya, baik pada Bank maupun pada perusahaan lain, yang berkedudukan di dalam dan/atau di luar negeri;
   b. Hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris lain, anggota Direksi dan/atau Pemegang Saham Pengendali Perseroan; serta
   c. Remunerasi dan fasilitas lain yang diterima.

Board of Commissioners Work Ethics

In performing duties and responsibilities, members of the Board of Commissioners must always act in line with the following work ethics:

1. The Board of Commissioners is prohibited from using the Bank for personal, family, and/or other party interests which may harm or reduce the Bank's profit;
2. The Board of Commissioners is prohibited from taking and/or receiving personal benefits from the Bank, other than remuneration and other facilities set by the GMS;
3. The Board of Commissioners must disclose the following matters in GCG implementation report:
   a. Share ownership, both in the Bank and in other companies, domiciled inside and/or outside the country;
   b. Financial relationship and family relationship with other members of Board of Commissioners, members of Board of Directors, and/or Controlling Shareholders of the Company; and
   c. Remuneration and other facilities received.

Komisaris Independen

Komisaris Independen memiliki peranan penting dalam menjaga pelaksanaan pengawasan yang obyektif dan memastikan kesetaraan dan kewajaran terhadap berbagai kepentingan termasuk kepentingan Pemegang Saham minoritas. Berdasarkan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, mengharuskan keberadaan komposisi Komisaris Independen minimal 50% dari jumlah keseluruhan anggota Dewan Komisaris.

Independent Commissioner

Independent Commissioners has an important role in maintaining objective supervision and ensuring equality and fairness towards various interests, including the interests of minority Shareholders. Pursuant to the Financial Services Authority Regulation No. 17 of 2023 on Implementation of Governance for Commercial Banks, the composition of Independent Commissioners is required to at least be 50% of the total members of the Board of Commissioners.

"Per 31 Desember 2023, Bank Ganesha memiliki 2 Komisaris Independen dari total 4 anggota Dewan Komisaris atau setara dengan 50% penempatan Komisaris Independen dalam keanggotaan Dewan Komisaris. Dengan demikian, Perseroan telah memenuhi ketentuan Otoritas Jasa Keuangan."

"As of December 31, 2023, Bank Ganesha has 2 Independent Commissioners from a total of 4 members of the Board of Commissioners or equivalent to 50% of Independent Commissioners' placement in the composition of the Board of Commissioners. Thus, the Company has complied with the provisions of the Financial Services Authority."

Kriteria Komisaris Independen

Persyaratan diangkatnya anggota Komisaris Independen minimal sama dengan persyaratan untuk mengangkat anggota Komisaris Non Independen ditambah dengan beberapa aturan lain yang termaktub dalam Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 sebagaimana berikut ini:

Independent Commissioner Criteria

The requirements for appointing Independent Commissioners are at least the same as those for appointing Non-Independent Commissioners, plus several other rules set out in Financial Services Authority Regulation No. 33/POJK.04/2014 as follows:

Kriteria Komisaris Independen Independent Commissioner Criteria	Sudarto	Trisna Chandra*
Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Perseroan dalam waktu 6 bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Perseroan pada periode berikutnya. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the Company's activities within the last 6 months, except for reappointment as the Company's Independent Commissioner in the following period.	✓	✓
Tidak mempunyai saham, baik langsung maupun tidak langsung pada Perseroan. Has no shares, either directly or indirectly, in the Company.	✓	✓
Tidak mempunyai hubungan afiliasi dengan Perseroan, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Perseroan. Has no affiliation with the Company, members of the Board of Commissioners, members of the Board of Directors, or the Major Shareholders of the Company.	✓	✓
Tidak mempunyai hubungan usaha, baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan. Has no business relationship, either directly or indirectly, related to the Company's business activities.	✓	✓

* Efektif menjabat sejak tanggal 1 Mei 2023. / Effectively serving since May 1, 2023.

Pernyataan Independensi Komisaris Independen

Masing-masing Komisaris Independen Bank telah membuat Surat Pernyataan Independensi sesuai dengan aspek independensi yang mengacu pada ketentuan Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 pasal 25 ayat 1 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

Statement of Independency of Independent Commissioner

Each Independent Commissioner of the Bank has prepared a Statement of Independency in accordance with the independence aspect which refers to the provisions of Financial Services Authority Regulation No. 33/POJK.04/2014 Article 25 paragraph 1 on Board of Directors and Board of Commissioners of Issuers or Public Companies.

Rapat Dewan Komisaris

Board of Commissioners' Meeting

Kebijakan Policy	Pelaksanaan Rapat Meeting Implementation	
Rapat Dewan Komisaris diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris Perseroan. Board of Commissioners' meetings are regulated in the Company's Board of Commissioners Charter.	**Rapat Internal Dewan Komisaris** **Board of Commissioners' Internal Meeting**	**Rapat Gabungan dengan Direksi** **Joint Meeting with Board of Directors**
	Diadakan minimal 1 kali dalam 2 bulan. Held at least once every 2 months.	Diadakan minimal 1 kali dalam 4 bulan. Held at least once every 4 months.

Informasi terkait tingkat kehadiran Dewan Komisaris dalam rapat internal, rapat gabungan dengan Direksi, dan RUPS tahun 2023 diuraikan sebagai berikut:

Information on attendance level of the Board of Commissioners at internal meetings, joint meetings with Board of Directors, and the 2023 GMS is described as follows:

Nama dan Jabatan Name and Position	Rapat Dewan Komisaris Board of Commissioners' Meeting			Rapat Gabungan dengan Direksi Joint Meeting with Board of Directors			RUPS Tahunan dan Luar Biasa Annual and Extraordinary GMS		
	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Marcello Theodore Taufik Presiden Komisaris President Commissioner	13	12	92,31	7	7	100,00	2	2	100,00
Lisawati Wakil Presiden Komisaris Vice President Commissioner	13	13	100,00	7	7	100,00	2	2	100,00
Sudarto Komisaris Independen Independent Commissioner	13	13	100,00	7	7	100,00	2	2	100,00
Trisna Chandra* Komisaris Independen Independent Commissioner	12	12	100,00	5	5	100,00	2	2	100,00

* Efektif menjabat sejak tanggal 1 Mei 2023. / Effectively serving since May 1, 2023.

Pelaksanaan Tugas Dewan Komisaris

Selama tahun 2023, fokus pengawasan Dewan Komisaris mencakup beberapa aspek penting, meliputi:

1. Mengawasi kebijakan Direksi terhadap realisasi RBB;
2. Menunjuk kantor akuntan publik;
3. Mengevaluasi tindak lanjut temuan Satuan Kerja Audit Intern;
4. Mengevaluasi laporan profil risiko;
5. Mengevaluasi pelaksanaan fungsi kepatuhan;
6. Mengevaluasi sistem pengendalian internal;
7. Mengevaluasi atas tindak lanjut pemeriksaaan Otoritas Jasa Keuangan;
8. Mengevaluasi dan penetapan *limit risk appetite* dan *risk tolerance*; serta
9. Memberikan persetujuan atas keputusan operasional yang telah diambil oleh Direksi sebagaimana diatur dalam Anggaran Dasar Perseroan. Persetujuan Dewan Komisaris dalam pengambilan keputusan operasional dimaksud merupakan bagian dari upaya pengawasan dini yang dilakukan oleh Dewan Komisaris dan tidak meniadakan tanggung jawab Direksi atas pelaksanaan pengurusan Perseroan.

Implementation of Board of Commissioners' Duties

In 2023, the Board of Commissioners' supervisory focus covered several important aspects, including:

1. Supervising the Board of Directors' policies regarding the realization of RBB;
2. Appointing a public accounting firm;
3. Evaluating the follow-up to the findings of Internal Audit Division;
4. Evaluating the risk profile report;
5. Evaluating the implementation of compliance function;
6. Evaluating the internal control system;
7. Evaluating the follow-up of the Financial Services Authority audit;
8. Evaluating and determining risk appetite and risk tolerance limits; and
9. Approving operational decisions taken by the Board of Directors as stipulated in the Company's Articles of Association. The Board of Commissioners' approval in making operational decisions is part of the early monitoring efforts carried out by the Board of Commissioners and does not negate the Board of Directors' responsibility to manage the Company.

Rekomendasi, Evaluasi, dan Persetujuan Dewan Komisaris

Sepanjang tahun 2023, Dewan Komisaris telah mengeluarkan rekomendasi, evaluasi, dan persetujuan sebagai upaya perbaikan kinerja Perseroan, antara lain:

1. Evaluasi terhadap Kinerja Satuan Kerja Audit Intern Bank Ganesha secara Triwulanan;
2. Persetujuan Pemberhentian Kepala Satuan Kerja Audit Intern;
3. Persetujuan Pengangkatan Kepala Satuan Kerja Audit Intern yang baru;
4. Persetujuan Perubahan Keanggotaan Komite-Komite dibawah Dewan Komisaris;
5. Evaluasi Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik yang Melaksanakan *General Audit* Bank Ganesha Tahun 2022;
6. Persetujuan Penunjukan Pihak Independen untuk Kaji Ulang Fungsi Audit Intern Bank Ganesha;
7. Evaluasi terhadap Pelaksanaan Direktur yang Membawahi Fungsi Kepatuhan;
8. Persetujuan Penunjukkan Akuntan Publik dan Kantor Akuntan Publik yang akan melakukan *General Audit* Bank Ganesha tahun 2023; serta
9. Persetujuan Perubahan Struktur Organisasi Bank Ganesha.

Recommendation, Evaluation, and Approval of the Board of Commissioners

Throughout 2023, the Board of Commissioners issued recommendation, evaluation, and approval as an effort to improve the Company's performance, among others:

1. Evaluation of the Performance of Bank Ganesha Internal Audit Division on a Quarterly basis;
2. Approval of Dismissal of Head of Internal Audit Division;
3. Approval of the Appointment of new Head of the Internal Audit Division;
4. Approval of Changes in Membership of Committees under the Board of Commissioners;
5. Evaluation of the Use of Services of Public Accountants and Public Accounting Firms that Have Conducted General Audit of Bank Ganesha in 2022;
6. Approval of the Appointment of Independent Party to Review the Internal Audit Function of Bank Ganesha;
7. Evaluation of the Implementation of the Director in Charge of Compliance Function;
8. Approval of the Appointment of Public Accountant and Public Accounting Firm that would conduct General Audit of Bank Ganesha in 2023; and
9. Approval of Changes to the Organizational Structure of Bank Ganesha.

Direksi
Board of Directors

Direksi merupakan organ tata kelola yang berwenang dan bertanggung jawab penuh atas pengelolaan usaha Bank untuk kepentingan Bank, sesuai dengan maksud dan tujuan Bank serta mewakili Bank, baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar Bank dan peraturan perundang-undangan yang berlaku.

The Board of Directors is a governance organ that has authority and is fully responsible for the Bank's business management in the interests of the Bank, in line with the Bank's aims and objectives and representing the Bank, both inside and outside the court in accordance with the provisions of the Bank's Articles of Association and applicable laws and regulations.

Pedoman dan Tata Tertib Kerja Direksi

Bank telah memiliki pedoman dan tata tertib kerja Direksi yang mengacu pada Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik sebagai pedoman pelaksanaan tugas dan tanggung jawab Direksi agar sesuai dengan aturan dalam penerapan tata kelola perusahaan yang baik.

Board of Directors Charter

The Bank already has Board of Directors Charter, which refers to the Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies as a guideline for implementing duties and responsibilities of the Board of Directors so as they comply with the rules for implementing good corporate governance.

Jumlah, Komposisi, Kriteria, dan Independensi Direksi

Jumlah

Per Desember 2023, jumlah anggota Direksi Perseroan sebanyak 6 orang. Jumlah tersebut telah sesuai ketentuan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, di mana Bank wajib memiliki paling sedikit 3 orang Direksi.

Komposisi

Selama tahun 2023, terdapat perubahan komposisi Direksi Perseroan yang diuraikan sebagai berikut:

Periode 1 Januari 2023-14 Maret 2023

Komposisi anggota Direksi Perseroan periode 1 Januari 2023-14 Maret 2023 sebanyak 5 orang. Adapun komposisi dan dasar hukum pengangkatan Direksi dapat dilihat pada tabel berikut:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Lenny Sugihat	Presiden Direktur President Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Setiawan Kumala	Direktur Director	Akta Keputusan RUPS Tahunan No. 72 tanggal 19 Mei 2021 (2021-2024). Deed of Annual GMS Resolutions No. 72 dated May 19, 2021 (2021-2024).
Suroso	Direktur Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Agoes Roediyanto	Direktur Director	Akta Pernyataan Keputusan Rapat No. 295 tanggal 27 Oktober 2022 (2022-2024). Deed of Meeting Resolutions No. 295 dated October 27, 2022 (2022-2024).
Arif Wicaksono	Direktur Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).

Periode 14 Maret 2023-8 Maret 2024

Berdasarkan keputusan RUPS Luar Biasa tanggal 14 Maret 2023 menyetujui pengangkatan Mahesh Ajit Ranade selaku Wakil Presiden Direktur Perseroan, namun pengangkatan Mahesh Ajit Ranade sebagai Wakil Presiden Direktur terhitung efektif setelah mempeoleh persetujuan fit and proper test dan diperolehnya IMTA/KITAS per tanggal 11 September 2023, sehingga komposisi Direksi Perseroan periode 11 September 2023–8 Maret 2024 berjumlah 6 orang. Adapun komposisi dan dasar hukum penunjukkan Direksi dapat dilihat pada tabel berikut:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Lenny Sugihat	Presiden Direktur President Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Mahesh Ajit Ranade	Wakil Presiden Direktur Vice President Director	Akta Pernyataan keputusan Rapat No. 165 tanggal 26 Juli 2023 (2023-2024). Deed of Meeting Resolutions No. 165 dated July 26, 2023 (2023-2024).
Setiawan Kumala	Direktur Director	Akta Keputusan RUPS Tahunan No. 72 tanggal 19 Mei 2021 (2021-2024). Deed of Annual GMS Resolutions No. 72 dated May 19, 2021 (2021-2024).

Number, Composition, Criteria, and Independency of the Board of Directors

Number

As of December 2023, the number of the Company's Board of Directors is 6 members. This number is in accordance with the provisions of Financial Services Authority Regulation No. 17 of 2023 on Implementation of Governance for Commercial Banks, in which the Bank is required to have at least 3 Directors.

Composition

Throughout 2023, there were several changes to the composition of the Company's Board of Directors described as follows:

Period of January 1, 2023-March 14, 2023

The composition of the Company's Board of Directors for the period of January 1, 2023-March 14, 2023 was 5 members. The composition and legal basis for the appointment of the Board of Directors can be seen in the following table:

Period of March 14, 2023-March 8, 2024

The Extraordinary GMS Resolutions dated March 14, 2023 approved to appoint Mahesh Ajit Ranade as Vice President Director of the Company, however, the appointment of Mahesh Ajit Ranade as Vice President Director is effective after obtaining approval for the fit and proper test and obtaining IMTA/KITAS as of September 11, 2023, thus, the composition of the Company's Board of Directors for the period of September 11, 2023-March 8, 2024, is 6 members. The composition and legal basis for the appointment of the Board of Directors can be seen in the following table:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Suroso	Direktur Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Agoes Roediyanto	Direktur Director	Akta Pernyataan Keputusan Rapat No. 295 tanggal 27 Oktober 2022 (2022-2024). Deed of Meeting Resolutions No. 295 dated October 27, 2022 (2022-2024).
Arif Wicaksono	Direktur Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).

Periode 8 Maret 2024-sekarang

Berdasarkan keputusan RUPS Luar Biasa tanggal 8 Maret 2024 menyetujui pengunduran diri Mahesh Ajit Ranade selaku Wakil Presiden Direktur Perseroan, sehingga komposisi Direksi Perseroan periode 8 Maret 2024-sekarang berjumlah 5 orang. Adapun komposisi dan dasar hukum penunjukkan Direksi dapat dilihat pada tabel berikut:

Period of March 8, 2024-present

Based on the Extraordinary GMS resolution dated March 8, 2024, the resignation of Mahesh Ajit Ranade as Vice President Director of the Company was approved, thus, the composition of the Company's Board of Directors for the period of March 8, 2024-present is 5 members. The composition and legal basis for the appointment of the Board of Directors can be seen in the following table:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office
Lenny Sugihat	Presiden Direktur President Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Setiawan Kumala	Direktur Director	Akta Keputusan RUPS Tahunan No. 72 tanggal 19 Mei 2021 (2021-2024). Deed of Annual GMS Resolutions No. 72 dated May 19, 2021 (2021-2024).
Suroso	Direktur Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).
Agoes Roediyanto	Direktur Director	Akta Pernyataan Keputusan Rapat No. 295 tanggal 27 Oktober 2022 (2022-2024). Deed of Meeting Resolutions No. 295 dated October 27, 2022 (2022-2024).
Arif Wicaksono	Direktur Director	Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022 (2022-2024). Deed of Meeting Resolutions No. 189 dated December 19, 2022 (2022-2024).

Kriteria

Seluruh anggota Direksi Perseroan telah memenuhi kriteria yang disyaratkan oleh Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik serta telah melalui uji kemampuan dan kepatutan dari Otoritas Jasa Keuangan.

Criteria

All members of the Board of Directors have met the criteria required by the Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies, and have passed a fit and proper test from the Financial Services Authority.

Independensi

Seluruh anggota Direksi Perseroan menjunjung tinggi prinsip independensi dalam melaksanakan tugas dan tanggung jawabnya, serta senantiasa mengutamakan kepentingan Bank di atas kepentingan sendiri. Direksi juga tetap menjaga agar dalam pelaksanaan tugasnya tidak dapat dipengaruhi oleh pihak manapun.

Independency

All members of the Company's Board of Directors uphold the principle of independency in performing their duties and responsibilities, and always prioritize the Bank's interests above their own interests. The Board of Directors also ensures that the duties' performance cannot be influenced by any party.

Penilaian Kemampuan dan Kepatutan Direksi

Seluruh calon anggota Direksi wajib dinyatakan lulus dalam uji kemampuan dan kepatutan yang dilakukan oleh Otoritas Jasa Keuangan berdasarkan Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. Informasi pelaksanaan kemampuan dan kepatutan Direksi Perseroan diuraikan sebagai berikut:

Board of Directors' Fit and Proper Test

Candidates for members of the Board of Directors must be declared passing the fit and proper test conducted by the Financial Services Authority based on the Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions. Information on fit and proper test of the Board of Directors is described as follows:

Nama Name	Jabatan Position	Pelaksana Executor	Hasil Result	Tanggal Persetujuan Otoritas Jasa Keuangan Financial Services Authority Approval Date
Lenny Sugihat	Presiden Direktur President Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022
Mahesh Ajit Ranade*	Wakil Presiden Direktur Vice President Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	12 Juli 2023 July 12, 2023
Setiawan Kumala	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	10 Februari 2016 February 10, 2016
Suroso	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022
Agoes Roediyanto	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	20 Oktober 2022 October 20, 2022
Arif Wicaksono	Direktur Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022

* Efektif menjabat sejak tanggal 11 September 2023 dan efektif mengundurkan diri tanggal 15 Februari 2024. / Effectively serving since September 11, 2023, and effectively resigning on February 15, 2024.

Sertifikasi Manajemen Risiko Direksi

Sesuai dengan Peraturan Bank Indonesia No. 11/19/PBI/2009 tentang Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum, salah satu syarat umum dan standarisasi kompetensi serta keahlian manajemen Perseroan yaitu dengan dimilikinya sertifikasi manajemen risiko. Kepemilikan sertifikasi manajemen risiko oleh Direksi Perseroan diuraikan sebagai berikut:

Board of Directors' Risk Management Certification

In accordance with Bank Indonesia Regulation No. 11/19/PBI/2009 on Risk Management Certification for Management and Officers of Commercial Banks, one of the general requirements and standardization of competence and expertise of the Company's management is to have risk management certification. The risk management certification of the Board of Directors is described as follows:

Nama Name	Jabatan Position	Level	Masa Berlaku Validity Period	Penyelenggara Organizer
Lenny Sugihat	Presiden Direktur President Director	Jenjang 7 Level 7	4 Agustus 2022-15 September 2024 August 4, 2022-September 15, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Mahesh Ajit Ranade*	Wakil Presiden Direktur Vice President Director	Jenjang 6 Level 6	31 Maret 2025 March 31, 2025	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency
Setiawan Kumala	Direktur Director	Jenjang 7 Level 7	16 September 2022-16 September 2024 September 16, 2022-September 16, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Suroso	Direktur Director	Jenjang 7 Level 7	12 Agustus 2022-28 November 2024 August 12, 2022-November 28, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Agoes Roediyanto	Direktur Director	Jenjang 7 Level 7	2 September 2022-2 September 2024 September 2, 2022-September 2, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Arif Wicaksono	Direktur Director	Jenjang 7 Level 7	20 Juni 2022-29 Mei 2024 June 20, 2022-May 29, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution

* Efektif menjabat sejak tanggal 11 September 2023 dan efektif mengundurkan diri tanggal 15 Februari 2024. / Effectively serving since September 11, 2023, and effectively resigning on February 15, 2024.

Tugas dan Tanggung Jawab Direksi

Untuk mendukung efektivitas penerapan tugas serta proses pengambilan keputusan yang akurat dan cepat, Perseroan telah menetapkan tugas dan tanggung jawab dari masing-masing anggota Direksi berdasarkan keahlian dan pengalamannya. Pembagian tugas Direksi tertuang dalam Surat Keputusan Direksi tanggal 26 September 2022 tentang Pembidangan Tugas dan Tanggung Jawab Direksi Perseroan dengan penjelasan sebagai berikut:

Duties and Responsibilities of the Board of Directors

To support effective implementation of duties and accurate and fast decision-making processes, the Company has set out duties and responsibilities of each member of the Board of Directors based on the expertise and experience. The division of duties of the Board of Directors is stated in the Board of Directors' Decision Letter dated September 26, 2022, on Division of Duties and Responsibilities of the Company's Board of Directors with the following explanation:

Nama dan Bidang Tugas Name and Field of Duty	Tugas dan Tanggung Jawab	Duties and Responsibilities
Lenny Sugihat Presiden Direktur President Director	• Melakukan seluruh tugas dan tanggung jawab yang dibebankan oleh Pemegang Saham, termasuk didalamnya penetapan strategi Bank; • Mengoordinasikan dan memonitor pencapaian RBB yang telah disetujui oleh Dewan Komisaris; • Mengoordinasikan dan memonitor pelaksanaan tugas dan tanggung jawab anggota Direksi sesuai bidang tugas masing-masing; • Memonitor, mengarahkan, dan memastikan bahwa fungsi dan kegiatan pengawasan serta pengendalian intern telah dilaksanakan sesuai dengan sistem, prosedur, dan ketentuan yang berlaku, termasuk mengoordinasikan dan memonitor kelancaran kegiatan operasional, baik kantor pusat maupun kantor cabang; • Memonitor bahwa kegiatan operasional maupun non operasional pada seluruh unit kerja telah dijalankan sesuai dengan strategi, kebijakan, dan prosedur yang berlaku; • Memonitor dan memastikan seluruh kegiatan operasional Bank telah sesuai dengan peraturan atau ketentuan dan prosedur kegiatan transaksi operasional yang telah ditetapkan, termasuk merumuskan garis kebijakan mengenai wewenang limit operasional di lingkungan kantor pusat atau kantor cabang; • Mengoordinasikan pelaksanaan tugas dan tanggung jawab Satuan Kerja Audit Intern dan tindak lanjut temuan Satuan Kerja Audit Intern, antara lain: - Audit atas pelaksanaan ketentuan intern dan ekstern pada kegiatan operasional Bank; - Audit atas kegiatan perkreditan dan operasional Bank; - Evaluasi sadar risiko dan kemampuan identifikasi risiko oleh setiap unit kerja; serta - Pelaksanaan fungsi strategi anti *fraud* dalam Bank, termasuk sistem pengendalian *fraud* yang meliputi: pencegahan; deteksi; investigasi, pelaporan dan sanksi; pemantauan, evaluasi dan tindak lanjut; • Mengoordinasikan pelaksanaan tugas dan tanggung jawab Bagian Analisa Risiko Kredit dan Bagian Legal & Remedial, antara lain: - Pelaksanaan proses analisa kredit telah dijalankan sesuai dengan ketentuan yang berlaku sebagai dasar pertimbangan keputusan kredit oleh Komite Kredit; - Memonitoring tingkat kolektibilitas kredit dan usaha penyelesaian kredit bermasalah pada kantor pusat atau kantor cabang; - Penyusunan strategi penyelesaian kredit bermasalah; • Menandatangani surat-surat berharga, data/dokumen penting perusahaan, surat-surat keputusan Direksi, laporan kepada otoritas/regulator, penunjukan kuasa dan surat/laporan/data/dokumen lainnya sesuai dengan ketentuan yang berlaku; • Membina hubungan yang baik dengan otoritas/regulator, nasabah, calon nasabah, mitra bisnis dan instansi terkait untuk terciptanya hubungan yang harmonis; Divisi *Corporate Office*, antara lain terkait: - Penyelenggaraan fungsi *Corporate Secretary*, termasuk namun tidak terbatas pada semua kegiatan korespondensi (surat menyurat), hubungan investor, kegiatan *corporate social responsibility* (CSR), persiapan/pelaksanaan RUPS Tahunan atau RUPS Luar Biasa, paparan publik, dan aksi korporasi; - Perumusan arah dan kebijaksanaan serta pola pembinaan dan pengembangan sumber daya manusia dalam rangka terciptanya sumber daya manusia yang produktif baik dan sisi kuantitas maupun kualitas; - Perumusan pola dan kebijakan penilaian karyawan (*performance appraisal*) yang menjamin keadilan (*fairness*) dalam sistem *reward & punishment*. • Mengoordinasikan pelaksanaan tugas dan tanggung jawab; • Merancang dan mengevaluasi sistem perencanaan karyawan dan *carrier path*, termasuk namun tidak terbatas pada pola rekrutmen, mutasi, promosi, dan demosi karyawan;	• Performing all duties and responsibilities assigned by Shareholders, including the implementation of the Bank's strategy; • Coordinating and monitoring RBB achievements that have been approved by the Board of Commissioners; • Coordinating and monitoring the implementation of the duties and responsibilities of Board of Directors' members according to their respective duties; • Monitoring, directing, and ensuring that the supervisory and internal control functions and activities have been carried out in accordance with the applicable system, procedure, and regulation, including coordinating and monitoring the smooth running of operational activities, at head office and branch offices; • Monitoring that operational and non-operational activities in all work units have been carried out in accordance with the applicable strategies, policies, and procedures; • Monitoring and ensuring that all Bank operational activities are in accordance with the regulations or provisions and procedures for operational transaction activities that have been established, including formulating policy lines regarding operational limit authority within the head office or branch offices; • Coordinating duty and responsibility implementation of the Internal Audit Division and following up on findings of the Internal Audit Division, including: - Audit on internal and external regulations implementation on the Bank's operational activities; - Audit of the Bank's credit and operational activities; - Evaluation of risk awareness and risk identification capability by each unit; and - Implementation of anti-fraud strategy function within the Bank, including fraud control system: prevention; detection; investigation, reporting, and sanctions; as well as monitoring, evaluation, and follow-up; • Coordinating duty and responsibility implementation of Credit Risk Analysis Department and the Legal & Remedial Department, including: - The credit analysis process has been carried out in accordance with the applicable regulations as a basis for considering credit decisions by the Credit Committee; - Monitoring the level of credit collectibility and settlement of non-performing loans at head office or branch offices; - Developing strategies for settlement of non-performing loans; • Signing securities, important Company data/documents, Board of Directors' decision letters, reports to authorities/regulators, appointment of powers of attorney and other letters/reports/data/documents in accordance with the applicable regulations; • Establishing good relationships with authorities/regulators, customers, prospective customers, business partners, and related agencies to create harmonious relationships; The Corporate Office Division, among other things, is related to: - Implementation of Corporate Secretary function, including but not limited to all correspondence activities, investor relations, corporate social responsibility (CSR) activities, preparation/implementation of the Annual GMS or Extraordinary GMS, public exposure, and corporate actions; - Formulation of direction and policies as well as patterns of guidance and development of human resources in creating productive human resources both in terms of quantity and quality; - Formulation of employee assessment patterns and policies (performance appraisal) that ensures fairness in reward & punishment system. • Coordinating the implementation of duties and responsibilities; • Designing and evaluating employee and carrier path planning systems, including but not limited to employee recruitment, transfer, promotion, and demotion patterns;

Nama dan Bidang Tugas Name and Field of Duty	Tugas dan Tanggung Jawab	Duties and Responsibilities
	• Mengoordinasikan dan memonitor kegiatan yang terkait dengan Bagian Manajemen Aktiva Tetap dan Logistik, antara lain: - Memastikan tersedianya sarana dan prasarana jaringan kantor sebagai bagian dari strategi pengembangan usaha Bank, sesuai dengan kebijakan investasi dan bisnis yang ditetapkan oleh Bank; - Pengelolaan barang cetakan dan alat tulis kantor untuk mendukung kegiatan operasional, administrasi kantor serta pelayanan; - Kegiatan pengadaan, pemeliharaan, asuransi atas aktiva tetap/inventaris kantor, penyediaan sarana/prasarana komunikasi, pembayaran atas pembelian aktiva tetap dan inventaris, batas kapitalisasi, penyusutan, penghapusan, penomoran, serta mutasi inventaris milik Bank; - Pelaksanaan penunjukan rekanan/vendor dan proses evaluasinya untuk menunjang kegiatan operasional Bank; serta • Melaksanakan tugas-tugas lain yang diatur oleh anggaran dasar dan peraturan/ketentuan perundang-undangan yang berlaku sepanjang masih dalam ruang lingkup tugas dan fungsi Presiden Direktur.	• Coordinating and monitoring activities related to Fixed Asset Management and Logistics, including: - Ensuring the availability of office network facilities and infrastructure as part of the Bank's business development strategy, in accordance with investment and business policies established by the Bank; - Management of printed materials and office stationery to support operational activities, office administration, and services; - Procurement, maintenance, insurance activities for fixed assets/office inventory, provision of communication facilities/infrastructure, payment for purchases of fixed assets and inventory, capitalization limits, depreciation, deletion, numbering and transfer of inventory belonging to the Bank; - Implementation of the appointment of partner/vendor appointment and evaluation process to support the Bank's operational activities; and • Performing other duties stipulated by the Articles of Association and applicable laws and regulations/provisions, as long as they are still within the scope of duties and functions of the President Director.
Mahesh Ajit Ranade* Wakil Presiden Direktur Vice President Director	• Memiliki tanggung jawab terhadap perumusan dan pelaksanaan *transformation plan*; • Melakukan alih pengetahuan (*transfer of knowledge*) hal-hal yang berkaitan dengan bidang teknologi informasi kepada pimpinan/pejabat/staf Bank, khususnya pada unit kerja terkait; • Mengoordinasikan pelaksanaan kebijakan dan strategi serta pengembangan di bidang teknologi informasi dalam mendukung kegiatan operasional perbankan, termasuk namun tidak terbatas pada *corebanking system, hardware, software*, dan aplikasi pendukung lainnya; • Memonitor dan memastikan tersedianya: - Arsitektur teknologi Bank dalam rangka transformasi digital Bank, termasuk layanan aplikasi, infrastruktur, serta keamanan teknologi informasi dan siber yang sesuai dengan kebutuhan bisnis serta memenuhi ketentuan peraturan yang berlaku; dan - Tata kelola manajemen teknologi informasi sesuai dengan peraturan serta standar keamanan teknologi; • Mengawasi dan memastikan tercapainya *Service Level Agreement* yang telah ditentukan dalam kegiatan pengendalian, pemantauan, dan peningkatan lingkungan IT, serta pemecahan masalah, analisis akar masalah, proposal solusi, dan manajemen bisnis; • Memastikan perencanaan strategis, mengembangkan dan mengelola produk-produk digital Bank untuk memenuhi Rencana Bisnis Bank, baik jangka pendek maupun jangka panjang dengan tetap memenuhi kaidah-kaidah manajemen risiko serta sesuai ketentuan yang berlaku; • Memastikan bahwa produk dan layanan digital Bank mampu meningkatkan citra Bank sebagai Bank yang memberikan layanan sesuai kebutuhan nasabah secara cepat, nyaman, dan aman; • Memastikan proses pengelolaan dan operasional *database* dalam mendukung operasional Bank berjalan dengan baik; • Memastikan teknologi informasi memenuhi persyaratan keamanan sesuai dengan kebijakan Bank, pedoman regulator yang ada saat ini dan yang akan datang, termasuk namun tidak terbatas pada proses identifikasi dan mitigasi risiko; • Menetapkan kerangka kerja dukungan sistem operasi dalam hal manajemen perubahan, manajemen ketersediaan, manajemen kapasitas, manajemen aset, dan manajemen konfigurasi di seluruh lingkungan Bank; serta • Melaksanakan tugas-tugas lainnya yang diberikan oleh Presiden Direktur dan yang diatur oleh anggaran dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Wakil Presiden Direktur.	• Having responsibility for the preparation and implementation of transformation plan; • Transferring knowledge on matters relating to the field of information technology to Bank leaders/officials/staff, especially to related work units; • Coordinating the implementation of policies and strategies as well as developments in information technology to support banking operational activities, including but not limited to corebanking systems, hardware, software and other supporting applications; • Monitoring and ensuring the availability of: - The Bank's technology architecture for the Bank's digital transformation, including application services, infrastructure, and information technology, and cyber security that are in accordance with business needs as well as complying with the applicable regulatory requirements; and - Information technology management governance in accordance with regulations and technology security standards; • Supervising and ensuring the achievement of predetermined Service Level Agreement in the activities of controlling, monitoring, and improving IT environment, as well as problem solving, root cause analysis, solution proposals, and business management; • Ensuring strategic planning, development, and management of the Bank's digital products to fulfill the Bank's Business Plan, both short and long term, while still complying with risk management principles and in accordance with the applicable regulations; • Ensuring that the Bank's digital products and services are able to improve the Bank's image as a Bank that provides services according to customer needs quickly, comfortably, and safely; • Ensuring database management and operational processes to support the Bank's operations to run properly; • Ensuring information technology meets security requirements in accordance with Bank policy, current and future regulatory guidelines, including but not limited to risk identification and mitigation processes; • Establishing an operating system support framework in terms of change management, availability management, capacity management, asset management, and configuration management throughout the Bank; and • Carrying out other duties assigned by the President Director and stipulated by the articles of associations as long as they are still within the scope of duties and functions of the Vice President Director.

Nama dan Bidang Tugas Name and Field of Duty	Tugas dan Tanggung Jawab	Duties and Responsibilities
	termasuk penyusunan dan *monitoring road map/action plan* pemenuhan atas *gap* penilaian, serta penyampaian laporan penilaian dimaksud ke otoritas; serta • Melaksanakan tugas-tugas lainnya yang diberikan oleh Presiden Direktur dan yang diatur oleh anggaran dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Wakil Presiden Direktur.	including preparing and monitoring a road map/action plan to fulfill assessment gaps, as well as submitting the assessment report to the authorities; and • Carrying out other duties assigned by the President Director and stipulated by the articles of association as long as they are still within the scope of duties and functions of the Vice President Director.
Setiawan Kumala Direktur Komersial Commercial Director	• Merancang dan menetapkan kebijakan yang menyangkut bidang perkreditan, pendanaan, dan *fee-based income;* • Merumuskan strategi kredit, pendanaan, dan *fee-based income* yang efisien dan efektif, dan menyosialisasikannya kepada pejabat/unit kerja terkait, serta melakukan evaluasi secara berkala atas pelaksanaan strategi dimaksud; • Menyusun garis-garis kebijakan perkreditan, pendanaan dan *fee-based income* yang jelas antara lain berupa: - *Target Market*; - *Account Management;* - *Solicitation/Account Plan;* - *Risk Asset Monitoring;* - *Market Environment Analysis;* dan - *Competitor Analysis;* • Merancang dan menetapkan sistem dan prosedur perkreditan, pendanaan dan *fee-based income*, termasuk namun tidak terbatas pada *monitoring* kredit, pencapaian target pendanaan dan *fee based income;* • Melakukan koordinasi seluruh kegiatan Bank yang berkaitan dengan perkreditan, pendanaan, dan *fee-based income,* baik pada kantor pusat maupun kantor cabang; • Memimpin dan mengarahkan kebijakan dan strategi bisnis digital sejalan dengan strategi bisnis Bank; • Memonitor kebijakan dan strategi serta pengelolaan bisnis digital agar sejalan dengan strategi bisnis Bank, serta memenuhi kaidah-kaidah manajemen risiko yang *prudent* dan dengan prinsip kehatian-hatian; • Memastikan kinerja tim produk, pengembangan bisnis, dan pemasaran sesuai dengan sasaran bisnis masing-masing serta memastikan mitigasi terhadap kinerja bisnis yang tidak sesuai dengan sasaran; • Merencanakan pengembangan produk bank berdasarkan *feasibility study* yang mencakup *cost* dan *benefit analysis*; • Memastikan perencanaan strategis, mengembangkan dan mengelola mitra bisnis (*ecosystem partnership*) untuk fokus memberikan manfaat maksimal bagi kedua belah pihak; • Menganalisis, menegosiasikan, dan menyelesaikan kesepakatan kemitraan sesuai dengan pedoman dan kebijakan perusahaan; • Mengoordinasikan penyelenggaraan kegiatan *wealth management*, termasuk *cross selling* kepada nasabah; • Mengevaluasi tingkat daya saing produk dan layanan Bank terhadap produk dan jasa pesaing serta mencari peluang-peluang untuk pengembangannya; • Menjalin hubungan baik dengan nasabah, calon nasabah, mitra bisnis, dan instansi atau pejabat terkait; serta • Melaksanakan tugas-tugas lainnya yang diberikan oleh atasan dan yang diatur oleh Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur Komersial.	• Designing and establishing policies related to the areas of credit, funding, and fee-based income; • Formulating efficient and effective credit, funding and fee-based income strategies, and disseminating them to relevant officials/ departments, as well as carrying out regular evaluations of the implementation of these strategies; • Developing clear credit, funding, and fee-based income policy lines, including: - Target Market; - Account Management; - Solicitation/Account Plan; - Risk Asset Monitoring; - Market Environment Analysis; and - Competitor Analysis; • Designing and establishing credit, funding, and fee-based income system and procedures, including but not limited to credit monitoring, achieving funding targets, and fee-based income; • Coordinating all Bank activities related to credit, funding, and fee-based income, both at head office and branch offices; • Leading and directing digital business policies and strategies in line with the Bank's business strategy; • Monitoring policies and strategies as well as digital business management so that they are in line with the Bank's business strategy, and complying with prudent risk management principles and the principle of prudence; • Ensuring that performance of product, business development and marketing teams is in line with their respective business targets and ensuring mitigation of business performance that is not in line with targets; • Planning Bank product development based on a feasibility study that includes cost and benefit analysis; • Ensuring strategic planning, developing, and managing business partners (ecosystem partnership) to focus on providing maximum benefits for both parties; • Analyzing, negotiating, and finalizing partnership agreements in accordance with Company guidelines and policies; • Coordinating the implementation of wealth management activities, including cross selling to customers; • Evaluating competitiveness level of the Bank's products and services against competitors' products and services and looking for opportunities for development; • Establishing good relationships with customers, prospective customers, business partners, and related agencies or officials; and • Carrying out other duties assigned by superiors and stipulated by the Articles of Association as long as they are still within the scope of the Commercial Director's duties and functions.

Nama dan Bidang Tugas Name and Field of Duty	Tugas dan Tanggung Jawab	Duties and Responsibilities
Suroso Direktur Kepatuhan & Risiko Risk & Compliance Director	• Menetapkan langkah-langkah yang diperlukan untuk memastikan Bank telah memenuhi seluruh peraturan otoritas dan peraturan perundang-undangan lain yang berlaku dalam rangka pelaksanaan prinsip kehati-hatian; • Memantau dan memastikan pelaksanaan seluruh perjanjian dan komitmen yang dibuat oleh Bank dengan otoritas/instansi terkait; • Memastikan Direksi Bank tidak menempuh kebijakan dan/atau menetapkan keputusan yang bertentangan dengan peraturan otoritas dan peraturan lain yang berlaku; • Memiliki tanggung jawab atas penyusunan dan pengujian terhadap setiap bentuk kebijakan, sistem, prosedur dan produk/aktivitas baru yang diterapkan di Bank; • Memiliki tanggung jawab terhadap penerapan Prinsip Mengenal Nasabah (*Know Your Customer*), termasuk diantaranya penerapan APU & PPT berdasarkan konsep *risk based approach* (RBA), pelaporan laporan transaksi keuangan mencurigakan (LTKM), laporan transaksi keuangan tunai (LTKT), transaksi keuangan transfer dana dari dan ke luar negeri (TKL) ke pusat pelaporan dan analisis transaksi keuangan (PPATK); • Memastikan penerapan GCG telah dijalankan dengan baik dan benar di Bank; • Memiliki tanggung jawab terhadap penerapan manajemen risiko di Bank dari mulai proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko; • Mengevaluasi kebijakan manajemen risiko serta perubahannya termasuk strategi manajemen risiko dan *contingency plan*; • Mengoordinasikan penerapan *risk management* sesuai dengan BASEL *Accord* II dan BASEL III di Bank, termasuk penyediaan sumber daya manusia, sarana dan prasarana penunjang; • Memiliki tanggung jawab terhadap penyusunan *risk profile* dan laporan kepatuhan Bank secara berkala dan melaporkan serta mempresentasikan ke otoritas, termasuk namun tidak terbatas pada koordinasi penilaian dan penyampaian tingkat kesehatan bank berdasarkan risiko (*risk based bank rating*); • Memiliki tanggung jawab terhadap pelaksanaan fungsi keamanan siber (*cyber security*), termasuk namun tidak terbatas pada proses penilaian mandiri (*self assessment*) tingkat kematangan (*maturity*) risiko siber (*cyber risk*); • Mengkoordinasikan perhitungan kebutuhan modal sesuai profil risiko, termasuk namun tidak terbatas pada penyusunan pedoman *internal capital adequacy assessment process* (ICAAP) dan perhitungan kewajiban penyediaan modal minimum (KPMM) sesuai profil risiko (ICAAP) secara berkala (per semester); • Memberikan rekomendasi atas hal-hal yang terkait dengan keputusan-keputusan bisnis yang bertentangan dengan prosedur yang telah ditetapkan berdasarkan analisa profil risiko, antara lain keputusan pelampauan ekspansi usaha, perkreditan, operasional yang berpotensi meningkatkan eksposur risiko yang ditetapkan (*risk appetite & risk tolerance*), dan pendanaan yang efektif dan murah; serta • Melaksanakan tugas-tugas lainnya yang diberikan oleh Presiden Direktur dan yang diatur oleh anggaran dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur yang Membawahi Fungsi Kepatuhan.	• Determining the necessary steps to ensure that the Bank has complied with all regulatory authorities and other applicable laws and regulations in the context of implementing the prudential principle; • Monitoring and ensuring the implementation of all agreements and commitments made by the Bank to the relevant authorities/ agencies; • Ensuring that the Bank's Board of Directors does not adopt policies and/or make decisions that conflict with regulatory authorities and other applicable regulations; • Having responsibility for the preparation and testing of all forms of policies, systems, procedures, and new products/activities implemented at the Bank; • Having responsibility for the implementation of Know Your Customer Principle, including the implementation of AML & CFT based on the risk-based approach (RBA) concept, reporting of suspicious financial transaction reports (LTKM), reports of cash financial transactions (LTKT), financial transactions of transfer of funds from and to outside state (TKL) to the center for financial transaction reports and analysis (PPATK); • Ensuring that the implementation of GCG has been carried out properly and correctly in the Bank; • Having responsibility for the implementation of risk management at the Bank from the process of identifying, measuring, monitoring, and controlling risks; • Evaluating risk management policies and their changes including risk management strategies and contingency plans; • Coordinating the implementation of risk management in accordance with BASEL Accord II and BASEL III at the Bank, including the provision of human resources, and supporting facilities and infrastructure; • Having responsibility for preparing the Bank's risk profile and compliance reports on a regular basis and reporting and presenting them to the authorities, including but not limited to coordinating assessments and submitting the risk-based bank ratings; • Having responsibility for the implementation of cyber security function, including but not limited to self-assessment process for the maturity level of cyber risk; • Coordinating the calculation of capital requirements according to the risk profile, including but not limited to preparing the internal capital adequacy assessment process (ICAAP) guidelines and calculating the minimum capital adequacy ratio (CAR) according to the risk profile (ICAAP) periodically (per semester); • Providing recommendations on matters related to business decisions that conflict with established procedures based on risk profile analysis, including decisions to exceed business expansions, credits, operations that have the potential to increase the specified risk exposure (risk appetite & risk tolerance), and effective and inexpensive funding; and • Performing other duties assigned by the President Director and stipulated in the articles of association as long as they are within the scope of duties and functions of the Director in Charge of Compliance Function.

Nama dan Bidang Tugas Name and Field of Duty	Tugas dan Tanggung Jawab	Duties and Responsibilities
Agoes Roediyanto Direktur Operasional & Jaringan Network & Operation Director	• Mengoordinasikan dan memonitor kelancaran kegiatan operasional, baik kantor pusat maupun kantor cabang; • Merumuskan garis-garis kebijakan dan strategi kegiatan operasional; • Menetapkan kerangka kerja manajemen operasi dan layanan, termasuk namun tidak terbatas pada kegiatan mengoordinasikan, mengarahkan, membina, dan mengawasi segala kegiatan/ transaksi operasional dari seluruh kantor cabang yang meliputi pembukaan rekening, transfer, pengelolaan *password*, dan safe deposit box; • Memastikan kepatuhan terhadap peraturan/ketentuan dan prosedur kegiatan transaksi operasional yang telah ditetapkan dan bertanggung jawab atas lancarnya pelaksanaan dari prosedur tersebut; • Memastikan ketersediaan infrastruktur dalam rangka menunjang kegiatan operasional yang aman, handal, dan memenuhi persyaratan fungsional dan teknis operasional; • Memastikan terselenggaranya layanan operasional sesuai dengan standar tingkat layanan (SLA) serta memenuhi kaidah-kaidah perlindungan data, perlindungan nasabah, standar kepatuhan dan deteksi dini; • Penyusunan Rencana Kerja dan Anggaran Tahunan (RKAT) agar selaras dengan RBB, mengevaluasi dan memonitor keberhasilan operasional (pencapaian kinerja) kantor cabang, serta upaya-upaya perbaikan yang diperlukan; • Mengoordinasikan, mengarahkan, membina, dan mengawasi segala kegiatan transaksi devisa dari kantor cabang yang meliputi antara lain transfer dan perdagangan valuta asing; • Merumuskan garis kebijakan mengenai wewenang limit transaksi keuangan di lingkungan kantor cabang; • Memonitor dan mengevaluasi laporan pengendalian biaya operasional, perubahan dan perkembangan pendapatan unit kerja/cabang yang terkait dengan biaya operasional; • Mengoordinasikan pelaksanaan proses rekutmen pimpinan cabang/cabang pembantu, termasuk namun tidak terbatas pada penetapan kriteria/syarat rekrutmen berkoordinasi dengan Direktur Komersial; • Memonitor dan mengevaluasi indikator keberhasilan (*key performance indicator*) unit kerja operasional dan kantor cabang yang telah ditetapkan secara berkala; • Mengoordinasikan dan memonitor kegiatan administrasi kredit dalam mendukung kelancaran proses kredit, sesuai dengan kebijakan, sistem dan prosedur yang telah ditetapkan, termasuk namun tidak terbatas pada pelaksanaan *management information system* (MIS) dan pelaporan terkait kredit baik internal maupun kepada pihak regulator; • Meningkatkan citra Bank sebagai Bank yang memberikan layanan sesuai kebutuhan nasabah secara cepat, nyaman, dan aman; serta • Melaksanakan tugas-tugas lainnya yang diberikan oleh atasan dan yang diatur oleh anggaran dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur Operasional & Jaringan.	• Coordinating and monitoring the smooth running of operational activities, both at head office and branch offices; • Formulating policy lines and strategies for operational activities; • Establishing operational and service management frameworks, including but not limited to coordinating, directing, developing, and supervising all operational activities/transactions from all branch offices which include account opening, transfers, password management, and safe deposit boxes; • Ensuring compliance with rules/regulations and procedures for operational transaction activities that have been stipulated and being responsible for the smooth implementation of such procedures; • Ensuring the availability of infrastructure to support safe and reliable operational activities and meeting functional requirements and technical operations; • Ensuring that operational services are carried out in accordance with service level standards (SLA) and fulfilling the rules of data protection, customer protection, compliance standards and early detection; • Preparing Annual Work Plans and Budgets (RKAT) to be in line with RBB, evaluating and monitoring operational success (performance achievements) of branch offices, as well as necessary improvement efforts; • Coordinating, directing, fostering, and supervising all foreign exchange transaction activities from branch offices which include transfers and foreign exchange tradings; • Formulating policy lines regarding authority to limit financial transactions in branch offices; • Monitoring and evaluating reports on operational cost control, changes, and developments in work unit/branch income related to operational costs; • Coordinating the implementation of recruitment process for branch/sub-branch leaders, including but not limited to determining recruitment criteria/requirements in coordination with the Commercial Director; • Monitoring and evaluating the success indicators (key performance indicators) of operational units and branch offices that have been determined periodically; • Coordinating and monitoring credit administration activities to support the smooth running of credit process, in accordance with established policies, systems, and procedures, including but not limited to the implementation of management information systems (MIS) and reporting related to credit both internally and to regulators; • Improving the Bank's image as a Bank that provides services according to customer needs quickly, comfortably, and safely; and • Carrying out other duties assigned by superiors and stipulated by the articles of association as long as they are still within the scope of duties and functions of the Director of Operations & Networks.

Nama dan Bidang Tugas Name and Field of Duty	Tugas dan Tanggung Jawab	Duties and Responsibilities
Arif Wicaksono Direktur Keuangan & *Treasury* Finance & Treasury Director	• Mengawasi pengelolaan likuiditas Bank terutama dalam memantau saldo Giro Wajib Minimum (GWM), baik Rupiah maupun Valuta Asing, termasuk saldo GWM Sekunder agar selalu terjaga kecukupannya; • Memiliki tanggung jawab atas keseimbangan likuiditas, baik Rupiah maupun Valuta Asing sehubungan dengan kegiatan pasar uang atau aktivitas hubungan bank koresponden; • Memiliki tanggung jawab terhadap pengelolaan dana (*Asset Liability Management*/ALM) yang efektif, efisien, dan menguntungkan, termasuk namun tidak terbatas pada pemeliharaan *primary reserve* dan *secondary reserve* serta optimalisasi penyediaan dana; • Menyusun garis-garis kebijakan pendanaan, baik Rupiah atau Valuta Asing dalam rangka: - Pendanaan yang efektif dan murah; - Keseimbangan likuiditas; - Profitabilitas; - *Pricing* produk dan jasa Bank; - *Gapping* • Memiliki tanggung jawab dan mengoordinasikan pengelolaan serta pengaturan pemberian dan permohonan *credit line (money market)* secara timbal balik (resiprokal) dengan bank koresponden; • Memiliki tanggung jawab atas penyusunan garis-garis kebijakan perusahaan dibidang administrasi keuangan dan MIS, memonitor dan mengevaluasi perkembangan pendapatan dan biaya operasional unit kerja; • Merancang, menetapkan, serta mengevaluasi sistem akuntansi dan MIS dalam upaya menciptakan pelaksanaan *bank management* yang efektif, *reporting financial system* untuk memenuhi pelaporan pihak eksternal dan internal; • Memonitor dan mengelola transaksi keuangan Bank serta memastikan kepatuhan terhadap peraturan/ketentuan dan prosedur yang telah ditetapkan; • Mengoordinasikan dan memonitor penyusunan *financial statement* (neraca dan rugi laba) yang disampaikan ke regulator maupun yang dipublikasikan pada media cetak/elektronik; • Merancang dan mengoordinasikan pengelolaan keuangan termasuk pelaporan keuangan, manajemen kinerja dan memastikan MIS dilaksanakan sesuai dengan peraturan yang berlaku, termasuk namun tidak terbatas pada standar akuntansi, Bank Indonesia, Otoritas Jasa Keuangan, perpajakan dan otoritas lainnya seperti Lembaga Penjamin Simpanan (LPS) dan lain-lain; • Mengoordinasikan dan memonitor penyusunan RBB agar sesuai dengan ketentuan, kebijakan, dan prosedur yang berlaku; • Memonitor aktivitas audit keuangan yang dilakukan oleh kantor akuntan publik yang ditunjuk, termasuk memonitor penyediaan data/dokumen/informasi terkait pelaksanaan audit, memastikan pelaksanaan audit dilaksanakan secara tepat waktu dan penyampaian laporan keuangan audit ke otoritas; dan • Melaksanakan tugas-tugas lainnya yang diberikan oleh Presiden Direktur yang diatur dalam Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur Keuangan & *Treasury*.	• Supervising the Bank's liquidity management, especially in monitoring the Primary Statutory Reserve Requirement (GWM) balance, both in Rupiah and Foreign Currency, including the balance of the Secondary GWM so that its adequacy is always maintained; • Having responsibility for the liquidity balance, both Rupiah and Foreign Currency in connection with money market activities or correspondent Bank relationship activities; • Having responsibility for effective, efficient, and profitable asset liability management (ALM), including but not limited to maintenance of primary reserves and secondary reserves as well as optimizing the provision of funds; • Drawing up policy lines on funding, both in Rupiah and Foreign Currency in the framework of: - Effective and inexpensive funding; - Liquidity balance; - Profitability; - Pricing of Bank products and services; - Gapping • Having responsibility and coordinating the management and regulation of granting and requesting reciprocal credit lines (money market) with correspondent banks; • Having responsibility for preparing the Company's policy lines in the field of financial administration and MIS, monitoring and evaluating developments in work unit's income and operational costs; • Designing, establishing, and evaluating accounting and MIS system to create an effective implementation of the Bank's management, a reporting financial system to meet external and internal party reporting; • Monitoring and managing the Bank's financial transactions and ensuring compliance with established rules/regulations and procedures; • Coordinating and monitoring the preparation of financial statements (balance sheet and profit and loss) to be submitted to regulators as well as those published in print/electronic media; • Designing and coordinating financial management including financial reporting, performance management, and ensuring MIS is implemented in accordance with applicable regulations, including but not limited to accounting standards, Bank Indonesia, Financial Services Authority, taxation, and other authorities such as the Deposit Insurance Corporation (LPS) and others; • Coordinating and monitoring the preparation of RBB to comply with applicable regulations, policies, and procedures; • Monitoring financial audit activities carried out by the appointed public accounting firm, including monitoring the provision of data/documents/information related to the audit, ensuring that the audit is carried out in a timely manner and the audit financial statements is submitted to the authorities; and • Carrying out other duties assigned by the President Director as stipulated in the Articles of Association as long as they are within the scope of duties and functions of the Director of Finance & Treasury.

* Efektif menjabat sejak tanggal 11 September 2023 dan efektif mengundurkan diri tanggal 15 Februari 2024. / Effectively serving since September 11, 2023, and effectively resigning on February 15, 2024.

Etika Kerja Direksi

Dalam melaksanakan tugas dan tanggung jawab, anggota Direksi harus senantiasa bertindak sesuai dengan etika kerja sebagai berikut:

1. Direksi dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank;
2. Direksi dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lainnya yang ditetapkan RUPS;
3. Direksi wajib mengungkapkan dalam laporan pelaksanaan GCG mengenai:
   a. Kepemilikan sahamnya, baik pada Bank maupun pada perusahaan lain, yang berkedudukan di dalam dan/atau di luar negeri;
   b. Hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris, anggota Direksi lain dan/atau Pemegang Saham Pengendali Perseroan; serta
   c. Remunerasi dan fasilitas lain yang diterima.

Board of Directors Work Ethics

In performing duties and responsibilities, members of the Board of Directors must always act in line with the following work ethics:

1. The Board of Directors is prohibited from using the Bank for personal, family, and/or other party interests which may harm or reduce the Bank's gains;
2. The Board of Directors is prohibited from taking and/or receiving personal benefits from the Bank, other than remuneration and other facilities set by the GMS;
3. The Board of Directors must disclose the following matters in GCG implementation report:
a. Share ownership, both in the Bank and in other companies, domiciled inside and/or outside the country;
b. Financial relationship and family relationship with other members of Board of Commissioners, members of Board of Directors, and/or Controlling Shareholders of the Company; and
c. Remuneration and other facilities received.

Rapat Direksi

Board of Directors' Meeting

Kebijakan Policy	Pelaksanaan Rapat Meeting Implementation	
	Rapat Internal Direksi Internal Meeting of Board of Directors	Rapat Gabungan dengan Dewan Komisaris Joint Meeting with Board of Commissioners
Rapat Dewan Direksi diatur dalam Pedoman dan Tata Tertib Kerja Direksi Perseroan. Board of Directors' meetings are regulated in the Company's Board of Directors Charter.	Diadakan minimal 1 kali dalam 1 bulan. Held at least once every 1 months.	Diadakan minimal 1 kali dalam 4 bulan. Held at least once every 4 months.

Informasi terkait tingkat kehadiran Direksi dalam rapat internal, rapat gabungan dengan Dewan Komisaris, dan RUPS tahun 2023 diuraikan sebagai berikut:

Information on attendance level of the Board of Directors at internal meetings, joint meetings with Board of Commissioners, and the 2023 GMS is described as follows:

Nama dan Jabatan Name and Position	Rapat Direksi Board of Directors' Meeting			Rapat Gabungan dengan Dewan Komisaris Joint Meeting with Board of Commissioners			RUPS Tahunan dan Luar Biasa Annual and Extraordinary GMS		
	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Lenny Sugihat Presiden Direktur President Director	25	24	96,00	7	7	100,00	2	2	100,00
Mahesh Ajit Ranade* Wakil Presiden Direktur Vice President Director	4	2	50,00	3	3	100,00	-	-	-
Setiawan Kumala Direktur Director	25	25	100,00	7	6	85,71	2	2	100,00

Nama dan Jabatan Name and Position	Rapat Direksi Board of Directors' Meeting			Rapat Gabungan dengan Dewan Komisaris Joint Meeting with Board of Commissioners			RUPS Tahunan dan Luar Biasa Annual and Extraordinary GMS		
	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Suroso Direktur Director	25	23	92,00	7	7	100,00	2	2	100,00
Agoes Roediyanto Direktur Director	25	24	96,00	7	7	100,00	2	2	100,00
Arif Wicaksono Direktur Director	25	19	76,00	7	7	100,00	2	1	100,00

* Efektif menjabat sejak tanggal 11 September 2023 dan efektif mengundurkan diri tanggal 15 Februari 2024. / Effectively serving since September 11, 2023, and effectively resigning on February 15, 2024.

Pelaksanaan Tugas Direksi

Sepanjang tahun 2023, Direksi telah melaksanakan tugas dan tanggung jawabnya melalui langkah-langkah strategis seperti diuraikan berikut:

1. Melaksanakan tugas kepengurusan Bank dengan menyusun Rencana Jangka Panjang yang berupa rencana strategis dan juga rencana kerja tahunan yang disampaikan kepada Otoritas Jasa Keuangan. Rencana kerja tersebut mendapat persetujuan dari Dewan Komisaris dan telah dikomunikasikan kepada Pemegang Saham dan seluruh jenjang organisasi yang ada pada Bank;
2. Membuat struktur organisasi Bank, lengkap dengan perincian tugas dan tanggung jawab serta menetapkan surat keputusan pengangkatannya;
3. Menyusun kebijakan dan strategi manajemen risiko dan bertanggung jawab atas pelaksanaannya;
4. Menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern, auditor eksternal, dan hasil pengawasan Otoritas Jasa Keuangan atau hasil pengawasan otoritas lain;
5. Menyusun kebijakan dan prosedur yang berlaku untuk menjalankan usaha Bank sesuai dengan ketentuan;
6. Memiliki tanggung jawab terhadap struktur pengendalian internal yang efektif serta penerapan manajemen risiko yang baik; dan
7. Mempertanggung jawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui RUPS.

Implementation of Board of Directors' Duties

Throughout 2023, the Board of Directors carried out its duties and responsibilities through strategic steps as described below:

1. Carry out Bank management duties by compiling a Long Term Plan in the form of a strategic plan as well as an annual work plan which is submitted to the Financial Services Authority. The work plan has been approved by the Board of Commissioners and has been communicated to Shareholders and all organization levels in the Bank;
2. Create an organizational structure of the Bank, complete with details of duties and responsibilities, as well determine the appointment letter;
3. Develop risk management policies and strategies, as well as be responsible for their implementation;
4. Follow up on audit findings and recommendations from the Internal Audit Division, external auditors, and the supervision results by the Financial Services Authority or by other authorities;
5. Develop policies and procedures that apply to run the Bank's business in accordance with the provisions;
6. Be responsible for an effective internal control structure and implementation of good risk management; and
7. Be responsible for carrying out the duties to Shareholders through the GMS.

Rekomendasi, Evaluasi, dan Persetujuan Direksi

Sebagai bagian dari pelaksanaan tugas dan tanggung jawabnya, Direksi terus berupaya untuk mendorong pelaksanaan pengelolaan Bank yang semakin efektif. Selama tahun 2023, Direksi telah mengeluarkan beberapa rekomendasi, evaluasi, dan persetujuan, antara lain:

Recommendation, Evaluation, and Approval of the Board of Directors

As part of implementing its duties and responsibilities, the Board of Directors strives to encourage more effective implementation of Bank management. Throughout 2023, the Board of Directors issued several recommendations, evaluations, and approvals, among others:

No.	Perihal	Subject
1.	Pedoman Restrukturisasi Kreditur Selama Masa Pandemi	Guidelines for Creditor Restructuring during the Pandemic
2.	ALCO	ALCO
3.	Penunjukan WAPERD	Appointment of WAPERD
4.	Penunjukan Petugas Proyek ISO (IT)	Appointment of ISO (IT) Project Officer
5.	Perubahan Komite Audit	Changes to the Audit Committee
6.	Perubahan Komite Pemantau Risiko	Changes to the Risk Monitoring Committee
7.	Perubahan Komite Nominasi dan Remunerasi	Changes to the Nomination and Remuneration Committee
8.	Kebijakan Pelaporan Kepemilikan Saham Direksi dan Komisaris	Policy on Reporting of Share Ownership of Board of Directors and Board of Commissioners
9.	Pengangkatan Kepala Satuan Kerja Audit Intern	Appointment of the Head of the Internal Audit Division
10.	Piagam Komite Pengarah TI	IT Steering Committee Charter
11.	Struktur dan Keanggotaan Komite Pengarah TI	IT Steering Committee Structure and Membership
12.	Tim Penyusunan *Corporate Plan* 2024-2028	Preparation Team of Corporate Plan 2024-2028
13.	Batas Wewenang Memutus Pengeluaran Biaya	Limits of Authority to Decide Expenditures
14.	Kebijakan Audit Intern	Internal Audit Policy
15.	Struktur Organisasi	Organizational Structure
16.	Tim Penyusunan *Transformation Plan*	Preparation Team of Transformation Plan
17.	Pembidangan Tugas dan Pedoman Kerja Direksi	Division of Duties and Charter for Board of Directors
18.	Direktur Pengganti	Substitute Director
19.	Perubahan Komite Nominasi dan Remunerasi	Changes to the Nomination and Remuneration Committee
20.	Parameter *Risk Appetite & Risk Tolerance* Tahun 2024	Risk Appetite & Risk Tolerance Parameters for 2024
21.	Batas Wewenang Memutus	Limits of Decision Authority
22.	APU PPT & PPSPM	AML CFT & CPF
23.	Batas Wewenang Memutus Kredit Konsumer	Limits of Authority to Decide Consumer Credit

Penilaian Kinerja Dewan Komisaris dan Direksi
Performance Assessment of the Board of Commissioners and Board of Directors

Sebagai bentuk pengukuran atas pencapaian target kinerja yang telah dilaksanakan oleh Dewan Komisaris dan Direksi, maka perlu dilakukan penilaian terhadap Dewan Komisaris dan Direksi secara kolektif maupun masing-masing anggota Direksi. Informasi terkait prosedur penilaian, pihak yang melakukan penilaian, kriteria penilaian, dan hasil penilaian diuraikan sebagai berikut:

As a form of measurement of target performance achievements implemented by the Board of Commissioners and Board of Directors, assessment needs to be performed to the Board of Commissioners and Board of Directors, both collectively and individually to the members. Information on assessment procedures, assessor, assessment criteria, and assessment results are described as follows:

Dewan Komisaris Board of Commissioners	Keterangan Description	Direksi Board of Directors
Kinerja Dewan Komisaris dievaluasi oleh Pemegang Saham dalam RUPS berdasarkan Laporan tugas pengawasan Dewan Komisaris dalam Laporan Tahunan Perseroan. Dewan Komisaris juga melakukan penilaian sendiri (*self assessment*) baik secara kolektif kolegial maupun individu yang dilakukan 2 kali dalam 1 tahun. Penilaian tersebut menjadi dasar pertimbangan dalam pemberian remunerasi Dewan komisaris. The performance of the Board of Commissioners is evaluated by the Shareholders at the GMS based on the Board of Commissioners' supervisory report in the Company's Annual Report. The Board of Commissioners also conducts self-assessment both collectively and individually, two times a year. Such assessment is the basic considerations in providing remuneration to the Board of Commissioners.	**Prosedur Penilaian dan Pihak yang Melakukan Penilaian Kinerja** **Procedures and Assessor of Performance Assessments**	Penilaian sendiri (*self assessment*) Direksi dilakukan 2 kali dalam 1 tahun dan dinilai oleh Dewan Komisaris untuk disampaikan kepada Pemegang Saham berdasarkan hasil kinerja keseluruhan dari tugas dan kewajiban Direksi secara kolegial. Hal ini menjadi salah satu bahan pertimbangan bagi Pemegang Saham untuk memberhentikan dan/atau menunjuk kembali anggota Direksi. Self-assessment of the Board of Directors is conducted 2 times in 1 year and is assessed by the Board of Commissioners to be submitted to Shareholders based on overall performance results of the Board of Directors' duties and obligations collegially. This matter is one of Shareholders' considerations to dismiss and/or reappoint members of the Board of Directors.
• Evaluasi kompetensi dan kapabilitas Dewan Komisaris; • Efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris; • Efektivitas rapat Dewan Komisaris; dan • Efektivitas kinerja Komite-Komite di bawah Dewan Komisaris. • Evaluation of the Board of Commissioners' competence and capabilities; • Effectiveness of the implementation of the Board of Commissioners' duties and responsibilities; • Effectiveness of the Board of Commissioners' meetings; and • Effectiveness of the performance of Committees under the Board of Commissioners.	**Kriteria Penilaian Kinerja** **Performance Assessment Criteria**	• Efektivitas peran dan rapat Direksi; • Efektivitas penerapan GCG; • Efektivitas pelaksanaan strategi dan pengelolaan Perseroan; dan • Efektivitas penerapan manajemen risiko dan pengendalian internal. • Effectiveness of the Board of Directors' roles and meetings; • Effectiveness of GCG implementation; • Effectiveness of the implementation of the Company's strategy and management; and • Effectiveness of risk management and internal control implementation.
Pada tahun 2023, Dewan Komisaris telah melaksanakan program kerja Dewan Komisaris dengan memperhatikan tugas, wewenang dan kewajiban dalam hal pengawasan Perseroan sesuai dengan peraturan dan perundang-undangan yang berlaku. Atas pelaksanaan tugas pengawasan Perseroan oleh Dewan Komisaris, RUPS menyatakan bahwa Dewan Komisaris telah melaksanakan tugasnya dengan baik. In 2023, the Board of Commissioners implemented the Board of Commissioners' work program by considering duties, authorities, and obligations in supervising the Company in accordance with the applicable laws and regulations. Regarding the Company's supervisory duties' implementation by the Board of Commissioners, the GMS stated that the Board of Commissioners performed its duties properly.	**Hasil Penilaian Kinerja** **Performance Assessment Results**	Sepanjang tahun 2023, Direksi dengan itikad baik dan penuh tanggung jawab telah menjalankan seluruh tugas yang diamanatkan, mengelola bisnis dan urusan Perseroan dengan tetap memperhatikan kepentingan Perseroan serta keseimbangan kepentingan seluruh pihak yang berkepentingan dengan aktivitas Perseroan. Throughout 2023, the Board of Directors, in good faith and full responsibility, performed all mandated duties and managed the Company's business and affairs, with due observance of the Company's interest and the interest balance of all parties with an interest in the Company's activities.

Penilaian kinerja Dewan Komisaris dan Direksi Bank juga dilakukan melalui metode self assessment GCG yang dilakukan oleh Satuan Kerja Kepatuhan dengan mengacu pada Peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola bagi Bank Umum.

Performance assessment of the Bank's Board of Commissioners and Board of Directors is also carried out through GCG self-assessment method performed by the Compliance Unit with reference to the Financial Services Authority Regulations on the Implementation of Governance for Commercial Banks.

Penilaian Kinerja Komite di bawah Dewan Komisaris, Komite di bawah Direksi, dan Organ Pendukung Direksi

Performance Assessment of Committees under the Board of Commissioners, Committees under the Board of Directors, and Supporting Organs of the Board of Directors

Informasi terkait prosedur penilaian, pihak yang melakukan penilaian, kriteria penilaian, dan hasil penilaian Komite di bawah Dewan Komisaris, Komite di bawah Direksi, dan Organ Pendukung Direksi diuraikan sebagai berikut:

Information on assessment procedures, assessors, assessment criteria, and assessment results of Committees under the Board of Commissioners, Committees under the Board of Directors, and Supporting Organs of the Board of Directors are described as follows:

Komite di bawah Dewan Komisaris Committees under the Board of Commissioners	Keterangan Description	Komite di bawah Direksi dan Organ Pendukung Direksi Committees under the Board of Directors and Supporting Organs of the Board of Directors
Prosedur penilaian kinerja Komite di bawah Dewan Komisaris dilakukan oleh Dewan Komisaris secara periodik yang dilakukan 1 kali dalam 1 tahun setiap akhir tahun buku. Performance assessment procedures for Committees under the Board of Commissioners are carried out by the Board of Commissioners periodically, once a year at the end of each financial year.	**Prosedur Penilaian dan Pihak yang Melakukan Penilaian Kinerja** **Procedures and Assessor of Performance Assessments**	Prosedur penilaian kinerja Komite di bawah Direksi dan Organ Pendukung Direksi dilakukan oleh Direksi secara periodik yang dilakukan 1 kali dalam 1 tahun setiap akhir tahun buku. Performance assessment procedures for Committees under the Board of Directors and Supporting Organs of the Board of Directors are carried out by the Board of Directors periodically, once a year at the end of each financial year.
• Pelaksanaan semua tugas dan tanggung jawab pekerjaan sesuai tata tertib kerja komite; • Pencapaian program kerja yang telah disampaikan kepada Dewan Komisaris; dan • Pelaksanaan rapat komite dan tingkat kehadiran anggota komite. • Implementation of all duties and responsibilities according to the committee's work procedures; • Achievement of the work program that has been presented to the Board of Commissioners; and • Implementation of committee meetings and attendance level of committee members.	**Kriteria Penilaian Kinerja** **Performance Assessment Criteria**	• Laporan berkala yang disampaikan kepada Direksi; • Masukan dan rekomendasi atas hal-hal yang masuk ke dalam lingkup tugas Direksi; dan • Pelaksanaan tugas dan tanggung jawab masing-masing yang sejalan dengan strategi dan rencana bisnis Bank. • Periodic reports submitted to the Board of Directors; • Input and recommendations on matters that fall within the scope of the Board of Directors' duties; and • Implementation of respective duties and responsibilities in line with the Bank's strategy and business plan.
Dewan Komisaris menilai bahwa selama tahun 2023, komite-komite yang berada di bawah Dewan Komisaris telah menjalankan tugasnya sesuai dengan pedoman (*charter*) masing-masing komite serta membantu Dewan Komisaris dalam melakukan pengawasan Bank. The Board of Commissioners assessed that throughout 2023, the committees under the Board of Commissioners performed their duties in accordance with each committee charter and assisted the Board of Commissioners in supervising the Bank.	**Hasil Penilaian Kinerja** **Performance Assessment Results**	Pada tahun 2023, Direksi Bank Ganesha menilai bahwa Komite di bawah Direksi dan Organ Pendukung Direksi telah berperan efektif dan mampu menjalankan fungsinya dengan baik dalam membantu pelaksanaan tugas Direksi di sepanjang tahun buku tersebut. In 2023, the Board of Directors of Bank Ganesha assessed that the Committees under the Board of Directors and Supporting Organs of the Board of Directors played an effective role and carried out their functions properly in assisting the Board of Directors' duty implementation throughout the financial year.

Pengembangan Kompetensi Dewan Komisaris dan Direksi
Competency Development of the Board of Commissioners and Board of Directors

Kebijakan Pengembangan Kompetensi Dewan Komisaris dan Direksi

Perseroan memiliki kebijakan terkait pengembangan kompetensi Dewan komisaris dan Direksi guna memastikan tugas dan tanggung jawab anggota Dewan Komisaris dan Direksi dilaksanakan secara efektif, efisien, serta sejalan dengan perkembangan bisnis terkini. Anggota Dewan Komisaris dan Direksi diberikan kesempatan untuk meningkatkan kompetensi, dengan mengikuti program pendidikan/pelatihan, sertifikasi, *training*, seminar, *workshop*, e-*learning*, dan sebagainya sesuai dengan ketersediaan anggaran dan kebutuhan Perseroan.

Competency Development Policy for the Board of Commissioners and Board of Directors

The Company has policy on developing the competency of the Board of Commissioners and Board of Directors to ensure that the members' duties and responsibilities are carried out effectively, efficiently, and in line with the latest business developments. Members of the Board of Commissioners and Board of Directors are given opportunities to improve their competency, by attending education/training programs, certification, training, seminars, workshops, e-learning, and so on, in accordance with the available budget and the Company's needs.

Pelaksanaan Program Pengembangan Kompetensi

Sepanjang tahun 2023, anggota Dewan Komisaris dan Direksi Perseroan telah mengikuti program pengembangan kompetensi sebagai berikut:

Implementation of the Competency Development Program

Throughout 2023, members of the Company's Board of Commissioners and Board of Directors attended the following competency development programs:

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Dewan Komisaris **Board of Commissioners**			
Marcello Theodore Taufik Presiden Komisaris President Commissioner	*Refreshment* Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Agustus August	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Refreshment Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management
Lisawati Wakil Presiden Komisaris Vice President Commissioner	Mengenal Lebih Jauh Pengaturan Undang-Undang Pengembangan dan Penguatan Sektor Keuangan (UU P2SK) dalam Rangka Penguatan Sektor Perbankan Getting to Know More about the provisions of Law on the Development and Strengthening the Financial Sector (UU P2SK) in Strengthening Banking Sector	Juni June	OJK Institute
	Refreshment Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management
Sudarto Komisaris Independen Independent Commissioner	*Refreshment* Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Juli July	Efektifpro
	Refreshment Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management
Trisna Chandra* Komisaris Independen Independent Commissioner	*Refreshment* Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
	Direktur **Board of Commissioners**		
Lenny Sugihat Presiden Direktur President Director	Understanding the Landscape and Significance of GSS Bonds and Understanding the keys elements of GSS Bonds	Mei May	Bursa Efek Indonesia Indonesia Stock Exchange
	Penerapan *Cloud Computing* di Industri Jasa Keuangan Application of Cloud Computing in Financial Services Industry	Juni June	OJK Institute
	How to Manage Climate Related Risk in Banking Industry	Juni June	OJK Institute
	Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Sektor Perbankan Getting to Know More about Regulations on P2SK Law in Strengthening Banking Sector	Juni June	OJK Institute
	Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Sektor Pasar Modal Getting to Know More about the Regulations on P2SK Law in Strengthening Capital Market Sector	Juli July	OJK Institute
	Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Industri Keuangan Non Bank (IKNB) Getting to Know More about the Regulations on P2SK Law in Strengthening Non-Bank Financial Industry (IKNB)	Agustus August	OJK Institute
	Pengawasan Market Conduct dan Perlindungan Konsumen di Sektor Jasa Keuangan Pasca Penerbitan Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 dan UU P2SK Market Conduct Supervision and Consumer Protection in Financial Services Sector Post Issuance of Financial Services Authority Regulation No. 6/POJK.07/2022 and P2SK Law	November	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Refreshment Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management
Mahesh Ajit Ranade** Wakil Presiden Direktur Vice President Director	Pembekalan Sertifikasi Manajemen Risiko Level 4 Briefing of Risk Management Certification Level 4	Maret March	Efektifpro
	Uji Sertifikasi Manajemen Risiko Level 4 Test of Risk Management Certification Level 4	Maret March	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency
	Refreshment Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management
Setiawan Kumala Direktur Director	Penerapan *Cloud Computing* di Industri Jasa Keuangan Application of Cloud Computing in Financial Services Industry	Juni June	OJK Institute
	Refreshment Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management
Suroso Direktur Director	The Role of Governance Risk & Compliance (GRC) in Supporting Financial Sector Performance	Februari February	OJK Institute
	Membangun Keyakinan Nasabah Aset Digital dari Risiko Siber Establishing Digital Asset Customer Confidence from Cyber Risk	Mei May	OJK Institute
	Penerapan *Cloud Computing* di Industri Jasa Keuangan Application of Cloud Computing in Financial Services Industry	Juni June	OJK Institute
	Perlindungan Konsumen terhadap Kejahatan Keuangan Digital Consumer Protection against Digital Financial Crime	Juni June	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars
	How to Manage Climate Related Risk in Banking Industry	Juni June	OJK Institute
	Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Sektor Perbankan Getting to Know More about Regulations on P2SK Law in Strengthening Banking Sector	Juni June	OJK Institute

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
	Masa Depan Ekonomi Indonesia di Era Teknologi *Artificial Intelligence* (AI) The Future of Indonesian Economy in the Era of Artificial Intelligence (AI) Technology	Agustus August	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars
	Enhancing Financial Performance Through Data Analytics	Agustus August	OJK Institute
	Pemanfaatan *Internet of Things* (IoT) di Industri Jasa Keuangan Utilization of the Internet of Things (IoT) in Financial Services Industry	September	OJK Institute
	The 7th Indonesia Risk Management Outlook (IRMO) 2024	Oktober October	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Pengawasan *Market Conduct* dan Perlindungan Konsumen di Sektor Jasa Keuangan Pasca Penerbitan Peraturan Otorita Jasa Keuangan No. 6/POJK.07/2022 dan UU P2SK Market Conduct Supervision and Consumer Protection in Financial Services Sector Post Issuance of Financial Services Authority Regulation No. 6/POJK.07/2022 and P2SK Law	November	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Refreshment Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management
Agoes Roediyanto Direktur Director	Penerapan *Cloud Computing* di Industri Jasa Keuangan Application of Cloud Computing in Financial Services Industry	Juni June	OJK institute
	How to Manage Climate Related Risk in Banking Industry	Juni June	OJK institute
	Refreshment Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management
	Sosialisasi terkait Kelengkapan Pengisian Data, *Customer Due Diligence* (CDD), dan Fungsi *Supervisory* Dissemination of Complete Data Filling, Customer Due Diligence (CDD), and Supervisory Functions	Desember December	Internal Bank Ganesha
Arif Wicaksono Direktur Director	Penerapan *Cloud Computing* di Industri Jasa Keuangan Application of Cloud Computing in Financial Services Industry	Juni June	OJK Institute
	Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Sektor Perbankan Getting to Know More about Regulations on P2SK Law in Strengthening Banking Sector	Juni June	OJK Institute
	Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Sektor Pasar Modal Getting to Know More about the Regulations on P2SK Law in Strengthening Capital Market Sector	Juli July	OJK Institute
	Indonesia Finance Zoominar IFA-VI-2023	November	Economic Review
	Refreshment Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management

* Efektif menjabat sejak tanggal 1 Mei 2023. / Effectively serving since May 1, 2023.

** Efektif menjabat sejak tanggal 11 September 2023 dan efektif mengundurkan diri tanggal 15 Februari 2024. / Effectively serving since September 11, 2023, and effectively resigning on February 15, 2024.

Program Orientasi bagi Dewan Komisaris dan Direksi Baru

Anggota Dewan Komisaris dan Direksi yang baru diangkat diwajibkan untuk mengikuti program orientasi dengan tujuan untuk memberikan pengetahuan mengenai Perseroan, agar dapat memahami tugas dan tanggung jawabnya, proses bisnis perusahaan, serta dapat bekerja selaras dengan organ Perseroan lainnya. Program orientasi bagi Dewan Komisaris dan Direksi yang baru diangkat diselenggarakan oleh Sekretaris Perusahaan dengan materi sekurang-kurangnya meliputi:

1. Informasi terkait Perseroan, seperti akta-akta, struktur organisasi, *Corporate Plan*, Rencana Bisnis Bank (RBB) dan Rencana Aksi Keuangan Berkelanjutan (RAKB), Laporan Tahunan dan Laporan Keberlanjutan, dan situs web Bank Ganesha; dan
2. Tugas dan tanggung jawab pembidangan dari masing-masing anggota baru.

Orientation Program for New Board of Commissioners and Board of Directors

Newly appointed members of the Board of Commissioners and Board of Directors are required to follow an orientation program with the aim of providing knowledge about the Company, so as they can understand their duties and responsibilities, the Company's business processes, and can work in harmony with other Company organs. The orientation program for newly appointed members of the Board of Commissioners and Board of Directors is held by the Corporate Secretary with material that at least includes:

1. Information related to the Company, such as deeds, organizational structure, Corporate Plan, Bank Business Plan (RBB) and Sustainable Finance Action Plan (RAKB), Annual Report and Sustainability Report, and the website of Bank Ganesha; and
2. The division of duties and responsibilities of each new member.

"Pada tahun 2023, Sekretaris Perusahaan telah melaksanakan program orientasi kepada Trisna Chandra selaku Komisaris Independen Perseroan yang baru dan Mahesh Ajit Ranade* selaku Wakil Presiden Direktur Perseroan yang baru ."

"In 2023, the Corporate Secretary carried out orientation program for Trisna Chandra as new Independent Commissioner and Mahesh Ajit Ranade as new Vice President Director of the Company."

* Efektif menjabat sejak tanggal 11 September 2023 dan efektif mengundurkan diri tanggal 15 Februari 2024. / Effectively serving since September 11, 2023, and effectively resigning on February 15, 2024.

Nominasi dan Remunerasi Dewan Komisaris dan Direksi
Nomination and Remuneration for the Board of Commissioners and Board of Directors

Nominasi Dewan Komisaris dan Direksi

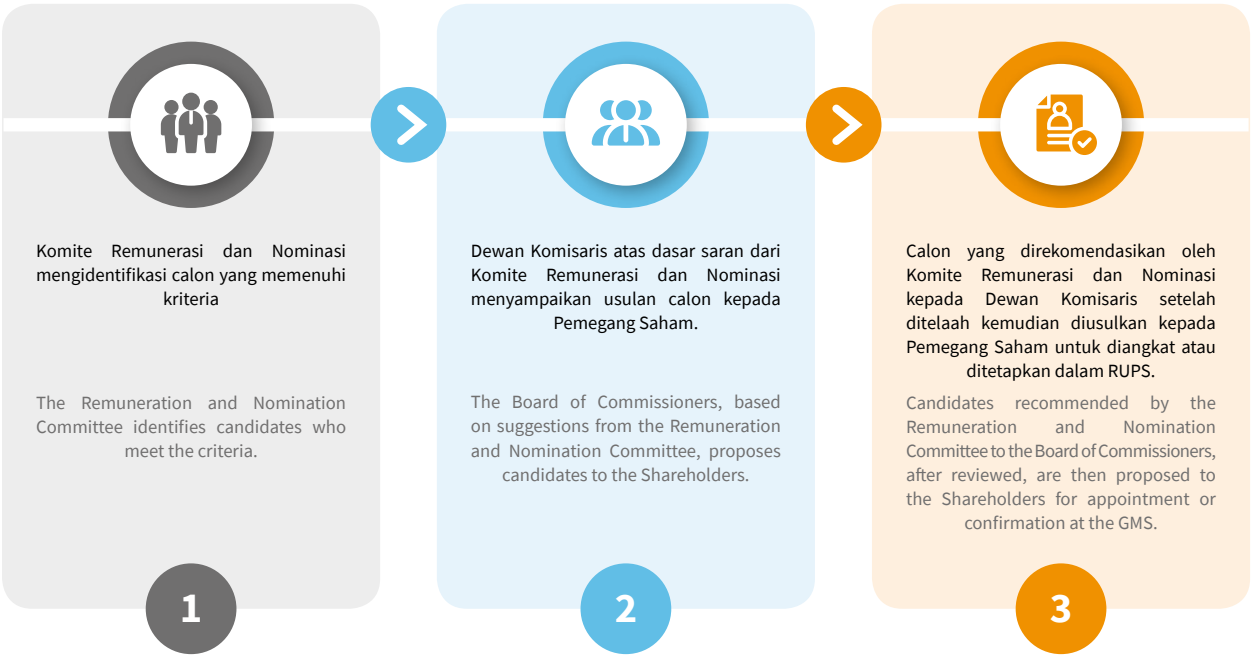
Kebijakan mengenai nominasi Dewan Komisaris dan Direksi Perseroan bertujuan untuk menjaga kesinambungan proses regenerasi kepemimpinan di Perseroan dalam rangka mempertahankan keberlanjutan bisnis dan tujuan jangka panjang Perseroan.

Adapun prosedur nominasi Dewan Komisaris dan Direksi diuraikan sebagai berikut:

Nomination of the Board of Commissioners and Board of Directors

The nomination policy for the Board of Commissioners and Board of Directors aims to maintain the continuity of leadership regeneration process in the Company to maintain business sustainability and the Company's long-term objectives.

The nomination procedure for the Board of Commissioners and Board of Directors are described as follows:



Remunerasi Dewan Komisaris dan Direksi

Kebijakan dan Prosedur Remunerasi

Bank telah memiliki kebijakan remunerasi bagi Dewan Komisaris dan Direksi yang berpedoman pada Peraturan Otoritas Jasa Keuangan No. 45/POJK.02/2015 dan Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum. Dalam hal ini, Komite Remunerasi dan Nominasi menyusun rekomendasi dan usulan terkait remunerasi anggota Dewan Komisaris dan Direksi. Usulan remunerasi tersebut kemudian disampaikan kepada Dewan Komisaris, untuk selanjutnya diajukan kepada RUPS untuk dimintakan persetujuan.

Remuneration for the Board of Commissioners and Board of Directors

Remuneration Policy and Procedure

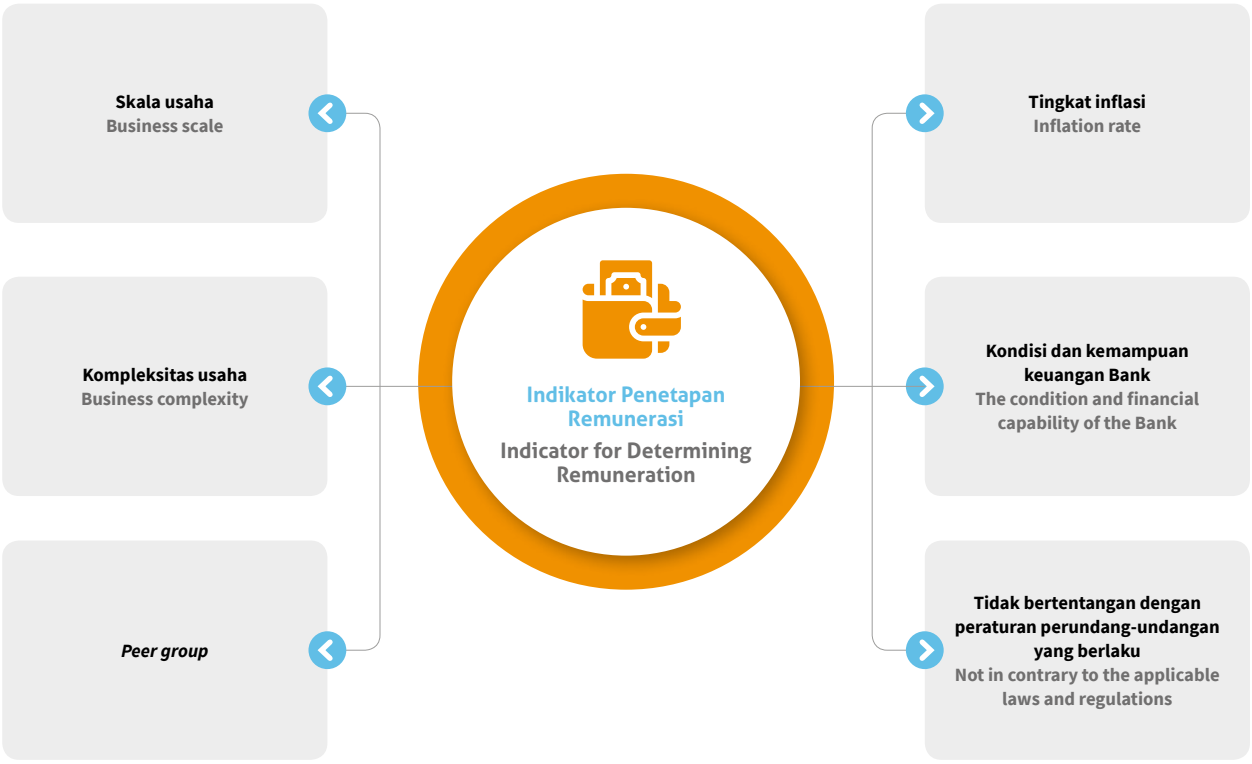
The Bank has remuneration policy for the Board of Commissioners and Board of Directors which refers to the Financial Services Authority Regulation No. 45/POJK.02/2015 and Financial Services Authority Circular No. 40/SEOJK.03/2016 on Implementation of Governance in Providing Remuneration for Commercial Banks. In this matter, the Remuneration and Nomination Committee prepares recommendations and proposals on the remuneration of members of the Board of Commissioners and Board of Directors. The remuneration proposal is then submitted to the Board of Commissioners, and then submitted to the GMS for approval.

Jenis dan Indikator Penetapan Remunerasi

Remunerasi Dewan Komisaris dan Direksi Bank Ganesha ditetapkan dengan memperhatikan beberapa indikator berikut:

Types of Remuneration and Indicators for Determining Remuneration

Remuneration for the Board of Commissioners and Board of Directors of Bank Ganesha is determined by considering the following indicators:



Adapun jenis remunerasi yang diberikan kepada Dewan Komisaris dan Direksi diungkapkan sebagai berikut:

The types of remuneration provided to the Board of Commissioners and Board of Directors are disclosed as follows:

Jenis Remunerasi Type of Remuneration	Penjelasan Explanation
Remunerasi yang Bersifat Tetap **Fixed Remuneration**	Remunerasi yang diberikan dalam bentuk tunai atau dalam bentuk lain yang tidak dikaitkan dengan kinerja dan risiko, seperti gaji pokok, tunjangan, fasilitas, tunjangan perumahan, tunjangan kesehatan, tunjangan pendidikan, tunjangan hari raya, dan pensiun. Remuneration that is provided in cash or other forms is not according to performance and risk, such as basic salary, allowance, facilities, housing allowance, health benefits, education allowance, holiday allowance, and pension allowance.
Remunerasi yang Bersifat Variabel **Variable Remuneration**	Remunerasi yang dikaitkan dengan kinerja dan risiko, yang diberikan dalam bentuk tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank. Pemberian remunerasi ini secara khusus mendorong *prudent risk taking* serta diberikan dengan memperhatikan risiko yang paling berpengaruh dalam kegiatan usaha (risiko utama). Remuneration that is according to performance and risk, provided in cash and/or share or share-based instrument issued by the Bank. This provided remuneration specifically encourages prudent risk taking and considers the main risks that are most influential in business activities.

Cakupan Kebijakan Remunerasi dan Implementasinya

Kebijakan remunerasi Bank mencakup seluruh karyawan baik yang berada di kantor pusat dan kantor cabang. Bank memastikan bahwa kebijakan remunerasi diterapkan dengan merata, adil, dan seimbang agar setiap karyawan mendapatkan imbal jasa yang sesuai dan sepantasnya.

Scope of Remuneration Policy and Its Implementation

The Bank's remuneration policy covers all employees both at head office and branch offices. The Bank ensures that the remuneration policy is implemented evenly, fairly, and in balance so that each employee receives appropriate and proper compensation.

Pelaksanaan Kaji Ulang dan Independensi Penerapan Kebijakan Remunerasi

Dalam rangka memastikan independensi pemberian remunerasi terhadap seluruh karyawan termasuk karyawan di unit kontrol, maka Bank Ganesha secara berkala melakukan kaji ulang atas kebijakan remunerasi yang didasarkan atas kinerja, risiko, kewajaran dengan *peer group,* sasaran, strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan, dan potensi pendapatan Bank di masa yang akan datang.

Remunerasi Dikaitkan dengan Risiko

Kebijakan remunerasi Bank senantiasa memperhatikan prinsip-prinsip kehati-hatian yang bertujuan untuk mendorong dilakukannya *prudent risk taking* dalam rangka menjaga kelangsungan usaha Bank. Dalam menetapkan risiko yang dikaitkan dengan remunerasi yang bersifat variabel, Bank memperhatikan risiko yang paling berpengaruh dalam kegiatan usaha sebagai risiko utama mengacu pada ketentuan regulator yang mengatur mengenai penerapan manajemen risiko bagi bank umum.

Penyesuaian Remunerasi Dikaitkan dengan Kinerja dan Risiko

Penilaian kinerja yang ditentukan melalui pendekatan *key performance Indicator* (KPI) menjadi pertimbangan Bank dalam menentukan remunerasi Dewan Komisaris dan Direksi. Dengan mempertimbangkan hasil KPI tersebut, Komite Remunerasi dan Nominasi memberikan rekomendasi kepada Dewan Komisaris terkait besaran remunerasi yang layak diterima. Rekomendasi tersebut disampaikan Dewan Komisaris kepada RUPS untuk menetapkan remunerasi bagi Dewan Komisaris dan Direksi. Selain itu, Bank juga telah menerapkan remunerasi berbasis risiko dengan adanya penetapan *material risk takers* (MRT).

Konsultan Eksternal terkait Kebijakan Remunerasi

Bank Ganesha tidak menggunakan konsultan eksternal dalam merumuskan kebijakan terkait remunerasi bagi Dewan Komisaris, Direksi, maupun karyawan.

Penetapan *Material Risk Takers* (MRT)

Penetapan *material risk takers* (MRT) Bank Ganesha dilakukan melalui 2 pendekatan berikut:

1. Metode kualitatif, yakni sesuai dengan porsi tanggung jawab yang berpengaruh terhadap profil risiko utama yang akan ditentukan berdasarkan evaluasi profil risiko Bank; dan
2. Metode kuantitatif, yakni melalui perbandingan penerimaan remunerasi yang bersifat variabel antara MRT dan non-MRT dengan tetap mempertimbangkan kinerja dan tingkat risiko jabatan, dengan tetap mengacu dalam ketentuan yang diatur dalam Pedoman Remunerasi HRD.

Implementation of Review and Independence in Applying Remuneration Policy

To ensure independence in providing remuneration to all employees, including employees in the control unit, Bank Ganesha periodically reviews its remuneration policy with reference to performance, risk, fairness with peer groups, targets, the Bank's long-term strategy, fulfillment of reserves as regulated in laws and regulations, and the Bank's future income potential.

Remuneration Linked to Risk

The Bank's remuneration policy constantly considers prudential principles which aim to encourage prudent risk taking to maintain the Bank's business sustainability. In determining risks associated to variable remuneration, the Bank considers risks that are most influential in business activities as the main risks referring to regulatory provisions governing the risk management implementation for commercial banks.

Remuneration Adjustment Linked to Performance and Risk

Performance assessment determined through the key performance indicator (KPI) approach is the Bank's consideration in determining the remuneration of the Board of Commissioners and Board of Directors. By considering the KPI results, the Remuneration and Nomination Committee provides recommendations to the Board of Commissioners regarding the appropriate remuneration amount to be provided. Such recommendation was submitted by the Board of Commissioners to the GMS to determine remuneration for the Board of Commissioners and Board of Directors. Apart from that, the Bank also implemented risk-based remuneration by determining material risk takers (MRT).

External Consultant regarding Remuneration Policy

Bank Ganesha does not use external consultant in formulating remuneration policies for the Board of Commissioners, Board of Directors, or employees.

Determination of Material Risk Takers (MRT)

Determination of Bank Ganesha's material risk takers (MRT) is carried out through the following 2 approaches:

1. Qualitative method, that is according to the responsibility portion that influences the main risk profile, which will be determined based on the Bank's risk profile evaluation; and
2. Quantitative method, that is through comparing variable remuneration provided between MRT and non-MRT while still considering performance and position's risk, with reference to the provisions stipulated in HRD Remuneration Guidelines.

Penangguhan atau Penarikan Kembali Remunerasi

Bank dapat menunda pembayaran remunerasi yang bersifat variabel yang ditangguhkan (*malus*) atau menarik kembali remunerasi yang bersifat variabel yang sudah dibayarkan (*clawback*) kepada pihak yang ditetapkan menjadi MRT, dengan kondisi sebagai berikut:

1. Bank mengalami kerugian;
2. Terjadinya risiko yang berdampak negatif terhadap keuangan Bank;
3. Terjadinya *fraud*, pelanggaran hukum, perilaku tidak etis, dan/atau pemalsuan catatan oleh pihak yang menjadi MRT yang merugikan Bank; dan
4. Kondisi lainnya.

Struktur dan Besaran Remunerasi

Struktur remunerasi Dewan Komisaris dan Direksi Bank sebagaimana ditetapkan oleh RUPS, terdiri dari:

1. Remunerasi, yaitu gaji, bonus, tunjangan rutin, tantiem, Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura); dan
2. Fasilitas lain, yaitu fasilitas yang diterima tidak dalam bentuk keuangan (natura), antara lain fasilitas perumahan, fasilitas kesehatan, dan fasilitas lainnya, yang dapat dimiliki maupun tidak dapat dimiliki.

Besaran remunerasi yang diterima Dewan Komisaris dan Direksi Bank tahun 2023 diungkapkan sebagai berikut:

Deferred or Clawbacked Remuneration

The Bank may delay the payment of variable remuneration (malus) or withdraw variable remuneration that has been paid (clawback) to parties designated as MRT, under the following conditions:

1. The Bank experiences material losses;
2. The occurrence of risks that negatively affect the Bank's finance;
3. The occurrence of fraud, legal violations, unethical conduct, and/or falsification of records by MRT parties which is detrimental to the Bank; and
4. Other conditions.

Remuneration Structure and Amount

The remuneration structure of the Bank's Board of Commissioners and Board of Directors, as determined by the GMS, consists of:

1. Remuneration, namely salary, bonus, routine allowance, tantiem, Remuneration (salary, bonus, routine allowance, tantiem, and other non-natura facilities); and
2. Other facilities, namely in-kind facilities, including housing facilities, health facilities, and other facilities, which may or may not be owned.

The remuneration amount received by the Bank's Board of Commissioners and Board of Directors in 2023 are disclosed as follows:

Remunerasi dan Fasilitas Dewan Komisaris dan Direksi
Remuneration and Facilities for Board of Commissioners and Board of Directors

Jenis Remunerasi dan Fasilitas Lain Type of Remuneration and Other Facilities	Jumlah Diterima dalam 1 tahun Amount Received in 1 Year			
	Dewan Komisaris Board of Commissioners		Direksi Board of Directors	
	Orang People	Jutaan Rp Million Rp	Orang People	Jutaan Rp Million Rp
Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura) Remuneration (salary, bonus, routine allowance, tantiem, and other non-natura facilities)	4	9.210	6	23.898
Fasilitas lain dalam bentuk natura perumahan, fasilitas kesehatan, dan sebagainya) yang: Other facilities in the form of in-kind housing, health facilities, and so on, which:				
a. Dapat dimiliki / Can be owned	4	-	6	-
b. Tidak dapat dimiliki / Cannot be owned	4	-	6	-
Total		9.210		23.898

Kelompok Remunerasi Dewan Komisaris dan Direksi
Remuneration Group for Board of Commissioners and Board of Directors

Jumlah Remunerasi Total Remuneration	Jumlah Dewan Komisaris Number of Board of Commissioners	Jumlah Direksi Number of Board of Directors
Di atas Rp2 miliar Above Rp2 billion	3	5
Di atas Rp1 miliar sampai dengan Rp2 miliar Above Rp1 billion up to Rp2 billion	-	1
Di atas Rp500 juta sampai dengan Rp1 miliar Above Rp500 million up to Rp1 billion	1	-
Rp500 juta ke bawah Rp500 million and below	-	-

Remunerasi Dewan Komisaris dan Direksi yang Bersifat Variabel
Variable Remuneration for Board of Commissioners and Board of Directors

Remunerasi yang Bersifat Variabel yang Diterima Variable Remuneration Received	Jumlah Diterima dalam 1 tahun Amount Received in 1 Year			
	Dewan Komisaris Board of Commissioners		Dewan Komisaris Board of Commissioners	
	Orang People	Jutaan Rp Million Rp	Orang People	Jutaan Rp Million Rp
Total	-	-	-	-

Perbandingan Rasio Gaji Tertinggi dan Terendah
Comparison of the Highest and Lowest Salary Ratio

Rasio Gaji Tertinggi dan Terendah	Tahun 2023 Year 2023	Ratio of Highest and Lowest Salary
Rasio gaji pegawai tertinggi dan terendah	15:1	Ratio of the highest and lowest employee salaries
Rasio gaji Direksi tertinggi dan terendah	2,18:1	Ratio of the highest and lowest salaries of the Board of Directors
Rasio gaji Dewan Komisaris tertinggi dan terendah	1,60:1	Ratio of the highest and lowest salaries of the Board of Commissioners
Rasio gaji Direksi tertinggi dan pegawai tertinggi	4,67:1	Ratio of the highest salary of the Board of Directors and the highest salary of employees

Jumlah Nominal Pesangon yang Dibayarkan per Orang dalam 1 Tahun
Nominal Amount of Severance Paid per Person in 1 Year

Jumlah Nominal Pesangon yang Dibayarkan per Orang dalam 1 Tahun	Total Pegawai Total Employees	Nominal Amount of Severance Paid per Person in 1 Year
Di atas Rp1 miliar 1	1	Above Rp1 billion
Di atas Rp500 juta - Rp1 miliar	1	Above Rp500 million - Rp1 billion
Di bawah Rp500 juta	19	Below Rp500 million

Total Saham Dewan Komisaris dan Direksi
Total Shares of Board of Commissioners and Board of Directors

Jabatan	Total Saham Dimiliki (Lembar Saham) Total Shares Owned (Shares)	Opsi Saham Stock Option				Position
		Diberikan (Lembar Saham) Given (Shares)	Telah Dieksekusi (Lembar Saham) Executed (Shares)	Harga Opsi Option Price (Rp)	Jangka Waktu Time Period	
Direksi	1.200.000	-	1.200.000	62-68	-	Board of Directors
Dewan Komisaris	-	-	-	-	-	Board of Commissioners
Total	1.200.000	**-**	**1.200.000**	**62-68**	**-**	Total

Informasi Kuantitatif
Quantitative Information

Jenis Remunerasi yang Bersifat Variabel Type of Variable Remuneration	Total Pengurangan Selama Periode Laporan Total Deductions During the Reporting Period			
	Sisa yang Masih Ditangguhkan Remaining Pending	Disebabkan Penyesuaian Eksplisit Caused by Explicit Adjustment (A)	Disebabkan Penyesuaian Implisit Caused by Implicit Adjustment (B)	Total (A) + (B)
Tunai (dalam jutaan Rupiah) Cash (in million Rupiah)	-	-	-	-
Saham/instrumen berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominasi juta Rupiah yang merupakan konversi dari lembar saham tersebut) Shares/share-based instruments issued by the Bank (in shares and nominations in million Rupiah which is the conversion of the said shares)	-	-	-	-

Jumlah Penerima dan Jumlah Total Remunerasi yang Bersifat Variabel yang Dijamin Tanpa Syarat akan Diberikan oleh Bank kepada Calon Direksi, Calon Dewan Komisaris, dan/atau Calon Pegawai Selama 1 Tahun Pertama Bekerja

Selama tahun 2023, tidak terdapat penerima remunerasi yang bersifat variabel yang dijamin tanpa syarat, karena kebijakan pemberian remunerasi bersifat variabel diberlakukan seragam tanpa mempertimbangkan lama periode bekerja.

Remunerasi yang Ditangguhkan atau Ditarik Kembali

Pada tahun 2023, tidak terdapat remunerasi Dewan Komisaris dan Direksi yang ditangguhkan atau ditarik kembali.

Informasi Lain terkait Tata Kelola Remunerasi

Pada tahun 2023, tidak terdapat perselisihan internal di Perseroan yang berkaitan dengan intervensi pemilik, perselisihan internal, atau permasalahan yang timbul sebagai dampak kebijakan remunerasi pada Bank.

Number of Beneficiaries and Total Amount of Variable Remuneration Guaranteed Unconditionally to be Given by the Bank to Candidates for the Board of Directors, Candidates for the Board of Commissioners, and/or Candidates for Employees During the First 1 Year of Service

In 2023, there were no variable remuneration beneficiaries that were guaranteed unconditionally, because the variable remuneration policy is enforced uniformly without considering the length of working period.

Deferred or Withdrawn Remuneration

In 2023, there was no deferred or clawback remuneration amount for the Board of Commissioners and Board of Directors.

Information related to Remuneration Governance

In 2023, there were no internal disputes in the Company related to owner's intervention, internal disputes, or problems arising as a result of remuneration policies at the Bank.

Pengelolaan Benturan Kepentingan Dewan Komisaris dan Direksi

Management of Conflicts of Interest for the Board of Commissioners and Board of Directors

Seluruh anggota Dewan Komisaris dan Direksi Bank harus menghindari terjadinya potensi benturan kepentingan atau selalu menempatkan diri untuk tidak berada dalam potensi terjadinya benturan kepentingan dalam situasi apapun sebagaimana tercantum dalam Anggaran Dasar Bank. Bank Ganesha telah memiliki Pedoman Benturan Kepentingan bagi Dewan Komisaris dan Direksi yang mengacu pada Peraturan Otoritas Jasa Keuangan. Setiap anggota Dewan Komisaris dan Direksi wajib mematuhi Pedoman Benturan Kepentingan, antara lain:

1. Mengutamakan kepentingan Perseroan dan tidak mengurangi keuangan Perseroan dalam hal terjadi benturan kepentingan;
2. Menghindarkan diri dari pengambilan keputusan dalam situasi dan kondisi adanya benturan kepentingan;
3. Melakukan pengungkapan hubungan kekeluargaan, hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan dengan anggota Komisaris dan/atau anggota Direksi dan/atau Pemegang Saham Pengendali Perseroan dan/atau pihak lainnya dalam rangka bisnis perusahaan; dan
4. Melakukan pengungkapan dalam hal pengambilan keputusan yang dilakukan pada kondisi adanya benturan kepentingan.

All members of the Bank's Board of Commissioners and Board of Directors must avoid potential conflicts of interest or always position themselves to avoid potential conflicts of interest in any situation as stated in the Bank's Articles of Association. Bank Ganesha already has Conflict of Interest Guideline for the Board of Commissioners and Board of Directors which refers to the Financial Services Authority Regulations. Each member of the Board of Commissioners and Board of Directors must comply with the Conflict of Interest Guidelines, including:

1. Prioritize the Company's interests and not reducing the Company's finances in the event of a conflict of interest;
2. Avoid making decisions in situations and conditions where there is a conflict of interest;
3. Disclose family, financial, management, ownership relationships with members of the Board of Commissioners and/or members of the Board of Directors and/or Controlling Shareholders of the Company and/or other parties in the context of the Company's business; and
4. Make disclosure in terms of decision making made in conditions of a conflict of interest.

Komite di bawah Dewan Komisaris

Committees under the Board of Commissioners

Dalam rangka mendukung efektivitas tugas dan tanggungjawabnya, Dewan Komisaris dibantu oleh komite-komite yang bertanggung jawab kepada Dewan Komisaris, antara lain Komite Audit; Komite Pemantau Risiko; dan Komite Remunerasi dan Nominasi.

In order to support the effective duties and responsibilities, the Board of Commissioners is assisted by committees that are responsible to the Board of Commissioners, including Audit Committee; Risk Monitoring Committee; and Remuneration and Nomination Committee.

Komite Audit

Komite Audit merupakan komite yang dibentuk untuk membantu Dewan Komisaris dalam melaksanakan fungsi, tugas dan tanggung jawab pengawasan secara efektif dan independen di bidang pelaksanaan dan pelaporan pencatatan keuangan, kecukupan pengelolaan risiko, pengendalian internal secara efektif dan independen, dan efektivitas pemeriksaan oleh auditor eksternal dan internal.

Audit Committee

Audit Committee is a committee established to assist the Board of Commissioners in performing effective and independent supervisory functions, duties, and responsibilities in implementing and reporting financial statements, risk management adequacy, effective and independent internal control, and effective audit by external and internal auditors.

Pedoman Kerja Komite Audit

Perseroan telah memiliki Piagam Komite Audit yang telah diperbarui pada tanggal 30 Desember 2022. Piagam ini disusun sebagai pedoman bagi anggota Komite Audit untuk melaksanakan tugas dan tanggung jawabnya secara efisien, efektif, transparan, serta independen.

Audit Committee Charter

The Company has an Audit Committee Charter, which was updated on December 30, 2022. This Charter was prepared as a guideline for Audit Committee members to carry out the duties and responsibilities efficiently, effectively, transparently, and independently.

Komposisi dan Masa Jabatan Komite Audit

Mengacu pada Piagam Komite Audit, keanggotaan Komite Audit Perseroan terdiri dari 1 orang ketua dan 2 orang anggota. Komisaris Independen Perseroan bertindak sebagai Ketua Komite Audit, serta 2 orang lainnya adalah pihak independen. Masa jabatan Komite Audit tidak diperkenankan melebihi masa jabatan Dewan Komisaris dan hanya dapat diangkat kembali untuk satu kali periode yang berurutan.

Selama tahun 2023, terdapat perubahan komposisi Komite Audit Perseroan yang diuraikan sebagai berikut:

Audit Committee's Composition and Term of Office

Pursuant to the Audit Committee Charter, the Company's Audit Committee consists of 1 chairman and 2 members. The Company's Independent Commissioner acts as Chairperson of Audit Committee, and 2 other members act as independent parties. The term of office of the Audit Committee is not permitted to exceed the term of office of the Board of Commissioners and can only be reappointed for one consecutive period.

Throughout 2023, there were several changes to the composition of the Company's Audit Committee described as follows:

Periode 1 Januari 2023–10 Mei 2023

Period of January 1, 2023–May 10, 2023

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Sudarto	Ketua Chairperson	Surat Keputusan Direksi No. 012/SKDIR/XII/2022 tanggal 30 Desember 2022 (30 Desember 2022-10 Mei 2023). Board of Directors' Decision Letter No. 012/SKDIR/12/2022 dated December 30, 2022 (December 30, 2022-May 10, 2023).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan. Finance and banking sectors.
Dede Suherman Sukandar	Anggota Member		Pihak Independen Independent Party	Bidang keuangan, manajemen risiko, dan kepatuhan. Finance, risk management, and compliance sectors.
Pramu Hestiono Utama	Anggota Member		Pihak Independen Independent Party	Bidang hukum dan perbankan. Legal and banking sectors.

Periode 10 Mei 2023–Sekarang

Period of May 10, 2023–Now

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Trisna Chandra	Ketua Chairperson	Surat Keputusan Direksi No. 009/SKDIR/V/2023 tanggal 10 Mei 2023 (10 Mei 2023-sekarang). Board of Directors' Decision Letter No. 009/SKDIR/V/2023 dated May 10, 2023 (May 10, 2023-now).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan. Finance and banking sectors.
Dede Suherman Sukandar	Anggota Member		Pihak Independen Independent Party	Bidang keuangan, manajemen risiko, dan kepatuhan. Finance, risk management, and compliance sectors.
Pramu Hestiono Utama	Anggota Member		Pihak Independen Independent Party	Bidang hukum dan perbankan. Legal and banking sectors.

Profil Komite Audit

Trisna Chandra
Ketua

Menjabat sebagai ketua Komite Audit periode 10 Mei 2023-sekarang berdasarkan Surat Keputusan Direksi No. 009/SKDIR/V/2023 tanggal 10 Mei 2023. Profil lengkap dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

Dede Suherman Sukandar
Anggota

Warga Negara Indonesia, lahir pada tahun 1955, berdomisili di Bogor. Menjabat sebagai anggota Komite Audit periode 10 Mei 2023-sekarang berdasarkan Surat Keputusan No. 009/SKDIR/V/2023 tanggal 10 Mei 2023. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, Direksi, serta Pemegang Saham Utama dan Pengendali.

Meraih gelar Sarjana bidang Peternakan dari Universitas Padjajaran dan *Master of Bussiness Administration* bidang Pemasaran dari St. Louis University, USA. Memiliki pengalaman karier sebagai Staf Kantor Cabang Pleihari Banjarmasin Bank Rakyat Indonesia (1983-1985), *Account Officer* Kantor Cabang Khusus Jakarta Bank Rakyat Indonesia (1990-1995), Kepala Bagian Pendanaan Kantor Pusat Bank Rakyat Indonesia (1995-1997), Kepala Bagian *Dealing Room Treasury* Kantor Pusat Bank Rakyat Indonesia (1997-2001), Direktur Kepatuhan Bank Interpacific Tbk (2001-2005), Kepala *Desk* Kepatuhan Kantor Pusat Bank Rakyat Indonesia (2005-2007), Kepala Divisi Bisnis Internasional Bank Rakyat Indonesia (2007-2009), Kepala Divisi *Treasury* Bank Rakyat Indonesia (2009-2010), Direktur PT Puncak Lembah Hijau (2010-2012), dan Direktur Utama PT Puncak Lembah Hijau (2012-2020). Saat ini menjabat sebagai anggota Komite Pemantau Risiko Perseroan (sejak 2019).

Beliau juga telah memiliki Sertifikasi bidang Manajemen Risiko Perbankan Level 3 dari Lembaga Sertifikasi Profesi Perbankan (2015).

Pramu Hestiono Utama
Anggota

Warga Negara Indonesia, lahir pada tahun 1962, berdomisili di Jakarta. Menjabat sebagai anggota Komite Audit periode 10 Mei 2023-sekarang berdasarkan Surat Keputusan No. 009/SKDIR/V/2023 tanggal 10 Mei 2023. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, Direksi, serta Pemegang Saham Utama dan Pengendali.

Audit Committee Profile

Trisna Chandra
Chairperson

Serves as Chairperson of Audit Committee for the period of May 10, 2023-present based on the Board of Directors' Decision Letter No. 009/SKDIR/V/2023 dated May 10, 2023. Complete profile can be seen in the Company Profile chapter, Board of Commissioners Profile section in this Annual Report.

Dede Suherman Sukandar
Member

Indonesian citizen, born in 1955, domiciled in Bogor. Serves as member of Audit Committee for the period of May 10, 2023-present based on the Decision Letter No. 009/SKDIR/V/2023 dated May 10, 2023. He has no financial, management, or family relationships with members of the Board of Commissioners, Board of Directors, and Major and Controlling Shareholders.

He holds a Bachelor's degree in Animal Husbandry from Padjadjaran University and Master of Bussiness Administration in Marketing from St. Louis University, USA. Has career experience as Staff of Pleihari Banjarmasin Branch Office of Bank Rakyat Indonesia (1983-1985), Account Officer of Jakarta Special Branch Office of Bank Rakyat Indonesia (1990-1995), Head of Funding Section of Head Office of Bank Rakyat Indonesia (1995-1997), Head of Treasury Dealing Room Department of Head Office of Bank Rakyat Indonesia (1997-2001), Compliance Director of Bank Interpacific Tbk (2001-2005), Compliance Head Desk of Head Office of Bank Rakyat Indonesia (2005-2007), Head of International Business Division of Bank Rakyat Indonesia (2007-2009), Head of Treasury Division of Bank Rakyat Indonesia (2009-2010), Director of PT Puncak Lembah Hijau (2010-2012), and President Director of PT Puncak Lembah Hijau (2012-2020). Currently serving as member of the Company's Risk Monitoring Committee (since 2019).

He also has Banking Risk Management Certification Level 3 from Banking Professional Certification Institute (2015).

Pramu Hestiono Utama
Member

Indonesian citizen, born in 1962, domiciled in Jakarta. Serves as member of Audit Committee for the period of May 10, 2023-present based on the Decision Letter No. 009/SKDIR/V/2023 dated May 10, 2023. He has no financial, management, or family relationships with members of the Board of Commissioners, Board of Directors, and Major and Controlling Shareholders.

Meraih gelar Sarjana bidang Hukum dari Universitas Jayabaya Jakarta (1987). Memiliki pengalaman karier di Bank Rakyat Indonesia sebagai *Supervisor* Operasional Kredit (1990-1995), *Credit Administration Officer* Kantor Cabang Tanjung Priok Jakarta (1995-1999), *Internal Controller* Kantor Cabang Jatinegara Jakarta (1999-2004), *Internal Controller* Kantor Cabang Kota Jakarta (2004-2006), Manajer Operasional Kantor Cabang Gatot Subroto Jakarta (2006-2007), Pemimpin Cabang Pembantu Cikarang Bekasi (2007-2009), Pemimpin Cabang Rantau Kalimantan Selatan (2009-2010), *Group Head* Hukum Kantor Wilayah Palembang (2010-2013), *Group Head* Hukum Kantor Wilayah Surabaya (2013), *Group Head* Hukum Operasional Divisi Hukum Kantor Pusat (2013-2017), dan Wakil Pemimpin Kantor Inspeksi Wilayah Denpasar (2017-2018). Saat ini, menjabat sebagai anggota Komite Pemantau Risiko Perseroan (sejak 2019).

Beliau juga telah memiliki Sertifikasi bidang Manajemen Risiko Perbankan Level 1 dari Lembaga Sertifikasi Profesi Perbankan (2015).

Pernyataan Independensi Komite Audit

Seluruh anggota Komite Audit telah memenuhi kriteria independensi yakni, tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuannya bertindak independen.

Tugas dan Tanggung Jawab Komite Audit

Komite Audit melaksanakan tugas dan tanggung jawab berpedoman pada Piagam Komite Audit yang dijelaskan sebagai berikut:

1. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Perseroan kepada publik dan/atau pihak otoritas, antara lain:
   a. Kesesuaian laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Perseroan sesuai dengan standar akuntasi yang berlaku;
   b. Kesesuaian pelaksanaan audit kantor akuntan publik dengan standar audit yang berlaku;
2. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Perseroan;
3. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan akuntan atas jasa yang diberikannya dan/atau terjadinya ketidaksesuaian pelaksanaan audit kantor akuntan publik dengan standar audit yang berlaku;
4. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan akuntan publik dan kantor akuntan publik dalam rangka audit atas informasi keuangan historis tahunan Bank yang didasarkan pada independensi, ruang lingkup penugasan, dan imbal jasa;

He holds a Bachelor's degree in Law from Jayabaya University, Jakarta (1987). Have Has career experience in Bank Rakyat Indonesia as Credit Operations Supervisor (1990-1995), Credit Administration Officer of Tanjung Priok Jakarta Branch Office (1995-1999), Internal Controller of Jatinegara Jakarta Branch Office (1999-2004), Internal Controller of Jakarta Kota Branch Office (2004-2006), Operational Manager of Gatot Subroto Jakarta Branch Office (2006-2007), Head of Cikarang Bekasi Sub-branch Office (2007-2009), Head of Rantau South Kalimantan Branch (2009-2010), Group Head of Law of Palembang Regional Office (2010-2013), Group Head of Law of Surabaya Regional Office (2013), Group Head of Operational Law of Legal Division of Head Office (2013-2017), and Deputy Head of Denpasar Regional Inspection Office (2017-2018). Currently, serves as a member of the Company's Risk Monitoring Committee (since 2019).

He also has Banking Risk Management Certification Level 1 from the Banking Professional Certification Institute (2015).

Audit Committee's Independency Statement

All members of the Audit Committee have met the independency criteria, which are having no financial, management, share ownership, and/or family relationships with the Board of Commissioners, Board of Directors, and/or Controlling Shareholders, or relationship with the Bank, which affect their ability to act independently.

Duties and Responsibilities of the Audit Committee

The Audit Committee performs its duties and responsibilities based on the Audit Committee Charter, which is explained as follows:

1. Review the financial information to be published by the Company to the public and/or authorities, among others:
   a. Conformity of financial statements, projections, and other reports related to the Company's financial information in accordance with applicable accounting standards;
   b. Conformity of the audit implementation by the public accounting firm with the applicable auditing standards;
2. Review compliance with laws and regulations related to the Company's activities;
3. Provide an independent opinion in the event of a dissenting opinion between the management and the accountant regarding the services rendered and/or the occurrence of discrepancies in the audit implementation by the public accounting firm with the applicable auditing standards;
4. Provide recommendations to the Board of Commissioners regarding the appointment of public accountant and public accounting firm for the purpose of auditing the Bank's annual historical financial information based on independence, assignment scope, and fees;

5. Memastikan bahwa laporan penunjukan akuntan publik dan/atau kantor akuntan publik dalam rangka audit atas informasi keuangan historis tahunan yang dilaporkan Perseroan kepada Otoritas Jasa Keuangan, dilakukan selambat-lambatnya 10 hari kerja setelah penunjukan akuntan publik dan/atau kantor akuntan publik dan harus disertai dokumen rekomendasi Komite Audit atas pertimbangan yang digunakan dalam memberikan rekomendasi;
6. Melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh akuntan publik dan/atau kantor akuntan publik, paling sedikit terhadap:
   a. Kesesuaian pelaksanaan audit atas informasi keuangan historis tahunan oleh akuntan publik dan/atau kantor akuntan publik telah sesuai dengan standar audit yang berlaku;
   b. Kecukupan waktu pekerjaan lapangan;
   c. Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik;
   d. Rekomendasi perbaikan yang diberikan oleh akuntan publik dan/atau kantor akuntan publik;
   e. Komite Audit wajib memastikan bahwa laporan evaluasi Komite Audit terhadap pemberian jasa audit atas informasi keuangan historis tahunan oleh akuntan publik dan/atau kantor akuntan publik, dilaporkan ke Otoritas Jasa Keuangan secara berkala setiap tahun, paling lama 6 bulan setelah tahun buku berakhir.
7. Melakukan penelaahan atas perencanaan dan pelaksanaan pemeriksaan oleh auditor internal yaitu Satuan Kerja Audit Intern dan melakukan pemantauan atas pelaksanaan tindak lanjut oleh Direksi atas temuan auditor internal, kantor akuntan publik, dan hasil pengawasan otoritas/regulator;
8. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Perseroan;
9. Melakukan pemeriksaan terhadap dugaan adanya kesalahan dalam keputusan rapat Direksi dengan Dewan Komisaris atau penyimpangan dalam pelaksanaan hasil keputusan rapat Direksi dengan Dewan Komisaris. Pemeriksaan tersebut dapat dilakukan oleh Komite Audit atau pihak independen yang diusulkan oleh Komite Audit dan disetujui oleh Dewan Komisaris atas biaya Perseroan;
10. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Perseroan;
11. Memberikan rekomendasi kepada Dewan Komisaris mengenai pengangkatan dan/atau pemberhentian Kepala Satuan Kerja Audit Intern, dan wajib memastikan bahwa laporan pengangkatan dan/atau pemberhentian Kepala Satuan Kerja Audit Intern yang ditandatangani oleh Presiden Direktur dan Presiden Komisaris disampaikan oleh Perseroan kepada Otoritas Jasa

5. Ensure that the report on appointment of public accountant and/or public accounting firm for the purpose of auditing the annual historical financial information is submitted by the Company to the Financial Services Authority no later than 10 working days after the appointment of such public accountant and/or public accounting firm and must be accompanied by the Audit Committee's recommendation documents for the considerations used in providing recommendations;
6. Evaluate the implementation of provision of audit services on annual historical financial information by Public Accountant and/or Public Accounting Firm, at least on:
   a. Conformity of the audit of annual historical financial information conducted by public accountant and/or public accounting firm with the applicable auditing standards;
   b. Adequacy of field work time;
   c. Assessment of the scope of services provided and the adequacy of sampling;
   d. Recommendations for improvement provided by the public accountant and/or public accounting firm;
   e. The Audit Committee is required to ensure that the Audit Committee's evaluation report on the provision of audit services on annual historical financial information by public accountant and/or public accounting firm is reported to the Financial Services Authority periodically every year, no later than 6 months after the end of the financial year.
7. Review the planning and implementation of audits by internal auditor, namely the Internal Audit Division, and monitor the follow-up actions taken by the Board of Directors on the findings of internal auditor, public accounting firm, and the supervision results by authorities/regulators;
8. Examine complaints related to the Company's accounting and financial reporting processes;
9. Conduct investigation into allegation of errors in the Board of Directors' and Board of Commissioners' meeting decisions or irregularities in implementing the results of the Board of Directors' and Board of Commissioners' meeting decisions. The investigation can be carried out by the Audit Committee or an independent party proposed by the Audit Committee and approved by the Board of Commissioners at the expense of the Company;
10. Review and provide advice to the Board of Commissioners regarding potential conflict of interest in the Company;
11. Provide recommendations to the Board of Commissioners regarding the appointment and/or dismissal of Head of Internal Audit Division, and must ensure that the report on the appointment and/or dismissal of Head of Internal Audit Division, that is signed by the President Director and President Commissioner, is submitted by the Company to the Financial Services Authority at the latest

Keuangan paling lambat 10 hari kerja setelah tanggal pemberhentian dan/atau pengangkatan Kepala Satuan Kerja Audit Intern;

12. Memberikan rekomendasi kepada Dewan Komisaris mengenai penetapan Piagam Audit Intern (*Internal Audit Charter*). Komite Audit wajib memastikan bahwa Piagam Audit Intern (*Internal Audit Charter*) dikaji paling sedikit sekali dalam 3 tahun;
13. Dalam pelaksanaan fungsi audit intern, Komite Audit bertanggung jawab terhadap:
    a. Memastikan dan mengkaji efektifitas pelaksanaan audit intern Perseroan;
    b. Mengevaluasi kinerja Satuan Kerja Audit Intern setiap triwulan;
    c. Memastikan Satuan Kerja Audit Intern melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor eksternal, dan Otoritas Jasa Keuangan;
    d. Memastikan Satuan Kerja Audit Intern bekerja secara independen;
    e. Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan dan penetapan rencana audit, ruang lingkup, dan anggaran Satuan Kerja Audit Intern;
    f. Meninjau laporan hasil audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengantisipasi kelemahan pengendalian intern, *fraud*, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau masalah lain yang diidentifikasi dan dilaporkan oleh Satuan Kerja Audit Intern;
    g. Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian renumerasi tahunan Satuan Kerja Audit Intern secara keseluruhan serta penghargaan kinerja;
    h. Memastikan Satuan Kerja Audit Intern menjunjung tinggi integritas dalam pelaksanaan tugas;
14. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan pengendalian mutu independen dari pihak ekstern untuk melakukan kaji ulang terhadap kinerja Satuan Kerja Audit Intern. Komite Audit wajib memastikan bahwa laporan hasil kaji ulang pihak ekstern yang independen yang ditandatangani oleh Presiden Direktur dan Presiden Komisaris, disampaikan kepada Otoritas Jasa Keuangan paling lambat 2 bulan setelah periode pengkajian berakhir;
15. Komite Audit wajib memastikan bahwa laporan khusus mengenai setiap temuan audit intern yang diperkirakan dapat membahayakan kelangsungan usaha Perseroan yang ditandatangani oleh Presiden Direktur dan Ketua Komite Audit, disampaikan kepada Otoritas Jasa Keuangan paling lambat 3 hari kerja setelah ditemukan;
16. Komite Audit wajib memastikan bahwa laporan pelaksanaan pokok-pokok hasil audit intern yang ditandatangani oleh Presiden Direktur dan Ketua Komite Audit, disampaikan

no later than 10 working days after the date of dismissal and/or appointment of Head of Internal Audit Division;

12. Provide recommendations to the Board of Commissioners regarding the establishment of Internal Audit Charter. The Audit Committee must ensure that the Internal Audit Charter is reviewed at least once every 3 years;
13. In implementing the internal audit function, the Audit Committee is responsible for:
    a. Ensuring and reviewing the effectiveness of implementation of the Company's internal audit;
    b. Evaluating Internal Audit Division's performance every quarter;
    c. Ensuring that the Internal Audit Division communicates with the Board of Directors, Board of Commissioners, external auditors, and the Financial Services Authority;
    d. Ensuring that the Internal Audit Division works independently;
    e. Providing recommendations to the Board of Commissioners regarding the preparation and determination of the audit plan, scope, and budget of the Internal Audit Division;
    f. Reviewing audit reports and ensuring that the Board of Directors takes the necessary corrective actions quickly to anticipate internal control weaknesses, fraud, compliance issues with policies, laws, and regulations, or other problems identified and reported by the Internal Audit Division;
    g. Providing recommendations to the Board of Commissioners regarding the provision of annual remuneration for the Internal Audit Division as a whole and performance awards;
    h. Ensuring that the Internal Audit Division upholds integrity in carrying out its duties;
14. Provide recommendations to the Board of Commissioners regarding the appointment of independent quality control from external parties to review the Internal Audit Division' performance. The Audit Committee must ensure that the independent external party review report, which is signed by the President Director and President Commissioner, is submitted to the Financial Services Authority no later than 2 months after the review period ends;
15. The Audit Committee must ensure that a special report regarding any internal audit findings that are predicted to jeopardize the Company's business continuity, which is signed by the President Director and Chairman of Audit Committee, is submitted to the Financial Services Authority no later than 3 working days after being found;
16. The Audit Committee must ensure that the implementation report on the main results of internal audit, which is signed by the President Director and the Chairman of Audit

kepada Otoritas Jasa Keuangan secara semesteran, paling lambat:
a. Tanggal 31 Juli tahun berjalan, untuk laporan semester kesatu;
b. Tanggal 31 Januari tahun berikutnya, untuk laporan semester kedua; dan

17. Menjaga kerahasiaan dokumen, data, dan informasi Perseroan.

Rapat Komite Audit

Kebijakan rapat Komite Audit diatur dalam Piagam Komite Audit. Rapat diadakan minimal 1 kali dalam 3 bulan dengan kuorum kehadiran sekurang-kurangnya 51% dari jumlah anggota komite.

Pada tahun 2023, Komite Audit telah melaksanakan rapat sebanyak 11 kali dengan agenda rapat pembahasan mengenai evaluasi kinerja Satuan Kerja Audit Intern, rekomendasi penunjukan Kepala Satuan Kerja Audit Intern, rekomendasi penggunaan akuntan publik/kantor akuntan publik untuk *general audit*, dan evaluasi penggunaan jasa akuntan publik/kantor akuntan publik. Informasi terkait tingkat kehadiran rapat masing-masing anggota Komite Audit diuraikan sebagai berikut:

Committee, is submitted to the Financial Services Authority semi-annually, no later than:
a. July 31 of the current year, for the first semester report;
b. January 31 of the following year, for the second semester report; and

17. Maintain the confidentiality of the Company's documents, data, and information.

Audit Committee Meeting

Audit Committee meeting policies are stipulated in the Audit Committee Charter. Meetings are held at least once every 3 months with an attendance quorum of at least 51% of the total committee members.

In 2023, the Audit Committee held 11 meetings with meeting agenda discussing the performance evaluation of the Internal Audit Division, recommendations for the appointment of Head of Internal Audit Division, recommendations for the use of public accountant/public accounting firm for general audits, and evaluation of the use of services of public accountant/public accounting firm. Information related to meeting attendance of each Audit Committee member is described as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Sudarto*	Ketua Chairperson	4	4	100,00
Trisna Chandra**	Ketua Chairperson	7	7	100,00
Dede Suherman Sukandar	Anggota Member	11	11	100,00
Pramu Hestiono Utama	Anggota Member	11	11	100,00

* Efektif berhenti menjabat sejak tanggal 10 Mei 2023. / Effectively stop serving since May 10, 2023.
** Efektif menjabat sejak tanggal 10 Mei 2023. / Effectively serving since May 10, 2023.

Laporan Pelaksanaan Kerja Komite Audit

Selama tahun 2023, Komite Audit melaksanakan tugas dan tanggung jawab serta memberikan beberapa rekomendasi di antaranya sebagai berikut:

1. Evaluasi per triwulan atas kinerja Satuan Kerja Audit Intern;
2. Merekomendasikan penunjukkan akuntan publik/kantor akuntan publik untuk pelaksanaan *general audit* Bank Ganesha 2023;
3. Melakukan evaluasi atas kinerja akuntan publik/kantor akuntan publik dalam pelaksanaan general audit Bank Ganesha 2022, serta melaporkannya ke Otoritas Jasa Keuangan; dan
4. Merekomendasikan penunjukkan Kelapa Satuan Kerja Audit Intern Bank Ganesha yang baru.

Report on the Implementation of Audit Committee's Work

Throughout 2023, the Audit Committee carried out its duties and responsibilities and provided several recommendations, including the following:

1. Evaluating the performance of Internal Audit Division on a quarter basis;
2. Recommending the appointment of public accountant/public accounting firm to carry out general audit of Bank Ganesha 2023;
3. Evaluating the performance of public accountant/public accounting firm in implementing the 2022 Bank Ganesha general audit, and reporting it to the Financial Services Authority; and
4. Recommending the appointment of new Head of Bank Ganesha's Internal Audit Division.

Pengembangan Kompetensi Komite Audit

Sepanjang tahun 2023, Komite Audit tidak mengikuti kegiatan pengembangan kompetensi dari pihak eksternal. Meskipun demikian, Komite Audit telah melakukan pengembangan kompetensi mandiri melalui media buku dan/atau informasi digital.

Competency Development of the Audit Committee

Throughout 2023, the Audit Committee did not attend any competency development activities held by external parties. However, the Audit Committee carried out independent competency development through books and/or digital information.

Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee

Komite Remunerasi dan Nominasi dibentuk untuk membantu Dewan Komisaris dalam melaksanakan pengawasan terkait kebijakan nominasi dan remunerasi anggota Dewan Komisaris Direksi Perseroan. Selain itu, tujuan pembentukan komite juga untuk memastikan pelaksanaan tugas penerapan tata kelola Dewan Komisaris serta memenuhi persyaratan yang ditetapkan oleh otoritas pengawas Bank.

The Remuneration and Nomination Committee was established to assist the Board of Commissioners in supervising nomination and remuneration policy for members of the Board of Commissioners and Board of Directors of the Company. In addition, the purpose of establishing the committee is also to ensure the execution of duties in implementing the governance of the Board of Commissioners and fulfilling the requirements set by the Bank's supervisory authority.

Pedoman Kerja Komite Remunerasi dan Nominasi

Perseroan telah memiliki Pedoman Kerja Komite Nominasi dan Remunerasi yang telah diperbarui pada tanggal 5 Desember 2018. Pedoman ini disusun sebagai acuan bagi anggota Komite Remunerasi dan Nominasi untuk melaksanakan tugas dan tanggung jawabnya secara efisien, efektif, transparan, serta independen.

Remuneration and Nomination Committee Charter

The Company has Nomination and Remuneration Committee Charter, which was updated on December 5, 2018. This guideline is prepared as a reference for members of the Remuneration and Nomination Committee to perform their duties and responsibilities efficiently, effectively, transparently, and independently.

Komposisi dan Masa Jabatan Komite Remunerasi dan Nominasi

Berdasarkan Pedoman Kerja Komite Remunerasi dan Nominasi, keanggotaan Komite Remunerasi dan Nominasi Perseroan sekurang-kurangnya 3 orang yang terdiri dari 1 orang ketua yang merupakan Komisaris Independen dan anggota lainnya yang dapat berasal dari anggota Dewan Komisaris, pihak independen yang berasal dari luar Bank, dan seorang Pejabat Eksekutif yang membawahi Divisi Sumber Daya Manusia. Masa jabatan Komite Remunerasi dan Nominasi tidak diperkenankan melebihi masa jabatan Dewan Komisaris dan hanya dapat diangkat kembali untuk satu kali periode yang berurutan.

Composition and Term of Office of the Remuneration and Nomination Committee

Based on the Remuneration and Nomination Committee Charter, the Company's Remuneration and Nomination Committee shall at least consist of 3 members comprising 1 chairperson who is an Independent Commissioner and other members who are from the Board of Commissioners, independent parties from external Bank, and one Executive Officer in charge of Human Resources Division. The term of office of the Remuneration and Nomination Committee is not permitted to exceed the term of office of the Board of Commissioners and can only be reappointed for one consecutive period.

Selama tahun 2023, terdapat perubahan komposisi Komite Remunerasi dan Nominasi Perseroan yang diuraikan sebagai berikut:

Throughout 2023, there were several changes to the composition of the Company's Remuneration and Nomination Committee described as follows:

Periode 1 Januari 2023–10 Mei 2023

Period of January 1, 2023–May 10, 2023

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Vacant	Ketua Chairperson	Surat Keputusan Direksi No. 014/SKDIR/XII/2022 tanggal 30 Desember 2022 (30 Desember 2022-10 Mei 2023). Board of Directors' Decision Letter No. 014/SKDIR/XII/2022 dated December 30, 2022 (December 30, 2022-May 10, 2023).	N/A	N/A
Marcello Theodore Taufik	Anggota Member		Presiden Komisaris President Commissioner	Bidang keuangan dan perbankan. Finance and banking sectors.

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Sudarto	Anggota Member	Surat Keputusan Direksi No. 014/SKDIR/XII/2022 tanggal 30 Desember 2022 (30 Desember 2022-10 Mei 2023). Board of Directors' Decision Letter No. 014/SKDIR/XII/2022 dated December 30, 2022 (December 30, 2022-May 10, 2023).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan. Finance and banking sectors.
Solaiman	Anggota Member		Kepala Bagian Sumber Daya Manusia Head of Human Resources Department	Bidang hukum. Legal sector.

Periode 10 Mei 2023–16 Oktober 2023

Period of May 10, 2023–October 16, 2023

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Sudarto	Ketua Chairperson	Surat Keputusan Direksi No. 11/SKDIR/V/2023 tanggal 10 Mei 2023 (10 Mei 2023-16 Oktober 2023). Board of Directors' Decision Letter No. 11/SKDIR/V/2023 dated May 10, 2023 (May 10, 2023-October 16, 2023).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan. Finance and banking sectors.
Marcello Theodore Taufik	Anggota Member		Presiden Komisaris President Commissioner	Bidang keuangan dan perbankan. Finance and banking sectors.
Solaiman	Anggota Member		Kepala Bagian Sumber Daya Manusia Head of Human Resources Department	Bidang hukum. Legal sector.

Periode 16 Oktober 2023–Sekarang

Period of October 16, 2023– Present

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Sudarto	Ketua Chairperson	Surat Keputusan Direksi No. 034/SKDIR/X/2023 tanggal 16 Oktober 2023 (16 Oktober 2023-sekarang). Board of Directors' Decision Letter No. 034/SKDIR/X/2023 dated October 16, 2023 (October 16, 2023-present).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan Finance and banking sectors.
Marcello Theodore Taufik	Anggota Member		Presiden Komisaris President Commissioner	Bidang keuangan dan perbankan. Finance and banking sectors.
Shirley	Anggota Member		Kepala Divisi Head of Division	Bidang keuangan dan perbankan. Finance and banking sectors.

Profil Komite Remunerasi dan Nominasi

Sudarto
Ketua

Menjabat sebagai ketua Komite Remunerasi dan Nominasi periode 16 Oktober 2023-sekarang berdasarkan Surat Keputusan Direksi No. 034/SKDIR/X/2023 tanggal 16 Oktober 2023. Profil lengkap dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

Remuneration and Nomination Committee Profile

Sudarto
Chairperson

Serves as Chairperson of Remuneration and Nomination Committee for the period of October 16, 2023-present based on the Board of Directors' Decision Letter No. 034/SKDIR/X/2023 dated October 16, 2023. Complete profile can be seen in the Company Profile chapter, Board of Commissioners Profile section in this Annual Report.

Marcello Theodore Taufik
Anggota

Menjabat sebagai anggota Komite Remunerasi dan Nominasi periode 16 Oktober 2023-sekarang berdasarkan Surat Keputusan Direksi No. 034/SKDIR/X/2023 tanggal 16 Oktober 2023. Profil lengkap dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

Shirley
Anggota

Warga Negara Indonesia, lahir pada tahun 1971, berdomisili di Jakarta. Menjabat sebagai anggota Komite Remunerasi dan Nominasi periode 16 Oktober 2023-sekarang berdasarkan Surat Keputusan Direksi No. 034/SKDIR/X/2023 tanggal 16 Oktober 2023. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Meraih gelar Sarjana Akuntansi dari California State University at Hayward (1993). Memiliki pengalaman karier sebagai *Credit Analyst Officer* Citibank Consumer Banking (1994-1997), *Head of Credit Approval Unit* PT Bank Papan Sejahtera (1997-1999), Research Analyst PT Bahana Securities (1999-2000), Sales & Marketing PT Bahana Securities (2000-2002), Komisaris PT Lumbung Mineral Sentosa (2009-2016), dan *General Manager of Finance & Administration* PT Sumber Utama Kristindo (2017-2023). Saat ini, beliau menjabat sebagai Kepala Divisi *Corporate Office* PT Bank Ganesha Tbk (sejak 2023).

Pernyataan Independensi Komite Remunerasi dan Nominasi

Perseroan memastikan bahwa seluruh anggota Komite Remunerasi dan Nominasi telah memenuhi kriteria independensi yakni, tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuannya bertindak independen.

Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi bertugas untuk membantu Dewan Komisaris dalam melaksanakan tugas pengawasan terhadap hal-hal sebagai berikut:

1. Terkait dengan Fungsi Nominasi:
    a. Mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai:
        - Sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi;

Marcello Theodore Taufik
Member

Serves as member of Remuneration and Nomination Committee for the period October 16, 2023-present based on the Board of Directors' Decision Letter No. 034/SKDIR/X/2023 dated October 16, 2023. Complete profile can be seen in the Company Profile chapter, Board of Commissioners Profile section in this Annual Report.

Shirley
Member

Indonesian citizen, born in 1971 domiciled in Jakarta. Serves as member of Remuneration and Nomination Committee for the period October 16, 2023-present based on the Board of Directors' Decision Letter No. 034/SKDIR/X/2023 dated October 16, 2023. She does not have any financial, management, and family relationship with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders.

Earned a Bachelor's degree in Accounting from California State University at Hayward (1993). Has career experience as Credit Analyst Officer at Citibank Consumer Banking (1994-1997), Head of Credit Approval Unit at PT Bank Papan Sejahtera (1997-1999), Research Analyst at PT Bahana Securities (1999-2000), Sales & Marketing at PT Bahana Securities (2000 -2002), Commissioner at PT Lumbung Mineral Sentosa (2009-2016), and General Manager of Finance & Administration at PT Sumber Utama Kristindo (2017-2023). Currently, serving as Head of Corporate Office Division of PT Bank Ganesha Tbk (since 2023).

Statement of Independency of the Remuneration and Nomination Committee

The Company ensures that all members of the Remuneration and Nomination Committee have met the independency criteria, which are having no financial, management, share ownership, and/or family relationships with the Board of Commissioners, Board of Directors, and/or Controlling Shareholders, or relationship with the Bank, which affect their ability to act independently.

Duties and Responsibilities of the Remuneration and Nomination Committee

The Remuneration and Nomination Committee is in charge of assisting the Board of Commissioners in performing its supervisory duties on the following matters:

1. Related to the Nomination Function:
    a. Evaluate and provide recommendations to the Board of Commissioners regarding:
        - System and procedures for selecting and/ or replacing members of the Board of Commissioners and Board of Directors;

- Calon anggota Dewan Komisaris dan/atau Direksi untuk disampaikan kepada RUPS;
- Calon pihak independen yang akan menjadi anggota Komite Audit dan Komite Pemantau Risiko;
- Kebijakan evaluasi kinerja bagi anggota Dewan Komisaris dan/atau anggota Direksi;

b. Menyusun kebijakan dan kriteria dalam mengidentifikasi calon Dewan Komisaris dan/atau anggota Direksi, mengkaji ulang dan menyetujui nominasi dengan penilaian integritas, kompetensi, dan reputasi keuangan;
c. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Dewan komisaris dan/atau anggota Direksi;
d. Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Dewan Komisaris dan/atau anggota Direksi;

2. Terkait dengan Fungsi Remunerasi:
   a. Memberikan rekomendasi dan evaluasi kepada Dewan Komisaris mengenai:
      - Kebijakan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS;
      - Kebijakan remunerasi bagi Pejabat Eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi;
   b. Membantu Dewan Komisaris melakukan penilaian kinerja kesesuaian remunerasi yang diterima masing-masing anggota Dewan Komisaris dan/atau anggota Direksi;
   c. Melaksanakan prosedur remunerasi bagi anggota Dewan Komisaris dan/atau Direksi yaitu sebagai berikut:
      - Menyusun struktur remunerasi berupa gaji, honorarium, insentif, dan/atau tunjangan yang bersifat tetap dan/atau variabel;
      - Menyusun kebijakan atas struktur remunerasi; dan
      - Menyusun besaran atas struktur remunerasi.

Rapat Komite Remunerasi dan Nominasi

Kebijakan rapat Komite Remunerasi dan Nominasi diatur dalam Pedoman Kerja Komite Remunerasi dan Nominasi. Rapat diadakan minimal 3 kali dalam setahun dengan kuorum kehadiran sekurang-kurangnya 25% dari jumlah anggota komite.

Pada tahun 2023, Komite Remunerasi dan Nominasi telah melaksanakan rapat sebanyak 4 kali dengan agenda rapat

- Candidate member of the Board of Commissioners and/or Board of Directors to be submitted to the GMS;
- Candidate for independent party who will become member of the Audit Committee and Risk Monitoring Committee;
- Performance evaluation policy for members of the Board of Commissioners and/or members of the Board of Directors;

b. Develop policies and criteria for identifying candidates for the Board of Commissioners and/or members of the Board of Directors, review and approve nominations with an assessment of integrity, competence, and financial reputation;
c. Assist the Board of Commissioners in evaluating the performance of members of the Board of Commissioners and/or members of the Board of Directors;
d. Provide recommendations to the Board of Commissioners regarding capacity building programs for members of the Board of Commissioners and/or members of the Board of Directors;

2. Related to the Remuneration Function:
   a. Provide recommendations and evaluations to the Board of Commissioners regarding:
      - Remuneration policy for the Board of Commissioners and Board of Directors to be submitted to the GMS;
      - Remuneration policy for Executive Officers and employees as a whole to be submitted to the Board of Directors;
   b. Assist the Board of Commissioners in assessing the conformity of performance and remuneration received by each member of the Board of Commissioners and/or the Board of Directors;
   c. Carry out remuneration procedures for members of the Board of Commissioners and/or Board of Directors, as follows:
      - Develop a remuneration structure in the form of fixed and/or variable salaries, honorarium, incentives, and/or allowances;
      - Formulate policies on the remuneration structure; and
      - Arrange the amount of the remuneration structure.

Remuneration and Nomination Committee's Meeting

Policy on Remuneration and Nomination Committee meetings are stipulated in the Remuneration and Nomination Committee Charter. Meetings are held at least 3 times a year with an attendance quorum of at least 25% of the total committee members.

In 2023, the Remuneration and Nomination Committee held 4 meetings with meeting agenda discussing candidates for

pembahasan mengenai calon Komisaris dan Direktur baru serta remunerasi untuk karyawan. Informasi terkait tingkat kehadiran rapat masing-masing anggota Komite Remunerasi dan Nominasi diuraikan sebagai berikut:

new Board of Commissioners and Board of Directors as well as remuneration for employees. Information on meeting attendance of each member of the Remuneration and Nomination Committee is described as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Sudarto	Ketua Chairperson	4	2	50,00
Marcello Theodore Taufik	Anggota Member	4	1	25,00
Solaiman*	Anggota Member	4	3	75,00
Shirley**	Anggota Member	4	1	25,00

* Efektif berhenti menjabat sejak tanggal 16 Oktober 2023. / Effectively stop serving since October 16, 2023.
** Efektif menjabat sejak tanggal 16 Oktober 2023. / Effectively serving since October 16, 2023.

Laporan Pelaksanaan Kerja Komite Remunerasi dan Nominasi

Selama tahun 2023, Komite Remunerasi dan Nominasi melaksanakan tugas dan tanggung jawab serta memberikan beberapa rekomendasi di antaranya sebagai berikut:

1. Memberikan rekomendasi pencalonan Komisaris Independen; dan
2. Memberikan rekomendasi pencalonan anggota Direksi.

Report on the Implementation of Remuneration and Nomination Committee's Work

Throughout 2023, the Remuneration and Nomination Committee carried out its duties and responsibilities and provided several recommendations, including the following:

1. Providing recommendations for the nomination of Independent Commissioners;
2. Providing recommendations of nominations for members of the Board of Directors.

Pengembangan Kompetensi Komite Remunerasi dan Nominasi

Dalam upaya untuk meningkatkan pengetahuan, memperkaya informasi, dan menambah jaringan yang dapat menunjang pelaksanan tugas dan tanggung jawabnya, Komite Remunerasi dan Nominasi Perseroan telah mengikuti berbagai program pengembangan kompetensi yang diuraikan sebagai berikut:

Competency Development of the Remuneration and Nomination Committee

In an effort to increase knowledge, enrich information, and increase networks that can support duties and responsibilities' implementation, the Company's Remuneration and Nomination Committee attended various competency development programs, described as follows:

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Sudarto Ketua Chairperson	Pendidikan dan/atau pelatihan dapat dilihat pada bagian Pengembangan Kompetensi Dewan Komisaris. Education and/or training can be seen in the Board of Commissioners' Competency Development section.		
Marcello Theodore Taufik Anggota Member			

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Solaiman* Anggota Member	Strategi Pengembangan Sumber Daya Manusia Human Resources Development Strategy	Juni	Binar Academy
	Pemenuhan dan Kajian Strategis Undang-Undang No. 6/23 Cipta Kerja Fulfillment and Strategic Review of Law No. 6/23 Job Creation	Juni	Lembaga Pusat Kajian dan Pengembangan Sumber Daya Indonesia Indonesian Center for Resource Studies and Development Institute
	Refreshment Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Agustus	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Shirley** Anggota Member	Managing ESG Risk & Opportunities	Oktober	Otoritas Jasa Keuangan FInancial Services Authority
	Pengaturan UU P2SK dalam Rangka Penguatan Literasi, Inklusi, dan Perlindungan Konsumen Regulation of P2SK Law in Strengthening Literacy, Inclusion, and Consumer Protection	November	Otoritas Jasa Keuangan FInancial Services Authority

* Efektif berhenti menjabat sejak tanggal 16 Oktober 2023. / Effectively stop serving since October 16, 2023.
** Efektif menjabat sejak tanggal 16 Oktober 2023. / Effectively serving since October 16, 2023.

Komite Pemantau Risiko

Komite Pemantau Risiko merupakan komite pendukung Dewan Komisaris yang menjalankan fungsi pengawasan untuk memberikan keyakinan bahwa penerapan manajemen risiko telah memenuhi ketentuan sehingga kegiatan usaha Bank berjalan sesuai dengan peraturan dan perundang-undangan yang berlaku.

Pedoman Kerja Komite Pemantau Risiko

Perseroan telah memiliki Pedoman Kerja Komite Pemantau Risiko yang telah diperbarui pada tanggal 5 Desember 2018. Pedoman tersebut berfungsi sebagai pedoman bagi Komite Pemantau Risiko dalam melaksanakan tugas, tanggung jawab, dan wewenangnya sehingga rekomendasi yang diberikan kepada Dewan Komisaris sesuai dengan kebutuhan dan tujuan Perseroan.

Komposisi dan Masa Jabatan Komite Pemantau Risiko

Berdasarkan Pedoman Kerja Komite Pemantau Risiko, komposisi Komite Pemantau Risiko sekurang-kurangnya 3 orang yang terdiri dari 1 orang yang berasal dari Komisaris Independen dan 2 orang anggota independen yang dipilih sesuai dengan keahlian dan pengalaman di bidang keuangan dan perbankan pada umumnya dan memiliki pemahaman yang mendalam tentang aspek manajemen risiko.

Risk Monitoring Committee

Risk Monitoring Committee is the Board of Commissioners' supporting committee which performs supervisory function to ensure that the risk management implementation has met the provisions, so that the Bank's business activities run in accordance with the applicable laws and regulations.

Risk Monitoring Committee Charter

The Company has Risk Monitoring Committee Charter, which was updated on December 5, 2018. The Charter serves as the guidelines for the Risk Monitoring Committee in performing its duties, responsibilities, and authority so that the recommendations given to the Board of Commissioners are in accordance with the Company's needs and objectives.

Composition and Term of Office of the Risk Monitoring Committee

Based on the Risk Monitoring Committee Charter, the composition of the Risk Monitoring Committee is at least 3 members consisting of 1 member who is an Independent Commissioner and 2 independent members who are selected according to their expertise and experience in general finance and banking and have in-depth understanding about risk management aspects.

Masa jabatan anggota Komite Pemantau Risiko yang merangkap sebagai anggota Dewan Komisaris sama dengan masa kerja penunjukan sebagai anggota Dewan Komisaris yang ditentukan oleh RUPS. Sedangkan untuk anggota Komite Pemantau Risiko yang bukan merupakan anggota Dewan Komisaris, masa jabatannya tidak lebih lama dari masa jabatan Dewan Komisaris dengan tidak mengurangi hak Dewan Komisaris untuk memberhentikan.

The term of office of members of the Risk Monitoring Committee who hold concurrent position as members of the Board of Commissioners is the same as the term of office of their appointment as members of the Board of Commissioners as determined by the GMS. Meanwhile, for members of Risk Monitoring Committee who are not members of the Board of Commissioners, their term of office is no longer than the term of office of the Board of Commissioners, without prejudice to the Board of Commissioners' right to dismiss them.

Selama tahun 2023, terdapat perubahan komposisi Komite Pemantau Risiko Perseroan yang diuraikan sebagai berikut:

Throughout 2023, there were several changes to the composition of the Company's Risk Monitoring Committee described as follows:

Periode 1 Januari 2023–10 Mei 2023

Period of January 1, 2023–May 10, 2023

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Sudarto	Ketua Chairperson	Surat Keputusan Direksi No. 013/SKDIR/XII/2022 tanggal 30 Desember 2022 (30 Desember 2022-10 Mei 2023). Board of Directors' Decision Letter No. 013/SKDIR/XII/2022 dated December 30, 2022 (December 30, 2022-May 10, 2023).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan. Finance and banking sectors.
Lisawati	Anggota Member		Wakil Presiden Komisaris Vice President Commissioner	Bidang perbankan. Finance sector.
Dede Suherman Sukandar	Anggota Member		Pihak Independen Independent Party	Bidang keuangan, manajemen risiko, dan kepatuhan. Finance, risk management, and compliance sectors.
Pramu Hestiono Utama	Anggota Member		Pihak Independen Independent Party	Bidang hukum dan perbankan. Legal and banking sectors.

Periode 10 Mei 2023– Sekarang

Period of May 10, 2023–Present

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan dan Masa Jabatan Legal Basis for Appointment and Term of Office	Keterangan Remarks	Keahlian Expertise
Sudarto	Ketua Chairperson	Surat Keputusan Direksi No. 010/SKDIR/V/2023 tanggal 10 Mei 2023 (10 Mei 2023-sekarang). Board of Directors' Decision Letter No. 010/SKDIR/V/2023 dated May 10, 2023 (May 10, 2023-now).	Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan. Finance and banking sectors.
Marcello Theodore Taufik	Anggota Member		Presiden Komisaris President Commissioner	Bidang keuangan dan perbankan. Finance and banking sectors.
Lisawati	Anggota Member		Wakil Presiden Komisaris Vice President Commissioner	Bidang perbankan. Finance sector.
Trisna Chandra	Anggota Member		Komisaris Independen Independent Commissioner	Bidang keuangan dan perbankan. Finance and banking sectors.
Dede Suherman Sukandar	Anggota Member		Pihak Independen Independent Party	Bidang keuangan, manajemen risiko, dan kepatuhan. Finance, risk management, and compliance sectors.
Pramu Hestiono Utama	Anggota Member		Pihak Independen Independent Party	Bidang hukum dan perbankan. Legal and banking sectors.

Profil Komite Pemantau Risiko

Profil lengkap ketua dan anggota Komite Pemantau Risiko yang menjabat sebagai Komisaris dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dalam Laporan Tahunan ini. Sedangkan, profil lengkap Dede

Risk Monitoring Committee's Profile

Complete profile of the chairperson and members of the Risk Monitoring Committee who serve as Commissioners can be seen in the Company Profile chapter, Board of Commissioners Profile section in this Annual Report.

Suherman Sukandar dan Pramu Hestiono Utama dapat dilihat pada sub bab Komite Audit dalam pembahasan sebelumnya.

Pernyataan Independensi Komite Pemantau Risiko

Perseroan memastikan bahwa seluruh anggota Komite Pemantau Risiko telah memenuhi kriteria independensi yakni, tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuannya bertindak independen.

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Tugas dan tanggung jawab Komite Pemantau Risiko sebagaimana dijelaskan dalam Pedoman Kerja Komite Pemantau Risiko antara lain:

1. Melakukan pemantauan kebijakan dan pelaksanaan manajemen risiko; dan
2. Melakukan pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.

Rapat Komite Pemantau Risiko

Kebijakan rapat Komite Pemantau Risiko diatur dalam Pedoman Kerja Komite Pemantau Risiko. Rapat diadakan minimal 1 kali dalam 3 bulan dengan kuorum kehadiran sekurang-kurangnya 51% dari jumlah anggota komite.

Pada tahun 2023, Komite Pemantau Risiko telah melaksanakan rapat sebanyak 5 kali dengan agenda rapat pembahasan mengenai:

1. Pembahasan Laporan Profil Risiko Triwulan IV 2022, Triwulan I 2023, Triwulan II 2023, dan Triwulan III 2023; serta
2. Penetapan *Risk Appetite/Risk Tolerance* Tahun 2024.

Informasi terkait tingkat kehadiran rapat masing-masing anggota Komite Pemantau Risiko diuraikan sebagai berikut:

Meanwhile, the complete profiles of Dede Suherman Sukandar and Pramu Hestiono Utama can be seen in the Audit Committee sub-chapter in the previous discussion.

Statement of Independency of the Risk Monitoring Committee

The Company ensures that all members of the Risk Monitoring Committee have met the independency criteria, which are having no financial, management, share ownership, and/or family relationships with the Board of Commissioners, Board of Directors, and/or Controlling Shareholders, or relationships with the Bank, which affect their ability to act independently.

Risk Monitoring Committee's Duties and Responsibilities

Duties and responsibilities of the Risk Monitoring Committee as explained in the Risk Monitoring Committee Charter are as follows:

1. Monitor policies and implementation of risk management; and
2. Monitor and evaluate the implementation of duties of the Risk Management Committee and the Risk Management Division.

Risk Monitoring Committee's Meeting

The policy of Risk Monitoring Committee meeting is stipulated in the Risk Monitoring Committee Charter. Meetings are held at least once every 3 months with an attendance quorum of at least 51% of the total committee members.

In 2023, the Risk Monitoring Committee held 5 meetings with meeting agenda regarding:

1. Discussion of Risk Profile Report for Quarter IV 2022, Quarter I 2023, Quarter II 2023, and Quarter III 2023; and
2. Determination of Risk Appetite/Risk Tolerance in 2024.

Information related to meeting attendance of the Risk Monitoring Committee member is described as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	(%)
Sudarto	Ketua Chairperson	5	5	100,00
Marcello Theodore Taufik*	Anggota Member	5	2	40,00
Lisawati	Anggota Member	5	4	80,00
Trisna Chandra*	Anggota Member	5	4	80,00
Dede Suherman Sukandar	Anggota Member	5	5	100,00
Pramu Hestiono Utama	Anggota Member	5	4	80,00

* Efektif menjabat sejak tanggal 10 Mei 2023. / * Effectively serving since May 10, 2023.

Laporan Pelaksanaan Kerja Komite Pemantau Risiko

Selama tahun 2023, Komite Pemantau Risiko melaksanakan tugas dan tanggung jawab serta memberikan beberapa rekomendasi di antaranya sebagai berikut:

1. Meminta Direksi untuk mengupayakan aset produktif dan liabilitas memenuhi target dalam RBB tahun 2023, dengan tetap memenuhi baik ketentuan internal Bank maupun ketentuan dan peraturan dari otoritas yang berlaku;
2. Memberikan saran agar rasio *non performing loan* (NPL) terhadap total kredit, rasio 15 debitur inti terhadap total kredit, rasio kredit kualitas rendah (KKR) terhadap total kredit, rasio *current account saving account* (CASA) terhadap total pendanaan dapat dikelola dengan lebih baik dalam rangka memenuhi target RBB, memenuhi *risk appetite/risk tolerance* yang ditetepkan Bank serta memenuhi permintaan semua temuan Otoritas Jasa Keuangan;
3. Mengelola angka NPL agar Direksi dapat memenuhi besaran cadangan kerugian penurunan nilai (CKPN) sesuai dengan ketentuan; dan
4. Memenuhi target rasio pembiayaan inklusif makroprudensial (RPIM) dalam RBB, agar Direksi tetap mengupayakan adanya kenaikan rasio kredit UMKM terhadap total kredit.

Pengembangan Kompetensi Komite Pemantau Risiko

Informasi terkait pendidikan dan/atau pelatihan masing-masing anggota Komite Pemantau Risiko dapat dilihat pada bagian Pengembangan Kompetensi Dewan Komisaris dan Komite Audit.

Report on the Implementation of Risk Monitoring Committee's Work

Throughout 2023, the Risk Monitoring Committee carried out its duties and responsibilities and provided several recommendations, including the following

1. Requesting the Board of Directors to strive for earning assets and liabilities to meet the targets in the 2023 RBB, while still complying with both the Bank's internal provisions and the applicable authorities' rules and regulations;
2. Providing recommendations so that the ratio of non-performing loans (NPL) to total loans, the ratio of 15 core debtors to total loans, the ratio of low quality credit (KKR) to total loans, and the ratio of current account saving accounts (CASA) to total funding can be better managed to meet RBB targets, meet the risk appetite/ risk tolerance set by the Bank, and fulfill the requests of all Financial Services Authority findings;
3. Managing NPL figure so that the Board of Directors can fulfill the amount of allowance for impairment losses (CKPN) in accordance with the provisions; and
4. Fulfilling macroprudential inclusive financing ratio (RPIM) target in RBB, so that the Board of Directors continues to strive for an increase in the ratio of MSME loans to total loans.

Competency Development of the Risk Monitoring Committee

Information on education and/or training of each member of the Risk Monitoring Committee can be seen in the Competency Development section for the Board of Commissioners and Audit Committee.

Komite di bawah Direksi
Committees under the Board of Directors

Bank Ganesha memiliki 10 Komite di bawah Direksi yang dibentuk untuk mendukung pelaksanaan tugas dan tanggung jawab Direksi sesuai dengan Peraturan Otoritas Jasa Keuangan yaitu Komite *Asset and Liabilities Management*; Komite Kebijakan Kredit; Komite Kredit; Komite Pengarah Teknologi Informasi; Komite Manajemen Risiko; Komite Personalia; Komite *Anti Fraud*; Komite Restrukturisasi; Komite *Treasury*; dan Komite Pengadaan Barang dan Jasa.

Bank Ganesha has 10 committees under the Board of Directors, which are established to support the implementation of the Board of Directors' duties and responsibilities in accordance with the Financial Services Authority Regulations, namely Asset and Liabilities Management Committee; Credit Policy Committee; Credit Committee; Information Technology Steering Committee; Risk Management Committee; Personnel Committee; Anti-Fraud Committee; Restructuring Committee; Treasury Committee; and the Goods and Services Procurement Committee.

Komite *Asset and Liabilities Management*

Assets and Liabilities Management (ALCO) merupakan komite pendukung Direksi yang memiliki tugas untuk menganalisis dan mengevaluasi pengelolaan aset dan liabilitas, serta pengambilan keputusan yang terkait melalui perumusan kebijakan, strategi, dan sasaran untuk mengelola aset dan liabilitas Bank secara terintegrasi.

Pedoman Kerja ALCO

Dalam menjalankan tugas dan tanggung jawabnya, ALCO telah memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Struktur dan Keanggotaan ALCO

Struktur dan keanggotaan ALCO berdasarkan Surat Keputusan Direksi No. 037/SKDIR/X/23 tanggal 20 Oktober 2023 tentang Komite ALCO PT Bank Ganesha Tbk diuraikan sebagai berikut:

Asset and Liabilities Management Committee

Assets and Liabilities Management (ALCO) is a supporting committee of the Board of Directors that is in charge of analyzing and evaluating the assets' management and liabilities, and making related decisions through the formulation of policies, strategies, and targets to manage the Bank's assets and liabilities in an integrated manner.

ALCO Charter

In performing its duties and responsibilities, ALCO has a charter that refers to the Financial Services Authority Regulations.

Structure and Composition of ALCO

The structure and composition of ALCO, based on Board of Directors' Decision Letter No. 037/SKDIR/X/23 dated October 20, 2016 on the ALCO Committee of PT Bank Ganesha Tbk, is described as follows:

Susunan Structure	Diisi oleh Held by	
Ketua Chairperson	Presiden Direktur	President Director
Sekretaris Secretary	Kepala Divisi *Treasury & Financial Institution*	Head of Treasury & Financial Institution Division
Anggota Tetap Permanent Member	• Direktur *Operation & Network*; • Wakil Presiden Direktur; • Direktur *Finance & Treasury*; • Direktur *Commercial*; • Direktur Kepatuhan; • Chief Digital Officer; • Kepala Divisi *Finance* & MIS; • Kepala Divisi *Conventional Credit*; • Kepala Divisi *Consumer & Fintech Business*; • Kepala Divisi *Digital Business*; • Kepala Bagian *Credit* I dan II; • Kepala Bagian *Credit Risk Analysis*; • Kepala Divisi Risk *Management & System Procedure*; • Kepala Divisi *Corporate Office*; • Kepala Bagian *Wealth Management*; dan • Kepala Bagian *Assets and Liabilities Management*.	• Director of Operations & Network; • Vice President Director; • Finance & Treasury Director; • Commercial Director; • Compliance Director; • Chief Digital Officer; • Head of Finance & MIS Division; • Head of Conventional Credit Division; • Head of Consumer & Fintech Business Division; • Head of Digital Business Division; • Head of Credit I and II; • Head of Credit Risk Analysis Section; • Head of Risk Management & System Procedure Division; • Head of Corporate Office Division; • Head of Wealth Management; and • Head of Assets and Liabilities Management Section.

Pernyataan Independensi ALCO

Perseroan menjamin independensi seluruh anggota ALCO dalam menjalankan tugas dan tanggung jawabnya. Anggota ALCO senantiasa bertindak secara profesional demi kepentingan Perseroan tanpa adanya intervensi dari pihak mana pun.

Tugas dan Tanggung Jawab ALCO

Dalam menjalankan fungsinya, ALCO memiliki tugas dan tanggung jawab antara lain:

1. Membantu pelaksanaan tugas Direksi dalam memelihara struktur neraca yang kuat secara menyeluruh yang meliputi analisa dan perumusan kebijakan dan strategi, pengambilan keputusan dan pengawasan dalam pengelolaan risiko likuiditas, risiko suku bunga, risiko pasar, dan permodalan sejalan dengan strategi usaha dan ketentuan otoritas;

Statement of Independency of ALCO

The Company guarantees the independency of all members of ALCO in performing their duties and responsibilities. ALCO members always act professionally in the Company's interests without any intervention from any party.

Duties and Responsibilities of ALCO

In performing its functions, ALCO has duties and responsibilities as follows:

1. Assist the Board of Directors' duty implementation in maintaining a strong overall balance sheet structure which includes analysis and formulation of policies and strategies, decision making and supervision in managing liquidity risk, interest rate risk, market risk, and capital in line with business strategy and authority regulations;

2. Memberikan masukan dan rekomendasi strategi pengelolaan *assets* and *liabilities* yang optimal kepada Direksi untuk dapat putusan dalam rapat ALCO;
3. Mengawasi agar kebijakan *assets and liabilities management* diterapkan secara konsekuen dan konsisten, serta merumuskan solusi apabila terdapat hambatan atau kendala dalam penerapan kebijakan yang sudah diputuskan;
4. Memberikan rekomendasi kepada Direksi apabila diperlukan perubahan atau penyesuaian kebijakan *assets and liabilities management;*
5. Memantau dan mengevaluasi:
   a. Pelaksanaan pengelolaan likuiditas;
   b. Pengendalian rekening Nostro;
   c. *Gap* pada produk *assets* dan *liabilities* Bank;
   d. Pengelolaan posisi devisa neto (PDN) dan kajian data neraca serta rekening administratif;
   e. Pelaksanaan pemberian suku bunga Kredit dan dana pihak ketiga;
   f. Pelaksanaan pengelolaan komposisi kredit dan dana pihak ketiga;
6. Meninjau atau mengkaji ulang kebijakan *assets and liabilities management* yang telah ditetapkan agar disesuaikan dengan perkembangan bisnis Bank;
7. Meninjau kembali struktur neraca dan mengkaji ulang pengelolaan risiko eksposur (portofolio) *assets and liabilities* Bank;
8. Meninjau dan mengkaji prakiraan keadaan ekonomi makro, suku bunga pasar, nilai tukar mata uang asing, pendanaan, pinjaman, dan posisi valuta asing;
9. Menetapkan petunjuk dan arahan mengenai pengelolaan dan pengendalian: likuiditas Bank; *assets and liabilities gap; foreign exchange risk*; dan *earning & investment management;*
10. Menetapkan dan mengkaji ulang suku bunga pinjaman dan pendanaan, termasuk suku bunga dasar kredit (SBDK) dan rekening antar kantor (RAK);
11. Meninjau kembali kinerja dan posisi *assets and liabilities* Bank guna mengevaluasi dampak keputusan rapat ALCO;
12. Mengelola dan mengevaluasi risiko suku bunga dan strategi *asset and liabilities management* untuk memastikan bahwa hasil telah konsisten dengan tujuan pengelolaan risiko suku bunga;
13. Mengkaji ulang penetapan harga (*pricing*) *assets and liabilities* untuk menghasilkan pendapatan optimal dalam penanaman dana dengan biaya dana yang efisien, serta memelihara struktur *assets and liabilities*;
14. Melakukan analisa kualitas aktiva produktif Bank termasuk cadangan penyisihan yang telah terbentuk untuk tujuan perlindungan terhadap kerugian yang mungkin terjadi di masa yang akan datang;
15. Mengelola likuiditas Bank, dengan menjaga sumber-sumber likuiditas yang digunakan, termasuk struktur biaya bunga maupun biaya lainnya;

2. Provide input and recommendations for optimal assets and liabilities management strategies to the Board of Directors to obtain decisions at ALCO meetings;
3. Supervise so that assets and liabilities management policies are implemented consequently and consistently, and formulate solutions in case of any obstacles or hindrances in implementing the predetermined policies;
4. Provide recommendations to the Board of Directors in case any changes or adjustments are needed to assets and liabilities management policies;
5. Monitor and evaluate:
   a. Implementation of liquidity management;
   b. Control of Nostro accounts;
   c. Gap in Bank assets and liabilities products;
   d. Management of net foreign exchange position (PDN) and review of data on balance sheets and administrative accounts;
   e. Provision of lending interest rates and third party funds;
   f. Management of the composition of loans and third party funds;
6. Study or review the established assets and liabilities management policies, so that they are adjusted to the Bank's business developments;
7. Review the balance sheet structure and review the management of risk exposure (portfolio) of the Bank's assets and liabilities;
8. Review and study forecasts of macroeconomic conditions, market interest rates, foreign exchange rates, funding, loans, and foreign exchange positions;
9. Establish instructions and directions regarding the management and control of: Bank liquidity; assets and liabilities gap; foreign exchange risk; and earnings & investment management;
10. Set and review loan and funding interest rates, including prime lending rate (SBDK) and inter-office accounts (RAK);
11. Review the performance and position of the Bank's assets and liabilities to evaluate the impact of ALCO meeting decisions;
12. Manage and evaluate interest rate risk and asset and liabilities management strategies to ensure that results are consistent with interest rate risk management objectives;
13. Review pricing assets and liabilities to generate optimal income in investing funds with efficient funding costs, as well as maintain assets and liabilities structure;
14. Analyze the quality of the Bank's earning assets, including the established allowance for protection against losses that may occur in the future;
15. Manage the Bank's liquidity, by maintaining the liquidity sources used, including the structure of interest costs and other costs;

16. Mengkaji ulang deviasi antara proyeksi anggaran dan kondisi aktual yang telah digariskan pada Rencana Kerja Tahunan dan *Corporate Plan Bank*;
17. Menyampaikan informasi mengenai ketentuan dan peraturan regulator yang mempengaruhi strategi dan kebijakan *assets and liabilities management*;
18. Ketua ALCO bertanggung jawab memimpin pengambilan keputusan rapat;
19. Sekretaris ALCO bertanggung jawab mengoordinasikan materi rapat, menyelenggarakan rapat, memandu jalannya rapat, dan menyusun notulen rapat;
20. Kepala Divisi *Treasury & Financial Institution* bertanggung jawab memberikan presentasi kondisi suku bunga dan nilai tukar saat ini dan prediksi kondisi pasar yang akan datang sebagai bahan pertimbangan dalam mengambil keputusan rapat;
21. Kepala Divisi *Conventional Credit* bertanggung jawab memberikan presentasi kondisi pencapaian target termasuk target *pipeline*, kendala yang dihadapi, suku bunga bank-bank pesaing, dan hal-hal lain yang berkaitan;
22. Kepala Divisi *Finance* & MIS bertanggung jawab memberikan presentasi kondisi finansial Bank termasuk perbandingan antara target RBB dengan posisi periode laporan, dan hal-hal lain yang berkaitan; serta
23. Anggota ALCO bertanggung jawab memberi masukan sesuai bidang masing-masing sebagai tambahan informasi dalam pengambilan keputusan rapat.

Rapat ALCO

Kebijakan rapat ALCO diatur dalam Surat Keputusan Direksi tentang *Asset and Liability Committee* No. 037/SKDIR/X/2023. Rapat diadakan minimal 1 kali dalam 1 bulan dengan kuorum kehadiran sekurang-kurangnya 4 Direktur, Sekretaris ALCO, Kepala Divisi Finance & MIS, dan 2 Kepala Divisi dari Struktur Direktur *Commercial*. Sepanjang tahun 2023, ALCO telah melaksanakan rapat sebanyak 12 kali dengan rata-rata tingkat kehadiran rapat 100,00%. Adapun agenda rapat ALCO membahas mengenai perekonomian, kondisi Bank, profil risiko suku bunga, dan likuiditas.

Laporan Pelaksanaan Kerja ALCO

ALCO telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2023, antara lain:

1. *Collecting*: proses pengumpulan informasi yang berkaitan dengan A/L serta informasi lain yang terkait;
2. *Processing*: proses pengelompokan informasi menjadi bagian-bagian sesuai dengan kebutuhan kelompok informasi;
3. *Analyzing*: proses analisa dan kajian informasi berkaitan dengan data A/L dengan menggunakan berbagai pengembangan metode analisa;

16. Review the deviation between budget projections and actual conditions outlined in the Bank's Annual Work Plan and Corporate Plan;
17. Deliver information regarding regulatory provisions and regulations that affect assets and liabilities management strategies and policies;
18. The Chairperson of ALCO is accountable for leading meeting decision making;
19. The ALCO Secretary is responsible for coordinating meeting materials, organizing meetings, guiding the proceedings, and compiling meeting minutes;
20. The Head of the Treasury & Financial Institution Division is responsible for providing a presentation on the current conditions of interest rates, exchange rates, and predictions of future market conditions as material for consideration in making meeting decisions;
21. The Head of the Conventional Credit Division is responsible for providing a presentation on the conditions for achieving targets including pipeline targets, obstacles faced, interest rates of competing banks, and other related matters;
22. The Head of the Finance & MIS Division is responsible for providing a presentation of the Bank's financial condition including a comparison between RBB target and the position for the reporting period, and other related matters; and
23. ALCO members are responsible for providing input according to their respective fields as additional information in meeting decision making.

ALCO Meeting

The policy on ALCO's meeting is stipulated in the Board of Directors' Decision Letter on the Asset and Liability Committee No. 037/SKDIR/X/2023. Meetings are held at least once a month with an attendance quorum of at least 4 Board of Directors, ALCO Secretary, Head of Finance & MIS Division, and 2 Division Heads of Commercial Director Structure. Throughout 2023, ALCO held 12 meetings with an average meeting attendance rate of 100.00%. The ALCO meeting agenda discusses economy, the Bank's conditions, interest rate risk profile, and liquidity.

Report on the Implementation of ALCO's Work

ALCO realized its duties and responsibilities throughout 2023, including:

1. Collecting: the process of collecting information related to A/L and other related information;
2. Processing: the process of grouping information into parts according to the needs of the information group;
3. Analyzing: the process of analyzing and reviewing information related to A/L data using various developed analytical methods;

4. *Reporting*: proses penyajian informasi dalam bentuk laporan (*executive summary*) untuk mempermudah melihat permasalahan serta mencari pemecahannya (*problem solving*); dan
5. *Recommeding*: penyampaian usulan dan rekomendasi pemecahan masalah dengan disertai analisa melalui berbagai skenario.

4. Reporting: the process of presenting information in form of a report (executive summary) to make it easier to locate problems and solve them (problem solving); and
5. Recommending: submission of proposals and recommendations for solving problems, accompanied by analysis through various scenarios.

Pengembangan Kompetensi ALCO

Program pengembangan kompetensi yang diikuti anggota ALCO sepanjang tahun 2023 sebagai berikut:

Competency Development of ALCO

The competency development programs attended by ALCO members throughout 2023 are as follows:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Menghindari dan Mengantisipasi Tren Kejahatan Siber Perbankan di Era Digital Avoiding and Anticipating Banking Cybercrime Trends in Digital Era	Juli July	Ikatan Bankir Indonesia Indonesian Bankers Association
Pembekalan *Treasury Level Basic* Briefing of Basic Level Treasury	Juli July	Efektifpro Knowledge Source
Pembekalan *Treasury Level Intermediate* Briefing of Intermediate Level Treasury	Agustus August	Efektifpro Knowledge Source
Perlindungan Konsumen dalam Era Digitalisasi, Penerapan Pengawasan *Market Conduct*, dan Dampaknya bagi Perbankan Consumer Protection in Digitalization Era, Implementation of Market Conduct Supervision, and the Impact on Banking	Agustus August	Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Directors Communication Forum

Komite Kebijakan Perkreditan

Sebagai komite pendukung Direksi, Komite Kebijakan Perkreditan memiliki tugas dan tanggung jawab dalam perumusan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan, serta memberikan rekomendasi untuk langkah-langkah perbaikan di bidang perkreditan.

Pedoman Kerja Komite Kebijakan Perkreditan

Dalam menjalankan tugas dan tanggung jawabnya, Komite Kebijakan Perkreditan telah memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum.

Struktur dan Keanggotaan Komite Kebijakan Perkreditan

Struktur dan keanggotaan Komite Kebijakan Perkreditan berdasarkan Surat Keputusan Direksi No. 020/SKDIR/XII/2022 tanggal 30 Desember 2022 diuraikan sebagai berikut:

Credit Policy Committee

As the Board of Directors' supporting committee, the Credit Policy Committee has duties and responsibilities in formulating policies, supervising policies implementation, monitoring developments and conditions of the credit portfolio, and providing recommendations for improvement steps in the credit sector.

Credit Policy Committee Charter

In performing its duties and responsibilities, the Credit Policy Committee has charter that refers to Financial Services Authority Regulation No. 42/POJK.03/2017 on Obligation for Compilation and Implementation of Bank Credit or Financing Policies for Commercial Banks.

Duties and Responsibilities of the Credit Policy Committee

Structure and composition of the Credit Policy Committee is based on Board of Directors' Decision Letter No. 020/SKDIR/XII/2022 dated December 30, 2022, described as follows:

Susunan Structure	Diisi oleh Held by	
Ketua Chairperson	Presiden Direktur	President Director
Sekretaris Secretary	Kepala Bagian Sistem dan Prosedur	Head of Systems and Procedures Department

Susunan Structure	Diisi oleh Held by	
Anggota Inti Core Members	• Presiden Direktur (merangkap Ketua); dan • Direktur.	• President Director (concurrently Chairperson); and • Director.
Anggota Biasa Common Members	• Kepala Divisi *Conventional Credit;* • Kepala Divisi *Consumer & Fintech Channnel;* • Kepala Satuan Kerja Audit Intern; • Kepala Satuan Kerja Kepatuhan & APU-PPT; • Kepala Satuan Kerja Manajemen Risiko & Sistem dan Prosedur; • Kepala Bagian Analisa Risiko Kredit; • Kepala Bagian Legal & Remedial; • Kepala Bagian Sistem dan Prosedur; dan • Kepala Bagian Admin Kredit.	• Head of Conventional Credit Division; • Head of Consumer & Fintech Channel Division; • Head of Internal Audit Unit; • Head of Compliance & AML CTF Unit; • Head of Risk Management & System and Procedure Unit; • Head of Credit Risk Analysis Department; • Head of Legal & Remedial Department; • Head of System and Procedure Department; and • Head of Credit Admin Department.

Pernyataan Independensi Komite Kebijakan Perkreditan

Perseroan menjamin independensi seluruh anggota Komite Kebijakan Perkreditan dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite Kebijakan Perkreditan senantiasa bertindak secara profesional demi kepentingan Perseroan tanpa adanya intervensi dari pihak mana pun.

Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan memiliki tugas dan tanggung jawab sebagai berikut:

1. Memberikan masukkan kepada Direksi dalam rangka menyusun kebijakan perkreditan;
2. Mengawasi dan memantau pelaksanaan kebijakan perkreditan yang telah ditetapkan agar diterapkan dengan sebaik-baiknya; dan
3. Memberikan saran dan langkah-langkah perbaikan atas kebijakan perkreditan.

Rapat Komite Kebijakan Perkreditan

Kebijakan rapat Komite Kebijakan Perkreditan diatur dalam Surat Keputusan Direksi No. 045/SKDIR/XII/18. Rapat diadakan minimal 1 kali dalam setahun dengan kuorum kehadiran sekurang-kurangnya 50% dari jumlah anggota Komite. Sepanjang tahun 2023, Komite Kebijakan Perkreditan telah melaksanakan rapat sebanyak 1 kali dengan rata-rata tingkat kehadiran rapat 100,00%. Adapun agenda rapat Komite Kebijakan Perkreditan membahas mengenai pembahasan risk acceptance criteria (RAC) dan batas wewenang memutus kredit konsumer.

Laporan Pelaksanaan Kerja Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2023, antara lain:

1. Melakukan revisi atas pedoman-pedoman sehubungan terbitnya Peraturan Otoritas Jasa Keuangan dan Peraturan Anggota Dewan Gubernur Terbaru; dan
2. Penentuan *risk acceptance criteria* untuk *credit scooring* atas segmentasi kredit konsumer.

Statement of Independency of Credit Policy Committee

The Company guarantees the independency of all members of the Credit Policy Committee in performing their duties and responsibilities. Members of Credit Policy Committee always act professionally in the Company's interests, without any intervention from any party.

Duties and Responsibilities of the Credit Policy Committee

The Credit Policy Committee has the following duties and responsibilities:

1. Providing input to the Board of Directors in order to formulate credit policies;
2. Supervising and monitoring the implementation of predetermined credit policies so that they are implemented as well as possible; and
3. Providing suggestions and measures to improve credit policies.

Credit Policy Committee's Meeting

The policy on Credit Policy Committee meeting is stipulated in the Board of Directors' Decision Letter No. 045/SKDIR/XII/18. Meetings are held at least once a year with an attendance quorum of at least 50% of the total Committee members. Throughout 2023, the Credit Policy Committee held one meeting with an average meeting attendance rate of 100.00%. The agenda for the Credit Policy Committee meeting discusses the risk acceptance criteria (RAC) and limits of authority to decide on consumer credit.

Report on the Implementation of Credit Committee's Work

The Credit Committee realized its duties and responsibilities throughout 2023, including:

1. Revise the guidelines following the latest issuance of Financial Services Authority Regulations and Regulations of Members of Board of Governors; and
2. Determine the risk acceptance criteria for credit scoring for consumer credit segmentation.

Pengembangan Kompetensi Komite Kebijakan Perkreditan

Program pengembangan kompetensi yang diikuti anggota Komite Kebijakan Perkreditan sepanjang tahun 2023 sebagai berikut:

Competency Development of the Credit Committee

The competency development programs attended by Credit Committee members throughout 2023 are as follows:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Webinar The Role of Governance Risk & Compliance (GRC) in Supporting Financial Sector Performance	Februari February	OJK Institute
Refreshment Manajemen Risiko Risk Management Refreshment	Agustus August	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Peluang dan Tantangan *Fintech* P2P *Lending* di Era UU P2SK Opportunities and Challenges of Fintech P2P Lending in the Era of P2SK Law	September September	OJK Institute
Webinar Enhancing Financial Performance Through Data Analytics	Agustus August	OJK Institute
Refreshment Manajemen Risiko Risk Management Refreshment	Desember December	Bankers Association for Risk Management

Komite Kredit

Komite Kredit dibentuk untuk membantu Direksi dalam pengambilan keputusan terkait kebijakan kredit yang ditetapkan Bank, serta mengevaluasi dan memberikan keputusan kredit agar sesuai dengan batas wewenang yang ditetapkan.

Pedoman Kerja Komite Kredit

Dalam menjalankan tugas dan tanggung jawabnya, Komite Kredit telah memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Struktur dan Keanggotaan Komite Kredit

Struktur dan keanggotaan Komite Kredit berdasarkan Surat Keputusan Direksi No. 039/SKDIR/XI/2023 tanggal 28 November 2023 diuraikan sebagai berikut:

Credit Committee

The Information Technology Steering Committee was established to assist the Board of Commissioners and Board of Directors in supervising activities related to information technology, so as the information technology implementation can optimally support and provide added value to the Bank's business and operational activities.

Credit Committee Charter

In performing its duties and responsibilities, Credit Committee has a charter that refers to the Financial Services Authority Regulations.

Structure and Composition of the Credit Committee

Structure and composition of the Credit Committee is based on Board of Directors' Decision Letter No. 039/SKDIR/XI/2023 dated November 28, 2023, described as follows:

Susunan Structure	Diisi oleh Held by	
Ketua Chairperson	Presiden Direktur (Merangkap Anggota).	President Director (Concurrently Member)
Anggota Members	• Direktur Komersial; • Kepala Divisi Kredit Konvensional; dan • Kepala Bagian Analisa Risiko Kredit.	• Commercial Director; • Head of Conventional Credit Division; and • Head of Credit Risk Analysis Section.

Pernyataan Independensi Komite Kredit

Perseroan menjamin independensi seluruh anggota Komite Kredit dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite Kredit senantiasa bertindak secara profesional demi kepentingan Perseroan tanpa adanya intervensi dari pihak mana pun.

Tugas dan Tanggung Jawab Komite Kredit

Dalam menjalankan fungsinya, Komite Kredit memiliki tugas dan tanggung jawab antara lain:

1. Membantu Direksi dalam mengevaluasi dan memutuskan permohonan kredit; dan
2. Melaksanakan tugasnya dalam pemberian keputusan kredit secara profesional, jujur, objektif, cermat, dan seksama.

Rapat Komite Kredit

Komite Kredit tidak memiliki kebijakan terkait rapat komite. Semua keputusan terkait kredit dilakukan secara sirkuler.

Laporan Pelaksanaan Kerja Komite Kredit

Komite Kredit telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2023, antara lain:

1. Membantu Direksi dalam mengevaluasi dan memutuskan permohonan kredit; dan
2. Melaksanakan tugasnya dalam pemberian keputusan kredit secara profesional, jujur, objektif, cermat, dan seksama.

Pengembangan Kompetensi Komite Kredit

Sepanjang tahun 2023, anggota Komite Kredit melakukan pengembangan kompetensi secara berkala, baik melalui media buku dan/atau informasi digital.

Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi dibentuk untuk membantu Dewan Komisaris dan Direksi dalam mengawasi kegiatan yang terkait dengan teknologi informasi, sehingga penyelenggaraan teknologi informasi dapat mendukung secara optimal dan memberikan nilai tambah bagi kegiatan bisnis dan operasional Bank.

Statement of Independency of Credit Committee

The Company guarantees the independency of all Credit Committee members in performing their duties and responsibilities. Credit Committee members always act professionally in the Company's interests, without any intervention from any party.

Duties and Responsibilities of the Credit Committee

In performing its functions, the Credit Committee has duties and responsibilities as follows:

1. Assisting the Board of Directors in evaluating and deciding credit applications; and
2. Carrying out its duties in making credit decisions professionally, honestly, objectively, carefully, and thoroughly.

Credit Committee's Meeting

The Credit Committee does not have any policy on committee meetings. All decisions related to credit are made circularly.

Report on the Implementation of Credit Committee's Work

The Credit Committee realized its duties and responsibilities throughout 2023, including:

1. Assisting the Board of Directors in evaluating and deciding credit applications; and
2. Carrying out its duties in making credit decisions professionally, honestly, objectively, carefully, and thoroughly.

Competency Development of the Credit Committee

Throughout 2023, the Credit Committee members carried out routine competency development, either through books and/or digital information.

Information Technology Steering Committee

The Information Technology Steering Committee was established to assist the Board of Commissioners and Board of Directors in supervising activities related to information technology, so as the information technology implementation can optimally support and provide added value to the Bank's business and operational activities.

Pedoman Kerja Komite Pengarah Teknologi Informasi

Dalam menjalankan tugas dan tanggung jawabnya, Komite Pengarah Teknologi Informasi telah memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum.

Information Technology Steering Committee's Charter

In performing its duties and responsibilities, the Information Technology Steering Committee has a charter that refers to Financial Services Authority Regulation No. 11/POJK.03/2022 on Implementation of Information Technology by Commercial Banks and Financial Services Authority Circular No. 21/SEOJK.03/2017 on Implementation of Risk Management in the Use of Information Technology for Commercial Banks.

Struktur dan Keanggotaan Komite Pengarah Teknologi Informasi

Struktur dan keanggotaan Komite Pengarah Teknologi Informasi berdasarkan Surat Keputusan Direksi No. 016/SKDIR/VI/2023 tanggal 21 Juni 2023 diuraikan sebagai berikut:

Structure and Composition of the Information Technology Steering Committee

Structure and composition of the Information Technology Steering Committee is based on Board of Directors' Decision Letter No. 016/SKDIR/VI/2023 dated June 21, 2023, described as follows:

Susunan Structure	Diisi oleh Held by	
Ketua **Chairperson**	Direktur TI & Operasional (Merangkap Anggota).	Director of IT & Operations (Concurrently Member).
Sekretaris **Secretary**	Kepala Divisi TI (Merangkap Anggota).	Head of IT Division (Concurrently Member).
Anggota Tetap **Permanent Member**	• Direktur Kepatuhan; • Direktur Keuangan & *Treasury*; • Direktur Komersial; • Kepala Satuan Kerja Manajemen Risiko & Sistem Prosedur; • Kepala Divisi Operasional; • Kepala Satuan Kerja Kepatuhan & APU-PPT; • Kepala Divisi *Consumer* & *Fintech Channel*; • Kepala Divisi Kredit Konvensional; dan • Kepala Divisi Bisnis Digital.	• Compliance Director; • Finance & Treasury Director; • Commercial Director; • Head of Risk Management & System Procedure Division; • Head of Operational Division; • Head of Compliance & AML-CFT Division; • Head of Consumer & Fintech Channel Division; • Head of Conventional Credit Division; and • Head of Digital Business Division.
Anggota Tidak Tetap **Non-Permanent Member**	• Kepala Divisi Keuangan, Akuntansi, dan MIS; • Kepala Divisi Treasury & *Financial Institution*; • Kepala Divisi Satuan Kerja Audit Intern; • Kepala Bagian TI; • Kepala Bagian *Fintech Channel*; • Kepala Bagian *Consumer*; dan • Pimpinan Cabang.	• Head of Finance, Accounting, and MIS Division; • Head of Treasury & Financial Institution Division; • Head of Internal Audit Division; • Head of IT; • Head of Fintech Channel; • Head of Consumer Department; and • Branch Leader.

Pernyataan Independensi Komite Pengarah Teknologi Informasi

Perseroan menjamin independensi seluruh anggota Komite Pengarah Teknologi Informasi dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite Pengarah Teknologi Informasi senantiasa bertindak secara profesional demi kepentingan Perseroan tanpa adanya intervensi dari pihak mana pun.

Statement of Independency of the Information Technology Steering Committee

The Company guarantees the independency of all members of the Information Technology Steering Committee in performing their duties and responsibilities. Members of the Information Technology Steering Committee always act professionally in the Company's interests, without any intervention from any party.

Tugas dan Tanggung Jawab Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi memiliki tugas dan tanggung jawab memberikan rekomendasi kepada Direksi sebagai berikut:

1. Rencana strategis TI yang sejalan dengan rencana korporasi Bank;

Duties and Responsibilities of the Information Technology Steering Committee

The Information Technology Steering Committee has the duties and responsibilities in providing recommendations to the Board of Directors as follows:

1. IT strategic plan that is in line with the Bank's corporate plan;

2. Kebijakan, standar, dan prosedur TI;
3. Kesesuaian antara rencana pengembangan TI dan rencana strategis TI;
4. Kesesuaian antara pelaksanaan pengembangan TI dan rencana pengembangan TI;
5. Evaluasi atas efektivitas biaya TI terhadap pencapaian manfaat yang direncanakan;
6. Pemantauan atas kinerja TI dan upaya peningkatan kinerja TI
7. Upaya penyelesaian berbagai masalah terkait TI yang tidak dapat diselesaikan oleh satuan kerja pengguna dan penyelenggara TI secara efektif, efisien, dan tepat waktu; dan
8. Kecukupan dan alokasi sumber daya terkait TI yang dimiliki Bank.

Rapat Komite Pengarah Teknologi Informasi

Kebijakan rapat Komite Pengarah Teknologi Informasi diatur dalam Surat Keputusan Direksi No. 015/SKDIR/VI/2023 tentang Piagam Komite Pengarah Teknologi dan Informasi. Rapat diadakan minimal 2 kali dalam setahun dengan kuorum kehadiran sekurang-kurangnya 51% dari jumlah anggota komite. Sepanjang tahun 2023, Komite Pengarah Teknologi Informasi telah melaksanakan rapat sebanyak 2 kali dengan rata-rata tingkat kehadiran rapat lebih dari 50,00%. Adapun agenda rapat Komite Pengarah Teknologi Informasi membahas mengenai rekomendasi:

1. Rencana strategis TI;
2. Kebijakan, standar, dan prosedur TI;
3. Kesesuaian pengembangan TI dengan rencana strategis TI;
4. Kesesuaian pelaksanaan pengembangan dengan rencana strategis TI;
5. Evaluasi atas efektivitas biaya TI dengan pencapaian manfaat yang direncanakan;
6. Pemantauan dan upaya peningkatan kinerja TI;
7. Upaya penyelesaian permasalahan TI yang tidak dapat terselesaikan; dan
8. Kecukupan dan sumber daya TI yang dimiliki.

Laporan Pelaksanaan Kerja Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2023, antara lain:

1. Menyusun laporan rencana strategis TI 2024-2025;
2. Pengkinian kebijakan, standar, dan prosedur TI (Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022);
3. Sertifikasi ISO 27001 – 2022 Sistem Manajemen Keamanan Informasi;
4. Penilaian ketahanan dan keamanan siber;
5. Laporan rencana pengembangan TI; dan
6. Penilaian tingkat digital maturitas Bank (Assessment Rancangan Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2023).

2. IT policies, standards, and procedures;
3. Conformity between IT development plans and IT strategic plans;
4. Conformity between the IT implementation development and the IT development plan;
5. Evaluation of IT cost effectiveness towards achieving planned benefits;
6. Monitoring of IT performance and efforts to improve IT performance
7. Efforts to resolve various IT-related issues that cannot be resolved by IT users and providers effectively, efficiently, and in a timely manner; and
8. The policy on adequacy and allocation of IT-related resources owned by the Bank.

Information Technology Steering Committee's Meeting

The policy on Information Technology Steering Committee meeting are stipulated in the Board of Directors' Decision Letter No. 015/SKDIR/VI/2023 on the Charter of the Technology and Information Steering Committee. Meetings are held at least 2 times a year with an attendance quorum of at least 51% of the total committee members. Throughout 2023, the Information Technology Steering Committee held 2 meetings with an average meeting attendance rate of more than 50.00%. The agenda of Information Technology Steering Committee meeting is to discuss the recommendations of:

1. IT strategic plan;
2. IT policies, standards, and procedures;
3. Conformity of IT development with IT strategic plan;
4. Conformity of development implementation with IT strategic plans;
5. Evaluation of IT cost effectiveness with the achievement of planned benefits;
6. Monitoring and efforts to improve IT performance;
7. Efforts to resolve IT issues that cannot be resolved; and
8. Adequacy and IT resources owned.

Report on the Implementation of Information Technology Steering Committee's Work

The Information Technology Steering Committee realized its duties and responsibilities throughout 2023, including:

1. Preparation of 2024-2025 IT strategic plan report;
2. Update of IT policies, standards, and procedures (Financial Services Authority Regulation No. 11/POJK.03/2022);
3. Certification of ISO 27001 – 2022 Information Security Management System;
4. Assessment of cyber resilience and security;
5. Report of IT development plan; and
6. Assessment of the Bank's digital maturity level (Assessment of Draft Financial Services Authority Circular Letter No. 24/SEOJK.03/2023).

Pengembangan Kompetensi Komite Pengarah Teknologi Informasi

Program pengembangan kompetensi yang diikuti anggota Komite Pengarah Teknologi Informasi sepanjang tahun 2023 sebagai berikut:

Competency Development of the Information Technology Steering Committee

The competency development programs attended by Information Technology Steering Committee members throughout 2023 are as follows:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Pelatihan *Awareness* ISO/IEC 27001-2022 ISO/IEC 27001-2022 Awareness Training	Januari January	Hope Training & Consulting
User Training dan Sosialisasi Simulasi Go Live Temenos T24 User Training and Dissemination of Go Live Temenos T24 Simulation	Januari January	Bank Ganesha
Sosialisasi Program dan Modul Kerja Tahun 2023 Dissemination of Programs and Work Modules in 2023	Januari January	Bank Ganesha
Workshop Module Retail Bonds System	Februari February	Praisindo
Sosialisasi *Anti Money Laundering* (AML) *Counter Financing of Terrorism* (CFT), *Good Corporate Governance* (GCG), Kode Etik, dan Sumber Daya Manusia Dissemination of Anti Money Laundering (AML), Counter-Terrorist Financing (CFT), Good Corporate Governance (GCG), Code of Conduct, and Human Resources	Februari February	Bank Ganesha
Refreshment Manajemen Risiko Risk Management Refreshment	Maret March	Efektifpro dan Badan Sertifikasi Manajemen Risiko Efektifpro and Risk Management Certification Agency
Training Sertifikasi ISO 27001:2022 ISO 27001:2022 Certification Training	Maret March	Hope Training & Consulting
Pelaksanaan Rekonsiliasi Data Migrasi (DM4) Reconciliation Implementation of Migration Data (DM4)	April April	Internal Bank Ganesha
Pengelolaan Manajemen Risiko Teknologi berdasarkan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 Management of Technology Risk Management based on Financial Services Authority Regulation No. 11/POJK.03/2022	Mei May	Triniti Solusi Kreatifindo
AWS General Overview	Mei May	AWS Indonesia
Financial Integrity Rating on Money Laundering and Terrorism Financing (FIR on ML/TF)	Juni June	Andara Sarana
Sosialisasi Penggunaan Menu Aplikasi Data Ware House Laporan Dissemination of the Use of Application Menu Data Ware House Report	Juni June	Fortress Data Service (FDS)
Pelatihan Rekonsiliasi Data Migrasi 5 Reconciliation Training of Migration Data 5	Juni June	Fortress Data Service (FDS)
Sosialisasi (*Induction*) *Anti Money Laundering* (AML) *Counter Financing of Terrorism* (CFT), SQM, Sumber Daya Manusia, Satuan Kerja Manajemen Risiko (SKMR) dan Digital Bisnis Dissemination (Induction) Anti Money Laundering (AML) Counter Financing of Terrorism (CFT), SQM, Human Resources, Risk Management Work Unit (SKMR) and Digital Business	Juni June	Internal Bank Ganesha
Pelatihan Pelaksanaan Rekonsiliasi Data Migrasi 5 T24 Training on Implementation of Migration Data Reconciliation 5 T24	Juni June	Internal Bank Ganesha
Sosialisasi Ketahanan dan Keamanan dalam Menghadapi Risiko Siber Dissemination of Resilience and Security in Facing Cyber Risks	Juni June	Internal Bank Ganesha
Sosialisasi Penggunaan Aplikasi Temenos dan *Anti Money Laundering* (AML) Dissemination of the Use of the Temenos Application and Anti Money Laundering (AML)	Juli July	Internal Bank Ganesha
AWS Technical Essentials	Juli July	AWS Indonesia

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Rekonsiliasi Data Migrasi Go Live Temenos Reconciliation of Go Live Temenos Migration Data	Juli July	Fortress Data Service (FDS)
AWS Security Essentials	Juli July	AWS Indonesia
Architecting on AWS	Agustus August	AWS Indonesia
Sosialisasi Penggunaan Portal Ketentuan dan Portal *Report Reminder* Dissemination on the Use of Provisions Portal and Report Reminder Portal	Agustus August	Internal Bank Ganesha - Kepatuhan Ganesha Bank Internal - Compliance
System Operations on AWS	September September	AWS Indonesia
Data Ware House (DWH) Temenos (T24)	September September	Fortress Data Service (FDS)
Training Aplikasi *Fraud Detection System* PT Fortress Data Service Application Training of Fraud Detection System of PT Fortress Data Service	September September	Fortress Data Service (FDS)
DevOps Engineering on AWS	Oktober October	AWS Indonesia
Sosialisasi Nomor Pokok Wajib Pajak (NPWP) 16 Digit dan Nomor Identitas Tempat Kegiatan Usaha (NITKU) 22 Digit Dissemination of 16-digit Taxpayer Identification Number (NPWP) and 22-digit Business Activity Place Identification Number (NITKU)	Oktober October	KPP Madya Jakarta Barat Medium Tax Office West Jakarta
Enterprise Architecture: TOGAF 9 Foundation with International Exam Preparation	November November	Andalan Teknologi Informasi
Developing on AWS	November November	AWS Indonesia
Jenkins, From Zero to Zero: Become a DevOps Jenkins Master	November November	Udemy

Komite Manajemen Risiko

Komite Manajemen Risiko dibentuk untuk memastikan kerangka kerja manajemen risiko telah memberikan perlindungan yang memadai terhadap seluruh risiko Bank. Selain itu, Komite Manajemen Risiko juga menyusun kebijakan, strategi dan pedoman penerapan manajemen risiko, serta menyempurnakan penerapan manajemen risiko.

Pedoman Kerja Komite Manajemen Risiko

Dalam menjalankan tugas dan tanggung jawabnya, Komite Manajemen Risiko telah memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tanggal 22 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

Risk Management Committee

The Risk Management Committee was established to ensure the risk management framework provides adequate protection for all Bank risks. In addition, the Risk Management Committee also prepares policies, strategies, and guidelines for implementing risk management, and improving the risk management implementation.

Risk Management Committee Charter

In performing its duties and responsibilities, the Risk Management Committee has a charter that refers to Financial Services Authority Regulation No. 18/POJK.03/2016 dated March 22, 2016, on Risk Management Implementation for Commercial Banks, and Financial Services Authority Circular No. 34/SEOJK.03/2016 dated September 1, 2016, on Risk Management Implementation for Commercial Banks.

Struktur dan Keanggotaan Komite Manajemen Risiko

Struktur dan keanggotaan Komite Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 003/SKDIR/I/2019 tanggal 28 Januari 2019 diuraikan sebagai berikut:

Structure and Composition of the Risk Management Committee

Structure and composition of the Risk Management Committee is based on Board of Directors' Decision Letter No. 003/SKDIR/I/2019 dated January 28, 2019, described as follows:

Susunan Structure	Diisi oleh Held by	
Ketua **Chairperson**	Direktur yang Membawahi Fungsi Kepatuhan	Director in Charge of Compliance Function
Sekretaris **Secretary**	Kepala Satuan Kerja Manajemen Risiko & Sistem dan Prosedur	Head of Risk Management & System and Procedure Division
Anggota Tetap **Permanent Member**	Direksi	Board of Directors
Anggota Tidak Tetap **Non-Permanent Member**	• Kepala Divisi; dan • Kepala Bagian yang Berkepentingan Diundang.	• Head of Divisions; and • Head of Relevant Departments are Invited.

Pernyataan Independensi Komite Manajemen Risiko

Perseroan menjamin independensi seluruh anggota Komite Manajemen Risiko dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite Manajemen Risiko senantiasa bertindak secara profesional demi kepentingan Perseroan tanpa adanya intervensi dari pihak mana pun.

Statement of Independency of the Risk Management Committee

The Company guarantees the independency of all members of the Risk Management Committee in performing their duties and responsibilities. Members of Risk Management Committee always act professionally in the Company's interests, without any intervention from any party.

Tugas dan Tanggung Jawab Komite Manajemen Risiko

Dalam menjalankan fungsinya, Komite Manajemen Risiko memiliki tugas dan tanggung jawab antara lain:

1. Memberikan masukkan kepada Direksi dalam rangka penyusunan kebijakan manajemen risiko terutama yang berkaitan dengan pengelolaan risiko;
2. Mengawasi agar kebijakan manajemen risiko diterapkan dengan sebaik-baiknya; dan
3. Mengevaluasi dan melakukan kajian secara berkala terhadap kebijakan manajemen risiko dan memberi saran apabila perlu dilakukan perubahan.

Duties and Responsibilities of the Risk Management Committee

In performing its functions, the Risk Management Committee has duties and responsibilities, among others:

1. Providing input to the Board of Directors in the context of formulating risk management policies, especially those related to risk management;
2. Supervising that the risk management policies are implemented as well as possible; and
3. Evaluating and conducting periodic reviews of risk management policies and providing suggestions if changes are needed.

Rapat Komite Manajemen Risiko

Kebijakan rapat Komite Manajemen Risiko diatur dalam Surat Keputusan Direksi No. 003/SKDIR/I/19 tentang Komite Manajemen Risiko PT Bank Ganesha Tbk. Rapat diadakan minimal 1 kali dalam 3 bulan dengan kuorum kehadiran sekurang-kurangnya 50% dari jumlah anggota Komite. Sepanjang tahun 2023, Komite Manajemen Risiko telah melaksanakan rapat sebanyak 4 kali dengan rata-rata tingkat kehadiran rapat 100,00%. Adapun agenda rapat Komite Manajemen Risiko membahas dan menyetujui mengenai hasil penilaian profil risiko posisi triwulan IV 2022, triwulan I 2023, triwulan II 2023, dan triwulan III 2023.

Risk Management Committee's Meeting

The policy on Risk Management Committee meeting is stipulated in the Board of Directors' Decision Letter No. 003/SKDIR/I/19 on the Risk Management Committee of PT Bank Ganesha Tbk. Meetings are held at least once every 3 months with an attendance quorum of at least 50% of the total Committee members. Throughout 2023, the Risk Management Committee held 4 meetings with an average meeting attendance rate of 100.00%. The agenda for the Risk Management Committee meeting is to discuss and approve the risk profile assessment results for quarter IV 2022, quarter I 2023, quarter II 2023, and quarter III 2023.

Laporan Pelaksanaan Kerja Komite Manajemen Risiko

Komite Manajemen Risiko telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2023, antara lain:

1. Menyetujui hasil penilaian profil risiko posisi triwulan IV 2022, triwulan I 2023, triwulan II 2023, dan triwulan III 2023;
2. Menetapkan *risk appetite* dan *risk tolerance* Bank tahun 2024; dan
3. Melakukan sosialisasi budaya risiko kepada seluruh jajaran manajemen dan karyawan.

Pengembangan Kompetensi Komite Manajemen Risiko

Program pengembangan kompetensi yang diikuti anggota Komite Manajemen Risiko sepanjang tahun 2023 sebagai berikut:

Report on the Implementation of Risk Management Committee's Work

The Risk Management Committee realized its duties and responsibilities throughout 2023, including:

1. Approve the risk profile assessment results for quarter IV 2022, quarter I 2023, quarter II 2023, and quarter III 2023;
2. Determine the Bank's risk appetite and risk tolerance in 2024; and
3. Disseminate risk culture to all levels of management and employees.

Competency Development of the Risk Management Committee

The competency development programs attended by the Risk Management Committee members throughout 2023 are as follows:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Perlindungan Konsumen terhadap Kejahatan Keuangan Digital Consumer Protection against Digital Financial Crime	Juni June	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars
How to Manage Climate Related Risk in Banking Industry	Juni June	OJK Institute
Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Sektor Perbankan Getting to Know More about Regulations on P2SK Law in Strengthening Banking Sector	Juli June	OJK Institute
The 7th Indonesia Risk Management Outlook (IRMO) 2024	Oktober October	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Pengawasan *Market Conduct* dan Perlindungan Konsumen di Sektor Jasa Keuangan Pasca Penerbitan Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 dan UU P2SK Market Conduct Supervision and Consumer Protection in Financial Services Sector Post Issuance of Financial Services Authority Regulation No. 6/POJK.07/2022 and P2SK Law	November November	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Refreshment Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management

Komite Personalia

Sebagai komite pendukung Direksi, Komite Personalia berfungsi untuk membantu Direksi dalam merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi ketenagakerjaan, serta memberikan saran-saran dan langkah perbaikan yang sesuai dengan peraturan ketenagakerjaan di perbankan dan Undang-undang Ketenagakerjaan yang berlaku di Indonesia.

Pedoman Kerja Komite Personalia

Dalam menjalankan tugas dan tanggung jawabnya, Komite Personalia telah memiliki pedoman kerja yang mengacu pada perundang-undangan yang berlaku tentang Ketenagakerjaan dan peraturan pelaksanaannya.

Personnel Committee

As a supporting committee for the Board of Directors, the Personnel Committee functions to assist the Board of Directors in formulating policies, supervising policy implementation, monitoring developments and employment conditions, as well as providing suggestions and corrective steps in accordance with labor regulations in banking and the Labor Law applicable in Indonesia.

Personnel Committee Charter

In carrying out the duties and responsibilities, the Personnel Committee has the charter that refers to the applicable laws on Manpower and its implementing regulations.

Struktur dan Keanggotaan Komite Personalia

Struktur dan keanggotaan Komite Personalia berdasarkan Surat Keputusan Direksi No. 016/SK/DIR/III/16 tanggal 1 Maret 2016 diuraikan sebagai berikut:

Structure and Composition of the Personnel Committee

Structure and composition of the Personnel Committee is based on Board of Directors' Decision Letter No. 016/SK/DIR/III/16 dated March 1, 2016, described as follows:

Susunan Structure	Diisi oleh Held by	
Ketua Chairperson	Presiden Direktur	President Director
Sekretaris Secretary	Kepala Bagian Sumber Daya Manusia	Head of Human Resources Department
Anggota Member	• Direktur; dan • Kepala Bagian Sumber Daya Manusia.	• Director; and • Head of Human Resources Department.

Pernyataan Independensi Komite Personalia

Perseroan menjamin independensi seluruh anggota Komite Personalia dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite Personalia senantiasa bertindak secara profesional demi kepentingan Perseroan tanpa adanya intervensi dari pihak mana pun.

Statement of Independency of Personnel Committee

The Company guarantees the independency of all Personnel Committee members in performing their duties and responsibilities. Personnel Committee members always act professionally in the Company's interests, without any intervention from any party.

Tugas dan Tanggung Jawab Komite Personalia

Komite Personalia memiliki tugas dan tanggung jawab sebagai berikut:

1. Merumuskan kebijakan ketenagakerjaan; dan
2. Memantau kebijakan ketenagakerjaan yang telah diterapkan sesuai dengan ketentuan dengan memperhatikan kondisi keuangan dan kewajaran dari *peer group* dan perkembangan strategis perusahaan.

Duties and Responsibilities of the Personnel Committee

The Personnel Committee has the following duties and responsibilities:

1. Formulating employment policies; and
2. Monitoring that the employment policies that have been implemented are in accordance with the provisions, by observing the financial condition and fairness of peer group and strategic development of the Company.

Rapat Komite Personalia

Kebijakan rapat Komite Personalia diatur dalam Surat Keputusan Direksi No. 016/SK/DIR/III/2016 tanggal 1 Maret 2016. Rapat dilaksanakan untuk memantau perkembangan dan kondisi ketenagakerjaan, memberikan saran/langkah perbaikan, serta memenuhi peraturan ketenagakerjaan Bank dan Undang-Undang Ketenagakerjaan. Sepanjang tahun 2023, Komite Personalia tidak melaksanakan rapat komite.

Personnel Committee's Meeting

The policy on Personnel Committee meeting is stipulated in the Board of Directors' Decision Letter No. 016/SK/DIR/III/2016 dated March 1, 2016. Meetings are held to monitor developments and employment conditions, provide suggestions/improvement steps, and comply with the Bank employment regulations and Labor Law. Throughout 2023, the Personnel Committee did not hold any committee meetings.

Laporan Pelaksanaan Kerja Komite Personalia

Komite Personalia telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2023, antara lain:

1. Memberikan solusi atau jalan keluar masalah ketenagakerjaan;
2. Melakukan promosi, mutasi, dan rotasi karyawan; serta
3. Memberikan sanksi/hukuman berupa surat peringatan kepada karyawan yang melakukan pelanggaran ketenagakerjaan.

Report on the Implementation of Personnel Committee's Work

The Personnel Committee realized its duties and responsibilities throughout 2023, including:

1. Providing solutions or settlement to employment issues;
2. Carrying out promotion, transfer, and employee rotation; and
3. Imposing sanction/punishment in form of warning letters to employee who commits employment violation.

Pengembangan Kompetensi Komite Personalia

Program pengembangan kompetensi yang diikuti anggota Komite Personalia sepanjang tahun 2023 sebagai berikut:

Competency Development of the Personnel Committee

The competency development programs attended by Personnel Committee members throughout 2023 are as follows:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
The Role of Governance Risk & Compliance (GRC) in Supporting Financial Sector Performance	Februari February	OJK Insitute
Membangun Keyakinan Nasabah Aset Digital dari Risiko Siber Establishing Digital Asset Customer Confidence from Cyber Risk	Mei May	OJK Institute
Penerapan *Cloud Computing* di Industri Jasa Keuangan Application of Cloud Computing in Financial Services Industry	Juni June	OJK Institute
Perlindungan Konsumen terhadap Kejahatan Keuangan Digital Consumer Protection against Digital Financial Crime	Juni June	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars
Strategi Pengembangan SDM untuk Dorong Pemenuhan Kebutuhan Talenta Digital Industri Jasa Keuangan HR Development Strategy to Promote Fulfillment of Digital Talent Needs in Financial Services Industry	Juni June	Binar Academy
How to Manage Climate Related Risk in Banking Industry	Juni June	OJK Institute
Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Sektor Perbankan Getting to Know More about Regulations on P2SK Law in Strengthening Banking Sector	Juni June	OJK Institute
Pemahaman dan Kajian Strategis Undang-Undang No. 6 Tahun 2023 Cipta Kerja Understanding and Strategic Study of Law No. 6 of 2023 on Job Creation	Juni June	Lembaga Pusat Kajian dan Pengembangan Sumber Daya Indonesia Indonesian Center for Resource Studies and Development Institute
Refreshment Manajemen Risiko Risk Management Refreshment	Agustus August	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Masa Depan Ekonomi Indonesia di Era Teknologi *Artificial Intelligence* (AI) The Future of Indonesian Economy in the Era of Artificial Intelligence (AI) Technology	Agustus August	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars
Enhancing Financial Performance Through Data Analytics	Agustus August	OJK Institute
Pemanfaatan *Internet of Things* (IoT) di Industri Jasa Keuangan Utilization of the Internet of Things (IoT) in Financial Services Industry	September September	OJK Institute
The 7th Indonesia Risk Management Outlook (IRMO) 2024	Oktober October	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Pengawasan *Market Conduct* dan Perlindungan Konsumen di Sektor Jasa Keuangan Pasca Penerbitan Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 dan UU P2SK Market Conduct Supervision and Consumer Protection in Financial Services Sector Post Issuance of Financial Services Authority Regulation No. 6/POJK.07/2022 and P2SK Law	November November	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Indonesia Finance Zoominar IFA-VI-2023	November November	Economic Review
Refreshment Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	Desember December	Bankers Association for Risk Management

Komite *Anti Fraud*

Komite *Anti Fraud* merupakan komite pendukung Direksi yang dibentuk untuk mengawasi penerapan strategi *anti fraud* dan memastikan penanganan permasalahan *fraud* secara tepat.

Pedoman Kerja Komite *Anti Fraud*

Dalam menjalankan tugas dan tanggung jawabnya, Komite *Anti Fraud* telah memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Struktur dan Keanggotaan Komite *Anti Fraud*

Struktur dan keanggotaan Komite *Anti Fraud* berdasarkan Surat Keputusan Direksi No. 006/SKDIR/III/2020 tanggal 17 Maret 2020 diuraikan sebagai berikut:

Anti Fraud Committee

The Anti-Fraud Committee is a supporting committee of the Board of Directors established to supervise the implementation of anti-fraud strategies and ensure appropriate handling of fraud issues.

Anti Fraud Committee Charter

In carrying out its duties and responsibilities, the Anti-Fraud Committee already has a Charter that refers to the Financial Services Authority Regulations.

Structure and Composition of the Anti Fraud Committee

Structure and composition of the Anti-Fraud Committee is based on Board of Directors' Decision Letter No. 006/SKDIR/III/2020 dated March 17, 2020 described as follows:

Susunan Structure	Diisi oleh Held by	
Ketua Chairperson	Presiden Direktur	President Director
Sekretaris Secretary	Kepala Satuan Kerja Audit Intern	Head of Internal Audit Unit
Anggota Tetap Permanent Member	• Kepala Satuan Kerja Kepatuhan & APU PPT; • Kepala Satuan Kerja Manajemen Risiko & Sistem Prosedur; • Kepala Bagian Sumber Daya Manusia; dan • Kepala Bagian Legal & Remedial.	• Head of Compliance & AML CFT Division; • Head of Risk Management & System Procedure Division; • Head of Human Resources Department; and • Head of Legal & Remedial Department.
Anggota Tidak Tetap Non-Permanent Member	Kepala Divisi/Kepala Bagian yang berkepentingan/diundang	Heads of relevant Divisions/Departments are invited

Pernyataan Independensi Komite *Anti Fraud*

Perseroan menjamin independensi seluruh anggota Komite *Anti Fraud* dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite *Anti Fraud* senantiasa bertindak secara profesional demi kepentingan Perseroan tanpa adanya intervensi dari pihak mana pun.

Tugas dan Tanggung Jawab Komite *Anti Fraud*

Dalam menjalankan fungsinya, Komite *Anti Fraud* memiliki tugas dan tanggung jawab antara lain:

1. Memiliki tanggung jawab kepada Presiden Direktur, serta hubungan komunikasi dengan pelaporan secara langsung kepada Dewan Komisaris dan Komite Audit;
2. Menangani penerapan strategi *anti fraud* yang efektif dalam organisasi Bank dalam bentuk sistem pengendalian *fraud* dengan berkoordinasi dengan unit kerja/bagian/pejabat terkait dalam rangka memperkuat sistem pengendalian internal;

Statement of Independency of the Anti-Fraud Committee

The Company guarantees the independency of all members of the Anti-Fraud Committee in performing their duties and responsibilities. Members of Anti-Fraud Committee always act professionally in the Company's interests, without any intervention from any party.

Duties and Responsibilities of the Anti Fraud Committee

In performing its functions, the Anti-Fraud Committee has duties and responsibilities, among others:

1. Having responsibility to the President Director, as well as communication relations with reporting directly to the Board of Commissioners and Audit Committee;
2. Managing the implementation of effective anti fraud strategies within the Bank organization in form of fraud control system by coordinating with related divisions/departments/officials to strengthen the internal control system;

3. Komite *Anti Fraud* bertugas untuk:
   a. Pengembangan budaya dan kepedulian terhadap *anti fraud* pada seluruh jenjang organisasi, antara lain meliputi deklarasi *anti fraud statement* dan komunikasi yang memadai kepada seluruh jenjang organisasi tentang perilaku yang termasuk tindakan *fraud*;
   b. Penyusunan dan pengawasan penerapan Kode Etik terkait dengan pencegahan *fraud* bagi seluruh jenjang organisasi;
   c. Penyusunan kebijakan dan pengawasan penerapan strategi *anti fraud* secara menyeluruh;
   d. Pengembangan kualitas SDM, khususnya yang terkait dengan peningkatan *awareness* dan pengendalian *fraud*;
   e. Pemantauan dan evaluasi atas kejadian-kejadian *fraud* serta penetapan tindak lanjutnya;
   f. Pengembangan saluran komunikasi yang efektif di internal Bank agar seluruh pejabat/karyawan Bank memahami dan mematuhi kebijakan dan prosedur yang berlaku, termasuk kebijakan dalam rangka pengendalian *fraud;* serta
   g. Mengevaluasi dan memutuskan apakah sebuah kejadian merupakan tindakan *fraud* atau bukan.

Rapat Komite *Anti Fraud*

Kebijakan rapat Komite *Anti Fraud* diatur dalam Surat Keputusan Direksi No. 006/SKDIR/III/2020 tentang Perubahan Susunan Keanggotaan Tugas dan Tanggung Jawab Komite *Anti Fraud*. Rapat dapat diadakan minimal 1 kali setiap semester.

Sepanjang tahun 2023, Komite *Anti Fraud* telah melaksanakan rapat sebanyak 1 kali setiap semester dengan agenda rapat membahas mengenai:

1. Peningkatan kualitas penerapan strategi *anti fraud* dengan melakukan sosialisasi penerapan strategi *anti fraud* secara berkala kepada pejabat maupun karyawan kantor pusat dan kantor cabang;
2. Media penyampaian pelaporan dugaan pelanggaran (*whistleblowing*) dan melakukan sosialisasi kepada pihak intern maupun ekstern melalui poster-poster/ *screen* TV yang ditempatkan pada seluruh kantor Bank Ganesha, situs web, media sosial (Facebook dan Instagram) serta screen ATM; dan
3. Cakupan dalam program audit intern serta meninjau hasil audit untuk mengetahui temuan-temuan yang berpotensi terjadi *fraud*.

3. The Anti Fraud Committee is in charge of:
   a. Developing culture and awareness of anti fraud at all levels of the organization, including declaring anti fraud statement and adequate communication to all levels of the organization regarding conducts that fall into fraud act;
   b. Preparing and supervising the implementation of Code of Conduct related to fraud prevention for all levels of the organization;
   c. Preparing policies and monitoring the implementation of comprehensive anti fraud strategies;
   d. Developing the quality of human resources, particularly those related to increasing awareness and controlling fraud;
   e. Monitoring and evaluating fraud incidents and determining follow-up actions;
   f. Developing effective communication channels within the Bank so that all Bank officials/employees understand and comply with applicable policies and procedures, including policies for controlling fraud; and
   g. Evaluating and deciding whether an incident is an act of fraud or not.

Anti-Fraud Committee Meeting

The policy on Anti Fraud Committee meeting is stipulated in the Board of Directors' Decision Letter No. 006/SKDIR/III/2020 on Changes in the Composition of Duties and Responsibilities of Anti Fraud Committee. Meetings can be held at least once every semester.

Throughout 2023, the Anti Fraud Committee held meetings once every semester with the meeting agenda discussing:

1. Improving the quality of anti-fraud strategy implementation by regularly disseminating the anti-fraud strategy to officials and employees of head office and branch offices;
2. Reporting channel for alleged violations (whistleblowing) and disseminating it to both internal and external parties through posters/TV screens placed at all Bank Ganesha offices, websites, social media (Facebook and Instagram), and ATM screens; and
3. Reviewing scope in internal audit program and reviewing audit results to find out findings that potentially indicate fraud.

Laporan Pelaksanaan Kerja Komite *Anti Fraud*

Komite *Anti Fraud* telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2023, melalui:
1. Laporan bulanan *fraud* dalam kegiatan transfer dana; dan
2. Laporan semesteran strategi *anti fraud*.

Pengembangan Kompetensi Komite *Anti Fraud*

Pada tahun 2023, anggota Komite *Anti Fraud* telah mengikuti program pengembangan kompetensi dengan materi *Certified Anti-Fraud Manager* yang diselenggarakan oleh Asia Anti Fraud Manajemen.

Report on the Implementation of Anti-Fraud Committee's Work

The Anti-Fraud Committee realized its duties and responsibilities throughout 2023, through:
1. Monthly report of fraud in fund transfer activities; and
2. Semi-annual report of anti-fraud strategy.

Competency Development of the Anti-Fraud Committee

In 2023, members of Anti Fraud Committee attended competency development program with Certified Anti-Fraud Manager material organized by Asia Anti Fraud Management.

Komite Restrukturisasi

Komite Restrukturisasi dibentuk untuk membantu Direksi dalam menganalisa dan memutuskan permohonan restrukturisasi atau penyelesaian kredit sesuai dengan kewenangan yang ditetapkan.

Pedoman Kerja Komite Restrukturisasi

Dalam menjalankan tugas dan tanggung jawabnya, Komite Restrukturisasi telah memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Struktur dan Keanggotaan Komite Restrukturisasi

Struktur dan keanggotaan Komite Restrukturisasi berdasarkan Surat Keputusan Direksi No. 039/SKDIR/XI/2023 tanggal 28 November 2023 diuraikan sebagai berikut:

Restructuring Committee

The Restructuring Committee was formed to assist the Board of Directors in analyzing and deciding on requests for credit restructuring or settlement in accordance with the stipulated authorities.

Restructuring Committee Charter

In carrying out its duties and responsibilities, the Restructuring Committee has a Charter that refers to the Financial Services Authority Regulations.

Structure and Composition of the Restructuring Committee

Structure and composition of the Restructuring Committee is based on Board of Directors' Decision Letter No. 039/SKDIR/XI/2023 dated November 28, 2023, described as follows:

Susunan Structure	Diisi oleh Held by	
Ketua Chairperson	Presiden Direktur (Merangkap Anggota).	President Director (Concurrently Member).
Anggota Member	• Wakil Presiden Direktur; • Direktur Komersial; • Kepala Bagian *Legal* dan *Remedial*; dan • Kepala Bagian Analisa Risiko Kredit.	• Vice President Director; • Commercial Director; • Head of Legal and Remedial Department; and • Head of Credit Risk Analysis Department.

Pernyataan Independensi Komite Restrukturisasi

Perseroan menjamin independensi seluruh anggota Komite Restrukturisasi dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite Restrukturisasi senantiasa bertindak secara profesional demi kepentingan Perseroan tanpa adanya intervensi dari pihak mana pun.

Statement of Independency of the Restructuring Committee

The Company guarantees the independency of all Restructuring Committee members in performing their duties and responsibilities. Restructuring Committee members always act professionally in the Company's interests, without any intervention from any party.

Tugas dan Tanggung Jawab Komite Restrukturisasi

Komite Restrukturisasi memiliki tugas dan tanggung jawab sebagai berikut:

1. Memberikan persetujuan atau penolakan usulan restrukturisasi/penyelesaian kredit sesuai dengan batas wewenang;
2. Melaksanakan tugasnya dalam pemberian keputusan restrukturisasi/penyelesaian kredit secara profesional, jujur, obyektif, cermat, dan seksama;
3. Menolak permintaan dan/atau pengaruh pihak-pihak yang berkepentingan dengan permohonan atau usulan terkait untuk memberikan persetujuan yang hanya bersifat formalitas; dan
4. Mendahulukan kepentingan Perseroan di atas kepentingan pribadi atau keluarga, maupun pihak lainnya.

Rapat Komite Restrukturisasi

Komite Restrukturisasi tidak memiliki kebijakan terkait rapat komite. Semua keputusan terkait restrukturisasi dilakukan secara sirkuler dengan kuorum persetujuan anggota komite 100,00%.

Laporan Pelaksanaan Kerja Komite Restrukturisasi

Komite Restrukturisasi telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2023, yaitu dengan memberikan persetujuan atas usulan restrukturisasi kredit, penyelesaian kredit, hapus buku, hapus tagih, dan penjualan aset yang diambil alih.

Pengembangan Kompetensi Komite Restrukturisasi

Sepanjang tahun 2023, Komite Restrukturisasi tidak mengikuti kegiatan pengembangan kompetensi dari pihak eksternal. Meskipun demikian, Komite telah melakukan pengembangan kompetensi mandiri melalui media buku dan/atau informasi digital.

Duties and Responsibilities of the Restructuring Committee

The Restructuring Committee has the following duties and responsibilities:

1. Providing approval or rejection of credit restructuring/settlement proposals in accordance with the limits of authority;
2. Carrying out duties in making credit restructuring/settlement decisions professionally, honestly, objectively, carefully, and thoroughly;
3. Refusing requests and/or influence from parties who have an interest in related requests or proposals to give approval that is only a formality; and
4. Prioritizing the Company's interests above personal or family interests, as well as of other parties.

Restructuring Committee Meeting

The Restructuring Committee does not have any policy on committee meetings. All decisions related to restructuring are carried out circularly with a quorum of 100.00% approval from committee members.

Report on the Implementation of Restructuring Committee's Work

The Restructuring Committee realized its duties and responsibilities throughout 2023, by providing approval for proposed credit restructuring, credit settlement, write-off, haircut, and sale of foreclosed assets.

Competency Development of the Restructuring Committee

Throughout 2023, the Restructuring Committee did not attend any competency development activities held by external parties. However, the Committee carried out independent competency development through books and/or digital information.

Komite *Treasury*

Komite *Treasury* berfungsi untuk membantu Direksi dalam mengevaluasi dan/atau memutuskan permohonan terkait bisnis *treasury*.

Pedoman Kerja Komite *Treasury*

Dalam menjalankan tugas dan tanggung jawabnya, Komite *Treasury* telah memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Treasury Committee

The Treasury Committee functions to assist the Board of Directors in evaluating and/or deciding on requests related to the treasury business.

Treasury Committee Charter

In carrying out its duties and responsibilities, the Treasury Committee has a Charter that refers to the Financial Services Authority Regulations.

Struktur dan Keanggotaan Komite *Treasury*

Struktur dan keanggotaan Komite *Treasury* berdasarkan Surat Keputusan Direksi No. 039/SKDIR/XI/2023 tanggal 28 November 2023 diuraikan sebagai berikut:

Duties and Responsibilities of the Treasury Committee

Structure and composition of the Treasury Committee is based on Board of Directors' Decision Letter No. 039/SKDIR/XI/2023 dated November 28, 2023, described as follows:

Susunan Structure	Diisi oleh Held by	
Ketua Chairperson	Presiden Direktur (Merangkap Anggota).	President Director (Concurrently Member).
Anggota Lainnya Other Members	• Direktur Keuangan & *Treasury*; • Kepala Divisi *Treasury dan Financial Institution*; dan • Kepala Bagian Analisa Risiko Kredit.	• Finance & Treasury Director; • Head of Treasury and Financial Institution Division; and • Head of Credit Risk Analysis Department.

Pernyataan Independensi Komite *Treasury*

Perseroan menjamin independensi seluruh anggota Komite *Treasury* dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite *Treasury* senantiasa bertindak secara profesional demi kepentingan Perseroan tanpa adanya intervensi dari pihak mana pun.

Statement of Independency of the Treasury Committee

The Company guarantees the independency of all Treasury Committee members in performing their duties and responsibilities. Treasury Committee members always act professionally in the Company's interests, without any intervention from any party.

Tugas dan Tanggung Jawab Komite *Treasury*

Dalam menjalankan fungsinya, Komite *Treasury* memiliki tugas dan tanggung jawab antara lain:

1. Memberikan keputusan atas usulan terkait bisnis *treasury* sesuai dengan batas wewenang dan jenis produk;
2. Melaksanakan tugasnya dalam pemberian keputusan terkait bisnis *treasury* secara profesional, jujur, objektif, cermat, dan seksama;
3. Menolak permintaan dan/atau pengaruh pihak-pihak yang berkepentingan dengan permohonan terkait untuk memberikan keputusan yang hanya bersifat formalitas; serta
4. Mendahulukan kepentingan ekonomis Perseroan di atas kepentingan ekonomis pribadi atau keluarga, maupun pihak lainnya.

Duties and Responsibilities of the Treasury Committee

In carrying out its functions, the Treasury Committee has duties and responsibilities, including:

1. Making decisions on proposals related to the treasury business in accordance with the limits of authority and types of products;
2. Carrying out duties in making decisions related to the treasury business professionally, honestly, objectively, carefully, and thoroughly.
3. Refusing requests and/or influence from parties who have an interest in related requests to provide decision that is only a formality; and
4. Prioritizing the Company's economic interests above economic interests of personal or family, or of other parties.

Rapat Komite *Treasury*

Kebijakan rapat Komite Treasury diatur dalam Surat Keputusan Direksi No. 039/SKDIR/XI/2023. Keputusan terkait bisnis treasury dapat dilakukan secara sirkuler maupun melalui rapat. Sepanjang tahun 2023, pengambilan keputusan terkait bisnis *treasury* dilakukan secara sirkuler.

Treasury Committee Meeting

The policy on Treasury Committee meeting is stipulated in the Board of Directors' Decision Letter No. 039/SKDIR/XI/2023. Decisions related to treasury business can be made circularly or through meetings. Throughout 2023, decisions on treasury business were made in a circular manner.

Laporan Pelaksanaan Kerja Komite *Treasury*

Komite *Treasury* telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2023, antara lain terkait pemberian keputusan dan persetujuan atas limit counterparties, serta pemberian keputusan dan persetujuan atas pembelian surat berharga korporasi.

Report on the Implementation of Treasury Committee's Work

The Treasury Committee realized its duties and responsibilities throughout 2023, including in making decision and giving approval on limit of counterparties, and making decision and giving approval on the purchase of corporate securities.

Pengembangan Kompetensi Komite *Treasury*

Program pengembangan kompetensi yang diikuti anggota Komite *Treasury* sepanjang tahun 2023 sebagai berikut:

Competency Development of the Treasury Committee

The competency development programs, attended by Treasury Committee members throughout 2023, are as follows:

Nama dan Jabatan Name and Position	Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Lenny Sugihat **Ketua** Chairperson	Pendidikan dan/atau pelatihan dapat dilihat pada bagian Pengembangan Kompetensi Direksi Education and/or training can be seen in the Board of Directors' Competency Development section		
Arif Wicaksono **Anggota** Member			
Lucie Desiantari **Anggota** Member	End to End Treasury Transaction Process	Oktober October	Triniti
	Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Refreshment of Risk Management Certification Level 5	Desember December	Bankers Association for Risk Management
Novica **Anggota** Member	Commercial Loan to Small Business: Analysis & Decision Making	Februari February	Banking Strategic Learning
	Refreshment Sertifikasi Manajemen Risiko Level 3 Refreshment of Risk Management Certification Level 3	April April	Efektifpro – Badan Sertifikasi Manajemen Risiko Efektifpro – Risk Management Certification Agency
	Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Refreshment of Risk Management Certification Level 5	Desember December	Bankers Association for Risk Management

Komite Pengadaan Barang dan Jasa

Komite Pengadaan Barang dan Jasa dibentuk guna membantu Direksi dalam pengelolaan kegiatan pengadaan barang dan jasa, memastikan efektivitas atas aktivitas kegiatan pengadaan barang dan jasa, serta memastikan pelaksanaan kegiatan pengadaan barang dan jasa sesuai dengan kebijakan dan prosedur yang berlaku di Perseroan.

Goods and Services Procurement Committee

The Goods and Services Procurement Committee was established to assist the Board of Directors in managing goods and services procurement activities, ensuring the effectiveness of goods and services procurement activities, and ensuring the implementation of goods and services procurement activities in accordance with the policies and procedures that apply in the Company.

Pedoman Kerja Komite Pengadaan Barang dan Jasa

Dalam menjalankan tugas dan tanggung jawabnya, Komite Pengadaan Barang dan Jasa telah memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Goods and Services Procurement Committee Charter

In carrying out its duties and responsibilities, the Goods and Services Procurement Committee has a Charter that refers to the Financial Services Authority Regulations.

Struktur dan Keanggotaan Komite Pengadaan Barang dan Jasa

Struktur dan keanggotaan Komite Pengadaan Barang dan Jasa berdasarkan Surat Keputusan Direksi No. 010/SKDIR/II/16 tanggal 26 Februari 2016 diuraikan sebagai berikut:

Structure and Composition of the Goods and Services Procurement Committee

Structure and composition of the Goods and Services Procurement Committee is based on Board of Directors' Decision Letter No. 010/SKDIR/II/16 dated February 26, 2016, described as follows:

Susunan Structure	Diisi oleh Held by	
Ketua Chairperson	Kepala Divisi *Finance Accounting & Management Information System*	Head of Finance Accounting & Management Information System Division
Sekretaris Secretary	Kepala Bagian Logistik dan General Service	Head of Logistics and General Service Department
Anggota Member	Kepala Divisi/Kepala Bagian sesuai dengan kebutuhan pengadaan barang dan jasa	Heads of Divisions/Departments related to the needs of procurement of goods and services

Pernyataan Independensi Komite Pengadaan Barang dan Jasa

Perseroan menjamin independensi seluruh anggota Komite Pengadaan Barang dan Jasa dalam menjalankan tugas dan tanggung jawabnya. Anggota Komite Pengadaan Barang dan Jasa senantiasa bertindak secara profesional demi kepentingan Perseroan tanpa adanya intervensi dari pihak mana pun.

Statement of Independency of the Goods and Services Procurement Committee

The Company guarantees the independency of all members of the Goods and Services Procurement Committee in performing their duties and responsibilities. Members of Goods and Services Procurement Committee always act professionally in the Company's interests, without any intervention from any party.

Tugas dan Tanggung Jawab Komite Pengadaan Barang dan Jasa

Komite Pengadaan Barang dan Jasa memiliki tugas dan tanggung jawab sebagai berikut:

1. Memiliki tanggung jawab atas pengadaan dan penjualan barang dan jasa yang dilakukan;
2. Memiliki tanggung jawab atas spesifikasi dan mutu barang yang dibeli;
3. Memastikan setiap pengadaan barang dan jasa mengacu pada anggaran yang telah ditetapkan;
4. Melakukan negosiasi harga untuk memperoleh harga yang optimal; serta
5. Melaksanakan pengadaan dan penjualan sesuai ketentuan.

Duties and Responsibilities of the Goods and Services Procurement Committee

The Goods and Services Procurement Committee has the following duties and responsibilities.

1. Having responsibility for procurement and sale of goods and services;
2. Having responsibility for specifications and quality of purchased goods;
3. Ensuring that every procurement of goods and services refers to the established budget;
4. Negotiating prices to obtain optimal price; and
5. Carrying out procurement and sale according to provisions.

Rapat Komite Pengadaan Barang dan Jasa

Komite Pengadaan Barang dan Jasa tidak memiliki kebijakan terkait rapat komite. Semua keputusan terkait pengadaan barang dan jasa dilakukan secara sirkuler.

Goods and Services Procurement Committee Meeting

The Goods and Services Procurement Committee does not have any policy on committee meetings. All decisions on the procurement of goods and services are made circularly.

Laporan Pelaksanaan Kerja Komite Pengadaan Barang dan Jasa

Komite Pengadaan Barang dan Jasa telah merealisasikan tugas dan tanggung jawabnya sepanjang tahun 2023, antara lain:

1. Menyusun rencana pengadaan barang dan jasa sesuai dengan RBB;
2. Melakukan evaluasi terhadap penawaran yang diajukan vendor terkait dengan harga, spesifikasi, kualitas barang, dan jasa yang ditawarkan;
3. Memutuskan penetapan atau penunjukkan vendor pengadaan barang dan jasa; serta
4. Memonitor dan mengevaluasi realisasi pengadaan barang dan jasa.

Pengembangan Kompetensi Komite Pengadaan Barang dan Jasa

Sepanjang tahun 2023, Komite Pengadaan Barang dan Jasa tidak mengikuti kegiatan pengembangan kompetensi dari pihak eksternal. Meskipun demikian, Komite telah melakukan pengembangan kompetensi mandiri melalui media buku dan/atau informasi digital.

Report on the Implementation of the Goods and Services Procurement Committee's Work

The Goods and Services Procurement Committee realized its duties and responsibilities throughout 2023, including:

1. Preparing a plan for procurement of goods and services in accordance with RBB;
2. Evaluating the bids submitted by vendors regarding prices, specifications, quality of goods, and services offered;
3. Deciding on the designation or appointment of vendors for procurement of goods and services; and
4. Monitoring and evaluating the realization of procurement of goods and services.

Competency Development of the Goods and Services Procurement Committee

Throughout 2023, the Goods and Services Procurement Committee did not attend any competency development activities held by external parties. However, the Committee carried out independent competency development through books and/or digital information.

Organ Pendukung Direksi
Board of Directors' Supporting Organs

Dalam menjalankan tugasnya, Direksi dibantu oleh unit-unit yang berada di bawah Direksi yaitu Sekretaris Perusahaan dan Satuan Kerja Audit Intern yang bertugas untuk memberikan saran dan rekomendasi yang berhubungan dengan kebijakan-kebijakan dan arahan-arahan Direksi.

In carrying out its duties, the Board of Directors is assisted by units under the Board of Directors, namely Corporate Secretary and Internal Audit Division whose duties are to provide advice and recommendations regarding policies and directions on the Board of Directors.

Sekretaris Perusahaan

Sekretaris Perusahaan berperan penting dalam menjaga hubungan antara Perseroan dengan pemangku kepentingan melalui publikasi aktivitas perusahaan, serta memelihara kewajaran, konsistensi, dan transparansi mengenai hal-hal terkait tata kelola perusahaan dan tindakan korporasi. Selain itu, Sekretaris Perusahaan berperan dalam memonitor kepatuhan Perseroan terhadap peraturan perundang-undangan di bidang pasar modal.

Pedoman Kerja Sekretaris Perusahaan

Sekretaris Perusahaan menjalankan tugas dan tanggung jawabnya dengan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 mengenai Sekretaris Perusahaan.

Corporate Secretary

The Corporate Secretary plays an important role in maintaining relations between the Company and its stakeholders through publication of Company activities, and maintaining fairness, consistency, and transparency regarding matters related to corporate governance and corporate actions. Moreover, the Corporate Secretary plays a role in monitoring the Company's compliance with laws and regulations in capital market.

Corporate Secretary Charter

The Corporate Secretary carries out its duties and responsibilities with reference to the Financial Services Authority Regulation No. 35/POJK.04/2014 on Corporate Secretary.

Struktur Organisasi Sekretaris Perusahaan

Secara struktur organisasi, Sekretaris Perusahaan berada langsung di bawah Direksi, sehingga setiap bentuk pelaksanaan tugasnya dipertanggungjawabkan secara langsung kepada Presiden Direktur. Pada tahun 2023, Sekretaris Perusahaan dijabat oleh Febrina K Savitri berdasarkan Surat Keputusan Direksi No. 339/SKDIR-SDM/XII/17 tanggal 4 Desember 2017.

Corporate Secretary's Organizational Structure

In terms of organizational structure, Corporate Secretary is directly under the Board of Directors, and therefore, every form of its duty implementation is directly accountable to the President Director. In 2023, the Corporate Secretary was held by Febrina K Savitri based on Board of Directors' Decision Letter No. 339/SKDIR-SDM/XII/17 dated December 4, 2017.

Profil Sekretaris Perusahaan

Profile of Corporate Secretary



Febrina K Savitri

Sekretaris Perusahaan / Corporate Secretary

Warga Negara Indonesia, lahir pada tahun 1973, berdomisili di Jakarta. Menjabat sebagai Sekretaris Perusahaan periode 2017-sekarang berdasarkan Surat Keputusan Direksi No. 339/SKDIR-SDM/XII/17 tanggal 4 Desember 2017.

Meraih gelar Sarjana Manajemen Informatika dari Universitas Gunadarma. Sebelumnya beliau pernah menjabat sebagai *Account Officer* di Bank Artha Graha (1999-2007), *Branch Manager* Bank MNC International (2007-2016), dan *Branch Manager* Bank Ganesha (2016-2017). Saat ini, beliau tidak memiliki rangkap jabatan di perusahaan lainnya. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Indonesian citizen, born in 1973, domiciled in Jakarta. Serves as Company Secretary for the 2017-present period based on Board of Directors' Decision Letter No. 339/SKDIR-SDM/XII/17 dated December 4, 2017.

Obtained Bachelor degree in Informatics Management from Gunadarma University. Previously, she served as Account Officer at Bank Artha Graha (1999-2007), Branch Manager at Bank MNC International (2007-2016), and Branch Manager at Bank Ganesha (2016-2017). Currently, he has no concurrent positions in other companies. She does not have any financial, management, and family relationship with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders.

Tugas dan Tanggung Jawab Sekretaris Perusahaan

Berdasarkan Pedoman Kerja Sekretaris Perusahaan, tugas dan tanggung jawab Sekretaris Perusahaan sebagai berikut:

1. Mengikuti perkembangan pasar modal, khususnya peraturan perundang-undangan yang berlaku di bidang pasar modal;
2. Memberikan masukkan kepada Dewan Komisaris dan Direksi dalam rangka mematuhi ketentuan peraturan perundangan-undangan di bidang pasar modal;

Duties and Responsibilities of the Corporate Secretary

Based on the Corporate Secretary Charter, the duties and responsibilities of Corporate Secretary are as follows:

1. Updating the capital market developments, particularly the prevailing laws and regulations in the capital market sector;
2. Providing input to the Board of Commissioners and Board of Directors in order to comply with the provisions of laws and regulations in the capital market sector;

3. Membantu Dewan Komisaris dan Direksi dalam pelaksanaan GCG yang meliputi:
   a. Keterbukaan informasi kepada masyarakat termasuk ketersediaan informasi pada situs web Perseroan;
   b. Penyampaian laporan kepada regulator secara tepat waktu;
   c. Penyelenggaraan dan dokumentasi RUPS; dan
   d. Penyelenggaraan dan dokumentasi rapat Dewan Komisaris dan atau rapat Direksi;
4. Menjadi penghubung antara Perseroan dengan Pemegang Saham, Otoritas Jasa Keuangan, dan pemangku kepentingan lainnya;
5. Mengoordinasikan penyusunan, penerbitan, dan pendistribusian laporan tahunan dan laporan keberlanjutan Perseroan;
6. Menyusun strategi komunikasi kepada publik dan media sesuai sasaran, sehingga dapat memberikan kontribusi bagi peningkatan citra dan menjaga reputasi Perseroan;
7. Melaksanakan kegiatan tanggung jawab sosial perusahaan sesuai dengan sasaran yang telah direncanakan; dan
8. Menjaga kerahasiaan, kecuali dalam rangka memenuhi kewajiban sesuai dengan peraturan perundang-undangan yang berlaku.

Laporan Pelaksanaan Kerja Sekretaris Perusahaan

Sepanjang tahun 2023, Sekretaris Perusahaan telah melaksanakan sejumlah kegiatan sehubungan dengan pelaksanaan tugas dan tanggung jawabnya, antara lain:

3. Assisting the Board of Commissioners and Board of Directors in implementing GCG, which includes:
   a. Information disclosure to the public, including the availability of information on the Company's website;
   b. Timely submission of reports to regulators;
   c. Organizing and documenting the GMS; and
   d. Organizing and documenting the Board of Directors' and/or Board of Commissioners' meetings;
4. Becoming a liaison between the Company and Shareholders, the Financial Services Authority, and other stakeholders;
5. Coordinating the preparation, publication, and distribution of the Company's annual report;
6. Developing a communication strategy to the public and media according to the target, so that it can contribute to improving the image and maintaining the Company's reputation;
7. Carrying out social responsibility activities in accordance with the planned goals; and
8. Maintaining confidentiality, except in complying with the applicable laws and regulations.

Report on the Implementation of Corporate Secretary's Work

Throughout 2023, the Corporate Secretary carried out a number of activities related to duties and responsibilities' implementation, including:

Program Kerja Work Program	Realisasi Tahun 2023 2023 Realization
Aktivitas Bank Sebagai Perusahaan Terbuka Bank Activities as a Public Company	• Menyelenggarakan RUPS Luar Biasa pada tanggal 14 Maret 2023; • Menyelenggarakan RUPS Tahunan pada tanggal 26 Mei 2023; dan • Menyelenggarakan Paparan Publik Tahunan pada tanggal 26 Mei 2023. • Organized the Extraordinary GMS on March 14, 2023; • Organized the Annual GMS on May 26, 2023; and • Organized the Annual Public Expose on May 26, 2023.
Aktivitas Komunikasi Korporasi Corporate Communication Activities	Komunikasi korporasi disampaikan melalui situs web Perseroan dan keterbukaan informasi pada situs web Bursa Efek Indonesia. Corporate communications were delivered through the Company's website, and information disclosure was through the Indonesian Stock Exchange's website.
Aktivitas Kesekretariatan Secretarial Activities	Mengatur dan mendokumentasikan dokumen surat-menyurat. Organized and documented correspondence documents.
Aktivitas Tanggung Jawab Sosial Perusahaan Social Responsibility Activities	• Memberikan bantuan sumbangan kepada fakir miskin dalam rangka bulan Ramadhan 1444 H; • Memberikan bantuan sumbangan Turnamen Golf Amal PIISEI 2023; • Memberikan bantuan berupa pembelian hewan kurban Hari Raya Iduladha 1444 H sebanyak 2 ekor kambing; dan • Melakukan penanaman bibit bohon. • Donated to the needy in Ramadan month 1444 H; • Donated to the 2023 PIISEI Charity Golf Tournament; • Provided assistance in purchase of 2 goats for sacrifice for Eid al-Adha 1444 H; and • Planted tree seeds.

Pengembangan Kompetensi Sekretaris Perusahaan

Sepanjang tahun 2023, Sekretaris Perusahaan Bank Ganesha telah mengikuti berbagai pelatihan dan/atau pendidikan antara lain:

Competency Development of the Corporate Secretary

Throughout 2023, the Corporate Secretary of Bank Ganesha attended various training and/or education, including:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Pendalaman Peraturan Otoritas Jasa Keuangan No. 14/POJK.04/2022 tentang Penyampaian Laporan Keuangan Emiten atau Perusahaan Publik Intensification of Financial Services Regulation No. 14/POJK.04/2022 on Submission of Financial Statements of Issuers or Public Companies	Januari January	Indonesia Corporate Secretary Association
Dengar Pendapat Konsep Peraturan Bursa No. I-E Pemecahan dan Penggabungan Saham oleh Perusahaan Tercatat yang Menerbitkan Efek Bersifat Ekuitas Hearing on Concept of Exchange Regulation No. I-E Stock Split and Reverse Stock by Listed Companies that Issue Equity Securities	Februari February	Bursa Efek Indonesia Indonesia Stock Exchange
Mengenal ASEAN *Corporate Governance Scorecard*: Peran Lingkupnya dalam Tata Kelola Perusahaan Getting to know the ASEAN Corporate Governance Scorecard: The Role of Scope in Corporate Governance	Maret March	Indonesia Corporate Secretary Association
Seminar UU P2SK Sebagai Penguatan Sektor Keuangan bagi Konsumen dan Industri Keuangan Seminar on P2SK Law as Reinforcement to Financial Sector for Consumers and Financial Industry	April April	Indonesia Corporate Secretary Association dan / and Hukum Online
Talk Show Strategic Communications during Crisis	Mei May	Indonesia Corporate Secretary Association
Sosialisasi Easy.KSEI Batch 8 Dissemination of Easy.KSEI Batch 8	Mei May	Kustodian Sentral Efek Indonesia
Seminar Bursa Efek Indonesia dan Global Reporting Initiative (GRI): *The Future of Sustainability Reporting: An Exclusive Forum for Regulators and Listed Company in Indonesia* Indonesian Stock Exchange and Global Reporting Initiative (GRI) Seminar: The Future of Sustainability Reporting: An Exclusive Forum for Regulators and Listed Company in Indonesia	Juni June	Bursa Efek Indonesia Indonesia Stock Exchange
Sosialisasi Peraturan Bursa No. I-L, I-X, II-X Dissemination of Exchange Regulation No. I-L, I-X, II-X	Juni June	Bursa Efek Indonesia Indonesia Stock Exchange
Sosialisasi Sistem Perizinan dan Registrasi Terintegrasi (SPRINT) Modul Penilaian Kemampuan dan Kepatutan (PKK) Bank Konvensional dan Kantor Perwakilan dari Bank yang Berkedudukan di Luar Negeri Dissemination of Integrated Licensing and Registration System (SPRINT) Capability and Conformity Assessment Module (PKK) for Conventional Banks and Representative Offices of Banks Domiciled Abroad	Juli July	Otoritas Jasa Keuangan Financial Services Authority
Webinar Strategi Ketahanan Perlindungan Data pada Pengusaha Webinar of Data Protection Resilience Strategy for Entrepreneurs	Agustus August	Indonesia Corporate Secretary Association
Sosialisasi Perubahan Peraturan Ketentuan Khusus Pencatatan Saham dan Efek bersifat Ekuitas Selain Saham yang Diterbitkan Emiten di Papan Akselerasi Dissemination of Changes to Regulations on Special Provisions for Listing of Shares and Equity Securities Other than Shares Issued by Issuers on Acceleration Board	Agustus August	Bursa Efek Indonesia Indonesia Stock Exchange
Pendalaman Surat Edaran Otoritas Jasa Keuangan No. 33 tentang Pedoman Pelaksanaan Penawaran Efek yang Bukan Merupakan Penawaran Umum Intensification of Financial Services Authority Circular No. 33 on Guidelines for Implementing Securities Offering that are Not Public Offering	Agustus August	Indonesia Corporate Secretary Association
Peluang dan Tantangan *Fintech P2P Lending* di Era UU P2SK Opportunities and Challenges of Fintech P2P Lending in the Era of P2SK Law	September September	OJK Institute
Listed Companies Compliance Refreshment	Oktober October	Indonesia Corporate Secretary Association

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
ASEAN Corporate Governance Scorecard Revised October 2023	November November	Indonesia Corporate Secretary Association
Sosialisasi Peraturan Otoritas Jasa Keuangan No. 9 Tahun 2023 tentang Penggunaan jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan Dissemination of Financial Services Authority Regulation No. 9 of 2023 on the Use of Services of Public Accountant and Public Accounting Firms in Financial Services Activities	November November	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi Otoritas Jasa Keuangan Ketentuan Bank Umum Dissemination of Financial Services Authority Regulations for Commercial Banks	Desember December	Otoritas Jasa Keuangan Financial Services Authority
Economic Outlook 2024: Penguatan Ekonomi Indonesia Economic Outlook 2024: Strengthening the Indonesian Economy	Desember December	Indonesia Corporate Secretary Association
Refreshment Manajemen Risiko Jenjang/Kualifikasi 5 Risk Management Refreshment Level/Qualification 5	Desember December	Maisa Edukasi Maisa Education

Satuan Kerja Audit Intern

Satuan Kerja Audit Intern sebagai *third line of defense* memiliki tugas dan tanggung jawab menjalankan fungsi audit intern di Perseroan. Satuan Kerja Audit Intern dibentuk dengan tujuan memberikan pendapat profesional, independen, dan objektif kepada Presiden Direktur terhadap aktivitas operasional Perseroan dengan meningkatkan fungsi pengendalian yang terintegrasi guna memastikan bahwa kegiatan operasional sudah berjalan dengan baik sehingga dapat meningkatkan nilai tambah bagi Perseroan.

Piagam Audit Intern

Untuk menjamin terselenggaranya fungsi Audit Intern, maka terdapat landasan dan arahan yang dituangkan dalam Piagam Audit Intern. Piagam Audit Intern merupakan pedoman pelaksanaan fungsi Audit Intern atas pelaksanaan audit, inisiasi komunikasi dengan *auditee* pada Bank, pemeriksaan aktivitas Bank, kewenangan untuk mengakses catatan, dokumen, data dan fisik aset Bank, termasuk sistem manajemen informasi dan risalah pertemuan manajemen.

Piagam Audit Intern yang telah ditetapkan oleh Presiden Direktur dan mendapatkan persetujuan dari Dewan Komisaris melalui pertimbangan rekomendasi dari Komite Audit, merupakan landasan dan menjadi acuan bagi Satuan Kerja Audit Intern dalam melaksanakan tugas dan tanggung jawabnya. Piagam Audit Intern ini disusun berdasarkan Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum dan Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan dan Pedoman Penyusunan Piagam unit Audit Intern.

Internal Audit Division

The Internal Audit Division as the third line of defense has duties and responsibilities of performing internal audit function within the Company. The Internal Audit Division was formed with the aim of providing professional, independent, and objective opinions to the President Director regarding the Company's operational activities by improving integrated control functions to ensure that operational activities run properly so as to increase added value for the Company.

Internal Audit Charter

To guarantee the implementation of Internal Audit function, foundations and directions are outlined in the Internal Audit Charter. The Internal Audit Charter is a guideline for implementing Internal Audit function for conducting audits, initiating communication with auditees at the Bank, examining Bank activities, authority to access records, documents, data, and physical assets of the Bank, including the information management system and minutes of management meetings.

The Internal Audit Charter, established by the President Director and approved by the Board of Commissioners by considering the Audit Committe's recommendations, is the foundation and reference for the Internal Audit Division in performing its duties and responsibilities. This Internal Audit Charter is prepared based on Financial Services Authority Regulation No. 1/POJK.03/2019 on Implementation of Internal Audit Function in Commercial Banks and Financial Services Authority Regulation No. 56/POJK.04/2015 dated December 23, 2015, on Establishment and Preparation Guidelines of Internal Audit Unit Charter.

Visi dan Misi Satuan Kerja Audit Intern

Vision and Mission of the Internal Audit Division

Visi Vision	
Menjadi mitra strategis yang profesional bagi manajemen dalam rangka penerapan pengendalian intern, prinsip-prinsip *corporate governance,* dan manajemen risiko untuk mendukung visi Bank.	To become a strategic professional partner for management in implementing internal control, corporate governance principles, and risk management to support the Bank's vision.
Misi Mission	
1. Memberikan kontribusi positif yang independen dan objektif untuk mendorong pencapaian visi dan misi Bank dalam rangka pengembangan produk dan layanan perbankan digital; 2. Terwujudnya kondisi Bank yang sehat dan mampu berkembang secara wajar dan baik; 3. Meyakinkan terciptanya sistem informasi yang handal bagi Bank; dan 4. Membantu semua tingkatan manajemen dalam mengamankan kegiatan operasional Bank dengan cara pendekatan sistematis serta rekomendasi pada area yang dikaji.	1. Provide positive, independent, and objective contributions to drive the achievement of the Bank's vision and mission for the purpose of developing digital banking products and services; 2. The realization of a sound Bank and capable of developing fairly and properly; 3. Ensuring the creation of a reliable information system for the Bank; and 4. Assist all management levels in safeguarding the Bank's operational activities by way of a systematic approach and recommendations on areas being studied.

Kriteria Satuan Kerja Audit Intern

Kriteria anggota Satuan Kerja Audit Intern Perseroan diuraikan sebagai berikut:

1. Memiliki integritas dan perilaku yang independen, objektif, serta memiliki kompetensi dan profesionalisme di dalam pelaksanaan tugasnya;
2. Memiliki pengetahuan dan pengalaman mengenai teknis audit dan disiplin ilmu lain yang relevan dengan bidang tugasnya;
3. Memiliki pengetahuan tentang peraturan perundang-undangan di bidang pasar modal dan peraturan perundang-undangan terkait lainnya;
4. Memiliki kecakapan untuk berinteraksi dan berkomunikasi, baik lisan maupun tertulis, secara efektif;
5. Mematuhi standar profesi yang dikeluarkan oleh asosiasi Satuan Kerja Audit Intern;
6. Mematuhi kode etik Audit Intern;
7. Menjaga kerahasiaan informasi dan/atau data perusahaan terkait dengan pelaksanaan tugas dan tanggung jawab Satuan Kerja Audit Intern, kecuali diwajibkan berdasarkan peraturan perundang-undangan atau penetapan atau putusan pengadilan;
8. Memahami prinsip GCG yang baik dan manajemen risiko; dan
9. Bersedia meningkatkan pengetahuan, keahlian, dan kemampuan profesionalismenya secara terus menerus.

Internal Audit Division Criteria

The criteria for members of the Company's Internal Audit Division are described as follows:

1. Have integrity and independent, objective behavior, and have competence and professionalism in carrying out their duties;
2. Have knowledge and experience regarding technical audit and other disciplines relevant to the field of work;
3. Have knowledge of the laws and regulations in the capital market and other related laws and regulations;
4. Have the ability to interact and communicate, both verbally and in writing, effectively;
5. Comply with professional standards issued by the Internal Audit association;
6. Comply with the Internal Audit Division's code of conducts;
7. Maintain the confidentiality of company information and/or data related to the implementation of Internal Audit' duties and responsibilities, unless required to comply with laws and regulations or court rulings or decisions;
8. Understand the GCG principles and risk management; and
9. Be willing to continuously increase professional knowledge, skill, and capacity.

Kedudukan dan Struktur Organisasi Satuan Kerja Audit Intern

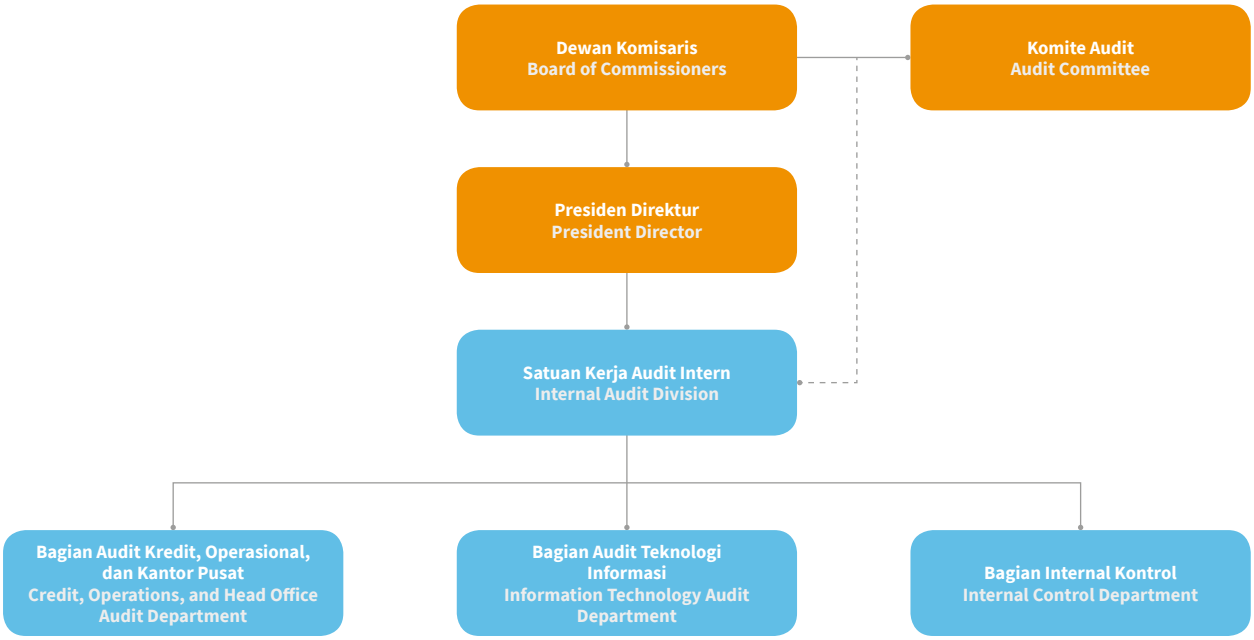
Satuan Kerja Audit Intern dibentuk untuk memberikan assurance berbasis risiko, serta berperan sebagai mitra strategis manajemen. Pelaksanaan fungsi Satuan Kerja Audit Intern berpedoman pada Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum. Satuan Kerja Audit Intern dipimpin oleh Kepala Satuan Kerja Audit Intern yang pengangkatan dan pemberhentiannya dilakukan oleh Presiden Direktur dengan persetujuan Dewan Komisaris yang mempertimbangkan rekomendasi Komite Audit. Secara struktural dan kedudukan, Satuan Kerja Audit Intern bertanggung jawab langsung kepada Presiden Direktur dan dapat berkomunikasi dengan Dewan Komisaris.

Informasi terkait Struktur Organisasi Satuan Kerja Audit Intern berdasarkan Surat Keputusan Direksi No. 022/SKDIR/IX/2023 tentang Struktur Organisasi PT Bank Ganesha Tbk diuraikan sebagai berikut:

Position and Organizational Structure of the Internal Audit Division

The Internal Audit Division is established to provide risk-based assurance and act as a strategic partner to the management. The implementation of Internal Audit Division's functions is guided by the Financial Services Authority Regulation No. 1/POJK.03/2019 dated January 28, 2019, on Implementation of Internal Audit Function in Commercial Banks. The Internal Audit Division is chaired by the Head of the Internal Audit Division, whose appointment and dismissal is carried out by the President Director with the approval of the Board of Commissioners with due observance of the Audit Committe's recommendations. Structurally and positionally, the Internal Audit Division is directly responsible to the President Director and is able to communicate with the Board of Commissioners.

Information on Organizational Structure of the Internal Audit Division, based on the Board of Directors' Decision Letter No. 022/SKDIR/IX/2023 on the Organizational Structure of PT Bank Ganesha Tbk, is described as follows:



Keterangan / Notes: ——— Melapor/tanggung jawab langsung / Direct report/responsibility
- - - - - - - - Komunikasi tidak langsung / Undirect communication

Pihak yang Mengangkat dan Memberhentikan Kepala Satuan Kerja Audit Intern

Satuan Kerja Audit Intern dipimpin oleh seorang Kepala Satuan Kerja Audit Intern yang diangkat dan diberhentikan oleh Presiden Direktur setelah mendapat persetujuan dari Dewan Komisaris dengan mempertimbangkan rekomendasi dari Komite Audit dan dilaporkan kepada Otoritas Jasa Keuangan.

Party Appointing and Dismissing the Head of Internal Audit Division

The Internal Audit Division is led by a Head of Internal Audit Division who is appointed and dismissed by the President Director after obtaining approval from the Board of Commissioners by considering recommendations from the Audit Committee and reporting to the Financial Services Authority.

Profil Kepala Satuan Kerja Audit Intern

Profile of the Head of Internal Audit Division



Resky Irianawati

Kepala Satuan Kerja Audit Intern / Head of Internal Audit Division

Warga Negara Indonesia, lahir pada tahun 1964. Menjabat sebagai Kepala Satuan Kerja Audit Intern berdasarkan Surat Keputusan No. 014/SK DIR-SDM/VI/23 tanggal 19 Juni 2023.

Meraih gelar Sarjana Hukum dan Magister Manajemen dari Universitas Diponegoro. Memiliki pengalaman karier sebagai Officer Development Program *Staff* di Bank Badan Usaha Milik Negara dan pernah menduduki beberapa jabatan antara lain sebagai *Relationship Manager Trade Finance*, *Manager Operational Branch*, *Vice President International Business*, *Vice President Investment Services*, *Vice President Audit Intern* Wilayah, dan juga menjabat sebagai *Vice President Audit Intern Head Office*.

Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali. Beliau juga tidak memiliki saham baik secara langsung maupun tidak langsung di Bank Ganesha.

Indonesian citizen, born in 1964. Serving as Head of Internal Audit Division based on Decision Letter No. 014/SK DIR-SDM/VI/23 dated June 19, 2023.

Obtained Bachelor of Laws and Master in Management from Diponegoro University. Having career experience as Officer Development Program Staff at a State-Owned Bank and held several positions including Trade Finance Relationship Manager, Operational Branch Manager, International Business Vice President, Investment Services Vice President, Regional Internal Audit Vice President, and also held position as Vice President of Internal Audit Head Office.

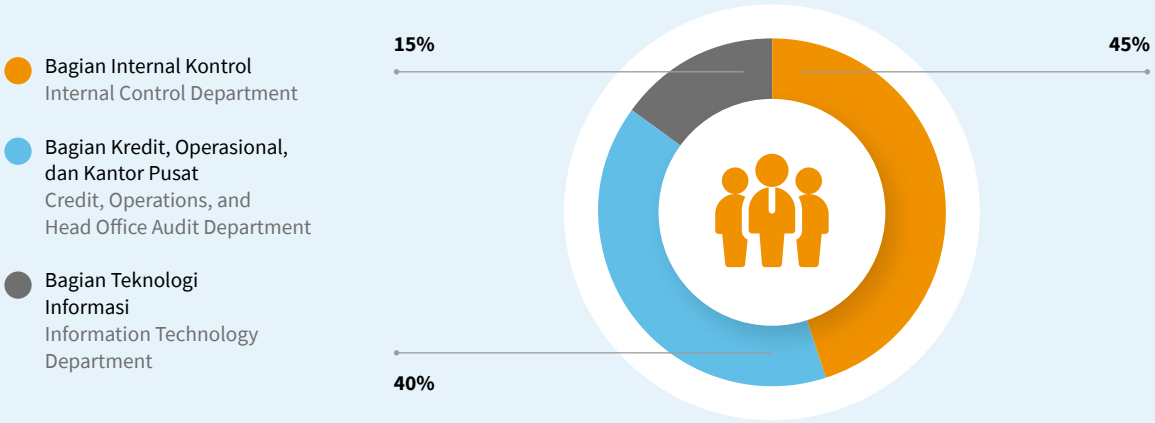
She does not have any financial, management, and family relationship with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders. She also does not own shares either directly or indirectly in Bank Ganesha.

Jumlah Personel dan Sertifikasi Pegawai Satuan Kerja Audit Intern

Dalam menjalankan fungsinya, Satuan Kerja Audit Intern didukung oleh sumber daya manusia yang kompeten dan memadai. Berikut komposisi Satuan Kerja Audit Intern per 31 Desember 2023.

Number of Personnel and Employee Certification of the Internal Audit Division

In performing its functions, the Internal Audit Division is supported by competent and adequate human resources. The following is the composition of the Internal Audit Division as of December 31, 2023.



Satuan Kerja Audit Intern telah mengikuti berbagai program sertifikasi dengan jumlah sertifikasi yang dimiliki hingga per 31 Desember 2023 sebagai berikut:

The Internal Audit Division attended various certification programs with the number of certifications held as of December 31, 2023, as follows:

Jabatan Position	Sertifikasi Certification	Penyelenggara Organizer
Kepala Satuan Kerja Audit Intern Head of Internal Audit Division	Qualified Internal Audit (QIA)	Qualified Internal Audit
	Certification Audit Manager	Badan Nasional Sertifikasi Profesi National Professional Certification Agency
	Certified Practitioner of Internal Audit	Lembaga Sertifikasi Profesi Yayasan Pendidikan Internal Auditor Professional Certification Institute for Internal Auditor Education Foundation
	Certification Assessor Audit	Badan Nasional Sertifikasi Profesi National Professional Certification Agency
	Certified Secure Computer User	EC Council
	Sertifikasi Manajemen Risiko Level 3 Risk Management Certification Level 3	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Certificate of Competence General Banking 3	Badan Nasional Sertifikasi Profesi National Professional Certification Agency
	Certification Assesor of Competence	Badan Nasional Sertifikasi Profesi National Professional Certification Agency
	Assesor Certification for Bridge Assessment	FED Insight Indonesia
Bagian Audit Kredit, Operasional, dan Kantor Pusat Credit, Operations, and Head Office Audit Department	Internal Auditor Bank Bank Internal Auditor	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Sertifikasi Manajemen Risiko Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Certified Anti-Fraud Manager	Asia Anti Fraud Manajemen
	Certified Secure Computer User	EC Council

Jabatan Position	Sertifikasi Certification	Penyelenggara Organizer
Bagian Audit Teknologi Informasi Information Technology Audit Department	Internal Auditor Bank Bank Internal Auditor	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Sertifikasi Manajemen Risiko Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Certified Secure Computer User	EC Council
Bagian *Internal Control* Internal Control Department	Internal Auditor Bank Bank Internal Auditor	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Sertifikasi Manajemen Risiko Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Certified Secure Computer User	EC Council

Tugas dan Tanggung Jawab Satuan Kerja Audit Intern

Sebagaimana tercantum dalam Piagam Audit Intern, Satuan Kerja Audit Intern memiliki tugas dan tanggung jawab sebagai berikut:

1. Menyusun dan melaksanakan rencana Satuan Kerja Audit Intern tahunan yang harus disetujui oleh Presiden Direktur dan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit;
2. Menguji dan mengevaluasi pelaksanaan pengendalian internal dan sistem manajemen risiko sesuai dengan kebijakan Bank;
3. Melakukan pemeriksaan dan penilaian atas efisiensi dan efektivitas di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi, dan kegiatan lainnya;
4. Memberikan saran perbaikan dan informasi yang obyektif tentang kegiatan yang diperiksa pada semua tingkat manajemen;
5. Membuat laporan hasil audit dan menyampaikan laporan tersebut kepada Presiden Direktur, Dewan Komisaris dengan tembusan kepada Komite Audit dan Direktur yang membawahi Fungsi Kepatuhan;
6. Berkoordinasi dengan Komite Audit di dalam kegiatan audit intern;
7. Menyusun program untuk mengevaluasi mutu kegiatan audit intern yang dilakukan;
8. Melakukan pemeriksaan khusus apabila diperlukan:
   a. Terhadap kasus atau masalah pada setiap aspek dan unsur kegiatan yang terindikasi *fraud* dan pelanggaran *code of conduct*;
   b. Bertujuan untuk mengungkap modus operandi, penyebab, potensi kerugian, pelaku, dan keterlibatan pihak lain;
   c. Melaporkan hasil pemeriksaan khusus kepada Presiden Direktur, Dewan Komisaris dengan tembusan kepada Komite Audit dan Direktur yang membawahi fungsi kepatuhan;

Duties and Responsibilities of the Internal Audit Division

As stated in the Internal Audit Division Charter, the Internal Audit Division has the following duties and responsibilities:

1. Preparing and implementing the annual Internal Audit Division plan, which must be approved by the President Director and Board of Commissioners, by considering the Audit Committee' recommendations;
2. Testing and evaluating the implementation of internal control and risk management systems in accordance with the Bank's policies;
3. Examining and evaluating efficiency and effectiveness in finance, accounting, operations, human resources, marketing, information technology, and other activities;
4. Providing suggestions for improvement and objective information about the activities examined at all levels of management;
5. Preparing audit reports and submitting the reports to the President Director, Board of Commissioners with a copy to the Audit Committee and Director in charge of Compliance Function;
6. Coordinating with the Audit Committee in internal audit activities;
7. Developing a program to evaluate the quality of the internal audit activities carried out;
8. Conducting special audit when required:
   a. On cases or problems in every aspect and element of activity indicating fraud and violations of the code of conduct;
   b. Aiming to reveal the modus operandi, causes, potential losses, perpetrators, and involvement of other parties;
   c. Reporting the special audit results to the President Director, Board of Commissioners with a copy to the Audit Committee and Director in charge of compliance function;

9. Memantau, menganalisis, dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disarankan;
10. Menyiapkan laporan pelaksanaan dan pokok-pokok hasil audit yang ditandatangani oleh Presiden Direktur dan Komisaris Independen yang menjadi Ketua Komite Audit untuk disampaikan kepada Otoritas Jasa Keuangan;
11. Menyiapkan laporan penerapan *anti fraud* setiap semester untuk disampaikan kepada Otoritas Jasa Keuangan dan laporan transfer dana terkait dengan *fraud* setiap bulannya untuk disampaikan kepada Bank Indonesia;
12. Menguji terhadap penyelenggaraan teknologi informasi, guna meningkatkan efisiensi serta memastikan sistem yang dibangun mematuhi pada rencana, kebijakan, prosedur, Undang-undang dan regulasi;
13. Memelihara profesionalisme Satuan Kerja Audit Intern dengan menambah pengetahuan dan keterampilan melalui pendidikan yang berkesinambungan;
14. Mengalokasikan semua sumber daya, menyusun jadwal audit, memilih objek yang akan diaudit, menetapkan rentang atau ruang lingkup pekerjaan audit, serta mengaplikasikan semua teknik yang dibutuhkan untuk memenuhi tujuan audit; dan
15. Melakukan koordinasi dengan unit kerja yang melakukan fungsi pengendalian lain.

Ruang Lingkup Satuan Kerja Audit Intern

Ruang lingkup Satuan Kerja Audit Intern mencakup seluruh aspek operasional Bank yang secara langsung maupun tidak langsung mempengaruhi pencapaian tujuan Bank dan untuk menjaga segenap pemangku kepentingan, yang meliputi:

1. Menilai kepatuhan terhadap regulator dan efektivitas penerapan sistem pengendalian Intern;
2. Menerapkan prinsip GCG dan pengelolaan risiko pada bidang operasional, perkreditan serta teknologi informasi di kantor pusat, kantor cabang, kantor cabang pembantu, dan kantor kas dalam rangka membantu perusahaan mencapai tujuannya;
3. Memberikan *assurance* kepada para pemangku kepentingan maupun regulator;
4. Melakukan perluasan terhadap objek audit lainnya maupun kasus-kasus *fraud* yang mungkin terjadi ataupun melakukan pendampingan terhadap proses investigasi kasus *fraud*;
5. Melakukan *on-site audit* dan *off-site audit* dengan meningkatkan pemanfaatan teknologi informasi yang hasilnya akan dilaporkan kepada Presiden Direktur dengan tembusan kepada Dewan Komisaris, Komite Audit, dan Direktur yang membawahkan Fungsi Kepatuhan; dan
6. Melaporkan pencapaian rencana kerja tahunan kepada Presiden Direktur dengan tembusan kepada Dewan Komisaris.

9. Monitoring, analyzing, and reporting on the implementation of follow-up improvements that have been suggested;
10. Preparing an implementation report and main audit results signed by the President Director and Independent Commissioner who is the Head of the Audit Committee to be submitted to the Financial Services Authority;
11. Preparing reports on the implementation of anti-fraud every semester to be submitted to the Financial Services Authority and monthly reports of fund transfers related to fraud to be submitted to Bank Indonesia;
12. Testing the implementation of information technology, in order to increase efficiency and ensure that the system built complies with plans, policies, procedures, laws, and regulations;
13. Maintaining Internal Audit Division's professionalism by increasing knowledge and skills through continuous education;
14. Allocating all resources, arranging audit schedules, selecting objects to be audited, determining the range or scope of audit work, and applying all techniques required to meet audit objectives; and
15. Coordinating with divisions that perform other control functions.

Scope of Work of the Internal Audit Division

The scope of work of the Internal Audit Division covers all operational aspects of the Bank which directly or indirectly influence the Bank objectives' achievement and to safeguard all stakeholders, which includes:

1. Assessing compliance with regulators and the effectiveness of implementing the internal control system;
2. Applying GCG principles and risk management in the operational, credit, and information technology fields at the head office, branch offices, sub-branch offices, and cash offices in order to help the Company achieve its goals;
3. Providing assurance to stakeholders and regulators;
4. Expanding other audit objects and fraud cases that may occur or providing assistance to the fraud case investigation process;
5. Conducting on-site and off-site audits by increasing the utilization of information technology, the results of which will be reported to the President Director with a copy to the Board of Commissioners, Audit Committee, and Director in charge of Compliance Function; and
6. Reporting the achievement of annual work plan to the President Director with a copy to the Board of Commissioners.

Rapat Satuan Kerja Audit Intern

Satuan Kerja Audit Intern melakukan rapat secara berkala dengan Komite Audit minimal 4 kali dalam satu periode. Dalam setiap rapat tersebut, Satuan Kerja Audit Intern menyampaikan laporan Realisasi Rencana Kerja Tahunan Satuan Kerja Audit Intern, Laporan Tindak Lanjut Pemeriksaan Satuan Kerja Audit Intern, dan Laporan Hasil Audit Satuan Kerja Audit Intern. Sepanjang tahun 2023, Satuan Kerja Audit Intern telah melaksanakan rapat dengan tingkat kehadiran sebagai berikut:

Internal Audit Division's Meeting

The Internal Audit Division holds regular meetings with the Audit Committee at least 4 times in one period. In each meeting, the Internal Audit Division submits report on the Realization of Internal Audit Division's Annual Work Plan, Follow-up Report on Audit of Internal Audit Division, and Report on Audit Results of Internal Audit Division. Throughout 2023, the Internal Audit Division held meetings with attendance level as follows:

Uraian Description	Jumlah Rapat Total Meeting	Jumlah Kehadiran Total Attendance	(%)
Pembahasan dengan Komite Audit Discussion with Audit Committee	10	10	100,00
Pembahasan dengan Direksi Discussion with Board of Directors	4	4	100,00
Pembahasan dengan Otoritas Jasa Keuangan Discussion with the Financial Services Authority	1	1	100,00
Pembahasan dengan Kantor Akuntan Publik Discussion with Public Accounting Firm	1	1	100,00

Rencana dan Realisasi Pelaksanaan Kerja Satuan Kerja Audit Intern

Satuan Kerja Audit Intern setiap tahun menyusun rencana kerja sebagai panduan dalam melaksanakan kegiatan pemeriksaan tahunan secara efektif. Adapun jumlah rencana dan realisasi pemeriksaan oleh Satuan Kerja Audit Intern di tahun 2023 sebagai berikut:

Plans and Realization of Work Implementation of the Internal Audit Division

The Internal Audit Division annually prepares a work plan as a guide in carrying out annual audit activities effectively. The number of plans and actual audits by the Internal Audit Division in 2023 are as follows:

Program Kerja Work Program	Rencana Audit Audit Plan	Realisasi Audit Audit Realization	Pencapaian Achievement (%)
Audit Operasional dan perkreditan di Kantor Pusat, Kantor Cabang, Kantor Cabang Pembantu dan Kantor Kas Operational and credit audits at the Head Office, Branch Offices, Sub-Branch Offices, and Cash Offices	20	20	100,00
Audit Teknologi Informasi Information Technology Audit	5	5	100,00
Audit Penerapan Strategi *Anti Fraud* *Anti-Fraud Strategy Implementation Audits*	4	4	100,00

Bank juga telah melakukan kaji ulang secara berkala atas pelaksanaan kerja Audit Intern dan kepatuhannya terhadap Standar Pelaksanaan Fungsi Audit Intern Bank oleh pihak eksternal setiap 3 tahun. Kaji ulang terhadap kinerja Satuan Kerja Audit Intern atas periode 1 Juli 2020 sampai dengan 30 Juni 2023 telah dinilai oleh pengendali mutu independen dari pihak ekstern yaitu Kantor Akuntan Publik Kanaka Puradiredja, Suhartono dengan laporan No. RO-031/BGTG-KPS/HS01/VIII/2023 tanggal 8 Agustus 2023, dengan hasil secara umum pelaksanaan fungsi Satuan Kerja Audit Intern Bank telah memenuhi Standar Profesional Audit Intern dan

The Bank also conducts periodic reviews of the implementation of Internal Audit's work and its compliance with the Standards for Implementation of the Bank's Internal Audit Function by external parties every 3 years. The review of Internal Audit Division's performance for the period of July 1, 2020, to June 30, 2023, was assessed by an independent quality controller from an external party, namely Kanaka Puradiredja, Suhartono Public Accounting Firm, with report No. RO-031/BGTG-KPS/HS01/VIII/2023 dated August 8, 2023, with general results that the implementation of the Bank's Internal Audit Division functions met the Professional

Standar Pelaksanaan Fungsi Audit Intern Bank. Laporan hasil kaji ulang tersebut juga telah disampaikan kepada Otoritas Jasa Keuangan.

Pengembangan Kompetensi Satuan Kerja Audit Intern

Satuan Kerja Audit Intern melakukan pengembangan kompetensi secara berkesinambungan untuk menambah wawasan mengenai perkembangan bisnis perbankan, teknologi informasi, dan teknik audit. Satuan Kerja Audit Intern juga mengikutsertakan auditor dalam perhimpunan profesi terkait audit, antara lain *Institute of Internal Auditor* (IIA) dan Ikatan Auditor Intern Bank (IAIB).

Program pengembangan kompetensi Satuan Kerja Audit Intern yang telah diikutsertakan per 31 Desember 2023 sebagai berikut:

Standards for Internal Audit and the Implementation Standards for the Bank's Internal Audit Function. The review report was also submitted to Financial Services Authority.

Competency Development of the Internal Audit Division

The Internal Audit Division carries out continuous competency development to increase insight into developments in banking business, information technology, and audit techniques. The Internal Audit Division also includes auditors in audit-related professional associations, including the Institute of Internal Auditors (IIA) and the Association of Bank Internal Auditors (IAIB).

The Internal Audit Division competency development program, that was attended as of December 31, 2023, is as follows:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Pelatihan Sertifikasi ISO 27001:2022 Certification Training of ISO 27001:2022	Maret March	HOPE
Refreshment Manajemen Risiko Risk Management Refreshment	Maret March	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency
Certified Secure Computer User	Mei May	EC Council
Effective Presentation Skill	Mei May	Pasar Trainer
Pelatihan Sertifikasi Audit ISO 9001:2015 Audit Certification Training of ISO 9001:2015	Juni June	TCL Sertifikasi Indonesia Indonesian Certification TCL
Financial Integrity Rating on Money Laundering and Terrorism Financing	Juni June	Andara Sarana
Refreshment Manajemen Risiko Risk Management Refreshment	Agustus, Desember August, December	Lembaga Pengembangan Perbankan Indonesia, Bankers Association for Risk Management, dan Maisa Edukasi Indonesian Banking Development Institute, Bankers Association for Risk Management, and Maisa Edukasi
Refreshment Sertifikasi Auditor Auditor Certification Refreshment	Agustus August	Afektif Pro
Certified Practitioner of Internal Audit	Agustus August	Yayasan Pendidikan Internal Audit Internal Audit Education Foundation
Identifikasi Dokumen (Fisik dan Digital) Document Identification (Physical and Digital)	September September	Andara Sarana
End To End Treasury Transaction Process	Oktober October	Triniti Solusi Kreatifindo
Remittance & Trade Finance Management	Oktober October	Triniti Solusi Kreatifindo
Perencanaan Audit Berbasis Risiko dalam Kerangka *Committee of Sponsoring Organizations of the Treadway Commission* Risk-Based Audit Planning within the Framework of Committee of Sponsoring Organizations of Treadway Commission	Oktober October	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
IT Audit Fundamental	Oktober October	Institute of Internal Auditors
Continuous Audit dan *Data Analytic*	November November	Institute of Internal Auditors
Perencanaan, Pelaksanaan Audit Lapangan, dan Monitoring Planning, Implementing Field Audits, and Monitoring	Desember December	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Cybersecurity Audit Fundamental	Desember December	Institute of Internal Auditors
Self Leadership Excellence	Desember December	GNV Consulting Learning Center

Akuntan Publik
Public Accountant

Penerapan Fungsi Audit Ekstern

Fungsi pengawasan independen terhadap aspek keuangan Bank dilakukan dengan melaksanakan pemeriksaan akuntan publik yang dilakukan oleh kantor akuntan publik (KAP). Hal tersebut dalam rangka pemenuhan terhadap Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank. Akuntan publik dituntut untuk mampu memberikan informasi dan data yang akuntabel, independen, dan wajar khususnya atas aspek keuangan, operasional, dan kepatuhan terhadap peraturan yang berlaku.

Implementation of External Audit Function

Public Accounting Firm (KAP) conducts external audit to examine the Bank's financial aspects as an independent monitoring function. This is conducted to comply with the Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports. Public accountant is required to provide accountable, independent, and fair information and data, especially regarding financial aspect, operational, and compliance with the applicable regulations.

Mekanisme Penunjukan Kantor Akuntan Publik

Penunjukan akuntan publik yang akan memberikan jasa audit atas informasi keuangan historis tahunan wajib diputuskan oleh RUPS dengan mempertimbangkan usulan Dewan Komisaris dan Komite Audit. Berdasarkan RUPS tahun 2023, Perseroan telah menunjuk Kantor Akuntan Publik Purwantoro, Sungkoro & Surja (jaringan Ernst & Young) untuk melakukan audit atas laporan keuangan Perseroan per 31 Desember 2023, serta menetapkan jumlah honorarium dan persyaratan lain sehubungan dengan penunjukan akuntan publik dan kantor akuntan publik tersebut dengan memperhatikan rekomendasi dari Komite Audit.

Mechanism for Appointing Public Accounting Firm

The appointment of public accountant who will provide audit services for annual historical financial information shall be determined by the GMS with due observance of the Board of Commissioners and Audit Committee suggestions. Based on the 2023 GMS, the Company appointed Public Accounting Firm Purwantoro, Sungkoro & Surja (Ernst & Young network) to conduct an audit of the Company's financial statements as of December 31, 2023, and determine the honorarium amount and other requirements related to the appointment of public accountant and public accounting firm by considering the Audit Committee's recommendations.

Kantor Akuntan Publik, Nama Akuntan dan *Fee* Periode 5 Tahun Terakhir

Pembatasan penggunaan jasa audit atas informasi historis tahunan dari akuntan publik yang sama paling lama untuk 3 tahun buku berturut-turut, hal ini sesuai dengan Peraturan Otoritas Jasa Keuangan No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan. Atas dasar tersebut, Perseroan mengungkapkan daftar kantor akuntan publik, akuntan publik, dan nilai imbalan jasa (honorarium) untuk

Public Accounting Firm, Name of Accountant, and Fee for the Last 5 Years

The use of audit services for annual historical information from the same public accountant is restricted with a maximum of 3 consecutive financial years. This is in accordance with Financial Services Authority Regulation No. 9 of 2023 on the Use of Public Accountant and Public Accounting Firm Services in Financial Services Activities. On this basis, the Company discloses a list of public accounting firms, public accountants, and honorarium given in regard

mengaudit Laporan Keuangan Konsolidasian Perseroan selama 5 tahun terakhir sebagai berikut:

of auditing the Company's Financial Statements for the last 5 years in the following table:

Uraian Description	Tahun Buku Fiscal Year				
	2023	2022	2021	2020	2019
Kantor Akuntan Publik Public Accounting Firm	Kantor Akuntan Publik Purwantoro, Sungkoro & Surja (Jaringan Ernst & Young) Purwantoro, Sungkoro & Surja Public Accounting Firm (Ernst & Young Network)	Kantor Akuntan Publik Purwantoro, Sungkoro & Surja (Jaringan Ernst & Young) Purwantoro, Sungkoro & Surja Public Accounting Firm (Ernst & Young Network)	Kantor Akuntan Publik Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (Jaringan Crowe) Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan Public Accounting Firm (Crowe Network)		
Akuntan Publik Public Accountant	Christophorus Alvin Kossim	Christophorus Alvin Kossim	Tjiong Eng Pin		
Biaya (Rp) Fee (Rp)	Audit: Rp1.400.000.000,- Non-Audit: -	Audit: Rp1.250.000.000,- Non-Audit: -	Audit: Rp315.000.000,- Non-Audit: -	Audit: Rp415.000.000,- Non-Audit: -	Audit: Rp415.000.000,- Non-Audit: -

Jasa Lain yang Diberikan Akuntan

Selain melakukan pekerjaan audit atas Laporan Keuangan, Kantor Akuntan Publik Purwantoro, Sungkoro & Surja (Jaringan Ernst & Young) tidak memberikan jasa lainnya.

Other Services Provided by Accountants

Apart from conducting audit on Financial Statements, Purwantoro, Sungkoro & Surja Public Accounting Firm (Ernst & Young Network) did not provide other services.

Koordinasi Akuntan Publik dengan Auditor Internal dan Komite Audit

Bank selalu berupaya meningkatkan komunikasi antara akuntan publik, auditor internal, dan Komite Audit untuk dapat meminimalisir kendala-kendala yang terjadi selama proses audit berlangsung. Hal ini agar proses audit sesuai dengan standar profesional akuntan serta perjanjian kerja dan ruang lingkup audit yang telah ditetapkan dan selesai sesuai dengan target waktu yang telah ditetapkan, secara rutin dilakukan pertemuan-pertemuan guna membahas beberapa permasalahan yang dihadapi jika terjadi perbedaan pendapat antara akuntan publik dengan auditor internal.

Coordination of Public Accountant with Internal Auditor and Audit Committee

The Bank always tries to improve communication between public accountant, internal auditor, and Audit Committee to minimize issues during the audit process. This coordination ensures that the audit process is in accordance with the accountant's professional standards as well as work agreements and audit scope that has been determined and completed according to a predetermined time target. Meetings are regularly held to discuss some of the problems encountered in the event of dissenting opinion between the public accountant and the internal auditor.

Sistem Manajemen Risiko
Risk Management System

Sebagai lembaga jasa keuangan, Bank Ganesha berkewajiban menerapkan manajemen risiko secara berkesinambungan dan berkelanjutan agar bank tetap sehat dan bisnis bank dijalankan dalam koridor risiko yang tetap terkendali sesuai *risk appetite* dan *risk tolerance* yang telah ditetapkan serta meningkatkan nilai Pemegang Saham. Atas dasar tersebut, Bank Ganesha menerapkan kerangka manajemen risiko yang mencakup strategi, organisasi, kebijakan dan prosedur, serta metodologi manajemen risiko dengan tujuan memastikan seluruh risiko yang dihadapi Bank dapat dikenali, diukur, dipantau, dikendalikan dan disampaikan secara tepat. Bank juga melakukan risk *awareness*, antara lain melalui sosialisasi,program pelatihan dan sertifikasi.

As a financial service institution, Bank Ganesha must continuously and sustainably implement risk management so as the Bank stays sound and the Bank's business is run within a controlled risk corridor, in line with the predetermined risk appetite and risk tolerance, and increases Shareholders' value. On this basis, Bank Ganesha implements risk management framework that includes strategy, organization, policy and procedures, and risk management methodology to ensure that all risks faced by the Bank can be identified, measured, monitored, controlled, and communicated appropriately. The Bank also conducts risk awareness, among others through dissemination, training, and certification programs.

Dasar Penerapan Sistem Manajemen Risiko

Dalam penerapan manajemen risiko, Bank Ganesha senantiasa patuh dan taat terhadap regulasi dan perundang-undangan yang berlaku di Indonesia dengan mengacu pada:

1. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;
2. Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;
3. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum;
4. Surat Edaran Otoritas Jasa Keuangan No. 26/SEOJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum sesuai Profil Risiko dan Pemenuhan *Capital Equivalency Maintenaned Assets*;
5. Manajemen Risiko bagi Produk dan Aktivitas Bank Umum, antara lain:
   a. Peraturan Otoritas Jasa Keuangan No. 39/POJK.04/2014 tanggal 29 Desember 2014 tentang Agen Penjual Efek Reksa Dana;
   b. Peraturan Otoritas Jasa Keuangan No. 8/POJK.03/2016 tanggal 26 Januari 2016 tentang Prinsip Kehati-hatian dalam Melaksanakan Aktivitas Keagenan Produk Keuangan Luar Negeri oleh Bank Umum;
   c. Peraturan Otoritas Jasa Keuangan No. 9/POJK.03/2016 tanggal 26 Januari 2016 tentang Prinsip Kehati-hatian bagi Bank Umum yang Melakukan Penyerahan Sebagian Pelaksanaan Pekerjaan kepada Pihak Lain;

Basis of Implementation of Risk Management System

In implementing risk management, Bank Ganesha constantly adheres to and complies with the regulations and laws applied in Indonesia with reference to:

1. Financial Services Authority Regulation No. 18/POJK.03/2016 on Implementation of Risk Management for Commercial Banks;
2. Financial Services Authority Circular No. 34/SEOJK.03/2016 on Implementation of Risk Management for Commercial Banks;
3. Financial Services Authority Regulation No. 11/POJK.03/2016 on Minimum Capital Adequacy Requirement for Commercial Banks;
4. Financial Services Authority Circular No. 26/SEOJK.03/2016 on Minimum Capital Adequacy Requirement according to Risk Profile and Fulfillment of Capital Equivalency Maintained Assets;
5. Risk Management for Commercial Bank Products and Activities, among others:
   a. Financial Services Authority Regulation No. 39/POJK.04/2014 dated December 29, 2014, on Mutual Funds Selling Agent;
   b. Financial Services Authority Regulation No. 8/POJK.03/2016 dated January 26, 2016, on Prudential Principles in Carrying out Agency Activities for Foreign Financial Products by Commercial Banks;
   c. Financial Services Authority Regulation No. 9/POJK.03/2016 dated January 26, 2016, on Prudential Principles for Commercial Banks that Outsource Part of the Work Implementation to Other Parties;

d. Peraturan Otoritas Jasa Keuangan No. 57/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Manajemen Risiko pada Bank Umum yang Melakukan Layanan Nasabah Prima;
e. Peraturan Otoritas Jasa Keuangan No. 8 Tahun 2023 tanggal 14 Juni 2023 tentang Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan;
f. Peraturan Otoritas Jasa Keuangan No. 6/POJK.03/2018 tanggal 19 April 2018 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 7/POJK.03/2016 tanggal 26 Januari 2016 tentang Prinsip Kehati-hatian dalam Melaksanakan Kegiatan *Structured Product* bagi Bank Umum;
g. Peraturan Otoritas Jasa Keuangan No. 21 Tahun 2023 tanggal 19 Desember 2023 tentang Layanan Digital oleh Bank Umum;
h. Peraturan Otoritas Jasa Keuangan No. 39/POJK.03/2019 tanggal 19 Desember 2019 tentang Penerapan Strategi *Anti Fraud* bagi Bank Umum;
i. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tanggal 7 Juli 2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum;
j. Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2021 tanggal 30 Juli 2021 tentang Penyelenggaraan Produk Bank Umum;
k. Surat Edaran Otoritas Jasa Keuangan No. 33/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko pada Bank yang Melakukan Aktivitas Kerja Sama Pemasaran dengan Perusahaan Asuransi (*Bancassurance*);
l. Surat Edaran Otoritas Jasa Keuangan No. 4/SEOJK.03/2017 tanggal 16 Januari 2017 tentang Penerapan Manajemen Risiko pada Bank yang Melakukan Aktivitas Berkaitan dengan Reksa Dana;
m. Surat Edaran Otoritas Jasa Keuangan No. 11/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Prinsip Kehati-Hatian bagi Bank Umum yang Melakukan Penyerahan Sebagian Pelaksanaan Pekerjaan kepada Pihak Lain;
n. Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017 tanggal 6 Juni 2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum;
o. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.03/2017 tanggal 22 Juli 2017 tentang Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan;

d. Financial Services Authority Regulation No. 57/POJK.03/2016 dated December 7, 2016, on Implementation of Risk Management in Commercial Banks Performing Prime Customer Services;
e. Financial Services Authority Regulation No. 8 of 2023 dated June 14, 2023, on Implementation of Anti-Money Laundering and Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program in the Financial Services Sector;
f. Financial Services Authority Regulation No. 6/POJK.03/2018 dated April 19, 2018, on Amendments to Financial Services Authority Regulation No. 7/POJK.03/2016 dated January 26, 2016, on Prudential Principles in Carrying out Structured Product Activities for Commercial Banks;
g. Financial Services Authority Regulation No. 21 of 2023 dated December 19, 2023, on Digital Services by Commercial Banks;
h. Financial Services Authority Regulation No. 39/POJK.03/2019 dated December 19, 2019, on Implementation of Anti-Fraud Strategy for Commercial Banks;
i. Financial Services Authority Regulation No. 11/POJK.03/2022 dated July 7, 2022, on Implementation of Information Technology by Commercial Banks;
j. Financial Services Authority Regulation No. 13/POJK.03/2021 dated July 30, 2021, on Implementation of Commercial Bank Products;
k. Financial Services Authority Circular No. 33/SEOJK.03/2016 dated September 1, 2016, on Implementation of Risk Management in Banks Conducting Marketing Cooperation Activities with Insurance Companies (Bancassurance);
l. Financial Services Authority Circular No. 4/SEOJK.03/2017 dated January 16, 2017 on Implementation of Risk Management in Banks Conducting Activities Related to Mutual Funds;
m. Financial Services Authority Circular No. 11/SEOJK.03/2017 dated March 17, 2017, on Prudential Principles for Commercial Banks that Outsource Part of the Work Implementation to Other Parties;
n. Financial Services Authority Circular No. 21/SEOJK.03/2017 dated June 6, 2017, on Implementation of Risk Management in the Use of Information Technology by Commercial Banks;
o. Financial Services Authority Circular No. 32/SEOJK.03/2017 dated July 22, 2017, on Anti- Money Laundering and Counter-Terrorism Financing Programs in the Financial Services Sector;

p. Peraturan Bank Indonesia No. 23/6/PBI/2021 tanggal 1 Juli 2021 tentang Penyedia Jasa Pembayaran;
q. Peraturan Bank Indonesia No. 23/7/PBI/2021 tanggal 1 Juli 2021 tentang Penyelenggara Infrastruktur Pembayaran;

6. Sistem Pengendalian Intern
   a. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum;
   b. Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017, tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum;
   c. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tanggal 29 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum;
   d. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum;
   e. Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tanggal 7 Juli 2017 tentang Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum;
7. Penilaian Tingkat Kesehatan Bank (TKB)
   a. Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tanggal 26 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum;
   b. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum;
8. Permodalan
   a. Peraturan Bank Indonesia No. 17/22/PBI/2015 tanggal 23 Desember 2015 tentang Kewajiban Pembentukan *Countercyclical Buffer*;
   b. Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2016 tanggal 22 September 2016 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum;
   c. Peraturan Otoritas Jasa Keuangan No. 36/POJK.03/2017 tanggal 12 Juli 2017 tentang Prinsip Kehati-hatian dalam Kegiatan Penyertaan Modal;
   d. Peraturan Otoritas Jasa Keuangan No. 2/POJK.03/2018 tanggal 26 Maret 2018 tentang Penetapan Bank Sistemik dan *Capital Surcharge*;
   e. Peraturan Otoritas Jasa Keuangan No. 31/POJK.03/2019 tanggal 2 Desember 2019 tentang Kewajiban Pemenuhan Rasio Pengungkit Bagi Bank Umum;

p. Bank Indonesia Regulation No. 23/6/PBI/2021 dated July 1, 2021, on Payment Service Providers;
q. Bank Indonesia Regulation No. 23/7/PBI/2021 dated July 1, 2021 on Payment Infrastructure Providers;

6. Internal Control System
   a. Financial Services Authority Regulation No. 17 of 2023 on Implementation of Governance for Commercial Banks;
   b. Financial Services Authority Regulation No. 46/POJK.03/2017, dated July 12, 2017, on Implementation of Compliance Function for Commercial Banks;
   c. Financial Services Authority Regulation No. 1/POJK.03/2019 dated January 29, 2019, on Implementation of Internal Audit Function at Commercial Banks;
   d. Financial Services Authority Circular No. 13/SEOJK.03/2017 dated March 17, 2017 on Implementation of Governance for Commercial Banks;
   e. Financial Services Authority Circular No. 35/SEOJK.03/2017 dated July 7, 2017, on Standard Guidelines for Internal Control System for Commercial Banks;
7. Assessment of Bank Soundness Level (TKB)
   a. Financial Services Authority Regulation No. 4/POJK.03/2016 dated January 26, 2016, on Soundness Level of Commercial Banks;
   b. Financial Services Authority Circular No. 14/SEOJK.03/2017 dated March 17, 2017, on Assessment of Soundness Level of Commercial Banks;
8. Capital
   a. Bank Indonesia Regulation No. 17/22/PBI/2015 dated December 23, 2015, on the Obligation to Form a Countercyclical Buffer;
   b. Financial Services Authority Regulation No. 34/POJK.03/2016 dated September 22, 2016, on Amendments to Financial Services Authority Regulation No. 11/POJK.03/2016 on Minimum Capital Requirement for Commercial Banks;
   c. Financial Services Authority Regulation No. 36/POJK.03/2017 dated July 12, 2017, on Prudential Principles in Equity Participation Activities;
   d. Financial Services Authority Regulation No. 2/POJK.03/2018 dated March 26, 2018, on Determination of Systemic Bank and Capital Surcharge;
   e. Financial Services Authority Regulation No. 31/POJK.03/2019 dated December 2, 2019, on the Requirement to Fulfill Leverage Ratios for Commercial Banks;

f. Surat Edaran Otoritas Jasa Keuangan No. 26/SEOJK.03/2016 tanggal 14 Juli 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum sesuai Profil Risiko dan Pemenuhan *Capital Equivalency Maintained Assets*;

g. Surat Edaran Otoritas Jasa Keuangan No. 20/SEOJK.03/2016 tanggal 2 Juni 2016 tentang Fitur Konversi Menjadi Saham Biasa atau *Write Down* terhadap Instrumen Modal Inti Tambahan dan Modal Pelengkap;

h. Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Indikator Dasar Bagi Bank Umum;

i. Surat Edaran Otoritas Jasa Keuangan No. 11/SEOJK.03/2018 tanggal 15 Agustus 2018 tentang perubahan Surat Edaran Otoritas Jasa Keuangan No. 42/SEOJK.03/2016 tentang Pedoman Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar;

j. Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Standar bagi Bank Umum;

k. Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2021 tanggal 7 Oktober 2021 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar bagi Bank Umum;

9. Manajemen Kelangsungan Usaha
   a. Peraturan Otoritas Jasa Keuangan No. 14/POJK.03/2017 tanggal 04 April 2017 tentang Rencana Aksi (*Recovery Plan*) bagi Bank Sistemik;
   b. Peraturan Lembaga Penjamin Simpanan (LPS) No. 1/2021 tanggal 29 Maret 2021 tentang Rencana Resolusi bagi Bank Umum;
10. Transparansi dan Publikasi Laporan Bank
   a. Peraturan Otoritas Jasa Keuangan No. 63/POJK.03/2020 tanggal 22 Desember 2020 tentang Pelaporan Bank Umum melalui Sistem Pelaporan Otoritas Jasa Keuangan;
   b. Peraturan Otoritas Jasa Keuangan No. 36/POJK.03/2019 tanggal 18 Desember 2019 tentang Penyampaian Laporan melalui Portal Pelaporan Terintegrasi;
   c. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tanggal 19 Desember 2019 tentang Transparansi dan Publikasi Laporan Bank;
   d. Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tanggal 30 Juni 2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional;

f. Financial Services Authority Circular No. 26/SEOJK.03/2016 dated July 14, 2016, on the Minimum Capital Adequavy Requirement for Commercial Banks in accordance with the Risk Profile and Fulfillment of Capital Equivalency Maintained Assets;

g. Financial Services Authority Circular No. 20/SEOJK.03/2016 dated June 2, 2016, on Conversion Features into Ordinary Shares or Write Down of Additional Core Capital Instruments and Supplementary Capital;

h. Financial Services Authority Circular No. 6/SEOJK.03/2020 dated April 29, 2020, on Calculation of Risk-Weighted Assets for Operational Risk Using the Basic Indicator Approach for Commercial Banks;

i. Financial Services Authority Circular No. 11/SEOJK.03/2018 dated August 15, 2018, on Amendments to Financial Services Authority Circular No. 42/SEOJK.03/2016 on Guidelines for Calculation of Risk-Weighted Assets for Credit Risk Using a Standard Approach;

j. Financial Services Authority Circular No. 6/SEOJK.03/2020 dated April 29, 2020, on Calculation of Risk-Weighted Assets for Operational Risk Using the Standard Approach for Commercial Banks;

k. Financial Services Authority Circular No. 24/SEOJK.03/2021 dated October 7, 2021, on Calculation of Risk-Weighted Assets for Credit Risk Using a Standard Approach for Commercial Banks;

9. Business Continuity Management
   a. Financial Services Authority Regulation No. 14/POJK.03/2017 dated April 4, 2017, on Action Plan (Recovery Plan) for Systemic Banks;
   b. Deposit Insurance Corporation Regulation (LPS) No. 1/2021 dated March 29, 2021, on the Resolution Plan for Commercial Banks;
10. Transparency and Publication of Bank Reports
   a. Financial Services Authority Regulation No. 63/POJK.03/2020 dated December 22, 2020, on Commercial Bank Reporting through Financial Services Authority Reporting System;
   b. Financial Services Authority Regulation No. 36/POJK.03/2019 dated December 18, 2019, on Submission of Reports through the Integrated Reporting Portal;
   c. Financial Services Authority Regulation No. 37/POJK.03/2019 dated December 19, 2019, on Transparency and Publication of Bank Reports;
   d. Financial Services Authority Circular No. 9/SEOJK.03/2020 dated June 30, 2020, on Transparency and Publication of Conventional Commercial Bank Reports;

11. Perlindungan Nasabah
    a. Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 tanggal 14 April 2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan;
    b. Peraturan Otoritas Jasa Keuangan No. 18/POJK.07/2018 tanggal 10 September 2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan;
    c. Peraturan Bank Indonesia No. 3 Tahun 2023 tanggal 27 Juni 2023 tentang Perlindungan Konsumen Bank Indonesia;
    d. Surat Edaran Otoritas Jasa Keuangan No. 17/SEOJK.07/2018 tanggal 6 Desember 2018 tentang Pedoman Pelaksanaan Layanan Pengaduan Konsumen di Sektor Jasa Keuangan; dan
12. Perlindungan Data
    Undang-undang Republik Indonesia No. 27 Tahun 2022 tanggal 17 Oktober 2022 tentang Perlindungan Data Pribadi.

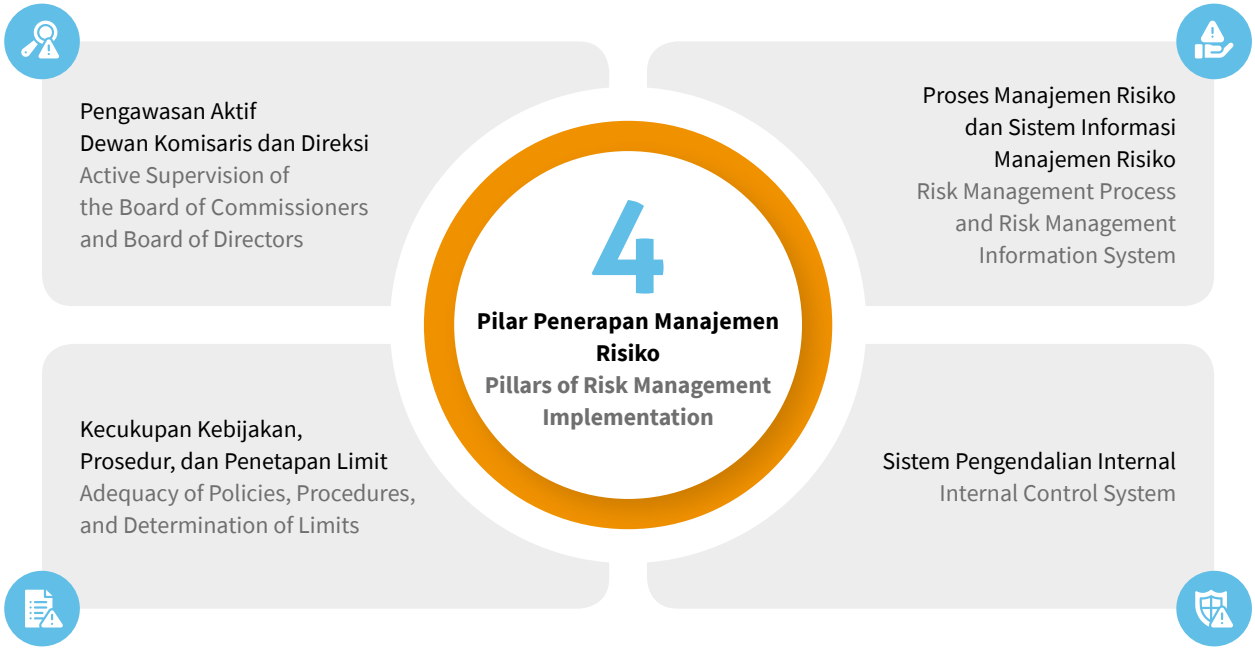
11. Customer Protection
    a. Financial Services Authority Regulation No. 6/POJK.07/2022 dated April 14, 2022, on Consumer and Community Protection in the Financial Services Sector;
    b. Financial Services Authority Regulation No. 18/POJK.07/2018 dated September 10, 2018, on Consumer Complaint Services in the Financial Services Sector;
    c. Bank Indonesia Regulation No. 3 of 2023 dated June 27, 2023, on Bank Indonesia Consumer Protection;
    d. Financial Services Authority Circular No. 17/SEOJK.07/2018 dated December 6, 2018, on Guidelines for Implementing Consumer Complaint Services in the Financial Services Sector; and
12. Data Protection
    Law of the Republic of Indonesia No. 27 of 2022 dated October 17, 2022, on Protection of Personal Data.

Proses Penerapan Sistem Manajemen Risiko

Dalam penerapan manajemen risiko, Bank berpedoman pada Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, di mana Bank menerapkan manajemen risiko secara efektif melalui 4 pilar yang terdiri dari:

Risk Management System Implementation Process

In implementing risk management, the Bank refers to the Financial Services Authority Regulation No. 18/POJK.03/2016 on Implementation of Risk Management for Commercial Banks, in which the Bank effectively implements risk management through 4 pillars consisting of:



Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi memiliki tanggung jawab atas efektivitas penerapan manajemen risiko, pemahaman yang kuat mengenai risiko yang dihadapi, serta memegang peranan penting dalam mendukung dan mengawasi keberhasilan penerapan manajemen risiko di seluruh unit kerja Perseroan.

Dewan Komisaris melalui Komite Pemantau Risiko memastikan efektivitas pengelolaan aktivitas dan manajemen risiko oleh Direksi serta melakukan evaluasi terhadap kebijakan dan implementasi manajemen risiko yang dilaksanakan oleh Direksi.

Direksi dibantu Komite Manajemen Risiko menentukan arah kebijakan, strategi manajemen risiko, dan implementasinya secara komprehensif; memastikan seluruh risiko yang material dan dampaknya telah dimitigasi dan ditindaklanjuti; melaksanakan langkah-langkah perbaikan atas permasalahan atau penyimpangan dalam kegiatan usaha; dan memastikan telah berjalannya budaya manajemen risiko termasuk kesadaran risiko pada seluruh jenjang organisasi.

Kecukupan Kebijakan, Prosedur, dan Penetapan Limit

Kebijakan manajemen risiko menjelaskan dasar-dasar kebijakan manajemen risiko dan merupakan ketentuan tertinggi bidang manajemen risiko di Perseroan, serta menjadi acuan bagi prosedur, serta pedoman di bidang manajemen risiko.

Penetapan pedoman dan prosedur didasarkan pada kegiatan Perseroan, antara lain perkreditan, *treasury*, operasional, manajemen teknologi informasi, sumber daya manusia, dan aktivitas lainnya. Prosedur pengelolaan dan penetapan limit untuk setiap jenis risiko yang wajib dikelola dalam seluruh produk dan kegiatan usaha Perseroan disesuaikan dengan tingkat risiko yang akan diambil, dengan memperhatikan pengalaman yang dimiliki dalam mengelola risiko dimaksud. Limit ditinjau secara berkala guna menyesuaikan perubahan kondisi yang terjadi.

Direksi memiliki wewenang dalam penetapan limit risiko, tingkat toleransi bagi setiap jenis risiko, dan eksposur risiko, dengan memperhatikan pengalaman, kemampuan permodalan, kemampuan sistem dan perangkat manajemen risiko, sumber daya yang dimiliki, serta ketentuan.

Active Supervision of the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors are responsible for the effectiveness of risk management implementation, a strong understanding of the risks faced, and play an important role in supporting and overseeing the successful implementation of risk management in all divisions of the Company.

The Board of Commissioners, through the Risk Monitoring Committee, ensures the effectiveness of activity management and risk management by the Board of Directors and evaluates the policies and implementation of risk management carried out by the Board of Directors.

The Board of Directors is assisted by the Risk Management Committee to determine the direction of policies, risk management strategies and their implementation in a comprehensive manner; ensure that all material risks and their impacts have been mitigated and followed up; carry out remedial measures for problems or irregularities in business activities; and ensuring that a risk management culture has been implemented including risk awareness at all levels of the organization.

Adequacy of Policies, Procedures, and Determination of Limits

The risk management policy explains the basics of risk management policy and is the highest regulation in the field of risk management in the Company, as well as a reference for procedures and guidelines in the field of risk management.

The guidelines and procedures are established based on the Company's activities, among others, credit, treasury, operations, information technology management, human resources, and other activities. Procedures to manage and determine limits for each type of risk that must be managed in all of the Company's products and business activities are adjusted to the level of risk to be taken, by considering the experience in managing such risk. The limit is reviewed periodically in order to adjust to changes in conditions that occur.

The Board of Directors has the authority to determine the risk limits, tolerance levels for each type of risk, and risk exposure, by observing experience, capital capability, risk management system and tool capabilities, resources, and regulations.

Proses Manajemen Risiko dan Sistem Informasi Manajemen Risiko

Proses manajemen risiko, terdiri dari:

1. Identifikasi
   Dilakukan dengan menganalisis seluruh jenis dan karakteristik risiko yang terdapat pada setiap kegiatan usaha, produk, dan jasa Perseroan. Identifikasi risiko bersifat proaktif dan mencakup seluruh aktivitas bisnis Perseroan, termasuk sumber dan kemungkinan timbulnya risiko, serta dampaknya.
2. Pengukuran
   Pengukuran risiko dilakukan dengan maksud untuk mengetahui besarnya eksposur risiko dalam rangka pengendalian risiko dan kecukupan Kewajiban Penyediaan Modal Minimum.
   Pengukuran risiko dilakukan secara berkala, baik untuk produk dan portofolio maupun seluruh aktivitas bisnis Perseroan yang bertujuan untuk mengukur eksposur risiko Perseroan sebagai acuan di dalam pengendalian risiko. Pendekatan dan metodologi pengukuran dapat bersifat kuantitatif, kualitatif, atau merupakan kombinasi keduanya baik yang ditetapkan oleh regulator maupun secara *best practice*.
3. Pemantauan
   Dilakukan dalam rangka untuk memastikan bahwa seluruh risiko telah dikelola dengan baik, baik terhadap limit risiko maupun kecukupan mitigasi risiko yang telah ditetapkan. Pemantauan dimaksud mencakup pemantauan terhadap eksposur risiko yang terdapat dalam seluruh portofolio produk dan kegiatan usaha Perseroan, risk appetite dan toleransi risiko, kepatuhan terhadap limit, serta pelaksanaan terhadap kebijakan dan prosedur yang telah ditetapkan.
4. Pengendalian
   Dilakukan untuk mengelola risiko yang dapat mengganggu keberlangsungan aktivitas usaha Perseroan. Salah satu bentuk pengendalian dilakukan melalui penetapan limit *risk appetite* dan *risk tolerance* dalam rangka menjaga stabilitas permodalan.

Sistem Pengendalian Internal

Pengendalian internal secara menyeluruh dengan menggunakan konsep *three lines of defence* dan telah diimplementasikan melalui:

1. Pemisahan fungsi yang jelas antara unit kerja operasional (*risk taking unit*) dengan unit kerja yang melaksanakan fungsi pengendalian risiko (*risk management unit*) di dalam penetapan struktur organisasi;
2. Penetapan *risk management unit* sebagai unit kerja independen (*second line of defence*) yang membuat kebijakan manajemen risiko, metodologi pengukuran risiko, evaluasi limit risiko, dan melakukan validasi data;
3. Satuan Kerja Audit Intern secara berkala melakukan pemeriksaan (*third line of defence*) untuk menilai pelaksanaan proses dan sistem manajemen risiko pada aktivitas fungsional yang memiliki eksposur risiko; dan

Risk Management Process and Risk Management Information System

The risk management process consists of:

1. Identification
   This is done by analyzing all types and characteristics of the risks involved in each of the Company's business activities, products, and services. Risk identification is proactive in nature and covers all of the Company's business activities, including sources and possible risks, as well as their impacts.
2. Measurement
   Risk measurement is conducted for the purpose of knowing the magnitude of risk exposure in the context of risk control and adequacy of Capital Adequacy Ratio.
   Risk measurement is carried out periodically, both for products and portfolios as well as for all of the Company's business activities which aim to measure the Company's risk exposure as a reference in risk control. Measurement approaches and methodologies can be quantitative, qualitative, or a combination of both, either established by regulators or as best practices.

3. Monitoring
   This is done in order to ensure that all risks have been properly managed, either regarding the established risk limits or the adequacy of risk mitigation. Such monitoring includes monitoring of risk exposures contained in the entire product portfolio and business activities of the Company, risk appetite and risk tolerance, compliance with limits, and implementation of the established policies and procedures.

4. Control
   This is done to manage risks that may disrupt the Company's business continuity. One form of control is conducted by setting risk appetite and risk tolerance limits in order to maintain capital stability.

Internal Control System

The overall internal control uses the three lines of defense concept and has been implemented through:

1. Clear separation of functions between operational divisions (risk taking unit) with divisions that carry out the risk control function (risk management unit) in determining the organizational structure;
2. Establishment of risk management unit as an independent division (second line of defence) that formulates risk management policies, risk measurement methodologies, evaluates risk limits, and performs data validation;
3. The Internal Audit Division regularly conducts audits (third line of defence) to assess the implementation of risk management processes and systems in functional activities that have risk exposure; and

4. Menerapkan sistem pengawasan melekat melalui pemisahan fungsi secara jelas dan tegas dengan menerapkan konsep *maker*, *checker*, dan *approval* pada seluruh kegiatan/aktivitas operasional.

Strukur Organisasi Sistem Manajemen Risiko

Bank telah memiliki beberapa unit kerja pada struktur organisasi sistem manajemen risiko yang dibentuk berdasarkan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum untuk pengelolaan berbagai jenis risiko yang melekat pada Bank sesuai dengan kompleksitas kegiatan usahanya. Informasi terkait organisasi manajemen risiko diuraikan sebagai berikut:

Komite Pemantau Risiko

Komite Pemantau Risiko merupakan komite di bawah Dewan Komisaris yang bertugas memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko serta melakukan evaluasi kesesuaian kebijakan manajemen risiko dengan pelaksanaannya. Uraian terkait Komite Pemantau Risiko dapat dilihat pada bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

Komite Manajemen Risiko

Komite Manajemen Risiko merupakan komite eksekutif di bawah Direks yang bertugas melakukan evaluasi atas proses manajemen risiko di Perseroan dan bertanggung jawab atas penerapan kerangka manajemen risiko secara keseluruhan. Uraian terkait Komite Manajemen Risiko dapat dilihat pada bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

Satuan Kerja Manajemen Risiko

Satuan Kerja Manajemen Risiko merupakan satuan kerja independen yang melaksanakan fungsi koordinasi dan sosialisasi seluruh proses manajemen risiko Perseroan untuk meminimalkan potensi dan dampak risiko yang dihadapi oleh Perseroan. Satuan Kerja Manajemen Risiko membangun proses yang komprehensif dalam mengidentifikasi, mengukur, memantau, dan mengendalikan risiko serta menyampaikan laporan atas tingkat risiko dan membangun sistem pengendalian internal yang andal.

Pedoman Satuan Kerja Manajemen Risiko

Dalam menjalankan tugas dan tanggung jawabnya, Satuan Kerja Manajemen Risiko telah memiliki pedoman kerja yang mengacu pada Peraturan Otoritas Jasa Keuangan.

4. Implementation of an inherent monitoring system through a clear and firm separation of functions, by applying the concept of maker, checker, and approval to all operational activities.

Organizational Structure of the Risk Management System

xThe Bank has several divisions in the risk management system organizational structure, which were established based on the Financial Services Authority Regulation No. 18/POJK.03/2016 on Implementation of Risk Management for Commercial Banks, to manage various risk types inherent in Bank in accordance with the complexity of business activities. Information on risk management organizations is described as follows:

Risk Monitoring Committee

The Risk Monitoring Committee is a committee under the Board of Commissioners that is in charge of monitoring and evaluating implementation of duties of the Risk Management Committee and Risk Management Division as well as evaluating the conformity of risk management policies with their implementation. Description regarding the Risk Monitoring Committee can be seen in the Corporate Governance chapter in this Annual Report.

Risk Management Committee

The Risk Management Committee is an executive committee under the Board of Directors that is in charge of evaluating risk management process in the Company and is responsible for implementing the overall risk management framework. Description regarding the Risk Management Committee can be seen in the Corporate Governance chapter in this Annual Report.

Risk Management Division

The Risk Management Division is an independent division that carries out the function of coordinating and disseminating the Company's entire risk management processes to minimize the potential and impact of risks faced by the Company. The Risk Management Division develops a comprehensive process for identifying, measuring, monitoring, and controlling risks, as well as submitting reports on risk levels and building a reliable internal control system.

Risk Management Division Charter

In performing its duties and responsibilities, the Risk Management Division has a charter that refers to the Financial Services Authority Regulations.

Profil Kepala Satuan Kerja Manajemen Risiko

Ahadi
Kepala Satuan Kerja Manajemen Risiko Dan Sistem & Prosedur

Warga Negara Indonesia, berusia 54 tahun, berdomisili di Jakarta. Menjabat sebagai Kepala Satuan Kerja Manajemen Risiko dan Sistem & Prosedur periode 2020-sekarang berdasarkan Surat Keputusan Direksi No. 032/SDM/SPB/IV/20 tanggal 6 April 2020.

Meraih gelar Sarjana dari Indonesia Banking School (2022) dan memiliki kompetensi manajemen risiko level 4 yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko (2017) dan Lembaga Sertifikasi Profesi Perbankan (2021), serta telah memiliki sertifikasi Kepatuhan dan *Anti Money Laundring* Level 2 oleh Lembaga Sertifikasi Profesi Perbankan dan Forum Komunikasi Direktur Kepatuhan Perbankan (2017). Memiliki pengalaman karier sebagai Kepala Divisi Manajemen Risiko di PT Bank Nusantara Parahyangan Tbk MUFG Group (2010-2019) dan *Credit Risk Monitoring* di PT Bank Commonwealth (2006-2010).

Saat ini beliau sedang tidak merangkap jabatan di perusahaan mana pun. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Komposisi dan Sertifikasi Manajemen Risiko

Bank telah mengikutsertakan jajaran manajemen untuk berpartisipasi dalam program sertifikasi manajemen risiko serta memberikan pelatihan penyegaran (*refreshment training*) terhadap pihak yang telah lulus program sertifikasi manajemen risiko. Informasi terkait sertifikasi manajemen risiko di tahun 2023, sebagai berikut:

Profile of Head of Risk Management Division

Ahadi
Head of Risk Management and System & Procedure Division

Indonesian citizen, 54 years old, domiciled in Jakarta. Serves as Head of Risk Management and System & Procedure Unit for the 2020-present period based on the Board of Directors' Decision Letter No. 032/SDM/SPB/IV/20 dated April 6, 2020.

Obtained a Bachelor's degree from Indonesia Banking School (2022). Has risk management competence level 4 issued by the Risk Management Certification Agency (2017) and the Banking Professional Certification Institute (2021), and already Level 2 Compliance and Anti-Money Laundering certification held by the Banking Professional Certification Institute and Banking Compliance Director Communication Forum (2017). Had career experience as Head of Risk Management Division at PT Bank Nusantara Parahyangan Tbk MUFG Group (2010-2019) and Credit Risk Monitoring at PT Bank Commonwealth (2006-2010).

Currently, he has no concurrent positions in any company. He does not have any financial, management, and family relationship with members of Board of Commissioners, members of Board of Directors, and Main and Controlling Shareholders.

Composition and Risk Management Certification

The Bank enlisted the management to participate in the risk management certification program and provided refreshment training for parties who have passed the risk management certification program. Information regarding risk management certification in 2023 is as follows:

Jenjang Level	Dewan Komisaris Board of Commissioners	Direksi oard of Directors	Pejabat Eksekutif Executive Officers	Lain-Lain Others	Total
Jenjang / Level 4	-	-	1	131	132
Jenjang / Level 5	-	-	14	59	73
Jenjang / Level 6	3	1	1	1	6
Jenjang / Level 7	1	5	-	-	6
Total	**4**	**6**	**16**	**191**	**217**

Tugas dan Tanggung Jawab Satuan Kerja Manajemen Risiko

Satuan Kerja Manajemen Risiko memiliki tugas dan tanggung jawab yang meliputi:

1. Bertanggungjawab terhadap pelaksanaan/penerapan manajemen risiko di Bank dari mulai proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko;

Duties and Responsibilities of the Risk Management Division

The Risk Management Division has duties and responsibilities which include:

1. Be responsible for the implementation of Risk Management in the Bank starting from the process of identifying, measuring, monitoring, and controlling risks;

2. Mengevaluasi kebijakan, kerangka, dan strategi Manajemen Risiko di Bank serta perubahannya termasuk strategi manajemen risiko dan *contingency plan* apabila kondisi eksternal tidak normal;
3. Mengoordinasikan penerapan *risk management* sesuai dengan BASEL *Accord* II, BASEL III, dan BASEL III *Reforms* di Bank;
4. Bertanggung jawab terhadap penyusunan *risk profile* Bank secara berkala dan melaporkan serta mempresentasikan ke Otoritas, termasuk namun tidak terbatas pada koordinasi penilaian dan penyusunan tingkat kesehatan bank berdasarkan risiko (*risk based bank rating*);
5. Mengoordinasikan perhitungan kebutuhan modal sesuai profil risiko, termasuk namun tidak terbatas pada penyusunan pedoman *Internal Capital Adequacy Assessment Process* dan perhitungan kewajiban penyediaan modal minimum sesuai profil risiko secara berkala (per semester);
6. Memberikan rekomendasi atas hal-hal yang terkait dengan keputusan-keputusan bisnis yang berbeda dari prosedur normal berdasarkan analisa profil risiko, antara lain keputusan pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis Bank atau pengambilan posisi/eksposur risiko yang melampaui limit yang ditetapkan (*risk appetite & risk tolerance*);
7. Mengevaluasi dan menyempurnakan prosedur dan sarana/perangkat untuk proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko, termasuk namun tidak terbatas pada parameter perhitungan *inherent risk* dan kualitas penerapan manajemen risiko pada masing-masing risiko;
8. Memantau dan menganalisa portofolio (eksposur) risiko baik secara keseluruhan maupun per jenis risiko termasuk namun tidak terbatas pada analisa portofolio dan dampaknya terhadap toleransi risiko dan limit yang ditetapkan;
9. Melakukan *stress test* baik berkala maupun insidentil untuk mengetahui dan sekaligus upaya mitigasi atas dampak dari implementasi kebijakan dan strategi manajemen risiko terhadap portofolio atau kinerja Bank secara keseluruhan;
10. Melakukan analisa risiko (*risk assessment*) terhadap pedoman yang diusulkan oleh Unit Bisnis atau Operasional (*risk taking unit*);
11. Mengkaji usulan aktivitas dan/atau produk baru yang dikembangkan oleh suatu unit tertentu Bank. Pengkajian difokuskan terutama pada aspek kemampuan Bank untuk mengelola aktivitas dan/atau produk baru termasuk kelengkapan sistem dan prosedur yang digunakan serta dampaknya terhadap eksposur risiko Bank secara keseluruhan;
12. Mengevaluasi akurasi dan validitas data yang digunakan Bank untuk mengukur risiko bagi Bank yang menggunakan model untuk keperluan intern;

2. Evaluate Risk Management policies, frameworks, and strategies at the Bank and their changes including risk management strategies and contingency plans if external conditions are not normal;
3. Coordinate the implementation of risk management in accordance with BASEL Accord II, BASEL III, and BASEL III Reforms at the Bank;
4. Be responsible for preparing the Bank's risk profile on a regular basis and report and present it to the Authority, including but not limited to coordinate assessments and compile a risk-based bank rating;
5. Coordinate the calculation of capital requirements according to the risk profile, including but not limited to preparing guidelines for the Internal Capital Adequacy Assessment Process and calculating the minimum capital adequacy requirement according to the risk profile periodically (per semester);
6. Provide recommendations on matters related to business decisions that are different from normal procedures based on risk profile analysis, including decisions to exceed business expansions that are significant compared to the Bank's business plan or take positions/risk exposures that exceed the established limits (risk appetite & risk tolerance);
7. Evaluate and improve the procedures and facilities/tools for the process of identifying, measuring, monitoring, and controlling risks, including but not limited to the inherent risk calculation parameters and the quality of risk management implementation for each risk;
8. Monitor and analyze the risk portfolio (exposure) both as a whole and per type of risk including but not limited to portfolio analysis and its impact on risk tolerance and the established limits;
9. Conduct stress tests both periodically and incidentally to identify and at the same time mitigate the impact of the implementation of risk management policies and strategies on the Bank's portfolio or performance as a whole;
10. Conduct a risk analysis (risk assessment) of the guidelines proposed by the Business or Operational Unit (risk taking unit);
11. Review proposed new activities and/or products developed by a particular unit of the Bank. The assessment is focused primarily on aspects of the Bank's ability to manage new activities and/or products including the completeness of the systems and procedures used and their impact on the overall risk exposure of the Bank;
12. Evaluate the accuracy and validity of the data used by the Bank to measure risk for Banks using models for internal purposes;

13. Melaksanakan kaji ulang secara berkala dengan frekuensi yang disesuaikan kebutuhan Bank untuk memastikan: kecukupan kerangka manajemen risiko, keakuratan metodologi penilaian risiko, dan kecukupan sistem informasi manajemen risiko;
14. Menyusun dan mengevaluasi *business impact analysis* dan *risk assessment* terkait dengan perencanaan *business continuity planning*;
15. Menumbuhkembangkan dan sekaligus memastikan budaya risiko (*risk awareness*) telah terinternalisasi dengan baik kepada seluruh karyawan, termasuk berkoordinasi dengan Satuan Kerja Audit Intern terkait *root cause analysis* atas temuan pemeriksaan Satuan Kerja Audit Intern; dan
16. Bertindak sebagai narahubung (*liaison officer*) untuk permasalahan *risk management* Bank bagi pihak internal maupun eksternal.

Laporan Pelaksanaan Kerja Satuan Kerja Manajemen Risiko

Satuan Kerja Manajemen Risiko telah melaksanakan beberapa kegiatan yang menjadi tugas dan tanggung jawabnya di sepanjang tahun 2023, sebagai berikut:

1. Menetapkan rencana strategis pengelolaan risiko berkaitan dengan RBB;
2. Melakukan evaluasi dan pengajuan penetapan untuk disetujui oleh Direksi atas *limit risk appetite* dan *risk tolerance* sesuai dengan kebijakan strategis yang dituangkan dalam RBB;
3. Melakukan tinjauan ulang dan mengajukan penetapan parameter penilaian profil risiko dan tingkat kesehatan Bank untuk kemudian disetujui Direksi;
4. Melakukan penilaian mandiri atas profil risiko dan tingkat kesehatan Bank secara periodik;
5. Melakukan penilaian dan pelaporan kecukupan penyediaan modal minimum Bank berdasarkan risiko dan *internal capital adequacy assessment process*;
6. Melakukan perhitungan dan pelaporan aset tertimbang menurut risiko (ATMR) untuk risiko operasional, kredit dan pasar sesuai *Basel III Reforms*;
7. Melakukan perhitungan penerapan *liquidity coverage ratio* (LCR) dan *net stable funding ratio* (NSFR) sebagai proses identifikasi dan pengukuran kecukupan risiko likuiditas;
8. Membuat *stress test,* baik secara periodik 6 bulanan maupun secara khusus sesuai kebutuhan atau berdasarkan permintaan regulator;
9. Mengembangkan *tolls*, formula, dan model *stress test* untuk risiko kredit, pasar (risiko nilai tukar dan suku bunga), dan likuiditas;
10. Melakukan pengembangan proses penilaian dan pelaporan untuk risiko operasional yang implementasinya dituangkan kedalam sistem informasi manajemen risiko (SIMaRi) modul operasional *risk self assessment* (ORSA) dan *loss event database* (LED);

13. Carry out regular reviews with a frequency adjusted to the needs of the Bank to ensure: adequacy of risk management framework, accuracy of risk assessment methodology, and adequacy of risk management information system;
14. Prepare and evaluate business impact analysis and risk assessment related to business continuity planning;
15. Develop and at the same time ensure risk culture (risk awareness) is properly internalized to all employees, including coordinating with the Internal Audit Division regarding root cause analysis of the Internal Audit Division audit findings; and
16. Act as a liaison officer for the Bank's risk management issues for both internal and external parties.

Report on the Implementation of Risk Management Division's Work

The Risk Management Division carried out several activities which were its duties and responsibilities throughout 2023, as follows:

1. Establishing a strategic risk management plan related to RBB;
2. Evaluating and submitting decisions for approval by the Board of Directors regarding risk appetite and risk tolerance limits in accordance with strategic policies outlined in RBB;
3. Reviewing and proposing determination of parameters for assessing the Bank's risk profile and soundness level for approval by the Board of Directors;
4. Carrying out periodic independent assessment of risk profile and soundness level of the Bank;
5. Assessing and reporting the Bank's capital adequacy based on risk and internal capital adequacy assessment process;
6. Calculating and reporting risk-weighted assets (RWA) for operational, credit, and market risks in accordance with Basel III Reforms;
7. Calculating the application of liquidity coverage ratio (LCR) and net stable funding ratio (NSFR) as a process of identifying and measuring the adequacy of liquidity risk;
8. Conducting stress test, either periodically every 6 months, specifically as required, or based on the regulator's request;
9. Developing tolls, formulas, and stress test models for credit, market risks (exchange rate and interest rate risks), and liquidity;
10. Developing assessment and reporting process for operational risks of which their implementations are outlined in risk management information system (SIMaRi), operational risk self assessment (ORSA) module, and loss event database (LED);

11. Melakukan tinjauan, kajian, dan validasi penggunaan model dalam rangka implementasi PSAK 71;
12. Melakukan *cyber risk assessment* dalam rangka membangun ketahanan dan pengelolaan risiko siber sesuai dengan regulasi;
13. Melakukan koordinasi dengan Unit Kerja IT dalam mempersiapkan *digital maturity assessment*;
14. Melakukan evaluasi dan *review business impact analysis* (BIA) dan *risk assessment* (RA) terkait dengan *business continuity planning;*
15. Memperkuat sumber daya manusia diinternal Satuan Kerja Manajemen Risiko termasuk melakukan upaya rekrutmen karyawan yang kompeten dibidang *IT Risk* untuk menunjang layanan/bisnis digital (proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko);
16. Melakukan sosialisasi dalam rangka meningkatkan budaya sadar risiko dalam organisasi yang dilakukan secara periodik; dan
17. Melakukan sertifikasi manajemen risiko untuk seluruh pegawai sesuai dengan regulasi.

Pengembangan Kompetensi Satuan Kerja Manajemen Risiko

Dalam rangka mendukung kinerja dan menambah wawasan pengelola manajemen risiko, Perseroan mengikutsertakan personel Satuan Kerja Manajemen Risiko dalam berbagai pelatihan, *workshop* dan seminar. Program pengembangan kompetensi yang diikuti Satuan Kerja Manajemen Risiko Jasa sepanjang tahun 2023 sebagai berikut:

11. Reviewing, studying, and validating the use of models in the context of implementing PSAK 71;
12. Carrying out cyber risks assessment to establish resilience and manage cyber risks in accordance with regulations;
13. Coordinating with IT Division in preparing the digital maturity assessment;
14. Conducting evaluation and review of business impact analysis (BIA) and risk assessment (RA) related to business continuity planning;
15. Strengthening internal human resources in Risk Management Division, including making efforts to recruit competent employees in IT Risk to support digital services/business (risk identification, measurement, monitoring, and control processes);
16. Carrying out periodic dissemination to increase risk awareness culture in the organization; and
17. Carrying out risk management certification for all employees in accordance with regulations.

Competency Development of the Risk Management Division

To support performance and increase insight of the risk management managers, the Company involves Risk Management Division personnel in various training, workshops, and seminars. The competency development programs, attended by Risk Management Division throughout 2023, are as follows:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Ketentuan Bank Umum mengenai Kewajiban Penyediaan Modal Minimum (KPMM) dan Aktiva Tertimbang Menurut Risiko (ATMR) untuk Risiko Pasar *Basel III Reforms* Commercial Bank Provisions regarding Capital Adequacy Ratio (KPMM) and Risk Weighted Assets (ATMR) for Market Risk Basel III Reforms	Februari February	Otoritas Jasa Keuangan Financial Services Authority
Surat Edaran Otoritas Jasa Keuangan tentang Sertifikasi Manajemen Risiko Financial Services Authority Circular on Risk Management Certification	Februari February	Otoritas Jasa Keuangan Financial Services Authority
Surat Edaran Otoritas Jasa Keuangan tentang Keamanan Siber Financial Services Authority Circular on Cyber Security	Februari February	Otoritas Jasa Keuangan Financial Services Authority
Training Internal Audit ISO 27001 Internal Audit Training of ISO 27001	Maret March	Internal (vendor/konsultan) Internal (vendor/consultant)
Pengelolaan Manajemen Risiko Teknologi berdasarkan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 Management of Technology Risk Management based on Financial Services Authority Regulation No. 11/POJK.03/2022	Mei May	Otoritas Jasa Keuangan Financial Services Authority
Membangun Keyakinan Nasabah Aset Digital dari Risiko Siber Establishing Digital Asset Customer Confidence from Cyber Risk	Mei May	OJK Institute
Cloud Day Indonesia: Akselerasi Transformasi Digital Cloud Day Indonesia: Accelerating Digital Transformation	Mei May	AWS Core Service Training
Dampak Penerapan *Cloud Computing* di Industri Jasa Keuangan Impact of Applying Cloud Computing in Financial Services Industry	Juni June	OJK Institute
Perlindungan Konsumen terhadap Kejahatan Keuangan Digital Consumer Protection against Digital Financial Crime	Juni June	Ikatan Sarjana Ekonomi Indonesia Association of Indonesian Economics Scholars
Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Sektor Perbankan Getting to Know More about Regulations on P2SK Law in Strengthening Banking Sector	Juni June	OJK Institute

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Rancangan Surat Edaran Otoritas Jasa Keuangan tentang Perhitungan Permodalan untuk Eksposur Bank terhadap Lembaga *Central Counterparty* dan Rancangan Surat Edaran Otoritas Jasa Keuangan tentang Persyaratan Margin untuk Transaksi Derivatif yang tidak Dikliringkan melalui Lembaga *Central Counterparty* Draft of Financial Services Authority Circular on Capital Calculations for Bank Exposure to Central Counterparty Institution and Draft of Financial Services Authority Circular on Margin Requirements for Derivative Transactions that are not Cleared through Central Counterparty Institution	Juni June	Otoritas Jasa Keuangan Financial Services Authority
Peluang Perdagangan Karbon dalam Upaya Dekarbonisasi Opportunities of Carbon Trading in Decarbonization	Juli July	OJK Institute
Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Industri Keuangan NonBank (IKNB) Getting to Know More about the Regulations on P2SK Law in Strengthening Non-Bank Financial Industry (IKNB)	Agustus August	OJK Institute
Webinar Leadership in Changing Atmosphere	Agustus August	OJK Institute
Pemanfaatan *Internet of Things* (IOT) di Industri Perbankan Utilization of the Internet of Things (IOT) in Banking Industry	September September	OJK Institute
Peluang dan Tantangan *Fintech P2P Lending* di Era Undang-Undang P2SK Opportunities and Challenges of Fintech P2P Lending in the Era of P2SK Law	September September	OJK Institute
Save the Planet: The Role of Financial Sector to Support Carbon Reduction and Electric Vehicles Development	September September	OJK Institute
Securing The Future of Digital Ecosystem Navigating Regulation of Approval Application and Cyber Resilience in Payment System	September September	Bank Indonesia
Membedah Individual *Risk Assessment & Risk Enterprise* terkait Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT) dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM) In-Depth Review of Individual Risk Assessment & Enterprise Risk related to Anti-Money Laundering and Counter-Terrorist Financing (AML CFT) and Counter-Proliferation Financing of Weapons of Mass Destruction (CPF) Program	Oktober October	Genesis (vendor)
End to End Treasury Transaction Process	Oktober October	Vendor

Penilaian Profil Risiko

Sesuai dengan Peraturan Otoritas Jasa Keuangan tentang Penerapan Manajemen Risiko bagi Bank Umum, tingkat kesehatan Bank, dan peraturan-peraturan pelaksanaannya, Perseroan melakukan penilaian profil risiko. Hasil penilaian profil risiko Bank per Desember 2023 mempunyai peringkat Profil Risiko Peringkat Komposit 2 (PK2) yang ditunjukkan sebagai berikut:

Risk Profile Assessment

In accordance with the Financial Services Authority Regulation on the Implementation of Risk Management for Commercial Banks, the Bank's soundness level, and its implementing regulations, the Company conducts a risk profile assessment. The Bank's risk profile assessment results as of December 2023 indicated a Risk Profile rating of Composite 2 (PK2), which is shown as follows:

Jenis Risiko Type of Risk	Penilaian Desember 2023 December 2023 Assessment		
	Risiko Inheren Inherent Risk	Kualitas Penerapan Manajemen Risiko Quality of Risk Management Implementation	Tingkat Risiko Level of Risk
Kredit Credit	Low to Moderate	Satisfactory	PK 2
Likuiditas Liquidity	Low	Satisfactory	PK 2
Pasar Market	Low to Moderate	Satisfactory	PK 2
Operasional Operational	Moderate	Satisfactory	PK 2
Hukum Law	Low	Satisfactory	PK 2

Jenis Risiko Type of Risk	Penilaian Desember 2023 December 2023 Assessment		
	Risiko Inheren Inherent Risk	Kualitas Penerapan Manajemen Risiko Quality of Risk Management Implementation	Tingkat Risiko Level of Risk
Reputasi Reputation	Low to Moderate	Satisfactory	PK 2
Stratejik Strategic	Low to Moderate	Satisfactory	PK 2
Kepatuhan Compliance	Low to Moderate	Satisfactory	PK 2
Peringkat Profil Risiko Risk Profile Rating	Low to Moderate	Satisfactory	PK 2

Upaya Peningkatan Budaya Risiko

Perseroan senantiasa menerapkan budaya sadar risiko dalam seluruh kegiatan operasional dan bisnis untuk memitigasi risiko-risiko yang berpotensi untuk mengganggu keberlanjutan Perseroan. Budaya sadar risiko diterapkan di seluruh lapisan, baik pada lapisan tertinggi organisasi hingga seluruh karyawan. Adapun upaya Bank Ganesha untuk meningkatkan budaya sadar risiko dilakukan melalui:

1. Induksi untuk karyawan baru mengenai risk awareness;
2. Sosialisasi secara inhouse untuk kepala divisi/bagian/cabang mengenai ketahanan dan keamanan dalam menghadapi risiko siber; serta
3. Sosialisasi melalui *email* Satuan Kerja Manajemen Risiko mengenai beberapa bahasan, antara lain minimalisasi denda otoritas, memastikan keamanan *password*, bijak menggunakan *corporate email*, mencegah *ransomware, infected email*, dan *dual control/four eyes' principles concept* dan budaya digital.

Efforts to Improve Risk Culture

The Company constantly implements risk awareness culture in all operational and business activities to mitigate risks that potentially disrupt the Company's sustainability. The risk awareness culture is applied at all levels, from the highest organization levels to all employees. Bank Ganesha's efforts to increase the risk awareness culture are performed through:

1. Induction for new employees regarding risk awareness;
2. In-house dissemination for division/section/branch heads regarding resilience and security in facing cyber risks; and
3. Dissemination through email from the Risk Management Division regarding several topics, including minimizing authority fine, ensuring password security, using corporate email wisely, preventing ransomware, infected email, and dual control/four eyes' principles concept and digital culture.

Pengungkapan Permodalan
Disclosure of Capital

Bank Ganesha memiliki kecukupan modal dan struktur permodalan yang kuat sebagai penopang pengembangan ekspansi usaha Bank, baik saat ini maupun di masa mendatang. Pemenuhan Bank terhadap berbagai ketentuan regulator terkait permodalan dilakukan untuk memastikan agar struktur permodalan Bank telah *comply* dan efisien. Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 27 Tahun 2022 tanggal 26 Desember 2022 tentang Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 Kewajiban Penyediaan Modal Minimum Bank Umum, struktur permodalan Bank Ganesha terdiri dari:

1. Modal inti (*tier* 1), yang meliputi:
   a. Modal inti utama (*common equity tier* 1);
   b. Modal inti tambahan (*additional tier* 1); dan
2. Modal pelengkap (*tier* 2).

Profil permodalan Bank Ganesha dalam 2 tahun terakhir diuraikan sebagai berikut:

Bank Ganesha has capital adequacy and strong capital structure to support the development of the Bank's business expansion, both now and in the future. The Bank's compliance with various regulatory provisions regarding capital is conducted to ensure that the Bank's capital structure is compliant and efficient. Pursuant to the Financial Services Authority Regulation No. 27 of 2022 dated December 26, 2022, on Second Amendment to Financial Services Authority Regulation No. 11/POJK.03/2016 on Minimum Capital Adequacy Requirement for Commercial Banks, Bank Ganesha's capital structure consists of:

1. Core capital (tier 1), which includes:
   a. Prime core capital (common equity tier 1);
   b. Additional core capital (additional tier 1); and
2. Supplementary capital (tier 2).

Bank Ganesha's capital profile in the last 2 years is described as follows:

(dalam jutaan Rupiah / in millions of Rupiah)

Jenis Modal	2023	2022	Type of Capital
Modal Inti	3.103.747	3.068.532	Core Capital
Modal Pelengkap	37.662	31.389	Supplementary Capital
Jumlah Modal	**3.141.409**	**3.099.921**	**Total Capital**

Dengan struktur permodalan tersebut, rasio Kewajiban Penyediaan Modal Minimum (KPMM) pada tanggal 31 Desember 2023 secara individual menjadi sebesar 94,38% dibandingkan tahun sebelumnya sebesar 106,10%.

With such capital structure, the individual Minimum Capital Adequacy Ratio (CAR) on December 31, 2023 was 94.38% compared to that of previous year of 106.10%.

Pengungkapan Eksposur Risiko
Disclosure of Risk Exposure

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, Bank menyampaikan laporan profil risiko ke Otoritas Jasa Keuangan per triwulan yang memuat tentang eksposur risiko kredit, likuiditas, pasar, operasional, hukum, stratejik, reputasi, dan kepatuhan.

Pursuant to the Financial Services Authority Regulation No. 18/POJK.03/2016 on Implementation of Risk Management for Commercial Banks, the Bank submits quarterly risk profile reports to the Financial Services Authority, containing credit, liquidity, market, operational, legal, strategic, reputation, and compliance risk exposures.

Risiko Kredit

Risiko Kredit - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko Kredit adalah risiko kerugian keuangan yang timbul akibat debitur dan/atau pihak lain gagal memenuhi kewajiban kontraktualnya kepada Bank.

Implementasi Risiko Kredit

Penerapan manajemen risiko pelaksanaan kegiatan pengelolaan risiko kredit Perseroan dilakukan berdasarkan pada ketentuan Otoritas Jasa Keuangan, yaitu Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

Manajemen Risiko Kredit meliputi proses *end to end* dan kriteria penyaluran kredit, organisasi dan persetujuan, penetapan margin, pemantauan, proses manajemen kredit bermasalah, dan manajemen portofolio. Strategi manajemen risiko kredit harus dapat mencakup seluruh aktivitas yang memiliki eksposur risiko kredit yang signifikan dan sejalan dengan tujuan Bank.

Perseroan mengelola risiko kredit pada level transaksional dan portofolio, aktivitas ini meliputi proses identifikasi, pengukuran, pemantauan, dan kontrol terhadap risiko kredit, sehingga model bisnis Perseroan tercermin pada profil Risiko Kredit.

Kriteria dan pendekatan dalam menetapkan kebijakan manajemen risiko kredit dan limit risiko kredit, meliputi:

1. Proses identifikasi risiko kredit dilakukan baik secara individual maupun secara portofolio untuk dapat dilakukan pemetaan risiko dan faktor-faktor yang berpotensi dapat meningkatkan risiko kredit. Identifikasi risiko kredit individual secara *best practice* dilakukan dengan metode *screening* atau pun *risk acceptance criteria* yang memuat sektor ekonomi/industri, calon debitur, agunan, dan kinerja usaha yang dapat dibiayai selanjutnya untuk dilakukan analisa menggunakan pendekatan 5C;

Credit Risk

Credit Risk - General Qualitative Disclosures of the Bank, Individually

Credit Risk is the risk of financial loss arising from debtors and/or other parties failing to fulfill their contractual obligations to the Bank.

Credit Risk Implementation

The Company's credit risk management is implemented based on the provisions of Financial Services Authority Regulation No. 18/POJK.03/2016 and Financial Services Authority Circular No. 34/SEOJK.03/2016 on Implementation of Risk Management for Commercial Banks.

Credit Risk Management includes end-to-end processes and lending criteria, organization and approval, margin setting, monitoring, non-performing loan management process, and portfolio management. The credit risk management strategy must be able to cover all activities that have significant credit risk exposure and be in line with the Bank's objectives.

The Company manages credit risk at the transactional and portfolio level. This activity includes the process of identifying, measuring, monitoring, and controlling credit risk, so that the Company's business model is reflected in the Credit Risk profile.

Criteria and approaches in establishing credit risk management policies and credit risk limits, include:

1. The process of identifying credit risk is carried out both individually and in a portofolio in order to be able to map risks and factors that have the potential to increase credit risk. Best practice individual credit risk identification is carried out using the screening method or risk acceptance criteria which include the economic/industrial sector, prospective debtors, collateral, and business performance that can be financed for further analysis using the 5C approach;

2. Pengukuran risiko kredit baik secara individual maupun portofolio dilakukan dengan tujuan untuk mengetahui potensi default calon debitur maupun portofolio, yang selanjutnya atas eksposur risiko tersebut dikendalikan melalui penetapan limit risiko (sektor ekonomi dan industri, produk, kewenangan persetujuan, konsentrasi portofolio, LAR, NPL, dll) sejalan dengan sasaran dan strategi bisnis Perseroan secara keseluruhan;
3. Melakukan pemantauan risiko kredit secara harian dalam upaya memberikan informasi perkembangan kualitas kredit dan *sensitivity analysis* terhadap potensi risiko kredit yang akan dihadapi Bank, yang disampaikan kepada Direksi dan Unit kerja terkait;
4. Melakukan *stress testing* secara berkala terhadap potensi penurunan kualitas kredit khususnya untuk debitur restrukturisasi dampak COVID-19 untuk mengetahui kecukupan CKPN, dampak terhadap kinerja profit dan modal bank; dan
5. Meningkatkan fungsi pengendalian internal melalui opini risiko dari Satuan Kerja Manajemen Risiko dan opini kepatuhan dari Satuan Kerja Kepatuhan terkait dengan proposal kredit sesuai dengan limit tertentu.

Perseroan telah memiliki kebijakan pengelolaan risiko konsentrasi kredit dalam bentuk pedoman penetapan limit risiko kredit. Pedoman tersebut ditujukan untuk menetapkan limit risiko kredit pada level portofolio atau level Bank secara keseluruhan yang dilaksanakan untuk seluruh produk dan aktivitas Perseroan yang berisiko kredit, dengan tetap memperhatikan kemampuan modal untuk menyerap risiko atau kerugian yang timbul, dan tinggi rendahnya eksposur. Penetapan limit risiko kredit bertujuan untuk mengurangi risiko yang ditimbulkan karena adanya konsentrasi penyaluran pinjaman.

Penerapan manajemen risiko kredit di Bank Ganesha dilakukan melalui desain struktur organisasi yang menggambarkan keterlibatan seluruh pihak yang terkait manajemen risiko kredit (Dewan Komisaris, Direksi, Komite Kredit, Satuan Kerja Kepatuhan, Satuan Kerja Manajemen Risiko, dan Satuan Kerja Audit Intern).

1. Komisaris bertanggung jawab dalam melakukan persetujuan dan peninjauan berkala atau sekurangnya secara tahunan mengenai strategi kebijakan risiko kredit. Strategi dan kebijakan tersebut harus mencerminkan batas toleransi Bank terhadap risiko dan merupakan pendekatan yang berkesinambungan dengan memperhatikan kondisi perekonomian dan komponen lain yang memengaruhi komposisi serta portofolio kredit; dan
2. Direksi memiliki tanggung jawab atas implementasi strategi dan kebijakan risiko kredit serta mengembangkan prosedur identifikasi, pengukuran, pemantauan, dan pengendalian risiko kredit, yang mencakup penerapan standar pemberian kredit yang sehat, memantau, serta mengendalikan risiko kredit, identifikasi, dan penanganan kredit bermasalah.

2. Measurement of credit risk both individually and in a portfolio is carried out with the aim of knowing the default potential of prospective debtors and portfolios, which in turn controls risk exposure through setting risk limits (economic and industrial sectors, products, approval authority, portfolio concentration, LAR, NPL, etc.) in line with the overall goals and business strategy of the Company;
3. Monitoring credit risk on a daily basis in an effort to provide information on developments in loan quality and sensitivity analysis on the potential credit risk that will be faced by the Bank, which is submitted to the Board of Directors and related divisions;
4. Conducting periodic stress testing of potential decline in credit quality, especially for debtors restructuring due to the impact of COVID-19 to determine the adequacy of CKPN, the impact on profit performance and bank capital; and
5. Improving the internal control function through risk opinion from the Risk Management Division and compliance opinion from the Compliance Division related to credit proposals according to certain limits.

The Company already has a credit concentration risk management policy in the form of guidelines for determining credit risk limits. The guidelines are intended to set credit risk limits at the portfolio level or the Bank level in overall, which are implemented for all of the Company's credit risk products and activities, by considering the ability of capital to absorb risks or losses that arise, and the level of exposure. Determination of credit risk limits aims to reduce risks arising from the concentration of loan disbursement.

Bank Ganesha's credit risk management is implemented through the design of an organizational structure that describes the involvement of all parties related to credit risk management (Board of Commissioners, Board of Directors, Credit Committee, Compliance Division, Risk Management Division, and Internal Audit Division).

1. The Board of Commissioners is responsible for periodic or at least annual approval and review of the credit risk policies and strategies. These strategies and policies must reflect the Bank's tolerance limits for risk and constitute a sustainable approach by observing economic conditions and other components that affect the composition and credit portfolio; and
2. The Board of Directors is responsible for implementing credit risk strategies and policies and developing credit risk identification, measurement, monitoring, and control procedures, including implementing sound credit provision standards, monitoring and controlling credit risk, identifying, and handling non-performing loans.

Dalam rangka mengelola risiko kredit, Perseroan telah menetapkan beberapa prinsip *prudential banking* yang tercermin dalam kebijakan perkreditan, tata cara penilaian kualitas kredit, pengelolaan, dan proses putusan kredit, antara lain berupa pemisahan fungsi pejabat kredit antara pemrakarsa dan pemutus kredit, penerapan *four eyes principle*, penerapan *credit scoring system* untuk kredit konsumsi, dan pemisahan pengelolaan kredit bermasalah.

Pengendalian Risiko Kredit dilakukan melalui berbagai kontrol risiko yang telah tertuang dalam prosedur pemberian kredit yang diatur sejak proses permohonan kredit, pemantauan, restrukturisasi, sampai dengan penyelesaian kredit bermasalah. Sistem informasi manajemen risiko kredit memberikan informasi kepada Komisaris, Direksi, dan seluruh tingkatan manajemen dalam melaksanakan tugas dan tanggung jawabnya, termasuk memantau eksposur aktual terhadap limit yang ditetapkan telah mendekati atau melebihi limit yang perlu mendapat perhatian Direksi.

Perseroan memiliki data seluruh eksposur kredit debitur secara grup dan individual serta melaporkannya kepada Direksi. Sistem informasi yang digunakan menjadi media bagi Direksi untuk melakukan identifikasi terhadap konsentrasi portofolio kredit, serta dikaji secara berkala guna memastikan kesesuaiannya dengan kompleksitas usaha Bank.

In order to manage credit risk, the Company has established several prudential banking principles which are reflected in credit policies, procedures for assessing credit quality, management, and credit decision process, including the separation of functions of credit officers between credit initiators and credit decision-makers, implementation of the four eyes principle, implementation of a credit scoring system for consumer credit, and separation of non- performing loans management.

Credit Risk Control is carried out through various risk controls that have been contained in credit granting procedures that are regulated from the credit application process, monitoring, restructuring, to the settlement of non-performing loans. The credit risk management information system provides information to Commissioners, Directors, and all levels of management in carrying out their duties and responsibilities, including monitoring actual exposures to the established limits that are approaching or exceeding limits that require the attention of the Board of Directors.

The Company has data on all debtors' credit exposure as a group and individually and reports it to the Board of Directors. The information system used is a medium for the Board of Directors to identify the concentration of loan portfolio, and is reviewed periodically to ensure compliance with the Bank's business complexities.

Risiko Likuiditas

Pengelolaan risiko likuiditas bertujuan untuk meminimalkan kemungkinan ketidakmampuan Perseroan dalam memperoleh sumber pendanaan arus kas dan membangun kekuatan liukuiditas struktural neraca Bank untuk mendukung pertumbuhan secara jangka panjang dan berkesinambungan.

Manajemen Risiko Likuiditas (LIQA) Bank secara Individu

Risiko likuiditas adalah risiko akibat ketidakmampuan untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset berlikuiditas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank.

Implementasi Rasio Likuiditas

Perseroan mengelola risiko likuiditas agar dapat memenuhi setiap kewajiban finansial sesuai perjanjian secara tepat waktu, serta dapat memelihara tingkat likuiditas yang memadai dan optimal. Untuk mendukung pengelolaan likuiditas, Perseroan menetapkan kebijakan dan pedoman likuiditas yang mencakup manajemen likuiditas, pemeliharaan cadangan likuiditas yang optimal, penetapan strategi pendanaan, sistem peringatan dini, proyeksi arus kas, profil maturitas, penetapan limit likuiditas, dan rencana pendanaan darurat (*contingency funding plan*).

Liquidity Risk

Liquidity risk management aims to minimize the possibility of the Company's inability to obtain cash flow funding sources and build the structural liquidity strength of the Bank's balance sheet to support long-term and sustainable growth.

Liquidity Risk Management (LIQA) of the Bank, Individually

Liquidity risk is the risk due to the inability to meet due obligations from cash flow funding sources and/or from high liquidity assets that can be pledged, without interfering with the Bank's activities and financial conditions.

Liquidity Ratio Implementation

The Company manages liquidity risk in order to fulfill every financial obligation according to the agreement in a timely manner, and to maintain an adequate and optimal liquidity level. To support liquidity management, the Company establishes liquidity policies and guidelines which include liquidity management, optimal maintenance of liquidity reserves, establishment of funding strategies, early warning systems, cash flow projections, maturity profiles, determination of liquidity limits, and contingency funding plan.

Kebijakan ini bertujuan untuk memastikan kecukupan dana harian dalam memenuhi kewajiban pada kondisi normal maupun kondisi krisis secara tepat waktu dari berbagai sumber dana yang tersedia, termasuk memastikan ketersediaan aset likuid berkualitas tinggi. Strategi pendanaan diutamakan berasal dari penghimpunan dana pihak ketiga yang memiliki struktur yang sehat, stabil, dan *sustainable*.

Untuk memperoleh gambaran mengenai kondisi likuiditas yang aktual, hasil pengukuran menggunakan rasio likuiditas dianalisis lebih mendalam dan dikaitkan dengan informasi kualitatif terkini, sehingga menghasilkan kesimpulan yang wajar dan komprehensif. Alat pengukur risiko likuiditas yang digunakan adalah proyeksi arus kas, profil maturitas, rasio likuiditas, dan *stress test* risiko likuiditas.

Upaya meningkatkan ketahanan likuditas jangka pendek dan jangka panjang. Perseroan melakukan uji ketahanan likuiditas terhadap potensi *maximum cashoutflow pattern* untuk memenuhi kebutuhan likuiditas selama periode 30 hari ke depan dalam skenario *stress test* dengan tetap memelihara *liquidity reserves* dan stabilitas dana pihak ketiga secara optimal.

This policy aims to ensure sufficient daily funds to meet obligations under normal conditions and crisis conditions in a timely manner from various available funding sources, including ensuring the availability of high-quality liquid assets. The priority funding strategy comes from collecting third-party funds that have a sound, stable, and sustainable structure.

To obtain an overview of actual liquidity conditions, the measurement results using liquidity ratios are analyzed in more depth and linked with the latest qualitative information, resulting in reasonable and comprehensive conclusions. Liquidity risk measurement tools used are cash flow projections, maturity profiles, liquidity ratios, and liquidity risk stress tests.

Efforts to increase short-term and long-term liquidity resilience. The Company conducts liquidity resilience tests on the potential maximum cashoutflow pattern to meet liquidity needs for the next 30 days in a stress test scenario while maintaining optimal liquidity reserves and stability of third-party funds.

Risiko Pasar

Risiko Pasar - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko pasar merupakan risiko kerugian pada posisi neraca dan rekening administratif serta transaksi derivatif akibat perubahan secara keseluruhan kondisi pasar. Variabel pasar yang dikelola oleh Bank terdiri risiko suku bunga dan risiko nilai tukar.

Divisi *Treasury* sebagai *risk taking* unit dalam melakukan aktivitas transaksi *treasury* dengan tetap memperhatikan prinsip kehati-hatian dan berpegang pada pedoman internal dan peraturan eksternal. Perseroan telah memiliki Kebijakan Manajemen Risiko Pasar serta Kebijakan dan Pedoman Transaksi *treasury*. Sebagai pengendalian risiko pasar pada Divisi *Treasury*, Perseroan telah menetapkan limit *risk appetite* dan *risk tolerance* yang diusulkan oleh Satuan Kerja Manajemen Risiko.

Proses implemetasi risiko pasar dilakukan melalui proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko pasar dilakukan oleh unit yang independen dari unit bisnis. Identifikasi risiko pasar dilakukan pada seluruh aktivitas dan produk baru. Dalam proses pengukuran risiko pasar Perseroan menggunakan metode standar dan metode internal. Metode standar digunakan untuk menghitung kewajiban penyediaan modal minimum risiko pasar, sementara pengukuran risiko suku bunga untuk mengetahui dampak perubahan suku bunga terhadap *net interest income* dan *economic value* menggunakan *Interest*

Market Risk

Market Risk - General Qualitative Disclosures of the Bank, Individually

Market risk is the risk of loss on balance sheet and off-balance sheet positions as well as derivative transactions due to changes in overall market conditions. Market variables managed by the Bank consist of interest rate risk and exchange rate risk.

The Treasury Division acts as a risk-taking unit in conducting treasury transaction activities while adhering to the principle of prudence, internal guidelines, and external regulations. The Company already has a Market Risk Management Policy and Treasury Transaction Policies and Guidelines. As market risk control in the Treasury Division, the Company has set risk appetite and risk tolerance limits proposed by the Risk Management Division.

The market risk process is carried out through a process of identifying, measuring, monitoring, and controlling market risk, conducted by a unit that is independent from the business unit. Market risk is identified on all new activities and products. In measuring market risk, the Company uses standard methods and internal methods. The standard method is used for calculating the capital adequacy ratio for market risk, while interest rate risk is measured to determine the impact of changes in interest rates on net interest income and economic value using Interest Rate Risk in The Banking Book (IRRBB) and exchange rate risk to determine potential

Rate Risk in The Banking Book (IRRBB) dan risiko nilai tukar untuk mengetahui potensi kerugian yang disebabkan karena adanya pergerakan nilai tukar menggunakan metode *variance covariance*.

loss due to exchange rate movements using variance covariance method.

Satuan Kerja Manajemen Risiko melakukan *monitoring* terhadap Posisi Devisa Neto. Perseroan telah menggunakan sistem e-*treasury* untuk mendukung aktivitas transaksi *treasury* serta menyediakan informasi portofolio *treasury* dalam memudahkan proses pemantauan risiko pasar menjadi lebih efisien dan efektif. Satuan Kerja Audit Intern melakukan internal audit di Divisi *Treasury* untuk memastikan pengendalian internal risiko pasar telah sesuai dengan kebijakan dan pedoman yang telah ditetapkan.

The Risk Management Division monitors the Net Open Position. The Company has used the e-treasury system to support treasury transaction activities and provide treasury portfolio information in facilitating the market risk monitoring process to be more efficient and effective. The Internal Audit Division conducts internal audits at the Treasury Division to ensure that internal control over market risk complies with the established policies and guidelines.

Risiko Operasional

Kejadian risiko operasional merupakan kejadian risiko yang melekat pada setiap aktivitas proses bisnis operasional bank yang dijalankan Bank yang dapat berpotensi memicu risiko reputasi, risiko hukum, risiko kepatuhan, serta risiko lainnya apabila hal tersebut tidak dikelola dengan baik.

Identifikasi risiko operasional yang dilakukan Perseroan menggunakan aplikasi *Operational Risk Self Assessment* dan aplikasi *Loss Event Database* untuk pengendalian risiko operasional. Sedangkan pengukuran risiko operasional dalam menghitung kecukupan penyediaan modal minimum dilakukan dengan menggunakan metode *Basic Indicator Approach*.

Risiko Operasional - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko operasional adalah risiko terjadinya kerugian yang disebabkan oleh ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, atau adanya kejadian-kejadian eksternal.

Implementasi Risiko Operasional

Penerapan manajemen risiko operasional ditujukan untuk mengelola eksposur risiko operasional yang berpotensi menimbulkan kerugian keuangan maupun non-keuangan bagi Perseroan.

Penerapan manajemen risiko operasional di antaranya dilaksanakan dan dipantau melalui perangkat manajemen risiko operasional berupa Operati*onal Risk Self Assessment, Loss Event Database,* dan Implementasi *Business Continuity Management.* Upaya peningkatan pemahaman atas manajemen risiko difokuskan pada peningkatan budaya sadar risiko, *fraud awareness*, dan sosialisasi/pelatihan manajemen risiko yang terus dilakukan kepada seluruh karyawan, serta peningkatan kualitas pengendalian risiko pada setiap aktivitas operasional Perseroan.

Operational Risk

Operational risk events are risk events inherent in every bank operational business process carried out by the Bank which can potentially trigger reputation risk, legal risk, compliance risk, and other risks if not managed properly.

Operational risk is identified by the Company by using the Operational Risk Self Assessment and Loss Event Database applications for operational risk control. While the measurement of operational risk in calculating minimum capital adequacy is carried out using the Basic Indicator Approach method.

Operational Risk - General Qualitative Disclosures of the Bank, Individually

Operational risk is the risk of loss caused by inadequate and/or non-functioning internal processes, human error, system failure, or external events.

Operational Risk Implementation

The implementation of operational risk management is aimed at managing operational risk exposures that have the potential to cause financial and non-financial losses to the Company.

Implementation of operational risk management, among others, is carried out and monitored through operational risk management tools in the form of Operational Risk Self Assessment, Loss Event Database, and Business Continuity Management. Efforts to increase understanding of risk management are focused on increasing risk awareness culture, fraud awareness, and ongoing risk management dissemination/training for all employees, as well as improving the quality of risk control in each of the Company's operational activity.

Dalam rangka perhitungan beban modal dan aktiva tertimbang menurut risiko operasional, saat ini Perseroan menggunakan metode *Basic Indicator Approach* sesuai dengan ketentuan Otoritas Jasa Keuangan, yaitu Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.3/2016 tanggal 14 Juli 2016 perihal Perhitungan Aktiva Tertimbang Menurut Risiko Operasional untuk Risiko Operasional dengan menggunakan Pendekatan Indikator Dasar.

Risiko Hukum

Risiko Hukum - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis.

Implementasi Risiko Hukum

Pengelolaan manajemen risiko hukum dilakukan oleh Bagian Legal dan Remedial melalui beberapa cara, mencakup:

1. Melakukan kajian terhadap peraturan perundang-undangan, baik yang baru maupun yang sudah berlaku dan peristiwa hukum aktual yang terjadi di lapangan untuk memastikan bahwa ketentuan internal Bank tidak menyimpang dari ketentuan perundangan yang berlaku;
2. Memberikan advis/opini hukum atas perjanjian kerja sama/agreement antara Bank dengan pihak lain, untuk melindungi kepentingan hukum Bank sebelum perjanjian/*agreement* ditandatangani oleh pejabat Bank yang berwenang; dan
3. Setiap transaksi perbankan Perseroan yang meliputi operasional, perkreditan, dan hubungan ketenagakerjaan telah dilakukan sesuai dengan ketentuan perundang-undangan yang berlaku dan didukung oleh dokumen hukum yang memadai.

Terhadap gugatan-gugatan yang muncul dilakukan upaya-upaya sebagai berikut:

1. Berkoordinasi dengan unit kerja terkait;
2. Memberikan pendampingan hukum sesuai dengan kewenangannya apabila terjadi kasus hukum dan memberikan konsultasi mengenai permasalahan hukum yang bersifat teknis;
3. Melakukan penanganan perkara di pengadilan;
4. Dalam hal adanya tuntutan hukum yang memiliki potensi kerugian sangat signifikan bagi Bank dan/atau adanya tuntutan hukum yang secara signifikan bisa berdampak negatif pada reputasi Bank, maka sebagai *contingency plan* harus dilakukan tindakan untuk mengurangi risiko hukum, antara lain melalui penggunaan jasa pengacara dan melaporkan perkembangannya kepada Direksi;
5. Berkoordinasi dengan pihak-pihak terkait, antara lain: kepolisian, pengadilan negeri, kejaksaan, Badan Pertanahan Nasional, pengacara, dan lain-lain dalam rangka penanganan permasalahan hukum.

In order to calculate the capital expense and operational risk weighted assets, the Company currently uses the Basic Indicator Approach method according to the Financial Services Authority requirement, which is Financial Services Authority Circular No. 24/SEOJK.3/2016 dated July 14, 2016, on Calculation of Weighted Assets According to Operational Risk for Operational Risk using the Basic Indicator Approach.

Legal Risk

Legal Risk - General Qualitative Disclosures of the Bank, Individually

Legal risk is the risk due to lawsuits and/or weaknesses in juridical aspects.

Legal Risk Implementation

Legal risk management is carried out by the Legal and Remedial Department in several ways, including:

1. Conduct a review of laws and regulations, both new and existing ones and actual legal events that occur in the field to ensure that the Bank's internal regulations do not deviate from the applicable laws and regulations;
2. Provide legal advice/opinion on cooperation agreements between the Bank and other parties, to protect the Bank's legal interests before the agreement is signed by an authorized Bank official; and
3. Each of the Company's banking transactions covering operations, credit, and employment relations have been carried out in accordance with applicable laws and regulations and supported by adequate legal documents.

The following efforts were made against the lawsuits that arose:

1. Coordinate with related divisions;
2. Provide legal assistance in accordance with the authority in the event of a legal case and provide consultation regarding technical legal issues;
3. Handle cases in court;
4. In the event that there is a lawsuit that has the potential of high significant losses for the Bank and/or there is a lawsuit that can significantly have negative impact on the Bank's reputation, then as contingency plan, particular actions must be taken to minimize legal risk, among others, through the use of lawyers and progress must be reported to the Board of Directors;
5. Coordinate with third parties, among others: police, district courts, prosecutors, National Land Agency, lawyers, and others in the context of handling legal issues.

Sebagai bagian dalam proses penilaian risiko hukum, Bagian Legal dan Remedial berkoordinasi dengan Satuan Kerja Manajemen Risiko terkait dengan pelaporan profil risiko hukum kepada Direksi.

As part of legal risk assessment process, the Legal and Remedial Department coordinates with the Risk Management Division regarding legal risk profile reporting to the Board of Directors.

Risiko Reputasi

Risiko Reputasi - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan yang bersumber dari persepsi negatif terhadap Bank.

Implementasi Risiko Reputasi

Proses identifikasi risiko reputasi dilakukan melalui beberapa sumber data atau informasi terkait dengan pemberitaan media massa, situs Perseroan pada jejaring sosial, pengaduan/komplain nasabah melalui layanan yang disediakan Perseroan, seluruh informasi tersebut dicatat dan ditatausahakan, diolah, dan diklasifikasikan berdasarkan frekuensi dan dampak serta tingkat materialitas secara rapih dan disajikan secara informatif.

Fungsi pengelolaan risiko reputasi dilakukan oleh bagian *Service Quality Management & Call Center* dan *Corporate Secretary*. Bagian *Service Quality Management* mengelola risiko reputasi atas seluruh keluhan nasabah sedangkan Bagian *Corporate Secretary* mengelola seluruh potensi pemberitaan negatif pada media massa, situs jejaring sosial, situs web, dan lain-lain serta melaporkan aktivitas pemantauan termasuk tindak lanjut risiko reputasi setiap bulannya kepada Direksi.

Perseroan telah memiliki sistem serta prosedur pengaduan nasabah dan dapat segera menindaklanjuti dan mengatasi adanya keluhan nasabah dan gugatan hukum yang dapat meningkatkan eksposur risiko reputasi dan melakukan pengembangan mekanisme secara terus menerus dalam melakukan tindakan pengendalian risiko reputasi yang efektif. Pengendalian dimaksud adalah selalu berusaha melakukan tindakan preventif atas seluruh potensi yang dapat menimbulkan risiko reputasi serta melakukan penanganan dan pemulihan secara cepat dan efektif saat dan tengah terjadi peristiwa risiko reputasi.

Pengelolaan risiko reputasi pada saat krisis diatur dalam kebijakan manajemen kelangsungan usaha yang bertujuan untuk meminimalkan dampak risiko reputasi pada saat terjadi situasi gangguan atau bencana. Dalam hal ini, Perseroan memiliki Tim Manajemen Krisis yang berperan penting saat terjadi gangguan atau bencana dan bertanggung jawab melakukan langkah-langkah yang perlu diambil termasuk pengelolaan risiko reputasi. Tim Manajemen Krisis dibentuk mulai dari kantor pusat hingga ke kantor cabang. Aspek yang harus diperhatikan dalam

Reputation Risk

Reputation Risk - General Qualitative Disclosures of the Bank, Individually

Reputation risk is the risk due to a decrease in the level of stakeholder trust stemming from a negative perception of the Bank.

Reputation Risk Implementation

The reputation risk is identified through several sources of data or information related to mass media coverage, the Company's website on social networks, customer complaints/grievances through services provided by the Company, all of this information is recorded and administered, processed, and classified based on frequency and impact as well as level of materiality neatly and presented in an informative manner.

The reputation risk management function is carried out by the Service Quality Management & Call Center and Corporate Secretary. Department. The Service Quality Management Department manages reputation risk for all customer complaints, while the Corporate Secretary Department manages all potential negative coverage in the mass media, social networking sites, websites, etc. and reports monitoring activities including follow-up on reputation risk every month to the Board of Directors.

The Company already has a system and procedure for customer complaints and can immediately follow up and resolve customer complaints and lawsuits that can increase reputation risk exposure and continuously develop mechanisms for carrying out effective reputation risk control measures. The intended control is to always take preventive action on all potentials that can cause reputation risk and carry out handling and recovery quickly and effectively when and in the midst of a reputation risk event.

Management of reputation risk during a crisis is regulated in a business continuity management policy that aims to minimize the impact of reputation risk in the event of a disruption or disaster. In this case, the Company has a Crisis Management Team that plays an important role in the event of a disruption or disaster and is responsible for taking measures that need to be taken, including managing reputational risk. The Crisis Management Team is formed from the head office to the branch offices. The aspect that must be considered in managing reputation risk during a crisis is maintaining

pengelolaan risiko reputasi saat krisis adalah menjaga kepercayaan nasabah, Pemegang Saham, dan masyarakat sekitar terhadap nama baik Perseroan.

Langkah yang dilakukan Perseroan dalam manajemen risiko reputasi antara lain melalui komunikasi yang konsisten, dengan menjaga keterbukaan informasi dan transparansi kepada seluruh pemangku kepentingan, serta menjalin hubungan yang harmonis dengan pihak media. Kedua hal tersebut dilakukan dalam rangka meminimalkan dan menangani keluhan dari pemangku kepentingan yang dapat mengakibatkan timbulnya publikasi negatif terhadap Bank.

the trust of customers, shareholders, and the surrounding community in the Company's good name.

Measures taken by the Company in reputation risk management include consistent communication, maintaining information disclosure and transparency to all stakeholders, and establishing harmonious relationships with the media. Both of these are done in order to minimize and handle complaints from stakeholders, which can result in negative publications against the Bank.

Risiko Stratejik

Risiko Stratejik - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko stratejik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis.

Implementasi Manajemen Risiko Stratejik

Penerapan manajemen risiko stratejik mengacu pada Pedoman Penerapan Manajemen Risiko Stratejik serta kebijakan dan prosedur, antara lain Pedoman Penyusunan Produk dan Aktivitas Baru. Manajemen risiko stratejik dilakukan oleh bagian *Corporate Secretary* di bawah pengawasan Direktur Utama.

Pengelolaan risiko stratejik dilakukan melalui serangkaian proses perencanaan strategis berupa planning dan budgeting yang mencakup penyelarasan strategi perusahaan sesuai dengan visi dan misi Perseroan yang dijadikan acuan sebagai dasar penyusunan rencana bisnis Perseroan.

Direksi membuat rencana kerja tahunan yang disetujui oleh Dewan Komisaris dan melakukan sosialisasi kepada seluruh karyawan. Rencana stratejik dibuat menggunakan analisa *Strengths, Weaknesses, Opportunities, and Threats* (SWOT), faktor eksternal, dan tingkat risiko. Pengawasan aktif dilakukan melalui monitoring realisasi dengan rencana kerja tahunan. Pemantauan risiko oleh Dewan Komisaris dilakukan melalui Komite Pemantau Risiko.

Dalam tata kelola manajemen risiko stratejik di Perseroan, evaluasi risiko stratejik dilakukan Direksi secara berkala melalui forum yang membahas tentang strategi dan kebijakan risiko stratejik. Forum tersebut antara lain rapat Direksi, rapat Komite Manajemen Risiko, dan *branch performance review meeting* yang digunakan untuk menyelaraskan strategi antar unit kerja.

Strategic Risk

Strategic Risk - General Qualitative Disclosures of the Bank, Individually

Strategic risk is the risk due to inaccuracy in making and/or implementing a strategic decision and failure to anticipate changes in the business environment.

Strategic Risk Management Implementation

The implementation of strategic risk management refers to the Guidelines for Implementation of Strategic Risk Management and policies and procedures, among others, the Guidelines for Developing New Products and Activities. Strategic risk management is carried out by the Corporate Secretary, under the supervision of the President Director.

Strategic risk management is carried out through a series of strategic planning processes in the form of planning and budgeting, which includes the alignment of corporate strategy in accordance with the Company's vision and mission, and is used as a reference and the basis for preparing the Company's business plan.

The Board of Directors prepares an annual work plan that is approved by the Board of Commissioners and disseminates it to all employees. Strategic plans are made using Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis, external factors, and level of risk. Active supervision is carried out through monitoring the realization of annual work plan. Risk monitoring by the Board of Commissioners is carried out through the Risk Monitoring Committee.

In the Company's strategic risk management governance, strategic risk is evaluated by the Board of Directors periodically through forums that discuss strategic risk strategies and policies. These forums include Board of Directors' meetings, Risk Management Committee's meetings, and branch performance review meeting, which is used for aligning strategies among divisions.

Bank juga telah memiliki perencanaan bisnis yang disusun dalam rencana jangka panjang (*corporate plan*) dan rencana bisnis bank. Rencana bisnis bank dikaji kembali setiap tahun untuk disesuaikan dengan perubahan lingkungan usaha dan rencana perusahaan. Sementara itu, rencana jangka panjang menjadi pedoman dalam melakukan perencanaan setiap tahun dan dapat dikaji apabila terjadi perubahan-perubahan yang signifikan terhadap lingkungan bisnis dan sumber daya perusahaan.

The Bank also has a business plan compiled into long-term corporate plans and bank business plans. The Bank's business plan is reviewed annually to adapt to changes in the business environment and company plans. Meanwhile, the long-term plan serves as a guideline for planning every year and can be reviewed if there are significant changes to the business environment and Company resources.

Penetapan strategi yang tepat dalam pengembangan dan pemeliharaan teknologi informasi, pengelolaan sumber daya manusia, pengembangan produk baru, pengembangan layanan, perluasan jaringan, dan penetrasi pasar sasaran, bertujuan agar Perseroan dapat mempertahankan daya saing, sehingga kelangsungan usaha tetap terjaga. Budaya manajemen risiko stratejik tercermin dan terdokumentasi di antaranya melalui profil risiko. Pengukuran risiko stratejik antara lain dilakukan dengan menganalisis dan membandingkan eksposur risiko dengan limit yang ditetapkan, antara lain pencapaian aset, ekspansi pinjaman, dana pihak ketiga, dan efisiensi biaya. Penyusunan dan pelaksanaan tindak lanjut atau eksposur risiko yang signifikan, didokumentasikan dalam profil risiko dan disajikan dalam rapat Komite Manajemen Risiko.

Determining the proper strategy in developing and maintaining information technology, human resource management, new product development, service development, network expansion, and target market penetration, aims to enable the Company to maintain competitiveness and to maintain business continuity. The strategic risk management culture is reflected and documented, among others, through a risk profile. Strategic risk measurement is carried out by analyzing and comparing risk exposure with established limits, including asset achievement, loan expansion, third party funds, and cost efficiency. Preparation and implementation of follow-up on significant risk exposures are documented in the risk profile and presented in the Risk Management Committee's meeting.

Risiko Kepatuhan

Bank secara berkesinambungan meningkatkan budaya manajemen risiko kepatuhan kepada seluruh level organisasi antara lain dengan sosisalisasi dan *coaching*, meningkatkan pemantauan untuk memastikan kebenaran laporan dan ketepatan waktu pengiriman laporan kepada regulator, pelaksanaan pemenuhan terhadap ketentuan internal dan eksternal, serta senantiasa berusaha meminimalkan pelampauan *risk appetite* dan *risk tolerance* yang ditetapkan.

Bank telah memiliki unit kerja yang independen, yaitu Satuan Kerja Kepatuhan yang bertanggung jawab langsung kepada Direktur Kepatuhan yang berfungsi memastikan bahwa Perseroan telah mematuhi atau melaksanakan peraturan, perundang-undangan dan ketentuan yang berlaku. Pengelolaan risiko kepatuhan dilakukan melalui penerapan sistem pengendalian internal secara konsisten, untuk itu Satuan Kerja Audit Intern melakukan audit internal untuk memastikan pengendalian internal terhadap risiko kepatuhan.

Risiko Kepatuhan - Pengungkapan Kualitatif Umum Bank secara Individu

Risiko kepatuhan adalah risiko akibat Perseroan tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku.

Compliance Risk

The Bank continuously improves the compliance risk management culture at all levels of the organization, among others by dissemination and coaching, improving monitoring to ensure correctness of reports and timeliness of sending reports to regulators, the fulfilling internal and external provisions, and always trying to minimize the amount of risk appetite and risk tolerance set.

The Bank already has an independent division, namely a Compliance Division, which is directly responsible to the Compliance Director whose function is to ensure that the Company complies with or implements the applicable laws, regulations, and provisions. Compliance risk management is carried out through consistent implementation of an internal control system. For this purpose, the Internal Audit Division conducts internal audits to ensure internal control over compliance risk.

Compliance Risk - General Qualitative Disclosures of the Bank, Individually

Compliance risk is the risk due to the Company not complying with and/or not implementing the applicable laws and regulations.

Implementasi Risiko Kepatuhan

Perbankan merupakan suatu industri yang *highly regulated*, sehingga Bank senantiasa melakukan pemantauan atas kepatuhan terhadap ketentuan yang diterbitkan oleh regulator maupun instansi berwenang lainnya. Sanksi regulator terhadap pelanggaran ketentuan-ketentuan dimaksud bervariasi dari bentuk teguran, sanksi/denda/penalti, hingga pencabutan lisensi. Pengelolaan risiko kepatuhan dilakukan pada seluruh aktivitas operasional Bank.

Direktur yang membawahi Fungsi Kepatuhan, melalui Satuan Kerja Kepatuhan merupakan koordinator risiko kepatuhan yang mengelola risiko kepatuhan di Bank. Selain itu, terdapat peran serta dari Satuan Kerja Manajemen Risiko, pemimpin unit kerja dalam memupuk budaya sadar risiko di seluruh unit kerja. Dalam memantau eksposur risiko kepatuhan, Satuan Kerja Kepatuhan berkoordinasi dengan Satuan Kerja Manajemen Risiko dalam menyusun laporan profil risiko kepatuhan melalui laporan profil risiko kepada Direksi.

Penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme telah dijalankan sesuai ketentuan yang berlaku. Untuk mendukung hal tersebut, dilakukan sosialisasi pelaksanaan *Customer Due Diligence* secara berkala. Hal tersebut ditujukan untuk meningkatkan awareness dan kepatuhan unit kerja operasional Perseroan terhadap prosedur ini.

Di samping itu, Perseroan juga telah memiliki kebijakan dan standar operasional prosedur terkait Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme untuk melindungi Bank dari sasaran tindak pidana pencucian uang dan terorisme. Hal ini juga didukung dengan telah diimplementasikannya sistem anti pencucian uang untuk memantau transaksi yang mencurigakan, melalui laporan *Cash Transaction Report* dan *Suspicious Transaction Report.*

Selain itu, Satuan Kerja Kepatuhan terlibat dalam pemantauan kepatuhan untuk hal-hal terkait pemenuhan komitmen kepada regulator, penyesuaian kebijakan baru mengikuti perubahan ketentuan eksternal, ataupun hal- hal yang disyaratkan oleh regulator, seperti perencanaan, pelaksanaan, dan pelaporan aktivitas baru.

Compliance Risk Implementation

Banking is an industry that is highly regulated, and therefore, the Bank continuously monitors compliance with the provisions issued by regulators and other authorized agencies. Regulatory sanctions for violations of these provisions vary from warnings, sanctions/fines/penalties, to revocation of licenses. Compliance risk management is carried out in all operational activities of the Bank.

The Director in charge of Compliance Function, through the Compliance Division, is the compliance risk coordinator who manages compliance risk in the Bank. In addition, the Risk Management Division and the division heads also participate in fostering risk awareness culture in all divisions. In monitoring compliance risk exposure, the Compliance Division coordinates with the Risk Management Division in preparing and reporting the compliance risk profile to the Board of Directors.

The Anti-Money Laundering and Countering the Financing Terrorism programs have been carried out in accordance with applicable regulations. To support the programs, the Customer Due Diligence is disseminated periodically. This is intended to improve awareness and compliance of the Company's operational division with this procedure.

Furthermore, the Company has policies and standard operating procedures related to Anti-Money Laundering and Countering the Financing Terrorism to protect the Bank from being the target of money laundering and terrorism. This is also supported by the anti-money laundering system to monitor suspicious transactions through Cash Transaction Report and Suspicious Transaction Report.

In addition, the Compliance Division is involved in monitoring compliance for matters related to fulfilling commitments to regulators, adjusting new policies following changes in external regulations, or matters required by regulators, such as planning, implementing, and reporting new activities.

Pengelolaan Risiko terkait Keuangan Berkelanjutan

Bank menerapkan prinsip kehati-hatian dalam mengukur risiko sosial dan lingkungan hidup dari aktivitas penghimpunan dan penyaluran dana. Aktivitas tersebut termasuk identifikasi, pengukuran, mitigasi, pengawasan, dan pemantauan. Risiko sosial dan lingkungan hidup dalam aktivitas Bank mencakup dampak sosial dan lingkungan hidup yang bersifat negatif dari proyek atau kegiatan yang dibiayai.

Risk Management related to Sustainable Finance

The Bank applies the prudential principle in measuring the social and environmental risks of fundraising and channeling activities. These activities include identification, measurement, mitigation, supervision, and monitoring. Social and environmental risks in Bank activities include negative social and environmental impacts of projects or activities financed.

Evaluasi Penerapan Sistem Manajemen Risiko

Salah satu cara untuk mengetahui pengelolaan risiko suatu perusahaan telah dilakukan dengan baik sesuai dengan standarnya adalah dengan mengevaluasi implementasi manajemen risiko tersebut melalui penilaian profil risiko Bank. Penilaian profil risiko Bank dilakukan secara *self assessment* dengan mengacu pada metode penilaian yang tepat. Pada tahun 2023, hasil penilaian profil risiko Bank memperoleh Peringkat Komposit 2 atau "PK2". Dengan demikian, pelaksaanaan penerapan sistem manajemen risiko Bank pada tahun 2023 telah berjalan dengan baik.

Evaluation of Risk Management System Implementation

To find out either a company's risk management has been carried out properly or not in accordance with its standards, an evaluation of risk management implementation is performed by assessing the Bank's risk profile. The Bank's risk profile is assessed through self-assessment with reference to the appropriate assessment methods. In 2023, the Bank's risk profile assessment result obtained a Composite Rating 2 or "PK2". Thus, the Bank's risk management system in 2023 was carried out properly.

Pengembangan Sumber Daya Manusia di Bidang Sistem Manajemen Risiko

Dalam penerapan manajemen risiko yang berkualitas dibutuhkan sumber daya manusia yang kompeten sesuai bidang tugasnya masing-masing dengan mengedepankan budaya risiko dan pelaksanaan manajemen risiko dalam aktivitas operasionalnya sehari-hari. Untuk memenuhi kebutuhan sumber daya manusia yang andal dalam bidang manajemen risiko sekaligus memenuhi ketentuan regulator tentang penerapan manajemen risiko bagi bank umum, maka Perseroan melaksanakan edukasi manajemen risiko antara lain melalui:

1. Sertifikasi manajemen risiko dan *refreshment*;
2. Sosialisasi mengenai budaya manajemen risiko serta perangkat manajemen risiko yang digunakan Perseroan terkait aktivitas operasional Bank; dan
3. Pembelajaran/pelatihan bagi karyawan Perseroan melalui seminar dan pelatihan yang diselenggarakan pihak eksternal.

Human Resources Development related to Risk Management System

In implementing quality risk management, competent human resources are needed according to their respective fields of work by prioritizing a risk culture and implementing risk management in their daily operational activities. In order to fulfill the need for reliable human resources in the field of risk management as well as to comply with regulatory requirements regarding the application of risk management for commercial banks, the Company carries out risk management education, among others, through:

1. Risk management certification and refreshment;
2. Dissemination of risk management culture and risk management tools used by the Company related to the Bank's operational activities; and
3. Learning/training for the Company's employees through seminars and training organized by external parties.

Kecukupan atas Sistem dan Infrastruktur Sistem Manajemen Risiko

Untuk mengelola risiko yang efektif dan komprehensif, diperlukan infrastruktur manajemen risiko yang memadai dan secara terus menerus dikembangkan sesuai dengan perkembangan arah strategis bisnis bank. Infrastruktur tersebut mencakup tata kelola dan organisasi (termasuk sumber daya manusia), kebijakan dan prosedur, proses manajemen risiko, perangkat dan metode pengukuran, dan didukung oleh teknologi informasi serta secara berkesinambungan meningkatkan budaya risiko. Dewan Komisaris dan Komite Audit menganggap bahwa sistem manajemen risiko Bank Ganesha telah mencukupi kebutuhan Bank.

Adequacy of Risk Management System and Infrastructure

In order to manage risk effectively and comprehensively, adequate risk management infrastructure is needed, which is continuously developed following developments in the strategic direction of the Bank's business. The infrastructure includes governance and organization (including human resources), policies and procedures, risk management processes, measurement tools and methods, and is supported by information technology, as well as continuously enhances risk culture. The Board of Commissioners and Audit Committee consider that Bank Ganesha's risk management system is adequate for the Bank's needs.

Tabel 1 Ukuran Utama – Bank Secara Individu
Table 1 Key Metrics - Bank Individually

No.	Keterangan	31 Desember 2023 December 31, 2023
Modal yang Tersedia (Nilai)		
1	Modal Inti Utama (CET1)	3.154.103
2	Modal Inti (Tier 1)	3.154.103
3	Total Modal	3.192.766
Aset Tertimbang Menurut Risiko (Nilai)		
4	Total Aset Tertimbang Menurut Risiko (ATMR)	3.408.694
Rasio Modal Berbasis Risiko dalam Bentuk Persentase dari ATMR		
5	Rasio CET1 (%)	8,10%
6	Raso Tier 1 (%)	92,53%
7	Rasio Total Modal (%)	93,67%
Tambahan CET1 yang Berfungsi Sebagai Buffer dalam Bentuk Persentase dari ATMR		
8	Capital Conservation Buffer (2,5% dari ATMR) (%)	0,00%
9	Countercyclical Buffer (0 - 2,5% dari ATMR) (%)	0,00%
10	Capital Surcharge untuk Bank Sistematik (1% - 2,5%) (%)	0,00%
11	Total CET1 Sebagai Buffer (Baris 8 + Baris 9 + Baris 10)	0,00%
12	Komponen CET1 untuk Buffer	84,44%
Rasio Pengungkit Sesuai Basel III		
13	Total Eksposur	10.467.725
14	Nilai Rasio Pengungkit, Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan GWM (Jika Ada) (%)	30,13%
14b	Nilai Rasio Pengungkit, Tidak Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan GWM (Jika Ada) (%)	N/A
14c	Nilai Rasio Pengungkit, Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan GWM (Jika Ada), yang Telah Memasukkan Nilai Rata-rata dari Tercatat Aset Securities Financing Transactions (SFT) Secara Gross (%)	29,63%
14d	Nilai Rasio Pengungkit, Tidak Termasuk Dampak dari Penyesuaian terhadap Pengecualian Sementara atas Penempatan Giro pada Bank Indonesia dalam Rangka Memenuhi Ketentuan GWM (Jika Ada), yang Telah Memasukkan Nilai Rata-rata dari Nilai Tercatat Aset SFT Secara Gross (%)	N/A
Rasio Kecukupan Likuiditas (LCR)		
15	Total Aset Likuid Berkualitas Tinggi (HQLA)	2.761.817
16	Total Arus Kas Keluar Bersih (Net Cash Outflow)	1.146.965
17	LCR (%)	240,79%
Rasio Pendanaan Stabil Bersih (NSFR)		
18	Total Pendanaan Stabil yang Tersedia (ASF)	6.158.214
19	Total Pendanaan Stabil yang Diperlukan (RSF)	3.587.548
20	NSFR (%)	171,66%

(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2022 December 31, 2022	Description
		Available Capital
	3,076,854	Prime Core Capital (CET1)
	3,076,854	Core Capital (Tier 1)
	3,108,338	Total Capital
		Risk Weighted Assets (Value)
	2,929,232	Total Risk Weighted Assets (RWA)
		Risk Based Capital Ratio as Percentage of RWA
	8.16%	Ratio CET1 (%)
	105.04%	Ratio Tier 1 (%)
	106.11%	Total Capital Ratio (%)
		Additional CET 1 Functions as Buffer in the Form of Percentage of RWA
	0.00%	Capital Conservation Buffer (2.5% from RWA) (%)
	0.00%	Countercyclical Buffer (0 - 2.5% from RWA) (%)
	0.00%	Capital Surcharge for Systemic Bank (1% - 2.5%) (%)
	0.00%	Total CET 1 as Buffer (Line 8 + Line 9 + Line 10)
	96.88%	CET 1 Components for Buffer
		Leverage Ratio according to Basel III
	9,618,781	Total Exposures
	31.99%	Leverage Ratio, Including the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any) (%)
	N/A	Leverage Ratio, Excluding the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any) (%)
	30.45%	Leverage Ratio, Including the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any), which Includes the Average Carrying Value of Securities Financing Transactions (SFT) on a Gross (%)
	N/A	Leverage Ratio, Excluding the Impact of Adjustments to the Temporary Exemption on Current Account Placements with Bank Indonesia in Order to Comply with the Statutory Reserve Requirement (If Any), which Includes the Average Carrying Value of Securities Financing Transactions (SFT) on a Gross (%)
		Liquidity Adequacy Ratio (LCR)
	N/A	Total High Quality Liquid Assets (HQLA)
	N/A	Total Net Cash Outflow
	N/A	LCR %
		Net Stable Funding Ratio (NSFR)
	N/A	Total Available Stable Funding (ASF)
	N/A	Total Required Stable Funding (RSF)
	N/A	NSFR (%)

Tabel 2 Risiko Kredit - Pengungkapan Kualitas Kredit atas Aset (CR1) Bank Secara Individu
Tabel 2 Disclosure of Credit Quality of Assets (CR1) Bank Individually

No.	Keterangan	Nilai Tercatat Secara Bruto Gross Carrying Amount		CKPN	
		Tagihan yang Telah Jatuh Tempo Due Receivables	Tagihan yang Belum Jatuh Tempo Not Due Receivables		
		a	b	c	
	31 Desember 2023 December 31, 2023				
1	Kredit	48.501	4.287.270	211.072	
2	Surat Berharga	-	1.483.655	-	
3	Transaksi Rekening Administratif	-	286.847	234	
4	**Total**	48.501	6.057.772	211.306	
	31 Desember 2022 (disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)				
1	Kredit	4.588	2.908.205	60.146	
2	Surat Berharga	-	1.651.080	-	
3	Transaksi Rekening Administratif	-	319.016	291	
4	**Total**	**4.588**	**4.878.301**	**60.437**	

Tabel 3 Risiko Kredit - Pengungkapan Mutasi Kredit dan Surat Berharga yang Telah Jatuh Tempo (CR2) Bank Secara Individu
Table 3 Credit Risk - Disclosure of Changes in Due Loans and Securities (CR2) Bank Individually

No.	Keterangan	31 Desember 2023 December 31, 2023
1	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada Periode Pelaporan Terakhir	1.225
2	Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak Periode Pelaporan Terakhir	3.048
3	Kredit dan Surat Berharga yang Kembali Menjadi Tagihan yang Belum Jatuh Tempo	-
4	Nilai Hapus Buku	5
5	Perubahan Lain	-
6	**Kredit dan Surat Berharga yang Telah Jatuh Tempo pada Periode Pelaporan Terakhir (1+2-3-4+5)**	4.268

(dalam jutaan Rupiah / in million Rupiah)

	CKPN		CKPN (Pendekatan IRB) (IRB Approach)	Nilai Bersih (a+b-c) Net Value (a+b-c)	Description
	Stage 2 dan 3 / Stage 2 and 3	Stage 1			
	d	e	f	g	
31 Desember 2023 / December 31, 2023					
	71.025	140.048	-	4.124.699	Loans
	-		-	1.483.655	Securities
	-	234	-	286.613	Administrative Account Transactions
	71.025	140.282	-	5.894.967	**Total**
31 Desember 2022 (disesuaikan Basel III Reforms) / December 31, 2022 (adjusted to Basel III Reforms)					
	39.196	20.950	-	2.852.647	Loans
	-	-	-	1.651.080	Securities
	-	291	-	318.725	Administrative Account Transactions
	39.196	**21.241**	**-**	**4.822.452**	**Total**

(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2022 / December 31, 2022	Description
	1.817	Due Loans and Securities on Last Reporting Period
	1.810	Due Loans and Securities since Last Reporting Period
	-	Not Due Loans and Securities that Return to Receivables
	122.098	Write-Off Value
	-	Other Changes
	(118.471)	**Due Loans and Securities on Last Reporting Period (1+2-3-4+5)**

Tabel 4 Risiko Kredit - Pengungkapan Tagihan Bersih berdasarkan Wilayah Bank Secara Individu

Table 4 Credit Risk - Disclosure of Net Receivables by Area Bank Individually

No.	Kategori Portofolio	31 Desember 2023 / December 31, 2023				
		Tagihan Bersih berdasarkan Wilayah / Net Receivables by Region				
		Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Dst And Others	Total
1	Tagihan kepada Pemerintah	2.342.192	-	-	-	2.342.192
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-
4	Tagihan kepada Bank	1.291.054	-	-	-	1.291.054
5	Tagihan Berupa Covered Bond	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	283.811	-	-	-	283.811
7	Tagihan Berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal	134.984	-	-	-	134.984
9	Kredit Beragun Properti Komersial	381.763	500	38.588	-	420.851
10	Kredit untuk Pengadaan Tanah	-	-	-	-	-
11	Kredit Pegawai atau Pensiunan	-	-	-	-	-
12	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	448.456	296.122	273.336	-	1.017.914
13	Tagihan kepada Korporasi	1.825.581	20.525	716.246	-	2.562.352
14	Tagihan yang Telah Jatuh Tempo	172	626	427	-	1.225
15	Aset Lainnya	198.512	-	-	-	198.512
Total		6.906.525	317.773	1.028.597	-	8.252.895

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2022 (disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)					Portfolio Category
Tagihan Bersih berdasarkan Wilayah Net Receivables by Region					
Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Dst And Others	Total	
3.537.443	-	-	-	3.537.443	Receivables from Government
-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
1.395.264	-	-	-	1.395.264	Receivables from Banks
				-	Receivables in the form of Covered Bond
365.387	-	-	-	365.387	Receivables from Securities Companies and Other Financial Services Institutions
-	-	-	-	-	Receivables in the form of Subordinated Securities, Equity and Other Capital Instruments
186.917	1.599	-	-	188.516	Residential Property Collateralized Loans
429.151	22.941	44.090	-	496.182	Commercial Property Collateralized Loans
-	-	-	-	-	Loan by Land Acquisition
-	-	-	-	-	Employee or Retirement Loans
261.882	237.057	156.364	-	655.303	Receivables from Microbusiness, Small Business, and Retail Portfolio
733.324	7.116	430.305	-	1.170.745	Receivables from Corporations
15.911	163	10.696	-	26.770	Due Receivables
238.827	-	-	-	238.827	Other Assets
7.164.106	**268.876**	**641.455**	-	**8.074.437**	**Total**

Tabel 5 Risiko Kredit - Pengungkapan Tagihan Bersih berdasarkan Sektor Ekonomi Bank Secara Individu

Table 5 Credit Risk - Disclosure of Net Receivables by Economic Sector Bank Individually

No.	Sektor Ekonomi	Tagihan kepada Pemerintah Receivables from Government	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables from Banks	Tagihan Berupa Covered Bond Receivables in the form of Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Receivables in the form of Subordinated Securities/ Receivables, Equity and Capital Instruments	
		31 Desember 2023 December 31, 2023							
1	Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-	-	-	
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-	
3	Industri Pengolahan	-	-	-	-	-	-	-	
4	Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin	-	-	-	-	-	-	-	
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-	-	-	
6	Konstruksi	-	-	-	-	-	-	-	
7	Perdagangan Besar dan Eceran, Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-	-	-	
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-	
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	-	-	
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	
11	Aktivitas Keuangan dan Asuransi	-	-	-	1.291.054	-	283.811	-	
12	Real Estat	-	-	-	-	-	-	-	
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	-	-	-	-	-	-	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	
16	Pendidikan	-	-	-	-	-	-	-	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-	
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	
20	Aktivitas Rumah Tangga Sebagai Pemberi Kerja	-	-	-	-	-	-	-	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	
22	Rumah Tangga	-	-	-	-	-	-	-	
23	Bukan Lapangan Usaha	-	-	-	-	-	-	-	
24	Lainnya	2.342.192	-	-	-	-	-	-	
Total		2.342.192	-	-	1.291.054	-	283.811	-	

(dalam jutaan Rupiah / in million Rupiah)

	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/ Pensiunan Employee/ Retirement Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables from Corporations	Tagihan yang Telah Jatuh Tempo Due Receivables	Aset Lainnya Other Assets	Economy Sector
31 Desember 2023 / December 31, 2023								
	3.364	-	-	146.658	21.243	296	-	Agriculture, Forestry, and Fishery
	-	-	-	8.318	595.679	-	-	Mining and Extractive Industries
	150	88.166	-	41.586	1.367.301	58	-	Processing Industry
	-	-	-	-	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
	-	-	-	321	-	-	-	Water Management, Waste Water Management, Waste Management and Recycle
	9.569	1.800	-	2.400	281.944	-	-	Construction
	17.748	59.803	-	304.890	62.298	797	-	Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance
	24.541	-	-	45.904	82.501	-	-	Transportation and Warehousing
	850	63.959	-	6.673	15.580	-	-	Provision of Accommodation and Foods & Beverages
	-	5.376	-	25.313	-	-	-	Information and Communication
	-	174	-	447	60.941	-	-	Financial and Insurance Activities
	-	199.568	-	4	72.311	-	-	Real Estate
	-	-	-	44	-	-	-	Professional, Scientific, and Technical Activities
	25.496	1.191	-	15.131	-	7	-	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Supports
	-	-	-	-	-	-	-	Government Administration, Land Business, and Mandatory Social Service
	-	-	-	45	-	-	-	Education
	-	-	-	1.273	-	-	-	Human Health Activities and Social Activities
	-	-	-	-	-	-	-	Arts, Entertainment, and Recreation
	-	-	-	22.140	2.555	25	-	Other Service Activities
	-	-	-	2.803	-	-	-	Household Activities as Employer
	-	-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
	53.266	814	-	381.958	-	42	-	Household
	-	-	-	12.006	-	-	-	Non-Business
	-	-	-	-	-	-	198.512	Others
	134.984	420.851	-	1.017.914	2.562.353	1.225	198.512	**Total**

No.	Sektor Ekonomi	Tagihan kepada Pemerintah Receivables from Government	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables from Banks	Tagihan Berupa Covered Bond Receivables in the form of Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Receivables in the form of Subordinated Securities/ Receivables, Equity and Capital Instruments	
		31 Desember 2022 (disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)							
1	Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-	-	-	
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-	
3	Industri Pengolahan	-	-	-	-	-	-	-	
4	Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin	-	-	-	-	-	-	-	
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-	-	-	
6	Konstruksi	-	-	-	-	-	-	-	
7	Perdagangan Besar dan Eceran, Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-	-	-	
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-	
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	-	-	
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	
11	Aktivitas Keuangan dan Asuransi	-	-	-	-	-	365.387	-	
12	Real Estat	-	-	-	-	-	-	-	
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	-	-	-	-	-	-	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	
16	Pendidikan	-	-	-	-	-	-	-	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-	
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	
20	Aktivitas Rumah Tangga Sebagai Pemberi Kerja	-	-	-	-	-	-	-	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	
22	Rumah Tangga	-	-	-	-	-	-	-	
23	Bukan Lapangan Usaha	-	-	-	-	-	-	-	
24	Lainnya	3.537.443	-	-	1.395.264	-	-	-	
Total		**3.537.443**	**-**	**-**	**1.395.264**	**-**	**365.387**	**-**	

(dalam jutaan Rupiah / in million Rupiah)

	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	**Kredit Beragun Properti Komersial** Commercial Property Collateralized Loans	**Kredit Pegawai/ Pensiunan** Employee/ Retirement Loans	**Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel** Receivables from Microbusiness, Small Business, and Retail Portfolio	**Tagihan kepada Korporasi** Receivables from Corporations	**Tagihan yang Telah Jatuh Tempo** Due Receivables	**Aset Lainnya** Other Assets	Economy Sector
31 Desember 2022 (disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)								
	1.004	-	-	104.527	21.866	470	-	Agriculture, Forestry. and Fishery
	-	-	-	2.630	365.700	-	-	Mining and Extractive Industries
	515	170.136	-	25.130	467.157	346	-	Processing Industry
	-	-	-	134	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
	-	-	-	-	-	-	-	Water Management, Waste Water Management, Waste Management and Recycle
	6.805	6.748	-	71	331	-	-	Construction
	19.061	75.787	-	298.801	77.419	2.301	-	Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance
	-	22.689	-	4.152	10.856	-	-	Transportation and Warehousing
	1.189	83.752	-	823	14.642	-	-	Provision of Accommodation and Foods & Beverages
	-	1.599	-	41	-	-	-	Information and Communication
	-	274	-	6.835	24.983	-	-	Financial and Insurance Activities
	67.870	131.314	-	18	99.633	23.535	-	Real Estate
	23.182	1.168	-	1.046	76.797	15	-	Professional, Scientific, and Technical Activities
	1.599	-	-	1.665	2.107	14	-	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Supports
	-	-	-	840	-	-	-	Government Administration, Land Business, and Mandatory Social Service
	-	-	-	520	-	-	-	Education
	-	-	-	3.365	5.744	-	-	Human Health Activities and Social Activities
	-	1.817	-	12.767	2.140	68	-	Arts, Entertainment, and Recreation
	-	-	-	-	-	-	-	Other Service Activities
	-	-	-	118	-	-	-	Household Activities as Employer
	-	-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
	67.292	896	-	-	-	-	-	Household
	-	-	-	191.819	1.371	20	-	Non-Business
	-	-	-	-	-	-	238.827	Others
	188.517	**496.180**	**-**	**655.302**	**1.170.746**	**26.769**	**238.827**	**Total**

Tabel 6 Risiko Kredit - Pengungkapan Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontak Bank Secara Individu

Table 6 Credit Risk - Disclosure of Net Receivables by Remaining Contact Period Bank Individually

No.	Kategori Portofolio	31 Desember 2023 / December 31, 2023					
		Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak / Net Receivables by Remaining Contract Period					
		≤ 1 Tahun / ≤ 1 Year	> 1 - 3 Tahun / > 1 - 3 Years	> 3 - 5 Tahun / > 3 - 5 Years	> 5 Tahun / > 5 Years	Non Kontraktual / Non-Contractual	Total
1	Tagihan kepada Pemerintah	1.063.255	853.995	291.705	133.236	-	2.342.191
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
4	Tagihan kepada Bank	1.291.054	-	-	-	-	1.291.054
5	Tagihan Berupa Covered Bond	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	186.325	74.250	23.236	-	-	283.811
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal	79.002	10.984	9.974	35.024	-	134.984
9	Kredit Beragun Properti Komersial	213.162	72.882	114.146	20.661	-	420.851
10	Kredit Pegawai/ Pensiunan	-	-	-	-	-	-
11	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	622.155	246.755	147.910	1.094	-	1.017.914
12	Tagihan kepada Korporasi	1.284.428	738.366	383.959	155.598	-	2.562.351
13	Tagihan yang Telah Jatuh Tempo	1.205	19	-	-	-	1.224
14	Aset Lainnya	198.512	-	-	-	-	198.512
Total		4.939.098	1.997.251	970.930	345.613	-	8.252.892

Tabel 7 Risiko Kredit - Pengungkapan Tagihan dan Pencadangan berdasarkan Wilayah Bank Secara Individu

Table 7 Credit Risk - Disclosure of Receivables and Allowances by Area Bank Individually

No.	Keterangan	31 Desember 2023 / December 31, 2023				
		Wilayah 1 / Zone 1	Wilayah 2 / Zone 2	Wilayah 3 / Zone 3	Dan Seterusnya / And Others	Total
1	Tagihan	6.906.525	317.772	1.028.597	-	8.252.894
	Tagihan yang Mengalami Peningkatan dan Pemburukan Risiko Kredit (*Stage* 2 dan *Stage* 3)					
2	a. Belum Jatuh Tempo	10.559	6.469	1.833	-	18.861
	b. Telah Jatuh Tempo	187	1.275	386	-	1.848
3	CKPN - *Stage* 1	96.242	371	43.435	-	140.048
4	CKPN - *Stage* 2	1.405	379	165	-	1.949
5	CKPN - *Stage* 3	48.706	2.064	18.305	-	69.075
6	Tagihan yang Dihapus Buku	5	-	-	-	5

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2022 (disesuaikan Basel III Reforms) / December 31, 2022 (adjusted to Basel III Reforms)						Portfolio Category
Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak / Net Receivables by Remaining Contract Period						
≤ 1 Tahun / ≤ 1 Year	> 1 - 3 Tahun / > 1 - 3 Years	> 3 - 5 Tahun / > 3 - 5 Years	> 5 Tahun / > 5 Years	Non Kontraktual / Non-Contractual	Total	
1.992.626	876.599	530.086	138.130	-	3.537.441	Receivables from Government
-	-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
1.395.264	-	-	-	-	1.395.264	Receivables from Banks
-	-	-	-	-	-	Receivables in the form of Covered Bond
194.331	135.129	35.928	-	-	365.388	Receivables from Securities Companies and Other Financial Services Institutions
-	-	-	-	-	-	Receivables in the form of Subordinated Securities/ Receivables, Equity and Other Capital Instruments
28.635	82.248	17.365	60.268	-	188.516	Residential Property Collateralized Loans
180.185	29.860	261.163	24.973	-	496.181	Commercial Property Collateralized Loans
-	-	-	-	-	-	Employee/ Retirement Loans
465.623	141.784	47.331	565	-	655.303	Receivables from Microbusiness, Small Business, and Retail Portfolio
465.608	425.443	155.877	123.816	-	1.170.744	Receivables from Corporations
3.222	23.546	1	-	-	26.769	Due Receivables
238.827	-	-	-	-	238.827	Other Assets
4.964.321	**1.714.609**	**1.047.751**	**347.752**	**-**	**8.074.433**	**Total**

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2022 (disesuaikan Basel III Reforms) / December 31, 2022 (adjusted to Basel III Reforms)					Description
Wilayah 1 / Zone 1	Wilayah 2 / Zone 2	Wilayah 3 / Zone 3	Dan Seterusnya / And Others	Total	
7.104.144	268.875	701.414	-	8.074.433	Receivables
					Claims with Increased and Worsening Credit Risk (Stage 2 and Stage 3)
23	147	93	-	263	a. Not Due
2.915	16	21	-	2.952	b. Due
1.089	176	19.685	-	20.950	CKPN - Stage 1
29.930	16	388	-	30.334	CKPN - Stage 2
8.773	52	36	-	8.861	CKPN - Stage 3
122.098	-	-	-	122.098	Receivables Written Off

Tabel 8 Risiko Kredit - Pengungkapan Tagihan dan Pencadangan berdasarkan Sektor Ekonomi Bank Secara Individu

Table 8 Credit Risk - Disclosure of Receivables and Allowances by Economic Sector Bank Individually

No.	Sektor Ekonomi	31 Desember 2023 December 31, 2023						
		Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) Allowance for Impairment Losses (CKPN)			Tagihan yang Dihapus Buku Receivables Written Off
			Belum Jatuh Tempo Not Due	Telah Jatuh Tempo Due	Stage 1	Stage 2	Stage 3	
1	Pertanian, Kehutanan dan Perikanan	171.561	1.787	354	283	75	5.411	-
2	Pertambangan dan Penggalian	603.997	7	-	1.349	-	-	-
3	Industri Pengolahan	1.497.261	5.985	63	75.375	787	3.259	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	-	-	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	321	24	16	4	-	25	-
6	Konstruksi	295.712	-	-	652	-	-	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	445.535	2.895	960	724	56	28.099	-
8	Pengangkutan dan Pergudangan	152.946	539	-	386	72	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	87.063	-	-	158	-	-	-
10	Informasi dan Komunikasi	30.689	-	-	22	-	-	-
11	Aktivitas Keuangan dan Asuransi	1.636.426	-	-	606	-	-	-
12	Real Estat	271.883	-	-	41.905	-	17.565	-
13	Aktivitas Profesi, Ilmiah dan Teknis	44	-	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	41.825	21	7	18.394	-	135	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	1	-	-	-
16	Pendidikan	45	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	1.273	-	-	1	-	-	-
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya	24.720	91	40	38	2	609	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	2.803	-	-	3	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-
22	Rumah Tangga	436.080	6.760	408	140	835	13.973	5
23	Bukan Lapangan Usaha	12.006	753	-	6	123	-	-
24	Lainnya	2.540.704	-	-	-	-	-	-
Total		8.252.894	18.862	1.848	140.047	1.950	69.076	5

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2022 (disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)								
Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) Allowance for Impairment Losses (CKPN)			Tagihan yang Dihapus Buku Receivables Written Off	Economic Sector
	Belum Jatuh Tempo Not Due	Telah Jatuh Tempo Due	Stage 1	Stage 2	Stage 3		
127.867	24	446	87	4	151	430	Agriculture, Forestry, and Fishery
368.330	-	-	245	-	-	-	Mining and Extractive Industries
663.283	13	334	377	29.869	111	40.137	Processing Industry
134	-	-	-	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
-	-	-	-	-	-	-	Water Management, Waste Water Management, Waste Management and Recycle
13.956	-	-	9	-	-	-	Construction
473.369	204	2.095	293	412	8.536	1.470	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance
37.697	-	-	23	29	-	-	Transportation and Warehousing
100.406	-	-	73	-	-	-	Provision of Accommodation and Foods & Beverages
1.640	-	-	1	-	-	80.000	Information and Communication
397.481	-	-	264	-	-	-	Financial and Insurance Activities
322.370	-	-	19.440	-	-	17	Real Estate
102.206	-	15	67	0	5	-	Professional, Scientific, and Technical Activities
5.385	-	14	4	0	5	-	Leasing and Leasing Activities without Option Rights, Employment, Travel agencies, and Other Business Supports
840	-	-	1	-	-	-	Government Administration, Land Business, and Mandatory Social Service
520	-	-	-	-	-	-	Education
9.109	-	-	6	-	-	44	Human Health Activities and Social Activities
16.793	20	48	11	1	22	-	Arts, Entertainment, and Recreation
-	-	-	-	-	-	-	Other Service Activities
118	-	-	-	-	-	-	Household Activities as Employer
-	-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
-	-	-	-	-	-	-	Household
-	-	-	-	-	-	-	Non-Business
5.432.931	2	-	49	20	33	-	Others
8.074.435	**263**	**2.952**	**20.950**	**30.334**	**8.863**	**122.098**	**Total**

Tabel 9 Risiko Kredit - Pengungkapan Tagihan berdasarkan Hari Tunggakan Bank Secara Individu
Table 9 Credit Risk - Disclosure of Receivables by Due Date Bank Individually

No	Jenis Eksposur	31 Desember 2023 / December 31, 2023			
		Tagihan berdasarkan Hari Tunggakan / Receivables by Due Date			
		> 90 Hari sampai dengan 120 Hari / > 90 Days until 120 Days	> 120 Hari sampai dengan 180 Hari / > 120 Days until 180 Days	> 180 Hari / > 180 Days	Total
1	Kredit yang Termasuk dalam Tagihan yang Telah Jatuh Tempo	477	566	182	1.225
2	Surat Berharga yang Termasuk dalam Tagihan yang Telah Jatuh Tempo	-	-	-	-
Total		477	566	182	1.225

Tabel 10 Risiko Kredit - Pengungkapan Tambahan terkait Perlakuan terhadap Aset Bermasalah (CRB-A) Bank Secara Individu
Table 10 Credit Risk - Additional Disclosures regarding Treatment of Non-Performing Assets (CRB-A) Bank Individually

Pengungkapan Aset *Performing* dan *Non Performing*
Disclosure of Performing and Non-Performing Assets

No.	Keterangan	*Performing* (Kualitas L dan DPK) / Performing (Quality of L and DPK)		Tagihan yang Mengalami Penurunan Nilai / Impaired Receivables	
		Nilai Tercatat Bruto / Gross Carrying Amount	CKPN	Nilai Tercatat Bruto / Gross Carrying Amount	CKPN
		31 Desember 2023 / December 31, 2023			
1	Surat Berharga	1.482.867	-	-	-
2	Kredit	4.265.722	142.248	29.913	12.309
	a. Korporasi	2.705.159	76.940	-	-
	b. Ritel	1.560.563	65.308	29.913	12.309
3	Transaksi Rekening Administratif	286.847	234	-	-
		31 Desember 2022 (disesuaikan Basel III Reforms) / December 31, 2022 (adjusted to Basel III Reforms)			
1	Surat Berharga	1.651.080	-	-	-
2	Kredit	2.877.161	38.331	4.249	1.035
	a. Korporasi	2.150.083	37.913	-	-
	b. Ritel	727.077	418	4.249	1.035
3	Transaksi Rekening Administratif	319.016	291	-	-

(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2022 (disesuaikan Basel III Reforms) / December 31, 2022 (adjusted to Basel III Reforms)				Exposure Type
	Tagihan berdasarkan Hari Tunggakan / Receivables by Due Date				
	> 90 Hari sampai dengan 120 Hari / > 90 Days until 120 Days	> 120 Hari sampai dengan 180 Hari / > 120 Days until 180 Days	> 180 Hari / > 180 Days	Total	
	25.105	1.658	6	26.769	Loan included in Due Receivables
	-	-	-	-	Securities Included in Due Receivables
	25.105	**1.658**	**6**	**26.769**	**Total**

(dalam jutaan Rupiah / in million Rupiah)

	Non Performing Loan (Kualitas KL, D, M) / Non Performing Loan (Quality of KL, D, M)				Description
	Tagihan yang Tidak Mengalami Penurunan Nilai / Non Impaired Receivables				
	Memiliki Tunggakan > 90 Hari / Have Arrears > 90 Days		Memiliki Tunggakan < 90 Hari / Have Arrears < 90 Days		
	Nilai Tercatat Bruto / Gross Carrying Amount	CKPN	Nilai Tercatat Bruto / Gross Carrying Amount	CKPN	
	31 Desember 2023 / December 31, 2023				
	-	-	-	-	Securities
	70.050	68.825	-	-	Loans
	-	-	-	-	a. Corporate
	70.050	68.825	-	-	b. Retail
	-	-	-	-	Administrative Account Transactions
	31 Desember 2022 (disesuaikan Basel III Reforms) / December 31, 2022 (adjusted to Basel III Reforms)				
	-	-	-	-	Securities
	31.383	20.781	-	-	Loans
	7.798	7.798	-	-	a. Corporate
	23.585	12.982	-	-	b. Retail
	-	-	-	-	Administrative Account Transactions

Pengungkapan Aset Restrukturisasi *Performing* dan *Non-Performing*
Disclosure of Performing and Non-Performing Restructuring Assets

No.	Keterangan	*Performing* (Kualitas L dan DPK) Performing (Quality of L and DPK)		*Non Performing Loan* (Kualitas KL, D, M) Non Performing Loan (Quality of KL, D, M)	
		Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN
31 Desember 2023 December 31, 2023					
1	Surat Berharga	-	-	-	-
2	Kredit	356.783	43.315	34.865	22.731
	a. Korporasi	235.376	486	-	-
	b. Ritel	121.407	42.829	34.865	22.731
3	Transaksi Rekening Administratif	-	-	-	-
31 Desember 2022 (disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)					
1	Surat Berharga	-	-	-	-
2	Kredit	566.713	6.707	35.185	21.687
	a. Korporasi	520.912	6.662	7.798	7.798
	b. Ritel	45.801	45	27.387	13.889
3	Transaksi Rekening Administratif	-	-	-	-

Tabel 11 Risiko Kredit - Pengungkapan Kuantitatif terkait Teknik MRK (CR3) Bank Secara Individu
Table 11 Credit Risk - Quantitative Disclosures related to MRK Techniques (CR3) Bank Individually

No.	Keterangan	Tagihan yang Tidak Dijamin dengan Teknik MRK Not Guaranteed Receivables using MRK Techniques	Tagihan yang Dijamin dengan Teknik MRK Guaranteed Receivables using MRK Techniques
31 Desember 2023 December 31, 2023			
1	Kredit	3.330.756	806.570
2	Surat Berharga	1.467.661	-
3	**Total**	4.798.417	806.570
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo	1.225	-
31 Desember 2022 (disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)			
1	Kredit	2.201.569	689.117
2	Surat Berharga	1.650.787	-
3	**Total**	**3.852.356**	**689.117**
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo	26.769	-

(dalam jutaan Rupiah / in million Rupiah)

Stage 1		*Stage* 2		*Stage* 3		Description
Nilai Tercatat Bruto Gross Carrying Amount	**CKPN**	**Nilai Tercatat Bruto** Gross Carrying Amount	**CKPN**	**Nilai Tercatat Bruto** Gross Carrying Amount	**CKPN**	
31 Desember 2023 December 31, 2023						
-	-	-	-	-	-	Securities
356.227	43.152	-	-	35.420	22.894	Loans
235.376	486	-	-	-	-	a. Corporate
120.851	42.666	-	-	35.420	22.894	b. Retail
-	-	-	-	-	-	Administrative Account Transactions
31 Desember 2022 (disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)						
-	-	-	-	-	-	Securities
585.206	19.612	5.045	47	11.648	8.734	Loans
517.517	6.632	3.395	29	7.798	7.798	a. Corporate
67.689	12.980	1.650	18	3.850	936	b. Retail
-	-	-	-	-	-	Administrative Account Transactions

(dalam jutaan Rupiah / in million Rupiah)

Tagihan yang Dijamin dengan Agunan Guaranteed Receivables by Collateral	**Tagihan yang Dijamin dengan Garansi, Penjaminan dan/atau Asuransi Kredit** Guaranteed Receivables by Guarantee, Security, and/or Credit Insurance	**Tagihan yang Dijamin dengan Derivatif Kredit** Receivables Secured by Credit Derivatives	Description
31 Desember 2023 December 31, 2023			
898.029	23.523	-	Loans
-	-	-	Securities
898.029	23.523	-	**Total**
-	-	-	Due Loans and Securities
31 Desember 2022 (disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)			
653.299	35.818	-	Loans
-	-	-	Securities
653.299	**35.818**	**-**	**Total**
-	-	-	Due Loans and Securities

Tabel 12 Risiko Kredit - Pengungkapan Eksposur Risiko Kredit dan Dampak Teknik MRK Bank Secara Individu

Table 12 Credit Risk - Disclosure of Credit Risk Exposure and Impact of MRK Techniques Bank Individually

No.	Kategori Portofolio	31 Desember 2023 / December 31, 2023			
		Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK / Net Receivables Before Implementation of FKK and MRK Techniques		Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK / Net Receivables After Implementation of FKK and MRK Techniques	
		Laporan Posisi Keuangan / Statement of Financial Position	TRA	Laporan Posisi Keuangan / Statement of Financial Position	TRA
1	Tagihan kepada Pemerintah	2.342.192	-	2.342.192	-
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-
4	Tagihan kepada Bank	1.291.054	-	1.032.843	-
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain1)	-	-	-	-
5	Tagihan Berupa Covered Bond	-	-	-	-
6	Tagihan kepada Korporasi - Eksposur Korporasi Umum 2)	2.562.352	28.402	384.353	4.260
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	283.811	2.520	170.287	1.512
	Eksposur Pembiayaan Khusus4)	-	-	-	-
7	Tagihan Berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	1.017.914	16	254.478	4
9	Kredit Beragun Properti	-	-	-	-
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti	134.984	1.558	96.995	979
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti	420.851	11.349	142.325	4.307
	Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-
10	Tagihan yang Telah Jatuh Tempo	1.225	-	611	-
11	Aset Lainnya	198.512	-	198.512	-
Total		8.252.895	43.845	4.622.596	11.062

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2022 (disesuaikan Basel III Reforms) December 31, 2022 (adjusted to Basel III Reforms)					Portfolio Category
	Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Receivables Before Implementation of FKK and MRK Techniques		Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables After Implementation of FKK and MRK Techniques		
	Laporan Posisi Keuangan Statement of Financial Position	TRA	Laporan Posisi Keuangan Statement of Financial Position	TRA	
	3.537.443	-	3.537.443	-	Receivables from Government
	-	-	-	-	Receivables from Public Sector Entities
	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
	1.395.264	-	1.116.211	-	Receivables from Banks
	-	-	-	-	Receivables from Securities Companies and Other Financial Services Institutions1)
	-	-	-	-	Receivables in the form of Covered Bond
	1.170.745	30.831	175.612	4.625	Receivables from Corporations - General Corporate Exposure 2)
	365.385	-	219.232	-	Receivables from Securities Companies and Other Financial Services Institutions
	-	-	-	-	Special Financing Exposure4)
	-	-	-	-	Receivables in the form of Subordinated Securities/Receivables, Equity and Other Capital Instruments
	655.303	141	163.826	35	Receivables from Microbusiness, Small Business, and Retail Portfolio
	-	-	-	-	Property Collateralized Loans
	188.516	2.753	144.139	2.197	Residential Property Collateralized Loans which the Payments Are Not Materially Dependent on Property Cash Flow
	-	-	-	-	Residential Property Collateralized Loans which the Payments Are Materially Dependent on Property Cash Flow
	496.184	13.397	168.017	5.338	Commercial Property Collateralized Loans which the Payments Are Not Materially Dependent on Property Cash Flow
	-	-	-	-	Commercial Property Collateralized Loans which the Payments Are Materially Dependent on Property Cash Flow
	-	-	-	-	Land Acquisition, Land Processing, and Construction Loans
	26.769	-	9	-	Due Receivables
	238.827	-	238.826	-	Other Assets
	8.074.436	**47.122**	**5.763.315**	**12.195**	**Total**

Tabel 13 Risiko Kredit - Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5) Bank Secara Individu

Table 13 Credit Risk - Exposure Disclosure by Asset Class and Risk Weight (CR5) Bank Individually

31 Desember 2023 December 31, 2023					
No.	**Kategori Portofolio**	**0%**	**20%**	**50%**	
1	Tagihan Kepada Pemerintah	2.342.192	-	-	

No.	**Kategori Portofolio**	**20%**	**50%**	
2	Tagihan Kepada Entitas Sektor Publik	-	-	

No.	**Kategori Portofolio**	**0%**	**20%**	**30%**	**50%**	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	

No.	**Kategori Portofolio**	**20%**	**30%**	**40%**	**50%**	
4	Tagihan Kepada Bank	1,291,054	-	-	-	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain1)	-	-	283,811	-	

No.	**Kategori Portofolio**	**10%**	**15%**	**20%**	**25%**	
5	Tagihan berupa *Covered Bond*	-	-	-	-	

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 / December 31, 2023					
100%	150%	Lainnya / Others	Tagihan Bersih Setelah FKK dan Teknik MRK / Net Receivables After FKK and MRK Techniques	Portfolio Category	
-	-	-	-	Receivables from Government	

100%	150%	Lainnya / Others	Tagihan Bersih Setelah FKK dan Teknik MRK / Net Receivables After FKK and MRK Techniques	Portfolio Category
-	-	-	-	Receivables from Public Sector Entities

100%	150%	Lainnya / Others	Tagihan Bersih Setelah FKK dan Teknik MRK / Net Receivables After FKK and MRK Techniques	Portfolio Category
-	-	-	-	Receivables from Multilateral Development Banks and International Institutions

75%	100%	150%	Lainnya / Others	Tagihan Bersih Setelah FKK dan Teknik MRK / Net Receivables After FKK and MRK Techniques	Portfolio Category
-	-	-	-	258,211	Receivables from Banks
-	-	-	-	113,525	Receivables from Securities Companies and Other Financial Services Institutions1)

35%	50%	100%	Lainnya / Others	Tagihan Bersih Setelah FKK dan Teknik MRK / Net Receivables After FKK and MRK Techniques	Portfolio Category
-	-	-	-	-	Receivables in the form of Covered Bond

No.	Kategori Portofolio	20%	50%	65%	75%	80%	
6	Tagihan kepada Korporasi Umum	-	-	-	-	-	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-	-	-	
	Eksposur Pembiayaan Khusus4)	-	-	-	-	-	

No.	Kategori Portofolio	100%	150%	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	

No.	Kategori Portofolio	45%	75%	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	1,017,914	

No.	Kategori Portofolio	50%	100%	
9	Tagihan yang Telah Jatuh Tempo	1,222	2	

No.	Kategori Portofolio	0%	20%	
10	Aset Lainnya	-	-	

	85%	100%	130%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	2,562,352	-	-	-	-	2,177,999	Receivables from General Corporations
	-	-	-	-	-	-	Receivables from Securities Companies and Other Financial Services Institutions
	-	-	-	-	-	-	Special Financing Exposure4)

	250%	400%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	Receivables in the form of Subordinated Securities/ Receivables, Equity and Other Capital Instruments

	85%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	763,435	Receivables from Microbusiness, Small Business, and Retail Portfolio

	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	614	Due Receivables

	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	198,512	-	-	198,512	Other Assets

No.	Kategori Portofolio	0%	20%	25%	30%	35%	40%	45%	50%	60%	
11	Kredit Beragun Properti	-	38.507	36.644	34.447	-	19.004	-	6.383	316.791	
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	48.501	36.644	4.287.270		211.072		71.025		
	tanpa pendekatan pembagian kredit5)	-	-	-	1.483.655	-	-	-	-	-	
	dengan menggunakan pendekatan pembagian kredit (dijamin)5)		-		286.847		234				
	dengan menggunakan pendekatan pembagian kredit (dijamin)5)	-	48.501		6.057.772		-		-		
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti				-	-		-		-	
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	-		-		-		-	316.791	
	tanpa pendekatan pembagian kredit5)	-	-		-		-		-	-	
	dengan menggunakan pendekatan pembagian kredit (dijamin)5)									-	
	dengan menggunakan pendekatan pembagian kredit (dijamin)5)	-	-		-		-		-		
	Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti										
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi										

	65%	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	104.060	-	-	-	-	-	-	316.515	Property Collateralized Loans
	140.048	-	-	-		-			-	-	37.989	Residential Property Collateralized Loans which the Payments Are Not Materially Dependent on Property Cash Flow
	-	-	-	-	-	-	-	-	-	-	-	without loan sharing approach5)
	234									-	-	using a loan sharing approach (guaranteed)5)
	-		-	-		-			-	-	-	using a loan sharing approach (guaranteed)5)
	-		-	-		-	-		-	-	-	Residential Property Collateralized Loans which the Payments Are Materially Dependent on Property Cash Flow
	-		-	104.060		-			-	-	278.525	Commercial Property Collateralized Loans which the Payments Are Not Materially Dependent on Property Cash Flow
										-	-	without loan sharing approach5)
	-	-	-	-	-	-	-	-	-	-	-	using a loan sharing approach (guaranteed)5)
	-		-	-		-			-	-	-	using a loan sharing approach (guaranteed)5)
		-			-			-	-	-	-	Commercial Property Collateralized Loans which the Payments Are Materially Dependent on Property Cash Flow
						-			-	-	-	Land Acquisition, Land Processing, and Construction Loans

31 Desember 2022 (disesuaikan Basel III Reforms)
December 31, 2022 (adjusted to Basel III Reforms)

No.	Kategori Portofolio	0%	20%	50%	
1	Tagihan Kepada Pemerintah	3.537.443	-	-	

No.	Kategori Portofolio	20%	50%	
2	Tagihan Kepada Entitas Sektor Publik	-	-	

No.	Kategori Portofolio	0%	20%	30%	50%	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	

No.	Kategori Portofolio	20%	30%	40%	50%	
4	Tagihan Kepada Bank	1,395,264	-	-	-	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain1)	-	-	365,387	-	

No.	Kategori Portofolio	10%	15%	20%	25%	
5	Tagihan berupa *Covered Bond*	-	-	-	-	

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2022 (disesuaikan Basel III Reforms)
December 31, 2022 (adjusted to Basel III Reforms)

	100%	150%	Lainnya / Others	Tagihan Bersih Setelah FKK dan Teknik MRK / Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	Receivables from Government

	100%	150%	Lainnya / Others	Tagihan Bersih Setelah FKK dan Teknik MRK / Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	Receivables from Public Sector Entities

	100%	150%	Lainnya / Others	Tagihan Bersih Setelah FKK dan Teknik MRK / Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions

	75%	100%	150%	Lainnya / Others	Tagihan Bersih Setelah FKK dan Teknik MRK / Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	279,053	Receivables from Banks
	-	-	-	-	146,155	Receivables from Securities Companies and Other Financial Services Institutions1)

	35%	50%	100%	Lainnya / Others	Tagihan Bersih Setelah FKK dan Teknik MRK / Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	-	Receivables in the form of Covered Bond

No.	Kategori Portofolio	10%	15%	20%	25%	35%	
6	Tagihan kepada Korporasi Umum	-	-	-	-	-	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-	-	-	
	Eksposur Pembiayaan Khusus4)	-	-	-	-	-	

No.	Kategori Portofolio	100%	150%	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	

No.	Kategori Portofolio	100%	150%	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	655,303	

No.	Kategori Portofolio	50%	100%	
9	Tagihan yang Telah Jatuh Tempo	20	26,747	

No.	Kategori Portofolio	0%	20%	
10	Aset Lainnya	-	-	

	50%	50%	100%		Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	1,170,744	-	-	-	-	995,132	Receivables from General Corporations
	-	-	-	-	-	-	Receivables from Securities Companies and Other Financial Services Institutions
	-	-	-	-	-	-	Special Financing Exposure4)

	250%	400%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	-	Receivables in the form of Subordinated Securities/ Receivables, Equity and Other Capital Instruments

	250%	400%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	-	-	-	491,477	Receivables from Microbusiness, Small Business, and Retail Portfolio

	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	2	-	26,760	Due Receivables

	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
	238,826	-	-	238,826	Other Assets

No.	Kategori Portofolio	0%	20%	25%	30%	35%	40%	45%	50%	60%	
11	Kredit Beragun Properti	-	115.515	31.705	33.030	-	6.906	-	1.332	373.441	
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	115.515	31.705	33.030		6.906	-	1.332		
	tanpa pendekatan pembagian kredit5)	-	-	-	-	-	-	-	-	-	
	dengan menggunakan pendekatan pembagian kredit (dijamin)5)		-								
	dengan menggunakan pendekatan pembagian kredit (dijamin)5)	-	-		-		-		-		
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya BergantungSecara Material pada Arus Kas Properti				-	-		-		-	
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	-		-		-		-	373.441	
	tanpa pendekatan pembagian kredit5)	-	-		-		-		-	-	
	dengan menggunakan pendekatan pembagian kredit (dijamin)5)									-	
	dengan menggunakan pendekatan pembagian kredit (dijamin)5)	-	-		-		-		-		
	Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti										
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi										

	65%	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Techniques	Portfolio Category
			2.284	119.619							371.820	Property Collateralized Loans
											44.367	Residential Property Collateralized Loans which the Payments Are Not Materially Dependent on Property Cash Flow
	-	-	-	-	-	-	-	-	-	-	-	without loan sharing approach5)
										-	-	using a loan sharing approach (guaranteed)5)
	-		-	-		-			-	-	-	using a loan sharing approach (guaranteed)5)
	-		-	-		-	-		-	-	-	Residential Property Collateralized Loans which the Payments Are Materially Dependent on Property Cash Flow
	-		2.284	119.619		-			-	-	327.454	Commercial Property Collateralized Loans which the Payments Are Not Materially Dependent on Property Cash Flow
	-		-	-						-	-	without loan sharing approach5)
	-	-	-	-	-	-	-	-	-	-	-	using a loan sharing approach (guaranteed)5)
	-		-	-		-			-	-	-	using a loan sharing approach (guaranteed)5)
		-			-			-	-	-	-	Commercial Property Collateralized Loans which the Payments Are Materially Dependent on Property Cash Flow
						-			-	-	-	Land Acquisition, Land Processing, and Construction Loans

Tabel 13 Risiko Kredit - Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5) Bank Secara Individu

Table 13 Credit Risk - Exposure Disclosure by Asset Class and Risk Weight (CR5) Bank Individually

No	Bobot Risiko	31 Desember 2023 December 31, 2023			
		Tagihan Bersih Laporan Posisi Keuangan Net Receivables Statement of Financial Position	Tagihan Bersih TRA (sebelum pengenaan FKK) Net Receivables TRA (before FKK imposition)	Rata-Rata FKK FKK Average	Tagihan Bersih (Setelah pengenaan FKK dan Teknik MRK) Net Receivables (After imposition of FKK and MRK Techniques)
1	< 40%	3.742.843	255.034	3.712.469	285.407
2	40%-70%	627.211	31.814	380.606	278.420
3	75%	1.017.914	-	276.430	741.484
4	85%	2.864.924	-	1.259.179	1.605.745
5	90%-100%	2	-	-	2
6	105%-130%	-	-	-	
7	150%	-	-	-	
8	250%	-	-	-	
9	400%	-	-	-	
10	1250%	-	-	-	
Total Tagihan Bersih		8.252.894	286.848	5.628.684	2.911.058

Tabel 14 Risiko Pasar - Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar Bank Secara Individu

Table 14 Market Risk - Disclosure of Market Risk Using Standardized Method Bank Individually

No	Kategori Portofolio	31 Desember 2023 December 31, 2023			
		Bank		Konsolidasi Consolidated	
		Beban Modal Capital Expenses	ATMR RWA	Beban Modal Capital Expenses	ATMR RWA
1	Risiko Suku Bunga				
	a. Risiko Spesifik	241		-	-
	b. Risiko Umum	70		-	-
2	Risiko Nilai Tukar	497	10.102	-	-
3	Risiko Ekuitas *)			-	-
4	Risiko Komoditas	-	-	-	-
5	Risiko Option	-	-	-	-
Total		808	10.102	-	-

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2022 (disesuaikan Basel III Reforms) / December 31, 2022 (adjusted to Basel III Reforms)				Risk Weight
Tagihan Bersih Laporan Posisi Keuangan Net Receivables Statement of Financial Position	**Tagihan Bersih TRA (sebelum pengenaan FKK)** Net Receivables TRA (before FKK imposition)	**Rata-Rata FKK** FKK Average	**Tagihan Bersih (Setelah pengenaan FKK dan Teknik MRK)** Net Receivables (After imposition of FKK and MRK Techniques)	
5.112.959	287.756	5.080.936	319.778	< 40%
747.112	30.969	440.922	337.159	40%-70%
657.593	-	211.658	445.935	75%
1.530.023	-	649.861	880.162	85%
26.747	-	-	26.747	90%-100%
-	-	-	-	105%-130%
2	-	-	3	150%
-	-	-	-	250%
-	-	-	-	400%
-	-	-	-	1250%
8.074.436	**318.725**	**6.383.377**	**2.009.784**	**Total Net Receivables**

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2022 / December 31, 2022				Portfolio Category
Bank		**Konsolidasi** Consolidated		
Beban Modal Capital Expenses	**ATMR** RWA	**Beban Modal** Capital Expenses	**ATMR** RWA	
				Interest Rate Risk
	-	-	-	a. Specific Risk
4	-	-	-	b. General Risk
673	8.463	-	-	Exchange Rate Risk
		-	-	Equity Risk *)
-	-	-	-	Commodity Risk
-	-	-	-	Option Risk
677	**8.463**	**-**	**-**	**Total**

Tabel 15 Risiko Likuiditas – Kewajiban Pemenuhan Rasio Kecukupan Likuditas (Liquidity Coverage Ratio) Bank Secara Individu

Table 15 Liquidity Risk – Liquidity Coverage Ratio Bank Individually

No.	Komponen	31 Desember 2023 December 31, 2023	
		Nilai Outstanding Kewajiban dan Komitmen/Nilai Tagihan Kontraktual Outstanding Value of Liabilities and Commitments/Contractual Receivables Value	
1	Jumlah Data Poin yang Digunakan dalam Perhitungan LCR		
High Quality Liquid Asset (HQLA)			
2	Total High Quality Liquid Asset (HQLA)		
Arus Kas Keluar (*Cash OutFlows*)			
3	Simpanan Nasabah Perorangan dan Pendanaan yang Berasal dari Nasabah Usaha Mikro dan Usaha Kecil, terdiri dari:	-	
	a. Simpanan/Pendanaan Stabil	73.973	
	b. Simpanan/Pendanaan Kurang Stabil	907.232	
4	Pendanaan yang Berasal dari Nasabah Korporasi, Terdiri dari:	-	
	a. Simpanan Operasional	1.142.425	
	b. Simpanan Non-Operasional dan/atau Kewajiban Lainnya yang Bersifat Non- Operasional	2.895.627	
	c. Surat Berharga Berupa Surat Utang yang Diterbitkan oleh Bank	-	
5	Pendanaan dengan Agunan (*Secured Funding*)		
6	Arus Kas Keluar Lainnya (*Additional Requirement*), terdiri dari:	-	
	a. Arus Kas Keluar atas Transaksi Derivatif	-	
	b. Arus Kas Keluar atas Peningkatan Kebutuhan Likuiditas	-	
	c. Arus Kas Keluar atas Kehilangan Pendanaan	-	
	d. Arus Kas Keluar atas Penarikan Komitmen Fasilitas Kredit dan Fasilitas Likuiditas	-	
	e. Arus Kas Keluar atas Kewajiban Kontraktual Lainnya Terkait Penyaluran Dana	151.289	
	f. Arus Kas Keluar atas Kewajiban Kontijensi Pendanaan Lainnya	285.861	
	g. Arus Kas Keluar Kontraktual Lainnya	5.453	
7	**Total Arus Kas Keluar (*Cash OutFlows*)**		
Arus Kas Masuk (*Cash InFlows*)			
8	Arus Kas Keluar Lainnya (*Additional Requirement*), Terdiri dari:	1.125.774	
9	Pinjaman dengan Agunan *Secured Lending*	1.107.453	
10	Arus Kas Masuk Lainnya	5.126	
11	**Total Arus Kas Masuk (*Cash InFlows*)**	-	
TOTAL ADJUSTED VALUE1			
12	**Total HQLA**		
13	**Total Arus Kas Keluar Bersih (*Net Cash OutFlows*)**		
14	**LCR (%)**		

(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2023 December 31, 2023 Nilai HQLA Setelah Pengurangan Nilai (*Haircut*), Outstanding Kewajiban dan Komitmen Dikalikan Tingkat Penarikan (*Run-Offrate*) atau Nilai Tagihan Kontraktual Dikalikan Tingkat Penerimaan (*Inflow Rate*) HQLA Value Less Haircut, Outstanding Liabilities and Commitments Multiplied by Run-Offrate or Contractual Receivables Value Multiplied by Inflow Rate	Component
	3 hari / days	Number of Data Points Used in the LCR Calculation
		High Quality Liquid Asset (HQLA)
	2.761.817	Total High Quality Liquid Asset (HQLA)
		Cash Outflows
	-	Savings from Individual Customers and Funding Derived from Micro and Small Business Customers, Consisting of:
	3.699	Savings/Funding is Stable
	90.723	Savings/Funding is Less Stable
	-	Funding Derived from Corporate Customers, Consists of:
	283.414	Operational Savings
	1.121.267	Non-Operational Deposits and/or Other Non-Operational Liabilities
	-	Securities in the Form of Debt Securities Issued by Banks
	-	Funding with Collateral (Secured Funding)
	-	Other Cash Outflows (Additional Requirements), Consisting of:
	-	Cash Outflows from Derivative Transactions
	-	Cash Outflows from Increased Liquidity Needs
	-	Cash Outflows for Loss of Funding
	-	Cash Outflows for Withdrawal of Committed Credit Facilities and Liquidity Facilities
	151.289	Cash Outflows on Other Contractual Liabilities related to Distribution of Funds
	2.358	Cash Outflows from Other Funding Contingent Liabilities
	5.453	Other Contractual Cash Outflows
	1.658.203	**Total Cash Outflows**
		Cash Inflows
	60.084	Other Cash Outflows (Additional Requirements), Consisting of:
	448.591	Loans with Collateral Secured Lending
	2.563	Other Cash Inflows
	511.238	**Total Cash Inflows**
		TOTAL ADJUSTED VALUE1
	2.761.817	**Total HQLA**
	1.146.965	**Total Net Cash Outflows**
	240,79%	**LCR (%)**

Tabel 16 Risiko Likuiditas - Net Stable Funding Ratio Bank Secara Individu
Table 16 Liquidity Risk - Net Stable Funding Ratio Bank Individually

Komponen ASF	31 Desember 2023 / December 31, 2023		
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu / Carrying Value Based on Remaining Period		
	Tanpa Jangka Waktu / Without a Period Time	< 6 Bulan / < 6 Months	
Modal:	3.258.337	-	
Modal Sesuai POJK KPMM	3.258.337	211.072	
Instrumen Modal Lainnya	-	-	
Simpanan yang Berasal dari Nasabah Perorangan dan Pendanaan yang Berasal dari Nasabah Usaha Mikro dan Usaha Kecil:	485.562	234	
Simpanan dan Pendanaan Stabil	84.241	3.991	
Simpanan dan Pendanaan Kurang Stabil	401.321	616.951	
Pendanaan yang Berasal dari Nasabah Korporasi:	1.998.953	2.834.498	
SimpananOperasional	1.174.738	1.610.083	
Pendanaan Lainnya yang Berasal dari Nasabah Korporasi	824.215	1.224.415	
Liabilitas yang Memiliki Pasangan Aset yang Saling Bergantung	-	-	
Liabilitas dan Ekuitas Lainnya:	1.503	103.546	
NSFR Liabilitas Derivatif		-	
Ekuitas dan Liabilitas Lainnya yang Tidak Masuk dalam Kategori Diatas	1.503	103.546	
Total ASF			

Komponen RSF	31 Desember 2023 / December 31, 2023		
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu / Carrying Value Based on Remaining Period		
	Tanpa Jangka Waktu / Without a Period Time	< 6 Bulan / < 6 Months	
Total HQLA dalam Rangka Perhitungan NSFR			
Simpanan pada Lembaga Keuangan Lain untuk Tujuan Operasional	743.654	211.072	
Pinjaman dengan Kategori Lancar dan dalam Perhatian Khusus (performing)	-	2.764.275	
Kepada Lembaga Keuangan yang Dijamin dengan HQLA Level 1	-	234	
Kepada Lembaga Keuangan yang Dijamin Bukan dengan HQLA Level 1 dan Pinjaman kepada Lembaga Keuangan Tanpa Jaminan	-	589.597	
Kepada Korporasi Non-Keuangan, Nasabah Retail dan Nasabah Usaha Mikro dan Kecil, Pemerintah Pusat, Pemerintah Negara Lain, Bank Indonesia, Bank Sentral Negara Lain dan Entitas Sektor Publik, yang Diantaranya:	-	899.798	
Memenuhi Kualifikasi untuk Mendapat Bobot Risiko 35% atau Kurang, Sesuai SEOJK ATMR untuk Risiko Kredit	-	-	
Kredit Beragun Rumah Tinggal yang Tidak Sedang Dijaminkan, yang Diantaranya:	-	9.466	
Memenuhi Kualifikasi Untuk Mendapat Bobot Risiko 35% atau Kurang, Sesuai SEOJK ATMR untuk Risiko Kredit	-	29.842	

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 / December 31, 2023				ASF Component
Nilai Tercatat Berdasarkan Sisa Jangka Waktu / Carrying Value Based on Remaining Period			Total Nilai Tertimbang / Total Weighted Value	
	≥ 6 Bulan - < 1 Tahun / ≥ 6 Months - < 1 Year	≥ 1 Tahun / ≥ 1 Year		
	-	-	3.258.337	Capital:
	-	71.025	3.258.337	Capital according to CAR POJK
	-	-	-	Other Capital Instruments
	2.648	10	1.002.675	Deposits Originating from Individual Customers and Funding from Micro and Small Business Customers:
	347	-	84.150	Stable Savings and Funding
	2.301	10	918.525	Less Stable Savings and Funding
	26.665	25.000	1.897.202	Funding Derived from Corporate Customers:
	25.000	25.000	1.429.911	Operational Savings
	1.665	-	467.291	Other Funding Derived from Corporate Customers
	-	-	-	Liabilities that Have Interdependent Asset Pairs
	-	-	-	Liabilities and Other Equity:
	-	-		NSFR Derivative Liability
	-	-	-	Equity and Other Liabilities Not Included in the Above Categories
			6.158.214	**Total ASF**

(dalam jutaan Rupiah / in million Rupiah)

31 Desember 2023 / December 31, 2023				RSF Component
Nilai Tercatat Berdasarkan Sisa Jangka Waktu / Carrying Value Based on Remaining Period			Total Nilai Tertimbang / Total Weighted Value	
	≥ 6 Bulan - < 1 Tahun / ≥ 6 Months - < 1 Year	≥ 1 Tahun / ≥ 1 Year		
			67.208	Total HQLA for the NSFR Calculation
	-	71.025	371.827	Deposits on Other Financial Institutions for Operational Purposes
	1.322.049	1.873.285	2.959.748	Loans in Current and Special Mention Category (performing)
	-	-	120.055	To Financial Institutions Guaranteed with HQLA Level 1
	18.793	137.504	235.340	To a Guaranteed Financial Institution Not with HQLA Level 1 and a Loan to an Unsecured Financial Institution
	1.231.830	1.630.345	2.451.607	To Non-Financial Corporations, Retail Customers and Micro and Small Business Customers, Central Government, Governments of Other Countries, Bank Indonesia, Central Banks of Other Countries and Public Sector Entities, including:
	-	-	-	Qualify for a Weighted Risk of 35% or Less, In Accordance With SEOJK RWA for Credit Risk
	8.726	6.963	15.015	Unsecured Residential Property Collateralized Loans, Which Include:
	7.946	48.759	50.587	Qualify for a Weighted Risk of 35% or Less, In Accordance With SEOJK RWA for Credit Risk

Komponen RSF	31 Desember 2023 / December 31, 2023		
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu / Carrying Value Based on Remaining Period		
	Tanpa Jangka Waktu / Without a Period Time	< 6 Bulan / < 6 Months	
Surat Berharga dengan Kategori Lancar dan Kurang Lancar (Performing) yang Tidak Sedang Dijaminkan, Tidak Gagal Bayar , dan Tidak Masuk Sebagai HQLA, Termasuk Saham yang Diperdagangkan di Bursa	-	35.017	
Aset yang Memiliki Pasangan Liabilitas yang Saling Bergantung	-	234	
Aset Lainnya:	120.968	134.236	
Komoditas Fisik yang yang Diperdagangkan, Termasuk Emas	-		
Kas, Surat Berharga dan Aset Lainnya yang Dicatat sebagai Initial Margin untuk Kontrak Derivatif dan Kas atau Aset Lain yang Diserahkan Sebagai Default Fund pada Central Counterparty (CCP)		-	
NSFR Aset Derivatif		-	
NSFR Liabilitas Derivatif Sebelum Dikurangi dengan Variation Margin		-	
Seluruh Aset Lainnya yang Tidak Masuk dalam Kategori di Atas	120.968	134.236	
Rekening Administratif		305.750	
Total RSF			
Rasio Pendanaan Stabil Bersih (Net Stable Funding Ratio (%)			

Tabel 17 Risiko Operasional – ATMR Risiko Operasional Bank Secara Individu
Table 17 Operational Risk – RWA Operational Risk Bank Individually

Laporan Data Kerugian Historis
Historical Loss Data Report

No.	Indikator Bisnis (IB) dan Komponen IB	T	T-1	T-2	T-3	T-4	T-5
	31 Desember 2023 / December 31, 2023						
Batasan Minimum untuk Suatu Kejadian Kerugian Operasional (Loss Event) Sebesar Rp300.000.000 (Tiga Ratus Juta Rupiah) atau Lebih / Minimum Limit of an Operating Loss Event of Rp300,000,000 (Three Hundred Million Rupiah) or More							
1	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan (Tanpa Pengecualian)	-	-	-	-	-	-
2	Jumlah Terjadinya Kerugian Risiko Operasional	6,00	8,00	9,00	9,00	6,00	5,00
3	Jumlah Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	-
4	Jumlah Terjadinya Kerugian Risiko Operasional	-	-	-	-	-	-
5	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan dan Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	-
Batasan Minimum untuk Suatu Kejadian Kerugian Operasional (Loss Event) Sebesar Rp1.500.000.000 (Satu Miliar Lima Ratus Juta Rupiah) atau Lebih / Minimum Limit of an Operational Loss Event of Rp1,500,000,000 (One Billion Five Hundred Million Rupiah) or More							
6	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan (Tanpa Pengecualian)	-	-	-	-	-	-
7	Jumlah Terjadinya Kerugian Risiko Operasional	-	-	-	-	-	-
8	Jumlah Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	-
9	Jumlah Terjadinya Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	-
10	Jumlah Kerugian Operasional Bersih Setelah Memperhitungkan Nilai Pemulihan dan Kerugian Risiko Operasional yang Dikecualikan	-	-	-	-	-	-

(dalam jutaan Rupiah / in million Rupiah)

	31 Desember 2023 / December 31, 2023			
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu / Carrying Value Based on Remaining Period		Total Nilai Tertimbang / Total Weighted Value	RSF Component
	≥ 6 Bulan - < 1 Tahun / ≥ 6 Months - < 1 Year	≥ 1 Tahun / ≥ 1 Year		
	54.754	49.715	87.143	Securities with Current and Undercurrent (Performing) Categories that are Not Being Pledged Collateral, Do Not Default, and Are Not Included as HQLA, Including Exchange-Traded Shares
	-	-	-	Assets that Have Interdependent Liability Pairs
	3	9.085	185.423	Other Assets:
			-	Physical Commodities Traded, Including Gold
	-	-	-	Cash, Securities and Other Assets Recorded as Initial Margin for Derivative Contracts and Cash or Other Assets Deposited as Default Funds to the Central Counterparty (CCP)
	-	-	-	NSFR Derivative Assets
	-	-	-	NSFR Derivative Liability Before Deduction of Variation Margin
	3	9.085	185.423	All Other Assets Not Included in the Categories Above
	305.750	305.750	3.342	Administrative Account
			3.587.548	**Total RSF**
			2	**Net Stable Funding Ratio (%)**

T-6	T-7	T-8	T-9	Rata-Rata 10 Tahun / Average 10 Years	Business Indicator (IB) and IB Component
31 Desember 2023 / December 31, 2023					
-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value (Without Exception)
4,00	-	-	-	4,70	Total Occurrence of Operational Risk Loss
-	-	-	-	-	Total Excluded Operational Risk Loss
-	-	-	-	-	Total Occurrence of Operational Risk Loss
-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value and Excluded Operational Risk Losses
-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value (Without Exception)
-	-	-	-	-	Total Occurrence of Operational Risk Loss
-	-	-	-	-	Total Excluded Operational Risk Loss
-	-	-	-	-	Total Occurrence of Excluded Operational Risk Loss
-	-	-	-	-	Total Net Operating Loss After Calculating the Recovery Value and Excluded Operational Risk Losses

No.	Indikator Bisnis (IB) dan Komponen IB	T	T-1	T-2	T-3	T-4	T-5	
	31 Desember 2023 December 31, 2023							
Rincian Perhitungan Modal untuk Risiko Operasional Details of Capital Calculation for Operational Risks								
11	Apakah Kerugian Digunakan dalam Perhitungan FPKI? (Ya/Tidak)							
12	Dalam Hal Baris 11 Diisi Tidak, Apakah Tidak Digunakannya Data Kerugian Intern Tersebut Disebabkan Ketidaksesuaian Standar Minimum untuk Data Kerugian? (Ya/Tidak)							
13	Treshold yang Digunakan dalam Perhitungan Modal untuk Risiko Operasional (dalam Satuan Rupiah Penuh)							
14	Keterangan Tambahan (Jika Ada)							

Laporan Rincian Indikator Bisnis
Business Indicator Detailed Report

No.	Indikator Bisnis (IB) dan Komponen IB	31 Desember 2023 December 31, 2023			Business Indicator (IB) and IB Component
		T	T-1	T-2	
1	Komponen Bunga, Sewa, dan Dividen (KBSD)	166.694			Interest, Rent and Dividend Components (KBSD)
1a	Pendapatan Bunga	433.413	317.228	354.870	Interest Income
1b	Beban Bunga	111.692	135.705	183.947	Interest Expenses
1c	Aset Produktif	8.710.177	8.367.593	5.148.058	Earning Assets
1d	Pendapatan Dividen	-	-	-	Dividend Income
2	Komponen Jasa	19.435			Services Components
2a	Pendapatan Jasa dan Komisi	26.336	19.231	12.426	Fees and Commission Income
2b	Beban Jasa dan Komisi	5.485	3.282	3.641	Fees and Commission Expenses
2c	Pendapatan Operasional Lainnya	-	-	-	Other Operating Income
2d	Beban Operasional Lainnya	233	21	57	Other Operating Expenses
3	Komponen Keuangan	17.551			Financial Components
3a	Laba Rugi Bersih *Trading Book*	4	1.306	547	Net Profit Loss Trading Book
3b	Laba Rugi Bersih *Banking Book*	10.307	12.262	28.226	Net Profit Loss Banking Book
4	IB	203.679			IB
5	Komponen Indikator Bisnis	24.441			Business Indicator Components
Pengungkapan IB					**IB Disclosure**
6a	IB Total Termasuk Aktivitas yang Didivestasi	203.679			Total IB including Divested Activities
6b	Pengurangan IB Dikarenakan Pengecualian atas	-			IB Reduction due to Exclusion of Divested Activities
7	Keterangan Tambahan	Opsional Optional			Additional information

Laporan Perhitungan ATMR Risiko Operasional dengan Menggunakan Pendekatan Standar
RWA Calculation Report for Operational Risk using Standard Approach

No.	Rincian	31 Desember 2023 December 31, 2023	Details
		T	
1	Komponen Indikator Bisnis (KIB)	24.441	Business Indicator Components (KIB)
2	Faktor Pengali Kerugian Internal (FPKI)	1,00	Internal Loss Multiplier Factor (FPKI)
3	Modal Minimum Risiko Operasional (MMRO)	24.441	Operational Risk Minimum Capital (MMRO)
4	ATMR untuk Risiko Operasional	305.519	RWA for Operational Risk

	T-6	T-7	T-8	T-9	Rata-Rata 10 Tahun Average 10 Years	Business Indicator (IB) and IB Component
					31 Desember 2023 December 31, 2023	
					Tidak	Are Losses Used in Calculating FPKI? (Yes/No)
					Ya	If Line 11 answer is 'No', Is the Internal Loss Data Not Use Due to a Discrepancy of the Minimum Standards for Loss Data? (Yes/No)
					300.000.000	Threshold Used in Capital Calculation for Operational Risks (in Full Rupiah Amount)
					Optional	Additional Information (If Any)

Sistem Pengendalian Internal
Internal Control System

Sistem pengendalian internal merupakan aspek penting dalam manajemen perusahaan yang sehat dan aman. Sistem pengendalian internal yang efektif dapat membantu Perseroan menjaga aset yang dimiliki, menjamin tersedianya pelaporan keuangan yang akurat, meningkatkan kepatuhan Perseroan terhadap peraturan yang berlaku, serta mengurangi risiko terjadinya kerugian, penyimpangan dan pelanggaran terhadap peraturan perusahaan ataupun peraturan perundang-undangan.

Penerapan sistem pengendalian internal Perseroan dilakukan melalui pendekatan pertahanan berlapis (*three lines of defense*), dengan masing-masing lini yang bekerja secara independen. Hal ini diuraikan sebagai berikut:

1. Lini Pertama
   Peran dari pada pemilik risiko sebagai first line of defense dalam fungsinya mengelola aspek internal kontrol di unit kerjanya;
2. Lini Kedua
   Satuan Kerja Manajemen Risiko bersama Satuan Kerja Kepatuhan melakukan pendefinisian, pernyempurnaan, dan pemeliharaan metodologi pengelolaan risiko, memastikan kecukupan mitigasi risiko, kebijakan dan prosedur, serta melakukan koordinasi dari aktivitas pengelolaan risiko operasional secara menyeluruh; dan
3. Lini Ketiga
   Satuan Kerja Audit Intern memastikan secara independen bahwa seluruh risiko residual telah dikelola sesuai dengan toleransi risiko yang telah disetujui.

The internal control system is an important aspect in a sound and safe Company management. An effective internal control system helps the Company maintains its assets, guarantees the availability of accurate financial reporting, increases the Company's compliance with the applicable regulations, and reduces the risk of loss, irregularities, and violations of Company regulations or laws and regulations.

The Company's internal control system is carried out through a layered defense approach (three lines of defense), with each line working independently, as follows:

1. First Line
   The role of the risk owner as the first line of defense in its function of managing internal control aspects in its division;
2. Second Line
   The Risk Management Division, in cooperation with the Compliance Division, defines, refines, and maintains the risk management methodology, ensures the adequacy of risk mitigation, policies, and procedures, as well as coordinates overall operational risk management activities; and
3. Third Line
   The Internal Audit Division independently ensures that all residual risk has been managed in accordance with the approved risk tolerance.

Pengendalian Keuangan, Operasional, dan Kepatuhan

Pelaksanaan Sistem Pengendalian Internal di Perseroan mencakup pengendalian keuangan, operasional, dan kepatuhan yang diuraikan sebagai berikut:

Financial, Operational, and Compliance Control

Internal Control System implementation in the Company includes financial, operational, and compliance control, as described below:

Pengendalian Keuangan
Financial Control

Pengendalian keuangan diterapkan Perseroan melalui penyusunan Rencana Bisnis Bank (RBB) yang memuat target Bank dalam jangka pendek dan menengah serta strategi Bank untuk pencapaiannya. Bank juga melakukan pemantauan realisasi dibandingkan target RBB dalam laporan yang dibuat secara berkala dan disampaikan dalam rapat Direksi. Hal ini dilakukan agar pengelolaan keuangan Perseroan berjalan secara efektif, efisien, dan ekonomis.

Financial control is applied by the Company through the preparation of Bank Business Plan (RBB) which contains the Bank's targets in short and medium-term and the Bank's strategy for achieving them. The Bank also monitors the realization compared to RBB targets in periodic reports which are submitted at the Board of Directors' meetings. This is conducted so as the Company's financial management runs effectively, efficiently, and economically.

Pengendalian Operasional
Operational Control

Pengendalian operasional dilakukan melalui penerapan standar operasional prosedur yang bertujuan untuk memastikan kesesuaian antara implementasi kegiatan yang dilakukan oleh karyawan terhadap prosedur atau kebijakan internal yang berlaku. Sehingga hal tersebut dapat mencegah risiko-risiko bisnis yang dapat memberikan dampak negatif terhadap Perseroan.

Operational control is applied through the implementation of standard operating procedures aiming to ensure conformity between activities carried out by employees and the applicable internal procedures or policies. Therefore, this can prevent business risks that could have a negative impact on the Company.

Pengendalian Kepatuhan
Compliance Control

Perseroan memastikan semua aktvitas perbankan yang dijalankan sehari-hari sudah memenuhi ketentuan perundang-undangan yang berlaku khususnya di bidang jasa keuangan dan pasar modal. Untuk menghindari terjadinya risiko ketidakpatuhan terhadap regulasi yang berlaku, Bank berpartisipasi aktif mengikuti berbagai kegiatan sosialiasi peraturan dan perundang-undangan yang diselenggarakan oleh pihak regulator.

The Company ensures that all banking activities carried out on a daily basis comply with the applicable laws and regulations, particularly in financial services and capital market. To avoid the risk of non-compliance with the applicable regulations, the Bank actively participates in various laws and regulations dissemination activities organized by the regulator.

Kesesuaian Sistem Pengendalian Internal dengan Kerangka *Committee of Sponsoring Organizations of the Treadway Commission*

Bank menjalankan Sistem Pengendalian Internal dengan mengacu pada *Control Integrated Framework* yang dikembangkan oleh Committee *of Sponsoring Organization of the Treadway Commission* (COSO), di mana terdapat 5 komponen pengendalian internal, yakni:

Conformity of the Internal Control System with the Committee of Sponsoring Organizations of Treadway Commission Framework

The Bank runs an Internal Control System by referring to the Control Integrated Framework developed by the Committee of Sponsoring Organization of the Treadway Commission (COSO). There are 5 internal control components, namely:

Komponen Pengendalian Internal Component of Internal Control	Implementasi di Perseroan Implementation in the Company
Lingkungan Pengendalian Control Environment	Menyediakan arahan bagi Perseroan dan memengaruhi kesadaran pengendalian dari orang-orang yang ada di dalam Perseroan tersebut. Beberapa faktor yang berpengaruh di dalam lingkungan pengendalian antara lain integritas dan Kode Etik, serta komitmen terhadap kompetensi. Provide direction for the Company and influence the control awareness of the people in the Company. Several factors that influence the control environment include integrity and the Code of Conducts, as well as commitment to competence.
Penaksiran Risiko Risk Assessment	Mengidentifikasi risiko melalui analisis yang relevan dan dijadikan dasar untuk perencanaan pengelolaan risiko. Identify risks through relevant analysis and serve as the basis for risk management planning.
Aktivitas Pengendalian Control Activities	Melakukan kaji ulang terhadap kinerja, pengelolaan informasi, dan pemisahan tugas agar menjamin bahwa arahan manajemen dilaksanakan. Aktivitas tersebut membantu memastikan bahwa tindakan yang diperlukan untuk menanggulangi risiko dalam pencapaian tujuan. Conduct performance reviews, information management, and duties segregation to ensure that management directives are carried out. These activities help ensure the actions necessary to mitigate risks in achieving objectives.
Informasi dan Komunikasi Information and Communication	Sistem informasi yang relevan dalam pelaporan keuangan merupakan sistem akuntansi yang berisi metode untuk mengidentifikasikan, menggabungkan, menganalisis, mengklasifikasi, mencatat, dan melaporkan transaksi, serta menjaga akuntabilitas aset dan kewajiban. Komunikasi meliputi penyediaan deskripsi tugas individu dan tanggung jawab berkaitan dengan struktur pengendalian internal dalam pelaporan keuangan. The relevant information systems in financial reporting are accounting systems that contain methods for identifying, combining, analyzing, classifying, recording, and reporting transactions, as well as maintaining accountability of assets and liabilities. Communication includes providing descriptions of individual duties and responsibilities relating to the internal control structure in financial reporting.
Pemantauan Monitoring	Melakukan pemantauan yang bertujuan mewujudkan hal-hal sebagai berikut: a. Mendapatkan kepastian dipatuhinya seluruh peraturan dan perundang-undangan yang berlaku dalam seluruh kegiatan operasional; b. Memastikan tersedianya informasi keuangan dan non-keuangan yang akurat, lengkap, dan tepat waktu bagi pihak internal dan eksternal; c. Mendapatkan efisiensi dan efektivitas dari kegiatan usaha Perseroan; dan d. Mencegah penyimpangan termasuk kecurangan. Carry out monitoring with the aims to realize the following: a. Obtain assurance that all applicable laws and regulations are complied with in all operational activities; b. Ensure the availability of accurate, complete, and timely financial and non-financial information for internal and external parties; c. Obtain the efficiency and effectiveness of the Company's business activities; and d. Prevent irregularities, including fraud.

Tinjauan atas Efektivitas Sistem Pengendalian Internal 2023

Perseroan menyadari bahwa tinjauan terhadap efektivitas sistem pengendalian internal merupakan komponen yang sangat penting dalam keseluruhan sistem pengendalian internal Perseroan. Pemantauan dilakukan secara teratur agar dapat mengetahui kelemahan sistem dan prosedur dalam rangka memperbaiki proses bisnis menjadi lebih efektif dan efisien sehingga memberikan nilai tambah bagi Perseroan untuk memperbaiki sistem prosedur,

Review of the Effectiveness of Internal Control System in 2023

The Company realizes that reviewing the effectiveness of the internal control system is a very important component in the Company's overall internal control system. Monitoring is carried out regularly to identify weaknesses in systems and procedures in order to reach more effective and efficient business processes, so as to provide added value for the Company to improve system procedures, refine business models, and increase performance. In 2023,

penyempurnaan bisnis model, dan peningkatan kinerja. Di tahun 2023, Perseroan menilai bahwa pengendalian internal yang dijalankan sudah cukup baik, sesuai dengan tujuan dari sistem pengendalian internal Perseroan.

the Company assessed that the internal controls were implemented quite good, in accordance with the objectives of the Company's internal control system.

Pernyataan Dewan Komisaris dan Direksi atas Kecukupan Sistem Pengendalian Internal

Pada tahun 2023, Dewan Komisaris dan Direksi memandang bahwa penerapan sistem pengendalian internal pada tahun 2023 cukup efektif dalam mengawasi aktivitas operasional, keuangan, dan tata kelola yang sesuai dengan peraturan perundang-undangan. Hasil penilaian tersebut kemudian dijadikan tolok ukur untuk meningkatkan penerapan sistem pengendalian internal Bank di periode berikutnya yang disesuaikan dengan perkembangan bisnis perbankan.

Statement of the Board of Commissioners and Board of Directors on the Adequacy of the Internal Control System

In 2023, the Board of Commissioners and Board of Directors considered that the internal control system in 2023 was implemented quite effectively in monitoring operational, financial, and governance activities in line with the laws and regulations. The assessment results are then used as a benchmark to improve the implementation of the Bank's internal control system in the following period, adjusted to development in banking business.

Fungsi Kepatuhan
Compliance Function

Perseroan senantiasa secara konsisten melaksanakan Fungsi Kepatuhan yang merupakan serangkaian tindakan atau langkah-langkah yang bersifat preventif (*ex-ante*) guna mewujudkan terlaksananya budaya kepatuhan pada seluruh tingkatan organisasi dan kegiatan usaha Perseroan, mengelola Risiko Kepatuhan, serta memastikan kepatuhan Perseroan kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

The Company consistently carries out Compliance Function, which is a series of preventive (ex-ante) actions or steps, to realize the implementation of compliance culture, at all levels of the Company's organization and business activities, manage Compliance Risk, and ensure the Company's compliance with the Financial Services Authority and/or other competent supervisory authority.

Pedoman Fungsi Kepatuhan

Dalam menjalankan fungsinya, Fungsi Kepatuhan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Fungsi Kepatuhan Bank Umum.

Compliance Function Charter

In carrying out its functions, the Compliance Function is guided by the Financial Services Authority Regulation No. 46/POJK.03/2017 on Implementation of Compliance Function for Commercial Banks.

Penanggung Jawab Fungsi Kepatuhan

Perseroan memiliki Satuan Kerja Kepatuhan yang terdiri dari Direktur Kepatuhan dan Satuan Kerja Kepatuhan. Jajaran kepatuhan bersifat Independen dan terpisah dari fungsi bisnis, operasional, maupun fungsi penunjang lainnya.

Person in Charge of Compliance Function

The Company has a Compliance Division consisting of the Compliance Director and the Compliance Division. The compliance team is independent and separate from business, operational, and other support functions.

Berikut tugas dan tanggung jawab masing-masing pihak tersebut dalam menjalankan Fungsi Kepatuhan:

1. Direktur Kepatuhan

a. Merumuskan strategi guna mendorong terciptanya budaya kepatuhan Perseroan;
b. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi;
c. Menetapkan sistem dan prosedur kepatuhan yang akan digunakan untuk menyusun ketentuan dan pedoman internal Perseroan;
d. Memastikan bahwa seluruh kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha yang dilakukan Perseroan telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan;
e. Meminimalkan risiko kepatuhan Perseroan;
f. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Perseroan tidak menyimpang dari ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang- undangan; dan
g. Melakukan tugas-tugas lainnya yang terkait dengan Fungsi Kepatuhan.

2. Satuan Kerja Kepatuhan

a. Membuat langkah-langkah dalam rangka mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha Perseroan pada setiap jenjang organisasi;
b. Melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap risiko kepatuhan dengan mengacu pada ketentuan Peraturan Otoritas Jasa Keuangan mengenai Penerapan Manajemen Risiko bagi Bank Umum;
c. Menilai dan mengevaluasi efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem, maupun prosedur yang dimiliki oleh Perseroan dengan peraturan perundang-undangan;
d. Melakukan kaji ulang dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem, maupun prosedur yang dimiliki oleh Perseroan agar sesuai dengan ketentuan Bank Indonesia atau Otoritas Jasa Keuangan dan peraturan perundang-undangan;
e. Melakukan upaya-upaya untuk memastikan bahwa kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha Perseroan telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku; dan
f. Melakukan tugas-tugas lainnya yang terkait dengan Fungsi Kepatuhan.

Following are the duties and responsibilities of each of these parties in carrying out the Compliance Function:

1. Compliance Director

a. Formulating strategies to encourage the creation of the Company's compliance culture;
b. Proposing compliance policies or compliance principles to be determined by the Board of Directors;
c. Establishing compliance systems and procedures that will be used to develop the Company's internal provisions and guidelines;
d. Ensuring that all policies, provisions, systems, and procedures, as well as business activities carried out by the Company are in accordance with the provisions of the Financial Services Authority and the provisions of laws and regulations;
e. Minimizing the Company's compliance risk;
f. Taking preventive measures so the policies and/or decisions taken by the Company's Board of Directors do not deviate from the provisions of the Financial Services Authority and laws and regulations; and
g. Perform other duties related to the Compliance Function.

2. Compliance Division

a. Taking measures in order to support the creation of a compliance culture in all of the Company's business activities at every level of the organization;
b. Performing identification, measurement, monitoring, and control of compliance risk with reference to the provisions of the Financial Services Authority Regulation on Implementation of Risk Management for Commercial Banks;
c. Assessing and evaluating the effectiveness, adequacy, and suitability of policies, provisions, systems, and procedures owned by the Company with laws and regulations;
d. Reviewing and/or recommending updates and improvements of policies, regulations, systems, and procedures owned by the Company so that they comply with the provisions of Bank Indonesia or Financial Services Authority and laws and regulations;
e. Making efforts to ensure that the policies, provisions, systems, and procedures, as well as the Company's business activities, comply with the provisions of the Financial Services Authority and applicable laws and regulations; and
f. Performing other duties related to the Compliance Function.

Laporan Pelaksanaan Kerja Fungsi Kepatuhan

Dalam rangka mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha Bank, Fungsi Kepatuhan telah melaksanakan tugas dan tanggung jawabnya disepanjang tahun 2023, antara lain:

1. Melakukan langkah-langkah untuk mendorong terwujudnya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank melalui kegiatan *risk awareness* kepada seluruh karyawan, antara lain:
   - Melakukan sosialisasi atau diseminasi ketentuan baru kepada pejabat dan pihak yang terkait;
   - Melaksanakan fungsi konsultatif terkait penerapan ketentuan yang berlaku dari unit kerja terkait;
   - Menatausahakan dan mengkinikan *database* peraturan perbankan di portal internal Perseroan; dan
   - Melakukan *compliance test* terhadap ketentuan yang berlaku;
2. Mengelola risiko kepatuhan dan memastikan agar kebijakan, ketentuan, sistem, prosedur, serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan yang berlaku, antara lain:
   - Melakukan penyesuaian manual, kebijakan, dan prosedur internal;
   - Melakukan tinjauan dan memberikan pendapat atas rencana produk dan aktivitas baru, untuk memastikan bahwa produk yang akan dibuat dan aktivitas baru yang akan dilakukan telah sesuai dengan ketentuan yang berlaku;
   - Melakukan tinjauan atas rancangan ketentuan internal yang akan diterbitkan untuk memastikan ketentuan internal telah sesuai dengan ketentuan yang berlaku;
   - Melakukan pemantauan terhadap tingkat kepatuhan atas ketentuan yang berlaku terkait prinsip *prudential banking,* seperti kewajiban penyediaan modal minimum, giro wajib minimum, batas maksimum pemberian kredit, *non-performing loan* dan posisi devisa neto. Sepanjang tahun 2023, secara keseluruhan tidak terdapat pelanggaran terhadap ketentuan terkait prinsip *prudential banking*; dan
   - Memantau kepatuhan terhadap kewajiban penyampaian laporan kepada regulator melalui *report reminder system;*
3. Memastikan kepatuhan Bank terhadap komitmen yang dibuat kepada regulator, antara lain:
   - Melakukan pemantauan komitmen Bank kepada Otoritas Jasa Keuangan, Bank Indonesia, dan regulator lainnya; serta
   - Memantau dan menindaklanjuti permintaan informasi/data oleh otoritas dalam rangka pengawasan Bank.

Report on the Implementation of Compliance Function's Work

To support the creation of a compliance culture in all Bank business activities, the Compliance Function carried out its duties and responsibilities throughout 2023, including:

1. Took measures to encourage the realization of a compliance culture at all levels of the Bank's organization and business activities through risk awareness activities for all employees, including:
   - Conducted outreach or dissemination of new provisions to officials and related parties;
   - Conducted a consultative function related to the implementation of applicable provisions to the relevant division;
   - Administered and updated banking regulations database on the Company's internal portal; and
   - Carried out compliance test against applicable regulations;
2. Managed compliance risk and ensured that policies, provisions, systems, procedures, as well as business activities carried out by the Bank complied with applicable regulations, including:
   - Made adjustment to internal manuals, policies, and procedures;
   - Conducted a survey and provided opinions on plans for new products and activities, to ensure that the products to be made and new activities to be carried out comply with the applicable regulations;
   - Conducted a survey on the draft of internal provisions to be issued to ensure that the internal provisions were in accordance with the applicable provisions;
   - Monitored the level of compliance with the applicable provisions related to prudential banking principles, such as capital adequacy ratio, minimum statutory reserves, legal lending limits, non-performing loans, and net foreign exchange position. Throughout 2023, overall, there were no violations of provisions related to prudential banking principles; and
   - Monitored compliance with the obligation to submit reports to the regulator through the report reminder system;
3. Ensured the Bank's compliance with the commitments made to the regulator, among others:
   - Monitored the Bank's commitment to the Financial Services Authority, Bank Indonesia, and other regulators; and
   - Monitored and followed up on requests for information/data by authorities in the context of Bank supervision.

Kebijakan Kepatuhan telah tertuang dalam Pedoman Internal, di mana setiap rencana kebijakan dan/atau keputusan transaksi investasi berisiko tinggi yang berkaitan dengan ketentuan kehati-hatian yang akan dilaksanakan oleh unit kerja terkait wajib diajukan terlebih dahulu kepada Direktur/Satuan Kerja Khusus untuk dilakukan pengujian.

Beberapa hal pokok terkait dengan pelaksanaan Fungsi Kepatuhan yang telah dilakukan selama tahun 2023, antara lain:

1. Pengkajian rancangan kebijakan/keputusan;
2. Sosialisasi keputusan/kebijakan dan ketentuan yang berlaku;
3. Monitoring keputusan/kebijakan;
4. Opini kepatuhan kredit diberikan;
5. Pemantauan surat berharga;
6. Pengkajian rencana produk dan/atau aktivitas baru;
7. Pemantauan laporan berkala/insidentil ke otoritas;
8. Pelaksanaan prinsip kehati-hatian;
9. Pemantauan realisasi RBB; dan
10. Pemenuhan perjanjian dan komitmen Bank.

The Compliance Policy has been stated in Internal Guidelines, in which every policy plan and/or high-risk investment transaction decision related to prudential provisions shall be carried out by the relevant divisions and must be submitted in advance to the Director/Particular Division for testing.

Some of the foundations related to the Compliance Function implementation carried out in 2023, among others:

1. Study of policy draft/decisions;
2. Dissemination of decisions/policies and applicable provisions;
3. Monitoring of decisions/policies;
4. Compliance opinion of provided loans;
5. Monitoring of securities;
6. Study of new product and/or activity plans;
7. Monitoring of periodic/incidental reports to the authority;
8. Implementation of the prudential principle;
9. Monitoring of the RBB realization; and
10. Fulfillment of agreements and commitments of the Bank.

Pengembangan Kompetensi Fungsi Kepatuhan

Dalam rangka menjadikan Fungsi Kepatuhan sebagai *strategic partner* bagi setiap lini organisasi, maka Fungsi Kepatuhan juga terus ditingkatkan kompetensinya dengan mengikutsertakan dalam pelaksanaan sertifikasi/seminar/*workshop*/pelatihan, seperti:

Competency Development of the Compliance Function

To put Compliance Function as a strategic partner for every organization line, the Compliance Function also continues to improve its competency by attending certification/ seminars/ workshops/ training, such as:

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Pelatihan *Awareness* ISO/IEC 27001:2022 Awareness Training of ISO/IEC 27001:2022	Januari January	Bank Ganesha via Hope Training & Consulting
Webinar *Outlook* Industri Jasa Keuangan 2023 Webinar on Financial Services Industry Outlook 2023	Januari January	Otoritas Jasa Keuangan Financial Services Authority
Pembahasan Penyempuranaan Format Laporan Publikasi Bank Discussion on Improving Format of Bank Publication Reports	Januari January	Otoritas Jasa Keuangan Financial Services Authority
Pendalaman Peraturan Otoritas Jasa Keuangan No. 14/04/2022 tentang Laporan Keuangan Berkala Emiten Intensification of Financial Services Regulation No. 14/04/2022 on Periodic Financial Statements of Issuers	Januari January	Otoritas Jasa Keuangan Financial Services Authority
Webinar Urgensi Perpanjangan Kebijakan Restrukturisasi Kredit Webinar on Implementation of Artificial Intelligence in Financial Services Industry	Januari January	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Webinar Implementasi *Artificial Intelligence* di Industri Jasa Keuangan Webinar on Implementation of Artificial Intelligence in Financial Services Industry	Februari February	OJK Institute
Webinar Idea Talk Volume 3 – Scalling Up SMEs Through Digitalization and Social Function	Februari February	OJK Institute
Sosialisasi Laporan Profesi Keuangan Akuntan Publik/Kantor Akuntan Publik melalui Aplikasi Pelaporan *Online* Otoritas Jasa Keuangan (APOLO) Dissemination of Financial Profession Reports of Public Accountant/Public Accounting Firm through Financial Services Authority (APOLO) Online Reporting Application	Februari February	Otoritas Jasa Keuangan Financial Services Authority

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Sosialisasi Ketentuan Bank Umum: • Peraturan Otoritas Jasa Keuangan tentang Kewajiban Penyediaan Modal Minimum Bank Umum; • Peraturan Otoritas Jasa Keuangan tentang Aset Tertimbang Menurut Risiko Pasar Bagi Bank Umum; • Surat Edaran Otoritas Jasa Keuangan tentang Sertifikasi Manajemen Risiko bagi Sumber Daya Manusia Bank Umum; • Surat Edaran Otoritas Jasa Keuangan tentang Ketahanan dan Keamanan Siber Bagi Bank Umum. Dissemination of Commercial Bank Regulations: • Financial Services Authority Regulation on Capital Adequacy Ratio for Commercial Banks; • Financial Services Authority Regulation on Assets Weighted According to Market Risk for Commercial Banks; • Financial Services Authority Circular on Risk Management Certification for Human Resources of Commercial Banks; • Financial Services Authority Circular on Cyber Resilience and Security for Commercial Banks.	Februari February	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi Penggunaan Nomor Induk Kependudukan (NIK) Pengganti Nomor Pokok Wajib Pajak (NPWP) dan Pelaporan Faktur Pajak Pertambahan Nilai (PPN) atas Jasa Perbankan yang Dibebaskan Pajak Pertambahan Nilai Dissemination of the Use of Population Identification Numbers (NIK) as a Replacement for Taxpayer Identification Numbers (NPWP) and Reporting Value Added Tax (VAT) Invoices for Banking Services Exempted from Value Added Tax	Februari February	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi *Market Code of Conduct* (*Brown Book*) Edisi 4 Dissemination of Market Code of Conduct (Brown Book) 4th Edition	Maret March	Bank Indonesia
Pelatihan *Refreshment* Sertifkasi Kepatuhan "Identifikasi Transaksi Keuangan Mencurigakan dan Penentuan Tindak Pidana Asal" Training on Compliance Certification Refreshment "Identification of Suspicious Financial Transactions and Determination of Predicate Crimes"	Maret March	Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Directors Communication Forum
Sosialisasi *Enhancement* APOLO Modul Keuangan Berkelanjutan Dissemination of APOLO Enhancement Sustainable Finance Module	Maret March	Otoritas Jasa Keuangan Financial Services Authority
Webinar Pemanfaatan Analisis *Big Data* dalam Meningkatkan Kinerja Industri Jasa Keuangan Webinar on the Use of Big Data Analysis in Improving the Performance of Financial Services Industry	Maret March	OJK Institute
Focus Group Discussion: Implementasi Kekayaan Intelektual Sebagai Agunan Kredit dalam Rangka Mendukung Peraturan Pemerintah No. 24 Tahun 2022 tentang Peraturan Pelaksanaan Undang-Undang No. 24 Tahun 2019 tentang Ekonomi Kreatif Focus Group Discussion: Implementation of Intellectual Property as Credit Collateral in Support of Government Regulation No. 24 of 2022 on Implementing Regulation of Law No. 24 of 2019 on Creative Economy	April April	Otoritas Jasa Keuangan Financial Services Authority
Training In-House Refreshment Manajemen Risiko - Badan Sertifikasi Manajemen Risiko In-House Refreshment Training of Risk Management - Risk Management Certification Agency	April April	EfektifPro Knowledge Source
Webinar Mengatasi Tantangan dan Menghadapi Perubahan dalam Sektor Jasa Keuangan Webinar on Overcoming Challenges and Facing Changes in the Financial Services Sector	April April	OJK Institute
Pelatihan Pengelolaan Manajemen Risiko Teknologi berdasarkan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 Training on Management of Technology Risk Management based on Financial Services Authority Regulation No. 11/POJK.03/2022	Mei May	Triniti Solusi Kreatifindo
Webinar Fundamental of Wealth Management	Mei May	OJK Institute
Pertemuan Koordinasi Tim Kerja Analisis Kolaboratif terkait Pemilihan Umum dan Pemilihan Kepala Daerah Coordination Meeting of Collaborative Analysis Working Team on General Elections and Regional Head Elections	Mei May	Pusat Pelaporan dan Analisis Transaksi Keuangan Indonesian Financial Transaction Reports and Analysis Center
Webinar Membangun Transaksi Keuangan Digital yang Aman dan Berintergritas Tinggi Webinar on Establishing Safe and High-Integrity Digital Financial Transactions	Mei May	OJK Institute
Webinar Dampak Penerapan *Cloud Computing* di Industri Jasa Keuangan Webinar on Impact of Applying Cloud Computing in Financial Services Industry	Juni June	OJK Institute

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Webinar Bursa Efek Indonesia dan *Global Reporting Initiative* (GRI): *The Future of Sustainability Reporting: An Exclusive Forum for Regulators and Listed Companies in Indonesia* Indonesian Stock Exchange and Global Reporting Initiative (GRI) Webinar: The Future of Sustainability Reporting: An Exclusive Forum for Regulators and Listed Companies in Indonesia	Juni June	Bursa Efek Indonesia Indonesia Stock Exchange
National Talks on Trade and Finance: Membangun Ketahanan Perekonomian Nasional melalui Digitalisasi *Trande Finance* National Talks on Trade and Finance: Building National Economic Resilience through Digitalizing Trade Finance	Juni June	Bank Indonesia
Webinar Mengenal Lebih Jauh Pengaturan UU P2SK dalam Rangka Penguatan Sektor Perbankan Webinar on Getting to Know More about Regulations on P2SK Law in Strengthening Banking Sector	Juni June	OJK Institute
Rapat Dengar Pendapat atas Rancangan Surat Edaran Otoritas Jasa Keuangan tentang Perhitungan Permodalan untuk Eksposur Bank terhadap Lembaga *Central Counterparty* dan Rancangan Surat Edaran Otoritas Jasa Keuangan tentang Persyaratan Margin untuk Transaksi Derivatif yang Tidak Dikliringkan melalui Lembaga *Central Counterparty*, Berikut Disposisi Direksi Hearning Meeting regarding Draft of Financial Services Authority Circular on Capital Calculations for Bank Exposure to Central Counterparty Institution and Draft of Financial Services Authority Circular on Margin Requirements for Derivative Transactions that are not Cleared through Central Counterparty Institution, along with Disposition of the Board of Directors	Juni June	Otoritas Jasa Keuangan - Departemen Pengaturan dan Pengembangan Perbankan Financial Services Authority - Department of Banking Regulation and Development
Rapat Dengar Pendapat atas Rancangan Peraturan Otoritas Jasa Keuangan tentang Layanan Digital oleh Bank Umum Hearing Meeting on the Draft of Financial Services Authority Regulation on Digital Services by Commercial Banks	Juli July	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi Peraturan Otoritas Jasa Keuangan No. 8 Tahun 2023 tentang Penerapan Program Anti Pencucian Uang Pencegahan Pendanaan Terorisme (APU PPT) dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM) Sektor Jasa Keuangan Dissemination of Financial Services Authority Regulation No. 8 of 2023 on Implementation of Anti-Money Laundering, Counter-Terrorist Financing (AML CFT), and Counter-Proliferation Financing of Weapons of Mass Destruction (CPF) Program in the Financial Services Sector	Juli July	Otoritas Jasa Keuangan Financial Services Authority
Launching Financial Integrity Rating on Money Laundering and Terrorism Financing (FIR on ML/TF) Tahun 2023 Launching Financial Integrity Rating on Money Laundering and Terrorism Financing (FIR on ML/TF) in 2023	Juli July	Pusat Pelaporan dan Analisis Transaksi Keuangan Indonesian Financial Transaction Reports and Analysis Center
Webinar Cybersecurity: Risk and Opportunities for Entities and Auditors	Juli July	Komite Profesi Akuntan Publik Committee on Public Accountant Profession
Sosialisasi Sistem Perizinan dan Registrasi Terintegrasi (SPRINT) Modul Penilaian Kemampuan dan Kepatutan (PKK) Bank Umum Konvensional dan Kantor Perwakilan dari Bank yang Berkedudukan di Luar Negeri Dissemination of Integrated Licensing and Registration System (SPRINT) Capability and Conformity Assessment Module (PKK) for Conventional Commercial Banks and Representative Offices of Banks Domiciled Abroad	Juli July	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi Peraturan Otoritas Jasa Keuangan No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan Dissemination of Financial Services Authority Regulation No. 9 of 2023 on the Use of Services of Public Accountant and Public Accounting Firms in Financial Services Activities	Agustus August	Otoritas Jasa Keuangan Financial Services Authority
Rapat Dengar Pendapat Rancangan Surat Edaran Otoritas Jasa Keuangan Penilaian Tingkat Maturitas Digital Bank Umum Hearing Meeting on the Draft of Financial Services Authority Circular on Assessment of Digital Maturity Level for Commercial Banks	Agustus August	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi Perubahan Peraturan No. I-V tentang Ketentuan Khusus Pencatatan Saham dan Efek Bersifat Ekuitas Selain Saham yang Diterbitkan oleh Perusahaan Tercatat di Papan Akselerasi Dissemination of Amendments to Regulation No. I-V on Special Provisions for Listing of Shares and Equity Securities Other than Shares Issued by Companies Listed on Acceleration Board	Agustus August	Bursa Efek Indonesia Indonesia Stock Exchange
Sosialisasi Peraturan Bank Indonesia Perlindungan Konsumen Dissemination of Bank Indonesia Consumer Protection Regulations	Agustus August	Bank Indonesia
Webinar *Compliance Refreshment* Emiten dan Perusahaan Publik Webinar on Compliance Refreshment for Issuers and Public Companies	Agustus August	Otoritas Jasa Keuangan Financial Services Authority

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Webinar *Leadership in Changing Atmosphere* Webinar on Leadership in Changing Atmosphere	Agustus August	OJK Institute
Sosialisasi Penerapan Program APU PPT dan PPPSPM dan Pengembangan SIGAP Dissemination of the Implementation of the AML CFT and CPF Program and SIGAP Development	Agustus August	Otoritas Jasa Keuangan Financial Services Authority
Webinar Efektivitas *Digital Maturity Assessment* dalam Mengukur Kematangan Transformasi Digital Perbankan Webinar on the Effectiveness of Digital Maturity Assessment in Measuring the Maturity of Banking Digital Transformation	Agustus August	Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Directors Communication Forum
Diseminasi dan Pelatihan Program Pencegahan Pendanaan Terorisme dan Pendanaan Proliferasi Senjata Pemusnah Massal Tahun 2023 Dissemination and Training Program for Counter-Terrorist Financing and Counter-Proliferation Financing of Weapons of Mass Destruction in 2023	Agustus August	Pusat Pelaporan dan Analisis Transaksi Keuangan Indonesian Financial Transaction Reports and Analysis Center
Sosialisasi Rencana Penguatan Aspek Kepesertaan *Term Deposit* Valas Devisa Hasil Ekspor (TD Valas DHE) Dissemination of Plan to Strengthen Participation Aspects of Foreign Exchange Deposit Terms for Export Proceeds (DHE Forex TD)	Agustus August	Bank Indonesia
Pelatihan Identifikasi Dokumen (Fisik dan Digital) dan Pemeriksaan Keaslian Mata Uang Kertas (Rupiah dan Valas) Training on Document Identification (Physical and Digital) and Checking the Authenticity of Paper Currency (Rupiah and Forex)	September September	Andara Sarana
Webinar Pemanfaatan *Internet of Things* (IoT) di Industri Jasa Keuangan Webinar on the Utilization of Internet of Things (IoT) in Financial Services Industry	September September	OJK Institute
Sosialisasi Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum Dissemination of Financial Services Authority Regulation No. 17 of 2023 on Implementation of Governance for Commercial Banks	September September	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi Dampak Perubahan Perubahan Format NPWP 16 Digit dan Nomor Identitas Tempat Kegiatan Usaha (NITKU) 22 Digit kepada Instansi, Lembaga, Asosiasi, dan Pihak Lain (ILAP) Dissemination of the Impact of Changes in the 16-Digit NPWP Format and 22-Digit Business Activity Place Identification Number (NITKU) to Agencies, Institutions, Associations, and Other Parties (ILAP)	September September	Kementerian Keuangan Republik Indonesia Ministry of Finance of the Republic of Indonesia
Webinar Peluang dan Tantangan *Fintech P2P Lending* di Era UU P2SK Webinar on Opportunities and Challenges of Fintech P2P Lending in the Era of P2SK Law	September September	OJK Institute
Securing the Future of Digital Ecosystem: Navigating Regulations of Approval Application and Cyber Resilience In Payment System Securing the Future of Digital Ecosystem: Navigating Regulations of Approval Application and Cyber Resilience in Payment Systems	September September	Bank Indonesia
End to End Treasury Transaction Process	Oktober October	Bank Ganesha via Dr. Ila Nurul Haidah, SE, MM
Membedah Individual *Risk Asessment* dan *Risk Enterprise* Terkait Program APU PPT dan PPPSPM In-Depth Review of Individual Risk Assessment and Enterprise Risk Related to the AML CFT and CPF Program	Oktober October	Genesis Inti Utama
Webinar Managing Environmental, Social, and Governance Risk and Opportunities	Oktober October	OJK Institute
Sosialisasi Dampak Perubahan Perubahan Format NPWP 16 Digit dan NITKU 22 Digit Dissemination of the Impact of Changes in 16-Digit NPWP and 22-Digit NITKU Formats	Oktober October	Kantor Pelayanan Pajak Madya Medium Tax Office
Focus Group Discussion: Persamaan Persepsi Perizinan Kelembagaan, Pengurus, dan Kepemilikan Bank Umum Konvensional Focus Group Discussion: Similarities in Perception of Institutional Licensing, Management, and Ownership of Conventional Commercial Banks	Oktober October	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi Penyusunan *Resolution Plan* oleh Bank Umum Dissemination of Resolution Plan Preparation by Commercial Banks	November November	Lembaga Penjamin Simpanan Indonesia Deposit Insurance Corporation

Materi Pengembangan Kompetensi Competency Development Material	Waktu Pelaksanaan Time of Implementation	Penyelenggara Organizer
Sosialisasi *Refreshment* Laporan Hasil Penilaian Kepatuhan (LHPK) Sistem Pembayaran dan *Financial Market Infrastructure* Bank Indonesia serta Kantor Pengelola Daftar Hitam Nasional (KPDHN) Tahun 2023 Dissemination of Refreshment on Results Report on Compliance Assessment (LHPK) of Bank Indonesia's Payment System and Financial Market Infrastructure and the National Black List Management Office (KPDHN) in 2023	November November	Bank Indonesia
Pengawasan *Market Conduct* dan Perlindungan Konsumen di Sektor Jasa Keuangan Pasca Penerbitan UU P2SK Market Conduct Supervision and Consumer Protection in Financial Services Sector After the Issuance of P2SK Law	November November	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Webinar: Mengenal Lebih Jauh Pengaturan P2SK dalam Rangka Penguatan Literasi, Inklusi, dan Pelindungan Konsumen Webinar: Getting to know more about P2SK regulations in strengthening literacy, inclusion, and consumer protection	November November	OJK Institute
Konvensi Nasional Rancangan Kerangka Kualifikasi Nasional Indonesia (RKKNI) Bidang *General Banking* National Convention on the Draft of Indonesian National Qualification Framework (RKKNI) for General Banking	November November	Otoritas Jasa Keuangan Financial Services Authority
Kajian Panduan Ketahanan Digital (*Digital Resilience*) Study of Digital Resilience Guide	November November	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi Peraturan Otoritas Jasa Keuangan No. 9 Tahun 2023 tentang Penggunaan Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan Dissemination of Financial Services Authority Regulation No. 9 of 2023 on the Use of Public Accountant and Public Accounting Firm in Financial Services Activities	November November	Otoritas Jasa Keuangan Financial Services Authority
Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Refreshment of Risk Management Certification Level 5	Desember December	Banker Association for Risk Management
Sosialisasi Ketentuan Bank Umum: 1. Peraturan Otoritas Jasa Keuangan tentang Layanan Digital Bank Umum; 2. Surat Edaran Otoritas Jasa Keuangan tentang Penilaian Tingkat Maturitas Digital Bank Umum; 3. Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.03/2023 tentang Perhitungan Permodalan untuk Eksposur Bank Terhadap Lembaga *Central Counterparty*; 4. Surat Edaran Otoritas Jasa Keuangan No. 17/SEOJK.03/2023 tentang Persyaratan Margin untuk Transaksi Derivatif yang Tidak Dikliringkan melalui Lembaga *Central Counterparty*; dan 5. Surat Edaran Otoritas Jasa Keuangan No. 18/SEOJK13/2023 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan. Dissemination of Commercial Bank Regulations: 1. Financial Services Authority Regulation on Digital Services for Commercial Banks; 2. Financial Services Authority Circular on Assessment of Digital Maturity Level for Commercial Banks; 3. Financial Services Authority Circular No. Financial Services Authority Circular No. 16/SEOJK.03/2023 on Capital Calculations for Bank Exposure to Central Counterparty Institution; 4. Financial Services Authority Circular No. Financial Services Authority Circular No. 17/SEOJK.03/2023 on Margin Requirements for Derivative Transactions that are Not Cleared through Central Counterparty Institution; and 5. Financial Services Authority Circular No. 18/SEOJK13/2023 on Procedures for Using the Services of Public Accountant and Public Accounting Firm in Financial Services Activities.	Desember December	Otoritas Jasa Keuangan Financial Services Authority
Sosialisasi *Enhancement* Aplikasi SiPINA 3.0 Dissemination of SiPINA 3.0 Application Enhancement	Desember December	Otoritas Jasa Keuangan Financial Services Authority
Refreshment Sertifikasi Manajemen Risiko Jenjang 4 Refreshment of Risk Management Certification Level 4	Desember December	Maisa Edukasi Maisa Education
Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Refreshment of Risk Management Certification Level 5	Desember December	Maisa Edukasi Maisa Education
Sosialisasi Kriteria dan Penilaian ASEAN *Corporate Governance Scorecard* (ACGS) 2024 Dissemination of Criteria and Assessment of the 2024 ASEAN Corporate Governance Scorecard (ACGS)	Desember December	Otoritas Jasa Keuangan Financial Services Authority
Webinar Menyambut Aset Kripto Dalam Penguatan Ekosistem Keuangan Digital di Indonesia Webinar on Welcoming Crypto Assets in Strengthening Digital Financial Ecosystem in Indonesia	Desember December	OJK Institute

Tinjauan atas Efektivitas Fungsi Kepatuhan

Secara umum, Fungsi Kepatuhan sepanjang tahun 2023 telah berjalan baik karena kebijakan kepatuhan sudah secara menyeluruh diterapkan dalam setiap unit meskipun masih perlu pemantauan yang efektif. Beberapa Indikator yang mencerminkan pelaksanaan fungsi kepatuhan di Bank, antara lain:

1. Pelaksanaan *Capital Adequacy Ratio* dengan memperhitungkan risiko kredit, risiko pasar, dan risiko operasional sebesar 94,38% di atas ketentuan yang berlaku, yaitu 9,00% s.d <10,00% (Kewajiban Penyediaan Modal Minimum berdasarkan profil risiko Bank yaitu peringkat 2);
2. Pemenuhan modal inti minimun per 31 Desember 2023 sebesar Rp3,10 triliun;
3. Pemenuhan Posisi Devisa Neto selama tahun 2023 tidak terdapat pelanggaran;
4. Pemenuhan rasio *Non-Performing Loan gross* sebesar 1,62% dan rasio *Non-Performing Loan net* sebesar 0,20% masih berada jauh dari batas maksimal sebesar 5,00% (*net*) sesuai ketentuan yang berlaku;
5. Tidak ada pelampauan maupun pelanggaran terhadap Batas Maksimum Pemberian Kredit, baik kepada pihak terkait, maupun kepada kelompok usaha;
6. Giro Wajib Minimum dalam Rupiah dan Valuta Asing serta Penyangga Likuiditas Makroprudensial selama tahun 2023 telah sesuai dengan ketentuan; dan
7. Komitmen terhadap Otoritas Jasa Keuangan telah dipenuhi dengan baik.

Berdasarkan indikator sebelumnya, dapat disampaikan bahwa selama tahun 2023 tingkat kepatuhan Bank adalah "Baik", dan peringkat Tingkat Kesehatan Bank berdasarkan risiko (*Risk-Based Bank Rating*) adalah Sehat, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya, termasuk terkait pemenuhan terhadap prinsip *prudential banking* (Kewajiban Penyediaan Modal Minimum, Giro Wajib Minimum, Batas Maksimum Pemberian Kredit, *Non-Performing Loan*) dan penerapan program APU PPT.

Pemenuhan kepatuhan Bank tersebut merupakan cerminan dari terwujudnya pelaksanaan Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank. Hal tersebut dikarenakan tanggung jawab kepatuhan merupakan tanggung jawab bersama, melekat pada seluruh jenjang organisasi sesuai peran dan tanggung jawab masing-masing.

Fungsi kepatuhan yang telah berjalan dengan baik selama ini, secara berkesinambungan akan terus dikembangkan melalui peningkatan pelaksanaan budaya kepatuhan, meningkatkan kualitas pemahaman terhadap ketentuan yang berlaku, serta meningkatkan pemantauan dan pengujian terhadap rencana keputusan dan/atau kebijakan manajemen.

Review of the Effectiveness of Compliance Function

In 2023, the Compliance Function was generally running well because the compliance policy had been thoroughly implemented in each unit, although it still needed effective monitoring. Several indicators that reflect the implementation of compliance function in the Bank among others:

1. Capital Adequacy Ratio Implementation by considering credit, market, and operational risks of 94.38% above the applicable provisions, namely 9.00% to <10.00% (Minimum Capital Adequacy Requirement based on the Bank's risk profile, namely rating 2);
2. Fulfillment of the minimum core capital as of December 31, 2023, of Rp3.10 trillion;
3. Fulfillment of the Net Open Position throughout with no violations;
4. Fulfillment of gross Non-Performing Loan ratio of 1.62% and net Non-Performing Loan ratio of 0.20% which were still far from the maximum limit of 5.00% (net) according to the applicable provisions;
5. There was no exceedance or violation of the Legal Lending Limit, either to related parties or to business groups;
6. The Minimum Statutory Reserves in Rupiah and Foreign Currency, as well as the Macroprudential Liquidity Buffer for 2023 were in accordance with the provisions; and
7. The commitment to the Financial Services Authority has been well fulfilled.

Based on the previous indicators, it can be said that the Bank's compliance level in 2023 was "Good", and the Bank's Soundness Level rating based on risk (Risk-Based Bank Rating) was Healthy, and therefore, it was considered capable of facing significant negative influences from changes in business conditions and other external factors, including those related to compliance with prudential banking principles (Minimum Capital Adequacy Ratio, Minimum Statutory Reserves, Legal Lending Limit, Non- Performing Loan) and implementation of the AML CFT program.

The fulfillment of the Bank's compliance is a reflection of the realization of the Compliance Culture implementation at all levels of the organization and the Bank's business activities. This is because compliance is a shared responsibility attached to all levels of the organization according to their respective roles and responsibilities.

The compliance function that has been running well so far will continue to be developed through improving the implementation of a compliance culture, increasing the quality of understanding of applicable regulations, and increasing monitoring and testing of planned decisions and/or management policies.

Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal

Anti-Money Laundering, Countering the Financing Terrorism and Counter-Proliferation Financing of Weapons of Mass Destruction Program

Perseroan berkomitmen untuk menerapkan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal sesuai dengan ketentuan dan perundang-undangan yang berlaku, dan mengambil tindakan yang diperlukan untuk mencegah, mendeteksi dan melaporkan kepada pihak yang berwenang.

Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme merupakan program yang wajib diterapkan oleh Bank guna mencegah dan melindungi Bank agar tidak digunakan sebagai sarana kejahatan pencucian uang (*Money Laundering*) dan pendanaan terorisme termasuk pendanaan proliferasi senjata pemusnah massal yang dilakukan secara langsung maupun tidak langsung oleh para pelaku kejahatan.

The Company is committed to implementing the Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program in accordance with the applicable laws and regulations, and taking necessary actions to prevent, detect, and report it to the competent authorities.

The Anti-Money Laundering and Countering the Financing Terrorism Program is a program that must be implemented by the Bank to prevent and protect the Bank from being used as a means of money laundering and terrorism financing, including funding weapon's proliferation of mass destruction performed directly or indirectly by criminals.

Pedoman dan Tata Tertib Kerja Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal

Perseroan telah memiliki pedoman terkait tata kerja yang tertuang dalam Pedoman Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal, yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Dalam pelaksanaan program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal, Bank Ganesha mematuhi peraturan-peraturan berikut:

1. Undang-Undang Republik Indonesia No. 8 Tahun 2010 tanggal 22 Oktober 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang;
2. Undang-Undang Republik Indonesia No. 9 Tahun 2013 tanggal 13 Maret 2013 tentang Pencegahan dan Pemberantasan Tindak Pidana Pendanaan Terorisme;
3. Peraturan Otoritas Jasa Keuangan No. 8 Tahun 2023 tanggal 14 Juni 2023 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme;
4. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.03/2017 tanggal 22 Juni 2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Perbankan; serta
5. Peraturan dan Ketentuan yang dikeluarkan oleh Pusat Pelaporan dan Analisis Transaksi Keuangan.

Guidelines and Work Procedures for the Anti-Money Laundering, Countering the Financing Terrorism and Counter-Proliferation Financing of Weapons of Mass Destruction Program

The Company already has guidelines regarding work procedures set out in the Guidelines of Anti-Money Laundering, Counter-Terrorist Financing and Counter-Proliferation Financing of Weapons of Mass Destruction Programs, which refer to the Financial Services Authority Regulations.

In implementing the Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program, Bank Ganesha complies with the following regulations:

1. Law of the Republic of Indonesia No. 8 of 2010 dated October 22, 2010, on Prevention and Eradication of the Criminal Action of Money Laundering;
2. Law of the Republic of Indonesia No. 9 of 2013 dated March 13, 2013, on Prevention and Eradication of Terrorist Financing Crime;
3. Financial Services Authority Regulation No. 8 of 2023 dated June 14, 2023, on Implementation of Anti-Money Laundering and Counter-Terrorist Financing Program;
4. Financial Services Authority Circular No. 32/SEOJK.03/2017 dated June 22, 2017, on Implementation of Anti-Money Laundering and Counter-Terrorist Financing Program in Banking Sector; and
5. Rules and Regulations issued by the Indonesian Financial Transaction Reports and Analysis Center.

Laporan Pelaksanaan Kerja Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal

Berkaitan dengan penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal, program kerja yang telah dilakukan Perseroan sebagai berikut:

1. Meningkatkan budaya kepatuhan terhadap penerapan APU PPT melalui pelatihan dan sosialisasi kepada seluruh karyawan. Khusus karyawan *front office* dan yang terlibat langsung dengan nasabah dilakukan program penyegaran. Pelaksanaan pelatihan dilakukan melalui *in house training* melalui media *zoom*, sedangkan, untuk pejabat/karyawan yang menangani APU PPT, diikutsertakan pada pelatihan yang diselenggarakan pihak eksternal seperti Otoritas Jasa Keuangan, Forum Komunikasi Direktur Kepatuhan Perbankan, atau Pusat Pelaporan dan Analisis Transaksi Keuangan;
2. Memenuhi kewajiban pelaporan kepada Pusat Pelaporan dan Analisis Transaksi Keuangan yaitu Laporan Transaksi Keuangan Tunai, Laporan Transaksi Keuangan Mencurigakan, Laporan Transfer Dana dari dan ke Luar Negeri, serta Laporan Sistem Informasi Pengguna Jasa;
3. Melakukan pemantauan atas pengkinian data nasabah dan pencapaian realisasi pengkinian data nasabah dilaporkan setiap tahun kepada Otoritas Jasa Keuangan;
4. Memastikan dan meneliti kemiripan dan kesamaan nama dengan nama yang tercantum dalam daftar teroris dan daftar proliferasi. Bank melakukan pengkinian daftar teroris dan daftar proliferasi pada sistem *core banking* sesuai dengan data yang disampaikan dari otoritas;
5. Untuk pemantauan nasabah yang tergolong *high risk*, Bank juga telah memiliki Daftar *Politically Exposed Person* (PEP) dan Daftar *Business Email Compromise* (BEC);
6. Mengembangkan sistem informasi yang mendukung pelaksanaan program APU PPT baik untuk pelaporan maupun pemantauan;
7. Melakukan penyesuaian Pedoman APU PPT dengan ketentuan yang berlaku dan menerbitkan petunjuk teknis pelaksanaan program APU PPT;
8. Dalam rangka implementasi *Financial Integrity Rating on Money Laundering and Terrorist Financing* (FIR on ML/TF) yang dilakukan Pusat Pelaporan dan Analisis Transaksi Keuangan, Bank Ganesha melakukan penilaian sendiri atas efektivitas Program APU PPT yang terfokus pada kinerja pelaporan APU PPT;
9. Dalam rangka pembaruan *National Risk Assessment on Money Laundering/Terrorist Financing* yang dilakukan Pusat Pelaporan dan Analisis Transaksi Keuangan, Bank Ganesha juga menyampaikan Kuesioner *National Risk Assessment* (NRA) Tahun 2023 yang merupakan basis data dalam pembaharuan NRA *on* ML/TF; dan
10. Dalam rangka Pemilihan Umum dan Pemilihan Kepala Daerah, Bank Ganesha berpartisipasi sebagai angota Tim Kerja Analisis Kolaboratif terkait pemilihan umum dan pemilihan kepala daerah.

Report on the Work Implementation of Anti-Money Laundering, Countering the Financing Terrorism and Counter-Proliferation Financing of Weapons of Mass Destruction Program

In connection with the Anti-Money Laundering, Countering the Financing Terrorism and Counter-Proliferation Financing of Weapons of Mass Destruction Program implementation, the work programs carried out by the Company are as follows:

1. Improving the compliance culture with the implementation of AML CFT through training and dissemination to all employees. Particularly for front office employees and those directly involved with customers, a refresher program is carried out. The training is carried out through in-house training via zoom media, meanwhile, for officials/employees who handle AML CFT, they are involved in training programs organized by external parties, such as the Financial Services Authority, Banking Compliance Director Communication Forum, or Indonesian Financial Transaction Reports and Analysis Center;
2. Fulfilling reporting obligations to the Indonesian Financial Transaction Reports and Analysis Center, namely Reports on Cash Financial Transactions, Suspicious Financial Transactions, Transfers of Funds from and to Abroad, as well as Service User Information Systems;
3. Monitoring the update of customer data, in which the achievement of customer data update is reported annually to the Financial Services Authority;
4. Ensuring and examining the similarity and likeness of names to those listed in the terrorist list and the proliferation list. The Bank updates the terrorist list and proliferation list in the core banking system in accordance with the data submitted from the authorities;
5. For monitoring high risk customers, the Bank also has Politically Exposed Person (PEP) List and Business Email Compromise (BEC) List;
6. Developing an information system that supports the implementation of AML CFT program for both reporting and monitoring;
7. Making adjustments to AML CFT Guidelines with the applicable regulations and issuing technical guidelines for the implementation of AML CFT program;
8. In implementing the Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) carried out by the Indonesian Financial Transaction Reports and Analysis Center, Bank Ganesha conducts its own assessment of the effectiveness of AML CFT Program that focus on reporting AML CFT performance;
9. In updating the National Risk Assessment on Money Laundering/Terrorist Financing carried out by the Indonesian Financial Transaction Reports and Analysis Center, Bank Ganesha also submitted the 2023 National Risk Assessment (NRA) Questionnaire, which is the database for updating the NRA on ML/TF; and
10. In the General Election and Regional Head Election, Bank Ganesha participated as a member of the Collaborative Analysis Working Team related to general election and regional head election.

Perkara Hukum
Legal Cases

Permasalahan hukum yang dihadapi oleh Perseroan serta anggota Dewan Komisaris dan Direksi yang menjabat, baik terkait hukum perdata maupun pidana, sepanjang kurun waktu tahun 2023 diuraikan sebagai berikut:

The legal issues faced by the Company and the serving members of the Board of Commissioners and Board of Directors, both related to civil and criminal law, throughout 2023 are described as follows:

Permasalahan Hukum	Total		Legal Issues
	Perdata Civil	Pidana Criminal	
Telah selesai (telah mempunyai kekuatan hukum yang tetap)	-	-	Settled (final and binding)
Dalam proses penyelesaian	1	-	In settlement process
Total	1	-	**Total**

Perkara Perdata Perlawanan No. 974/Pdt.Bth/2023/PN.Jkt.Sel Civil Case Appeal No. 974/Pdt.Bth/2023/PN.Jkt.Sel	
Pokok Perkara **Case Profile**	Bank Ganesha menjadi turut terlawan I dari gugatan pelawan yang mengaku sebagai penyewa dari objek jaminan debitur PT Belmax Bintang Semesta yang sudah laku terjual melalui lelang tanggal 7 Maret 2023. Gugatan dilayangkan karena pelawan merasa masih memiliki hak sewa atas objek tersebut dan tidak bersedia mengosongkan lokasi. Bank Ganesha is co-defendant in plaintiff lawsuit claiming to be the lessee of collateral object of the debtor PT Belmax Bintang Semesta which was sold at auction on March 7, 2023. The lawsuit was filed due to the plaintiff felt she still had rental rights to the object and was unwilling to vacate the location.
Nilai Perkara **Case Value**	Nihil Nil
Status Perkara **Case Status**	Dalam proses pemeriksaan perkara di Pengadilan Negeri Jakarta Selatan dan Bank akan menghadapi proses pemeriksaan perkara hingga tuntas. On case examination process at South Jakarta District Court and the Bank will face the case examination process until settled.
Risiko yang Dihadapi **Risks Faced**	*Low Risk*
Pengaruh terhadap Kinerja Bank **Impact on Bank Performance**	Tidak berpengaruh terhadap kinerja Bank. Has no impact on Bank performance.
Sanksi Administratif **Administrative Sanctions**	Nihil Nil

Sanksi Administratif
Administrative Sanctions

Pada tahun 2023, tidak terdapat sanksi administratif material yang memengaruhi kelangsungan usaha Perseroan dan tidak terdapat sanksi administratif yang dikenakan kepada anggota Direksi maupun anggota Dewan Komisaris Bank.

In 2023, there were no material administrative sanctions that affected the Company's business continuity and there were no administrative sanctions imposed on members of the Bank's Board of Directors or Board of Commissioners.

Kode Etik
Code of Conduct

Perseroan telah memiliki Kode Etik sebagai wujud komitmen Perseroan untuk melaksanakan praktik bisnis yang sehat berbasis prinsip-prinsip tata kelola perusahaan yang baik. Kode Etik merupakan pedoman tata perilaku yang berlaku di lingkungan Perseroan sebagai salah satu standar yang mengarahkan cara karyawan Bank berperilaku dan mengambil keputusan dalam aktivitas bisnis sehari-hari, yang sejalan dengan Visi, Misi, dan Nilai-nilai Perusahaan.

The Company has a Code of Conduct as a manifestation of the Company's commitment to implementing sound business practices based on good corporate governance principles. The Code of Conduct is a guideline for behavior that applies within the Company as one standard that directs the way Bank employees behave and make decisions in daily business activities, which is in line with the Company's Vision, Mission, and Values.

Pokok–Pokok Kode Etik

Pokok-pokok Kode Etik Perseroan terdiri dari:
1. Pengertian umum;
2. Visi, misi, pilar-pilar strategi, dan nilai-nilai perusahaan;
3. Kode etik bankir Indonesia;
4. Unsur-unsur kode etik meliputi:
   a. Kepatuhan terhadap hukum dan kebijakan bank;
   b. Hubungan dengan nasabah eksternal;
   c. Hubungan dengan komunitas setempat;
   d. Hubungan perusahaan dengan karyawan;
   e. Kerahasiaan bank;
   f. Akurasi pembukuan bank;
   g. Pemberian dan penerimaan hadiah dan gratifikasi;
   h. Pengadaan barang dan jasa;
   i. Kegiatan usaha di luar bank;
   j. Suap;
   k. Kontribusi dan aktivitas politik;
   l. Pemberian kredit;
   m. Penanganan dan pengungkapan benturan kepentingan; dan
5. Sanksi dan pernyataan kepatuhan atas kode etik.

Principles of the Code of Conduct

The main principles of the Company's Code of Conduct are:;
1. General understanding;
2. Vision, mission, strategic pillars, and corporate values;
3. Indonesian banker's code of conduct;
4. The code of conduct elements include:
   a. Compliance with laws and bank policies;
   b. Relationship with external customers;
   c. Relationship with local communities;
   d. Company relations with employees;
   e. Bank secrecy;
   f. Bank bookkeeping accuracy;
   g. Giving and receiving gifts and gratuities;
   h. Procurement of goods and services;
   i. Business activities outside the bank;
   j. Bribery;
   k. Political contributions and activities;
   l. Granting of credit;
   m. Handling and disclosure of conflicts of interest; and
5. Sanctions and statements of compliance with the code of conduct.

Pernyataan bahwa Kode Etik Perusahaan Berlaku untuk Semua Jenjang Organisasi

Kode Etik Perseroan bersifat mengikat bagi seluruh karyawan baik karyawan kontrak maupun tetap, serta berlaku untuk seluruh jajaran manajemen, Direksi hingga Dewan Komisaris. Penerapan Kode Etik merupakan komitmen bersama dalam mewujudkan lingkungan kerja berstandar etika tinggi dan bertanggung jawab.

Statement that the Company's Code of Conducts Applies to All Levels of the Organization

The Company's Code of Conduct is binding all employees, both contract and permanent, and applies to all management levels, Board of Directors, up to the Board of Commissioners. The implementation of Code of Conduct is a joint commitment to creating a work environment with high ethical standards and responsibility.

Bentuk Sosialisasi dan Upaya Penegakan Kode Etik

Bank senantiasa melakukan sosialisasi terhadap penerapan Kode Etik kepada *top management* sampai dengan level operasional melalui berbagai media yang dimiliki Perseroan, termasuk pemanfaatan melalui media teknologi informasi yang dapat diakses oleh semua karyawan dengan mudah setiap saat. Perseroan juga menyediakan poster dan *banner* yang berisikan informasi Kode Etik Perseroan yang ditempatkan di dalam ruangan dan tempat-tempat strategis pada kantor pusat dan cabang.

Selain itu, sebagai bentuk upaya penegakan Kode Etik, seluruh insan Perseroan diwajibkan untuk melaporkan setiap tindakan pelanggaran yang dilakukan oleh karyawan lain atau rekan kerja disertai fakta pelanggaran tersebut, di mana setiap pengaduan pelanggaran akan diinvestigasi oleh Satuan Kerja Audit Intern. Apabila laporan tersebut terbukti terjadi pelanggaran Kode Etik, maka terdapat sanksi yang tegas bagi pelanggar sesuai dengan mekanisme sanksi yang diatur oleh Perseroan.

Sanksi Pelanggaran Kode Etik

Perseroan menetapkan jenis sanksi untuk setiap pelanggaran Kode Etik sesuai dengan Perjanjian Kerja Bersama atau peraturan perundang-undangan yang berlaku.

Jumlah Pelanggaran Kode Etik

Tidak terdapat pelanggaran Kode Etik yang melibatkan Dewan Komisaris, Direksi, Pejabat Eksekutif, maupun karyawan Perseroan sepanjang tahun 2023.

Dissemination and Efforts to Enforce the Code of Conducts

The Bank continues to disseminate Code of Conduct implementation to top management up to the operational level through various media owned by the Company, including the use of information technology media, which is easily accessible to all employees at any time. The Company also provides posters and banners containing information on the Company's Code of Conduct placed in rooms and strategic places at the head office and branches.

In addition, as an effort to enforce the Code of Conduct, all Company personnel are required to report every violation committed by another employee or co-worker, accompanied by the violation fact, in which each violation complaint will be investigated by Internal Audit Division. In the event that the report is proven violating the Code of Conduct, then there will be strict sanctions imposed to the violator in accordance with the sanction mechanism regulated by the Company.

Sanctions for Violation of the Code of Conduct

The Company determines the type of sanctions for each violation of the Code of Conduct in accordance with the Collective Labor Agreement or applicable laws and regulations.

Number of Violations of the Code of Conducts

There were no violations of Code of Conduct involving the Company's Board of Commissioners, Board of Directors, Executive Officers, or employees throughout 2023.

Kebijakan Pemberian Kompensasi Jangka Panjang Berbasis Kinerja kepada Manajemen dan/atau Karyawan

Policy of Providing Performance-Based Long-Term Compensation to Management and/or Employees

Perseroan tidak memiliki kebijakan pemberian kompensasi jangka panjang kepada manajemen dan/atau karyawan, antara lain berupa program kepemilikan saham oleh manajemen dan/atau program kepemilikan saham oleh karyawan. Pemberian kompensasi dan manfaat dilakukan Perseroan secara adil dan setara disesuaikan dengan golongan dan/atau jabatan masing-masing sesuai dengan peraturan perundang-undangan yang berlaku.

The Company does not have any policy of providing long-term compensation to management and/or employees, including in the form of share ownership program by management and/or a share ownership program by employees. The Company provides compensation and benefits fairly and equally according to each classification and/or position in accordance with the applicable laws and regulations.

Kebijakan Pengungkapan Informasi

Information Disclosure Policy

Mengacu pada Peraturan Otoritas Jasa Keuangan No. 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Perusahaan Terbuka, Perseroan mewajibkan anggota Dewan Komisaris dan Direksi untuk menyampaikan informasi kepada Perseroan mengenai kepemilikan dan setiap perubahan kepemilikannya atas saham Perseroan. Informasi tersebut disampaikan melalui Sekretaris Perusahaan paling lambat 3 hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Perseroan. Selanjutnya anggota Dewan Komisaris dan Direksi wajib melaporkan kepada Otoritas Jasa Keuangan selambat-lambatnya 10 hari sejak terjadinya kepemilikan atau perubahan kepemilikan atas saham Perseroan tersebut.

Referring to the Financial Services Authority Regulation No. 11/POJK.04/2017 on Reports of Ownership or Any Changes in Ownership of Public Companies, the Company requires members of the Board of Commissioners and Board of Directors to submit information to the Company regarding ownership and any changes of ownership of the Company's shares. Such information is submitted through the Corporate Secretary no later than 3 days after ownership or any change occurs in ownership of the Company's shares. Furthermore, members of the Board of Commissioners and Board of Directors are required to report to the Financial Services Authority no later than 10 days after ownership or any change occurs in ownership of the Company's shares.

Pengungkapan Kepemilikan Saham Dewan Komisaris dan Direksi

Informasi terkait pengungkapan kepemilikan saham Dewan Komisaris dan Direksi yang mencapai 5% atau lebih baik pada Perseroan maupun perusahaan lain yang berkududukan di dalam dan di luar negeri diuraikan sebagai berikut:

Share Ownership Disclosure of Board of Commissioners and Board of Directors

Information related to share ownership disclosure of the Board of Commissioners and Board of Directors who own 5% or more shares both in the Company and other companies, domiciled at home and abroad, is described as follows:

Nama / Name	Jabatan / Position	Kepemilikan Saham (Lembar Saham) / Shareholding (Share)			
		Bank Ganesha	Bank Lain / Other Banks	Lembaga Keuangan Non-Bank / Non-Bank Financial Institution	Perusahaan Lain / Other Companies
Dewan Komisaris / Board of Commissioners					
Marcello Theodore Taufik	Presiden Komisaris / President Commissioner	-	-	-	-
Lisawati	Wakil Presiden Komisaris / Vice President Commissioner	-	-	-	-
Sudarto	Komisaris Independen / Independent Commissioner	-	-	-	-
Trisna Chandra*	Komisaris Independen / Independent Commissioner	-	-	-	-
Direksi / Board of Directors					
Lenny Sugihat	Presiden Direktur / President Director	-	-	-	-
Mahesh Ajit Ranade**	Wakil Presiden Direktur / Vice President Director	1.200.000 lembar saham / shares (0,005%)	-	-	-
Setiawan Kumala	Direktur / Director	-	-	-	-
Agoes Roediyanto	Direktur / Director	-	-	-	-
Suroso	Direktur / Director	-	-	-	-
Arif Wicaksono	Direktur / Director	-	-	-	-

* Efektif menjabat sejak tanggal 1 Mei 2023. / Effectively serving since May 1, 2023.

** Efektif menjabat sejak tanggal 11 September 2023 dan efektif mengundurkan diri tanggal 15 Februari 2024. / Effectively serving since September 11, 2023, and effectively resigning on February 15, 2024.

Transaksi Kepemilikan Saham Dewan Komisaris dan Direksi

Informasi terkait transaksi kepemilikan saham Dewan Komisaris dan Direksi selama tahun 2023 diuraikan sebagai berikut:

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

Information related to share ownership transactions of the Board of Commissioners and Board of Directors in 2023 is described as follows:

Tanggal Transaksi / Transaction Date	Jumlah Saham dan Presentase Kepemilikan Saham / Number of Shares and Percentage of Share Ownership				Jumlah Saham yang Dibeli / Number of Shares Purchased	Harga Pembelian per Saham / Purchase Price per Share (Rp)	Status Kepemilikan / Ownership Status
	Sebelum transaksi / Before transaction		Setelah transaksi / After transaction				
	Lembar Saham / Shares	(%)	Lembar Saham / Shares	(%)			
Mahesh Ajit Ranade* — Direksi / Directors							
17 Maret / March 2023	0	0,00	10.000	0,000	10.000	64	Langsung / Direct
20 Maret / March 2023	10.000	0,000	20.000	0,000	10.000	65	Langsung / Direct
21 Maret / March 2023	20.000	0,000	145.000	0,000	125.000	66	Langsung / Direct
24 Maret / March 2023	145.000	0,000	345.000	0,001	200.000	67	Langsung / Direct
27 Maret / March 2023	345.000	0,001	550.000	0,002	205.000	68	Langsung / Direct
3 April 2023	550.000	0,002	750.000	0,003	200.000	69	Langsung / Direct
4 April 2023	750.000	0,003	900.000	0,004	150.000	70	Langsung / Direct
10 April 2023	900.000	0,004	1.000.000	0,004	100.000	67	Langsung / Direct
10 April 2023	1.000.000	0,004	1.100.000	0,004	100.000	68	Langsung / Direct
30 Mei / May 2023	1.100.000	0,004	1.200.000	0,005	100.000	62	Langsung / Direct

* Efektif menjabat sejak tanggal 11 September 2023 dan efektif mengundurkan diri tanggal 15 Februari 2024. / Effectively serving since September 11, 2023, and effectively resigning on February 15, 2024.

Sistem Pelaporan Pelanggaran
Whistleblowing System

Sebagai bagian dari pelaksanaan tata kelola perusahaan, Bank telah menerapkan sistem pelaporan pelanggaran/ *whistleblowing system* (WBS) di lingkungan Bank. Sistem pelaporan pelanggaran menjadi saluran komunikasi bagi pihak internal Bank dan eksternal untuk melaporkan perbuatan/perilaku/kejadian yang berhubungan dengan tindakan *fraud*, pelanggaran terhadap hukum, Perjanjian Kerja Bersama, Kode Etik, kebijakan internal Bank lainnya, dan/atau benturan kepentingan yang dilakukan oleh pelaku di internal Bank.

As part of corporate governance implementation, the Bank has implemented a whistleblowing system (WBS) within the Bank. The whistleblowing system is a communication channel for internal and external parties to report action/ behavior/event related to fraud, violations of the law, Collective Labor Agreement, Code of Conduct, other internal Bank policies, and/or conflicts of interest committed by perpetrators within the Bank.

Cara Penyampaian Pelaporan Pelanggaran dan Pihak yang Mengelola Pelanggaran

Setiap insan Perseroan yang menemukan tindak pelanggaran atau kecurangan didorong untuk mampu dan berani menyampaikan keluhan. Pelapor harus menyertakan informasi lengkap sebagai dasar pengambilan keputusan yang tepat, yang mencakup indikasi, fakta pelanggaran, nama terlapor, cara melakukan pelanggaran, serta waktu dan tempat terjadinya pelanggaran. Hal ini dilakukan untuk memastikan bahwa laporan dilakukan dengan iktikad baik dan dapat dipertanggungjawabkan.

Semua pihak baik dari internal maupun eksternal dapat melakukan pelaporan pelanggaran kepada Perseroan melalui *link* yang ada di situs web Perseroan atau dapat melalui sarana sebagai berikut:

Procedures of Submission of Violation Reports and Parties Managing Violations

Every Company employee who finds violation or fraud is encouraged to be able and be brave to file complaints. The whistleblower must include complete information as a basis for making an appropriate decision, which includes indications, facts of the violation, name of the reported person, method of committing the violation, as well as time and place of the violation. This is done to ensure that the report is carried out in good faith and is accountable.

All parties, both internal and external, can report violations to the Company through the link on the Company's website or through the following channels:

SMS/WA
081288885169

E-MAIL
whistleblowing@bankganesha.co.id

Perlindungan bagi Pelapor

Perseroan mempunyai komitmen memberikan perlindungan kepada pelapor. Perlindungan pelapor diberikan untuk menumbuhkan rasa aman dan mendorong pelapor untuk berani melaporkan pelanggaran. Perlindungan kepada pelapor diberikan dalam bentuk perlindungan kerahasiaan identitas pelapor termasuk informasi yang dapat digunakan untuk menghubungi pelapor serta perlindungan atas tindakan balasan dari terlapor atau pihak lain yang mempunyai kepentingan.

Protection for Whistleblowers

The Company is committed to providing protection to whistleblowers. Whistleblower protection is provided to foster a sense of security and encourage whistleblowers to have the courage to report violations. Protection to the whistleblowers is provided by protecting the confidentiality of their identity including information that can be used to contact them and protection against retaliation from the whistleblowers or other parties who have an interest.

Penanganan Pengaduan

Setiap pengaduan pelanggaran yang masuk akan dikelola oleh Komite *Anti Fraud* untuk selanjutnya dilakukan investigasi atas kebenaran laporan yang diterima. Jika diketahui bahwa laporan terbukti kebenarannya, maka akan disampaikan kepada Dewan Komisaris dan Direksi untuk menentukan jenis sanksi yang akan diberikan. Demikian pula, sanksi dapat diberikan apabila laporan mengarah pada tindak pencemaran nama baik atau perbuatan tidak bertanggung jawab lainnya.

Report Handling

Any incoming violation complaint will be managed by the Anti-Fraud Committee to further be investigated for its truth. In the event that the report is proven to be true, it will be submitted to the Board of Commissioners and Board of Directors to determine the type of sanction to be imposed. Likewise, sanctions may also be imposed in the event that the report leads to defamation act or other irresponsible acts.

Sosialisasi dan Upaya Peningkatan Kualitas Sistem Pelaporan Pelanggaran

Perseroan secara berkesinambungan terus meningkatkan kualitas penerapan strategi *anti fraud* dengan melakukan sosialisasi penerapan strategi *anti fraud* secara berkala kepada karyawan. Dalam upaya pencegahan *fraud*, Perseroan menambahkan media penyampaian pelaporan dugaan pelanggaran dan disosialisasikan kepada pihak internal maupun eksternal melalui poster-poster yang ditempatkan di seluruh kantor Perseroan.

Dissemination and Efforts to Improve the Quality of the Whistleblowing System

The Company continuously improves the quality of Anti-Fraud strategy implementation by regularly disseminating the Anti-Fraud strategy to employees. In an effort to prevent fraud, the Company has added a reporting channl for alleged violations and has disseminated it to both internal and external parties through posters placed throughout the Company's offices.

Laporan Pengaduan Pelanggaran 2023

Tidak terdapat pengaduan pelanggaran yang terjadi di lingkungan Perseroan sepanjang tahun 2023.

Whistleblowing Reports 2023

There were no reports of violations that occurred within the Company throughout 2023.

Kebijakan Anti Korupsi dan Anti *Fraud*
Anti-Corruption and Anti-Fraud Policies

Bank Ganesha berkomitmen untuk menciptakan lingkungan kerja yang bersih dan sehat, serta terbebas dari segala tindakan korupsi. Hal tersebut dibuktikan dengan disahkannya Kebijakan Anti Korupsi Bank Ganesha yang harus dipatuhi oleh seluruh jenjang organisasi. Selain itu, Bank juga menerapkan kebijakan dan strategi *anti fraud* yang menjadi salah satu komitmen kuat Perseroan dalam menegakkan praktik GCG yang bertanggung jawab.

Bank Ganesha is committed to creating a clean and healthy work environment, and free from all corruption acts. This is proven by the ratification of Bank Ganesha's Anti-Corruption Policies which must be complied with by all levels of the organization. In addition, the Bank also implements anti-fraud policies and strategies, which are one of the Company's strong commitments to upholding responsible GCG practices.

Sosialisasi Kebijakan Anti Korupsi dan *Anti Fraud*

Bank secara berkesinambungan terus meningkatkan kualitas penerapan strategi *anti fraud* dengan melakukan sosialisasi penerapan strategi *anti fraud* secara berkala kepada pejabat maupun karyawan di Kantor Pusat dan Kantor Cabang. Bank telah memiliki media penyampaian pelaporan dugaan pelanggaran (*whistleblowing*) dan melakukan sosialisasi kepada pihak intern maupun ekstern melalui poster-poster/screen TV yang ditempatkan pada seluruh Kantor Bank Ganesha, situs web, media sosial (Facebook dan Instagram), serta *screen* ATM.

Dissemination of Anti-Corruption and Anti- Fraud Policies

The Bank continuously improves the quality of anti-fraud strategy implementation by regularly disseminating the anti-fraud strategy implementation to officials and employees at Head Office and Branch Offices. The Bank already has a reporting channel for alleged violations (whistleblowing) and disseminates it to both internal and external parties through posters/TV screens placed at all Bank Ganesha offices, websites, social media (Facebook and Instagram), as well as ATM screens.

Pengendalian Gratifikasi
Gratification Control

Pengendalian gratifikasi merupakan aspek penting bagi Perseroan dalam menjaga proses kegiatan usaha berjalan sesuai dengan etika bisnis yang menjunjung tinggi nilai integritas. Sejalan dengan maksud tersebut, Perseroan menerapkan budaya untuk tidak menerima pemberian atau imbalan dari nasabah, debitur, vendor, rekanan, mitra kerja dan pihak ketiga lainnya atas jasa yang diberikan oleh karyawan Perseroan dalam menjalankan tugasnya. Kebijakan terkait pengendalian gratifikasi tersebut telah diatur dalam Kode Etik Perseroan.

Gratification control is an important aspect for the Company to ensure that business activity processes run in line with business ethics that uphold integrity value. In line with such aim, the Company implements a culture of not accepting gifts or rewards from customers, debtors, vendors, partners, work partners, and other third parties for services provided by the Company employees in performing their duties. Policy related to gratification control is regulated in the Company's Code of Conduct.

Pengelolaan Pengendalian Gratifikasi

Pengelolaan pengendalian gratifikasi Perseroan dilakukan melalui penerapan kewajiban pelaporan gratifikasi/parsel dalam bentuk apapun. Apabila Dewan Komisaris, Direksi, Pejabat Eksekutif, Pimpinan Kantor, karyawan Perseroan, serta anggota keluarganya mendapatkan gratifikasi/parsel dalam bentuk apapun, maka pihak tersebut wajib mengisi

Gratification Control Management

The Company's gratification control management is carried out through the implementation of obligation to report gratuities/parcels in any form. If the Board of Commissioners, Board of Directors, Executive Officers, Head of Office, employees of the Company, and their family members receive gratuities/parcels in any form,

formulir penerimaan gratifikasi/parsel dan diserahkan kepada Sekretaris Perusahaan untuk ditindaklanjuti.

those parties must fill out the gratuity/parcel receipt form and submit it to Corporate Secretary for follow up.

Sosialisasi Kebijakan Pengendalian Gratifikasi

Perseroan melakukan sosialisasi atas pengendalian gratifikasi secara intensif dan konsisten ke seluruh karyawan melalui media komunikasi internal Perseroan maupun media sosialisasi lainnya. Sosialisasi tersebut bertujuan untuk menumbuhkan kesadaran dan pemahaman bagi karyawan maupun pemangku kepentingan bahwa pengendalian gratifikasi merupakan salah satu aspek penting yang diupayakan oleh Perseroan dalam membangun dan menumbuhkembangkan lingkungan kerja yang bersih dan berintegritas.

Dissemination of Gratification Control Policies

The Company disseminates gratification control intensively and consistently to all employees through the Company's internal communication media and other dissemination media. This dissemination aims to raise awareness and understanding for employees and stakeholders that gratification control is one important aspect pursued by the Company in building and developing a clean work environment that has integrity.

Laporan Gratifikasi Tahun 2023

Selama periode tahun 2023, tidak terdapat laporan gratifikasi yang masuk dari kantor pusat maupun kantor cabang.

Gratification Report in 2023

In the 2023 period, there were no reports of gratification received from head office nor branch offices.

Pakta Integritas
Integrity Pact

Perseroan berkomitmen untuk menerapkan GCG secara berkelanjutan yang tercermin melalui Pakta Integritas antara Perseroan dengan karyawan, bahwa kedua belah pihak akan menjalankan tugas dan pekerjaan secara profesinal dan hati-hati, serta memberikan pelayanan kepada masyarakat dengan mencurahkan segenap kemampuan dan keahlian yang dimiliki. Pakta Integritas tersebut diharapkan dapat mampu menciptakan kinerja karyawan yang bersih, jujur, disiplin, dan mempunyai loyalitas yang tinggi, sehingga GCG dapat terwujud serta terlaksana dengan baik dan terhindar dari adanya benturan kepentingan (*conflict of interest*).

The Company is committed to implementing GCG in a sustainable manner which is reflected in the Integrity Pact between the Company and its employees, that both parties will carry out their duties and work professionally and carefully, and provide services to the community by devoting all their abilities and expertise. The Integrity Pact is expected to create employee performance that is clean, honest, disciplined, and has high loyalty, so that GCG can be realized and implemented properly so as to avoid conflicts of interest.

Rencana Strategis Bank
Bank Strategic Plan

Dalam mengantisipasi dinamika perubahan lingkungan eksternal, Bank senantiasa mengkaji strategi baik untuk jangka pendek, menengah maupun jangka panjang yang dituangkan dalam Rencana Strategis Bank berupa Rencana Bisnis Bank (RBB). Penyusunan Rencana Strategis Bank mengacu kepada Peraturan Otoritas Jasa Keuangan No. 5/POJK.03/2016 tentang Rencana Bisnis Bank.

In anticipating the dynamics of changes in external environment, the Bank constantly reviews strategies for the short, medium, and long-term as outlined in the Bank's Strategic Plan in the form of the Bank Business Plan (RBB). The preparation of the Bank's Strategic Plan refers to the Financial Services Authority Regulation No. 5/POJK.03/2016 on Bank Business Plans.

Rencana Jangka Menengah dan Panjang

Dalam rangka mewujudkan visi dan misi Bank, Perseroan telah menetapkan strategi-strategi yang ingin dicapai dalam kurun waktu 2 hingga 3 tahun mendatang, sebagai berikut:

1. Melanjutkan pengembangan aplikasi *mobile banking* BANGGA menjadi Super apps;
2. Pengembangan pinjaman berbasis layanan digital (*supply chain financing*);
3. Digitalisasi proses bisnis;
4. Kerja sama dengan mitra strategis dalam rangka membangun ekosistem digital;
5. Memperluas kemitraan bisnis digital;
6. Diversifikasi produk-produk simpanan dan pinjaman;
7. Meningkatkan sistem keamanan transaksi dan perlindungan nasabah (sistem deteksi penipuan dan *credit risk scoring*); serta
8. Memperluas ekosistem digital.

Medium and Long-Term Plans

In order to realize the Bank's vision and mission, the Company has determined strategies to be achieved within the next 2 to 3 years, as follows:

1. Continue the development of BANGGA mobile banking to be Super apps;
2. Development of digital service-based loans (supply chain financing);
3. Digitalization of business processes;
4. Cooperation with strategic partners in order to build a digital ecosystem;
5. Expand digital business partnerships;
6. Diversification of savings and loan products;
7. Improve transaction security systems and customer protection (fraud detection systems, credit risk scoring); and
8. Expand the digital ecosystem.

Rencana Jangka Pendek

Bank menetapkan target jangka pendek yang ingin dicapai dalam setahun ke depan yang diuraikan sebagai berikut:

1. Mengimplementasikan pengembangan aplikasi *mobile banking* NEW BANGGA dengan penambahan berbagai fitur transaksi;
2. Mengembangkan digitalisasi transaksi nasabah;
3. Menganalisa potensi bisnis dengan mitra strategis dalam membangun ekosistem digital; serta
4. Membangun kemampuan digital (organisasi, SDM, TI, dan *cyber security*).

Short-Term Plan

The Bank determines short-term targets to be achieved in the next year, which are described as follows:

1. Developing NEW BANGGA mobile banking application with the addition of various transaction features;
2. Develop digitization of customer transactions;
3. Analyze business potential with strategic partners in building a digital ecosystem; and
4. Build digital capabilities (organization, HR, IT, and cyber security).

Transparansi Kondisi Keuangan dan Non-Keuangan
Transparency of Financial and Non-Financial Conditions

Transparansi atas kondisi keuangan dan non keuangan Bank selama tahun 2023 telah dilakukan sesuai dengan ketentuan yang berlaku, dan disampaikan serta dipublikasikan melalui media cetak maupun situs web Bank diuraikan sebagai berikut:

Transparency on the Bank's financial and non-financial conditions in 2023 was carried out in accordance with the applicable regulations, and was conveyed and published through print media and the Bank's website as described as follows:

Jenis Laporan Report Type	Tujuan Objective	Periode Laporan Report Period	Jumlah Total
Laporan Tahunan Annual Report	Otoritas Jasa Keuangan dan Bursa Efek Indonesia Financial Services Authority and Indonesia Stock Exchange	Tahunan Yearly	1
Laporan Keuangan Financial Statements	Otoritas Jasa Keuangan Financial Services Authority	Triwulanan Quarterly	4
Laporan Registrasi Pemegang Saham Shareholder Registration Report	Otoritas Jasa Keuangan Financial Services Authority	Bulanan Monthly	12
Laporan Pihak Terkait Related Party Report	Otoritas Jasa Keuangan dan Bursa Efek Indonesia Financial Services Authority and Indonesia Stock Exchange	Semesteran Semester	2
Laporan Transaksi Afiliasi Affiliate Transaction Report	Otoritas Jasa Keuangan Financial Services Authority	Triwulanan Quarterly	4

Konglomerasi Keuangan
Financial Conglomeration

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Bagi Konglomerasi Keuangan Tata Kelola Terintegrasi serta Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 45/POJK.03/2020 tentang Konglomerasi Keuangan, Bank Ganesha bukan termasuk lembaga keuangan yang memiliki kewajiban penerapan tata kelola terintegrasi. Hal tersebut dikarenakan tidak terdapatnya kepemilikan saham pada Lembaga Jasa Keuangan oleh Bank Ganesha.

Pursuant to the Financial Services Authority Regulation No. 18/POJK.03/2014 on Implementation of Governance for Financial Conglomeration with Integrated Governance and the Financial Services Authority Regulation of the Republic of Indonesia No. 45/POJK.03/2020 on Financial Conglomeration, Bank Ganesha does not fall into a financial institution that has an obligation to implement integrated governance. That is because Bank Ganesha does not have any share ownership in Financial Services Institutions.

Pembelian Kembali Saham dan/atau Obligasi
Share and/or Bond Buyback

Selama tahun 2023, tidak terdapat transaksi pembelian kembali saham (*buy back shares*) yang dilakukan oleh Bank.

In 2023, there were no share buyback transactions conducted by the Bank.

Pemberian Dana Kegiatan Politik
Provision of Funds for Political Activities

Kebijakan internal Bank melarang keterlibatan Bank termasuk pekerja dalam kegiatan politik, termasuk memberikan dana untuk kepentingan politik. Kebijakan ini diterapkan guna menjaga independensi dan profesionalisme Bank dan pekerja. Atas kebijakan tersebut, sepanjang tahun 2023, Bank Ganesha tidak memberikan bantuan baik berupa fasilitas maupun dana ke partai politik, politisi, atau calon pejabat manapun.

The Bank's internal policy prohibits the Bank's involvement, including employees, in political activities, nor providing funds for political purposes. This policy is implemented to maintain the independency and professionalism of the Bank and its employees. Based on such policy, throughout 2023, Bank Ganesha did not provide any assistance in facilities or funds to any political party, politician, or candidate for office.

Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar
Provision of Funds to Related Parties and Provision of Large Exposure

Kebijakan Bank dalam mengatur penyediaan dana kepada pihak terkait dan penyediaan dana besar didasarkan pada Peraturan Otoritas Jasa Keuangan yang mengatur tentang Batas Maksimum Pemberian Kredit (BMPK). Penyediaan dana kepada pihak terkait dan penyediaan dana besar diputuskan oleh Komite Kredit secara independen dan mengacu pada ketentuan berlaku. Jumlah penyediaan dana kepada pihak dan debitur inti per 31 Desember 2023 sebagai berikut:

The Bank's policy in regulating the provision of funds to related parties and provision of large exposure is based on the Financial Services Authority Regulation which regulates the Legal Lending Limit (LLL). Provision of funds to related parties and provision of large exposure are decided by the Credit Committee independently with reference to the applicable regulations. The total funds provided to parties and core debtors as of December 31, 2023, were as follows:

Penyediaan Dana	Jumlah Amount		Provision of Funds
	Debitur Debtor	Nominal (jutaan Rupiah) Nominal (million Rupiah)	
Kepada Pihak Terkait	4	34.443	To Related Parties
Kepada Debitur Inti			To Core Debtors
a. Individu	15	2.379.070	a. Individual
b. Grup	14	2.687.694	b. Group

Penyimpangan (*Internal Fraud*)
Irregularities (Internal Fraud)

Bank berupaya melakukan berbagai pencegahan terhadap kemungkinan terjadinya *internal fraud* yang dilakukan oleh seluruh insan Perseroan. Langkah ini ditempuh guna mengurangi penyimpangan internal (*internal fraud*) yang dilakukan oleh anggota Dewan Komisaris dan Direksi, pegawai tetap, pegawai tidak tetap dan tenaga kerja alih daya (*outsourcing*) yang berpotensi memengaruhi kondisi kinerja perusahaan. Sepanjang tahun 2023, tidak terdapat penyimpangan atau kecurangan proses kerja dan kegiatan operasional Bank, baik yang dilakukan oleh Dewan Komisaris, Direksi, maupun karyawan Bank.

The Bank seeks to take various precautions against the possibility of internal fraud committed by all Company personnel. This step is taken to reduce internal fraud committed by members of the Board of Commissioners and Board of Directors, permanent employees, non-permanent employees, and outsourced employees that have the potential to affect the Company's performance conditions. Throughout 2023, there were no irregularities or fraud in the Bank's work processes and operational activities, either carried out by the Board of Commissioners, Board of Directors, or Bank employees.

Penerapan Pedoman Tata Kelola Perusahaan Terbuka
Implementation of Public Company Governance Guidelines

Sebagai perusahaan terbuka, Perseroan senantiasa berpedoman pada Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka dan Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Rekomendasi tata kelola perusahaan terbuka yang diterapkan Perseroan diuraikan sebagai berikut:

As a public company, the Company is always guided by the Financial Services Authority Regulation No. 21/POJK.04/2015 on Implementation of Governance Guidelines for Public Companies and Financial Services Authority Circular No. 32/SEOJK.04/2015 on Governance Guidelines for Public Companies. The recommendations of public company governance implemented by the Company are described as follows:

No.	Aspek/Prinsip/Rekomendasi Aspects/Principles/Recommendations	Pemenuhan Fulfillment	Keterangan Description
I.	**Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-Hak Pemegang Saham** **Relationship between the Public Company and Shareholders in Guaranteeing Shareholders' Rights**		
1.	Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS). Increasing the Value of Convening General Meeting of Shareholders (GMS).		
	a. Perusahaan terbuka memiliki cara atau prosedur teknis pengumpulan suara (*voting*), baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan Pemegang Saham. The Public Company has technical voting methods or procedures, either open or close, prioritizing independence and interest of Shareholders.	Terpenuhi Complied	Perseroan sebagai perusahaan terbuka telah memiliki prosedur teknis pengumpulan suara yang mengedepankan independensi dan kepentingan Pemegang Saham. Prosedur ini tertuang dalam berita acara RUPS. The Company as a public company has technical voting procedures that prioritize Shareholders' independence and interests. This procedure is stated in the GMS minutes.
	b. Seluruh anggota Direksi dan anggota Dewan Komisaris perusahaan terbuka hadir dalam RUPS Tahunan. All members of Board of Directors and members of Board of Commissioners of the Public Company attend the Annual GMS.	Terpenuhi Complied	RUPS Tahunan 2023 telah dihadiri oleh seluruh Dewan Komisaris dan Direksi Perseroan. The 2023 Annual GMS was attended by all members of the Board of Commissioners and Board of Directors of the Company.
	c. Ringkasan risalah RUPS tersedia dalam situs web perusahaan terbuka paling sedikit selama 1 tahun. Summary of GMS Minutes is available on the Public Company's website for at least 1 year.	Terpenuhi Complied	Ringkasan risalah RUPS telah tersedia dalam situs web Perseroan (www.bankganesha.co.id) lebih dari 1 tahun. Summary of GMS minutes is available on the Company's website (www.bankganesha.co.id) for more than 1 year.
2.	Meningkatkan Kualitas Komunikasi Perusahaan terbuka dengan Pemegang Saham atau Investor. Increasing the Communication Quality between the Public Company and Shareholders or Investors.		
	a Perusahaan terbuka memiliki suatu kebijakan komunikasi dengan Pemegang Saham atau investor. The Public Company has communication policy with the Shareholders or Investors.	Terpenuhi Complied	Perseroan telah memiliki kebijakan komunikasi dengan Pemegang Saham atau investor. Kebijakan ini terdapat dalam Pedoman *Corporate Secretary*. The Company already has a communication policy with Shareholders or investors. This policy is contained in the Corporate Secretary Guidelines.
	b. Perusahaan terbuka mengungkapkan kebijakan komunikasi perusahaan terbuka dengan Pemegang Saham atau investor dalam situs web. The Public Company discloses its policy on communication with Shareholders or investors on the website.	Terpenuhi Complied	Kebijakan komunikasi telah diungkapkan dalam situs web Perseroan (www.bankganesha.co.id). The communication policy has been disclosed on the Company's website (www.bankganesha.co.id).

No.	Aspek/Prinsip/Rekomendasi Aspects/Principles/Recommendations	Pemenuhan Fulfillment	Keterangan Description
II.	**Fungsi dan Peran Dewan Komisaris** Functions and Roles of the Board of Commissioners		
3.	Memperkuat Keanggotaan dan Komposisi Dewan Komisaris. Strengthening the Board of Commissioners' Membership and Composition.		
	a. Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi perusahaan terbuka. The determination of number of Board of Commissioners' members considers the Public Company's condition.	**Terpenuhi** **Complied**	Perseroan telah memiliki jumlah anggota Dewan Komisaris sesuai dengan ketentuan dan mempertimbangkan Perseroan telah memiliki jumlah anggota Dewan Komisaris sesuai dengan ketentuan dan mempertimbangkan kebutuhan, kondisi, serta kemampuan Bank. The Company already has the number of members of the Board of Commissioners in accordance with the provisions and considers the needs, conditions, and capabilities of the Bank.
	b. Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The determination of Board of Commissioners' composition considers the range of expertise, knowledge, and experience required.	**Terpenuhi** **Complied**	Komposisi anggota Dewan Komisaris telah memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan untuk mendukung perkembangan bisnis Bank Ganesha. The composition of members of the Board of Commissioners has observed the diversity of skills, knowledge, and experience required to support Bank Ganesha's business development.
4.	Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. Increasing the Quality of Implementation of Board of Commissioners' Duties and Responsibilities.		
	a. Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has self-assessment policy to assess the Board of Commissioners' performance.	**Terpenuhi** **Complied**	Dewan Komisaris telah mempunyai Kebijakan Penilaian Sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has self-assessment Policy to assess the Board of Commissioners' performance.
	b. Kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan perusahaan terbuka. The self-assessment policy to assess the Board of Commissioners' performance is disclosed in the Public Company's Annual Report.	**Terpenuhi** **Complied**	Kebijakan penilaian sendiri Dewan Komisaris diungkapkan dalam Laporan Tahunan beserta dengan hasil penilaiannya. The Board of Commissioners' self-assessment policy is disclosed in the Annual Report along with the assessment results.
	c. Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. The Board of Commissioners has policy related to resignation of the Board of Commissioners' members if involved in financial crime.	**Terpenuhi** **Complied**	Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan yang tertuang dalam Anggaran Dasar dan Sistem dan Prosedur Pemilihan dan/atau Penggantian anggota Direksi, Dewan Komisaris, dan anggota Komite di bawah Komisaris. The Board of Commissioners has a policy regarding resignation of a member of Board of Commissioners if involved in a financial crime which is stipulated in the Articles of Association and the System and Procedure for Selection and/or Replacement of members of the Board of Directors, Board of Commissioners, and members of Committees under the Board of Commissioners.
	d. Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses nominasi anggota Direksi. The Board of Commissioners or Committee performing remuneration and nomination functions prepares the succession policy for the nomination process of the Board of Directors' members.	**Terpenuhi** **Complied**	Dewan Komisaris yang menjabat sebagai Komite Remunerasi dan Nominasi telah menyusun kebijakan suksesi dalam proses nominasi anggota Direksi yaitu Sistem dan Prosedur Pemilihan dan/atau Penggantian anggota Direksi, Dewan Komisaris, dan anggota Komite di bawah Komisaris. The Board of Commissioners who serves as the Remuneration and Nomination Committee has developed a succession policy in the process of nominating members of the Board of Directors, namely the System and Procedure for Selection and/ or Replacement of members of the Board of Directors, Board of Commissioners, and members of Committees under the Board of Commissioners.

No.	Aspek/Prinsip/Rekomendasi Aspects/Principles/Recommendations	Pemenuhan Fulfillment	Keterangan Description
III.	**Fungsi dan Peran Direksi** Functions and Roles of the Board of Directors		
5.	Memperkuat Keanggotaan dan Komposisi Direksi. Strengthening the Board of Directors' Membership and Composition.		
	a. Penentuan jumlah anggota Direksi mempertimbangkan kondisi perusahaan terbuka, serta efektivitas dalam pengambilan keputusan. The determination of number of Board of Directors' members considers the public company's condition and effectiveness in decision-making.	**Terpenuhi** **Complied**	Perseroan menentukan jumlah anggota Direksi sesuai dengan ketentuan dan mempertimbangkan kondisi perusahaan serta efektifitas dalam pengambilan keputusan. The Company determines the number of members of the Board of Directors in accordance with the provisions and considers the Company condition and effectiveness in decision making.
	b. Penentuan komposisi anggota Direksi memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The determination of Board of Directors' composition considers the range of expertise, knowledge, and experience required.	**Terpenuhi** **Complied**	Komposisi anggota Direksi telah memperhatikan keragaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan sesuai dengan kebutuhan, ukuran, dan kompleksitas usaha Bank. The composition of members of Board of Directors has considered the diversity of skills, knowledge, and experience required in accordance with the needs, size, and complexity of the Bank's business.
	c. Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. The Board of Directors' member in charge of accounting or finance has the expertise and/or knowledge in accounting.	**Terpenuhi** **Complied**	Anggota Direksi yang membawahi bidang akuntasi dan keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. Members of the Board of Directors in charge of accounting and finance have expertise and/or knowledge in accounting.
6.	Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. Increasing the Quality of Implementation of Board of Directors' Duties and Responsibilities.		
	a. Direksi mempunyai kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Direksi. The Board of Directors has self-assessment policy to assess the Board of Directors' performance.	**Terpenuhi** **Complied**	Direksi telah mempunyai Kebijakan Penilaian Sendiri untuk menilai kinerja Direksi. The Board of Directors has self-assessment Policy for assessing the Board of Directors' performance.
	b. Kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan perusahaan terbuka. The self-assessment policy to assess the Board of Directors' performance is disclosed in the Public Company's Annual Report.	**Terpenuhi** **Complied**	Kebijakan Penilaian Sendiri diungkapkan dalam Laporan Tahunan beserta dengan hasil penilaiannya. The Self-Assessment Policy is disclosed in the Annual Report along with the assessment results.
	c. Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. The Board of Directors has policy related to resignation of the Board of Directors' members if involved in financial crime.	**Terpenuhi** **Complied**	Direksi mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan yang tertuang dalam Anggaran Dasar, Sistem dan Prosedur Pemilihan dan/atau penggantian anggota Direksi, Dewan komisaris, dan anggota Komite di bawah Komisaris The Board of Directors has policy related to resignation of the Board of Commissioners' members if involved in financial crime as stated in the Articles of Association, as well as System and Procedures for Selection and/or replacement of members of the Board of Directors, Board of Commissioners, and members of Committees under the Board of Commissioners

No.	Aspek/Prinsip/Rekomendasi Aspects/Principles/Recommendations	Pemenuhan Fulfillment	Keterangan Description
IV.	**Partisipasi Pemangku Kepentingan** Stakeholders Participation		
7.	Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. Increasing the Corporate Governance Aspect through Stakeholders Participation.		
	a. Perusahaan terbuka memiliki kebijakan untuk mencegah terjadinya *insider trading*. The Public Company has a policy to prevent the occurrence of insider trading.	Terpenuhi Complied	Perseroan telah memiliki kebijakan untuk mencegah terjadinya *insider trading* melalui Kebijakan Pencegahan *Insider Trading*. The Company already has a policy to prevent insider trading through the Insider Trading Prevention Policy.
	b. Perusahaan terbuka memiliki kebijakan anti korupsi dan *anti fraud.* The Public Company has anti-corruption and anti-fraud policy.	Terpenuhi Complied	Perseroan telah memiliki kebijakan anti korupsi dan *anti fraud* dalam Kebijakan Anti Korupsi dan Pedoman Penerapan Strategi *Anti Fraud* yang mengacu pada Peraturan Otoritas Jasa Keuangan. The Company already has anti-corruption and anti-fraud policies in the Anti-Corruption Policy and Guidelines for Implementing Anti-Fraud Strategies, which refer to the Financial Services Authority Regulations.
	c. Perusahaan terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. The Public Company has a policy on selection and improvement of supplier's or vendor's capabilities.	Terpenuhi Complied	Perseroan telah memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor yang diatur dalam Pedoman tentang Pengadaan Barang dan Jasa. The Company already has a policy regarding the selection and capacity building of suppliers or vendor regulated in Guideline on Procurement of Goods and Services.
	d. Perusahaan terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. The Public Company has a policy on the fulfillment of creditor's rights.	Terpenuhi Complied	Perseroan telah memiliki kebijakan tentang pemenuhan hak-hak kreditur yang diatur dalam Pedoman tentang Perlindungan Konsumen. The Company already has a policy regarding fulfillment of creditor rights as regulated in Guideline on Consumer Protection.
	e. Perusahaan terbuka memiliki kebijakan sistem *whistleblowing*. The Public Company has a policy on whistleblowing system.	Terpenuhi Complied	Perseroan telah memiliki Kebijakan Sistem *Whistleblowing*, yang diatur dalam Pedoman tentang Penerapan Strategi *Anti Fraud*. The Company has Whistleblowing System Policy, stipulated in the Guidelines on the Implementation of Anti-Fraud Strategy.
	f. Perusahaan terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. The Public Company has a policy on provision of long-term incentive for the Board of Directors and employees.	Terpenuhi Complied	Perseroan telah memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. Kebijakan ini diatur dalam Pedoman tentang Remunerasi. The Company already has a policy of providing long-term incentives to Board of Directors and employees. This policy is regulated in Guideline on Remuneration.
V.	**Keterbukaan Informasi** Information Disclosure		
8.	Meningkatkan Pelaksanaan Keterbukaan Informasi. Increasing the Implementation of Information Disclosure.		
	a. Perusahaan terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain situs web sebagai media keterbukaan informasi. The Public Company utilizes information technology more broadly, in addition to the website, as a media for information disclosure.	Terpenuhi Complied	Perseroan telah memanfaatkan penggunaan teknologi informasi sebagai keterbukaan informasi melalui situs web dan media sosial. The Company has utilized information technology as information disclosure through its website and social media.
	b. Laporan Tahunan perusahaan terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham perusahaan terbuka paling sedikit 5%, selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham perusahaan terbuka melalui Pemegang Saham Utama dan Pengendali. The Public Company's Annual Report discloses the ultimate beneficial owner of the Public Company's share ownership of at least 5%, in addition to the disclosure of ultimate beneficial owner in the share ownership of Public Company through Main and Controlling Shareholders.	Terpenuhi Complied	Dalam laporan tahunan telah diungkapkan kepemilikan saham paling sedikit 5%. The Annual Report has disclosed share ownership of at least 5%.

Transparansi Praktik *Bad Corporate Governance*
Transparency of Bad Corporate Governance Practices

Bank menyadari bahwa praktik-praktik *bad corporate governance* akan mengganggu sistem tata kelola yang baik yang telah dibangun, sebagai bentuk transparansi Bank, segala tindakan yang bertentangan dengan aturan serta kebijakan terkait GCG ditunjukkan sebagai berikut:

The Bank realizes that bad corporate governance practices will disrupt the good governance system that has been built. As a form of Bank transparency, all actions that are contrary to the rules and policies related to GCG are shown as follows:

Keterangan	Praktik Practices	Description
Terdapat laporan atas kegiatan perusahaan yang mencemari lingkungan.	Nihil Nil	There are reports of company activities that pollute the environment.
Kelalaian dalam pemenuhan kewajiban perpajakan.	Nihil Nil	Negligence in fulfilling tax obligations.
Ketidaksesuaian penyajian laporan tahunan dan laporan keuangan dengan peraturan yang berlaku dan standar akuntansi keuangan.	Nihil Nil	Discrepancies in the presentation of annual reports and financial statements with applicable regulations and financial accounting standards.
Terdapat kasus terkait buruh dan karyawan.	Nihil Nil	There are cases related to workers and employees.
Tidak mengungkapkan segmen operasi perusahaan.	Nihil Nil	Does not disclose the company's operating segments.
Ketidaksesuaian format berkas laporan tahunan dengan regulasi.	Nihil Nil	Discrepancies in the annual report file format with regulations.



Laporan Keberlanjutan
Sustainability Report



Strategi Keberlanjutan
Sustainability Strategy



Bank Ganesha, sebagai lembaga jasa keuangan, berperan dalam mendorong pertumbuhan ekonomi melalui peningkatan portofolio produk dan jasa keuangan yang memperhatikan aspek sosial dan lingkungan hidup serta pengelolaan risiko yang terkait di dalamnya. Untuk mencapai tujuan tersebut, pengelolaan usaha berdasarkan prinsip-prinsip keuangan berkelanjutan senantiasa disempurnakan, hingga mencakup seluruh wilayah operasi dan unit bisnis.

Bank Ganesha berkomitmen untuk menerapkan praktik-praktik perbankan yang baik dengan mengacu kepada prinsip keberlanjutan. Dalam pelaksanaannya, Bank hadir sebagai mitra strategis untuk membantu pertumbuhan sektor usaha mikro, kecil, dan menengah (UMKM) sebagai kontributor utama dalam pendapatan domestik Indonesia.

Strategi keberlanjutan dilengkapi dengan target sehingga penerapannya terukur dan terarah. Strategi yang dimiliki Bank dituangkan dalam Rencana Aksi Keuangan Berkelanjutan untuk periode tahun 2021-2025. Penyusunan Rencana Aksi Keuangan Berkelanjutan difokuskan terhadap bisnis yang dapat tumbuh berkelanjutan dengan struktur bisnis yang kuat dan sehat melalui fokus pada sektor UMKM.

Bank Ganesha, as a financial service institution, plays a role in driving economic growth through increasing the portfolio of financial products and services with due observance to social and environmental aspects as well as risk management involved therein. To achieve such objectives, the business management based on sustainable finance principles is constantly being refined, so that it covers all operational areas and business units.

Bank Ganesha is committed to implementing good banking practices by referring to the sustainability principles. In practice, the Bank is present as a strategic partner to help the growth of micro, small, and medium enterprises (MSMEs) sector as the main contributor to Indonesia's domestic income.

The sustainability strategy is equipped with targets to ensure measurable and directed implementation. The Bank's strategy is outlined in the Sustainable Finance Action Plan for the 2021-2025 period. The Sustainable Finance Action Plan focuses on sustainable business with strong and sound business structure and focuses on MSME.

Rencana Aksi Keuangan Berkelanjutan

Langkah-langkah yang Bank lakukan dalam mencapai tujuan dari Rencana Aksi Keuangan Berkelanjutan yaitu:

Sustainable Finance Action Plan

The steps taken by the Bank to achieve the objectives of the Sustainable Finance Action Plan include:



01

Pembentukan tim penerapan keuangan berkelanjutan.

Formation of a sustainable finance implementation team.

02

Pelaksanaan pedoman dan standar operasional prosedur penerapan keuangan berkelanjutan.

Implementation of guidelines and standard operating procedures for implementing sustainable finance.

03

Upaya dalam organisasi internal yang mendukung penerapan keuangan berkelanjutan.

Efforts within the internal organization that support the implementation of sustainable finance.

04

Peningkatan pertumbuhan portofolio penyaluran dana kepada sektor UMKM.

Increase the growth of the distribution of funds portfolio to the MSME sector.

05

Bekerja sama dan bersinergi dengan mitra strategis untuk penerapan keuangan berkelanjutan.

Cooperate and synergize with strategic partners for the implementation of sustainable finance.

Tahapan Implementasi Rencana Aksi Keuangan Berkelanjutan

Rencana Aksi Keuangan Berkelanjutan yang telah disusun Bank Ganesha terbagi menjadi 3 tahap. Adapun program perencanaan keuangan berkelanjutan diuraikan sebagai berikut:

Stages of Implementation of the Sustainable Finance Action Plan

The Sustainable Finance Action Plan that has been prepared by Bank Ganesha is divided into 3 stages. The sustainable finance planning program is described as follows:

2020 **Tahap Penyesuaian dan Implementasi Awal** **Initial Adjustment and Implementation Stage**	• Tim penerapan keuangan berkelanjutan; • Pelaksanaan edukasi internal; • Pelaksanaan pedoman dan standar operasional prosedur penerapan keuangan berkelanjutan; • Pelaksanaan kegiatan di internal yang mendukung penerapan keuangan berkelanjutan; • Implementasi dan alokasi dana tanggung jawab sosial dan perusahaan dan lingkungan hidup; dan • Kerja sama dengan mitra strategis untuk penerapan keuangan berkelanjutan. • Sustainable finance implementation team; • Implementation of internal education; • Implementation of guidelines and standard operating procedures for implementing sustainable finance; • Implementation of internal activities that support the implementation of sustainable finance; • Implementation and allocation of social and environmental responsibility funds; and • Collaboration with strategic partners for the implementation of sustainable finance.

2021-2022 **Tahap Implementasi Lanjutan** **Advanced Implementation Stage**	• Pengembangan kompetensi sumber daya manusia yang mengelola fungsi keuangan berkelanjutan; • Pengembangan sistem informasi teknologi keuangan berkelanjutan; • Pelaksanaan inklusi dan edukasi eksternal; • Pembiayaan atau penyaluran kredit kepada UMKM; dan • Pembiayaan kredit yang mendukung kegiatan usaha berkelanjutan. • Development of human resource competencies that manage the sustainable finance function; • Development of a sustainable finance technology information system; • Implementation of inclusion and external education; • Financing or lending to MSMEs; and • Credit financing that supports sustainable business activities.
2023-2024 **Tahap Implementasi Akhir dan Berkelanjutan** **Final and Sustainable Implementation Stage**	• Pengembangan kompetensi sumber daya manusia lanjutan; • Pelaksanaan inklusi dan edukasi eksternal terkait produk dan/atau jasa keuangan berkelanjutan; • Penyusunan sistem pengawasan dan pelaporan penerapan keuangan berkelanjutan; dan • Penerapan keuangan berkelanjutan yang dapat mendukung pertumbuhan UMKM secara berkesinambungan. • Advanced human resource competency development; • Implementation of external inclusion and education regarding sustainable finance products and/or services; • Compilation of a monitoring and reporting system for the implementation of sustainable finance; and • The application of sustainable finance that can support the growth of MSMEs on an ongoing basis.

Implementasi Rencana Aksi Keuangan Berkelanjutan

Pada tahun 2023, Bank Ganesha berfokus pada implementasi lanjutan keuangan berkelanjutan. Dalam hal ini, Bank telah menetapkan target kegiatan prioritas, indikator keberhasilan, serta realisasi dari hal tersebut yang diuraikan sebagai berikut:

Implementation of the Sustainable Finance Action Plan

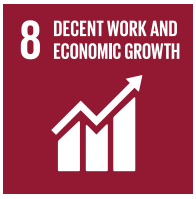
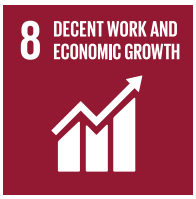
In 2023, Bank Ganesha focused on advanced implementation of sustainable finance. In this matter, the Bank set priority activity targets, indicators of success, and the realization of which described as follows:

Target Kegiatan Prioritas Priority Activity Targets	Indikator Keberhasilan Indicator of Success	Realisasi Tahun 2023 Realization in 2023
Pengembangan kompetensi sumber daya manusia yang mengelola fungsi keuangan berkelanjutan dengan mengadopsi perkembangan teknologi digital. Development of human resource competencies that manage the sustainable finance function by adopting digital technology developments.	• Peningkatan kompetensi dan pelatihan kepada tim penerapan keuangan berkelanjutan dengan mengadopsi perkembangan teknologi digital; dan • Pelatihan kepada bagian/unit lain. • Increasing competency and training for the sustainable finance implementation team by adopting digital technology developments; and • Training for other departments/units.	Mengikuti berbagai sosialisasi, webinar, *workshop*, dan/atau pelatihan yang berhubungan dengan penerapan keuangan berkelanjutan, yang diadakan oleh pihak eksternal maupun regulator. Participating in various disseminations, webinars, workshops, and/or training related to sustainable finance implementation, held by external parties and regulators.
Pelaksanaan inklusi dan edukasi eksternal terkait produk dan/atau jasa keuangan berkelanjutan yang dilakukan melalui media sosial dan situs web. Implementation of external inclusion and education related to sustainable finance products and/or services through social media and websites on an ongoing basis.	• Pembuatan media (brosur, *flyer*, dan iklan di situs web dan media sosial) untuk sarana inklusi dan edukasi; dan • Pelaksanaan *talk show* tentang literasi digital, *financial planning*, dan UMKM. • Media production (brochures, flyers, and advertisements on websites and social media) for inclusion and education; and • Carrying out talk show about digital literacy, financial planning, and MSMEs.	Melakukan sosialisasi dan kampanye yang berhubungan dengan penghematan energi, kelestarian lingkungan, dan/atau penerapan keuangan berkelanjutan lainnya melalui media situs web dan sosial media Bank. Carrying out dissemination and campaigns related to energy savings, environmental sustainability, and/or other sustainable finance applications through the Bank's website and social media.
Peningkatan pembiayaan atau penyaluran kredit ke sektor UMKM melalui kerja sama dengan perusahaan teknologi finansial. Increasing financing or lending to the MSME sector through collaboration with financial technology companies.	• Penambahan kerja sama perusahaan teknologi finansial untuk penyaluran kredit UMKM; dan • Peningkatan penyaluran kredit kepada sektor UMKM. • Additional cooperation with financial technology companies for MSME loan distribution; and • Increasing lending to MSME sector.	Melakukan penambahan kerja sama dengan mitra perusahaan teknologi finansial untuk penyaluran kredit *channeling* dan *joint finance*. Carrying out additional cooperation with financial technology company partners for lending and joint finance.

Dukungan terhadap SDGs
Support for SDGs

Komitmen Bank Ganesha untuk menerapkan rencana aksi keuangan berkelanjutan juga ditujukan untuk dapat memberikan kontribusi pada pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals*/SDGs) di Indonesia. Keterkaitan antara rencana dan strategi yang Bank terapkan dengan target SDGs pemerintah ditunjukkan sebagai berikut:

Bank Ganesha's commitment to implementing sustainable finance action plan is also aimed at contributing to the achievement of Sustainable Development Goals (SDGs) in Indonesia. The relationship between plans and strategies implemented by the Bank and the government's SDGs targets is shown as follows:

Target SDGs SDGs Target	Strategi Bank Ganesha Bank Ganesha Strategy	Target yang Diharapkan Expected Targets
Aspek Ekonomi **Economic Aspects**		
	Meningkatkan keunggulan bisnis yang berpengaruh positif terhadap kestabilan kegiatan operasional dan distribusi nilai manfaat bagi pemangku kepentingan dengan menghasilkan produk dan layanan inovatif. Improving business excellence that has a positive effect on the stability of operational activities and the distribution of value benefits for stakeholders by producing innovative products and services.	• Meningkatkan pendapatan dan distribusi nilai manfaat bagi pemangku kepentingan; • Memperluas pangsa pasar; dan • Meningkatkan kualitas produk dan layanan yang dapat memberikan pengaruh positif bagi nasabah. • Increasing revenue and distribution of value benefits for stakeholders. • Expanding market share. and • Improving the quality of products and services that can have a positive impact on customers.
Aspek Sosial **Social Aspects**		
	Menciptakan lingkungan kerja yang layak dan aman serta memenuhi hak-hak karyawan. Creating a decent and safe work environment and fulfilling employee rights.	• Meningkatkan peserta pelatihan serta program pengembangan kompetensi karyawan; • Mencapai nihil kecelakaan fatal *(zero fatalities)* dan nihil kehilangan hari kerja *(zero lost time injury)*; dan • Menjaga remunerasi karyawan di atas tingkat Upah Minimum Regional (UMR). • Increasing training participants and employee competency development programs; • Achieving zero fatal accidents (zero fatalities) and zero lost workdays (zero lost time injury); and • Maintaining employee remuneration above the Regional Minimum Wage (UMR) level.
Aspek Lingkungan Hidup **Environmental Aspects**		
 	Meningkatkan efektivitas pengelolaan lingkungan hidup. Improving the effectiveness of environmental management.	• Meningkatkan efisiensi energi; • Mengurangi jumlah pemakaian kertas dan air; • Meningkatkan daur ulang sampah dari limbah yang dihasilkan; dan • Meningkatkan gaya hidup yang lebih ramah lingkungan. • Increasing energy efficiency; • Reducing the amount of paper and water usage; • Increasing waste recycling of waste generated; and • Promoting a more environmentally friendly lifestyle.

Ikhtisar Keberlanjutan
Sustainability Highlights

Kinerja Ekonomi
Economic Performance

Uraian	Satuan Unit	2023	2022	2021*	Description
Kinerja Operasional					**Operational Performance**
Jumlah Rekening Produk Simpanan	unit rekening account unit	35.380	35.629	36.363	Number of Deposit Product Accounts
Jumlah Dana Produk Simpanan	jutaan Rupiah million Rupiah	5.992.039	5.622.951	6.317.788	Amount of Deposit Product Funds
Jumlah Pinjaman yang Diberikan	jutaan Rupiah million Rupiah	4.335.772	2.912.793	2.527.795	Amount of Loans Granted
Kinerja Keuangan					**Financial Performance**
Pendapatan Bunga	jutaan Rupiah million Rupiah	592.752	433.413	317.228	Interest Income
Laba Bersih Tahun Berjalan	jutaan Rupiah million Rupiah	103.965	46.043	10.866	Net Income for the Year
Produk Ramah Lingkungan					**Environmentally Friendly Products**
Kredit kepada Sektor Hijau atau Kriteria Kegiatan Usaha Berwawasan Lingkungan	jutaan Rupiah million Rupiah	671.731	502.384	123.960	Credit to the Green Sector or Criteria for Environmentally Friendly Business Activities
Persentase Total Kredit/Pembiayaan kepada Sektor Hijau atau Kriteria Kegiatan Usaha Berwawasan Lingkungan terhadap Total Kredit/Pembiayaan Bank	%	15,49	17,25	4,90	Percentage of Total Credit/Financing to the Green Sector or Criteria for Environmentally Friendly Business Activities to Total Bank Credit/Financing
Pelibatan Pihak Lokal					**Local Party Engagement**
Bank telah bekerja sama dengan lebih dari 40 perusahaan untuk menjangkau pasar yang lebih luas dan menjangkau nasabah dari sektor UMKM. The Bank has collaborated with more than 40 companies to reach a wider market and reach customers from the MSME sector.					

* Setelah reklasifikasi / After reclassification

Kinerja Sosial
Social Performance

Uraian	Satuan Unit	2023	2022	2021	Description
Pengelolaan Tenaga Kerja					**Manpower Management**
Jumlah Karyawan	orang people	319	302	290	Total Employees
Karyawan Wanita	orang people	116	111	112	Female Employee
Biaya Pengembangan Kompetensi	jutaan Rupiah million Rupiah	3.337	1.583	672	Competency Development Costs
Pengembangan dan Pemberdayaan Masyarakat					**Community Development and Empowerment**
Jenis Kegiatan	program	4	9	12	Type of Activity
Biaya Kegiatan	jutaan Rupiah million Rupiah	55	101	83	Activity Costs
Kepuasan Nasabah					**Customer Satisfaction**
Indeks Kepuasan Nasabah	angka number	+7,9	+9,8	+9,6	Customer Satisfaction Index



Kinerja Lingkungan Hidup

Environmental Performance

Uraian Description	Satuan Unit	2023	2022	2021	Description
Penggunaan Energi	kWh	740.323	688.737	732.271	Energy Usage
Penggunaan Air	m^3	9.827	9.089	8.085	Water Usage
Emisi yang Dihasilkan	TonCO_2eq	718,04	677,20	704,75	Generated Emissions

Upaya Mengurangi Limbah
Efforts to Reduce Waste

Sebagai perusahaan yang berkomitmen pada kelestarian lingkungan, Bank Ganesha berupaya maksimal dalam mengurangi produksi limbah dengan menerapkan prinsip 3R, yaitu *reduce*, *reuse*, dan *recycle*.
As a company committed to environmental sustainability, Bank Ganesha makes utmost efforts to reduce waste production by implementing the 3R principles, namely reduce, reuse, and recycle.

Pelestarian Keanekaragaman Hayati
Biodiversity Preservation

Bank mendukung program ruang terbuka hijau di lingkungan operasional dengan menempatkan pot tanaman di sekitar kantor yang bekerja sama dengan pengelola gedung.
The Bank supports green open space program in the operational environment by placing plant pots around the offices in cooperation with the building managers.

Tata Kelola Keberlanjutan
Sustainability Governance

Visi dan Misi Keberlanjutan

Visi
Menjadi Bank yang terpercaya.

Misi
Menjalankan usaha perbankan yang sehat dengan menyediakan produk yang handal dan inovatif melalui pelayanan prima.

Sustainability Vision and Mission

Vision
Becoming the Most Trusted Bank.

Mission
Running a healthy bankingbusiness by providing reliable and innovative products through excellent service.

Penanggung Jawab Penerapan Keuangan Berkelanjutan

Bank Ganesha telah memiliki penanggung jawab penerapan keberlanjutan dengan tugas dan tanggung jawab yang diuraikan sebagai berikut:

Person in Charge of Implementing Sustainable Finance

Bank Ganesha has a person in charge of implementing sustainability with the duties and responsibilities outlined as follows:

Divisi Division	Peran Role	Tugas dan Tanggung Jawab Duties and Responsibilities
Sekretaris Perusahaan Corporate Secretary	Koordinator sekaligus Perencana Teknis Coordinator and Technical Planner	Mengoordinir dan mengawasi keseluruhan pelaksanaan penerapan keuangan berkelanjutan, serta melaporkan hasil penerapan keuangan berkelanjutan kepada Direksi. Coordinate and supervise the overall sustainable finance implementation, and report the results of implementing sustainable finance to the Board of Directors.
• Satuan Kerja Manajemen Risiko & Sistem Prosedur; • Satuan Kerja Kepatuhan & APU PPT; dan • Satuan Kerja Audit Intern. • Risk Management & System Procedure Division; • Compliance & AML CFT Division; and • Internal Audit Division.	Pengawas Supervisor	Melakukan pengawasan terhadap keseluruhan penerapan keuangan berkelanjutan dan jika ditemukan penyimpangan segera mengambil tindakan sesuai ketentuan yang berlaku. Supervise the overall sustainable finance implementation and if irregularities are found, immediately take action in accordance with the applicable provisions.
Finance Accounting & Management Information System Finance Accounting & Management Information System	Perencana Teknis Technical Planner	• Menyusun kerangka dan rencana kerja penerapan keuangan berkelanjutan; • Membuat rincian biaya pekerjaan yang dicantumkan dalam rencana anggaran; • Melakukan koordinasi dengan Tim Pelaksana untuk memastikan kegiatan penerapan keuangan berkelanjutan sesuai rencana; dan • Membuat pelaporan rencana aksi keuangan berkelanjutan dan laporan keberlanjutan. • Develop a framework and work plan for implementing sustainable finance; • Make details of work costs included in the budget plan; • Coordinate with the Implementation Team to ensure the implementation of sustainable finance activities according to plan; and • Prepare reports on sustainable finance action plans and sustainability reports.
Analisis Bisnis, Konsumer, dan Operasional Business, Consumer, and Operational Analysis	Pelaksana yang Berhubungan dengan Eksternal Executors Related to External	• Mendukung dan memfasilitasi pelaksanaan penerapan keuangan berkelanjutan; • Melaksanakan penerapan keuangan berkelanjutan sesuai dengan tugas, peranan, serta fungsinya masing-masing; dan • Mempersiapkan standar yang berkaitan dengan survei dan pemetaan. • Support and facilitate sustainable finance implementation; • Implement sustainable finance in accordance with the respective duties, roles, and functions; and • Prepare standards related to surveying and mapping.

Pengembangan Kompetensi terkait Keuangan Berkelanjutan

Pada tahun 2023, Bank Ganesha mendukung pengembangan kompetensi terkait aspek keberlanjutan. Informasi mengenai penanggung jawab penerapan keuangan keberlanjutan yang telah mengikuti program pengembangan kompetensi terkait aspek keberlanjutan sebagai berikut:

Competency Development related to Sustainable Finance

In 2023, Bank Ganesha supported competency development related to sustainability aspects. Information regarding the competency development programs related to sustainability aspects, which were attended by the person in charge of implementing sustainable finance, is as follows:

Materi Material	Penyelenggara Organizer	Waktu Time	Tempat Place
Seminar IDX-GRI: The Future of Sustainability Reporting	Bursa Efek Indonesia Indonesia Stock Exchange	Juni June	*Online* Zoom
OJK International Research Forum: The Role of Financial Sector to Support Carbon Reduction & EV Development	Otoritas Jasa Keuangan Financial Services Authority	September September	*Online* Zoom
Sharing Knowledge Sustainability	Perhimpunan Bank Nasional National Bank Association	November November	*Online* Zoom

Penilaian Risiko atas Penerapan Keuangan Berkelanjutan

Sepanjang tahun 2023, Bank Ganesha telah melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap risiko keberlanjutan yang relevan dengan aktivitas usaha Bank Ganesha yang dikelompokkan sebagai berikut:

Risk Assessment of the Implementation of Sustainable Finance

Throughout 2023, Bank Ganesha identified, measured, monitored, and controlled sustainability risks relevant to Bank Ganesha's business activities which were grouped as follows:

Jenis Risiko Type of Risk	Indikasi Indication	Mitigasi Risiko Risk Mitigation
Kegagalan penerapan prinsip keuangan berkelanjutan di internal Bank Failure to apply sustainable finance principles within the Bank	Rendahnya pemahaman terkait keuangan berkelanjutan yang dimiliki oleh karyawan dan (calon) debitur Bank. Low understanding regarding sustainable finance owned by Bank employees and (prospective) debtors.	Mengikutsertakan karyawan dalam kegiatan pelatihan terkait keuangan berkelanjutan, baik yang diselenggarakan oleh internal maupun eksternal Bank. Participate employees in training activities related to sustainable finance both internally and externally held by the Bank.
Pembiayaan terhadap kegiatan usaha yang tidak bertanggung jawab Financing of irresponsible business activities	Pembiayaan terhadap kegiatan usaha yang tidak bertanggung jawab dapat merusak reputasi Bank dan keberlanjutan ekosistem lingkungan hidup. Financing irresponsible business activities can damage the reputation of the Bank and the sustainability of the environmental ecosystem.	• Menetapkan syarat minimum terhadap penyaluran kredit pada kegiatan usaha yang terkait langsung dengan lingkungan hidup, seperti kelengkapan dokumen Analisis Dampak Lingkungan serta Sertifikasi Pengelolaan Lingkungan; dan • Tidak memberikan pembiayaan kredit untuk bisnis yang merusak lingkungan hidup. • Establish minimum requirements for lending to business activities that are directly related to the environment, such as the completeness of the Environmental Impact Analysis and Environmental Management Certification documents; and • Do not provide credit financing for businesses that damage the environment.

Membangun Budaya Keberlanjutan

Bank Ganesha berupaya untuk menanamkan prinsip keberlanjutan dalam setiap aktivitas bisnis yang dijalankan. Komitmen tersebut dibuktikan dengan kontribusi Bank dalam pelaksanaan program tanggung jawab sosial perusahaan dan lingkungan hidup. Dalam pelaksanaan program tersebut, Bank telah menjalankan berbagai inisiatif untuk membangun budaya keberlanjutan di internal Bank, yaitu:

1. Membentuk Tim Penerapan Keuangan Berkelanjutan;
2. Merumuskan kebijakan kredit yang mempertimbangkan faktor lingkungan hidup dan tata kelola;
3. Mengintegrasikan prinsip keberlanjutan dalam kebijakan dan standar operasional prosedur;
4. Menyediakan pelatihan untuk meningkatkan kesadaran karyawan terkait keberlanjutan; dan
5. Melakukan pemetaan terhadap portofolio kredit yang memiliki dampak tinggi pada lingkungan hidup.

Building a Sustainability Culture

Bank Ganesha strives to embed sustainability principles in each of its business activity. This commitment is proven by the Bank's contribution in implementing corporate social and environmental responsibility programs. In implementing such program, the Bank has carried out various initiatives to build a sustainability culture within the Bank, which are:

1. Establishing a Sustainable Finance Implementation Team;
2. Formulating loan policies by considering environmental and governance factors;
3. Integrating sustainability principles into policies and standard operating procedures;
4. Providing training to increase employee awareness on sustainability; and
5. Mapping out loan portfolios that have a high impact on the environment.

Hubungan dengan Pemangku Kepentingan

Bank Ganesha memiliki pemangku kepentingan yang merupakan individu atau kelompok yang memberi atau mendapat pengaruh dari kegiatan usaha yang dijalankan. Bank meyakini bahwa keterlibatan pemangku kepentingan memiliki perannya tersendiri terhadap keberhasilan pengelolaan perusahaan dan penerapan strategi yang ditempuh. Pelibatan pemangku kepentingan juga dapat memberikan sudut pandang lain terhadap pengelolaan isu-isu penting yang relevan dengan kegiatan usaha.

Bank Ganesha telah mengidentifikasi berbagai kelompok pemangku kepentingan utama beserta kebutuhannya, dan merumuskan respons untuk memenuhinya, sebagaimana diuraikan berikut:

Relations with Stakeholders

Bank Ganesha's stakeholders are individuals or groups who affect or are affected by the course of business activities. The Bank believes that stakeholders involvement has its own role in the success of Company management and pursued strategy implementation. Stakeholders involvement can also provide another perspective when managing important issues relevant to the business activities.

Bank Ganesha has identified various main stakeholder groups along with their needs, and formulated responses to meet them, as outlined below:

Pemangku Kepentingan Stakeholders	Isu Penting Important Issues	Upaya Penyesuaian Bank Bank Adjustment Efforts		
		Respons terhadap Isu Penting Response to Important Issues	Metode Pelibatan Engagement Method	Frekuensi Frequency
Pemegang Saham	• Kinerja keuangan dan non-keuangan; • Keberlanjutan usaha; dan • Informasi yang jelas dan terkini terkait arah strategis Bank.	• Menyusun Rencana Bisnis Bank (RBB) dan Rencana Aksi Keuangan Berkelanjutan (RAKB); • Menjaga kinerja Bank tetap optimal dan sesuai target, dengan memperhatikan aspek ekonomi, sosial, serta lingkungan hidup; dan • Menyampaikan informasi mutakhir secara transparan.	• Pelaksanaan Rapat Umum Pemegang Saham (RUPS); • Penyampaian Laporan Tahunan dan Laporan Keberlanjutan; • Pelaksanaan paparan kinerja Bank; dan • Akses informasi dalam situs web Bank.	Setiap tahun, sesuai waktu yang ditentukan, atau sesuai kebutuhan.
Shareholder	• Financial and non-financial performance; • Business continuity; and • Clear and up-to-date information regarding the Bank's strategic direction.	• Prepare a Bank Business Plan (RBB) and a Sustainable Finance Action Plan (RAKB); • Keep the Bank's performance optimal and on target, take into account economic, social, and environmental aspects; and • Transmit the latest information in a transparent manner.	• Implementation of the General Meeting of Shareholders (GMS); • Submission of Annual Report and Sustainability Report; • Implementation of Bank performance exposure; and • Access to information on the Bank's website.	Annually, at a set time, or as needed.

Pemangku Kepentingan Stakeholders	Isu Penting Important Issues	Upaya Penyesuaian Bank Bank Adjustment Efforts		
		Respons terhadap Isu Penting Response to Important Issues	Metode Pelibatan Engagement Method	Frekuensi Frequency
Pemerintah dan Regulator	• Kepatuhan terhadap peraturan yang berlaku; dan • Pemenuhan kewajiban perpajakan.	• Memastikan pemenuhan seluruh peraturan yang berlaku bagi Bank; • Meningkatkan kualitas pelaksanaan GCG; dan • Membayar Pajak dan Penerimaan Negara Bukan (PNBP) Pajak sesuai aturan dan tepat waktu.	• Penyampaian Laporan Tahunan, Laporan Keberlanjutan, Laporan GCG, serta laporan lainnya; dan • Pembayaran dan pelaporan pajak dan PNBP.	Setiap tahun, sesuai waktu yang ditentukan, atau sesuai kebutuhan.
Government and Regulators	• Compliance with applicable regulations; and • Fulfillment of tax obligations.	• Ensure compliance with all applicable regulations for the Bank; • Improve the quality of GCG implementation; and • Pay Tax and Non-Tax State Revenue (PNBP) according to regulations and on time.	• Submission of Annual Report, Sustainability Report, GCG Report, and other reports; and • Payment and reporting of taxes and PNBP.	Annually, at a set time, or as needed.
Karyawan	• Pemenuhan hak ketenagakerjaan; • Pemenuhan aspek kesehatan dan keselamatan kerja (K3); • Pengembangan kompetensi serta karier; dan • Kepuasan kerja.	• Memenuhi kontrak kerja dan perjanjian kerja bersama; • Memastikan kecukupan sarana dan prasarana K3; • Melaksanakan pengembangan kompetensi, penilaian kinerja, dan pengembangan karier; • Menyampaikan kebijakan terbaru Bank kepada seluruh karyawan; dan • Menyelenggarakan program beasiswa untuk anak karyawan.	• Penyediaan sistem pelaporan pelanggaran untuk melaporkan pelanggaran praktik ketenagakerjaan di lingkungan Bank; • Penyusunan perjanjian kerja bersama; • Pelaksanaan berbagai kegiatan pendidikan dan pelatihan, serta promosi atau mutasi; dan • Pelaksanaan survei kepuasan karyawan.	Sepanjang tahun atau sesuai rencana pelaksanaan program.
Employee	• Fulfillment of labor rights; • Fulfillment of occupational health and safety (OHS) aspects; • Competency and career development; and • Job satisfaction.	• Comply with work contracts and joint work agreements; • Ensure the adequacy of OHS facilities and infrastructure; • Carry out competency development, performance appraisal, and career development; • Convey the latest Bank policies to all employees; and • Organize scholarship programs for employees' children.	• Provision of a whistleblowing system to report violations of labor practices within the Bank; • Drafting of joint work agreements; • Implementation of various education and training activities, as well as promotions or transfers; and • Implementation of employee satisfaction surveys.	Throughout the year or according to the program implementation plan.
Mitra Usaha	• Pemenuhan kontrak kerja; dan • Kepuasan kerja sama.	• Melakukan kerja sama yang adil dan transparan sesuai dengan peraturan serta kontrak kerja yang berlaku; dan • Membangun hubungan kerja yang harmonis dengan mitra kerja.	• Perumusan dan pemenuhan kontrak kerja sama; • Seleksi; dan • Pelaksanaan pertemuan berkala.	Sepanjang tahun atau sesuai kebutuhan.
Business Partner	• Fulfillment of work contracts; and • Cooperation satisfaction.	• Carry out fair and transparent cooperation in accordance with applicable regulations and work contracts; and • Build a harmonious working relationship with work partners.	• Formulation and fulfillment of cooperation contracts; • Selection; and • Conducting periodic meetings.	All year round or as needed.
Nasabah	• Produk dan layanan perbankan yang andal dan kompetitif; • Keamanan transaksi perbankan; • Informasi yang jelas serta transparan; dan • Penghargaan bagi nasabah.	• Mengembangkan produk dan layanan Bank; • Menyediakan informasi yang lengkap dan akurat pada situs web; • Meningkatkan keandalan teknologi informasi; dan • Mengadakan program berhadiah bagi nasabah.	• Penyediaan layanan *call center*; dan • Pelaksanaan survei kepuasan nasabah.	Sepanjang tahun atau sesuai kebutuhan.
Customer	• Reliable and competitive banking products and services; • Banking transaction security; • Clear and transparent information; and • Awards for customers.	• Develop Bank products and services; • Provide complete and accurate information on the website; • Increase the reliability of information technology; and • Organize reward programs for customers.	• Provision of call center service; and • Implementation of customer satisfaction surveys.	All year round or as needed.

Pemangku Kepentingan Stakeholders	Isu Penting Important Issues	Upaya Penyesuaian Bank Bank Adjustment Efforts		
		Respons terhadap Isu Penting Response to Important Issues	Metode Pelibatan Engagement Method	Frekuensi Frequency
Masyarakat	• Informasi aktivitas Bank; dan • Peningkatan kesejahteraan masyarakat.	• Menyampaikan informasi mutakhir dalam situs web Bank; • Melibatkan masyarakat dalam program kemitraan dan kesempatan kerja; • Melaksanakan program literasi serta inklusi keuangan; dan • Melaksanakan kegiatan tanggung jawab sosial.	• Pelaksanaan program kemitraan dan pengembangan masyarakat; • Pelaksanaan kegiatan literasi serta inklusi keuangan; dan • Penyediaan sistem pelaporan pelanggaran untuk menerima pengaduan masyarakat.	Sesuai rencana pelaksanaan program atau sesuai kebutuhan.
Public	• Bank activity information; and • Improvement of community welfare.	• Deliver up-to-date information on the Bank's website; • Involve the community in partnership programs and employment opportunities; • Implement financial literacy and inclusion programs; and • Carry out social responsibility activities.	• Implementation of partnership and community development programs; • Implementation of financial literacy and inclusion activities; and • Provision of a whistleblowing system to receive public complaints.	According to the program implementation plan or as needed.
Media	• Kinerja keuangan serta non-keuangan Bank; dan • Informasi terkait perkembangan Bank.	Menyediakan informasi yang relevan dan transparan.	Pelaksanaan konferensi pers.	Sesuai kebutuhan.
Media	• Bank's financial and nonfinancial performance; and • Information related to the Bank's development.	Provide relevant and transparent information.	Conducting press conferences.	According to the needs.

Permasalahan terhadap Penerapan Keuangan Berkelanjutan
Problems with the Implementation of Sustainable Finance

Berbagai upaya penerapan keuangan berkelanjutan yang dilakukan Bank Ganesha tetap terdapat permasalahan yang muncul, baik dari lingkungan internal maupun eksternal. Permasalahan dari sisi internal muncul akibat penyesuaian standar operasional prosedur keuangan berkelanjutan serta indentifikasi pembiayaan untuk usaha mikro, kecil, dan menengah (UMKM) yang termasuk kegiatan usaha berwawasan lingkungan hidup dan sosial. Untuk itu, Bank Ganesha telah menyusun kebijakan dan standar operasional prosedur keuangan berkelanjutan secara bertahap serta mendata UMKM yang teridentifikasi berwawasan lingkungan hidup. Tantangan lainnya yaitu masih terbatasnya pemahaman dan pengetahuan tentang penerapan keuangan berkelanjutan oleh pihak Bank.

Dari sisi eksternal, tantangan yang muncul adalah masih banyak UMKM yang belum tergolong dalam kegiatan usaha berwawasan sosial dan lingkungan hidup. Selain itu dengan kapasitas penyaluran kredit Bank ke sektor usaha berkelanjutan yang masih terbatas, maka Bank lebih cenderung fokus kepada penyaluran kredit kepada sektor UMKM.

Various efforts made by Bank Ganesha to implement sustainable finance face arising problems, both from the internal and external environment. Problems from the internal side arise due to adjustments to standard operating procedures for sustainable finance and identification of financing for micro, small, and medium enterprises (MSMEs), which include business activities with an environmental and social perspectives. As such, Bank Ganesha develops and continues to review policies and standard operating procedures for sustainable finance in stages and records data on MSMEs that are identified as having an environmental perspective. Another challenge is the limited understanding and knowledge regarding the implementation of sustainable finance by the Bank.

From the external side, challenges arise as there are still many MSMEs that are not yet classified as socially and environmentally sound business activities. In addition, with the Bank's lending capacity to sustainable business sector that is still limited, the Bank is more likely to focus on lending to MSME sector.

Perubahan yang Bersifat Signifikan

Sepanjang tahun 2023, Bank tidak memiliki perubahan yang bersifat signifikan, hanya terdapat penambahan komposisi manajemen untuk menunjang pertumbuhan bisnis Bank dan pemenuhan tata kelola perusahaan yang baik, di antaranya dengan bergabungnya Mahesh Ajit Renade sebagai Wakil Presiden Direktur dan Trisna Chandra sebagai Komisaris Independen. Kemudian, pada tanggal 15 Februari 2024, Mahesh Ajit Renade sebagai Wakil Presiden Direktur telah efektif mengundurkan diri dari jabatannya.

Significant Changes

Throughout 2023, the Bank did not have any significant changes, only additions to the management composition to support the Bank's business growth and fulfill good corporate governance, including the appointment of Mahesh Ajit Renade as Vice President Director and Trisna Chandra as Independent Commissioner. Then, on February 15, 2024, Mahesh Ajit Renade as Vice President Director effectively resigned from his position.

Keberlanjutan Aspek Ekonomi
Economic Aspect Sustainability

Perbandingan Target yang Sejalan dengan Keuangan Berkelanjutan pada Instrumen Keuangan

Dalam menjalankan usaha, Bank berkomitmen untuk turut mendukung kegiatan usaha berwawasan lingkungan, yang fokus pada sektor UMKM. Upaya ini dilakukan Bank karena sektor UMKM merupakan penyumbang terbesar dalam perekonomian nasional. Uraian lebih lanjut terkait realisasi kredit/pembiayaan kegiatan usaha berkelanjutan yang dijalankan Bank dalam 3 tahun terakhir sebagai berikut:

Comparison of Targets in Line with Sustainable Finance in Financial Instruments

In running its business, the Bank is committed to participating in supporting environmentally sound business activities, which focus on MSME sector. This effort was made by the Bank because MSME sector is the largest contributor to the national economy. Further description regarding the realization of credit/financing for Sustainable Business Activities carried out by the Bank in the last 3 years is as follows:

Jumlah Produk yang Memenuhi Kriteria Kegiatan Usaha Berkelanjutan
Number of Products that Meet the Criteria for Sustainable Business Activities

Uraian	2023	2022	2021*	Description
Penghimpunan Dana	-	-	-	Funding
Penyaluran Dana	671.731	502.384	123.960	Lending

* Setelah reklasifikasi / After reclassification

Jumlah Aset Produktif Kegiatan Usaha Berkelanjutan
Total Earning Assets of Sustainable Business Activities

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

Uraian	2023	2022	2021*	Description
Total Kredit/Pembiayaan Bank	4.335.772	2.912.793	2.527.795	Total Bank Credit/Financing
Total Kredit/Pembiayaan kepada Sektor Hijau atau Kriteria Kegiatan Usaha Berwawasan Lingkungan	671.731	502.384	123.960	Total Credit/Financing to the Green Sector or Criteria for Environmentally Friendly Business Activities
Total Non-Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan	3.664.041	2.410.409	2.403.835	Total Non-Credit/Financing for Non-Sustainable Business Activities
Persentase Total Kredit/Pembiayaan kepada Sektor Hijau atau Kriteria Kegiatan Usaha Berwawasan Lingkungan terhadap Total Kredit/ Pembiayaan Bank (%)	15,49	17,25	4,90	Percentage of Total Credit/Financing to the Green Sector or Criteria for Environmentally Friendly Business Activities to Total Bank Credit/ Financing (%)

* Setelah reklasifikasi / After reclassification

Jumlah dan Kualitas Kredit/Pembiayaan berdasarkan Kategori Kegiatan Usaha Berkelanjutan
Amount and Quality of Credit/Financing by Category of Sustainable Business Activities

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

Uraian	2023		2022	2021*	Description
	Target	Realisasi Realization	Realisasi Realization	Realisasi Realization	
Energi Terbarukan	-	-	-	-	Renewable Energy
Efisiensi Energi	-	-	-	-	Energy Efficiency
Pencegahan dan Pengendalian Polusi	-	-	-	-	Pollution Prevention and Control
Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan	-	41.086	-	-	Management of Biodiversity and Sustainable Land Use
Konservasi Keanekaragaman Hayati Darat dan Air	-	-	-	-	Conservation of Land and Water Biodiversity
Transportasi Ramah Lingkungan	-	150	-	-	Environmentally Friendly Transportation
Pengelolaan Air dan Limbah yang Berkelanjutan	-	-	-	-	Sustainable Water and Waste Management
Adaptasi Perubahan Iklim	-	-	-	-	Climate Change Adaptation
Produk yang dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (*Eco-Efficient*)	-	-	-	-	Products that can Reduce Resource Usage and Generate Less Pollution(Eco-Efficient)
Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang diakui secara Nasional, Regional, atau Internasional	-	-	-	-	Environmentally Friendly Buildings that Meet Standards or Certifications that are recognized Nationally, Regionally, or Internationally
Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya	-	40.291	-	-	Other Environmentally Friendly Business Activities and/or Activities
Kegiatan Usaha Mikro, Kecil, dan Menengah	750.672	590.204	502.384	123.960	Micro, Small, and Medium Enterprises Activities
Total	750.672	671.731	**502.384**	**123.960**	**Total**

* Setelah reklasifikasi / After reclassification

Keberlanjutan Aspek Sosial
Social Aspect Sustainability

Kepuasan Nasabah Merupakan Prioritas Bank Ganesha

Komitmen untuk Memberikan Layanan atas Produk dan/atau Jasa yang Setara kepada Nasabah

Bank Ganesha berkomitmen untuk menjadi salah satu perusahaan perbankan tepercaya di Indonesia yang memberikan layanan atas produk dan/atau jasa yang setara kepada nasabah. Hal ini dilakukan melalui edukasi dan penyampaian informasi secara berkala kepada nasabah melalui *call center,* situs web, media sosial, brosur, konferensi pers, serta kegiatan lainnya yang dapat diakses oleh seluruh nasabah.

Customer Satisfaction is Bank Ganesha's Priority

Commitment to Providing Equal Services to Customers on Products and/or Services

Bank Ganesha is committed to becoming one trusted banking company in Indonesia that provides equal services to customers on products and/or services. This is done through education and regular delivery of information to customers through call centers, websites, social media, brochures, press conferences, and other activities that can be accessed by all customers.

Inovasi dan Pengembangan Produk/Jasa Keuangan Berkelanjutan

Bank Ganesha terus berupaya untuk memberikan pelayanan terbaik, berbagai program inovasi dan pengembangan untuk nasabah, antara lain meningkatkan layanan perbankan berbasis teknologi (layanan digital) dengan meluncurkan layanan pembayaran secara digital menggunakan *Quick Response Code Indonesian Standard* (QRIS). Bank juga juga telah menyiapkan dan menyelesaikan pengembangan layanan transaksi tarik tunai tanpa kartu *(cardless withdrawal)* melalui *Mobile Banking* yaitu BANGGA yang saat ini sudah dapat digunakan oleh nasabah.

Selain itu, untuk meningkatkan kualitas pelayanan, Bank telah menyediakan layanan *digital banking*, seperti Aplikasi *Mobile Banking* Bank Ganesha (BANGGA), *Online Banking (G-online)*, *G-corporate,* dan *G-money.*

Produk/Jasa yang Sudah Dievaluasi Keamanannya bagi Nasabah

Guna menjaga kualitas produk dan layanan dalam perspektif keberlanjutan, Bank Ganesha mengevaluasi dampak positif dan negatif dari produk dan/atau jasa sebelum diluncurkan. Salah satu tujuan evaluasi dampak produk adalah untuk memitigasi risiko yang timbul, seperti risiko kejahatan keuangan, risiko keamanan siber, serta risiko yang terkait dengan aspek sosial dan lingkungan hidup.

Selain itu, rencana peluncuran produk baru atau pengembangan lanjutan dari produk dan/atau layanan yang sudah ada disampaikan secara komprehensif kepada Bank Indonesia dalam rencana bisnis perusahaan. Bank memastikan bahwa produk dan/atau layanan yang diberikan telah sesuai dengan peraturan yang berlaku, sebagaimana telah dievaluasi secara berkala oleh pihak internal Bank Ganesha. Apabila pada tahapan pengujian internal ditemukan adanya kekurangan atau potensi terjadinya risiko yang dapat merugikan nasabah, maka Bank Ganesha dan unit kerja terkait akan terus menyempurnakan produk dan/atau layanan tersebut hingga benar-benar terjamin keamanannya dan dapat dipertanggungjawabkan penggunaannya.

Dampak Produk dan/atau Jasa

Bank Ganesha secara aktif menyosialisasikan keunggulan produk-produk yang dimiliki serta memberikan edukasi kepada nasabah dan masyarakat mengenai pentingnya mengelola keuangan sejak dini. Hal ini dilakukan sebagai bentuk dukungan terhadap program pemerintah untuk meningkatkan kualitas literasi keuangan di Indonesia yang masih cukup rendah. Bank Ganesha meyakini seluruh produk yang dikelola dapat memberikan manfaat ekonomi yang optimal dan berkelanjutan, secara khusus bagi para nasabah dan secara umum bagi pembangunan ekonomi Indonesia.

Innovation and Development of Sustainable Finance Products/Services

Bank Ganesha strives to provide the best service, various innovation and development programs for customers, including improving technology-based banking services (digital services) by launching digital payment services using the Quick Response Code Indonesian Standard (QRIS). The Bank has also prepared and completed the development of cardless withdrawal transaction services through Mobile Banking, BANGGA, which is currently available for customers to use.

Furthermore, to improve service quality, the Bank has provided digital banking services, such as Bank Ganesha Mobile Banking Application (BANGGA), Online Banking (G-online), G-corporate, and G-money.

Products/Services that Have been Evaluated for Safety for Customers

To maintain the quality of products and services from a sustainability perspective, Bank Ganesha evaluates the positive and negative impacts of products and/or services prior to the launch. One of the objectives of product impact evaluation is to mitigate risks that arise, such as financial crime risks, cyber security risks, and risks related to social and environmental aspects.

Furthermore, plans to launch new products or further development of existing products and/or services are conveyed comprehensively to Bank Indonesia in the Company's business plan. The Bank ensures that the provided products and/or services are in accordance with the applicable regulations, as periodically evaluated by Bank Ganesha internal parties. If there are deficiencies or potential risks that could harm customers at the internal testing stage, Bank Ganesha and related work units will continue to refine the product and/or service until its safety is truly guaranteed and its use is accountable.

Impact of Products and/or Services

Bank Ganesha actively disseminates its products' advantages and provides education to customers and community regarding the importance of managing finances since an early age. This is done as a form of support for government programs to improve the quality of financial literacy in Indonesia, which is still quite low. Bank Ganesha believes that all products managed can provide optimal and sustainable economic benefits, specifically for customers and generally for Indonesia's economic development.

Produk dan/atau Jasa yang Ditarik Kembali

Untuk memastikan keamanan dan terus didapatkannya kepercayaan nasabah, Bank Ganesha telah melakukan penarikan atas produk dan/atau jasa dari peredaran. Dalam 3 tahun terakhir, produk dan/atau jasa Perseroan tidak ada yang ditarik kembali dari peredaran.

Recall Products and/or Services

To ensure security and continue to gain customer trust, Bank Ganesha has withdrawn products and/or services from circulation. In the last 3 years, none of the Company's products and/or services were withdrawn from circulation.

Kerahasiaan Data Nasabah

Perkembangan teknologi informasi dan digitalisasi yang pesat menggeser preferensi nasabah Bank Ganesha ke aplikasi perbankan digital. Namun, hal ini juga memunculkan risiko penyalahgunaan data dan *cybercrime* yang semakin meningkat. Bank Ganesha bertekad untuk memberikan pelayanan unggul dan perlindungan kepada nasabah sesuai dengan Peraturan Otoritas Jasa Keuangan No. 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan, serta Undang-Undang No. 10 Tahun 1998 tentang Perbankan.

Confidentiality of Customer Data

The rapid development of information technology and digitalization is shifting Bank Ganesha customers' preferences to digital banking applications. Such matter also raises the increasing risk of data misuse and cybercrime. Bank Ganesha is determined to provide excellent service and customer protection in accordance with Financial Services Authority Regulation No. 1/POJK.07/2013 on Consumer Protection in the Financial Services Sector, and Law No. 10 of 1998 on Banking.

Upaya Bank Ganesha untuk menjaga keamanan informasi nasabah dan meningkatkan keamanan siber dilakukan melalui:

1. Pemberian edukasi terus menerus kepada nasabah/ mitra perbankan, dan karyawan bank untuk menjaga keamanan data-data kredensial, seperti *password*, PIN, serta nama ibu kandung; dan
2. Pemberian sosialisasi bahwa pihak Bank Ganesha tidak pernah meminta nasabah data-data kredensial, seperti *password*, PIN, dan kode OTP token.

Bank Ganesha's efforts to maintain customer information security and improve cyber security are carried out through:

1. Providing continuous education to banking customers/ partners, and Bank employees to maintain the security of credential data, such as passwords, PINs, and birth mother's name; and
2. Providing dissemination that Bank Ganesha never asks customers for credential data, such as passwords, PINs, and token OTP codes.

Survei Kepuasan Nasabah

Salah satu upaya untuk meningkatkan kualitas produk dan layanan yaitu dengan melakukan survei kepuasan nasabah. Survei juga menjadi media bagi nasabah untuk memberikan masukan dan umpan balik. Pelaksanaan survei tersebut menjadi tanggung jawab *Service Quality Management* dan *Call Center* serta metode yang digunakan dalam survei yaitu melalui telepon. Survei kepuasan terdiri dari beberapa kategori, yaitu kantor cabang, mesin ATM, *call center, mobile banking,* dan produk. Berikut hasil survei kepuasan nasabah Bank Ganesha dalam 3 tahun terakhir:

Customer Satisfaction Survey

One effort to improve the quality of products and services is by conducting customer satisfaction survey. Survey also becomes a medium for customers to provide input and feedback. The survey implementation is the responsibility of Service Quality Management and Call Center, and the method used in survey is by telephone. The satisfaction survey consists of several categories, which are branch offices, ATM machines, call centers, mobile banking, and products. Bank Ganesha's customer satisfaction survey results in the last 3 years are as follows:

Indikator	2023	2022	2021	Indicator
Detractors (%)	20,8	19,8	20,1	Detractors (%)
Neutrals (%)	50,5	50,6	50,3	Neutrals (%)
Promoters (%)	28,7	29,6	29,6	Promoters (%)
***Net Promoter Score* (angka)**	**+7,9**	**+9,8**	**+9,6**	**Net Promoter Score (number)**

Sarana Pengaduan Nasabah

Bank Ganesha telah menyediakan sarana pengaduan bagi nasabah yang ingin menyampaikan keluhan maupun pengaduan mengenai produk dan pelayanan Bank.

Customer Complaint Channel

Bank Ganesha has provided a complaint facility for customers who wish to submit grievances or complaints regarding the Bank's products and services.

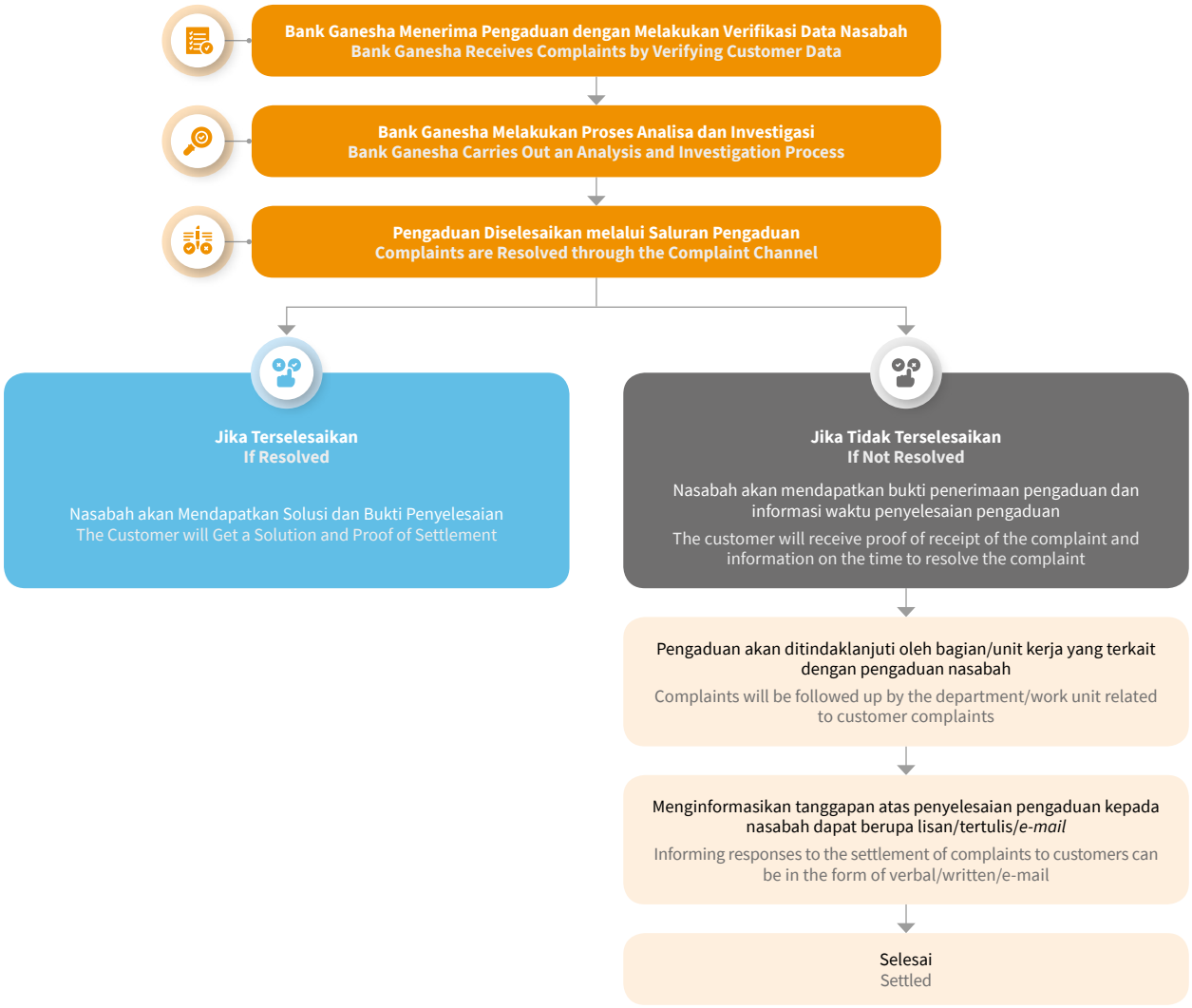
Setiap laporan yang disampaikan kepada Bank akan diproses sesuai dengan ketentuan yang berlaku dan dijadikan evaluasi ke depannya. Penyampaian keluhan terkait kualitas produk dan pelayanan Bank Ganesha dapat dilakukan melalui:

Each report submitted to the Bank will be processed in accordance with applicable regulations and used as an evaluation in the future. Submission of complaints related to the quality of products and services of Bank Ganesha can be done through:

Call Ganesha	1500 169	1500 169
E-mail	customercare@bankganesha.co.id	customercare@bankganesha.co.id
Contact Center	www.bankganesha.co.id/message	www.bankganesha.co.id/message
G-livechat	• Layanan Internet atau *Mobile Banking* BANGGA • Situs Web Bank www.bankganesha.co.id/livechat	• Internet Service or Mobile Banking BANGGA • Bank Website www.bankganesha.co.id/livechat
Kunjungan Langsung Direct Visit	Kantor Cabang dan Kantor Cabang Pembantu	Branch Offices and Sub-Branch Offices
G-online Message	Layanan Internet atau *Mobile Banking* BANGGA	Internet service or Mobile Banking BANGGA

Setiap keluhan yang diterima akan direspons secara cepat dan tepat dengan menggunakan mekanisme sebagai berikut:

Each complaint received will be responded quickly and precisely with the following mechanism:



Berikut informasi mengenai pengaduan nasabah yang diterima Bank dalam 3 tahun terakhir:

The following is information on customer complaints received by the Bank in the last 3 years:

Uraian	2023			2022		2021		Description
	Jumlah Keluhan Number of Complaints	Selesai Settled	Sedang Ditindak-lanjuti On Follow Up	Jumlah Keluhan Number of Complaints	Selesai Settled	Jumlah Keluhan Number of Complaints	Selesai Settled	
Kartu ATM/Debit/Mesin ATM	2.043	2.043	-	1.597	1.597	1.543	1.543	ATM/Debit Card/ATM Machine
Electronic Banking	761	761	-	747	747	591	591	Electronic Banking
Kredit Tanpa Agunan	352	352	-	270	270	291	291	Unsecured Loans
Tabungan	7	7	-	12	12	18	18	Savings
Kredit/Pembiayaan Pemilikan Rumah/ Apartemen	71	71	-	13	13	11	11	Home/Apartment Ownership Credit/ Financing
Pembiayaan Modal Kerja	0	0	-	-	-	-	-	Working Capital Financing
Standing Instruction	1	1	-	-	-	1	1	Standing Instruction
Kliring (Transfer)/ *Remittance*	2	2	-	5	5	1	1	Clearing (Transfer)/ Remittance
Total	3.237	3.237	-	**2.644**	**2.644**	**2.456**	**2.456**	**Total**

Ketenagakerjaan

Kesetaraan Kesempatan Bekerja

Bank Ganesha melakukan rekrutmen tanpa adanya diskriminasi suku, gender, agama, dan status sosial. Proses rekrutmen berlangsung secara objektif dengan mengakomodasi penerimaan karyawan berdasarkan kompetensi dan kapasitas yang dimiliki, sesuai kebutuhan keorganisasian serta dinamika usaha yang dihadapi. Pada tahun 2023, Bank Ganesha telah melakukan rekrutmen berdasarkan gender yang ditunjukkan sebagai berikut:

Employment

Equal Employment Opportunity

Bank Ganesha carries out recruitment regardless of ethnicity, gender, religion, and social status. The recruitment process takes place objectively by accommodating employee acceptance based on competency and capacity, according to the organizational needs and business dynamics being faced. In 2023, Bank Ganesha carried out recruitment based on gender shown as follows:

Posisi	Pria Male	Wanita Female	Position
Staff	26	8	Staff
Teller	2	2	Teller
Marketing (Account Officer & Relationship Manager)	-	2	Marketing (Account Officer & Relationship Manager)
Pimpinan Cabang	-	1	Branch Manager
Total	28	13	**Total**

Tenaga Kerja Anak dan Kerja Paksa

Bank Ganesha senantiasa memperhatikan batas usia minimal karyawan yang bekerja. Hal ini untuk memastikan bahwa tidak ada tenaga kerja anak di lingkungan Bank. Selain itu, Bank juga menerapkan kebijakan yang melarang praktik kerja paksa. Seluruh kewajiban dan hak tenaga kerja dilakukan sesuai kebijakan yang dikembangkan Bank dengan berdasarkan pada peraturan ketenagakerjaan yang berlaku di Indonesia dan peraturan perusahaan. Dengan menerapkan kebijakan tersebut, maka selama tahun pelaporan, tidak tercatat temuan kasus tenaga kerja anak dan tenaga kerja paksa di Bank.

Child Labor and Forced Labor

Bank Ganesha always pays attention to the minimum age limit for working employees. This is to ensure that there is no child labor within the Bank. The Bank also implements policy that forbids forced labor practices. All labor obligations and rights are carried out in accordance with policies developed by the Bank based on the applicable labor regulations in Indonesia and company regulations. By implementing such policy, during the reporting year, there were no child labor and forced labor cases recorded at the Bank.



Kebersamaan Hari Kemerdekaan Republik Indonesia
Indonesia Independence Day Celebration

Komposisi Karyawan

Pada tahun 2023, Bank Ganesha memiliki 319 karyawan. Jumlah tersebut mengalami peningkatan dibandingkan jumlah karyawan di tahun 2022 sebanyak 302 karyawan. Peningkatan jumlah karyawan tersebut karena kebutuhan karyawan di beberapa bagian, seiring dengan pertumbuhan skala bisnis Bank.

Employee Composition

In 2023, Bank Ganesha had 319 employees. This number increased compared to that of 2022 of 302 employees. The increase in the number of employees was due to the need for employees in several departments, along with the growth of the Bank's business scale.

Uraian	2023			2022			Description
	Pria Male	Wanita Female	Total	Pria Male	Wanita Female	Total	
Komposisi Karyawan berdasarkan Status Kepegawaian							**Employee Composition based on Employment Status**
Komisaris	3	1	4	2	1	3	Commissioner
Direksi	5	1	6	4	1	5	Director
Komite	2	-	2	2	-	2	Committee
Tetap	170	96	266	164	99	263	Permanent
Kontrak dan Percobaan	23	18	41	19	10	29	Contracts and Probation
Total	203	116	319	**191**	**111**	**302**	**Total**
Komposisi Karyawan berdasarkan Rentang Usia							**Employee Composition based on Age Range**
>60 tahun	5	2	7	6	2	8	>60 years old
50-59 tahun	47	27	74	42	24	66	50-59 years old
40-49 tahun	50	17	67	56	18	74	40-49 years old
30-39 tahun	61	36	97	58	33	91	30-39 years old
<29 tahun	40	34	74	29	34	63	<29 years old
Total	203	116	319	**191**	**111**	**302**	**Total**



Kebersamaan Hari Raya Imlek
Chinese New Year Celebration

Uraian	2023			2022			Description
	Pria Male	Wanita Female	Total	Pria Male	Wanita Female	Total	
Komposisi Karyawan berdasarkan Tingkat Pendidikan							**Employee Composition based on Education Level**
Pascasarjana	18	7	25	18	8	26	Postgraduate
Sarjana	129	78	207	118	74	192	Bachelor
Diploma dan Setara	25	18	43	25	18	43	Diploma and Equivalent
SLTA dan Sederajat	30	13	43	29	11	40	High School and Equivalent
SLTP dan Sederajat	1	-	1	1	-	1	Junior High School and Equivalent
Total	203	116	319	**191**	**111**	**302**	**Total**
Komposisi Karyawan berdasarkan Level Organisasi							**Employee Composition based on Organizational Level**
Komisaris	3	1	4	2	1	3	Commissioner
Direksi	5	1	6	4	1	5	Director
Komite	2	-	2	2	-	2	Committee
Kepala Divisi	8	3	11	9	1	10	Division Head
Kepala Bagian	21	11	32	17	10	27	Department Head
Pimpinan Cabang	2	4	6	2	4	6	Branch Manager
Pimpinan Cabang Pembantu	-	2	2	1	1	2	Sub-Branch Manager
Staf	162	94	256	154	93	247	Staff
Total	203	116	319	**191**	**111**	**302**	**Total**
Komposisi Karyawan yang Mengundurkan Diri							**Composition of Resigning Employees**
Karyawan Pensiun	6	2	8	5	3	8	Retired Employee
Karyawan Mengundurkan Diri/PHK	14	11	25	14	10	24	Employee Resigns/Lay Off
Total	20	13	33	**19**	**13**	**32**	**Total**

Pada tahun 2023, terdapat 12 pria dan 12 wanita yang menduduki jajaran Level Senior Manajemen.

In 2023, there were 12 males and 12 females serving at Senior Management Levels.



Kebersamaan Bulan Ramadhan
Ramadan Month Celebration

Strategi Pengembangan SDM 2023

Upaya yang dilakukan Bank Ganesha untuk mengembangkan SDM yang dimiliki di tahun 2023 meliputi:

1. Mengembangkan *man power planning* (MPP) yang meliputi rekrutmen, jenjang karier, *grading*, sistem penilaian kinerja, pemberian penghargaan dan hukuman, serta perencanaan dan pengembangan SDM dalam rangka pengembangan kompetensi SDM sesuai kebutuhan bisnis;
2. Meningkatkan kompetensi SDM sesuai dengan tuntutan tugas dan tanggung jawab melalui pelatihan dan pendidikan yang berkesinambungan;
3. Mengembangkan SDM yang mampu beradaptasi terhadap berbagai perubahan, khususnya perubahan ke arah digitalisasi perbankan, antara lain melalui rekrutmen talenta baru yang memiliki kapabilitas di bidang digital; dan
4. Mengembangkan digitalisasi proses dan infrastruktur yang mampu mendukung manajemen SDM.

Penilaian Kinerja dan Pengembangan Karier

Sebagai upaya Bank Ganesha untuk mengetahui kualitas kinerja karyawan dan memotivasi karyawan agar lebih produktif dalam bekerja, Bank melakukan penilaian kinerja secara berkala setiap awal tahun buku dengan menggunakan sistem *Key Performance Indicator* (KPI). Hasil penilaian kinerja ini akan menjadi dasar bagi Bank untuk mengambil keputusan terkait pengembangan karier karyawan.

Selain itu, Bank Ganesha juga melaksanakan program pengembangan karier yang secara terbuka dan objektif memberikan kesempatan bagi karyawan untuk memperoleh peningkatan jabatan. Program pengembangan karier dilaksanakan dengan mengacu pada kebutuhan keorganisasian

HR Development Strategy in 2023

Efforts made by Bank Ganesha to develop its human resources in 2023 include:

1. Developing manpower planning (MPP), which includes recruitment, career path, grading, performance assessment system, giving reward and punishment, and HR planning and development to develop HR competencies according to business needs;
2. Improving HR competence in accordance with the demands of duties and responsibilities, through continuous training and education;
3. Developing human resources who are able to adapt to various changes, particularly changes towards banking digitalization, among others by recruiting new talents with capabilities in digital field; and
4. Developing digitalization of processes and infrastructure capable of supporting HR management.

Performance Assessment and Career Development

As part of Bank Ganesha's efforts to determine employee performance quality and motivate employees to be more productive at work, the Bank conducts regular performance assessments at the beginning of each financial year by using the Key Performance Indicators (KPI) system. The performance assessment results will serves as the basis for the Bank to make decisions regarding employee career development.

Furthermore, Bank Ganesha also implements a career development program that transparently and objectively provides opportunities for employees to obtain promotion. Career development programs are implemented by referring to the Bank's organizational

Bank serta arah pengembangan usaha. Informasi terkait promosi dan rotasi/mutasi di tahun 2023 diuraikan sebagai berikut:

needs and business development directions. Information on promotions and rotations/transfers in 2023 is described as follows:

Posisi	Pria Male	Wanita Female	Position
Promosi	10	1	Promotion
Rotasi/Mutasi	9	2	Rotation/Transfer

Upah Minimum Regional

Kebijakan remunerasi yang dilaksanakan oleh Bank Ganesha menjamin terpenuhinya pemberian nominal upah yang layak dan kompetitif, sesuai ketentuan dan standar penerapan yang berlaku. Penetapan tingkat upah bagi karyawan disesuaikan dengan posisi dalam struktur organisasi, tanpa membedakan gender. Pada tahun 2023, Bank telah mematuhi ketentuan yang berlaku dalam pemberian upah minimum kepada para karyawan yang tercermin dari pemberian upah minimum yang lebih tinggi dari upah minimum yang ditetapkan pemerintah daerah setempat.

Regional Minimum Wage

The remuneration policy implemented by Bank Ganesha guarantees the fulfillment of provision of a decent and competitive nominal wage, in accordance with applicable provisions and implementation standards. Determination of wage levels for employees is adjusted to the position in the organizational structure, without distinguishing gender. In 2023, the Bank complied with the applicable provisions in providing minimum wages to employees which is reflected in the provision of a minimum wage that is higher than the minimum wage set by the local government.

Fasilitas Penunjang Kesejahteraan Karyawan

Selain remunerasi, Bank Ganesha juga menyediakan berbagai fasilitas penunjang untuk meningkatkan kesejahteraan karyawan dengan proporsi yang sama berdasarkan posisinya dalam struktur organisasi yang diberikan kepada semua karyawan tanpa membedakan gender, yaitu:

1. BPJS Kesehatan;
2. BPJS Ketenagakerjaan, meliputi jaminan kecelakaan kerja, jaminan kematian, jaminan hari tua, dan jaminan pensiun;
3. Asuransi kesehatan, meliputi rawat inap, rawat jalan, rawat gigi, dan kacamata.

Employee Welfare Supporting Facilities

In addition to remuneration, Bank Ganesha also provides various supporting facilities to improve employee welfare in the same proportion, based on position in the organizational structure, which is given to all employees regardless of gender, as follows:

1. BPJS Health;
2. BPJS Employment, including occupational accident insurance, death security, old age insurance, and pension insurance;
3. Health insurance, including inpatient, outpatient, dental care, and glasses.

Kesehatan dan Keselamatan Kerja

Occupational Health and Safety

Lingkungan Bekerja yang Layak dan Aman

Bank Ganesha senantiasa berkomitmen untuk menyediakan tempat kerja yang layak dan aman bagi karyawan agar dapat bekerja dengan produktif, serta terhindar dari berbagai kemungkinan terjangkit penyakit ataupun kecelakaan kerja. Secara berkala, Bank melakukan penilaian risiko di tempat kerja dan memberikan pelatihan keselamatan kepada karyawan, termasuk pelatihan untuk petugas pemadam kebakaran dan pertolongan pertama. Bank juga menjalankan program jaminan kesehatan melalui layanan asuransi dan pengecekan kesehatan bagi seluruh karyawan secara rutin.

Decent and Safe Work Environment

Bank Ganesha is always committed to providing a decent and safe workplace for employees so they can work productively, and avoid various possibilities of contracting illnesses or occupational accidents. Periodically, the Bank carries out risk assessments in the workplace and provides safety training to employees, including training for firefighters and first aid workers. The Bank also runs a health insurance program through insurance services and regular health checks for all employees.

Pendidikan dan/atau Pelatihan

Bank Ganesha mengembangkan kompetensi karyawan untuk mendukung pemenuhan tugas dan tanggung jawab kerjanya. Pengembangan kompetensi dilakukan dalam bentuk penyertaan karyawan dalam kegiatan pelatihan *soft*

Education and/or Training

Bank Ganesha develops employee competencies to support the fulfillment of duties and responsibilities. Competency development is carried out in the form of employee participation in soft skills and technical skills

skill dan *technical skill,* baik yang dilaksanakan oleh internal maupun eksternal. Keikutsertaan karyawan tersebut dengan mempertimbangkan materi pelatihan yang sesuai dengan kebutuhan masing-masing jabatan. Berikut informasi pendidikan dan/atau pelatihan yang diikuti karyawan selama tahun 2023:

training prgorams, held internally or externally. Employee participation is considered based on training materials that suit each position's needs. The following is information of education and/or training attended by employees in 2023:

Jabatan Position	Jumlah Kegiatan Number of Activities	Jumlah Karyawan yang Mengikuti Pelatihan Number of Employees Participating in Training
Soft Skill		
President Directorate	19	24
Vice President Directorate	8	8
Commercial Directorate	19	31
Compliance & Risk Directorate	8	8
Finance & Treasury Directorate	11	11
Operation & Network Directorate	28	42
Technical Skill		
President Directorate	214	461
Vice President Directorate	120	265
Commercial Directorate	106	258
Compliance & Risk Directorate	77	99
Finance & Treasury Directorate	85	113
Operation & Network Directorate	388	873
Total	**1.083**	**2.193**
Biaya / Cost	**Rp3.336.638.759,-**	
Rata-Rata Waktu Pelatihan (Jam) / Average Training Time (Hours)	**16,76**	

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

Tingkat Kecelakaan Kerja

Selama 3 tahun terakhir, tidak terdapat kasus kecelakaan kerja yang terjadi di Bank Ganesha. Hal tersebut merupakan dampak dari komitmen Bank dalam menyediakan lingkungan kerja yang layak dan aman.

Occupational Accident Rate

In the last 3 years, there were no occupational accident cases that occurred at Bank Ganesha. This is the impact of the Bank's commitment to providing a decent and safe work environment.

Tingkat Perputaran Karyawan

Demi menjaga keterikatan karyawan dan mengurangi tingkat perputaran karyawan, Bank Ganesha mengelola karyawan dengan baik agar tidak mengganggu produktivitas kerja secara menyeluruh. Pada tahun 2023, tingkat perputaran karyawan sebesar 10,66% lebih rendah dibandingkan tahun sebelumnya sebesar 11,00%.

Employee Turnover Rate

To maintain employee engagement and reduce employee turnover rates, Bank Ganesha manages employees in a well manner so as not to disrupt overall work productivity. In 2023, employee turnover rate was 10.66%, lower than that of the previous year at 11.00%.

Sarana Pengaduan Karyawan

Laporan masalah atau konflik ketenagakerjaan dapat disampaikan ke bagian Sumber Daya Manusia. Setiap laporan yang diterima akan diproses dan ditindaklanjuti dengan baik dan profesional. Dalam 3 tahun terakhir, Bank Ganesha tidak mendapatkan laporan pengaduan terkait masalah ketenagakerjaan.

Employee Complaint Channel

Reports of employment problems or conflicts can be submitted to the Human Resources department. Every report received will be processed and followed up properly and professionally. In the last 3 years, Bank Ganesha did not receive any complaints on employment issues.



Kebersamaan Hari Pelanggan Nasional
National Customer Day Celebration

Rencana Strategi Pengembangan SDM Tahun 2024

Untuk mendukung pertumbuhan bisnis di tahun 2024, adapun strategi pengembangan SDM yang akan dilakukan yaitu sebagai berikut:

1. Mengembangkan *man power planning* (MPP) yang meliputi rekrutmen, jenjang karier, *grading*, sistem penilaian kinerja, *reward & punishment*, serta perencanaan dan pengembangan SDM, dalam rangka pengembangan kompetensi SDM sesuai kebutuhan bisnis;
2. Meningkatkan kompetensi SDM sesuai dengan tuntutan tugas dan tanggung jawab, melalui pelatihan dan pendidikan yang berkesinambungan;
3. Mengembangkan SDM yang mampu beradaptasi terhadap berbagai perubahan khususnya perubahan ke arah digitalisasi perbankan, antara lain dengan melakukan rekrutmen talenta baru yang memiliki kapabilitas di bidang digital; dan
4. Mengembangkan digitalisasi proses dan infrastruktur yang mampu mendukung *HR management*.

HR Development Strategy Plan for 2024

To support business growth in 2024, HR development strategies to be implemented are as follows:

1. Developing manpower planning (MPP), which includes recruitment, career path, grading, performance assessment system, reward & punishment, and HR planning and development, in order to develop HR competency according to business needs;
2. Improving HR competence in accordance with the demands of duties and responsibilities, through continuous training and education;
3. Developing human resources who are able to adapt to various changes, particularly changes towards banking digitalization, among others by recruiting new talents with capabilities in digital field; and
4. Developing digitalization of processes and infrastructure capable of supporting HR management.

Kontribusi terhadap Masyarakat

Dampak Operasi terhadap Masyarakat Sekitar

Secara umum, pengelolaan usaha Bank tidak menimbulkan dampak negatif kepada masyarakat. Namun, kehadiran produk Bank dan kegiatan tanggung jawab sosial perusahaan memberikan dampak positif serta manfaat bagi masyarakat umum. Dampak positif yang dapat dirasakan masyarakat di sekitar Bank adalah terbukanya lapangan kerja dengan mengikuti proses rekrutmen Bank Ganesha.

Contribution to Society

Impact of Operations on Local Communities

In general, the management of the Bank's business does not have a negative impact on society. However, the presence of the Bank's products and social responsibility activities have a positive impact on and benefits for the general public. The positive impact that can be felt by the community around the Bank is the opening of employment opportunities by participating in Bank Ganesha's recruitment process.



Kebersamaan Hari Batik
Batik Day Celebration

Selain itu, keberadaan Bank juga membuka peluang bagi pelaku usaha lokal untuk menjadi pemasok barang dan jasa yang dibutuhkan Bank. Dengan adanya dampak positif tersebut, maka akan membuka peluang terjadinya peningkatan taraf hidup dan perekonomian masyarakat setempat. Selain membuka lapangan kerja dan membuka peluang para pengusaha lokal menjadi pemasok, manfaat atas keberadaan Bank Ganesha juga dirasakan masyarakat melalui penerapan berbagai program kegiatan sebagai implementasi tanggung jawab sosial perusahaan.

Penggunaan Tenaga Kerja Lokal

Bank Ganesha mendukung penggunaan masyarakat yang berada di wilayah operasional untuk menjadi karyawan, sesuai kompetensi yang dibutuhkan dan sesuai dengan peraturan perundang-undangan yang berlaku. Kebijakan ini menjadi bentuk tindakan Bank untuk turut mendorong pertumbuhan dan perbaikan ekonomi masyarakat lokal. Seiring dengan meningkatnya jumlah karyawan Bank setiap tahun, maka proporsi tenaga kerja lokal pun terus bertambah.

Program Pengembangan dan Pemberdayaan Masyarakat

Bank Ganesha menyelenggarakan program tanggung jawab sosial perusahaan yang bertujuan untuk mengembangkan dan memberdayakan masyarakat sekitar. Program ini mencakup kegiatan seperti edukasi keuangan, pelibatan masyarakat di Bank, pemberian sumbangan, dan berbagai inisiatif lainnya yang dijelaskan sebagai berikut:

Furthermore, the Bank's existence also opens opportunities for local business actors to become suppliers of goods and services needed by the Bank. Such positive impact will open opportunities for an increase in the living standard and economy of the local community. In addition to opening employment opportunities and opportunities for local entrepreneurs to become suppliers, the benefits of Bank Ganesha's existence are also felt by the community through the implementation of various activity programs as the implementation of corporate social responsibility.

Use of Local Labor

Bank Ganesha supports to recruit communities around the operational areas as employees, in accordance with the required competencies and the applicable laws and regulations. This policy is the Bank's manifestation to help encourage economic growth and improvement in local communities. As the number of Bank employees increases every year, the proportion of local labors continues to increase.

Community Development and Empowerment Program

Bank Ganesha organizes a corporate social responsibility program aimed at developing and empowering the surrounding communities. This program includes activities such as financial education, community involvement in the Bank, donations, and various other initiatives which are explained as follows:



Tanggal Date	Kegiatan Pengembangan dan Pemberdayaan Masyarakat Community Development and Empowerment Activity	Penyelenggara Organizer
2023		
15 April 2023 April 15, 2023	Sumbangan kepada fakir miskin dalam rangka bulan Ramadhan 1444 H Donation to the poor in Ramadan month 1444 H	Masjid Jami' Batu Ceper dan Masjid Taman Firdaus Batu Ceper Jami' Mosque and Taman Firdaus Mosque
11 Juni 2023 June 11, 2023	Sumbangan Turnamen Golf Amal PIISEI 2023: Sehat Jiwa Raga dan Peduli kepada Sesama Donation to PIISEI Charity Golf Tournament 2023: Healthy Body and Soul and Caring for Others	Persatuan Isteri Ikatan Sarjana Ekonomi Indonesia Association of Wives of Indonesian Economics Scholars Association
29 Juni 2023 June 29, 2023	Pembelian hewan kurban Hari Raya Iduladha 1444 H sebanyak 2 ekor kambing Purchase of 2 goats for sacrifice for Eid al-Adha 1444 H	Masjid Jami' Batu Ceper Batu Ceper Jami' Mosque
21 dan 23 Juli 2023 July 21 and 23, 2023	Bergerak Bersama dalam Satu Visi (dirangkaikan dengan kegiatan CSR Penanaman Bibit Pohon) Moving Together in One Vision (coupled with CSR activity of Planting Tree Seedlings)	MNC Guna Usaha
Total Kegiatan **Total Activities**		**4 kegiatan** **4 activities**
Total Biaya Kegiatan **Total Activity Costs**		**Rp55.491.500,-**
2022		
Total Kegiatan **Total Activities**		**9 kegiatan** **9 activities**
Total Biaya Kegiatan **Total Activity Costs**		**Rp100.952.000,-**
2021		
Total Kegiatan **Total Activities**		**12 kegiatan** **12 activities**
Total Biaya Kegiatan **Total Activity Costs**		**Rp83.160.000,-**

Literasi dan Inklusi Keuangan

Bank menyadari bahwa pemahaman masyarakat terhadap layanan perbankan masih perlu ditingkatkan. Oleh karena itu, Bank berkomitmen untuk mendukung upaya pemerintah dalam meningkatkan literasi dan inklusi keuangan masyarakat sesuai dengan Peraturan Otoritas Jasa Keuangan No. 3 Tahun 2023 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan Masyarakat. Tujuan dari program ini adalah agar masyarakat dapat memahami lebih baik tentang produk dan jasa perbankan serta manfaatnya.

Selain itu, Bank Ganesha juga menerapkan peraturan Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan. Peraturan ini dimaksudkan untuk mendorong kontribusi sektor keuangan bagi pertumbuhan ekonomi yang inklusif, berkelanjutan, dan berkeadilan guna meningkatkan taraf hidup masyarakat, mengurangi ketimpangan ekonomi, dan mewujudkan Indonesia yang sejahtera, maju, dan bermartabat.

Financial Literacy and Inclusion

The Bank realizes that public understanding of banking services still needs to be improved. As such, the Bank is committed to supporting the government's initiative to increase public financial literacy and inclusion pursuant to Financial Services Authority Regulation No. 3 of 2023 on Enhancing Financial Literacy and Inclusion in the Financial Services Sector for Consumers and Communities. The aim of this program is to help people understand better about banking products, services, and their benefits.

Furthermore, Bank Ganesha also applies regulations of Law No. 4 of 2023 on Financial Sector Development and Strengthening. This regulation is intended to encourage financial sector contribution to inclusive, sustainable, and equitable economic growth in order to improve people's living standards, reduce economic inequality, and create a prosperous, advanced, and dignified Indonesia.

Kaleidoskop Literasi dan Inklusi Keuangan

Financial Literacy and Inclusion Kaleidoscope

Maret / March



8-27

Literasi Keuangan untuk Perempuan

Financial Literacy for Women

Bank Ganesha memberikan literasi keuangan yang dikhususkan kepada gender perempuan, dengan berbagai profesi.

Bank Ganesha provides financial literacy specifically for women, in various professions.

Juni / June



19-30

Literasi Keuangan untuk Gen Z

Financial Literacy for Gen Z

Bank Ganesha menyampaikan literasi keuangan yang dikhususkan kepada kaum Gen Z, yakni Siklus Kehidupan Keuangan, mulai dari mengumpulkan kekayaan sampai dengan mendistribusikan kekayaan.

Bank Ganesha delivers financial literacy, specifically for Gen Z, namely the Financial Life Cycle, starting from accumulating wealth to distributing wealth.

September / September



14-19

Literasi Keuangan untuk Peserta Pelaku UMKM
Financial Literacy for MSME Participants

Bank Ganesha melaksanakan edukasi produk/layanan keuangan yang disosialisaikan dalam webinar yang diadakan oleh SMESCO.

Bank Ganesha held financial product/service education programs, disseminated in webinar held by SMESCO.

Oktober / October



1-31

Bulan Inklusi Keuangan
Financial Inclusion Month

Bank Ganesha mendukung inklusi keuangan dengan promo menarik untuk meningkatkan minat masyarakat terhadap produk/layanan keuangan, serta terus mengadakan kerja sama strategis untuk memperluas akses keuangan untuk masyarakat.

Bank Ganesha supported financial inclusion by organizing attractive promotions to increase community interest in financial products/services, and constantly holding strategic cooperation to expand financial access for the community.



5-15

Quiz Keuangan dalam Rangka Bulan Inklusi Keuangan
Financial Quiz in the Commemoration of Financial Inclusion Month

Bank Ganesha melaksanakan edukasi produk/perencanaan layanan keuangan dalam *event* SMESCO Indonesia Digital Meetup.

Bank Ganesha carried out product education/financial service planning at SMESCO Indonesia Digital Meetup.

Selain itu, pada tahun 2023, Bank juga mengadakan kegiatan *Bank Goes to School* di beberapa sekolah yaitu, SMA Citra Kasih, SMPK Rahmani II, SMPK Ketapang I, SMAK Bintang Kejora, SMPK Gloria 2, dan SMK Karmel. Dalam kegiatan tersebut, Bank Ganesha memberikan edukasi keuangan tentang manfaat dan pentingnya budaya menabung sejak dini untuk para pelajar.

Sarana Pengaduan Masyarakat

Bank Ganesha saat ini belum secara spesifik menyediakan sarana pengaduan bagi pemangku kepentingan, khususnya masyarakat sekitar untuk menyampaikan laporan pengaduan terkait kegiatan sosial kemasyarakatan yang bertentangan dengan nilai, norma, dan peraturan perundang-undangan. Pada tahun 2023, Bank tidak menerima pengaduan atau keluhan dari masyarakat terkait pelaksanaan program sosial kemasyarakatan.

Furthermore, in 2023, the Bank also held Bank Goes to School events in several schools, namely, Citra Kasih High School, SMPK Rahmani II, SMPK Ketapang I, SMAK Bintang Kejora, SMPK Gloria 2, and Karmel Vocational School. In such activities, Bank Ganesha provided financial education about the benefits and importance of a culture of saving from the students' early age.

Community Complaint Channel

Currently, Bank Ganesha has not specifically provided a complaint channel for stakeholders, particularly for the surrounding community, to file complaints on social activities that are contrary to values, norms, and laws and regulations. In 2023, the Bank did not receive grievances or complaints from the community regarding the implementation of social programs.

Pengelolaan Hubungan dengan Mitra Usaha

Hubungan dengan Pemasok

Bank Ganesha berupaya membangun hubungan kerja sama yang transparan dan menguntungkan dengan mitra usaha sesuai dengan kontrak kerja sama yang disepakati. Dalam menjalin kerja sama, Bank Ganesha memperhatikan beberapa hal penting, yakni:

1. Melaksanakan proses seleksi mitra usaha secara adil, bebas dari unsur korupsi, kolusi, dan nepotisme;
2. Melaksanakan ketentuan yang telah disepakati bersama;
3. Melakukan evaluasi kinerja bersama; dan
4. Menjaga kesehatan dan keselamatan kerja pemasok di wilayah operasional Bank.

Bank Ganesha juga berupaya untuk melibatkan mitra kerja lokal sebagai bentuk dukungan Bank terhadap pertumbuhan perekonomian masyarakat. Bank mendefinisikan mitra kerja lokal sebagai mitra yang memiliki kesamaan domisili dengan lokasi usaha Bank.

Relationship Management with Business Partners

Relationship with Suppliers

Bank Ganesha strives to build transparent and profitable cooperative relationships with business partners pursuant to the agreed cooperation contracts. In establishing cooperation, Bank Ganesha pays attention to several important matters as follows:

1. Carry out a fair business partner selection process, free from elements of corruption, collusion, and nepotism;
2. Implement the provisions mutually agreed upon;
3. Conduct joint performance evaluations; and
4. Maintain the occupational health and safety of suppliers in the Bank's operational areas.

Bank Ganesha also seeks to involve local partners as a form of Bank's support for the community's economic growth. The Bank defines local work partners as partners with same domicile as the Bank's business location.

Mewujudkan Kepedulian terhadap Lingkungan Hidup
Realizing Concern for the Environment

Pembiayaan dengan Pertimbangan Aspek Lingkungan Hidup

Produk kegiatan usaha berkelanjutan merupakan salah satu inisiatif berkaitan dengan lingkungan hidup yang dilakukan oleh Bank. Melalui produk ini, Bank memberikan kredit kepada nasabah dengan memperhatikan pengelolaan lingkungannya. Khusus bagi debitur dan calon debitur yang memiliki kegiatan usaha yang bersinggungan langsung dengan lingkungan atau sifatnya mengurangi sumber daya alam, maka wajib memiliki dan melaporkan salinan dokumen analisis mengenai dampak lingkungan (AMDAL) sebagai syarat disetujuinya pengajuan kredit. Berikut informasi penyaluran kredit Bank dengan mempertimbangkan aspek lingkungan hidup dan sosial:

Financing with Environmental Aspect Consideration

Sustainable business activity products are one of the initiatives related to the environment carried out by the Bank. Through such product, the Bank provides consumer loans by paying attention to environmental management. Especially for debtors and prospective debtors with business activities that are in direct contact with environment or reduce natural resources, they are required to have and report a copy of the environmental impact analysis (AMDAL) document as a condition for the loans application approval. The following is information on bank loans distribution with due observance of the environmental and social aspects:

(dalam jutaan Rupiah / in million Rupiah)

Sektor Lapangan Usaha	2023	2022	2021*	Business Sector
	Rp	Rp	Rp	
Usaha Mikro, Kecil, dan Menengah (UMKM)	590.204	502.384	123.960	Micro, Small, and Medium Enterprises (MSMEs)
Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan	41.086	-	-	Management of Biodiversity and Sustainable Land Use
Transportasi Ramah Lingkungan	150	-	-	Environmentally Friendly Transportation
Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya	40.291	-	-	Business Activities and/or Other Environmentally Friendly Activities

* Setelah reklasifikasi / After reclassification

Penggunaan Material yang Ramah Lingkungan

Kegiatan operasional Bank Ganesha tidak banyak menggunakan bahan baku, selain untuk keperluan administrasi dan perkantoran. Meskipun demikian, Bank tetap menaruh pertimbangan pada penggunaan material yang ramah lingkungan dari peralatan dan perlengkapan kantor. Bank pun mendorong seluruh karyawan untuk mengurangi penggunaan material sekali pakai yang tidak dapat didaur ulang sebagai salah satu upaya untuk mengurangi volume timbunan sampah di tempat pembuangan akhir. Untuk mendukung kampanye ini, Bank melakukan program-program:

Use of Environmentally Friendly Materials

Bank Ganesha's operational activities do not use many raw materials, other than for administrative and office purposes. However, the Bank continues to pay attention to the use of environmentally friendly materials for office equipment and supplies. The Bank also encourages all employees to reduce the use of single-use materials, unable to be recycled, as an effort to reduce the waste volume piled up in landfills. To support this campaign, the Bank carries out the following programs:

Program Program	**Penerapan** Implementation
Penghematan atau pengurangan penggunaan sampah plastik dan/atau kertas Saving or reducing the use of plastic and/or paper waste	Mengganti penyediaan air minum kemasan dengan menyediakan gelas/*tumbler*, pemakaian kertas bekas sesuai kebutuhan, dan memaksimalkan penyimpanan dokumen dalam bentuk *soft copy*. Replacing bottled drinking water with glasses/tumblers, using used paper as needed, and maximizing document storage in soft copy form.
Penggunaan kantong/*goodie bag* ramah lingkungan Using eco-friendly goodie bags	Menggunakan program kantong/*goodie bag* ramah lingkungan dalam berbagai kegiatan acara maupun sebagai *merchandise*/barang promosi ke nasabah. Using environmentally friendly goodie bag programs in various events and as merchandise/promotional items to customers.
Pembuatan kampanye melalui poster/*e-mail* terkait dengan upaya pelestarian lingkungan Creating campaigns through posters/e-mail related to environmental conservation efforts	Melakukan kampanye secara rutin. Carrying out regular campaigns.
Penerapan budaya Ringkas, Rapi, Resik, Rawat, Rajin (5R) Implementation of Concise, Neat, Clean, Caring, Diligent (5R) culture	Menerapkan budaya 5R dalam lingkungan kerja, meliputi: • Ringkas (memilah antara barang yang diperlukan dengan yang tidak diperlukan); • Rapi (menata barang yang diperlukan pada tempat yang memudahkan untuk segera mengambil barang tersebut); • Resik (menjaga lingkungan kerja dan seluruh barang dalam keadaan baik dan bersih); • Rawat (memelihara lingkungan yang sudah bersih dan rapi sepanjang waktu); dan • Rajin (membuat ringkas, rapi, resik, rawat sebelumnya di atas menjadi suatu kebiasaan untuk pengembangan yang berkelanjutan). Implementings a 5R culture in the work environment, including: • Concise (sort between necessary and unnecessary items); • Neat (organize the items needed in a place that makes it easy to immediately pick up the item); • Clean (keep the work environment and all items in a good and clean condition); • Caring (maintain a clean and tidy environment at all times); and • Diligent (make concise, neat, clean, caring above a habit for sustainable development).

Penggunaan Energi

Energi yang digunakan oleh Bank Ganesha untuk mendukung operasionalnya terdiri dari listrik dan bahan bakar minyak. Listrik digunakan untuk peralatan elektronik, pendingin ruangan, penerangan, dan kebutuhan *lift*. Sementara itu, bahan bakar minyak digunakan untuk kendaraan operasional. Beberapa upaya penghematan energi yang dilakukan antara lain:

1. Mematikan lampu dan peralatan elektronik yang sedang tidak digunakan;
2. Menggunakan lampu *light emitting diode* (LED) yang lebih hemat energi;
3. Melakukan pencatatan atas pembelian bahan bakar minyak setiap mobil agar dapat diketahui dan dibandingkan dengan rute yang ditempuh; dan

Energy Use

Energy used by Bank Ganesha to support its operations consists of electricity and fuel oil. Electricity is used for electronic equipment, air conditioning, lighting, and elevator needs. Meanwhile, fuel oil is used for operational vehicles. Some efforts carried out to save energy include:

1. Turn off lights and electronic equipment when not in use;
2. Use light emitting diode (LED) lamps which are more energy efficient;
3. Make a record of the purchase of fuel for each car so that it can be identified and compared with other routes taken; and

4. Mengurangi rapat secara tatap muka dan mengganti dengan rapat *online* untuk mengurangi penggunaan bahan bakar alat transportasi.

4. Reduce face-to-face meetings and replace them with online meetings to reduce the use of fuel for transportation.

Jumlah dan Intensitas Energi yang Digunakan

Informasi penggunaan energi listrik Bank Ganesha selama 3 tahun terakhir ditunjukkan sebagai berikut:

Amount and Intensity of Energy Used

Information on electrical energy use at Bank Ganesha in the last 3 years is shown as follows:

Uraian	Satuan Unit	2023	2022	2021	Description
Listrik	kWh	740.323	688.737	732.271	Electricity
	gigajoule	2.665,16	2.479,45	2.636,18	
Bahan Bakar Minyak	liter	8.312	11.054	6.093	Fuel Oil
	gigajoule	334,13	444,34	244,92	
Total Penggunaan Energi	gigajoule	2.999,29	2.923,80	2.881,10	Total Energy Use
Pendapatan Bunga	jutaan Rupiah million Rupiah	592.752	433.413	317.228	Interest Income
Intensitas Penggunaan Energi terhadap Pendapatan Bunga	gigajoule/jutaan Rupiah gigajoule/million Rupiah	0,00506	0,00675	0,00908	Energy Use Intensity to Interest Income
Efisiensi Penggunaan Energi terhadap Pendapatan Bunga	gigajoule/jutaan Rupiah gigajoule/million Rupiah	0,00169	0,00234	(0,00092)	Energy Use Efficiency to Interest Income

Pengendalian Emisi

Bank Ganesha menghasilkan emisi dari penggunaan energi. Untuk mengevaluasi dampaknya pada lingkungan, Bank secara berkala melakukan pengukuran, sehingga dapat mempertimbangkan upaya untuk mengurangi emisi. Beberapa upaya mengurangi emisi, Bank melakukan berbagai inisiatif dengan cara:

1. Melakukan penanaman pohon serta tanaman hias di berbagai area Bank guna meningkatkan jumlah oksigen yang dihasilkan, penyerapan terhadap debu, dan meminimalisir kebisingan;
2. Mengimbau karyawan untuk menggunakan transportasi umum, seperti bus atau angkutan umum lainnya; dan
3. Memaksimalkan efektivitas penggunaan kendaraan, termasuk bagi karyawan yang akan melakukan perjalanan dinas ke luar kota.

Emission Control

Bank Ganesha generates emissions from the energy use. To evaluate its impact on environment, the Bank periodically carries out measurements, so as to consider efforts to reduce emissions. In efforts to reduce emissions, the Bank has carried out various initiatives by:

1. Planting trees and ornamental plants in various areas of the Bank to increase the amount of oxygen produced, absorb dust, and minimize noise;
2. Encouraging employees to use public transportation, such as buses or other public transportation; and
3. Maximizing the effectiveness of vehicle use, including for employees who will be on business trips out of town.

Jumlah dan Intensitas Emisi yang Dihasilkan

Informasi emisi yang dihasilkan Bank Ganesha selama 3 tahun terakhir ditunjukkan sebagai berikut:

Amount and Intensity of Generated Emissions

Information on emissions generated by Bank Ganesha in the last 3 years is shown as follows:

Uraian	Satuan Unit	2023	2022	2021	Description
Listrik	TonCO_2eq	695,90	647,41	688,33	Electricity
Bahan Bakar Minyak	TonCO_2eq	22,14	29,79	16,42	Fuel Oil
Total Emisi	TonCO_2eq	718,04	677,20	704,75	Total Emissions
Pendapatan Bunga	jutaan Rupiah million Rupiah	592.752	433.413	317.228	Interest Income
Intensitas Emisi terhadap Pendapatan Bunga	TonCO_2eq/jutaan Rupiah TonCO_2eq/million Rupiah	0,00121	0,00156	0,00222	Emission Intensity to Interest Income
Efisiensi Emisi terhadap Pendapatan Bunga	TonCO_2eq/jutaan Rupiah TonCO_2eq/million Rupiah	0,00035	0,00066	(0,00020)	Emission Efficiency to Interest Income

Penggunaan Air

Bank Ganesha menggunakan air untuk kepentingan kantor seperti kebutuhan sanitasi dan rumah tangga kantor. Air yang digunakan Bank bersumber dari air dari Perusahaan Daerah Air Minum (PDAM). Beberapa upaya penghematan air yang dilakukan antara lain:

1. Menggunakan sensor keran otomatis untuk penggunaan air secara efisien;
2. Meningkatkan kesadaran seluruh karyawan akan pentingnya bijak dalam penggunaan air melalui brosur atau imbauan yang telah dibuat di beberapa titik sumber air (keran air);
3. Melakukan pengecekan secara berkala terhadap kondisi keran, *shower*, toilet, dan meteran air, sehingga apabila ada kerusakan, dapat dihindari terjadinya kebocoran yang dapat membuang-buang air.

Informasi terkait penggunaan air dalam 3 tahun terakhir diungkapkan sebagai berikut:

Water Usage

Bank Ganesha uses water for office purpose such as sanitation needs and office household. The water used by the Bank comes from water from the Regional Drinking Water Company (PDAM). Some efforts carried out to save water include:

1. Using automatic faucet sensor for efficient use of water;
2. Increasing awareness of all employees on the importance of being wise in the use of water through brochures or appeals that have been made at several points of water sources (water taps);
3. Regularly checking the condition of taps, showers, toilets, and water meters, so that if there is damage, leaks which can waste water can be avoided.

Information on water usage in the last 3 years is disclosed as follows:

Uraian	Satuan Unit	2023	2022	2021	Description
Air	m^3	9.827	9.089	8.085	Water
Pendapatan Bunga	jutaan Rupiah million Rupiah	592.752	433.413	317.228	Interest Income
Intensitas Penggunaan Air terhadap Pendapatan Bunga	m^3/jutaan Rupiah m^3/million Rupiah	0,01658	0,02097	0,02549	Intensity of Water Use on Interest Income
Efisiensi Penggunaan Air terhadap Pendapatan Bunga	m^3/jutaan Rupiah m^3/million Rupiah	0,00439	0,00452	(0.00065)	Efficiency of Water Use on Interest Income

Keanekaragaman Hayati

Bank Ganesha mendukung program ruang terbuka hijau di lingkungan operasional, seperti melakukan penempatan pot tanaman di sekitar kantor dan bekerja sama dengan pengelola gedung. Untuk mendukung keanekaragaman hayati, dilakukan penanaman dan pemeliharaan tanaman secara berkelanjutan. Selain itu, Bank tidak memiliki perkantoran ataupun melakukan kegiatan operasional di lokasi yang termasuk kawasan lindung atau kawasan dengan keanekaragaman hayati tinggi di luar kawasan hutan lindung. Dengan demikian, tidak terdapat dampak signifikan dari pengoperasian kegiatan usaha Bank terhadap keanekaragaman hayati, jenis-jenis hewan dan tumbuhan yang dillindungi.

Biodiversity

Bank Ganesha supports green open space program in the operational environment, such as placing plant pots around the office and cooperating with building managers. To support biodiversity, planting and maintenance of plants is carried out in a sustainable manner. In addition, the Bank does not have offices or carry out operational activities in locations that are of protected areas or areas with high biodiversity outside the protected forest areas. Thus, there is no significant impact from the Bank's operation on biodiversity, and protected types of animals and plants.

Pengelolaan Limbah

Sebagai perusahaan yang berkomitmen pada kelestarian lingkungan, Bank berupaya maksimal dalam mengurangi produksi limbah dengan menerapkan prinsip 3R, yaitu *reduce,*

Waste Management

As a company committed to environmental sustainability, the Bank makes its utmost efforts to reduce waste production by implementing 3R principles, namely

reuse, dan *recycle.* Limbah yang dihasilkan Bank merupakan limbah domestik, yang sebagian besar di antaranya berupa limbah kertas. Selain itu, Bank tidak menghasilkan limbah yang termasuk bahan berbahaya dan beracun (B3). Bank juga tidak melakukan pengolahan limbah secara mandiri, melainkan dilakukan oleh pihak pengelola gedung. Oleh sebab itu, Bank tidak mencantumkan jumlah limbah dan mekanisme pengelolaan dalam laporan ini.

Namun demikian, secara umum limbah yang dihasilkan Bank sebesar 21,43% telah didaur ulang oleh pihak pengelola gedung.

Tumpahan yang Terjadi

Selama tahun 2023, tidak terdapat tumpahan limbah yang terjadi yang disebabkan oleh aktivitas Bank.

Kampanye terkait Kepedulian Lingkungan Hidup

Selama tahun 2023, Bank Ganesha telah menggelar kampanye peduli lingkungan hidup dengan kegiatan-kegiatan sebagai berikut:

reduce, reuse and recycle. The waste generated by the Bank is domestic waste, most of which is paper waste. In addition, the Bank does not produce waste which includes hazardous and toxic waste (B3). The waste processing is also not carried out by the Bank independently, but rather carried out by the building management. Therefore, the Bank does not include the amount of waste and its management mechanisms in this report.

However, in general, 21.43% of the waste generated by the Bank has been recycled by the building management.

Spills Occurring

In 2023, there were no waste spills caused by the Bank activities.

Campaign related to Environmental Concern

In 2023, Bank Ganesha held environmental care campaigns as follows:











Januari **January**	Pakai tumbler untuk mendukung *green lifestyle* Use tumblers to support green lifestyle
Februari **February**	Makan tanpa sisa untuk mendukung *zero waste lifestyle* Eat without waste to support zero waste lifestyle
Maret **March**	Pakai air seperlunya Use water as necessary
April **April**	Pakai listrik seperlunya Use electricity as necessary
Mei **May**	Hemat kertas dengan memanfaatkan teknologi Save paper by utilizing technology
Juni **June**	Sortir sampah sesuai jenisnya Sort waste according to its type
Juli **July**	Mengurangi emisi dengan transportasi umum, kendaraan listrik, dan *bike to work* Reduce emissions with public transportation, electric vehicles, and bike to work
Agustus **August**	Pakai *tissue* seperlunya Use tissue as necessary
September **September**	Tips menghemat penggunaan kertas Tips for saving paper use
Oktober **October**	Pakai *lunchbox* untuk mengurangi pemakaian kemasan sekali pakai Use lunchboxes to reduce the use of single-use packaging
November **November**	Ayo tanam pohon di rumah Let's plant a tree at home
Desember **December**	Melestarikan gaya hidup ramah lingkungan dengan memakai *reusable bag* dan tumbler Maintain an environmentally friendly lifestyle by using reusable bags and tumblers

Sarana Pengaduan Masalah Lingkungan Hidup

Hingga saat ini, Bank belum memiliki saluran pengaduan khusus masalah lingkungan hidup, mengingat kegiatan usaha yang dijalankan tidak memiliki dampak langsung pada keberlangsungan lingkungan hidup. Dalam 3 tahun terakhir, Bank juga tidak menerima laporan ataupun sanksi pelanggaran terkait masalah lingkungan hidup dari pihak yang berwenang.

Complaint Channel for Environmental Problem

Until now, the Bank does not have a specific complaint channel for environmental issues, considering that the business activities carried out do not have a direct impact on environmental sustainability. In the last 3 years, the Bank also did not receive any reports or sanctions for violations related to environmental issues from the authorities.

Biaya Lingkungan Hidup

Bank belum secara spesifik melakukan pembiayaan untuk kegiatan pengelolaan lingkungan hidup. Biaya pengelolaan lingkungan hidup Bank merupakan bagian yang tidak terpisahkan dari biaya operasional Bank.

Environmental Costs

The Bank has not specifically financed environmental management activities. The Bank's environmental management costs are an integral part of the Bank's operational costs.

Verifikasi Tertulis dari Pihak Independen
Written Verification from Independent Party

Laporan Keberlanjutan ini tidak diverifikasi oleh penyedia jasa *assurance* eksternal. Meskipun demikian, Bank Ganesha memastikan bahwa seluruh informasi yang disajikan dalam Laporan Keberlanjutan ini bersifat akurat, faktual, dan benar.

This Sustainability Report has not been verified by an external assurance service provider. Nevertheless, Bank Ganesha ensures that all information presented in this Sustainability Report is accurate, factual, and correct.

Tanggapan terhadap Umpan Balik Laporan Keberlanjutan Tahun Sebelumnya
Response to Feedback from Previous Year's Sustainability Report

Bank Ganesha tidak menerima tanggapan dan umpan balik terhadap Laporan Keberlanjutan Tahun 2022. Namun demikian, Bank Ganesha berupaya untuk menyempurnakan isi Laporan Keberlanjutan Tahun 2023 sesuai dengan kinerja keberlanjutan selama tahun pelaporan.

Bank Ganesha did not receive any responses and feedback to the 2022 Sustainability Report. Nevertheless, Bank Ganesha strives to refine the contents of the 2023 Sustainability Report pursuant to sustainability performance during the reporting year.



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Tanggung Jawab Laporan Tahunan dan Laporan Keberlanjutan
Annual Report and Sustainability Report Responsibility

SURAT PERNYATAAN ANGGOTA DIREKSI DAN ANGGOTA DEWAN KOMISARIS TENTANG TANGGUNG JAWAB ATAS LAPORAN TAHUNAN DAN LAPORAN KEBERLANJUTAN 2023 PT BANK GANESHA TBK

Statement of Members of the Board of Directors and the Board of Commissioners on the Responsibility for the 2023 Annual Report and Sustainability Report of PT Bank Ganesha Tbk

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

We, the undersigned, hereby declare that all information in the Annual Report and Sustainability Report of PT Bank Ganesha Tbk for year 2023 has been fully contained and we shall be fully responsible to the correctness of contents in the Annual Report and Sustainability Report of the Company.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is hereby made in all truthfulness.

Jakarta, April 2024

Dewan Komisaris
Board of Commissioners

Marcello Theodore Taufik
Presiden Komisaris
President Commissioner

Lisawati
Wakil Presiden Komisaris
Vice President Commissioner

Sudarto
Komisaris Independen
Independent Commissioner

Trisna Chandra
Komisaris Independen
Independent Commissioner

Direksi
Board of Directors

Lenny Sugihat
Presiden Direktur
President Director

Setiawan Kumala
Direktur
Director

Agoes Roediyanto
Direktur
Director

Suroso
Direktur
Director

Arif Wicaksono
Direktur
Director

Kriteria Penyampaian Laporan Tahunan Berdasarkan SEOJK No. 16/SEOJK.04/2021

Criteria For Annual Report Submission Based on SEOJK No. 16/SEOJK.04/2021

Kriteria Criteria	Penjelasan Explanation	Halaman Page
KETENTUAN UMUM **GENERAL PROVISIONS**		
Laporan Tahunan disajikan dalam bentuk dokumen cetak dan dokumen elektronik. The Annual Report is presented in the form of printed documents and electronic documents.		√
Laporan Tahunan yang disajikan dalam bentuk dokumen cetak, dicetak pada kertas yang berwarna terang, berkualitas baik, berukuran A4, dijilid, dan dapat diperbanyak dengan kualitas yang baik. The Annual Report is presented in hardcopy format, printed on bright colored paper, of good quality, A4 size, bound, and can be reproduced in good quality.		√
Laporan Tahunan dapat menyajikan informasi berupa gambar, grafik, tabel, dan/atau diagram dengan mencantumkan judul dan/atau keterangan yang jelas, sehingga mudah dibaca dan dipahami. The Annual Report can present information in the form of pictures, graphs, tables, and/or diagrams by including clear titles and/or descriptions, so that they are easy to read and understand.		√
Laporan Tahunan yang disajikan dalam bentuk dokumen elektronik merupakan Laporan Tahunan yang dikonversi dalam *portable document format* (PDF). The Annual Report presented in the form of an electronic document is an Annual Report that is converted in portable document format (PDF).		√
ISI LAPORAN TAHUNAN **ANNUAL REPORT CONTENTS**		
Kilas Kinerja **Performance Highlights**		
Ikhtisar data keuangan penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun. Summary of important financial data contains financial information presented in comparative form for 3 (three) financial years or since the business starts if the Issuer or Public Company started its business in less than 3 (three) years ago.	Informasi memuat antara lain: 1. Pendapatan/penjualan; 2. Laba bruto; 3. Laba (rugi); 4. Jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali; 5. Total laba (rugi) komprehensif; 6. Jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non-pengendali; 7. Laba (rugi) per saham; 8. Jumlah aset; 9. Jumlah liabilitas; 10. Jumlah ekuitas; 11. Rasio laba (rugi) terhadap jumlah aset; 12. Rasio laba (rugi) terhadap ekuitas; 13. Rasio laba (rugi) terhadap pendapatan; 14. Rasio lancar; 15. Rasio liabilitas terhadap ekuitas; 16. Rasio liabilitas terhadap jumlah aset; dan 17. Informasi dan rasio keuangan lainnya yang relevan dengan perusahaan dan jenis industrinya. Information includes, among others: 1. Revenue/sales; 2. Gross profit; 3. Profit (loss); 4. Total profit (loss) attributable to owners of the parent entity and non-controlling interests; 5. Total comprehensive profit (loss); 6. Total comprehensive profit (loss) attributable to owners of the parent entity and non-controlling interests; 7. Earnings (loss) per share; 8. Total assets; 9. Total liabilities; 10. Total equity; 11. Profit (loss) to total assets ratio; 12. Profit (loss) to equity ratio; 13. Profit (loss) to revenue ratio; 14. Current ratio; 15. Liabilities to equity ratio; 16. Liabilities to total assets ratio; and 17. Information and other financial ratios that are relevant to the company and the type of industry.	8

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Informasi Saham	Informasi saham bagi Perusahaan Terbuka paling sedikit memuat: 1. Saham yang telah diterbitkan untuk setiap masa triwulan yang disajikan dalam bentuk perbandingan selama 2 (dua) tahun buku terakhir, paling sedikit memuat: a. Jumlah saham yang beredar; b. Kapitalisasi pasar berdasarkan harga pada bursa efek tempat saham dicatatkan; c. Harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada bursa efek tempat saham dicatatkan; dan d. Volume perdagangan pada bursa efek tempat saham dicatatkan. Informasi dalam huruf b), huruf c) dan huruf d) hanya diungkapkan jika sahamnya tercatat di bursa efek; 2. Dalam hal terjadi aksi korporasi yang menyebabkan terjadinya perubahan pada saham, seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan dan pengurangan modal, informasi saham sebagaimana dimaksud pada angka 1) ditambahkan penjelasan paling sedikit mengenai: a. Tanggal pelaksanaan aksi korporasi; b. Rasio pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, jumlah efek konversi yang diterbitkan, dan perubahan nilai nominal saham; c. Jumlah saham beredar sebelum dan sesudah aksi korporasi; d. Jumlah efek konversi yang dilaksanakan (jika ada); dan e. Harga saham sebelum dan sesudah aksi korporasi; 3. Dalam hal terjadi penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) dalam tahun buku, dijelaskan alas an penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) tersebut; dan 4. Dalam hal penghentian sementara perdagangan saham (*suspension*) sebagaimana dimaksud pada angka 3) dan/atau proses pembatalan pencatatan saham (*delisting*) masih berlangsung hingga akhir periode laporan tahunan, dijelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) tersebut.	12
Share Information	Information on shares for Public Companies at least contains: 1. Shares that have been issued for each quarter, presented in comparative form for the last 2 (two) financial years, at least contain: a. Number of outstanding shares; b. Market capitalization based on the price on the stock exchange where the shares are listed; c. The highest, lowest, and closing share prices based on the price on the stock exchange where the shares are listed; and d. Trading volume on the stock exchange where the shares are listed. Information in letter b), letter c) and letter d) is only disclosed if the shares are listed on the stock exchange; 2. In the event of a corporate action causing a change in shares, such as stock split, reverse stock, share dividends, bonus shares, changes in the nominal value of shares, issuance of convertible securities, as well as capital increase and decrease, share information as referred to in number 1) shall be added with an explanation of at least: a. The corporate action execution date; b. Ratio of stock split, reverse stock, stock dividends, bonus shares, number of convertible securities issued, and changes in share par value; c. The number of outstanding shares before and after the corporate action; d. The number of convertible securities executed (if any); and e. Share prices before and after corporate actions; 3. In the event of temporary suspension of share trading and/or delisting of share in the financial year, the reasons for the temporary suspension of share trading and/or delisting of share must be explained; and 4. In the event of temporary suspension of share trading as referred to in number 3) and/or the process of delisting of shares is still ongoing at the end of the annual report period, the actions taken to resolve the temporary suspension of share trading and/or delisting of share must be explained.	

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Laporan Direksi dan Dewan Komisaris **Report of the Board of Directors and Board of Commissioners**		
Laporan Direksi	Laporan Direksi paling sedikit memuat uraian singkat mengenai: 1. Kinerja Emiten atau Perusahaan Publik, paling sedikit memuat: a. Strategi dan kebijakan strategis Emiten atau Perusahaan Publik; b. Peranan Direksi dalam perumusan strategi dan kebijakan strategis Emiten atau Perusahaan Publik; c. Proses yang dilakukan Direksi untuk memastikan implementasi strategi Emiten atau Perusahaan Publik; d. Perbandingan antara hasil yang dicapai dengan yang ditargetkan Emiten atau Perusahaan Publik; dan e. Kendala yang dihadapi Emiten atau Perusahaan Publik; 2. Gambaran tentang prospek usaha Emiten atau Perusahaan Publik; dan 3. Penerapan tata kelola Emiten atau Perusahaan Publik.	32
Board of Directors' Report	The Board of Directors' report contains at least a brief description of: 1. Performance of Issuers or Public Companies, at least includes: a. Issuer's or Public Company's strategy and strategic policies; b. The role of the Board of Directors in formulating the strategy and strategic policies of the Issuer or Public Company; c. The process carried out by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategy; d. Comparison between the results achieved and those targeted by the Issuer or Public Company; and e. Obstacles faced by Issuers or Public Companies; 2. An overview of the business prospects of the Issuer or Public Company; and 3. Implementation of Issuer or Public Company governance.	
Laporan Dewan Komisaris	Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai: 1. Penilaian terhadap kinerja Direksi mengenai pengelolaan Emiten atau Perusahaan Publik, termasuk pengawasan Dewan Komisaris dalam perumusan dan implementasi strategi Emiten atau Perusahaan Publik yang dilakukan oleh Direksi; 2. Pandangan atas prospek usaha Emiten atau Perusahaan Publik yang disusun oleh Direksi; dan 3. Pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik.	24
Board of Commissioners' Report	The Board of Commissioners' report contains at least a brief description of: 1. Assessment of the Board of Directors' performance regarding the management of the Issuer or Public Company, including the Board of Commissioners' oversight in the formulation and implementation of the Issuer's or Public Company's strategy carried out by the Board of Directors; 2. Views on the business prospects of the Issuer or Public Company prepared by the Board of Directors; and 3. Views on the implementation of governance of the Issuer or Public Company.	
Profil Perusahaan **Company Profile**		
1. Nama Emiten atau Perusahaan Publik termasuk apabila terdapat perubahan nama, alasan perubahan, dan tanggal efektif perubahan nama pada tahun buku. 1. Name of Issuer or Public Company including if there is a name change, reasons for the change, and the effective date of the name change in the financial year.		42
2. Akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik. 2. Access to Issuers or Public Companies including branch offices or representative offices that enable the public to obtain information about Issuers or Public Companies.	a. Alamat; b. Nomor telepon; c. Alamat surat elektronik; dan d. Alamat situs web. a. Address; b. Phone number; c. Electronic mail address; and d. Website address.	42
3. Riwayat singkat Emiten atau Perusahaan Publik. 3. Brief history of Issuer or Public Company.		43

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4. Visi dan misi Emiten atau Perusahaan Publik serta budaya perusahaan (*corporate culture*) atau nilai-nilai perusahaan. 4. Issuer's or Public Company's vision and mission and corporate culture or corporate values.		46
5. Kegiatan usaha menurut anggaran dasar terakhir, kegiatan usaha yang dijalankan pada tahun buku, serta jenis barang dan/atau jasa yang dihasilkan. 5. Business activities according to the latest articles of association, business activities carried out in the financial year, and types of goods and/or services produced.		50
6. Wilayah operasional Emiten atau Perusahaan Publik; wilayah operasional merupakan wilayah atau daerah pelaksanaan kegiatan operasional atau jangkauan dari kegiatan operasional perusahaan. 6. The operational area of the Issuer or Public Company; operational area is the area or region where the operational activities take place or the coverage area of the company's operational activities.		62
7. Struktur organisasi Emiten atau Perusahaan Publik dalam bentuk bagan, paling sedikit sampai dengan struktur 1 (satu) tingkat di bawah Direksi termasuk komite di bawah Direksi (jika ada) dan komite di bawah Dewan Komisaris, disertai dengan nama dan jabatan. 7. The organizational structure of the Issuer or Public Company in the form of a chart, at least up to 1 (one) level below the Board of Directors including committees under the Board of Directors (if any) and committees under the Board of Commissioners, accompanied by names and positions.		64
8. Daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan. 8. List of industry association memberships both on a national and international scale related to the implementation of sustainable finance.		66
9. Profil Direksi. 9. Board of Directors' Profile.	a. Nama dan jabatan yang sesuai dengan tugas dan tanggung jawab; b. Foto terbaru; c. Usia; d. Kewarganegaraan; e. Riwayat pendidikan dan/atau sertifikasi; f. Riwayat jabatan, meliputi informasi: 1) Dasar hukum pengangkatan sebagai anggota Direksi pada Emiten atau Perusahaan Publik yang bersangkutan; 2) Rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Direksi tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; dan 3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; g. Hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Direksi tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut; dan h. Perubahan komposisi anggota Direksi dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Direksi, maka diungkapkan mengenai hal tersebut. a. Name and position according to duties and responsibilities; b. Latest photos; c. Age; d. Citizenship; e. Educational history and/or certification; f. Position history, including information on: 1) The legal basis of appointment as a member of the Board of Directors of the Issuer or Public Company concerned; 2) Concurrent positions, as members of the Board of Directors, members of the Board of Commissioners, and/or committee members as well as other positions inside and outside the Issuer or Public Company. In the event that members of the Board of Directors do not have concurrent positions, then this shall be disclosed; and 3) Work experience and time period inside and outside the Issuer or Public Company; g. Affiliation with other members of the Board of Directors, members of the Board of Commissioners, major and controlling shareholders, either directly or indirectly up to individual owners, including names of affiliated parties. In the event that members of the Board of Directors have no affiliation, then the Issuer or Public Company shall disclose this matter; and h. Changes in the composition of members of the Board of Directors and reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this shall be disclosed.	71

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10. Profil Dewan Komisaris.	a. Nama dan jabatan; b. Foto terbaru; c. Usia; d. Kewarganegaraan; e. Riwayat pendidikan dan/atau sertifikasi; f. Riwayat jabatan, meliputi informasi: 1) Dasar hukum pengangkatan sebagai anggota dewan komisaris; 2) Dasar hukum pengangkatan pertama kali sebagai anggota dewan komisaris yang merupakan komisaris independen pada emiten atau perusahaan publik yang bersangkutan; 3) Rangkap jabatan, baik sebagai anggota dewan komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar emiten atau perusahaan Publik. Dalam hal anggota Dewan Komisaris tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; dan 4) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; g. Hubungan afiliasi dengan anggota Dewan Komisaris lainnya, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi; Dalam hal anggota Dewan Komisaris tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut; h. Pernyataan independensi komisaris independen dalam hal komisaris independen telah menjabat lebih dari 2 (dua) periode; dan i. Perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut.	67
10. Board of Commissioners' Profile.	a. Name and position; b. Latest photos; c. Age; d. Citizenship; e. Educational history and/or certification; f. Position history, including information on: 1) Legal basis of appointment as a member of the board of commissioners; 2) The legal basis for the first appointment as a member of the board of commissioners who is an independent commissioner at the issuer or public company concerned; 3) Concurrent positions, as members of the board of commissioners, members of the board of directors, and/or committee members as well as other positions inside and outside the issuer or public company. In the event that members of the Board of Commissioners do not have concurrent positions, then this shall be disclosed; and 4) Work experience and time period inside and outside the Issuer or Public Company; g. Affiliation with other members of the Board of Commissioners, major and controlling shareholders, either directly or indirectly up to individual owners, including names of affiliated parties; In the event that members of the Board of Commissioners have no affiliation, the Issuer or Public Company shall disclose this matter; h. Statement of independency of the independent commissioner in the event that the independent commissioner has served more than 2 (two) periods; and i. Changes in the composition of members of the Board of Commissioners and reasons for changes. In the event that there is no change in the composition of the members of the Board of Commissioners, this shall be disclosed.	
11. Dalam hal terdapat perubahan susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terjadi setelah tahun buku berakhir sampai dengan batas waktu penyampaian Laporan Tahunan, susunan yang dicantumkan dalam Laporan Tahunan adalah susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terakhir dan sebelumnya.		77
11. In the event that there is a change in the composition of members of the Board of Directors and/or members of the Board of Commissioners that occurs after the end of the financial year until the deadline for submitting the Annual Report, the composition included in the Annual Report is the last and previous composition of members of the Board of Directors and/or members of the Board of Commissioners.		
12. Jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku.	Pengungkapan informasi dapat disajikan dalam bentuk tabel.	351
12. Number of employees by gender, position, age, educational level, and employment status (permanent/contract) in the financial year.	Disclosure of information can be presented in tabular form.	

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13. Nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku.	a. Pemegang saham yang memiliki 5% (lima persen) atau lebih saham Emiten atau Perusahaan Publik; b. Anggota Direksi dan anggota Dewan Komisaris yang memiliki saham Emiten atau Perusahaan Publik. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki saham, maka diungkapkan mengenai hal tersebut; dan c. Kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham Emiten atau Perusahaan Publik. Informasi di atas dapat disajikan dalam bentuk tabel.	80
13. Name of shareholder and ownership percentage at the beginning and end of the financial year.	a. Shareholders who own 5% (five percent) or more shares of the Issuer or Public Company; b. Members of the Board of Directors and members of the Board of Commissioners who own shares of Issuers or Public Companies. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not own shares, this shall be disclosed; and c. Group of public shareholders, namely groups of shareholders who each own less than 5% (five percent) of the shares of the Issuer or Public Company. The above information can be presented in tabular form.	
14. Persentase kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris.	Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik, maka diungkapkan mengenai hal tersebut.	81
14. Percentage of indirect ownership of Issuer or Public Company shares by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the financial year, including information regarding shareholders who are registered in the shareholders register for the benefit of indirect ownership by members of the Board of Directors and members of the Board of Commissioners.	In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not have indirect ownership of shares of Issuer or Public Company, then this matter shall be disclosed.	
15. Jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi:	a. Kepemilikan institusi lokal; b. Kepemilikan institusi asing; c. Kepemilikan individu lokal; dan d. Kepemilikan individu asing.	80
15. Number of shareholders and ownership percentage at the end of the financial year based on classification:	a. Ownership of local institutions; b. Ownership of foreign institutions; c. Ownership of local individuals; and d. Ownership of foreign individuals.	
16. Informasi mengenai pemegang saham utama dan pengendali Emiten atau Perusahaan Publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan.		81
16. Information regarding major and controlling shareholders of Issuers or Public Companies, either directly or indirectly, up to individual owners, presented in the form of a schematic or chart.		
17. Nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama di mana Emiten atau Perusahaan Publik memiliki pengendalian bersama entitas (jika ada), beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi entitas anak, perusahaan asosiasi, perusahaan ventura bersama.	Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut.	82
17. Names of subsidiaries, associated companies, joint venture companies where the Issuer or Public Company has joint control of an entity (if any), along with share ownership percentage, line of business, total assets, and operating status of subsidiaries, associated companies, joint venture companies.	For subsidiaries, information regarding the address of subsidiary is added.	

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18. Kronologis pencatatan saham, jumlah saham, nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama bursa efek di mana saham Emiten atau Perusahaan Publik dicatatkan, termasuk pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada). 18. Chronology of share listing, number of shares, nominal value, and offering price from the beginning of listing to the end of the financial year as well as the name of the stock exchange where the Issuer's or Public Company's shares are listed, including stock split, reverse stock, share dividends, bonus shares, and changes in the nominal value of shares, exercise of convertible securities, capital increase and decrease (if any).		82
19. Informasi pencatatan efek lainnya selain efek sebagaimana dimaksud pada angka 18), yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, tahun penerbitan, tingkat suku bunga/imbal hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek (jika ada). 19. Information on the listing of other securities besides the securities referred to in number 18), which have not yet matured in the financial year, at least contains the name of the securities, year of issuance, interest/yield rate, maturity date, offering price, and securities rating (if any).		83
20. Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/asosiasi/aliansinya. 20. Information on the use of services from public accounting (AP) and public accounting firm (KAP) and their networks/associations/alliances.	a. Nama dan alamat; b. Periode penugasan; c. Informasi jasa audit dan/atau non audit yang diberikan; d. Biaya jasa (*fee*) audit dan/atau non audit untuk masing-masing penugasan yang diberikan selama tahun buku; dan e. Dalam hal AP dan KAP beserta jaringan/asosiasi/aliansinya, yang ditunjuk tidak memberikan jasa non audit, maka diungkapkan mengenai informasi tersebut. Pengungkapan informasi penggunaan jasa AP dan KAP beserta jaringan/asosiasi/aliansinya dapat disajikan dalam bentuk tabel. a. Name and address; b. Assignment period; c. Information on audit and/or non-audit services provided; d. Audit and/or non-audit service fees for each assignment given during the financial year; and e. In the event that the designated AP and KAP and their network/association/alliance do not provide non-audit services, the information shall be disclosed. Disclosure of information on the use of AP and KAP services and their networks/associations/alliances can be presented in tabular form.	83
21. Nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP. 21. Names and addresses of capital market supporting institutions and/or professions other than AP and KAP.		83
Analisis dan Pembahasan Manajemen **Management Discussion and Analysis**		
Analisis dan pembahasan manajemen memuat analisis dan pembahasan mengenai laporan keuangan dan informasi penting lainnya dengan penekanan pada perubahan material yang terjadi dalam tahun buku. Management discussion and analysis contains discussion and analysis of financial statements and other important information with an emphasis on material changes that occurred during the financial year.		
1. Tinjauan operasi per segmen usaha sesuai dengan jenis industri Emiten atau Perusahaan Publik. 1. Overview of operations per business segment according to the type of industry of the Issuer or Public Company.	a. Produksi, yang meliputi proses, kapasitas, dan perkembangannya; b. Pendapatan/penjualan; dan c. Profitabilitas. a. Production, which includes process, capacity, and development; b. Revenue/sales; and c. Profitability.	98
2. Kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 (dua) tahun buku terakhir, penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut. 2. Comprehensive financial performance which includes a comparison of financial performance in the last 2 (two) financial years, with explanation of causes of changes and impact of changes.	a. Aset lancar, aset tidak lancar, dan total aset; b. Liabilitas jangka pendek, liabilitas jangka panjang, dan total liabilitas; c. Ekuitas; d. Pendapatan/penjualan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif; dan e. Arus kas. a. Current assets, non-current assets, and total assets; b. Current liabilities, non-current liabilities, and total liabilities; c. Equity; d. Revenue/sales, expenses, profit (loss), other comprehensive income, and total comprehensive profit (loss); and e. Cash flows.	100
3. Kemampuan membayar utang atau kewajiban dengan menyajikan perhitungan rasio yang relevan. 3. Debt or liabilities service ability by presenting the calculation of relevant ratio.		110
4. Tingkat kolektibilitas piutang Emiten atau Perusahaan Publik dengan menyajikan perhitungan rasio yang relevan. 4. Receivables turnover ratio of the Issuer or Public Company by presenting calculation of relevant ratio.		111
5. Struktur modal (*capital structure*) dan kebijakan manajemen atas struktur modal (*capital structure*) tersebut disertai dasar penentuan kebijakan dimaksud. 5. Capital structure and management policy on capital structure accompanied by the basis for determining the said policy.		111

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6. Bahasan mengenai ikatan yang material untuk investasi barang modal.	a. Tujuan dari ikatan tersebut; b. Sumber dana yang diharapkan untuk memenuhi ikatan tersebut; c. Mata uang yang menjadi denominasi; dan d. Langkah yang direncanakan Emiten atau Perusahaan Publik untuk melindungi risiko dari posisi mata uang asing yang terkait.	114
6. Discussion on material commitments for capital goods investment.	a. The purpose of the commitment; b. The source of funds expected to fulfill the said commitment; c. The currency; and d. Steps planned by the Issuer or Public Company to protect against risks from related foreign currency positions.	
7. Bahasan mengenai investasi barang modal yang direalisasikan dalam tahun buku terakhir.	a. Jenis investasi barang modal; b. Tujuan investasi barang modal; dan c. Nilai investasi barang modal yang dikeluarkan.	114
7. Discussion on capital goods investment realized in the last financial year.	a. Type of capital goods investment; b. The purpose of capital goods investment; and c. The value of capital goods investment.	
8. Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan (jika ada). 8. Information and material facts that occurred after the date of the accountant's report (if any).		117
9. Prospek usaha dari Emiten atau Perusahaan Publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya. 9. The business prospects of Issuers or Public Companies connected to industry conditions, the general economy and international markets accompanied by quantitative supporting data from reliable data sources.		121
10. Perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi).	a. Pendapatan/penjualan; b. Laba (rugi); c. Struktur modal (*capital structure*); atau d. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik.	115
10. Profile. Comparison between targets/ projections at the beginning of financial year and the results achieved (realization).	a. Revenue/sales; b. Profit (loss); c. Capital structure; or d. Other matters deemed important by the Issuer or Public Company.	
11. Target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 (satu) tahun mendatang.	a. Pendapatan/penjualan; b. Laba (rugi); c. Struktur modal (*capital structure*); d. Kebijakan dividen; atau e. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik.	116
11. Targets/projections to be achieved by the Issuer or Public Company for the next 1 (one) year.	a. Revenue/sales; b. Profit (loss); c. Capital structure; d. Dividend policy; or e. Other matters deemed important by the Issuer or Public Company.	
12. Aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar. 12. Marketing aspects of the Issuer's or Public Company's goods and/or services, at least regarding marketing strategy and market share.		92
13. Uraian mengenai dividen selama 2 (dua) tahun buku terakhir.	a. Kebijakan dividen, antara lain memuat informasi persentase jumlah dividen yang dibagikan terhadap laba bersih; b. Tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non kas; c. Jumlah dividen per saham (kas dan/atau non kas); dan d. Jumlah dividen per tahun yang dibayar. Pengungkapan informasi dapat disajikan dalam bentuk tabel. Dalam hal Emiten atau Perusahaan Publik tidak membagikan dividen dalam 2 (dua) tahun terakhir, maka diungkapkan mengenai hal tersebut.	117
13. Description of dividends for the last 2 (two) financial years.	a. Dividend policy, including information on the percentage of the amount of dividends distributed to net profit; b. Cash dividend payment date and/or non-cash dividend distribution date; c. Total dividend per share (cash and/or non-cash); and d. The amount of dividends per year paid. Disclosure of information can be presented in tabular form. In the event that the Issuer or Public Company has not distributed dividends in the last 2 (two) years, this shall be disclosed.	

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14. Realisasi penggunaan dana hasil penawaran umum.	a. Dalam hal selama tahun buku, Emiten memiliki kewajiban menyampaikan laporan realisasi penggunaan dana, maka diungkapkan realisasi penggunaan dana hasil penawaran umum secara kumulatif sampai dengan akhir tahun buku; dan b. Dalam hal terdapat perubahan penggunaan dana sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai laporan realisasi penggunaan dana hasil penawaran umum, maka Emiten menjelaskan perubahan tersebut.	118
14. Realization of the use of proceeds from the public offering.	a. In the event that during the financial year, the Issuer has an obligation to submit a report on the realization of use of proceeds, then the cumulative realization of the use of proceeds from the public offering until the end of the financial year shall be disclosed; and b. In the event that there is a change in the use of proceeds as stipulated in the Financial Services Authority Regulation regarding the report on realization of use of proceeds from a public offering, the Issuer shall explain such change.	
15. Informasi material (jika ada), antara lain mengenai investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi material, transaksi afiliasi, dan transaksi benturan kepentingan, yang terjadi pada tahun buku.	a. Tanggal, nilai, dan objek transaksi; b. Nama pihak yang melakukan transaksi; c. Sifat hubungan afiliasi (jika ada); d. Penjelasan mengenai kewajaran transaksi; e. Pemenuhan ketentuan terkait; dan f. Dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam huruf a) sampai dengan huruf e), emiten atau perusahaan publik juga mengungkapkan informasi: 1) Pernyataan direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*armslength principle*); dan 2) Peran dewan komisaris dan komite audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*armslength principle*); g. Untuk transaksi afiliasi atau transaksi material yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan, ditambahkan penjelasan bahwa transaksi afiliasi atau transaksi material tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan; Dalam hal transaksi afiliasi atau transaksi material dimaksud telah diungkapkan dalam laporan keuangan tahunan, ditambahkan informasi mengenai rujukan pengungkapan dalam laporan keuangan tahunan tersebut; h. Untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui pemegang saham independen, ditambahkan informasi mengenai tanggal pelaksanaan RUPS yang menyetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut; dan i. Dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut.	116
15. Material information (if any), including investment, expansion, divestment, business merger/ consolidation, acquisition, debt/ capital restructuring, material transactions, affiliate transactions, and conflict of interest transactions, which occurred in the financial year.	a. Transaction date, value, and object; b. The name of the party making the transaction; c. Nature of affiliate relationship (if any); d. Explanation of the fairness of transaction; e. Fulfillment of related provisions; and f. In the event that there is an affiliation relationship, apart from disclosing the information referred to in letter a) through letter e), the issuer or public company shall also disclose information on: 1) The statement of the board of directors that the affiliated transactions have gone through adequate procedures to ensure that the affiliated transactions are carried out in accordance with the generally accepted business practices, among others, conducted according to fair transaction principles (arm's length principle); and 2) The role of the board of commissioners and audit committee in carrying out adequate procedures to ensure that the affiliated transactions are carried out in accordance with the generally accepted business practices, among others, conducted according to fair transaction principles (arm's length principle); g. For affiliate transactions or material transactions which are business activities carried out in order to generate business income and are carried out routinely, repeatedly, and/or continuously, an explanation is added that the affiliated transactions or material transactions are business activities carried out in order to generate business income and are carried out routinely, repeatedly, and/or continuously; In the event that the affiliated transactions or material transactions referred to have been disclosed in the annual financial statements, information is added regarding references to disclosure in the said annual financial statements; h. For disclosure of affiliated transactions and/or conflict of interest transactions which are the result of executing affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, information is added regarding the date of the GMS that approves the said affiliated transactions and/or conflict of interest transactions; and i. In the event that there are no affiliated transactions and/or conflict of interest transactions, this shall be disclosed.	

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16. Perubahan ketentuan peraturan perundang-undangan yang berpengaruh signifikan terhadap Emiten atau Perusahaan Publik dan dampaknya terhadap laporan keuangan (jika ada). 16. Amendments to provisions of laws and regulations that have a significant impact on the Issuer or Public Company and the impact on the financial statements (if any).		117
17. Perubahan kebijakan akuntansi, alasan dan dampaknya terhadap laporan keuangan (jika ada). 17. Changes to accounting policies, reasons, and their impact on financial statements (if any).		120
Tata Kelola Emiten atau Perusahaan Publik **Governance of Issuers or Public Companies**		
1. Rapat Umum Pemegang Saham (RUPS) 1. General Meeting of Shareholders (GMS)	a. Informasi mengenai keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku meliputi: 1) keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang direalisasikan pada tahun buku; dan 2) keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan; b. Dalam hal Emiten atau Perusahaan Publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut. a. Information regarding GMS resolutions in the financial year and 1 (one) year before the financial year that includes: 1) GMS resolutions in the financial year and 1 (one) year prior to the financial year realized in the financial year; and 2) GMS resolutions in the financial year and 1 (one) year prior to the financial year which have not been realized and the reasons for not being realized; b. In the event that an Issuer or Public Company uses an independent party in the implementation of the GMS to count the votes, this matter shall be disclosed.	141
2. Direksi 2. Board of Directors	a. Tugas dan tanggung jawab masing-masing anggota Direksi; Informasi mengenai tugas dan tanggung jawab masing-masing anggota Direksi diuraikan dan dapat disajikan dalam bentuk tabel; b. Pernyataan bahwa Direksi memiliki pedoman atau piagam (*charter*) Direksi; c. Kebijakan dan pelaksanaan frekuensi rapat Direksi, rapat Direksi bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk kehadiran dalam RUPS; Informasi tingkat kehadiran anggota Direksi dalam rapat Direksi, rapat Direksi bersama Dewan Komisaris, atau RUPS dapat disajikan dalam bentuk tabel. d. Pelatihan dan/atau peningkatan kompetensi anggota Direksi: 1) Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada); dan 2) Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada); e. Penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat: 1) Prosedur penilaian kinerja; dan 2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan f. Dalam hal Emiten atau Perusahaan Publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut. a. Duties and responsibilities of each member of the Board of Directors; Information regarding the duties and responsibilities of each member of the Board of Directors is described and can be presented in tabular form; b. Statement that the Board of Directors has Board of Directors guidelines or charter; c. Policy and frequency of Board of Directors' meetings, Board of Directors' joint meetings with the Board of Commissioners, and the attendance level of Board of Directors' members at these meetings including attendance at the GMS; Information on the attendance level of Board of Directors' members at Board of Directors' meetings, Board of Directors' joint meetings with the Board of Commissioners, or the GMS can be presented in tabular form. d. Training and/or competency development for Board of Directors' members: 1) Policy on training and/or competency development for Board of Directors' members, including an orientation program for newly appointed members of the Board of Directors (if any); and 2) Training and/or competency development programs attended by the Board of Directors' members in the financial year (if any); e. The Board of Directors' assessment of the performance of committees that support the implementation of Board of Directors' duties in the financial year that contains at least: 1) Performance assessment procedures; and 2) The criteria used such as performance achievements during the financial year, competence, and attendance at meetings; and f. In the event that the Issuer or Public Company does not have a committee that supports the implementation of Board of Directors' duties, this shall be disclosed.	156

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3. Dewan Komisaris	a. Tugas dan tanggung jawab Dewan Komisaris; b. Pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam (*charter*) Dewan Komisaris; c. Kebijakan dan pelaksanaan frekuensi rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk kehadiran dalam RUPS; Informasi tingkat kehadiran anggota Dewan Komisaris dalam rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi, atau RUPS dapat disajikan dalam bentuk tabel. d. Pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris: 1) Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada); dan 2) Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris dalam tahun buku (jika ada); e. Penilaian kinerja Direksi dan Dewan Komisaris serta masing-masing anggota Direksi dan anggota Dewan Komisaris, paling sedikit memuat: 1) Prosedur pelaksanaan penilaian kinerja; 2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan 3) Pihak yang melakukan penilaian; dan f. Penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi: 1) Prosedur penilaian kinerja; dan 2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat.	149
3. Board of Commissioners	a. Duties and responsibilities of the Board of Commissioners; b. Statement that the Board of Commissioners has Board of Commissioners guidelines or charter; c. Policy and frequency of Board of Commissioners' meetings, Board of Commissioners' joint meetings with the Board of Directors, and the attendance level of Board of Commissioners' members at these meetings including attendance at the GMS; Information on the attendance level of Board of Commissioners' members at Board of Commissioners' meetings, meetings between the Board of Commissioners and the Board of Directors, or the GMS can be presented in tabular form. d. Training and/or competency development for Board of Commissioners' members: 1) Policy on training and/or competency development for Board of Commissioners' members, including an orientation program for newly appointed members of the Board of Commissioners (if any); and 2) Training and/or competency development programs attended by the Board of Commissioners' members in the financial year (if any); e. Assessment of the Board of Directors' performance and the Board of Commissioners as well as of each member of the Board of Directors and the Board of Commissioners, that contains at least: 1) Performance assessment procedures 2) The criteria used such as performance achievements during the financial year, competence, and attendance at meetings; and 3) The assessor; and f. The Board of Commissioners' assessment of the performance of Committees that support the implementation of Board of Commissioners' duties in the financial year that contains at least: 1) Performance assessment procedures; and 2) The criteria used such as performance achievements during the financial year, competence, and attendance at meetings.	
4. Remunerasi dan nominasi Direksi dan Dewan Komisaris.	a. Prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris; dan b. Prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris, antara lain: 1) Prosedur penetapan remunerasi Direksi dan Dewan Komisaris; 2) Struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/bonus dan lainnya; dan 3) Besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris; Pengungkapan informasi dapat disajikan dalam bentuk tabel.	175
4. Remuneration and nomination of the Board of Directors and Board of Commissioners.	a. Nomination procedures, including a brief description of the policies and nomination process for members of the Board of Directors and/or members of the Board of Commissioners; and b. Procedures and implementation of remuneration for the Board of Directors and Board of Commissioners, including: 1) Procedures for determining remuneration for the Board of Directors and Board of Commissioners; 2) Remuneration structure for the Board of Directors and Board of Commissioners such as salaries, allowances, tantiem/bonuses, and others; and 3) Remuneration amount for each member of the Board of Directors and members of the Board of Commissioners; Disclosure of information can be presented in tabular form.	

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5. Dewan pengawas syariah, bagi Emiten atau Perusahaan Publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran Dasar. 5. Sharia supervisory board, for Issuers or Public Companies that carry out business activities based on sharia principles as stated in the articles of association.	a. Nama; b. Dasar hukum pengangkatan dewan pengawas syariah; c. Periode penugasan dewan pengawas syariah; d. Tugas dan tanggung jawab dewan pengawas syariah; dan e. Frekuensi dan cara pemberian nasihat dan saran serta pengawasan pemenuhan prinsip syariah di pasar modal terhadap emiten atau perusahaan publik. a. Name; b. The legal basis of appointment of the sharia supervisory board; c. The assignment period of the sharia supervisory board; d. The duties and responsibilities of the sharia supervisory board; and e. Frequency and method of providing advice and suggestions as well as supervising compliance with sharia principles in the capital market applicable to issuers or public companies.	N/A
6. Komite Audit 6. Audit Committee	a. Nama dan jabatannya dalam keanggotaan komite; b. Usia; c. Kewarganegaraan; d. Riwayat pendidikan; e. Riwayat jabatan, meliputi informasi: 1) Dasar hukum penunjukan sebagai anggota komite; 2) Rangkap jabatan, baik sebagai anggota dewan komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan 3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; f. Periode dan masa jabatan anggota komite audit; g. Pernyataan independensi komite audit; h. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); i. Kebijakan dan pelaksanaan frekuensi rapat komite audit dan tingkat kehadiran anggota komite audit dalam rapat tersebut; dan j. Pelaksanaan kegiatan komite audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam (*charter*) komite audit. a. Name and position in committee; b. Age; c. Citizenship; d. Educational history; e. Position history, including information on: 1) Legal basis of appointment as committee member; 2) Concurrent positions, as members of the board of commissioners, members of the board of directors, and/or committee members and other positions (if any); and 3) Work experience and time period inside and outside the issuer or public company; f. Period and term of audit committee members; g. Audit committee independency statement; h. Training and/or competency development programs attended in the financial year (if any); i. Policy and frequency of audit committee's meetings and the attendance level of audit committee's members in these meetings; and j. Implementation of audit committee activities in the financial year according to what is stated in the audit committee guidelines or charter.	181

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7. Komite atau fungsi remunerasi dan nominasi Emiten atau Perusahaan Publik.	a. Nama dan jabatannya dalam keanggotaan komite; b. Usia; c. Kewarganegaraan; d. Riwayat pendidikan; e. Riwayat jabatan, meliputi informasi: 1) Dasar hukum penunjukan sebagai anggota komite; 2) Rangkap jabatan, baik sebagai anggota dewan komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan 3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; f. Periode dan masa jabatan anggota komite; g. Pernyataan independensi komite; h. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); i. Uraian tugas dan tanggung jawab; j. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*); k. Kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut; l. Uraian singkat pelaksanaan kegiatan pada tahun buku; dan m. Dalam hal tidak dibentuk komite remunerasi dan nominasi, emiten atau perusahaan publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan: 1) Alasan tidak dibentuknya komite; dan 2) Pihak yang melaksanakan fungsi remunerasi dan nominasi.	188
7. Remuneration and nomination committee or function of Issuer or Public Company.	a. Name and position in committee; b. Age; c. Citizenship; d. Educational history; e. Position history, including information on: 1) Legal basis of appointment as committee member; 2) Concurrent positions, as members of the board of commissioners, members of the board of directors, and/or committee members and other positions (if any); and 3) Work experience and time period inside and outside the issuer or public company; f. Period and term of committee members; g. Committee independency statement; h. Training and/or competency development programs attended in the financial year (if any); i. Description of duties and responsibilities; j. Statement that the committee already has a guideline or charter; k. Policy and frequency of meetings and the attendance level of members at the meetings; l. A brief description of the implementation of activities in the financial year; and m. In the event that a remuneration and nomination committee is not formed, it is sufficient for the issuer or public company to disclose the information referred to in letter i) to letter l) and disclose: 1) The reasons for not forming the committee; and 2) Party carrying out remuneration and nomination functions.	

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8. Komite lain yang dimiliki Emiten atau Perusahaan Publik dalam rangka mendukung fungsi dan tugas Direksi (jika ada) dan/atau komite yang mendukung fungsi dan tugas Dewan Komisaris.	a. Nama dan jabatannya dalam keanggotaan komite; b. Usia; c. Kewarganegaraan; d. Riwayat pendidikan; e. Riwayat jabatan, meliputi informasi: 1) Dasar hukum penunjukan sebagai anggota komite; 2) Rangkap jabatan, baik sebagai anggota dewan komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan 3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; f. Periode dan masa jabatan anggota komite; g. Pernyataan independensi komite; h. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); dan i. Uraian tugas dan tanggung jawab; j. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*) komite; k. Kebijakan dan pelaksanaan frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut; dan l. Uraian singkat pelaksanaan kegiatan komite pada tahun buku.	196
8. Other committees established by Issuers or Public Companies in order to support the Board of Directors' functions and duties (if any) and/or committees that support the Board of Commissioners' functions and duties.	a. Name and position in committee; b. Age; c. Citizenship; d. Educational history; e. Position history, including information on: 1) Legal basis of appointment as committee member; 2) Concurrent positions, as members of the board of commissioners, members of the board of directors, and/or committee members and other positions (if any); and 3) Work experience and time period inside and outside the issuer or public company; f. Period and term of committee members; g. Committee independency statement; h. Training and/or competency development programs attended in the financial year (if any); and i. Description of duties and responsibilities; j. Statement that the committee already has a guideline or charter; k. Policy and frequency of committee's meetings and the attendance level of committee members at meetings; and l. A brief description of the implementation of committee's activities in the financial year.	
9. Sekretaris Perusahaan	a. Nama; b. Domisili; c. Riwayat jabatan, meliputi: 1) Dasar hukum penunjukan sebagai sekretaris perusahaan; dan 2) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; d. Riwayat pendidikan; e. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku; dan f. Uraian singkat pelaksanaan tugas sekretaris perusahaan pada tahun buku.	219
9. Corporate Secretary	a. Name; b. Domicile; c. Position history, including: 1) Legal basis of appointment as corporate secretary; and 2) Work experience and time period inside and outside the issuer or public company; d. Educational history; e. Training and/or competency development programs attended in the financial year; and f. Brief description of the implementation of corporate secretary's duties in the financial year.	

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10. Unit Audit Internal	a. Nama kepala unit audit internal; b. Riwayat jabatan, meliputi: 1) Dasar hukum penunjukan sebagai kepala unit audit internal; dan 2) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; c. Kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada); d. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku; e. Struktur dan kedudukan unit audit internal; f. Uraian tugas dan tanggung jawab; g. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*) unit audit internal; dan h. Uraian singkat pelaksanaan tugas unit audit internal pada tahun buku termasuk kebijakan dan pelaksanaan frekuensi rapat dengan direksi, dewan komisaris, dan/atau komite audit.	223
10. Internal Audit Unit	a. Name of the head of internal audit unit; b. Position history, including: 1) Legal basis of appointment as head of internal audit unit; and 2) Work experience and time period inside and outside the issuer or public company; c. Qualification or certification for internal audit profession (if any); d. Training and/or competency development programs attended in the financial year; e. The structure and position of the internal audit unit; f. Description of duties and responsibilities; g. Statement that the internal audit unit already has a guideline or charter; and h. A brief description of the implementation of internal audit unit's duties in the financial year including the policies and frequency of meetings with the board of directors, board of commissioners, and/or audit committee.	
11. Uraian mengenai sistem pengendalian internal (*internal control*) yang diterapkan oleh Emiten atau Perusahaan Publik.	a. Pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya; b. Tinjauan atas efektivitas sistem pengendalian internal; dan c. Pernyataan direksi dan/atau dewan komisaris atas kecukupan sistem pengendalian internal.	301
11. Description of internal control system implemented by Issuers or Public Companies.	a. Financial and operational control, as well as compliance with other laws and regulations; b. Review of the effectiveness of internal control system; and c. Statement of the board of directors and/or board of commissioners on the adequacy of the internal control system.	
12. Sistem manajemen risiko yang diterapkan oleh Emiten atau Perusahaan Publik.	a. Gambaran umum mengenai sistem manajemen risiko Emiten atau Perusahaan Publik; b. Jenis risiko dan cara pengelolaannya; c. Tinjauan atas efektivitas sistem manajemen risiko Emiten atau Perusahaan Publik; dan d. Pernyataan Direksi dan/atau Dewan Komisaris atau komite audit atas kecukupan sistem manajemen risiko.	234
12. Risk management system implemented by Issuers or Public Companies.	a. General description of the Issuer's or Public Company's risk management system; b. Types of risks and how to manage them; c. Review of the effectiveness of the Issuer's or Public Company's risk management system; and d. Statement of the Board of Directors and/or Board of Commissioners or the audit committee on the adequacy of the risk management system.	
13. Perkara hukum yang berdampak material yang dihadapi oleh Emiten atau Perusahaan Publik, entitas anak, anggota Direksi dan anggota Dewan Komisaris (jika ada).	a. Pokok perkara/gugatan; b. Status penyelesaian perkara/gugatan; dan c. Pengaruhnya terhadap kondisi emiten atau perusahaan Publik.	315
13. Legal cases with material impacts faced by Issuers or Public Companies, subsidiaries, members of the Board of Directors, and members of the Board of Commissioners (if any).	a. Case profile/lawsuit; b. The settlement status of the case/lawsuit; and c. The impact on the issuers or public companies' condition.	
14. Informasi tentang sanksi administratif/sanksi yang dikenakan kepada Emiten atau Perusahaan Publik, anggota Dewan Komisaris dan anggota Direksi, oleh Otoritas Jasa Keuangan dan otoritas lainnya pada tahun buku (jika ada).		315
14. Information on administrative sanctions/sanctions imposed on Issuers or Public Companies, members of the Board of Commissioners. and members of the Board of Directors, by the Financial Services Authority and other authorities in the financial year (if any).		
15. Informasi mengenai kode etik Emiten atau Perusahaan Publik.	a. Pokok-pokok kode etik; b. Bentuk sosialisasi kode etik dan upaya penegakannya; dan c. Pernyataan bahwa kode etik berlaku bagi anggota direksi, anggota Dewan Komisaris, dan karyawan Emiten atau Perusahaan Publik.	316
15. Information regarding the code of conduct of Issuers or Public Companies.	a. The principles of the code of conduct; b. The form of dissemination of the code of conduct and efforts to enforce it; and c. A statement that the code of conduct applies to members of the board of directors, members of the board of commissioners, and employees of Issuers or Public Companies.	

Kriteria Criteria	Penjelasan Explanation	Halaman Page
16. Uraian singkat mengenai kebijakan pemberian kompensasi jangka panjang berbasis kinerja kepada manajemen dan/atau karyawan yang dimiliki oleh Emiten atau Perusahaan Publik (jika ada), antara lain berupa program kepemilikan saham oleh manajemen (*management stock ownership program*/MSOP) dan/atau program kepemilikan saham oleh karyawan (*employee stock ownership program*/ESOP).	Dalam hal pemberian kompensasi berupa program kepemilikan saham oleh manajemen (*management stock ownership program*/MSOP) dan/atau program kepemilikan saham oleh karyawan (*employee stock ownership program*/ESOP), informasi yang diungkapkan paling sedikit memuat: a. Jumlah saham dan/atau opsi; b. Jangka waktu pelaksanaan; c. Persyaratan karyawan dan/atau manajemen yang berhak; dan d. Harga pelaksanaan atau penentuan harga pelaksanaan.	318
16. A brief description of the policy of providing performance-based long-term compensation to management and/or employees owned by Issuers or Public Companies (if any), including but not limited to management stock ownership program (MSOP) and/or employee stock ownership program (ESOP).	In terms of providing compensation in the form of management stock ownership program (MSOP) and/or employee stock ownership program (ESOP), the information disclosed shall contain at least: a. Number of shares and/or options; b. Implementation period; c. Requirements for eligible employee and/or management; and d. Execution price or determination of execution price.	
17. Uraian singkat mengenai kebijakan pengungkapan informasi.	a. Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Perusahaan Terbuka; dan b. Pelaksanaan atas kebijakan dimaksud.	318
17. A brief description of the information disclosure policy.	a. Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after the ownership or any change in ownership of the Public Company's shares; and b. Implementation of the said policy.	
18. Uraian mengenai sistem pelaporan pelanggaran (*whistleblowing system*) di Emiten atau Perusahaan Publik.	a. Cara penyampaian laporan pelanggaran; b. Perlindungan bagi pelapor; c. Penanganan pengaduan; d. Pihak yang mengelola pengaduan; dan e. Hasil dari penanganan pengaduan, paling sedikit: 1) Jumlah pengaduan yang masuk dan diproses dalam tahun buku; dan 2) Tindak lanjut pengaduan. Dalam hal Emiten atau Perusahaan Publik tidak memiliki sistem pelaporan pelanggaran (*whistleblowing system*), maka diungkapkan mengenai hal tersebut.	320
18. Description of the violation reporting system (whistleblowing system) in Issuers or Public Companies.	a. Method of submission of violation reports; b. Protection for reporters; c. How to handle the complaints; d. Parties who manage complaints; and e. The results of handling complaints, at least: 1) Number of complaints received and processed in the financial year; and 2) The complaint follow-up. In the event that the Issuer or Public Company does not have a violation reporting system (whistleblowing system), then this matter shall be disclosed.	
19. Uraian mengenai kebijakan anti korupsi Emiten atau Perusahaan Publik.	a. Program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (*kickbacks*), fraud, suap dan/atau gratifikasi dalam Emiten atau Perusahaan Publik; dan b. Pelatihan/sosialisasi anti korupsi kepada karyawan Emiten atau Perusahaan Publik. Dalam hal Emiten atau Perusahaan Publik tidak memiliki kebijakan anti korupsi, maka dijelaskan alasan tidak dimilikinya kebijakan dimaksud.	322
19. Description of the Issuer's or Public Company's anti-corruption policy.	a. Programs and procedures carried out in overcoming corrupt practices, remuneration (kickbacks), fraud, bribes, and/or gratuities in Issuers or Public Companies; and b. Anti-corruption training/dissemination for employees of Issuers or Public Companies. If the Issuer or Public Company does not have an anti-corruption policy, the reasons for not having such a policy shall be explained.	
20. Penerapan atas pedoman tata kelola Perusahaan Terbuka bagi Emiten yang menerbitkan efek bersifat ekuitas atau Perusahaan Publik.	a. Pernyataan mengenai rekomendasi yang telah dilaksanakan; dan/atau b. Penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternatif pelaksanaannya (jika ada). Pengungkapan informasi dapat disajikan dalam bentuk tabel.	327
20. Implementation of Public Company governance guidelines for Issuers that issue equity securities or Public Companies.	a. Statement regarding recommendations that have been implemented; and/or b. Explanation of recommendations that have not been implemented, accompanied by reasons and alternatives for implementation (if any). Disclosure of information can be presented in tabular form.	

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Tanggung Jawab Sosial dan Lingkungan Emiten atau Perusahaan Publik **Social and Environmental Responsibility of Issuers or Public Companies**		
1. Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan (*Sustainability Report*) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.	a. Penjelasan strategi keberlanjutan; b. Ikhtisar aspek keberlanjutan (ekonomi, sosial, dan lingkungan hidup); c. Profil singkat emiten atau perusahaan publik; d. Penjelasan direksi; e. Tata kelola keberlanjutan; f. Kinerja keberlanjutan; g. Verifikasi tertulis dari pihak independen, jika ada; h. Lembar umpan balik (*feedback*) untuk pembaca, jika ada; dan i. Tanggapan emiten atau perusahaan publik terhadap umpan balik laporan tahun sebelumnya.	√
1. The information disclosed in the social and environmental responsibility section is a Sustainability Report as referred to in the Financial Services Authority Regulation No. 51/POJK.03/2017 on Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.	a. Explanation of sustainability strategy; b. An overview of sustainability aspects (economic, social, and environmental); c. Brief profile of the issuer or public company; d. Explanation from the board of directors; e. Sustainability governance; f. Sustainability performance; g. Written verification from an independent party, if any; h. Feedback form for readers, if any; and i. The issuer or public company's response to the previous year's report feedback.	
2. Laporan Keberlanjutan sebagaimana dimaksud pada angka 1), harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (*Sustainability Report*) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini.		√
2. The Sustainability Report as referred to in number 1), must be prepared in accordance with the Technical Guidelines for Preparing Sustainability Reports For Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular.		
3. Informasi Laporan Keberlanjutan (*Sustainability Report*) pada angka 1) dapat:	a. Diungkapkan pada bagian lain yang relevan di luar bagian tanggung jawab sosial dan lingkungan, seperti penjelasan Direksi terkait Laporan Keberlanjutan diungkapkan dalam bagian terkait Laporan Direksi; dan/atau b. Merujuk pada bagian lain di luar bagian tanggung jawab sosial dan lingkungan dengan tetap mengacu pada Pedoman Teknis Penyusunan Laporan Keberlanjutan (*Sustainability Report*) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini, seperti profil Emiten atau Perusahaan Publik.	√
3. Sustainability Report information in number 1) can:	a. Be disclosed in other relevant sections outside the social and environmental responsibility section, such as the Board of Directors' explanation regarding the Sustainability Report is disclosed in the related section of the Board of Directors' Report; and/or b. Refer to other sections outside the social and environmental responsibility section while still referring to the Technical Guidelines for Preparing Sustainability Report For Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular, such as the profile of the Issuer or Public Company.	
4. Laporan Keberlanjutan (*Sustainability Report*) sebagaimana dimaksud pada angka 1) merupakan bagian yang tidak terpisahkan dari Laporan Tahunan namun dapat disajikan secara terpisah dengan Laporan Tahunan.		√
4. Sustainability Report as referred to in number 1) is an integral part of the Annual Report but can be presented separately from the Annual Report.		
5. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, informasi yang diungkapkan dalam Laporan Keberlanjutan dimaksud harus:	a. Memuat seluruh informasi sebagaimana dimaksud pada angka 1); dan b. Disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (*Sustainability Report*) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini.	√
5. In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the Sustainability Report must:	a. Contain all the information referred to in number 1); and b. Be prepared according to Technical Guidelines for Preparing Sustainability Report for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular.	
6. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, maka dalam bagian tanggung jawab sosial dan lingkungan memuat informasi bahwa informasi mengenai tanggung jawab sosial dan lingkungan telah diungkapkan dalam Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan.		√
6. In the event that the Sustainability Report is presented separately from the Annual Report, then the social and environmental responsibility section contains information that information regarding social and environmental responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report.		
7. Penyampaian Laporan Keberlanjutan (*Sustainability Report*) yang disajikan secara terpisah dengan Laporan Tahunan harus disampaikan bersamaan dengan penyampaian Laporan Tahunan.		√
7. Submission of Sustainability Report presented separately from the Annual Report must be submitted together with the submission of the Annual Report.		

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Laporan Keuangan Tahunan yang Telah Diaudit **Audited Annual Financial Statements**		
Laporan keuangan tahunan yang dimuat dalam Laporan Tahunan disusun sesuai dengan standar akuntansi keuangan di Indonesia dan telah diaudit oleh akuntan publik yang terdaftar di Otoritas Jasa Keuangan. Laporan keuangan tahunan dimaksud memuat pernyataan mengenai pertanggungjawaban atas laporan keuangan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai tanggung jawab Direksi atas laporan keuangan atau peraturan perundang-undangan di sektor pasar modal yang mengatur mengenai laporan berkala perusahaan efek dalam hal Emiten merupakan perusahaan efek. The annual financial statements included in the Annual Report are prepared in accordance with Indonesian financial accounting standards and have been audited by a public accountant registered with the Financial Services Authority. The annual financial statements contain a statement regarding accountability for financial statements as stipulated in the Financial Services Authority Regulation regarding the responsibility of the Board of Directors for financial statements or laws and regulations in the capital market sector which regulate periodic reports of securities companies in the event that the Issuer is a securities company.		√
Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan **Statement of Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibility for the Annual Report**		
Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan disusun sesuai dengan format Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan sebagaimana tercantum dalam Lampiran I yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. Statements of members of the Board of Directors and members of the Board of Commissioners regarding responsibility for the Annual Report are prepared in accordance with the format of Statement Letters of Members of the Board of Directors and Board of Commissioners regarding Responsibility for Annual Reports as listed in Appendix I which is an integral part of this Financial Services Authority Circular.		√

Daftar Pengungkapan Sesuai Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017

List of Disclosures According to the Financial Services Authority Regulation No. 51/POJK.03/2017

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Laporan Keuangan
Financial Statement


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PT Bank Ganesha Tbk

Laporan keuangan tanggal 31 Desember 2023 dan
untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen/
Financial statements as of December 31, 2023 and
for the year then ended with independent auditor's report

BANK GANESHA

SURAT PERNYATAAN DEWAN DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN PADA TANGGAL 31 DESEMBER 2023 DAN UNTUK TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT PT BANK GANESHA TBK

BOARD OF DIRECTORS' STATEMENT REGARDING THE RESPONSIBILITY FOR THE FINANCIAL STATEMENTS AS OF DECEMBER 31 2022 AND FOR THE YEAR THEN ENDED PT BANK GANESHA TBK

Kami, yang bertanda tangan di bawah ini:

We, the undersigned below:

1. Lenny Sugihat
   Wisma Hayam Wuruk,Jl. Hayam Wuruk No.8, Jakarta 10120

   Jl. Cemara III/21 Taman Yasmin
   RT/RW 006/009 Cilendek
   Timur Kota Bogor Barat
   Provinsi Jawa Barat
   (021) 29109900

   Presiden Direktur

   Lenny Sugihat
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   (021) 29109900

   President Director

2. Arif Wicaksono
   Wisma Hayam Wuruk, Jl.Hayam Wuruk No.8, Jakarta 10120
   Komp. BRI Jl. Kremuna no.6
   RT/RW 007/006 Cipete Selatan
   Cilandak – Jakarta Selatan
   (021) 291099000

   Direktur

   Arif Wicaksono
   Wisma Hayam Wuruk,Jl Hayam Wuruk No 8, Jakarta 10120
   Komp. BRI JL. Kremuna no.6
   RT/RW 007/006 Cipete Selatan
   Cilandak – Jakarta Selatan
   (021) 291099000

   Director

menyatakan bahwa:

Declare that:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Ganesha Tbk;

2. Laporan keuangan PT Bank Ganesha Tbk telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;

3. a. Semua informasi dalam laporan keuangan PT Bank Ganesha Tbk telah dimuat secara lengkap dan benar; dan

   b. Laporan keuangan PT Bank Ganesha Tbk tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;

4. Kami bertanggung jawab atas sistem pengendalian internal dalam PT Bank Ganesha Tbk.

1. *We are responsible for the preparation and presentation of the financial statements of PT Bank Ganesha Tbk;*

2. *The financial statements of PT Bank Ganesha Tbkhave been prepared and presented in accordance with Indonesian Financial Accounting Standards;*

3. a. *All information in the financial statements of PT Bank Ganesha Tbk have been fully disclosed in a complete and truthful manner; and*

   b. *The financial statements of Bank Ganesha Tbk do not contain any incorrect information or material fact, nor do they omit any information or material fact;*

4. *We are responsible for the internal control system of PT Bank Ganesha Tbk.*

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is made truthfully.

Jakarta, 28 Maret 2024/*Jakarta,March 28, 2024*

METERAI TEMPEL
A362CALX011228442

Lenny Sugihat
Presiden Direktur / President Director

Arif Wicaksono
Direktur / Director

The original financial statements included herein are in the Indonesian language.

PT BANK GANESHA Tbk
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2023
DAN UNTUK TAHUN
YANG BERAKHIR PADA TANGGAL TERSEBUT
BESERTA LAPORAN AUDITOR INDEPENDEN

PT BANK GANESHA Tbk
FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2023
AND FOR THE YEAR
THEN ENDED
WITH INDEPENDENT AUDITOR'S REPORT

Daftar Isi

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The original report included herein is in the Indonesian language.

Laporan Auditor Independen

Laporan No. 00418/2.1032/AU.1/07/1681-2/1/III/2024

Pemegang Saham, Dewan Komisaris, dan Direksi PT Bank Ganesha Tbk

Opini

Kami telah mengaudit laporan keuangan PT Bank Ganesha Tbk. ("Bank") terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2023, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Bank tanggal 31 Desember 2023, serta kinerja keuangan dan arus kas nya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Basis opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia ("IAPI"). Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini kami.

Independent Auditor's Report

Report No. 00418/2.1032/AU.1/07/1681-2/1/III/2024

The Shareholders and the Boards of Commissioners and Directors
PT Bank Ganesha Tbk

Opinion

We have audited the accompanying financial statements of PT Bank Ganesha Tbk. (the "Bank"), which comprise the statement of financial position as of December 31, 2023, and the statement of profit or loss and other comprehensive income, statement of changes in equity, and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2023, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis for opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants ("IICPA"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with such requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Laporan Auditor Independen (lanjutan)

Laporan No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 (lanjutan)

Hal audit utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan periode kini. Hal audit utama tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, dan kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut. Untuk hal audit utama di bawah ini, penjelasan kami tentang bagaimana audit kami merespons hal tersebut disampaikan dalam konteks tersebut.

Kami telah memenuhi tanggung jawab yang diuraikan dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami, termasuk sehubungan dengan hal audit utama yang dikomunikasikan di bawah ini. Oleh karena itu, audit kami mencakup pelaksanaan prosedur yang didesain untuk merespons penilaian kami atas risiko kesalahan penyajian material dalam laporan keuangan terlampir. Hasil prosedur audit kami, termasuk prosedur yang dilakukan untuk merespons hal audit utama di bawah ini, memberikan basis bagi opini kami atas laporan keuangan terlampir.

Independent Auditor's Report (continued)

Report No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 (continued)

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. Such key audit matters were addressed in the context of our audit of the financial statements taken as a whole, and in forming our audit opinion thereon, and we do not provide a separate audit opinion on such key audit matters. For the key audit matter below, our description of how our audit addressed such key audit matter is provided in such context.

We have fulfilled the responsibilities described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report, including in relation to the key audit matter communicated below. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the accompanying financial statements. The results of our audit procedures, including the procedures performed to address the key audit matter below, provide the basis for our opinion on the accompanying financial statements.

Laporan Auditor Independen (lanjutan)

Laporan No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 (lanjutan)

Hal audit utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit

Penjelasan atas hal audit utama:

Seperti yang dijelaskan dalam Catatan 10 atas laporan keuangan terlampir, pada tanggal 31 Desember 2023, saldo cadangan kerugian penurunan nilai atas kredit yang diberikan adalah sebesar Rp197.817 juta. Lihat informasi kebijakan akuntansi material untuk cadangan kerugian penurunan nilai atas aset keuangan yang diungkapkan dalam Catatan 2, penggunaan pertimbangan, estimasi dan asumsi akuntansi yang signifikan dalam Catatan 3, dan pengungkapan cadangan kerugian penurunan nilai atas kredit yang diberikan dalam Catatan 10 atas laporan keuangan terlampir.

Kami berfokus pada area ini karena saldo kredit yang diberikan dan cadangan kerugian penurunan nilai atas kredit yang diberikan adalah signifikan terhadap laporan keuangan terlampir. Selain itu, penentuan cadangan kerugian penurunan nilai memerlukan pertimbangan dan memiliki ketidakpastian estimasi termasuk dalam penentuan model untuk menghitung cadangan kerugian penurunan nilai, identifikasi eksposur kredit yang mengalami penurunan kualitas kredit yang signifikan, dan penentuan asumsi yang digunakan dalam model perhitungan cadangan kerugian penurunan nilai (untuk eksposur yang dinilai secara individu atau kolektif), termasuk faktor-faktor ekonomi makro berorientasi masa depan.

Independent Auditor's Report (continued)

Report No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 (continued)

Key audit matters (continued)

Allowance for impairment losses of loan

Description of the key audit matter:

As described in Note 10 to the accompanying financial statements, as of December 31, 2023, the balance of allowance for impairment losses on loans amounted to Rp197,817 million. Refer to material accounting policy information for allowance for impairment losses on financial assets disclosed in Note 2, use of significant accounting judgments, estimates and assumptions in Note 3, and the disclosures of allowances for impairment losses on loans in Note 10 to the accompanying financial statements.

We focused on this area because the balances of loans and allowance for impairment losses on loans are significant to the accompanying financial statements. In addition, the determination of allowance for impairment losses requires judgment and is subject to estimation uncertainty which includes determining the model to calculate allowance for impairment losses, identification of credit exposures with significant deterioration in credit quality, and determining assumptions used in the allowance for impairment losses calculation models (for exposures assessed on an individual or collective basis), which incorporates forward-looking macroeconomic factors.

Laporan Auditor Independen (lanjutan)

Laporan No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 (lanjutan)

Hal audit utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit (lanjutan)

Respons Audit:

Kami menguji pengendalian utama atas pemberian kredit, penilaian kualitas kredit internal secara regular, serta pencatatan dan pengawasan kredit yang diberikan. Kami memperoleh pemahaman dan menilai metodologi pengukuran penurunan nilai, serta melakukan validasi atas model pencadangan kerugian penurunan nilai, data masukan, dasar, dan asumsi yang digunakan oleh Bank dalam menghitung cadangan kerugian penurunan nilai, serta menguji tiga tahapan kualitas kredit portofolio sesuai dengan kriteria tingkatan (staging) yang disusun oleh Bank untuk kredit yang diberikan. Kami menguji apakah pengalaman historis mewakili keadaan saat ini dan kerugian terkini yang terjadi dalam portofolio, serta menilai kewajaran atas penyesuaian berorientasi masa depan, analisis faktor ekonomi makro, dan beberapa skenario probabilitas tertimbang untuk kredit yang diberikan. Untuk cadangan kerugian penurunan nilai yang dinilai secara individual, kami menguji populasi kredit yang diberikan untuk mengevaluasi identifikasi secara tepat waktu oleh Bank atas eksposur yang mengalami penurunan kualitas kredit yang signifikan atau yang telah mengalami penurunan nilai; untuk kasus-kasus dimana penurunan nilai telah diidentifikasi, kami menilai asumsi Bank atas arus kas masa depan ekspektasian, termasuk nilai agunan yang dapat direalisasikan berdasarkan informasi pasar yang tersedia atau penilaian yang dilakukan oleh penilai independen atau internal.

Independent Auditor's Report (continued)

Report No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 (continued)

Key audit matters (continued)

Allowance for impairment losses of loan (continued)

Audit response:

We tested the key controls over the loan origination, regular internal credit quality assessments, and recording and monitoring of the loans. We obtained understanding and assessed impairment measurement methodologies and performed validation of allowance for impairment losses models, inputs, bases, and assumptions used by the Bank in calculating the allowance for impairment losses, and tested the classification into the three-stage credit quality of loan portfolios in accordance with staging criteria developed by the Bank for loans. We tested whether historical experience is representative of current circumstances and of the recent losses incurred in the portfolios, and assessed the reasonableness of forward-looking adjustments, macroeconomic factor analysis, and probability-weighted multiple scenarios for loans. With respect to individually assessed allowance for impairment losses, we tested the population of loans to evaluate the timely identification by the Bank of exposures with significant deterioration in credit quality or which have been impaired; for cases where impairment has been identified, we assessed the Bank's assumptions on the expected future cash flows, including the value of realizable collateral based on available market information or valuation prepared by independent valuer or internal valuer.

Laporan Auditor Independen (lanjutan)

Laporan No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 (lanjutan)

Hal audit utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit (lanjutan)

Respons Audit: (lanjutan)

Kami memeriksa keakurasian perhitungan jumlah cadangan kerugian penurunan nilai dengan melakukan perhitungan ulang atas keseluruhan portofolio yang penurunan nilainya dinilai secara kolektif dan individual. Kami menilai apakah pengungkapan dalam laporan keuangan cukup dan secara memadai mencerminkan eksposur Bank terhadap risiko kredit. Kami melibatkan pakar auditor internal kami untuk membantu kami dalam melakukan prosedur-prosedur di atas ketika keahlian spesifik mereka diperlukan.

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan 2023 selain laporan keuangan terlampir dan laporan auditor independen kami ("Laporan Tahunan"). Laporan Tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor independen ini.

Opini kami atas laporan keuangan terlampir tidak mencakup Laporan Tahunan, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas Laporan Tahunan tersebut.

Sehubungan dengan audit kami atas laporan keuangan terlampir, tanggung jawab kami adalah untuk membaca Laporan Tahunan ketika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah Laporan Tahunan mengandung ketidakkonsistensian material dengan laporan keuangan terlampir atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Independent Auditor's Report (continued)

Report No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 (continued)

Key audit matters (continued)

Allowance for impairment losses of loan (continued)

Audit response: (continued)

We checked the accuracy of the calculation of allowance for impairment losses amount by recalculating the collective and individual impairment for the entire portfolio. We assessed whether the financial statements disclosures are adequately and appropriately reflecting the Bank's exposures to credit risk. We involved our auditor's internal expert in the performance of the above procedures where their specific expertise was required.

Other information

Management is responsible for the other information. Other information comprises the information included in the 2023 Annual Report other than the accompanying financial statements and our independent auditor's report thereon ("The Annual Report"). The Annual Report is expected to be made available to us after the date of this independent auditor's report.

Our opinion on the accompanying financial statements does not cover the Annual Report, and accordingly, we do not express any form of assurance on the Annual Report.

In connection with our audit of the accompanying financial statements, our responsibility is to read the Annual Report when it becomes available and, in doing so, consider whether the Annual Report is materially inconsistent with the accompanying financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

Laporan Auditor Independen (lanjutan)

Laporan No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 (lanjutan)

Informasi lain (lanjutan)

Ketika kami membaca Laporan Tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan melakukan tindakan yang tepat berdasarkan peraturan perundang-undangan yang berlaku.

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Bank atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

Independent Auditor's Report (continued)

Report No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 (continued)

Other information (continued)

When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions based on the applicable laws and regulations.

Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting, unless management either intends to liquidate the Bank or to cease its operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Laporan Auditor Independen (lanjutan)

Laporan No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan

Tujuan kami adalah untuk memeroleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor independen yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit yang ditetapkan oleh IAPI akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memeroleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya suatu kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian atas pengendalian internal.

Independent Auditor's Report (continued)

Report No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 (continued)

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements taken as a whole are free from material misstatement, whether due to fraud or error, and to issue an independent auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing established by the IICPA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to such risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or override of internal control.

Laporan Auditor Independen (lanjutan)

Laporan No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Memeroleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Bank.

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.

- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor independen kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor independen kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.

Independent Auditor's Report (continued)

Report No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 (continued)

Auditor's responsibilities for the audit of the financial statements (continued)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our independent auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusion is based on the audit evidence obtained up to the date of our independent auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

Laporan Auditor Independen (lanjutan)

Laporan No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan kepada pihak tersebut seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

Independent Auditor's Report (continued)

Report No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 (continued)

Auditor's responsibilities for the audit of the financial statements (continued)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Building a better working world

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama tersebut dalam laporan auditor independen kami kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal audit utama tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal audit utama tidak boleh dikomunikasikan dalam laporan auditor independen kami karena konsekuensi yang merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

Independent Auditor's Report (continued)

Report No. 00418/2.1032/AU.1/07/1681-2/1/III/2024 (continued)

Auditor's responsibilities for the audit of the financial statements (continued)

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe such key audit matters in our independent auditor's report unless laws or regulations preclude public disclosure about such key audit matters or when, in extremely rare circumstances, we determine that a key audit matter should not be communicated in our independent auditor's report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

KAP Purwantono, Sungkoro & Surja

Christophorus Alvin Kossim
Registrasi Akuntan Publik No. AP.1681/*Public Accountant Registration No. AP.1681*

28 Maret 2024/*March 28, 2024*

00418

PT BANK GANESHA Tbk
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2023
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENT OF FINANCIAL POSITION
As of December 31, 2023
(Expressed in Millions of Indonesian Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
ASET				***ASSETS***
Kas	2,4,31	43.763	61.990	*Cash*
Giro pada Bank Indonesia	2,5,31	450.009	720.307	*Current accounts with Bank Indonesia*
Giro pada bank lain - pihak ketiga setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp100 pada tanggal 31 Desember 2023 dan Rp778 pada tanggal 31 Desember 2022	2,6,31	745.211	1.471.582	*Current accounts with other banks - third parties net of allowance for impairment losses of Rp100 as of December 31, 2023 and Rp778 as of December 31, 2022*
Penempatan pada Bank Indonesia dan bank lain - pihak ketiga setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp337 pada tanggal 31 Desember 2023 dan Rp16 pada tanggal 31 Desember 2022	2,7,31	1.084.937	1.174.733	*Placements with Bank Indonesia and other banks - third parties net of allowance for impairment losses of Rp337 as of December 31, 2023 and Rp16 as of December 31, 2022*
Efek-efek - pihak ketiga	2,8,31	1.482.867	1.651.080	*Securities - third parties*
Efek-efek yang dibeli dengan janji dijual kembali - pihak ketiga	2,9	1.150.667	766.672	*Securities purchased under agreement to resell - third parties*
Kredit setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp197.817 pada tanggal 31 Desember 2023 dan Rp62.231 pada tanggal 31 Desember 2022				*Loans net of allowance for impairment losses of Rp197,817 as of December 31, 2023 and Rp62,231 as of December 31, 2022*
Pihak berelasi	2,10,29	34.364	43.083	*Related parties*
Pihak ketiga	2,10,31	4.103.591	2.807.479	*Third parties*
Kredit - neto		4.137.955	2.850.562	*Loans - net*
Tagihan Akseptasi setelah dikurangi cadangan kerugian penurunan nilai masing-masing sebesar RpNihil dan Rp2 pada tanggal-tanggal 31 Desember 2023 dan 2022	2,11	-	12.213	*Acceptance receivables net of allowance for impairment losses of RpNil and Rp2 as of December 31, 2023, and 2022, respectively*
Aset tetap setelah dikurangi akumulasi penyusutan sebesar Rp47.018 pada tanggal 31 Desember 2023 dan Rp45.772 pada tanggal 31 Desember 2022	2,12	61.547	60.389	*Fixed assets net of accumulated depreciation of Rp47,018 as of December 31, 2023 and Rp45,772 as of December 31, 2022*

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK GANESHA Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2023
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENTS OF FINANCIAL POSITION (continued)
As of December 31, 2023
(Expressed in Millions of Indonesian Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
ASET (lanjutan)				***ASSETS (continued)***
Aset hak-guna setelah dikurangi akumulasi penyusutan sebesar Rp44.145 pada tanggal 31 Desember 2023 dan Rp39.303 pada tanggal 31 Desember 2022	2,13	18.937	22.354	*Right-of-use assets net of accumulated depreciation of Rp44,145 as of December 31, 2023 and Rp39,303 as of December 31, 2022*
Aset takberwujud setelah dikurangi akumulasi amortisasi sebesar Rp6.648 pada tanggal 31 Desember 2022 dan Rp4.255 pada tanggal 31 Desember 2022	2,14	11.447	11.674	*Intangible assets net of accumulated amortization of Rp6,648 as of December 31, 2023 and Rp4,255 as of December 31, 2022*
Aset pajak tangguhan	2,26	105.146	57.102	*Deferred tax assets*
Aset lain-lain setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp6.104 pada tanggal 31 Desember 2023 dan Rp7.629 pada tanggal 31 Desember 2022	2,15,29,31	109.823	107.474	*Other assets net of allowance for impairment losses of Rp6,104 as of December 31, 2023 and Rp7,629 as of December 31, 2022*
TOTAL ASET		**9.402.309**	**8.968.132**	***TOTAL ASSETS***
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas segera	2,31	11.873	111.586	*Liabilities due immediately*
Simpanan				*Deposits*
Pihak berelasi	2,16,29,31	69.371	104.834	*Related parties*
Pihak ketiga	2,16,31	5.922.668	5.518.117	*Third parties*
Total		5.992.039	5.622.951	*Total*
Simpanan dari bank lain - pihak ketiga	2,17	2.238	2.425	*Deposits from other banks - third parties*
Kewajiban Akseptasi	2,11	-	12.215	*Acceptance Liabilities*
Utang pajak	2,18	53.600	16.226	*Taxes payable*
Liabilitas imbalan pasca kerja	2,28	28.582	23.126	*Post-employment benefits obligation*
Liabilitas lain-lain	2,3,19,31	69.775	40.841	*Other liabilities*
TOTAL LIABILITAS		**6.158.107**	**5.829.370**	***TOTAL LIABILITIES***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK GANESHA Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2023
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENTS OF FINANCIAL POSITION (continued)
As of December 31, 2023
(Expressed in Millions of Indonesian Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
LIABILITAS DAN EKUITAS (lanjutan)				***LIABILITIES AND EQUITY (continued)***
EKUITAS				***EQUITY***
Modal saham				*Share capital*
Modal dasar - nilai nominal 40.000.000.000 lembar saham dengan nominal saham Rp100 (nilai penuh) per saham pada tanggal 31 Desember 2023 dan tanggal 31 Desember 2022				*Authorized capital - par value 40,000,000,000 shares with par value Rp100 (full amount) per share as of December 31, 2023 and as of December 31, 2022*
Modal ditempatkan dan disetor penuh - 23.970.997.103 lembar saham pada tanggal 31 Desember 2023 dan 16.470.997.103 saham lembah pada tanggal 31 Desember 2022	2,20	2.397.100	1.647.100	*Issued and fully paid capital - 23,970,997,103 shares as of December 31, 2023 and 16,470,997,103 shares as of December 31, 2022*
Tambahan modal disetor	2,20	692.110	542.110	*Additional paid-in capital*
Dana setoran modal	20	-	900.000	*Capital deposit funds*
Surplus revaluasi aset tetap - neto		33.746	33.746	*Revaluation surplus of fixed assets - net*
Perubahan nilai wajar dari aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	8	(5.342)	(8.197)	*Fair value changes of securities measured at fair value through other comprehensive income*
Saldo laba		126.588	24.003	*Retained earnings*
EKUITAS		**3.244.202**	**3.138.762**	***EQUITY***
TOTAL LIABILITAS DAN EKUITAS		**9.402.309**	**8.968.132**	***TOTAL LIABILITIES AND EQUITY***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK GANESHA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
Untuk tahun yang Berakhir pada Tanggal 31 Desember 2023
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the year then Ended December 31, 2023
(Expressed in Millions of Indonesian Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,* 2023	2022	
PENDAPATAN DAN BEBAN OPERASIONAL				***INCOME AND EXPENSES FROM OPERATIONS***
Pendapatan bunga	2,21,29	592.752	433.413	*Interest income*
Beban bunga				*Interest expenses*
Bunga	2,22,29	(140.825)	(111.692)	*Interest expenses*
Premi program penjaminan simpanan	2,33	(10.208)	(16.130)	*Premium on deposit guarantee program*
Total beban bunga		(151.033)	(127.822)	*Total interest expenses*
Pendapatan bunga - neto		441.719	305.591	*Interest income - net*
PENDAPATAN OPERASIONAL LAINNYA				***OTHER OPERATING INCOME***
Provisi dan komisi selain kredit - neto	2	24.749	26.336	*Commissions and fees from transactions other than loans - net*
Pendapatan jasa administrasi dan penalti		1.630	2.402	*Administration fees and penalties*
Keuntungan transaksi valuta asing - neto		2.330	5.810	*Gain on foreign exchange transactions - net*
Keuntungan neto penjualan efek	8	7.336	4.447	*Net gain on sale of securities*
Lain-lain		15.843	4.227	*Others*
Total pendapatan operasional lainnya		51.888	43.222	*Total other operating income*
Beban kerugian penurunan nilai:	23			*Provision for impairment losses:*
Aset keuangan	6,7,8,10 11,15	(140.998)	(114.048)	*Financial assets*
Aset non-keuangan	15	(195)	(5.135)	*Non-financial assets*
Total beban kerugian penurunan nilai		(141.193)	(119.183)	*Total provision for impairment losses*
Beban operasional lainnya:				*Other operating expenses:*
Umum dan administrasi	24	(61.041)	(56.817)	*General and administrative*
Tenaga kerja	25	(157.027)	(104.630)	*Personnel*
Lain-lain		(3.485)	(4.510)	*Others*
Total beban operasional lainnya		(221.553)	(165.957)	*Total other operating expenses*
Beban Operasional Lainnya - Neto		(310.858)	(241.918)	*Other Operating Expenses - Net*
LABA OPERASIONAL		**130.861**	**63.673**	***INCOME FROM OPERATIONS***
PENDAPATAN (BEBAN) NON-OPERASIONAL				***NON-OPERATING INCOME (EXPENSES)***
Keuntungan pelepasan aset tetap - neto	12	1.091	149	*Gain on disposals of fixed assets - net*
Keuntungan (kerugian) penjualan agunan yang diambil alih		(1.239)	-	*Gain (loss) on sales for foreclosed asset*
Beban administrasi agunan yang diambil alih	15	(413)	(630)	*Administrative expenses of foreclosed properties*
Lain-lain - neto		(1.516)	(5.768)	*Others - net*
Beban non-operasional - neto		(2.077)	(6.249)	*Non-operating expenses - net*
LABA SEBELUM PAJAK PENGHASILAN		**128.784**	**57.424**	***PROFIT BEFORE INCOME TAX***
BEBAN PAJAK	26	**(24.819)**	**(11.381)**	***TAX EXPENSE***
LABA BERSIH TAHUN BERJALAN		**103.965**	**46.043**	***PROFIT FOR THE YEAR***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK GANESHA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN (lanjutan)
Untuk tahun yang Berakhir pada Tanggal 31 Desember 2023
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (continued)
For the year then Ended December 31, 2023
(Expressed in Millions of Indonesian Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,* 2023	2022	
PENGHASILAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang tidak akan direklasifikasikan ke laba rugi:				***Items not to be reclassified to profit or loss:***
Pengukuran kembali atas kewajiban imbalan pasti	28	(1.704)	(595)	*Remeasurement of defined benefit obligation*
Pajak penghasilan terkait	26	324	113	*Related income tax*
Neto		(1.380)	(482)	*Net*
Pos-pos yang akan direklasifikasikan ke laba rugi:				***Item to be reclassified to profit or loss:***
Keuntungan (kerugian) bersih atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	8	3.525	(11.961)	Gain *(losses) on changes in fair value of securities fair-value through other comprehensive income*
Pajak penghasilan terkait	26	(670)	2.272	*Related income tax*
Neto		2.855	(9.689)	*Net*
Keuntungan (kerugian) komprehensif lain tahun berjalan - neto		1.475	(10.171)	*Other comprehensive loss for the year - net*
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN		**105.440**	**35.872**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
LABA PER SAHAM (nilai penuh)				***EARNINGS PER SHARE*** *(full amount)*
Dasar/Dilusian	27	5,0	2,8	*Basic/Diluted*

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK GANESHA Tbk
LAPORAN PERUBAHAN EKUITAS
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2023
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENTS OF CHANGES IN EQUITY
For the Year then Ended December 31, 2023
(Expressed in Millions of Indonesian Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	Modal saham/ *Share capital*	Tambahan modal disetor/ Additional *paid-in capital*	Dana setoran modal/ *Capital deposit funds*	Surplus revaluasi aset tetap – neto *Revaluation surplus of fixed assets - net*	Perubahan nilai wajar dari aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ *Fair value changes of securities measured at fair value through other comprehensive income*	Saldo laba/ *Retained earrning*	Ekuitas neto/ *Net Equity*	
Saldo per 31 Desember 2021		**1.117.506**	**17.703**	**1.000.000**	**33.746**	**1.492**	**(21.558)**	**2.148.889**	***Balance as of December 31, 2021***
Laba tahun berjalan		-	-	-	-	-	46.043	46.043	*Profit for the year*
Penawaran Umum Terbatas I	20								*Limited Public Offering I*
Dana setoran modal		-	-	(1.000.000)	-	-	-	(1.000.000)	*Capital deposit funds*
Penerbitan saham baru		529.594	527.329	-	-	-	-	1.056.923	*issuance new shares*
Penawaran Umum Terbatas II	20								*Limited Public Offering II*
Dana setoran modal		-	-	900.000	-	-	-	900.000	*Capital deposit funds*
Biaya emisi saham		-	(2.922)	-	-	-	-	(2.922)	*Share issuance cost*
Penghasilan komprehensif lain periode berjalan - setelah pajak	8	-	-	-	-	(9.689)	(482)	(10.171)	*Other comprehensive income for the year - net of tax*
Saldo per 31 Desember 2022		**1.647.100**	**542.110**	**900.000**	**33.746**	**(8.197)**	**24.003**	**3.138.762**	***Balance as of December 31. 2022***
Laba tahun berjalan		-	-	-	-	-	103.965	103.965	*Profit for the year*
Penawaran Umum Terbatas II	20								*Limited Public Offering II*
Dana setoran modal				(900.000)	-	-	-	(900.000)	*Capital deposit funds*
Penerbitan saham baru		750.000	150.000	-	-	-	-	900.000	
Biaya emisi saham		-	-	-	-	-	-	-	*Share issuance cost*
Penghasilan komprehensif lain periode berjalan - setelah pajak	8	-	-	-	-	2.855	(1.380)	1.475	*Other comprehensive income for the year - net of tax*
Saldo per 31 Desember 2023		**2.397.100**	**692.110**	**-**	**33.746**	**(5.342)**	**126.588**	**3.244.202**	***Balance as of December 31. 2023***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK GANESHA Tbk
LAPORAN ARUS KAS
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2023
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENTS OF CASH FLOWS
For the Year then Ended December 31, 2023
(Expressed in Millions of Indonesian Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,* 2023	2022	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan dari bunga serta provisi dan komisi kredit		585.076	448.695	*Interest. loan commissions and fees received*
Pembayaran bunga, hadiah, provisi dan komisi dana		(155.071)	(127.784)	*Interests, prizes, fund commissions and fees paid*
Penerimaan pendapatan operasional lainnya		49.558	37.408	*Other operating revenues received*
Keuntungan dari transaksi valuta asing - neto		2.330	5.810	*Gain on foreign exchange transactions - net*
Pembayaran gaji dan tunjangan karyawan		(135.737)	(108.703)	*Salaries and employee benefits paid*
Pembayaran beban operasional lainnya		(45.630)	(85.365)	*Other operating expenses paid*
Pembayaran beban non-operasional		(3.168)	(6.398)	*Non-operating expenses paid*
Pembayaran beban pajak		(36.362)	(15.693)	*Tax expense paid*
Hasil penjualan agunan yang diambil alih		5.075	-	*Proceeds from sale of foreclosed properties*
Arus kas sebelum perubahan aset dan liabilitas operasi		**266.071**	**147.970**	***Cash flows before changes in operating assets and liabilities***
Penurunan (kenaikan) aset operasi:				*Decrease (increase) in operating assets:*
Efek-efek		(212.840)	(162.812)	*Securities*
Kredit		(1.428.586)	(553.945)	*Loans*
Tagihan akseptasi		12.215	(6.025)	*Acceptance receivables*
Aset lain-lain		8.908	19.884	*Other assets*
Kenaikan (penurunan) liabilitas operasi:				*Increase (decrease) in operating liabilities:*
Liabilitas segera		(99.713)	105.850	*Obligations due immediately*
Simpanan		369.088	(694.837)	*Deposits*
Simpanan dari bank lain		(187)	(57)	*Deposits from other banks*
Liabilitas akseptasi		(12.215)	6.025	*Acceptance liabilities*
Liabilitas lain-lain		7.334	19.212	*Other liabilities*
Kas neto digunakan untuk aktivitas operasi		**(1.089.925)**	**(1.118.735)**	***Net cash used in by operating activities***
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Hasil penjualan aset tetap	12	1.091	206	*Proceeds from sale of fixed assets*
Penempatan efek yang hingga jatuh tempo		-	(57.531)	*Placement of held-to-maturity securities*
Perolehan aset takberwujud	14	(2.166)	(10.654)	*Acquisition of intangible assets*
Perolehan aset tetap	12	(6.351)	(3.711)	*Acquisition of fixed assets*
Kas neto digunakan untuk aktivitas investasi		**(7.426)**	**(71.690)**	***Net cash used in investing activities***
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITY***
Penerbitan saham baru	20	-	954.000	*Issuance new shares*
Pembayaran liabilitas sewa	13	(7.698)	(7.905)	*Lease liabilities paid*
Kas neto (digunakan untuk) diperoleh dari aktivitas pendanaan		**(7.698)**	**946.095**	***Net cash (used in) provided by investing activities***
PENURUNAN NETO KAS DAN SETARA KAS		**(1.105.049)**	**(244.330)**	***NET DECREASE IN CASH AND CASH EQUIVALENTS***
KAS DAN SETARA KAS AWAL TAHUN		**3.429.406**	**3.673.736**	***CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR***
KAS DAN SETARA KAS AKHIR TAHUN		**2.324.357**	**3.429.406**	***CASH AND CASH EQUIVALENTS AT END OF YEAR***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK GANESHA Tbk
LAPORAN ARUS KAS (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2023
(Disajikan dalam Jutaan Rupiah, Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
STATEMENTS OF CASH FLOWS (continued)
For the Year then Ended December 31, 2023
(Expressed in Millions of Indonesian Rupiah, Unless Otherwise Stated)

	Catatan/ *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,* 2023	2022	
Kas dan setara kas terdiri dari:				*Cash and cash equivalents consist of:*
Kas	4	43.763	61.990	*Cash*
Giro pada Bank Indonesia	5	450.009	720.307	*Current accounts with Bank Indonesia*
Giro pada bank lain	6	745.311	1.472.360	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	7	1.085.274	1.174.749	*Placements with Bank Indonesia and other banks*
Total		**2.324.357**	**3.429.406**	***Total***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK GANESHA Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2023 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2023 and
for the Year Then Ended
(Expressed in Millions of Indonesian Rupiah,
Unless Otherwise Stated)

1. UMUM

a. Pendirian Bank dan informasi umum

PT Bank Ganesha Tbk (selanjutnya disebut "Bank") didirikan dengan akta No. 47 tanggal 15 Mei 1990 dari notaris Esther Daniar Iskandar, S.H.. Akta pendirian ini disahkan oleh Menteri Kehakiman Republik Indonesia dalam Surat Keputusan No. C2-4331 HT.01.01. Th 91 tanggal 30 Agustus 1991 serta diumumkan dalam Berita Negara Republik Indonesia No. 85 tanggal 23 Oktober 1992, Tambahan No. 5296. Anggaran Dasar Bank telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 181 tanggal 22 Desember 2021 dari notaris Hannywati Gunawan, S.H., notaris di Jakarta, mengenai perubahan seluruh anggaran dasar Bank yang telah memperoleh Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0074700.AH.01.02 Tahun 2021 tanggal 22 Desember 2021.

Sesuai dengan pasal 3 anggaran dasar Bank, ruang lingkup kegiatan Bank adalah menjalankan usaha bank umum.

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

Bank berkedudukan di Jakarta dan memiliki 1 kantor pusat, 8 kantor cabang/cabang pembantu dan 2 kantor kas. Kantor pusat Bank beralamat di Wisma Hayam Wuruk, Jl. Hayam Wuruk No. 8, Jakarta 10120, Indonesia. Bank memiliki 257 dan 266 karyawan pada tanggal 31 Desember 2023 dan 2022 (tidak diaudit).

Entitas induk terakhir Bank adalah Equity Global International Ltd, Hongkong. Entitas induk terakhir Bank tersebut telah mendapat persetujuan atas *fit and proper test* dari Otoritas Jasa Keuangan (OJK) sesuai dengan Peraturan Otoritas Jasa Keuangan No. 27/POJK/2016 dengan No. KEP-127/D.03/2019 pada tanggal 18 Juli 2019.

1. GENERAL

a. Establishment of the Bank and general information

PT Bank Ganesha Tbk (the "Bank") was established based on Deed No. 47 dated May 15, 1990 of notary Esther Daniar Iskandar, S.H.. The deed of establishment was approved by the Ministry of Justice of the Republic of Indonesia through Decision Letter No. C2-4331 HT.01.01. Th 91 dated August 30, 1991 and was published in Supplement No. 5296 of the State Gazette of the Republic of Indonesia No. 85 dated October 23, 1992. The Bank's Articles of Association have been amended several times, the latest was by Deed No. 181 dated December 22, 2021 of notary Hannywati Gunawan, S.H., notary in Jakarta, in order to amend the Bank's entire Articles of Association which was approved by the Ministry of Justice and Human Rights of the Republic of Indonesia through Decission Letter No. AHU-0074700.AH.01.02 Year 2021 dated December 22, 2021.

In accordance with article 3 of the Bank's articles of association, the scope of its activities is to engage in general banking.

The Bank started its commercial operations on April 30, 1992 when it obtained its business license based on the Decision Letter No. 393/KMK-013/1992 dated April 14, 1992 from the Ministry of Finance of the Republic of Indonesia. In accordance with Bank Indonesia's Decision Letter No. 26/66/KEP/DIR dated September 12, 1995, the Bank is authorized to be a foreign exchange bank.

The Bank is domiciled in Jakarta and has 1 head office, 8 branch/sub-branch offices and 2 cash offices. The Bank's head office is located at Wisma Hayam Wuruk, Jl. Hayam Wuruk No. 8, Jakarta 10120, Indonesia. The Bank had a total number of 257 and 266 employees as of December 31, 2023 and 2022, respectively (unaudited).

The ultimate parent of the Bank is Equity Global International Ltd, Hongkong. The ultimate parent has received approval on the fit and proper test from the Financial Services Authority (OJK) to conform with POJK No. 27/POJK/2016 No. KEP-127/D.03/2019 dated July 18, 2019.

1. UMUM (lanjutan)

a. Pendirian Bank dan informasi umum (lanjutan)

Susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2023 ditetapkan berdasarkan Rapat Umum Pemegang Saham Tahunan (RUPST) Bank tanggal 26 Mei 2023 sesuai Akta Pernyataan Keputusan Rapat No. 240 tanggal 26 Mei 2023, dan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 26 Juli 2023 sesuai Berita Acara Rapat No. 164 tanggal 26 Juli 2023, yang dibuat oleh Notaris Hannywati Gunawan, S.H. di Jakarta, yang dimuat dalam Pernyataan Keputusan Rapat No. 165 tanggal 26 Juli 2023, telah diterima dan dicatat di dalam Sistem Administrasi Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.09-0144453 tanggal 26 Juli 2023 adalah sebagai berikut:

1. GENERAL (continued)

a. Establishment of the Bank and general information (continued)

The composition of the Board of Commissioners and Directors of the Bank as of December 31, 2023 based on the Bank's Annual General Shareholders Meeting held on May 26, 2023 stated under Deed of Meeting Resolution Statements No. 240 dated May 26, 2023, and the Bank's Extraordinary General Shareholders Meeting held on July 26, 2023 stated under Deed of Meeting Resolution Statements No. 164 dated July 26, 2023, Notary Hannywati Gunawan S.H. in Jakarta, stated under Deed of Meeting Resolution Statements No. 165 dated May 26, 2023 that has been received and recorded in the Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.09-0144453 dated July 26, 2023, are as follows:

	31 December/*December 31,* 2023	
Dewan Komisaris		***Board of Commissioners***
Presiden Komisaris	Marcello T. Taufik	*President Commissioner*
Wakil Presiden Komisaris	Lisawati	*Vice President Commissioner*
Komisaris (Independen)	Sudarto	*Commissioner (Independent)*
Komisaris (Independen)	Trisna Chandra	*Commissioner (Independent)*
Direksi		***Directors***
Presiden Direktur	Lenny Sugihat	*President Director*
Wakil Presiden Direktur	Mahesh Ajit Ranade	*Vice President Director*
Direktur	Setiawan Kumala	*Director*
Direktur	Agoes Roediyanto	*Director*
Direktur	Arif Wicaksono	*Director*
Direktur	Suroso	*Director*
Komite Audit		***Audit Committee***
Ketua	Trisna Chandra	*Chairman*
Anggota	Dede Suherman Sukandar	*Member*
Anggota	Pramu Hestiono Utama	*Member*
Audit Internal	Resky Irianawati	***Internal Audit***
Sekretaris Perusahaan	Febrina Kenya Savitri	***Corporate Secretary***

Berdasarkan Surat Keputusan Direksi No. 014/SK DIR-SDM/VI/23 tanggal 19 Juni 2023, telah ditetapkan Resky Irianawati sebagai Kepala Satuan Kerja Audit Internal.

Based on Directors Decree No. 014/SK DIR-SDM/VI/23 on June 19, 2023, Resky Irianawati has been appointed as the Head of Internal Audit.

Berdasarkan Surat Keputusan Direksi No. 118/DIR/V/2023 tanggal 11 Mei 2023, telah ditetapkan Trisna Chandra sebagai Ketua Komite Audit.

Based on Directors Decree No. 118/DIR/V/2023 on May 11, 2023, Trisna Chandra has been appointed as the Chairman of Audit Committee.

1. UMUM (lanjutan)

a. Pendirian Bank dan informasi umum (lanjutan)

Susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2022 ditetapkan berdasarkan Rapat Umum Pemegang Saham Tahunan (RUPST) Bank tanggal 24 Juni 2022 sesuai Berita Acara Rapat No. 155 tanggal 24 Juni 2022, dan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 26 September 2022 sesuai Berita Acara Rapat No. 223 tanggal 26 September 2022, yang dibuat oleh Notaris Hannywati Gunawan, S.H. di Jakarta, yang dimuat dalam Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022, telah diterima dan dicatat di dalam Sistem Administrasi Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.09-0088223 tanggal 19 Desember 2022, adalah sebagai berikut:

1. GENERAL (continued)

a. Establishment of the Bank and general information (continued)

The composition of the Board of Commissioners and Directors of the Bank as of December 31, 2022 based on the Bank's Annual General Shareholders Meeting held on June 24, 2022 stated under Deed of Meeting Resolution Statements No. 155 dated June 24, 2022, and the Bank's Extraordinary General Shareholders Meeting held on September 26, 2022 stated under Deed of Meeting Resolution Statements No. 223 dated September 26, 2022, Notary Hannywati Gunawan S.H. in Jakarta, that has been received and recorded in the Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.03-0088223 dated December 19, 2022, are as follows:

	31 December/*December 31*, 2022	
Dewan Komisaris		***Board of Commissioners***
Presiden Komisaris	Marcello T. Taufik	*President Commissioner*
Wakil Presiden Komisaris	Lisawati	*Vice President Commissioner*
Komisaris (Independen)	Sudarto	*Commissioner (Independent)*
Direksi		***Directors***
Presiden Direktur	Lenny Sugihat	*President Director*
Direktur	Setiawan Kumala	*Director*
Direktur	Agoes Roediyanto	*Director*
Direktur	Suroso	*Director*
Direktur	Arif Wicaksono	*Director*
Komite Audit		***Audit Committee***
Ketua	Sudarto	*Chairman*
Anggota	Dede Suherman Sukandar	*Member*
Anggota	Pramu Hestiono Utama	*Member*
Audit Internal	George Surya[*)]	***Internal Audit***
Sekretaris Perusahaan	Febrina Kenya Savitri	***Corporate Secretary***

*) Telah mengundurkan diri per tanggal 24 Februari 2023

*Have been resigned as of February 24, 2023 *)*

Pembentukan Komite Audit telah sesuai dengan Peraturan OJK No. 55/POJK.04/2015 tentang "Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit" tanggal 29 Desember 2015.

The establishment of the Audit Committee was based on Financial Services Authority Regulation No. 55/POJK.04/2015 "The Establishment and the Implementation Guidelines of Audit Committee" dated December 29, 2015.

Berdasarkan kebijakan Bank, manajemen kunci Bank mencakup anggota dewan komisaris, direksi dan kepala divisi.

Based on the Bank's policies, key management of the Bank consist of members of the board commissioners, directors and division heads.

1. UMUM (lanjutan)

b. Penawaran umum saham

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa No. 12 tanggal 22 Oktober 2015 oleh Dr. Isyana Wisnuwardhani Sadjarwo, S.H., M.H., telah disetujui penerbitan saham baru kepada PT Equity Development Investment Tbk sebanyak-banyaknya 2.400.000.000 lembar saham pada tanggal pencatatan saham Bank di Bursa Efek Indonesia. Bank menerbitkan saham baru sebanyak 2.286.650.000 lembar saham.

Pada tanggal 3 Mei 2016, Bank memperoleh pernyataan efektif dari Ketua Dewan Komisioner Otoritas Jasa Keuangan dan Kepala Eksekutif Badan Pengawas Pasar Modal (OJK-Bapepam) dengan suratnya No. S-216/D.04/2016 untuk melakukan penawaran umum perdana (IPO) atas 5.372.320.000 lembar saham Bank kepada masyarakat.

Termasuk di dalam jumlah saham kepada masyarakat adalah saham yang telah dialokasikan sehubungan dengan Program Alokasi Saham Karyawan (ESA) sejumlah 614.000 lembar saham berdasarkan Surat Keputusan Direksi No. 006/SKDIR/II/16 tanggal 11 Februari 2016.

Pada tanggal 12 Mei 2016, seluruh saham tersebut telah dicatatkan pada Bursa Efek Indonesia.

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa No. 180 tanggal 22 Desember 2021 oleh Notaris Hannywati Gunawan, S.H., telah disetujui penerbitan saham baru melalui Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) I sebanyak-banyaknya 5.587.530.000 lembar saham, akta ini telah memperoleh Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0203189 tanggal 25 Maret 2022. Bank telah mendapatkan pernyataan efektif dari OJK atas PMHMETD I ini melalui surat No. S-19/D.04/2022 tanggal 14 Februari 2022.

Pada tanggal 8 April 2022 Bank telah memperoleh persetujuan dari Pengawas OJK melalui surat No. SR-7/PB.322/2022 dan mencatatnya sebagai tambahan modal disetor sehingga modal saham Bank menjadi 16.470.997.103 lembar saham.

1. GENERAL (continued)

b. Public offering of the Bank's shares

Based on the Extraordinary General Meeting of Extraordinary Shareholders No. 12 dated October 22, 2015 of notary Dr. Isyana Wisnuwardhani Sadjarwo, S.H., M.H., shareholders approved the issuance of new shares to PT Equity Development Investment Tbk by as much as 2,400,000,000 shares on the date of listing on the Indonesia Stock Exchange. The new shares issued by the Bank consist of 2,286,650,000 shares.

On May 3, 2016, the Bank obtained the notice of effectivity from the Board of Commissioners of the Financial Services Authority and Chairman of the Capital Market Supervisory Agency (OJK-Bapepam) in his letter No. S-216/D.04/2016 for its initial public offering (IPO) of 5,372,320,000 shares to public.

Included in the number of initial shares offered to the public are shares that have been allocated in connection with Employee Stock Allocation (ESA) Program of 614,000 shares based on the Directors' Decision Letter No. 006/SKDIR/II/16 dated February 11, 2016.

On May 12, 2016, these shares were listed on the Indonesia Stock Exchange.

Based on the Extraordinary General Meeting of Shareholders No. 180 dated December 22, 2021 of notary Hannywati Gunawan, S.H., has been approved the issuance of new shares through capital addition with the right to order securities in advance (PMHMETD) I as much as 5,587,530,000 shares, the Decree of the Minister of Law and Human Rights of the Republic of Indonesia in a Decree No. AHU-AH.01.03-0203189 dated March 25, 2022. Bank has obtained notice of effectivity from OJK of this PMHMETD I through its letter No. S-19/D.04/2022 dated February 14, 2022.

On April 8, 2022, the Bank has obtained approval from the Financial Services Authority (OJK) through letter No. SR-7/PB.332/2022 and recorded it as paid in capital thus total share capital the Bank changed to 16,470,997,103 shares.

PT BANK GANESHA Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2023 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

PT BANK GANESHA Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2023 and
for the Year Then Ended
(Expressed in Millions of Indonesian Rupiah,
Unless Otherwise Stated)

1. UMUM (lanjutan)

b. Penawaran umum saham (lanjutan)

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa No. 223 tanggal 26 September 2022 oleh Notaris Hannywati Gunawan, S.H., telah disetujui penerbitan saham baru melalui Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) II sebanyak-banyaknya 7.500.000.000 lembar saham, akta ini telah memperoleh Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0497407 tanggal 29 Desember 2022. Bank telah mendapatkan pernyataan efektif dari OJK atas PMHMETD II ini melalui surat No. S-249/D.04/2022 tanggal 30 November 2022.

Pada tanggal 8 Juni 2023 Bank telah memperoleh persetujuan dari Pengawas OJK melalui surat No. SR-87/PB.322/2023 dan mencatatnya sebagai tambahan modal disetor sehingga modal saham Bank menjadi 23.970.997.103 lembar saham.

Pada tanggal 31 Desember 2023 sejumlah 23.731.287.132 lembar saham Bank telah dicatatkan pada Bursa Efek Indonesia dan sejumlah 239.709.971 lembar saham yang merupakan saham pendiri yang tidak dicatatkan di bursa.

1. GENERAL (continued)

b. Public offering of the Bank's shares (lanjutan)

Based on the Extraordinary General Meeting of Shareholders No. 223 dated September 26, 2022 of notary Hannywati Gunawan, S.H., has been approved the issuance of new shares through capital addition with the right to order securities in advance (PMHMETD) II as much as 7,500,000,000 shares, the Decree of the Minister of Law and Human Rights of the Republic of Indonesia in a Decree No. AHU-AH.01.03-0497407 dated Desember 29, 2022. Bank has obtained notice of effectivity from OJK of this PMHMETD II through its letter No. S-249/D.04/2022 dated November 30, 2022.

On June 8, 2023, the Bank has obtained approval from the Financial Services Authority (OJK) through letter No. SR-87/PB.332.2023 and recorded it as paid in capital thus total share capital the Bank changed to 23,970,997,103 shares.

As of December 31, 2023, the Bank's outstanding shares totaling 23,731,287,132 *shares have been listed on the Indonesia Stock Exchange, while the founder shares totaling* 239,709,971 *shares are not listed on the stock exchange.*

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL

Pernyataan Kepatuhan

Laporan keuangan pada tanggal 31 Desember 2023 dan untuk tahun yang berakhir pada tersebut disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang mencakup pernyataan dan interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK-IAI) dan peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam-LK) No. VIII.G.7 lampiran keputusan Ketua Bapepam-LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION

Statement of Compliance

The financial statements as of December 31, 2023 and for the year ended, is prepared and presented in accordance with Indonesian Financial Accounting Standards, which include the statements and interpretations issued by the Financial Accounting Standards Board Indonesian Institute of Accountants (DSAK-IAI) and Indonesian Capital Market and Financial Institutions Supervisory Agency (Bapepam-LK) Regulation No.VIII.G.7 appendix of the Decision of the Chairman of Bapepam-LK No.KEP-347/BL/2012 dated June 25, 2012 regarding the "Guidelines on Financial Statements Presentations and Disclosures for Issuers or Public Companies".

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

a. Dasar Penyajian Laporan Keuangan

Laporan keuangan telah disusun sesuai dengan Standar Akuntansi Keuangan ("SAK"), yang mencakup Pernyataan dan Interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK IAI) dan Peraturan-Peraturan serta Pedoman Penyajian dan Pengungkapan Laporan Keuangan yang diterbitkan oleh Otoritas Jasa Keuangan ("OJK").

Laporan keuangan disusun berdasarkan konsep akrual, kecuali laporan arus kas, dengan menggunakan konsep biaya historis, kecuali seperti yang disebutkan dalam Catatan atas laporan keuangan yang relevan.

Laporan arus kas yang disajikan dengan menggunakan metode langsung, menyajikan penerimaan dan pengeluaran kas dan setara kas yang diklasifikasikan ke dalam aktivitas operasi, investasi dan pendanaan.

Untuk keperluan laporan arus kas, yang termasuk kas dan setara kas terdiri dari kas, giro pada Bank Indonesia dan giro pada bank lain dan penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam waktu 3 (tiga) bulan sejak tanggal perolehan, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

Mata uang penyajian yang digunakan dalam laporan keuangan adalah mata uang Rupiah (Rp) yang juga merupakan mata uang fungsional entitas. Angka-angka yang disajikan dalam laporan keuangan, kecuali bila dinyatakan secara khusus, adalah dibulatkan dalam ribuan Rupiah.

Bank telah menyusun laporan keuangan dengan dasar bahwa Bank akan beroperasi secara berkesinambungan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

a. Basis of Presentation of Financial Statements

The financial statements have been prepared in accordance with the Indonesia Financial Accounting Standards ("SAK"), which comprise the Statements and Interpretations issued by the Financial Accounting Standards Board of the Institute of Indonesia Chartered Accountants (Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia or DSAK IAI) and the Regulations and Guidelines on Financial Statement Presentation and Disclosures issued by Financial Services Authority (Otoritas Jasa Keuangan" or " OJK").

The financial statements have been prepared on the accrual basis, except for the statement of cash flows, using the historical cost concept of accounting, except as disclosed in the relevant Notes to the consolidated financial statements herein.

The statement of cash flows, which have been prepared using the direct method, present receipts and disbursements of cash and cash equivalents classified into operating, investing and financing activities.

For the statement of cash flows purposes, cash and cash equivalents consist of cash, current accounts with Bank Indonesia and current accounts with other banks and placements with Bank Indonesia and other banks maturing within 3 (three) months or less from the acquisition date provided that they are neither pledged as collateral for fund borrowings nor restricted.

The presentation currency used in the financial statements is the Indonesian Rupiah (Rp) which is also the functional currency of the entity. Unless otherwise stated, all figures presented in the financial statements are rounded off to thousands of Rupiah.

The bank has prepared the financial statements on the basis that it will continue to operate as a going concern.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan

Aset keuangan terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek, efek-efek yang dibeli dengan janji dijual kembali, tagihan akseptasi, kredit, dan aset lain-lain.

Liabilitas keuangan terdiri dari liabilitas segera, simpanan, simpanan dari bank lain, kewajiban akseptasi, dan liabilitas lain-lain.

(i) Klasifikasi

Untuk menentukan kategori dan klasifikasi, Bank menilai seluruh aset keuangan, kecuali instrumen ekuitas, berdasarkan kombinasi dari model bisnis pengelolaan aset dan karakteristik arus kas kontraktual instrumen terkait. Berikut klasifikasi aset keuangan pada saat pengakuan awal:

- Aset keuangan yang diukur pada nilai wajar melalui laba rugi;
- Aset keuangan yang diukur pada biaya perolehan diamortisasi;
- Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain (FVTOCI).

Bank mengklasifikasi dan mengukur portofolio *trading* pada aset keuangan yang diakui pada nilai wajar melalui laba rugi.

Model bisnis Bank untuk mengelola aset keuangan mengacu pada bagaimana mereka mengelola aset keuangannya untuk menghasilkan arus kas. Model bisnis menentukan apakah arus kas akan dihasilkan dari penerimaan arus kas kontraktual, penjualan aset keuangan, atau keduanya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities

Financial assets consist of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, securities, securities purchased under agreement to resell, acceptance receivables, loans, and other assets.

Financial liabilities consist of liabilities due immediately, deposits, deposits from other banks, acceptance liabilities, and other liabilities.

(i) Classification

To determine category and classification, the Bank assesses all financial assets, except equity, based on a combination of the asset management business model and the contractual cash flows characteristics of the related instruments. The following are the classifications of financial assets at initial recognition:

- *Financial assets held at fair value through profit or loss;*
- *Financial assets held at amortized cost;*
- *Financial assets held at fair value through other comprehensive income (FVTOCI).*

The Bank classifies and measures trading portfolios on financial assets recognized at fair value through profit or loss.

The Bank's business model for managing financial assets refers to how it manages its financial assets in order to generate cash flows. The business model determines whether cash flows will result from collecting contractual cash flows, selling the financial assets, or both.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Bank mengukur aset keuangan pada biaya perolehan diamortisasi jika kedua kondisi berikut terpenuhi:

- Aset keuangan dimiliki dalam model bisnis dengan tujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan
- Persyaratan kontraktual dari aset keuangan menghasilkan arus kas pada tanggal tertentu yang merupakan SPPB dari jumlah pokok terutang.

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain jika dua kondisi berikut terpenuhi:

- Aset keuangan dikelola dalam model bisnis yang bertujuan untuk mendapatkan arus kas kontraktual dan menjual aset keuangan; dan
- Persyaratan kontraktual dari aset keuangan tersebut memenuhi kriteria SPPB.

Aset keuangan lainnya yang tidak memenuhi persyaratan untuk diklasifikasikan sebagai aset keuangan diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain, diklasifikasikan sebagai diukur pada nilai wajar melalui laba rugi.

Saat pengakuan awal, Bank dapat membuat penetapan yang tidak dapat dibatalkan untuk mengukur aset yang memenuhi persyaratan untuk diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain pada nilai wajar melalui laba rugi, apabila penetapan tersebut mengeliminasi atau secara signifikan mengurangi inkonsistensi pengukuran atau pengakuan (kadang disebut sebagai "*accounting mismatch*").

Pada saat pengakuan awal, Bank dapat membuat pilihan yang tidak dapat dibatalkan untuk menyajikan instrumen ekuitas yang bukan dimiliki untuk di perdagangkan pada nilai wajar melalui penghasilan komprehensif lain.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(i) Classification (continued)

The Bank measures financial assets at amortized cost if both of the following conditions are met:

- *Financial assets are managed in a business model that aims to hold financial assets in order to obtain contractual cash flows; and*
- *The contractual terms of the financial asset give rise on specified dates to cash flows that are SPPI on the outstanding principal amount.*

Financial assets are measured at fair value through other comprehensive income if both of the following conditions are met:

- *Financial assets are managed in a business model that aims to collect contractual cash flows and sell financial assets; and*
- *The contractual terms of the financial asset meet the SPPI citeria.*

Other financial assets that do not meet the requirements for classification as financial assets measured at amortized cost or fair value through other comprehensive income, are classified as measured at fair value through profit or loss.

At initial recognition, the Bank may make an irrevocable determination to measure assets that meet the requirements to be measured at amortized cost or fair value through other comprehensive income at fair value through profit or loss, if that designation eliminates or significantly reduces measurement or recognition inconsistencies (sometimes referred to as "accounting mismatch").

At initial recognition, the Bank may make an irrevocable choice to present equity instruments that are not held for trading at fair value through other comprehensive income.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Penilaian model bisnis

Model bisnis ditentukan pada level yang mencerminkan bagaimana kelompok aset keuangan dikelola bersama-sama untuk mencapai tujuan bisnis tertentu.

Penilaian model bisnis dilakukan dengan mempertimbangkan, tetapi tidak terbatas pada hal-hal berikut:

- Bagaimana kinerja dari model bisnis dan aset keuangan yang dimiliki dalam model bisnis dievaluasi dan dilaporkan kepada personil manajemen kunci Bank;
- Apakah risiko yang memengaruhi kinerja dari model bisnis (termasuk aset keuangan yang dimiliki dalam model bisnis) dan khususnya bagaimana cara aset keuangan tersebut dikelola; dan
- Bagaimana penilaian kinerja pengelola aset keuangan (sebagai contoh, apakah penilaian kinerja berdasarkan nilai wajar dari aset yang dikelola atau arus kas kontraktual yang diperoleh).

Aset keuangan yang dimiliki untuk diperdagangkan dan penilaian kinerja berdasarkan nilai wajar diukur pada nilai wajar melalui laba rugi.

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga

Untuk tujuan penilaian ini, pokok didefinisikan sebagai nilai wajar dari aset keuangan pada saat pengakuan awal. Bunga didefinisikan sebagai imbalan untuk nilai waktu atas uang dan risiko kredit terkait jumlah pokok terutang pada periode waktu tertentu dan juga risiko dan biaya peminjaman standar, dan juga marjin laba.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(i) Classification (continued)

Business model assessment

The business model is defined at a level that reflects how groups of financial assets are managed together to achieve specific business objectives.

The business model assessment is carried out by considering, but not limited to, the following:

- *How is the performance of the business model and financial assets held in the business model evaluated and reported to key management personnel of the Bank;*
- *What are the risks that affect the performance of the business model (including financial assets held in the business model) and specifically how those financial assets are managed; and*
- *How is the performance of the financial asset manager assessed (for example, is the performance assessment based on the fair value of the managed assets or the contractual cash flows obtained).*

Financial assets held for trading and performance assessment based on fair value are measured at fair value through profit or loss.

Assessment of the contractual cash flows derived solely from payments of principal and interest

For the purposes of this valuation, principal is defined as the fair value of the financial asset at initial recognition. Interest is defined as the consideration for the time value of money and credit risk related to the principal amount owed in a specific period of time as well as standard borrowing risks and costs, as well as profit margin.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga (lanjutan)

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga dilakukan dengan mempertimbangkan persyaratan kontraktual, termasuk apakah aset keuangan mengandung persyaratan kontraktual yang dapat merubah waktu atau jumlah arus kas kontraktual.

Dalam melakukan penilaian, Bank mempertimbangkan:

- Peristiwa kontinjensi yang akan mengubah waktu atau jumlah arus kas kontraktual;
- Fitur *leverage*;
- Persyaratan pembayaran di muka dan perpanjangan kontraktual;
- Persyaratan mengenai klaim yang terbatas atas arus kas yang berasal dari aset spesifik; dan
- Fitur yang dapat merubah nilai waktu dari elemen uang.

Bank mengklasifikasikan liabilitas keuangan dalam kategori:

- Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi; dan
- Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi terdiri dari dua sub-kategori, yaitu liabilitas keuangan diklasifikasikan sebagai diperdagangkan dan liabilitas keuangan yang pada saat pengakuan awal telah ditetapkan oleh Bank untuk diukur pada nilai wajar melalui laba rugi.

Liabilitas keuangan diklasifikasikan sebagai dimiliki untuk diperdagangkan jika liabilitas keuangan tersebut diperoleh untuk tujuan dibeli kembali dalam waktu dekat atau jika merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek yang terkini.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(i) Classification (continued)

Assessment of the contractual cash flows derived solely from payments of principal and interest (continued)

The assessment of contractual cash flows derived solely from payments of principal and interest is made by considering the contractual terms, including whether the financial asset contains contractual terms that can change the timing or amount of the contractual cash flows.

In conducting the assessment, the Bank considers:

- *Contingent events that will change the timing or amount of contractual cash flows;*
- *Leverage feature;*
- *Requirements for prepayments and contractual extensions;*
- *Requirements regarding claims that are limited to cash flows arising from specific assets; and*
- *Features that can change the time value of the money element.*

The Bank classifies financial liabilities into the following categories:

- *Financial liabilities measured at fair value through profit or loss; and*
- *Financial liabilities measured at amortized cost.*

Financial liabilities measured at fair value through profit or loss consist of two sub-categories, namely financial liabilities classified as trading and financial liabilities which upon initial recognition have been determined by the Bank to be measured at fair value through profit or loss.

A financial liability is classified as held for trading if it is acquired primarily for the purpose of repurchasing in the near term or if it is part of a jointly managed portfolio of certain financial instruments and there is evidence of a recent short-term profit taking pattern.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga (lanjutan)

Keuntungan atau kerugian atas liabilitas yang dimiliki untuk diperdagangkan diakui dalam laporan laba rugi.

Bank mengklasifikasikan seluruh liabilitas keuangan setelah pengakuan awal diukur pada biaya perolehan diamortisasi, kecuali:

- Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi;
- Liabilitas keuangan yang timbul ketika pengalihan aset keuangan tidak memenuhi syarat penghentian pengakuan atau ketika pendekatan keterlibatan berkelanjutan diterapkan;
- Kontrak jaminan keuangan;
- Komitmen untuk menyediakan pinjaman dengan suku bunga di bawah pasar; atau
- Imbalan kontinjensi yang diakui oleh pihak pengakuisisi dalam kombinasi bisnis.

(ii) Pengakuan awal

- Pembelian atau penjualan aset keuangan yang memerlukan penyerahan aset dalam kurun waktu yang telah ditetapkan oleh peraturan dan kebiasaan yang berlaku di pasar (pembelian secara reguler) diakui pada tanggal penyelesaian.

- Aset keuangan dan liabilitas keuangan pada awalnya diukur pada nilai wajarnya. Dalam hal aset keuangan atau liabilitas keuangan tidak diukur pada nilai wajar melalui laba rugi, nilai wajar tersebut ditambah/dikurangkan biaya transaksi yang dapat diatribusikan secara langsung. Pengukuran aset keuangan dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasinya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(i) Classification (continued)

Assessment of the contractual cash flows derived solely from payments of principal and interest (continued)

Gains or losses on liabilities held for trading are recognized in the statement of profit or loss.

The Bank classifies all financial liabilities after initial recognition measured at amortized cost, except:

- *Financial liabilities measured at fair value through profit or loss;*
- *Financial liabilities that arise when a transfer of a financial asset does not qualify for derecognition or when the continuing involvement approach is applied;*
- *Financial guarantee contracts;*
- *Commitment to providing loans at below market interest rates; or*

- *Contingent benefits recognized by the acquirer in the business combination.*

(ii) Initial recognition

- *Purchase or sale of financial assets that requires delivery of assets within a time frame established by regulation or convention in the market (regular purchase) is recognized on the settlement date.*

- *Financial assets and financial liabilities are initially recognized at fair value. For those financial assets or financial liabilities not measured at fair value through profit or loss, the fair value added/subtracted directly attributable transaction costs. The subsequent measurement of financial assets and financial liabilities depends on their classification.*

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(ii) Pengakuan awal (lanjutan)

Biaya transaksi hanya meliputi biaya-biaya yang dapat diatribusikan secara langsung untuk perolehan suatu aset keuangan atau penerbitan suatu liabilitas keuangan dan merupakan biaya tambahan yang tidak akan terjadi apabila instrumen keuangan tersebut tidak diperoleh atau diterbitkan.

Untuk aset keuangan, biaya transaksi ditambahkan pada jumlah yang diakui pada awal pengakuan aset, sedangkan untuk liabilitas keuangan, biaya transaksi dikurangkan dari jumlah utang yang diakui pada pengakuan awal liabilitas.

Biaya transaksi tersebut diamortisasi selama umur instrumen berdasarkan metode suku bunga efektif dan dicatat sebagai bagian dari pendapatan bunga untuk biaya transaksi sehubungan dengan aset keuangan atau sebagai bagian dari beban bunga untuk biaya transaksi sehubungan dengan liabilitas keuangan.

Bank pada pengakuan awal dapat menetapkan aset keuangan tertentu sebagai nilai wajar melalui laba rugi (opsi nilai wajar). Opsi nilai wajar dapat digunakan hanya bila memenuhi ketetapan sebagai berikut:

- Penetapan sebagai opsi nilai wajar mengurangi atau mengeliminasi inkonsistensi pengukuran dan pengakuan *(accounting mismatch*) yang dapat timbul;
- Aset keuangan merupakan bagian dari portofolio instrumen keuangan yang risikonya dikelola dan dilaporkan kepada manajemen kunci berdasarkan nilai wajar; atau
- Aset keuangan terdiri dari kontrak utama dan derivatif melekat yang harus dipisahkan.

Opsi nilai wajar digunakan untuk kredit. Jika tidak, kredit akan dicatat menggunakan biaya diamortisasi.

Opsi nilai wajar juga digunakan untuk dana investasi yang merupakan bagian dari portofolio yang dikelola dengan basis nilai wajar.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(ii) Initial recognition (continued)

Transaction costs only include costs that are directly attributable to the acquisition of a financial asset or issuance of a financial liability and are incremental costs that would not have been incurred if the instrument had not been acquired or issued.

In the case of financial assets, transaction costs are added to the amount initially recognized, while for financial liabilities, transaction costs are deducted from the amount of debt initially recognized.

Such transactions costs are amortized over the terms of the instruments based on effective interest rate method and are recorded as part of interest income for transaction costs related to financial assets or as part of interest expense for transaction costs related to financial liabilities.

The bank may, at initial recognition, designate certain financial assets as fair value through profit or loss (fair value option). The fair value option can be used only if it meets the following provisions:

- *Designation as fair value option reduces or eliminates measurement and recognition inconsistencies (accounting mismatches) that could arise;*
- *Financial assets are part of a financial instruments portfolio which risks are managed and reported to key management at fair value; or*
- *Financial assets consist of host contracts and embedded derivatives that must be separated.*

The fair value option is used for certain loans. Otherwise, loans are recorded at amortized cost.

The fair value option is also used for investment funds that are part of a portfolio managed on a fair value basis.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(iii) Pengukuran selanjutnya

Aset keuangan dalam kelompok yang diukur pada nilai wajar melalui penghasilan komprehensif lain diukur pada nilai wajarnya dan perubahan atas nilai wajar tersebut dicatat pada penghasilan komprehensif lain.

Aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi diukur pada nilai wajarnya dan perubahan diakui pada laba rugi.

Aset keuangan dan liabilitas keuangan yang diukur pada biaya perolehan diamortisasi diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif dan menjadi subjek penurunan nilai. Keuntungan dan kerugian diakui dalam laba rugi pada saat aset dihentikan pengakuannya, dimodifikasi atau diturunkan nilainya.

(iv) Penghentian pengakuan

a. Aset keuangan (atau, sesuai dengan kondisinya, bagian dari aset keuangan atau bagian dari kelompok aset keuangan serupa) terutama dihentikan pengakuannya (yaitu, dihapuskan dari laporan posisi keuangan Bank) jika:

- Hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir; atau
- Bank telah mengalihkan haknya untuk menerima arus kas yang berasal dari aset keuangan atau menanggung liabilitas untuk membayarkan arus kas yang diterima tersebut secara penuh tanpa penundaan berarti kepada pihak ketiga di bawah kesepakatan pelepasan (*pass-through arrangement*), dan antara (a) Bank telah mentransfer secara substansial seluruh risiko dan manfaat atas aset, atau (b) Bank tidak mentransfer maupun tidak memiliki secara substansial seluruh risiko dan manfaat atas aset, tetapi telah mentransfer kendali atas aset.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(iii) Subsequent measurement

Financial assets held at fair value through other comprehensive income are measured at fair value and changes in fair value are recorded in other comprehensive income.

Financial assets and financial liabilities at fair value through profit or loss are measured at fair value and changes are recognized in profit or loss.

Financial assets and financial liabilities at amortized cost are measured at amortized cost using the effective interest method and are subject to impairment. Gains and losses are recognized in profit or loss when the asset is derecognized, modified or impaired.

(iv) Derecognition

a. Financial assets (or, where applicable, a part of a financial asset or part of a group of similar financial assets) are primarily derecognized (i.e., removed from the Bank's consolidated statement of financial position) when:

- *The contractual rights to receive cash flows from the financial assets have expired; or*
- *The Bank has transferred its rights to receive cash flows from the financial assets or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a pass-through arrangement, and either (a) the Bank has substantially transferred all the risks and rewards of the assets, or (b) the Bank has neither transferred nor retained substantially all risks and rewards of the assets, but has transferred control of the assets.*

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(iv) Penghentian pengakuan

b. Aset keuangan terutama dihentikan pengakuannya jika (lanjutan):

Ketika Bank telah mengalihkan hak untuk menerima arus kas dari suatu aset atau telah menandatangani kesepakatan '*pass-through*', Bank mengevaluasi jika, dan sejauh mana, Bank masih mempertahankan risiko dan manfaat atas kepemilikan aset. Ketika Bank tidak mengalihkan maupun seluruh risiko dan manfaat atas aset dipertahankan secara substansial, maupun tidak mengalihkan kendali atas aset, Bank tetap mengakui aset yang dialihkan sebesar keterlibatan berkelanjutannya.

Bank melepaskan aset keuangan, seperti kredit yang diberikan, ketika syarat dan kondisi telah direnegosiasi hingga secara substansial, kredit yang diberikan tersebut menjadi baru, dengan perbedaan akan dicatat sebagai keuntungan atau kerugian dari pelepasan, jika kerugian penurunan nilai belum dicatat.

Kredit yang diberikan tersebut akan dilkasifikasikan sebagai *Stage* 1 untuk penilaian *Expected Credit Losses* (ECL), kecuali kredit yang diberikan tersebut dianggap aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk (*Purchased or Originated Credit-Impaired Financial Assets* - POCI).

Jika modifikasi tidak akan menghasilkan arus kas yang secara substansi berbeda, maka modifikasi tidak akan berujung pada pelepasan aset. Berdasarkan perbedaan arus kas yang didiskonto pada *Effective Interest Rate* (EIR) awal, Bank akan mencatat keuntungan atau kerugian akibat modifikasi sampai dengan jumlah kerugian penurunan nilai yang belum diakui.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(iv) Derecognition

a. Financial assets are primarily derecognized when (continued):

When the Bank has transferred its rights to receive cash flows from an asset or has entered into a pass-through arrangement, it evaluates if, and to what extent, it has retained the risks and rewards of ownership. When it has neither transferred nor retained substantially all of the risks and rewards of the asset, nor transferred control of the asset, the Group continues to recognize the transferred asset to the extent of its continuing involvement.

The Bank disposes financial assets, such as loans, when the terms and conditions have been substantially renegotiated, the loans becomes new, with the difference will be recorded as gain or loss on disposal, if the impairment loss has not been recorded.

The loans will be classified as Stage 1 for the assessment of Expected Credit Losses (ECL), unless the loans are considered a purchased financial asset or originating from a deteriorating financial asset (Purchased or Originated Credit-Impaired Financial Assets - POCI).

If the modification will not result in a cash flow that is substantially different, then the modification will not result in the derecognition of the asset. Based on the difference in cash flow discounted at the initial Effective Interest Rate (EIR), Bank will record gains or losses resulting from modifications, up to the amount of impairment losses that have not been recognized.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(iv) Penghentian pengakuan (lanjutan)

a. Aset keuangan terutama dihentikan pengakuannya jika (lanjutan):

Penghapusbukuan kredit yang diberikan dilakukan ketika tidak terdapat lagi prospek yang realistis mengenai pengembalian pinjaman atau hubungan normal antara Bank dan debitur telah berakhir. Kredit yang tidak dapat dilunasi tersebut dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai.

Akumulasi keuntungan/kerugian yang diakui pada penghasilan komprehensif lain terkait pilihan Bank untuk menyajikan instrumen ekuitas yang bukan dimiliki untuk diperdagangkan pada nilai wajar melalui penghasilan komprehensif lain, tidak diakui dalam laba rugi pada saat penghentian pengakuan.

b. Liabilitas keuangan dihentikan pengakuannya pada saat kewajiban yang ditetapkan dalam kontrak berakhir atau dibatalkan atau kedaluwarsa.

Ketika sebuah liabilitas keuangan ditukar dengan liabilitas keuangan lain dari pemberi pinjaman yang sama yang secara substansial berbeda, atau bila persyaratan dari liabilitas keuangan tersebut secara substansial dimodifikasi, pertukaran atau modifikasi persyaratan tersebut dicatat sebagai penghentian pengakuan liabilitas keuangan orisinal dan pengakuan liabilitas baru, dan selisih antara nilai tercatat masing-masing liabilitas keuangan tersebut diakui pada laba rugi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(iv) Derecognition (continued)

a. Financial assets are primarily derecognized when (continued):

Loans are writen-off when there are no realistic prospects for loan repayments or the normal relationship between the Bank and debtors has ended. The uncollectible loan is written-off against the related allowance for impairment losses.

The accumulated gain/loss recognized in other comprehensive income related to the choice of the Bank to present equity instruments that are not held for trading at fair value through other comprehensive income, are not recognized in profit or loss upon derecognition.

b. Financial liabilities are derecognized when the obligation under the contract is discharged or cancelled or expired.

When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as derecognition of the original liability and recognition of a new liability, and the difference in the respective carrying amounts is recognized in the profit or loss.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(v) Pengakuan pendapatan dan beban

a. Pendapatan dan beban bunga, untuk aset yang diukur pada nilai wajar melalui penghasilan komprehensif lain serta aset keuangan dan liabilitas keuangan yang dicatat berdasarkan biaya perolehan diamortisasi, diakui pada laporan laba rugi dan penghasilan komprehensif lain dengan menggunakan suku bunga efektif.

b. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi, diakui pada laporan laba rugi dan penghasilan komprehensif lain.

c. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar dan lainnya atas aset keuangan yang diklasifikasikan dalam kelompok nilai wajar melalui penghasilan komprehensif lain diakui secara langsung dalam ekuitas, kecuali keuntungan atau kerugian akibat perubahan nilai tukar dari *item* moneter, dihentikan pengakuannya atau adanya penurunan nilai dari aset keuangan tersebut.

Jumlah tercatat bruto aset keuangan adalah biaya perolehan diamortisasi aset keuangan sebelum disesuaikan dengan cadangan kerugian penurunan nilai.

Dalam menghitung pendapatan dan beban bunga, tingkat bunga efektif diterapkan pada jumlah tercatat bruto aset (ketika aset tersebut bukan aset keuangan memburuk) atau terhadap biaya perolehan diamortisasi dari liabilitas.

Untuk aset keuangan yang memburuk setelah pengakuan awal, pendapatan bunga dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut. Jika aset tersebut tidak lagi memburuk, maka perhitungan pendapatan bunga akan dihitung dengan menerapkan tingkat bunga efektif terhadap nilai tercatat bruto dari aset keuangan tersebut.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(v) Income and expense recognition

a. Interest income and expenses, for assets measured at fair value through other comprehensive income and financial assets and financial liabilities carried at amortized cost, are recognized in the statement of profit or loss and other comprehensive income using the effective interest rate.

b. Gains and losses arising from changes in fair value of financial assets and financial liabilities at fair value through profit or loss are recognized in the statement of profit or loss and other comprehensive income.

c. Gains and losses arising from changes in fair value and other of financial assets classified as fair value through other comprehensive income are recognized directly in equity, except for gains or losses resulting from changes in the exchange rate of monetary items, derecognition or impairment of these financial assets.

The gross carrying amount of financial assets is the amortized cost of financial assets before adjusted with allowance for impairment losses.

In calculating interest income and expense, the effective interest rate is applied either to the gross carrying amount of the asset (when the asset is not a deteriorating financial asset) or to the amortized cost of the liability.

For financial assets that deteriorate after initial recognition, interest income is calculated by applying the effective interest rate to the amortized cost of the financial asset. If the asset is no longer deteriorating, then the interest income calculation will be calculated by applying the effective interest rate to the gross carrying amount of the financial asset.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(v) Pengakuan pendapatan dan beban (lanjutan)

Untuk aset keuangan yang telah memburuk pada saat pengakuan awal, pendapatan bunga dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut. Jika aset tersebut tidak lagi memburuk, maka perhitungan pendapatan bunga akan tetap dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut.

Pada saat aset keuangan dihentikan pengakuannya atau terjadi penurunan nilai, maka keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam ekuitas harus direklasifikasi ke laporan laba rugi dan penghasilan komprehensif lain.

(vi) Reklasifikasi aset keuangan

Bank mereklasifikasi aset keuangan jika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah. Tidak terdapat reklasifikasi untuk liabilitas keuangan.

(vii) Saling hapus

Aset keuangan dan liabilitas keuangan dilakukan disalinghapuskan dan nilai netonya disajikan dalam laporan posisi keuangan jika, dan hanya jika terdapat hak secara hukum untuk melakukan saling hapus atas jumlah tercatat dari aset keuangan dan liabilitas keuangan tersebut dan terdapat intensi untuk menyelesaikan secara neto, atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara bersamaan.

Hal yang berkekuatan hukum harus tidak kontinjen atas peristiwa di masa depan dan harus dapat dipaksakan di dalam situasi bisnis yang normal, peristiwa kegagalan atau kebangkrutan dari entitas atas seluruh pihak lawan.

Pendapatan dan beban disajikan dalam jumlah neto hanya jika diperkenankan oleh Standar Akuntansi Keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(v) Income and expense recognition (continued)

For financial assets that have deteriorated on initial recognition, interest income is calculated by applying the effective interest rate to the amortized cost of the financial asset. If the asset is no longer deteriorating, the the interest income calculation will continue to be calculated by applying the effective interest rate to the amortized cost of the financial asset.

When a financial asset is derecognized or impaired, the cumulative gains or losses previously recognized in equity should be reclassified to statement of profit or loss and other comprehensive income.

(vi) Reclassification of financial assets

Banks reclassify financial assets if, and only if, the business model for managing financial assets changes. There is no reclassification for financial liabilities.

(vii) Offsetting

Financial assets and financial liabilities are offset, and the net amount is reported in the statement of financial position if, and only if, there is a currently enforceable legal right to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the assets and settle the liabilities simultaneously.

The legally enforceable right must not be contingent on future events and must be enforceable in the normal course of business and in the event of default, insolvency or bankruptcy of the company or the counterparty.

Income and expenses are presented on a net basis only when permitted by the Financial Accounting Standards.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(viii) Pengukuran biaya diamortisasi

Biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan adalah jumlah aset keuangan atau liabilitas keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok pinjaman, ditambah atau dikurangi amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai pengakuan awal dan nilai jatuh temponya, dan dikurangi penurunan nilai.

(ix) Pengukuran nilai wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran.

Pengukuran nilai wajar mengasumsikan bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi:

- Di pasar utama untuk aset dan liabilitas tersebut; atau
- Jika tidak terdapat pasar utama, dipasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

Nilai wajar suatu aset atau liabilitas diukur menggunakan asumsi yang akan digunakan pelaku pasar ketika menentukan harga aset dan liabilitas tersebut dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomik terbaiknya.

Bank menggunakan teknik penilaian yang sesuai dalam keadaan dan dimana data yang memadai tersedia untuk mengukur nilai wajar, memaksimalkan penggunaan *input* yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(viii) Amortized cost measurement

The amortized cost of a financial asset or liability is the amount at which the financial asset or liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortization using the effective interest rate method of any difference between the initial amount recognized and the maturity amount, minus any reduction for impairment.

(ix) Fair value measurement

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The fair value measurement is based on the presumption that the transaction to sell an asset or paid to transfer a liability takes place either:

- *In the principal market for the assets and liabilities; or*
- *In the absence of a principal market, in the most advantageous market for the asset or liability.*

The fair value of an asset or a liability is measured using the assumptions that market participants would use when determining the price of the asset and liability assuming that market participants act in their own economic best interest.

Bank uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(ix) Pengukuran nilai wajar (lanjutan)

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada level hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Level 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses pada tanggal pengukuran.
- Level 2: *input* selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung.
- Level 3: *input* yang tidak dapat diobservasi untuk aset dan liabilitas.

Untuk aset dan liabilitas yang diakui pada laporan keuangan secara berulang, Bank menentukan apakah terjadi transfer antara level di dalam hirarki dengan cara mengevaluasi kategori berdasarkan *input* level terendah yang signifikan dalam pengukuran nilai wajar setiap akhir periode pelaporan.

Bank untuk tujuan pengungkapan nilai wajar, telah menentukan kelas aset dan liabilitas berdasarkan sifat, karakteristik, risiko aset dan liabilitas, dan level hierarki nilai wajar (Catatan 34).

c. Transaksi dengan pihak-pihak berelasi

Bank melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK 7 tentang "Pengungkapan Pihak-pihak Berelasi".

Suatu pihak dianggap pihak berelasi dengan Bank jika:

(1) Secara langsung, atau tidak langsung yang melalui satu atau lebih perantara, suatu pihak (i) mengendalikan, atau dikendalikan oleh, atau berada di bawah pengendalian bersama, dengan Bank; (ii) memiliki kepentingan dalam Bank yang memberikan pengaruh signifikan atas Bank; atau (iii) memiliki pengendalian bersama atas Bank;

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Financial assets and financial liabilities (continued)

(ix) Fair value measurement (continued)

All assets and liabilities for which fair value is measured or disclosed in the financial statements are classified within fair value hierarchy, based on the lowest level input that is significant to the fair value measurement as a whole:

- *Level 1: quoted (unadjusted) market prices in active markets for identical assets or liabilities accessible at the measurement date.*
- *Level 2: inputs other than quoted prices included in level 1 for the asset and liability, which is directly or indirectly observable.*
- *Level 3: unobservable inputs for the asset and liability.*

For assets and liabilities that are recognised in the financial statements on a recurring basis, Bank determines whether transfers have occured between levels in the hierarchy by re-assessing categorisation based on the lowest level input that is significant to the fair value measurement as a whole at the end of each reporting period.

For the fair value disclosures purposes, Bank has determined classes of assets and liabilities based on the nature, characteristics, risks of the asset and liability, and the level of the fair value hierarchy (Note 34).

c. Transaction with related parties

Bank engages in transactions with related parties as defined in SFAS 7 on "Related Party Disclosures".

A party is considered as a related party of the Bank if:

(1) Directly or indirectly through one or more intermediaries, a party (i) controls, or controlled by, or under common control with the Bank, (ii) has an interest in the Bank that provides significant influence to the Bank, or (iii) has joint control over the Bank;

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Transaksi dengan pihak-pihak berelasi (lanjutan)

Suatu pihak dianggap pihak berelasi dengan Bank jika (lanjutan):

(2) Suatu pihak yang berada dalam kelompok usaha yang sama dengan Bank;
(3) Suatu pihak adalah ventura bersama di mana Bank sebagai *venturer*;
(4) Suatu pihak adalah anggota dari personel manajemen kunci Bank;
(5) Suatu pihak adalah anggota keluarga dekat dari individu yang diuraikan dalam butir (1) atau (4);
(6) Suatu pihak adalah entitas yang dikendalikan, dikendalikan bersama atau dipengaruhi signifikan oleh atau untuk pihak yang memiliki hak suara signifikan pada beberapa entitas, langsung maupun tidak langsung, yaitu individu seperti diuraikan dalam butir (4) atau (5); atau
(7) Suatu pihak adalah suatu program imbalan pasca kerja untuk imbalan kerja dari Bank atau entitas yang terkait dengan Bank.

Transaksi ini dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak, yang mungkin tidak sama dengan transaksi lain yang dilakukan dengan pihak-pihak yang tidak berelasi.

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan yang relevan dan rinciannya telah disajikan dalam Catatan 29 atas laporan keuangan.

d. Cadangan kerugian penurunan nilai atas aset keuangan

Bank mengakui penyisihan kerugian kredit ekspektasian untuk semua instrumen utang yang bukan diukur pada nilai wajar melalui laba rugi dan kontrak jaminan keuangan.

Tidak ada penyisihan kerugian kredit ekspektasian pada investasi instrumen ekuitas.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

c. Transaction with related parties (continued)

A party is considered as a related party of the Bank if (continued):

(2) It is a member of the same group as the Bank;
(3) It is a joint venture in which the Bank acts as a venturer;
(4) It is a member of the key management personnel of the Bank;
(5) It is a close family member of an individual as described in point (1) or (4);

(6) It is an entity that is controlled, jointly controlled or significantly influenced by or for whom has significant voting rights in several entities, directly or indirectly, by the individuals described in point (4) or (5); or

(7) It is a post-employment benefit plan program for the employee benefit of either the Bank or entities related to the Bank.

The transactions are made based on terms agreed by the parties, which may not be the same as those made with unrelated parties.

All material transactions and balances with related parties are disclosed in the relevant notes to the financial statements and the details have been presented in Note 29 to the financial statements.

d. Allowance for impairment losses on financial assets

The Bank recognizes an allowance for expected credit losses for all debt instruments not held at fair value through profit or loss and financial guarantee contracts.

There is no allowance for expected credit losses on investment in equity instruments.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Bank mengukur cadangan kerugian sejumlah kerugian kredit ekspektasian sepanjang umurnya, kecuali untuk hal berikut, diukur sejumlah kerugian kredit ekspektasian 12 (dua belas) bulan:

- Instrumen utang yang memiliki risiko kredit rendah pada tanggal pelaporan; dan
- Instrumen keuangan lainnya yang risiko kreditnya tidak meningkat secara signifikan sejak pengakuan awal.

Bank menganggap instrumen utang memiliki risiko kredit yang rendah ketika peringkat risiko kreditnya setara dengan definisi *investment grade* yang dipahami secara global.

Kerugian kredit ekspektasian 12 (dua belas) bulan adalah bagian dari kerugian kredit ekspektasian sepanjang umurnya yang merepresentasikan kerugian kredit ekspektasian yang timbul dari peristiwa gagal bayar instrumen keuangan yang mungkin terjadi dalam 12 (dua belas) bulan setelah tanggal pelaporan.

Kerugian yang terjadi diakui pada laporan laba rugi dan penghasilan komprehensif lain dan dicatat pada akun penyisihan kerugian penurunan nilai sebagai pengurang terhadap aset keuangan yang dicatat pada biaya perolehan diamortisasi. Jika pada suatu periode berikutnya, jumlah kerugian penurunan nilai berkurang dan pengurangan tersebut dapat dikaitkan secara objektif pada peristiwa yang terjadi setelah penurunan nilai diakui (seperti meningkatnya peringkat kredit debitur atau penerbit), maka kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan, dengan menyesuaikan akun cadangan. Jumlah pemulihan aset keuangan diakui pada laporan laba rugi dan penghasilan komprehensif lain pada periode berjalan.

Kerugian kredit ekspektasian untuk instrumen utang yang diukur pada nilai wajar tidak mengurangi nilai tercatat di dalam aset keuangan di laporan posisi keuangan, yaitu nilai wajar. Kerugian kredit ekspektasian diakui sebagai penambah dari penghasilan komprehensif lainnya di dalam laporan posisi keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

The Bank measures the allowance for losses for the lifetime of an expected credit losses, except for the following, which are measured for 12 (twelve) months expected credit losses:

- *Debt instruments that have a low credit risk at the reporting date; and*
- *Other financial instruments whose credit risk has not increased significantly since initial recognition.*

The Bank consider debt instruments to have low credit risk when their credit risk rating is equivalent to the globally understood definition of investment grade.

The 12 (twelve) months expected credit losses are part of expected credit losses over their lifespan that represent expected credit losses arising from financial instrument defaults that may occur within 12 (twelve) months after the reporting date.

Losses are recognized in the statement of profit or loss and other comprehensive income and recorded in an allowance for impairment losses account as a deduction for financial assets carried at amortized cost. If in a subsequent period, the amount of the impairment loss decreases and the reduction can be attributed objectively to events occurring after the impairment has been recognized (such as an increase in the credit rating of the debtor or issuer), the previously recognized impairment loss should be recovered, by adjusting the allowance account. The recoverable amount of financial assets is recognized in the statement of profit or loss and other comprehensive income in the current period.

The expected credit loss for debt instruments measured at fair value does not reduce the carrying value of the financial asset in the statements of financial position, which is the fair value. Expected credit losses are recognized as an addition to other comprehensive income in the statement of financial position.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Instrumen ekuitas yang diukur pada nilai wajar tidak dilakukan penilaian penurunan nilai sesuai PSAK 71.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun-tahun sebelumnya dicatat sebagai pendapatan operasional selain bunga.

Pengukuran kerugian kredit ekspektasian

Kerugian kredit ekspektasian adalah estimasi probabilitas tertimbang dari kerugian kredit yang diukur sebagai berikut:

- Aset keuangan yang tidak memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini dari seluruh kekurangan kas (yaitu selisih antara arus kas yang terutang kepada Bank sesuai dengan kontrak dan arus kas yang diperkirakan akan diterima oleh Bank);
- Aset keuangan yang memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara jumlah tercatat bruto dan nilai kini arus kas masa depan yang diestimasi;
- Komitmen pinjaman yang belum ditarik, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini jumlah arus kas jika komitmen ditarik dan arus kas yang diperkirakan akan diterima oleh Bank; dan
- Kontrak jaminan keuangan, kerugian kredit ekspektasian diukur sebesar selisih antara pembayaran yang diperkirakan untuk mengganti pemegang atas kerugian kredit yang terjadi dikurangi jumlah yang diperkirakan dapat dipulihkan.

Aset keuangan yang direstrukturisasi

Jika ketentuan aset keuangan dinegosiasikan ulang atau dimodifikasi atau aset keuangan yang ada diganti dengan yang baru karena kesulitan keuangan peminjam, maka dilakukan penilaian apakah aset keuangan yang ada harus dihentikan pengakuannya dan kerugian kredit ekspektasian diukur sebagai berikut:

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Equity instruments measured at fair value are not assessed for impairment in accordance with PSAK 71.

Recoveries of financial assets written-off in the current year, is credited by adjusting the allowance for impairment losses account. Recoveries of financial assets written-off in the previous years are recorded as operating income other than interest.

Measurement of expected credit losses

The expected credit losses are the weighted probability estimation of credit losses measured as follows:

- *Financial assets that have not deteriorated at the reporting date, expected credit losses are measured at the difference between the present value of all cash shortages (the difference between cash flows owed to the Bank in accordance with the contract and cash flows that are expected to be received by the Bank);*
- *Financial assets that have deteriorated at the reporting date, expected credit losses are measured at the difference between the gross carrying amount and the present value of estimated future cash flows;*
- *Unused/undrawn loan commitments, expected credit losses are measured at the difference between the present value of the total cash flows if the commitments are withdrawn and the cash flows expected to be received by the Bank; and*
- *Financial guarantee contracts, expected credit losses are measured at the difference between payments estimated to replace the holders for credit losses incurred less the amount that is expected to be recoverable.*

Restructured financial assets

If the terms of financial assets are renegotiated or modified or existing financial assets are replaced with new ones because of the borrower's financial difficulties, an assessment is made of whether the existing financial assets should be derecognized and the expected credit losses are measured as follows:

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Aset keuangan yang direstrukturisasi (lanjutan)

- Jika restrukturisasi tidak mengakibatkan penghentian pengakuan aset yang ada, maka arus kas yang diperkirakan timbul dari aset keuangan yang dimodifikasi dimasukkan dalam perhitungan kekurangan kas dari aset yang ada.

- Jika restrukturisasi akan menghasilkan penghentian pengakuan aset yang ada, maka nilai wajar aset baru diperlakukan sebagai arus kas akhir dari aset keuangan yang ada pada saat penghentian pengakuannya. Jumlah ini dimasukkan dalam perhitungan kekurangan kas dari aset keuangan yang ada yang didiskontokan dari tanggal penghentian pengakuan ke tanggal pelaporan menggunakan suku bunga efektif awal dari aset keuangan yang ada.

Aset keuangan yang memburuk

Pada setiap tanggal pelaporan, Bank menilai apakah aset keuangan yang dicatat pada biaya perolehan diamortisasi dan aset keuangan instrumen utang yang dicatat pada nilai wajar melalui penghasilan komprehensif lain mengalami penurunan nilai kredit (memburuk). Aset keuangan memburuk ketika satu atau lebih peristiwa yang memiliki dampak merugikan atas estimasi arus kas masa depan dari aset keuangan telah terjadi.

Bukti bahwa aset keuangan mengalami penurunan nilai kredit (memburuk) termasuk data yang dapat diobservasi mengenai peristiwa berikut ini:

(1) Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
(2) Pelanggaran kontrak, seperti peristiwa gagal bayar atau peristiwa tunggakan;
(3) Pihak pemberi pinjaman, untuk alasan ekonomik atau kontraktual sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, telah memberikan konsesi pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
(4) Terjadi kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Restructured financial assets (continued)

- *If the restructuring does not result in derecognition of the existing asset, the estimated cash flows arising from the modified financial asset are included in the calculation of the cash deficiency of the existing asset.*

- *If the restructuring will result in derecognition of an existing asset, the fair value of the new asset is treated as the final cash flows of the existing financial asset on derecognition. This amount is included in the calculation of the cash shortage of the existing financial asset which is discounted from the derecognition date to the reporting date using the initial effective interest rate of the existing financial asset.*

Deteriorating financial assets

At each reporting date, the Bank assesses whether financial assets carried at amortized cost and debt financial assets carried at fair value through other comprehensive income are impaired (deteriorated). A financial asset deteriorates when one or more events that have an adverse effect on the estimated future cash flows of the financial asset have occurred.

Evidence that a financial asset is credit impaired (deteriorating) includes observable data regarding the following events:

(1) Significant financial difficulties experienced by the issuer or borrower;
(2) Breach of contract, such as an event of default or arrears;
(3) The lender, for economic or contractual reasons in connection with the borrower's financial difficulties, has given the borrower a concession that would not have been possible if the borrower had not experienced such difficulties;

(4) There is a possibility that the borrower will enter bankruptcy or other financial reorganization;

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Aset keuangan yang memburuk (lanjutan)

Bukti bahwa aset keuangan mengalami penurunan nilai kredit (memburuk) termasuk data yang dapat diobservasi mengenai peristiwa berikut ini (lanjutan):

(5) Hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan;
(6) Pembelian atau penerbitan aset keuangan dengan diskon sangat besar yang mencerminkan kerugian kredit yang terjadi; atau
(7) Sulit untuk mengidentifikasi peristiwa diskrit tunggal, namun demikian, dampak kombinasi dari beberapa peristiwa dapat menyebabkan aset keuangan mengalami penurunan nilai kredit.;

Aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk (*Purchased or originated credit-impaired financial assets* - POCI)

Aset keuangan dikategorikan sebagai POCI apabila terdapat bukti objektif penurunan nilai pada saat pengakuan awal. Pada saat pengakuan awal, tidak ada penyisihan kerugian kredit yang diakui karena harga pembelian atau nilainya telah termasuk estimasi kerugian kredit sepanjang umurnya. Selanjutnya, perubahan kerugian kredit sepanjang umurnya, baik positif atau negatif, diakui dalam laporan laba rugi sebagai bagian dari penyisihan kerugian kredit.

Berdasarkan proses di atas, Bank melakukan pembagian aset keuangan atas *Stage* 1, *Stage* 2, *Stage* 3 dan POCI, sebagai berikut:

- *Stage* 1: mencakup instrumen keuangan yang tidak memiliki peningkatan risiko kredit secara signifikan sejak pengakuan awal atau memiliki risiko kredit rendah pada tanggal pelaporan. Untuk instrumen-instrumen keuangan ini, akan berlaku perhitungan ECL 12 bulan. Aset keuangan didalam *Stage* 1 termasuk fasilitas dimana risiko kredit telah membaik dan aset keuangan dapat direklasifikasi dari *Stage* 2.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Deteriorating financial assets (continued)

Evidence that a financial asset is credit impaired (deteriorating) includes observable data regarding the following events (continued):

(5) The disappearance of an active market for a financial asset due to financial difficulties;
(6) The purchase or issuance of financial assets at a deep discount that reflects the credit losses incurred; or

(7) It is difficult to identify a single discrete event, however, the combined effect of several events can cause a financial asset to be impaired on credit.

Purchased or originated credit-impaired financial assets (POCI)

A financial asset is categorized as POCI if there is objective evidence of impairment at initial recognition. At initial recognition, no allowance for credit losses is recognized because the purchase price or value includes the estimated lifetime credit losses. Furthermore, changes in credit losses over their lifetime, whether positive or negative, are recognized in the income statement as part of the allowance for credit losses.

Based on the above process, the Bank distributes financial assets into Stage 1, Stage 2, Stage 3 and POCI, as follows:

- *Stage 1: includes financial instruments that do not have a significant increase in credit risk since initial recognition or have low credit risk at the reporting date. For these financial instruments a 12 (twelve) months ECL calculation will apply. Financial assets in Stage 1 include facilities where credit risk has improved and financial assets that can be reclassified from Stage 2.*

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk *(Purchased or originated credit-impaired financial assets* - POCI) (lanjutan)

Berdasarkan proses di atas, Bank melakukan pembagian aset keuangan atas *Stage* 1, *Stage* 2, *Stage* 3 dan POCI, sebagai berikut (lanjutan):

- *Stage* 2: mencakup instrumen keuangan yang mengalami peningkatan risiko kredit sejak pengakuan awal (kecuali Bank merasa risiko kredit tergolong rendah pada tanggal pelaporan) namun belum terbukti adanya bukti penurunan nilai secara objektif. Untuk instrumen-instrumen ini, akan berlaku perhitungan ECL seumur hidup. ECL seumur hidup adalah kerugian kredit ekspektasian yang diharapkan dari semua kejadian gagal bayar yang mungkin terjadi selama perkiraan umur dari instrumen keuangan tersebut. *Stage* 2 juga mencakup fasilitas dimana risiko kredit telah membaik dan aset keuangan telah direklasifikasi dari *Stage* 3.

- *Stage* 3: mencakup instrumen keuangan yang telah terbukti mengalami penurunan nilai secara objektif pada tanggal pelaporan. Kelompok ini biasanya terdiri atas debitur yang mengalami gagal bayar. Bank mencatat cadangan ECL seumur hidup.

- POCI: aset POCI adalah aset keuangan yang mengalami penurunan nilai berdasarkan penilaian risiko kredit pada saat pengakuan awal. Aset tersebut dicatat pada nilai wajar pada saat pengakuan awal, dan pendapatan bunga akan diakui selanjutnya berdasarkan metode suku bunga efektif yang disesuaikan. Cadangan ECL hanya dicatat atau dilepaskan jika ada perubahan selanjutnya pada kerugian kredit ekspektasian.

Bank menghitung penurunan nilai melalui dua metode, yaitu penurunan nilai secara individual atau kolektif. Perhitungan penurunan nilai secara individual dilakukan untuk aset keuangan yang signifikan, yaitu dengan total eksposur aset keuangan yang bernilai signifikan dan *non performing loan*. Selain itu, perhitungan penurunan nilai akan dilakukan secara kolektif.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Purchased or originated credit-impaired financial assets (POCI) (continued)

Based on the above process, the Bank distributes financial assets into Stage 1, Stage 2, Stage 3 and POCI, as follows (continued):

- *Stage 2: includes financial instruments that experience an increase in credit risk since initial recognition (unless the Bank feel that credit risk is classified as low at the reporting date) but there is no objective evidence of impairment yet. For these instruments, lifetime ECL calculations will apply. Lifetime ECL is the expected credit loss expected from all default events that may occur during the estimated life of the financial instrument. Stage 2 also includes facilities where credit risk has improved and financial assets have been reclassified from Stage 3.*

- *Stage 3: includes financial instruments that have been proved to be objectively impaired at the reporting date. This group usually consists of debtors who have defaulted on their payments. The bank records lifetime ECL reserves.*

- *POCI: POCI assets are financial assets that are impaired based on a credit risk assessment on initial recognition. Such assets are carried at fair value on initial recognition, and interest income is recognized subsequently using the adjusted effective interest rate method. ECL reserves are only recorded or released if there are further changes to expected credit losses.*

The Bank calculates impairment through two methods, which is individual or collective impairment. Individual impairment calculations are performed for significant financial assets, with total exposure to financial assets with significant amount and non performing loan. Other than that, the calculation of impairment will be carried out collectively.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Penurunan nilai individual

Perhitungan penurunan nilai secara individual dilakukan untuk aset keuangan yang signifikan dengan pembuatan skenario menggunakan metode *discounted cash flow* yang menggambarkan kondisi perusahaan terkait.

Penurunan nilai kolektif

Evaluasi penurunan nilai secara kolektif didasarkan pada konsep *Probability of Default* (PD), *Loss Given Default* (LGD) dan *Exposure at Default* (EAD) yang mempertimbangkan informasi masa lalu, terkini, dan masa mendatang.

Bank menggunakan metode *Historical balance* dalam menentukan nilai LGD dari setiap debitur. LGD menggambarkan persentase nominal fasilitas yang tidak akan dapat dipulihkan oleh Bank terhadap debitur *default*. LGD biasa dihitung dengan 1-*Recovery Rate*. *Recovery rate* dihitung mempertimbangkan *Time Value of Money* dari pengembalian dari kewajiban yang telah *default*. Tingkat suku bunga yang digunakan untuk menghitung *Time Value of Money* dari *Recovery* adalah EIR awal.

EAD merupakan estimasi nilai buku pada saat terjadi gagal bayar, dengan mempertimbangkan arus kas instrumen keuangan terkait, serta kemungkinan penarikan tambahan dari limit kredit sampai dengan tanggal gagal bayar.

EAD juga mempertimbangkan jadwal pembayaran dan amortisasi serta perubahan dalam utilisasi saldo yang belum ditarik menjelang terjadinya kegagalan bayar.

Pengukuran ECL berdasarkan PSAK 71 mewajibkan Bank untuk memodelkan ECL sesuai dengan skenario *forward-looking* yang ada, dengan mempertimbangkan kemungkinan ekonomi baik dan buruk. Oleh karena itu, nilai ECL yang dihasilkan Bank harus berdasarkan hasil probabilitas dari tiga skenario (kasus ekonomi normal, baik dan buruk). PD akan dihitung menurut tiga skenario dengan nilai makro-ekonomi sesuai dengan skenario-skenario tersebut.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Individual impairment

The calculation of individual impairment for significant assets is using discounted cash flow that reflects the company condition.

Collective impairment

Collective impairment evaluation is based on the concepts of Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD) which take into account past, current, and future information.

The Bank uses the Historical Balance method in determining the LGD value of each debtor. LGD describes the nominal percentage of the facility that the Bank will not be able to recover from the default debtor. The usual LGD is calculated at 1-Recovery Rate. The recovery rate is calculated by considering the Time Value of Money from the return of the default obligation. The interest rate used to calculate the Time Value of Money from Recovery is the initial EIR.

EAD is an estimate of the book value at the time of default, taking into account the cash flows of the related financial instrument, as well as the possibility of additional withdrawals from the credit limit up to the date of default.

EAD also considers payment and amortization schedules as well as changes in the utilization of outstanding balances prior to default.

The measurement of ECL based on SFAS 71 requires the Bank to model the ECL according to the existing forward-looking scenario, taking into account good and bad economic possibilities. Therefore, the ECL value generated by the Bank must be based on the probability results of three scenarios (normal, good and bad economic cases). PD will be calculated according to three scenarios with macro-economic values in accordance with these scenarios.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Penyajian penyisihan kerugian kredit ekspektasian dalam laporan posisi keuangan

Penyisihan kerugian kredit ekspektasian disajikan dalam laporan posisi keuangan sebagai berikut:

- Aset keuangan yang diukur pada biaya perolehan diamortisasi, penyisihan kerugian kredit ekspektasian disajikan sebagai pengurang dari jumlah tercatat bruto aset;
- Komitmen pinjaman dan kontrak jaminan keuangan, umumnya penyisihan kerugian kredit ekspektasian disajikan sebagai provisi;
- Instrumen keuangan yang mencakup komponen komitmen pinjaman yang telah ditarik dan belum ditarik, dan Bank tidak dapat mengidentifikasi kerugian kredit ekspektasian komponen komitmen pinjaman yang telah ditarik secara terpisah dari komponen komitmen pinjaman yang belum ditarik, maka penyisihan kerugian kredit ekspektasian tersebut digabungkan dan disajikan sebagai pengurang dari jumlah tercatat bruto. Setiap kelebihan dari penyisihan kerugian kredit ekspektasian atas jumlah bruto disajikan sebagai provisi; dan
- Instrumen hutang yang diukur pada nilai wajar melalui penghasilan komprehensif lain, penyisihan kerugian kredit ekspektasian tidak diakui dalam laporan posisi keuangan karena jumlah tercatat dari aset-aset ini adalah nilai wajarnya. Namun demikian penyisihan kerugian kredit ekspektasian diungkapkan dan diakui dalam penghasilan komprehensif lain komponen nilai wajar.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Presentation of allowance for expected credit losses in the statement of financial position

Allowance for expected credit losses is presented in the statement of financial position as follows:

- *Financial assets measured at amortized cost, the allowance for expected credit losses is presented as a deduction from the gross carrying amount of the assets;*
- *Loan commitments and financial guarantee contracts, generally the allowance for expected credit losses is presented as a provision;*
- *Financial instruments that include components of loan commitments that have been drawn and not yet drawn, and the Bank is unable to identify expected credit losses from loan commitment components that have been drawn separately from the undisbursed components of loan commitments, then the allowance for expected credit losses is combined and presented as a deduction of the gross carrying amount. Any excess of allowance for expected credit losses over the gross amount is presented as a provision; and*
- *For debt instruments measured at fair value through other comprehensive income, allowance for expected credit losses is not recognized in the statement of financial position because the carrying amount of these assets is their fair value. However, the allowance for expected credit losses is disclosed and recognized in other comprehensive income, the fair value component.*

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Penghapusan

Pinjaman dan instrumen hutang dihapusbukukan ketika tidak ada prospek yang realistis untuk memulihkan aset keuangan secara keseluruhan atau secara parsial. Hal ini pada umumnya terjadi ketika Bank menentukan bahwa peminjam tidak memiliki aset atau sumber penghasilan yang dapat menghasilkan arus kas yang cukup untuk membayar jumlah yang dihapusbukukan.

Namun demikian, aset keuangan yang dihapusbukukan masih bisa dilakukan tindakan penyelamatan sesuai dengan prosedur Bank dalam rangka pemulihan jumlah yang jatuh tempo.

Sehubungan dengan kepatuhan terhadap Bank Indonesia dan Otoritas Jasa Keuangan (OJK), Bank menerapkan Peraturan Otoritas Jasa Keuangan No. 40/POJK.03/2019 tanggal 19 Desember 2019 tentang "Penilaian Kualitas Aset Bank Umum".

Kriteria penilaian nilai agunan yang dapat dikurangkan dalam pembentukan cadangan kerugian penurunan nilai sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK).

e. Giro pada Bank Indonesia dan bank lain

Giro pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai. Giro pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan diamortisasi.

f. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia terdiri dari penanaman dana pada Bank Indonesia berupa *Deposit Facility* dan *Term Deposit*, sedangkan penempatan dana pada bank lain berupa penempatan pada pasar uang *(call money).*

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Allowance for impairment losses on financial assets (continued)

Removal

Loans and debt instruments are written off when there is no realistic prospect of recovering the financial assets in whole or in part. This generally occurs when the Bank determines that the borrower does not have assets or sources of income that can generate sufficient cash flow to pay the amount written off.

However, financial assets that are written-off can still be taken in accordance with Bank procedures in order to recover the amount due.

In compliance with Bank Indonesia and Financial Services Authority (OJK), Bank applies Financial Services Authority Regulation (POJK) No. 40/POJK. 03/2019 dated December 19, 2019 regarding "The Quality Assessment of the Bank Assets".

The assessment criteria of collateral value that can be reduced in the provision of allowance for impairment losses is in accordance with Financial Services Authority Regulation (OJK).

e. Current accounts with Bank Indonesia and other banks

Current accounts with Bank Indonesia and other banks are stated at amortized cost using the effective interest method less allowance for impairment losses. Current accounts with Bank Indonesia and other banks are classified as amortized cost.

f. Placements with Bank Indonesia and other Banks

Placements with Bank Indonesia consists of placements in the form of Deposit Facility and Term Deposit, while placements with other banks represent placements in the form of call money.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

f. Penempatan pada Bank Indonesia dan bank lain (lanjutan)

Penempatan pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai. Penempatan pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan diamortisasi.

g. Efek-efek

Efek-efek yang dimiliki terdiri dari Obligasi Ritel Indonesia, Obligasi Pemerintah yang diperoleh melalui pasar perdana dan sekunder, unit penyertaan reksadana, dan obligasi.

Efek-efek pada awalnya disajikan sebesar nilai wajarnya. Setelah pengakuan awal, efek-efek dicatat sesuai dengan kategorinya yaitu biaya perolehan diamortisasi, nilai wajar melalui penghasilan komprehensif lain atau nilai wajar melalui laba rugi.

Penilaian efek-efek didasarkan atas klasifikasinya sebagai berikut:

(1) Efek-efek yang diklasifikasikan sebagai biaya perolehan yang diamortisasi diukur dengan biaya perolehan yang diamortisasi menggunakan metode suku bunga efektif. Pendapatan bunga diakui dalam laporan laba rugi dan penghasilan komprehensif lain menggunakan metode suku bunga efektif.

(2) Efek-efek yang diklasifikasikan sebagai nilai wajar melalui laba rugi (FVTPL) diukur dengan menggunakan nilai wajar. Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajarnya disajikan dalam laporan laba rugi dan penghasilan komprehensif lain. Perubahan nilai wajar diakui pada laporan laba rugi. Atas penjualan portofolio efek-efek untuk nilai wajar melalui laba rugi, perbedaan antara harga jual dengan nilai pasar wajar diakui sebagai keuntungan atau kerugian penjualan pada tahun dimana efek-efek dan obligasi pemerintah tersebut dijual.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

f. Placements with Bank Indonesia and other Banks (continued)

Placements with Bank Indonesia and other banks are stated at amortized cost using the effective interest rate method less allowance for impairment losses. Placements with Bank Indonesia and other banks are classified as amortized cost.

g. Securities

Securities consist of Indonesian Retail Bonds, Government bonds acquired through the primary and secondary markets, mutual fund units, and bonds.

Securities initially are stated at fair value. After initial recognition, securities are recorded according to their categories, which is amortized cost, fair value through other comprehensive income or fair value through profit or loss.

The valuation of securities is based on the classification as follows:

(1) Securities classified as amortized cost are measured at amortized cost using the effective interest method. Interest income is recognized in the statement of profit or loss and other comprehensive income using the effective interest method.

(2) Securities classified as fair value through profit or loss (FVTPL) are measured using fair value. Unrealized gains or losses resulting from changes in fair values are recognized in the statement of profit or loss and other comprehensive income. Changes in fair value are recognized in profit or loss. Upon sale of portfolio of fair value through profit or loss securities and government bonds, the difference between the selling price and the fair value is recognized as a gain or loss in the year when the securities and government bonds are sold.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

g. Efek-efek (lanjutan)

Penilaian efek-efek didasarkan atas klasifikasinya sebagai berikut (lanjutan):

(3) Efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain (FVTOCI) diukur dengan menggunakan nilai wajar. Pendapatan bunga diakui dalam laporan laba rugi dan penghasilan komprehensif lain menggunakan metode suku bunga efektif. Perubahan nilai wajar lainnya diakui secara langsung dalam ekuitas sampai efek-efek tersebut dijual atau mengalami penurunan nilai, dimana keuntungan dan kerugian kumulatif yang sebelumnya diakui dalam ekuitas diakui pada laporan laba rugi dan penghasilan komprehensif lain.

h. Efek-efek yang dibeli dengan janji dijual kembali

Efek-efek yang dibeli dengan janji untuk dijual kembali disajikan sebagai aset keuangan dalam laporan posisi keuangan sebesar jumlah penjualan kembali dikurangi dengan bunga yang belum diamortisasi dan cadangan kerugian penurunan nilai.

Selisih antara harga beli dan harga jual kembali diperlakukan sebagai pendapatan bunga yang ditangguhkan (belum diamortisasi) dan diakui sebagai pendapatan selama periode sejak efek-efek tersebut dibeli hingga dijual kembali dengan menggunakan suku bunga efektif.

Efek-efek yang dibeli dengan janji untuk dijual kembali diklasifikasikan sebagai biaya perolehan diamortisasi.

i. Kredit yang diberikan

Kredit yang diberikan adalah penyediaan uang atau tagihan yang dapat dipersamakan dengan itu, berdasarkan persetujuan atau kesepakatan pinjam-meminjam dengan debitur yang mewajibkan debitur untuk melunasi utangnya setelah jangka waktu tertentu dan membayar imbalan bunga.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

g. Securities (continued)

The valuation of securities is based on the classification as follows (continued):

(3) Securities classified as fair value through other comprehensive income (FVTOCI) are measured using fair value. Interest income is recognized in the statements of profit or loss and other comprehensive income using the effective interest method. Foreign exchange gains or losses on marketable securities are recognized in the statements of profit or loss and other comprehensive income. Other fair value changes are recognized directly in equity until the securities are sold or impaired, whereby the cumulative gains and losses previously recognized in equity are recognized in the statement of profit or loss and other comprehensive income.

h. Securities purchased under agreement to resell

Securities purchased under agreement to resell are presented as financial assets in the statement of financial position, at the net resale price of unamortized interest and net of allowance for impairment losses.

The difference between the purchase price and the resale price is treated as unearned interest income (unamortized) and recognized as income over the period starting from when those securities are purchased until they are resold using effective interest rate.

Securities purchased under agreement to resell are classified as amortized cost.

i. Loans

Loans represent the lending of money or equivalent receivables, under contract or borrowing and lending commitment with debtors, whereby the debtors are required to repay their debts with interest after a specified period of time.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

i. Kredit yang diberikan (lanjutan)

Kredit yang diberikan pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan merupakan biaya tambahan untuk memperoleh aset keuangan tersebut, dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi dengan cadangan kerugian penurunan nilai.

Kredit yang diberikan diklasifikasikan sebagai biaya perolehan diamortisasi.

Kredit yang direstrukturisasi disajikan sebesar nilai yang lebih rendah antara nilai tercatat kredit pada tanggal restrukturisasi atau nilai tunai penerimaan kas masa depan setelah restrukturisasi. Kerugian akibat selisih antara nilai tercatat kredit pada tanggal restrukturisasi dan nilai tunai penerimaan kas masa depan setelah restrukturisasi diakui dalam laporan laba rugi dan penghasilan komprehensif lain. Setelah restrukturisasi, semua penerimaan kas masa depan yang ditetapkan dalam persyaratan baru dicatat sebagai pengembalian pokok kredit yang diberikan dan pendapatan bunga sesuai dengan syarat-syarat restrukturisasi.

Kredit yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian di masa datang dan semua jaminan telah diupayakan untuk direalisasi atau sudah diambil alih. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai. Pelunasan kemudian atas kredit yang telah dihapusbukukan sebelumnya, dikreditkan ke cadangan kerugian penurunan nilai di laporan posisi keuangan. Pelunasan kemudian atas kredit yang telah dihapusbukukan pada tahun-tahun sebelumnya dicatat sebagai pendapatan operasional selain bunga.

j. Tagihan dan liabilitas akseptasi

Tagihan dan liabilitas akseptasi merupakan transaksi *Letter of Credit* (L/C) dan Surat Kredit Berdokumen Dalam Negeri (SKBDN) yang diaksep oleh bank pengaksep *(accepting bank)*.

Tagihan akseptasi dinyatakan sebesar biaya perolehan diamortisasi dan disajikan setelah dikurangi cadangan kerugian penurunan nilai.

Liabilitas akseptasi diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

i. Loans (continued)

Loans are initially measured at fair value plus transaction costs that are directly attributable and is the additional costs to obtain the financial assets, and after initial recognition are measured at amortized cost based on the effective interest rate method less allowance for impairment losses.

Loans are classified as amortized cost.

Restructured loans are stated at the lower of carrying value on the date of restructuring or net present value of the total future cash receipts after restructuring. Losses arising from any excess of the carrying value of the loan at the time of restructuring over the net present value of the total future cash receipts after restructuring are recognized in the statement of profit or loss and other comprehensive income. Thereafter, all cash receipts under the new terms shall be accounted for as the recovery of principal and interest income, in accordance with the restructuring scheme.

Loans are written-off when there are no realistic prospect of future recovery and all collateral have been realized or have been foreclosed. When loans are deemed uncollectibe, it is written-off against the related allowance for impairment losses. Subsequent recoveries of loans written-off are credited to the allowance for impairment losses in the statements of financial position. Recoveries of loans written-off in the previous years are recorded as operating income other than interest.

j. Acceptances receivable and payable

Acceptances receivable and payable represent Letter of Credit (L/C) and Domestic Documentary Letters of Credit transactions that have been accepted by the accepting bank.

Acceptances receivable are stated at amortized cost and presented as net of allowance for impairment losses.

Acceptances payable are classified as financial liabilities measured at amortized cost.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap, aset hak guna, dan liabilitas sewa serta aset tidak berwujud

Aset tetap

Aset tetap pada awalnya diakui sebesar biaya perolehan, yang terdiri atas harga perolehan dan biaya-biaya tambahan yang dapat diatribusikan langsung untuk membawa aset ke lokasi dan kondisi yang diinginkan supaya aset tersebut siap digunakan sesuai dengan maksud manajemen.

Tanah dan bangunan awalnya dinyatakan sebesar biaya perolehan. Setelah pengakuan awal, tanah dan bangunan diukur pada nilai wajar pada tanggal revaluasi dikurangi akumulasi rugi penurunan nilai setelah tanggal revaluasi. Penilaian terhadap tanah dan bangunan dilakukan oleh penilai yang memiliki kualifikasi profesional dan dilakukan secara berkala untuk memastikan bahwa jumlah tercatat tanah tidak berbeda secara material dengan jumlah yang ditentukan dengan menggunakan nilai wajarnya pada akhir periode pelaporan

Setelah pengakuan awal, aset tetap kecuali tanah dan bangunan dinyatakan pada biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai. Bangunan menggunakan nilai revaluasian dikurangi akumulasi penyusutan sedangkan tanah tidak disusutkan

Aset tetap yang diperoleh dalam pertukaran aset non-moneter atau kombinasi aset moneter dan non-moneter diukur pada nilai wajar, kecuali:

(i) transaksi pertukaran tidak memiliki substansi komersial; atau
(ii) nilai wajar dari aset yang diterima dan diserahkan tidak dapat diukur secara andal.

Penyusutan aset dimulai pada saat aset tersebut siap untuk digunakan sesuai maksud penggunaannya dan dihitung dengan menggunakan metode garis lurus berdasarkan estimasi umur manfaat ekonomis sebagai berikut:

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Premises and equipments, right-of-use assets, and lease liabilities and intangible assets

Premises and equipments

Premises and equipments are initially recognized at cost, which comprises its purchase price and any costs directly attributable in bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Land and building are initially stated at acquisition cost. Subsequent to initial recognition, land and building are measured at fair value at the revaluation date less any accumulated impairment losses after the revaluation date. Valuation of land and building are performed by appraisers with professional qualifications, and is conducted periodically to ensure that the carrying amount does not differ materially from its fair value at the end of the reporting period

Subsequent to initial recognition, premises and equipments except for land and building are carried at cost less any subsequent accumulated depreciation and impairment losses. Building using revaluation value and depreciated, while land not depreciated

Premises and equipments acquired in exchange for a non-monetary asset or for a combination of monetary and non-monetary assets are measured at fair values, unless:

(i) the exchange transaction lacks commercial substance; or
(ii) neither the fair value of the assets received nor the assets given up can be measured reliably.

Depreciation of an asset starts when it is ready to use and is computed using the straight-line method based on the estimated economic useful lives of the assets as follows:

	Tahun/*Years*	
Bangunan	20	*Buildings*
Kendaraan bermotor	5	*Motor vehicles*
Perlengkapan dan peralatan kantor	5	*Office furniture and equipment*

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap, aset hak guna, dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset tetap (lanjutan)

Penilaian aset tetap dilakukan atas penurunan dan kemungkinan penurunan nilai wajar aset jika terjadi peristiwa atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat mungkin tidak dapat seluruhnya terealisasi.

Jumlah tercatat komponen dari suatu aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat sudah tidak ada lagi manfaat ekonomik masa depan yang diekspektasikan dari penggunaan maupun pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan tersebut dimasukkan kedalam laba rugi untuk tahun dimana penghentian pengakuan tersebut dilakukan.

Nilai residu, umur manfaat, dan metode penyusutan dievaluasi setiap akhir tahun dan disesuaikan secara prospektif, jika diperlukan.

Jika biaya perolehan tanah termasuk biaya pembongkaran, pemindahan dan restorasi lokasi, serta manfaat yang diperoleh dari pembongkaran, pemindahan dan pemugaran tersebut terbatas, maka biaya tersebut disusutkan selama periode manfaat yang diperolehnya. Dalam beberapa kasus, tanah itu sendiri memiliki umur manfaat yang terbatas, dalam hal ini, tanah tersebut disusutkan dengan cara yang mencerminkan manfaat yang diperoleh dari tanah tersebut.

Kenaikan nilai tercatat yang timbul dari revaluasi dicatat sebagai "surplus revaluasi aset tetap", dan disajikan dalam penghasilan komprehensif lain. Namun, kenaikan tersebut diakui dalam laba rugi hingga sebesar jumlah penurunan nilai aset yang sama akibat revaluasi yang pernah dilakukan sebelumnya dalam laba rugi. Penurunan nilai tercatat yang timbul dari revaluasi diakui dalam laba rugi.

Beban pemeliharaan dan perbaikan dibebankan pada laba rugi pada saat terjadinya. Beban pemugaran dan penambahan dalam jumlah besar dikapitalisasi kepada jumlah tercatat aset tetap terkait bila besar kemungkinan bagi Bank manfaat ekonomi masa depan menjadi lebih besar dari standar kinerja awal yang ditetapkan sebelumnya dan disusutkan sepanjang sisa masa manfaat aset tetap terkait.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Premises and equipments, right-of-use assets, and lease liabilities and intangible assets (continued)

Premises and equipments (continued)

The carrying amounts of premises and equipments are reviewed for impairment and probability of impairment when events or changes in circumstances indicate that the carrying values may not be fully recoverable.

The carrying amount of an item of premises and equipments is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising from the derecognition of the asset is directly included in the profit or loss when the item is derecognized.

The asset residual value, useful life, and depreciation method are evaluated at each year end and adjusted prospectively, if necessary.

If the cost of land includes the costs of site dismantlement, removal and restoration, and the benefits from the site dismantlement, removal and restoration is limited, that cost is depreciated over the period of benefits obtained. In some cases, the land itself may have a limited useful life, in which case it is depreciated in a manner that reflects the benefits to be derived from it.

Increase in the carrying amount arising from revaluation is recorded in "Revaluation Surplus arising from Premises and Equipment" and presented in other comprehensive income. However, the increase is recognized in profit or loss, to the extent of the amount of impairment of the same assets due to revaluation previously recognized in profit or loss. A decrease in the carrying amount arising from the revaluation is recognized in profit or loss.

Repairs and maintenance are taken to the profit or loss when these are incurred. The cost of major renovation and restoration is capitalized to the carrying amount of the related premises and equipment when it is probable that future economic benefits in excess of the originally assessed standard of performance of the existing asset and is depreciated over the remaining useful life of the related asset.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap, aset hak guna dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset tetap (lanjutan)
Aset tetap dalam penyelesaian dicatat sebesar biaya perolehan, yang mencakup kapitalisasi beban pinjaman dan biaya-biaya lainnya yang terjadi sehubungan dengan pendanaan aset tetap dalam penyelesaian tersebut. Akumulasi biaya perolehan akan direklasifikasi ke akun "Aset Tetap" yang bersangkutan pada saat aset tetap tersebut telah selesai dikerjakan dan siap untuk digunakan. Aset tetap dalam penyelesaian tidak disusutkan karena belum tersedia untuk digunakan.

Biaya pengurusan legal hak atas tanah dalam bentuk Hak Guna Usaha (HGU), Hak Guna Bangunan (HGB) dan Hak Pakai (HP) ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan tanah pada akun "Aset Tetap". Biaya pengurusan perpanjangan atau pembaruan legal hak atas tanah diakui sebagai aset tidak berwujud dan diamortisasi sepanjang umur hak hukum atau umur ekonomi tanah, mana yang lebih pendek.

Aset hak guna dan liabilitas sewa

Suatu sewa diklasifikasikan sebagai sewa pembiayaan jika sewa tersebut mengalihkan secara substansial seluruh risiko dan manfaat yang terkait dengan kepemilikan aset. Suatu sewa diklasifikasikan sebagai sewa operasi jika sewa tidak mengalihkan secara substansial seluruh risiko dan manfaat yang terkait dengan kepemilikan aset.

Bank menerapkan PSAK 73 tentang "Sewa" untuk seluruh sewa dengan mengakui aset hak guna dan liabilitas terkait, dengan 2 (dua) pengecualian, yaitu sewa dengan aset bernilai rendah dan sewa jangka pendek.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Premises and equipments, right-of-use assets and lease liabilities and intangible assets (continued)

Premises and equipments (continued)
Constructions in-progress are stated at cost, including capitalized borrowing costs and other charges incurred in connection with the financing of the fixed asset constructions. The accumulated costs will be reclassified to the appropriate "Premises and Equipments" account when the construction is completed and the assets are ready for their intended use. Assets under construction are not depreciated as these are not yet available for use.

The legal cost of land rights in the form of Business Usage Rights (Hak Guna Usaha or HGU), Building Usage Right (Hak Guna Bangunan or HGB) and Usage Rights (Hak Pakai or HP) when the land was initially acquired are recognized as part of the cost of the land under the "Premises and Equipments". The cost of processing the legal extension or renewal of land rights is recognized as an intangible asset and is amortized over the term of the legal rights or the economic life of the land, whichever is shorter.

Right-of-use assets and lease liabilities

A lease is classified as a finance lease if it transfers substantially all the risks and rewards incidental to the ownership of the asset. A lease is classified as an operating lease if it does not transfer substantially all the risks and rewards incidental to the ownership of the asset.

The Bank applied PSAK 73 on "Leases" for all leases by recognizing right-of-use assets and related liabilities, with 2 (two) exceptions, namely leases of low-value assets and short-term leases.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap, aset hak guna dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset hak guna dan liabilitas sewa (lanjutan)

Pada tanggal insepsi suatu kontrak, Bank menilai apakah suatu kontrak mengandung sewa, yaitu bila kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset identifikasian selama suatu jangka waktu untuk dipertukarkan dengan imbalan. Untuk menilai apakah suatu kontrak memberikan hak untuk mengendalikan suatu aset identifikasian, Bank menilai apakah:

- Kontrak melibatkan penggunaan suatu aset identifikasian;
- Bank memiliki hak untuk memperoleh secara substansial seluruh manfaat ekonomi dari penggunaan aset selama periode penggunaan; dan
- Bank memiliki hak untuk mengendalikan aset identifikasian dalam bentuk:
  a. Bank memiliki hak untuk mengoperasikan aset.
  b. Bank mempunyai hak untuk menetapkan tujuan apa aset akan digunakan.

Pada tanggal insepsi atau pada saat penilaian kembali suatu kontrak yang mengandung suatu komponen sewa, Bank mengalokasikan imbalan dalam kontrak ke masing-masing komponen sewa berdasarkan harga tersendiri relatif dari komponen sewa.

Pembayaran sewa yang termasuk dalam pengukuran liabilitas sewa meliputi:

- Pembayaran lunas dimuka.
- Pembayaran angsuran tetap.
- Pembayaran angsuran sewa berubah yang bergantung pada fluktuasi pembayaran sewa yang ditetapkan oleh *counterpart*.

Bank mengakui aset hak-guna dan liabilitas sewa pada tanggal permulaan sewa (yaitu tanggal aset pendasar tersedia untuk digunakan). Aset hak-guna diukur pada harga perolehan, dikurangi akumulasi penyusutan dan penurunan nilai, serta disesuaikan dengan pengukuran kembali liabilitas sewa. Biaya perolehan aset hak-guna mencakup jumlah liabilitas sewa yang diakui, biaya langsung awal yang terjadi, dan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan dikurangi setiap insentif sewa yang diterima.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Premises and equipments, right-of-use assets and lease liabilities and intangible assets (continued)

Right-of-use assets and lease liabilities (continued)

At the inception date of a contract, the Bank assesses whether a contract is, or contains, a lease. That is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract provides the right to control an identifying asset, the Bank assesses whether:

- *Contracts involve the use of an identifying asset;*
- *The Bank has the right to obtain substantially all economic benefits from the use of assets during the period of use; and*
- *The Bank has the right to control identification assets in the form of:*
  a. The bank has the right to operate the assets.
  b. The bank has the right to determine the purpose for which the assets will be used.

At the inception date or at the time of revaluation of a contract containing a lease component, the Bank allocates the fee in the contract to each component of the lease based on the relative separate prices of the lease component.

Lease payments that are included in the measurement of lease obligations consist of:

- *Payment in full in advance.*
- *Fixed installment payments.*
- *The rental installment payment changes that depends on the fluctuation of the rental payment determined by the counterpart.*

The Bank recognizes right-of-use assets at the commencement date of the lease (i.e., the date the underlying asset is available for use). Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities. The cost of right-of-use assets includes the amount of lease liabilities recognized, initial direct costs incurred, and lease payments made at or before the commencement date less any lease incentives received.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap, aset hak guna dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset hak guna dan liabilitas sewa (lanjutan)

Setelah tanggal permulaan, aset hak-guna diukur dengan model biaya. Aset hak-guna diukur sebesar harga perolehan dikurangi akumulasi depresiasi dan akumulasi penurunan nilai serta disesuaikan dengan pengukuran kembali liabilitas sewa. Liabilitas sewa diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif. Bunga inkremental sewa mengacu pada tingkat suku bunga obligasi pemerintah.

Sewa jangka pendek dengan durasi kurang dari 12 (dua belas) bulan dan sewa aset bernilai rendah, serta elemen-elemen sewa tersebut, sebagian atau seluruhnya tidak menerapkan prinsip-prinsip pengakuan yang ditentukan oleh PSAK 73 dan akan diperlakukan sama dengan sewa operasi pada PSAK 30. Bank akan mengakui pembayaran sewa tersebut dengan dasar garis lurus selama masa sewa dalam laporan laba rugi dan penghasilan komprehensif lain. Beban ini disajikan pada beban umum dan administrasi dalam laporan laba rugi.

Aset takberwujud

Aset takberwujud terdiri dari perangkat lunak yang dibeli Bank, yang bukan merupakan bagian integral dari perangkat keras yang terkait.

Aset tidak berwujud diakui jika, atau hanya jika, biaya perolehan aset tersebut dapat diukur secara andal dan kemungkinan besar Bank akan memperoleh manfaat ekonomis masa depan dari aset tersebut.

Aset takberwujud dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi dan akumulasi kerugian penurunan nilai.

Amortisasi diakui dalam laba rugi dengan menggunakan metode garis lurus berdasarkan taksiran masa manfaat ekonomis selama 5 (lima) tahun, dimulai dari pada saat aset takberwujud tersebut siap untuk digunakan sesuai dengan maksud penggunaannya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Premises and equipments, right-of-use assets and lease liabilities and intangible assets (continued)

Right-of-use assets and lease liabilities (continued)

After the inception date, the right-of-use assets are measured using the cost model. Right-of-use assets are measured at cost less accumulated depreciation and accumulated impairment losses and adjusted with remeasurement of lease liabilities. Lease liabilities are measured at amortized cost using the effective interest method. Lease incremental interest rate refers to the interest rates on government bonds.

Short-term leases with a duration less than 12 (twelve) months and leases with low value assets, as well as elements of such leases, partially or entirely do not apply the recognition principles stipulated by PSAK 73 and will be treated the same as operating leases in PSAK 30. The Bank will recognize lease payments on a straight-line basis over the lease term in the statement of profit or loss and other comprehensive income. These expenses are presented under general and administrative expenses in the income statement.

Intangible assets

Intangible assets consist of software purchased by the Bank that is not an integral part of a related hardware.

Intangible assets are recognized if, and only if, when its cost can be measured reliably and it is probable that expected future benefits that are attributable to it will flow to the Bank.

Intangible assets are stated at cost less accumulated amortization and accumulated impairment losses.

Amortization is recognized in profit or loss using the straight line method based on the estimated useful life of 5 (five) years, starting when the intangible assets are ready to be used in accordance with the intended use.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Aset tetap, aset hak guna dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset hak guna dan liabilitas sewa (lanjutan)

Nilai residu, umur manfaat, dan metode amortisasi ditelaah setiap akhir tahun dan disesuaikan, jika diperlukan.

Aset tidak berwujud dihentikan pengakuannya pada saat pelepasan (yaitu, pada tanggal penerima memperoleh kendali) atau ketika tidak ada manfaat ekonomi masa depan yang diharapkan dari penggunaan atau pelepasannya. Keuntungan atau kerugian yang timbul dari penghentian pengakuan aset (dihitung sebagai perbedaan antara hasil pelepasan neto dan jumlah tercatat aset) dimasukkan dalam laporan laba rugi.

l. Penurunan nilai aset non-keuangan

Pada setiap tanggal pelaporan, Bank menilai apakah terdapat indikasi suatu aset mengalami penurunan nilai. Jika terdapat indikasi tersebut atau pada saat pengujian tahunan atas penurunan nilai aset tertentu (yaitu aset takberwujud dengan umur manfaat tidak terbatas, aset takberwujud yang belum dapat digunakan, atau *goodwill* yang diperoleh dalam suatu kombinasi bisnis) diperlukan, maka Bank akan membuat estimasi atas jumlah terpulihkan aset tersebut.

Jumlah terpulihkan yang ditentukan untuk aset individual adalah jumlah yang lebih tinggi antara nilai wajar aset atau Unit Penghasil Kas (UPK) dikurangi biaya untuk menjual dengan nilai pakainya, kecuali aset tersebut tidak menghasilkan arus kas masuk yang sebagian besar independen dari aset atau kelompok aset lain. Jika nilai tercatat aset atau UPK lebih besar daripada jumlah terpulihkannya, maka aset tersebut dipertimbangkan mengalami penurunan nilai dan nilai tercatat aset diturunkan menjadi sebesar nilai terpulihkannya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

k. Premises and equipments, right-of-use assets and lease liabilities and intangible assets (continued)

Right-of-use assets and lease liabilities (continued)

The residual value, useful life, and amortization method are reviewed at the end of each year and adjusted, if necessary.

An intangible asset is derecognized upon disposal (i.e., at the date the recipient obtains control) or when no future economic benefits are expected from its use or disposal. Any gain or loss arising upon derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in the statement of profit or loss.

l. Impairment of non-financial assets

The Bank assesses at each reporting date whether there is an indication that an asset may be impaired. If such indication exists, or when annual impairment testing for an asset (i.e. an intangible asset with an indefinite useful life, an intangible asset not yet available for use, or goodwill acquired in a business combination) is required, Bank will make an estimation of the asset's recoverable amount.

An asset's recoverable amount for individual asset is the higher of an asset's or Cash Generating Unit (CGU)'s fair value less costs to sell and its value in use, unless the asset does not generate cash inflows that are largely independent from other assets or groups of assets. Where the carrying amount of an asset or CGU exceeds its recoverable amount, the asset is considered impaired and is recorded to its recoverable amount.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

l. Penurunan nilai aset non-keuangan (lanjutan)

Kerugian penurunan nilai dari operasi yang berkelanjutan, jika ada, diakui pada laba rugi sebagai "rugi penurunan nilai" sesuai dengan kategori biaya yang konsisten dengan fungsi dari aset yang diturunkan nilainya. Dalam menghitung nilai pakai, estimasi arus kas masa depan neto didiskontokan ke nilai kini dengan menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini atas nilai waktu uang dan risiko spesifik aset.

Dalam menentukan nilai wajar dikurangi biaya pelepasan, mengacu pada PSAK 68 tentang "Pengukuran Nilai Wajar" (Catatan 2b).

Pengukuran nilai wajar aset non-keuangan memperhitungkan kemampuan pelaku pasar untuk menghasilkan manfaat ekonomi dengan menggunakan aset dalam penggunaan tertinggi dan terbaiknya atau dengan menjualnya kepada pelaku pasar lain yang akan menggunakan aset tersebut dalam penggunaan tertinggi dan terbaiknya.

Kerugian penurunan nilai dari operasi yang berkelanjutan, jika ada, diakui pada laporan laba rugi dan penghasilan komprehensif lain sesuai dengan kategori biaya yang konsisten dengan fungsi aset yang diturunkan nilainya.

m. Agunan yang diambil alih

Agunan yang diambil alih sehubungan dengan penyelesaian kredit diakui sebesar nilai neto yang dapat direalisasi atau sebesar nilai tercatat dari kredit, mana yang lebih rendah. Nilai neto yang dapat direalisasi adalah nilai wajar agunan setelah dikurangi estimasi biaya pelepasan. Kelebihan saldo kredit yang diberikan, yang belum dilunasi oleh peminjam diatas nilai dari agunan yang diambil alih, dibebankan sebagai penyisihan penghapusan aset pada tahun berjalan.

Selisih antara nilai agunan yang diambil alih dengan hasil penjualannya diakui sebagai keuntungan atau kerugian pada saat penjualan agunan.

Bank mengevaluasi nilai agunan yang diambil alih secara berkala. Penyisihan kerugian agunan yang diambil alih dibentuk berdasarkan penurunan nilai agunan yang diambil alih.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

l. Impairment of non-financial assets (continued)

Impairment losses of continuing operations are recognized in the statement of profit or loss as "impairment losses" in those expense categories consistent with the functions of the impaired asset. In assessing the value in use, the estimated net future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

In determining fair value less costs of disposal, refer to PSAK 68 on "Fair Value Measurements" (Note 2b).

A fair value measurement of non-financial assets considers a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to other market participants would use the asset in its highest and best use.

Impairment losses of continuing operations, if any, are recognized in the statement of profit or loss and other comprehensive income under expense categories that are consistent with the functions of the impaired assets.

m. Foreclosed collaterals

Foreclosed collaterals acquired in settlement of loans are recognized at their net realizable values or stated at their carrying amount of loans, whichever is lower. Net realizable value is the fair value of the collateral after deducting the estimated costs of disposal. The excess of loan balances which has not been paid by debtors over the value of foreclosed collaterals is charged to allowance for possible losses or loans in the current year.

The difference between the value of the foreclosed collateral and the proceeds from the sale is recognized as a gain or loss at the time of sale of the collateral.

The Bank regularly evaluates the value of foreclosed collaterals. The allowance are provided based on the impairment of foreclosed collaterals.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

m. Agunan yang diambil alih (lanjutan)

Beban perbaikan *(reconditioning cost)* yang timbul setelah pengambilalihan agunan dikapitalisasi dalam akun agunan yang diambil alih tersebut.

n. Biaya dibayar di muka

Biaya dibayar dimuka diamortisasi selama masa manfaat dengan menggunakan metode garis lurus *(straight-line method).*

o. Liabilitas segera

Liabilitas segera merupakan liabilitas Bank kepada pihak lain yang sifatnya wajib segera dibayarkan sesuai dengan perintah pemberi amanat perjanjian yang ditetapkan sebelumnya.

Liabilitas segera diklasifikasikan sebagai liabilitas keuangan dan dihitung berdasarkan biaya perolehan diamortisasi.

p. Simpanan dan simpanan dari bank lain

Giro merupakan simpanan nasabah yang penarikannya dapat dilakukan setiap saat menggunakan cek, atau dengan cara pemindahbukuan dengan bilyet giro atau sarana perintah pembayaran lainnya. Giro dinyatakan sebesar nilai liabilitas kepada pemegang giro.

Tabungan merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan menurut syarat tertentu yang disepakati. Tabungan dinyatakan sebesar nilai liabilitas kepada pemilik tabungan.

Deposito berjangka merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan pada waktu tertentu sesuai perjanjian antara penyimpan dengan Bank.

Deposito berjangka dinyatakan sebesar nilai nominal yang tercantum dalam bilyet deposito atau yang diperjanjikan.

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lokal lain, dalam bentuk tabungan dan deposito berjangka serta dinyatakan sesuai dengan jumlah liabilitas terhadap bank tersebut.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

m. Foreclosed collaterals (continued)

Reconditioning costs that occur after collateral foreclosed are capitalized to its account.

n. Prepaid expenses

Prepaid expenses are amortized over their useful lives using the straight-line method.

o. Liabilities due immediately

Liabilities due immediately represent the liability of the Bank to external parties which by nature should be paid immediately in accordance with the requirements in the agreement which have been previously determined.

Liabilities due immediately are classified as financial liabilities and are recorded at amortized cost.

p. Deposits and deposits from other banks

Demand deposits represent funds deposited by customers which can be withdrawn any time by using a cheque, or through transfer with a bank draft or other forms of payment order. These demand deposits are stated at the amount due to the account holder.

Saving deposits represent customers' funds which the depositors are entitled to withdraw under certain agreed conditions. Saving deposits are stated at the amount due to the account holders.

Time deposits represent funds deposited by customers that can be withdrawn only at a certain point of time as stated in the contract between the depositor and the Bank.

Time deposits are recorded at the nominal amount stated in the deposit certificate or at the amount stated in the agreement.

Deposits from other banks consist of liabilities to other domestic banks, in the form of saving deposits and time deposits and stated at the amount due to banks.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

p. Simpanan dan simpanan bank lain (lanjutan)

Simpanan dan simpanan dari bank lain diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi menggunakan metode suku bunga efektif. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan dikurangkan dari jumlah simpanan yang diterima.

q. Provisi

Provisi diakui jika Bank memiliki kewajiban kini (baik bersifat hukum maupun bersifat konstruktif) yang akibat peristiwa masa lalu, besar kemungkinannya penyelesaian kewajiban tersebut mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi dan estimasi yang andal mengenai jumlah kewajiban tersebut dapat dibuat.

Provisi ditelaah pada setiap tanggal pelaporan dan disesuaikan untuk mencerminkan estimasi terbaik yang paling kini. Jika arus keluar sumber daya untuk menyelesaikan kewajiban kemungkinan besar tidak terjadi, maka provisi dibatalkan.

r. Pendapatan dan beban bunga

Pendapatan dan beban bunga untuk semua instrumen keuangan yang dikenakan suku bunga diakui pada laporan laba rugi dengan menggunakan metode suku bunga efektif.

Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau, jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat neto dari aset keuangan atau liabilitas keuangan.

Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau, jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat neto dari aset keuangan atau liabilitas keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

p. Deposits and deposits from other banks (continued)

Deposits and simpanan from other banks are classified as financial liabilities measured at amortized cost using effective interest rate method. Incremental costs directly attributable to the acquisition of deposits are deducted from the amount of deposits.

q. Provisions

Provisions are recognized when the Bank has a present obligation (legal or constructive) where, as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed.

r. Interest income and expense

Interest income and expense for all interest-bearing financial instruments are recognized in the statement of profit or loss using the effective interest rate method.

The effective interest rate is the rate that precisely discounts the estimated future cash payments or receipts over the expected life of the financial assets and financial liabilities (or, wherever appropriate, a shorter period) to the net carrying amount of the financial assets or financial liabilities.

The effective interest rate is the rate that precisely discounts the estimated future cash payments or receipts over the expected life of the financial assets and financial liabilities (or, wherever appropriate, a shorter period) to the net carrying amount of the financial assets or financial liabilities.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

r. Pendapatan dan beban bunga (lanjutan)

Pada saat menghitung suku bunga efektif, Bank mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian kredit di masa mendatang.

Perhitungan ini mencakup seluruh komisi, provisi dan bentuk lain diterima oleh para pihak dalam kontrak yang merupakan bagian tidak terpisahkan dari suku bunga efektif, biaya transaksi dan seluruh premi atau diskon lainnya.

Jika aset keuangan atau kelompok aset keuangan serupa telah diturunkan nilainya sebagai akibat kerugian penurunan nilai, maka pendapatan bunga yang diperoleh setelahnya diakui berdasarkan suku bunga efektif yang digunakan untuk mendiskonto arus kas masa datang dalam menghitung kerugian penurunan nilai.

s. Pendapatan provisi dan komisi

Pendapatan provisi dan komisi yang berkaitan langsung dengan kegiatan pemberian kredit, atau pendapatan provisi dan komisi yang berhubungan dengan jangka waktu tertentu, diamortisasi sesuai dengan jangka waktu kontrak menggunakan metode suku bunga efektif dan diklasifikasikan sebagai bagian dari pendapatan bunga pada laporan laba rugi dan penghasilan komprehensif lain.

Pendapatan provisi dan komisi yang tidak berkaitan dengan kegiatan pemberian kredit atau suatu jangka waktu dan/atau terkait dengan pemberian suatu jasa, diakui sebagai pendapatan pada saat terjadinya transaksi dan dicatat pada akun pendapatan operasional lainnya.

t. Imbalan kerja

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek seperti upah, iuran jaminan sosial, cuti jangka pendek, bonus dan imbalan non moneter lainnya diakui selama periode jasa diberikan. Imbalan jangka pendek dihitung sebesar jumlah yang tidak didiskontokan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

r. Interest income and expense (continued)

When calculating the effective interest rate, the Bank estimates future cash flows considering all contractual terms of the financial instrument but not future credit losses.

This calculation includes all commissions, fees and other forms received by the parties in the contract that are an integral part of the effective interest rate, transaction costs and all other premiums or discounts.

If a financial asset or group of similar financial assets has decreased its value as a result of impairment losses, interest income subsequently obtained is recognized based on the effective interest rate used to discount future cash flows in calculating impairment losses.

s. Fees and commissions

Fees and commissions directly related to lending activities, or fees and commissions income which relates to a specific period, are amortized over the term of the contract using the effective interest rate method and classified as part of interest income in the statement of profit or loss and other comprehensive income.

Fees and commissions which are not directly related to lending activities, or to a specific period, and/or related to a service rendered, are recognized as income at the time of the transactions and recorded in other operating income.

t. Employee benefits

Short-term employee benefits

Short-term employee benefits such as salaries, social security contributions, short-term leaves, bonuses and other non-monetary benefits are recognized during the period when services have been rendered. Short-term employee benefits are measured using undiscounted amounts.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

t. Imbalan kerja (lanjutan)

Program imbalan pasti dan imbalan kerja jangka panjang lainnya

Iuran dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai-pegawai tersebut dan pembayaran dikurangkan dari utang iuran. Iuran terutang dihitung berdasarkan jumlah yang tidak didiskontokan.

Imbalan pasca-kerja dan imbalan kerja jangka panjang lainnya seperti cuti besar dan penghargaan masa kerja dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai yang memenuhi syarat. Imbalan kerja ditentukan berdasarkan peraturan Bank dan peraturan yang berlaku.

Imbalan pasca-kerja dan imbalan kerja jangka panjang lainnya diestimasi dengan menggunakan perhitungan aktuarial metode *Projected Unit Credit*.

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain, terdiri atas:

(i) Keuntungan dan kerugian aktuarial.
(ii) Imbal hasil atas aset program, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).
(iii) Setiap perubahan dampak batas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).

Pengukuran kembali, terdiri atas keuntungan dan kerugian aktuarial, segera diakui pada laporan posisi keuangan konsolidasian dengan pengaruh langsung didebit atau dikreditkan kepada saldo laba melalui penghasilan komprehensif lain pada periode terjadinya. Pengukuran kembali tidak direklasifikasi ke laba rugi pada periode berikutnya.

Untuk imbalan kerja jangka panjang lain atas biaya jasa kini, biaya bunga neto atas liabilitas (aset) imbalan pasti neto, dan pengukuran kembali liabilitas (aset) imbalan pasti neto langsung diakui pada laporan laba rugi dan penghasilan komprehensif lain periode berjalan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

t. Employee benefits (continued)

Defined benefit plan and other long-term employee benefits

The contribution is accrued and recognized as expense when services have been rendered by qualified employees and actual payments are deducted from the contribution payable. Contribution payable is measured using undiscounted amounts.

The post-employment benefits and other long-term employee benefits such as grand leaves and gratuity for services are accrued and recognized as expense when services have been rendered by qualified employees. The benefits are determined based on Bank's regulations and applicable regulations.

The post-employment benefits and other long-term employee benefits are estimated using actuarial calculations using the Projected Unit Credit Method.

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income, consist of:

(i) Actuarial gains and losses.
(ii) Return on plan assets, excluding amounts that included in net interest on liabilities (assets).
(iii) The changes in the impact of the asset ceiling, excluding amounts that included in net interest on liabilities (assets).

Remeasurements, comprising of actuarial gains and losses, are recognized immediately in the consolidated statement of financial position with a corresponding debit or credit to retained earnings through other comprehensive income in the period in which they occur. Re-measurements are not reclassified to profit or loss in subsequent periods.

For other long-term employee benefits over the current service cost, net interest on net defined benefit liabilities (assets), and the remeasurement of net defined benefit liability (asset) obligations are recognized immediately in the current period statement of profit or loss and other comprehensive income.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

t. Imbalan kerja (lanjutan)

Biaya jasa lalu diakui sebagai beban pada tanggal yang lebih awal antara ketika amendemen atau kurtailmen program terjadi, dan ketika biaya restrukturisasi atau pesangon diakui, sehingga biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

u. Laba per lembar saham

Laba per saham dihitung berdasarkan rata-rata tertimbang jumlah saham yang beredar selama periode yang bersangkutan.

Perusahaan tidak mempunyai efek berpotensi saham biasa yang bersifat dilutif pada tanggal 31 Desember 2023.

v. Transaksi dan saldo dalam mata uang asing

Bank menyelenggarakan catatan akuntansinya dalam Rupiah. Transaksi yang melibatkan mata uang asing dicatat pada nilai tukar pada saat terjadinya transaksi. Pada tanggal laporan posisi keuangan, aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam mata uang Rupiah dengan menggunakan kurs *spot Reuters* pada pukul 16:00 WIB (Waktu Indonesia Bagian Barat).

Keuntungan atau kerugian yang timbul sebagai akibat dari penjabaran aset dan liabilitas moneter dalam mata uang asing dicatat dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, kurs mata uang asing yang digunakan untuk penjabaran mata uang asing terhadap Rupiah adalah sebagai berikut (Rupiah penuh):

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

t. Employee benefits (continued)

All past service costs are recognised at the earlier of when the amendment or curtailment occurs, and when the related restructuring or termination costs are recognized, as a result, unvested past service cost can no longer be deferred and recognised over the future vesting period.

u. Earnings per share

Earnings per share is computed based on the weighted average number of issued and fully paid shares during the period.

The Company has no outstanding dilutive potential ordinary shares as of December 31, 2023.

v. Foreign currency transactions and balances

The Bank maintains its accounting records in Indonesian Rupiah. Transactions in foreign currencies are recorded at the prevailing exchange rates in effect on the date of the transactions. At statements of financial position dates, all monetary assets and liabilities denominated in foreign currencies are translated into Rupiah using the Reuters spot rates at 16:00 WIB (Western Indonesian Time).

The resulting gains or losses from the translation of monetary assets and liabilities in foreign currencies are recognized in the statement of profit or loss and other comprehensive income for the current year.

As of December 31, 2023 and 2022, the exchange rates used in translating foreign currency amounts into Rupiah are as follows (full Rupiah):

	***December 31,* 2023**	***December 31,* 2022**	
Euro Eropa	17.038,32	16.581,72	*European Euro*
Dolar Amerika Serikat	15.397,00	15.567,50	*United States Dollar*
Dolar Singapura	11.676,34	11.592,88	*Singaporean Dollar*
Dolar Australia	10.520,77	10.557,88	*Australian Dollar*
Yen Jepang	108,88	117,81	*Japanese Yen*

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

w. Perpajakan

Beban pajak tahun berjalan ditetapkan berdasarkan taksiran penghasilan kena pajak tahun berjalan. Aset dan liabilitas pajak tangguhan diakui atas perbedaan temporer aset dan liabilitas antara pelaporan komersial dan pajak pada setiap tanggal pelaporan.

Aset pajak tangguhan diakui untuk seluruh perbedaan temporer yang dapat dikurangkan dan akumulasi rugi fiskal yang belum dikompensasi, bila kemungkinan besar laba kena pajak akan tersedia sehingga perbedaan temporer dan rugi pajak belum dikompensasi, dapat dimanfaatkan, kecuali:

i) jika aset pajak tangguhan timbul dari pengakuan awal aset atau liabilitas dalam transaksi yang bukan transaksi kombinasi bisnis dan tidak mempengaruhi laba akuntansi maupun laba kena pajak/rugi pajak; atau

ii) dari perbedaan temporer yang dapat dikurangkan atas investasi pada entitas anak, aset pajak tangguhan hanya diakui bila besar kemungkinannya bahwa beda temporer itu tidak akan dibalik dalam waktu dekat dan laba kena pajak dapat dikompensasi dengan beda temporer tersebut.

Jumlah tercatat aset pajak tangguhan ditelaah pada setiap tanggal pelaporan dan diturunkan apabila laba kena pajak mungkin tidak memadai untuk mengkompensasi sebagian atau semua manfaat aset pajak tangguhan. Aset pajak tangguhan yang tidak diakui ditinjau ulang pada setiap tanggal pelaporan dan akan diakui apabila besar kemungkinan bahwa laba kena pajak pada masa yang akan datang akan tersedia untuk pemulihannya.

Aset dan liabilitas pajak tangguhan diukur dengan menggunakan tarif pajak yang diperkirakan akan berlaku pada tahun saat aset dipulihkan atau liabilitas diselesaikan berdasarkan tarif pajak dan peraturan pajak yang telah berlaku atau yang secara substantif telah berlaku pada tanggal pelaporan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

w. Taxation

Current tax expense is provided based on the estimated taxable income for the current year. Deferred tax assets and liabilities are recognized for temporary differences between the financial and the tax bases of assets and liabilities at each reporting date.

Deferred tax assets are recognized for all deductible temporary differences and carry forward of unused tax losses, to the extent that it is probable that taxable profits will be available against which deductible temporary differences, and the carry forward of unused tax losses can be utilized, except:

i) where the deferred tax asset relating to the deductible temporary difference arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss; or
ii) in respect of deductible temporary differences associated with investments in subsidiaries, deferred tax assets are recognized only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilized.

The carrying amount of a deferred tax asset is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the benefit of that deferred tax asset to be utilized. Unrecognized deferred tax assets are reassessed at each reporting date and are recognized to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be recovered.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply on the year when the asset is realized or the liability is settled, based on tax rates and tax laws that have been enacted or substantively enacted as at reporting date.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

w. Perpajakan (lanjutan)

Pengaruh pajak terkait dengan penyisihan untuk dan/atau pembalikan seluruh perbedaan temporer selama tahun berjalan, termasuk pengaruh perubahan tarif pajak, diakui sebagai "Manfaat (Beban) Pajak Penghasilan, Tangguhan" dan termasuk dalam laba atau rugi neto tahun berjalan, kecuali untuk transaksi-transaksi yang sebelumnya telah langsung dibebankan atau dikreditkan ke ekuitas.

Perubahan terhadap kewajiban perpajakan diakui pada saat penetapan pajak diterima atau jika Bank mengajukan keberatan, pada saat keputusan atas keberatan telah ditetapkan.

Aset dan liabilitas atas pajak tangguhan dan pajak kini dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus.

x. Informasi segmen

Segmen adalah bagian yang dapat dibedakan dari Bank yang terlibat dalam menyediakan produk tertentu yang memiliki risiko dan imbalan yang berbeda dengan segmen lainnya.

Pendapatan, beban, hasil, aset dan liabilitas segmen mencakup item-item yang dapat diatribusikan langsung kepada suatu segmen serta hal-hal yang dapat dialokasikan dengan dasar yang sesuai kepada segmen tersebut.

Bank menyajikan segmen operasi berdasarkan laporan internal yang disajikan kepada pengambil keputusan operasional dan keuangan yaitu Direksi.

Bank telah mengidentifikasi dan mengungkapkan informasi keuangan berdasarkan kegiatan bisnis utama (segmen operasi) yang terbagi atas kelompok Bank, Konsumer, *Treasury,* dan lainnya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

w. Taxation (continued)

The related tax effects of the provisions for and/or reversals of all temporary differences during the year, including the effect of change in tax rates, are recognized as "Income Tax Benefit (Expense), Deferred" and included in net profit or loss for the year, except to the extent that they relate to items previously charged or credited to equity.

Amendments to tax obligations are recorded when an assessment is received or, if appealed against by the Bank, when the result of the appeal is determined.

Assets and liabilities of deferred and current tax are offset when there is a legally enforceable right to offset.

x. Segment information

A segment is a distinguishable component of the business unit that is engaged in providing certain products which is subject to risks and rewards that are different from those of other segments.

Segment revenue, expenses, results, assets and liabilities include items directly attributable to a segment as well as those that can be allocated on a reasonable basis to that segment.

The Bank presents operating segment based on Bank's internal report that is presented to the Board of Directors as the operational and financial decision maker.

The Bank has identified and disclosed financial information based on main business (operating segment) classified into Banking, Consumer, Treasury, and others.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

y. Perubahan kebijakan akuntansi dan pengungkapan

Bank menerapkan pertama kali seluruh standar baru dan/atau yang direvisi yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2023, termasuk standar yang direvisi berikut ini yang mempengaruhi laporan keuangan Bank:

- Amandemen PSAK 1: Penyajian laporan keuangan tentang Pengungkapan Kebijakan Akuntansi

  Amandemen ini memberikan panduan dan contoh untuk membantu entitas menerapkan pertimbangan materialitas dalam pengungkapan kebijakan akuntansi. Amandemen tersebut bertujuan untuk membantu entitas menyediakan pengungkapan kebijakan akuntansi yang lebih berguna dengan mengganti persyaratan untuk mengungkapkan kebijakan akuntansi 'signifikan' entitas dengan persyaratan untuk mengungkapkan kebijakan akuntansi 'material' entitas dan menambahkan panduan tentang bagaimana entitas menerapkan konsep materialitas dalam membuat keputusan tentang pengungkapan kebijakan akuntansi.

- Amandemen PSAK 25: Kebijakan Akuntansi, Perubahan Estimasi Akuntansi, dan Kesalahan terkait Definisi Estimasi Akuntansi

  Amandemen tersebut memperkenalkan definisi 'estimasi akuntansi' dan mengklarifikasi perbedaan antara perubahan estimasi akuntansi dan perubahan kebijakan akuntansi dan koreksi kesalahan. Amandemen tersebut juga mengklarifikasi bagaimana entitas menggunakan teknik pengukuran dan input untuk mengembangkan estimasi akuntansi.

- Amandemen PSAK 46: Pajak Penghasilan tentang Pajak Tangguhan Terkait Aset dan Liabilitas yang Timbul dari Transaksi Tunggal

  Amendemen ini mengusulkan agar entitas mengakui aset maupun liabilitas pajak tangguhan pada saat pengakuan awalnya sebagai contoh dari transaksi sewa, untuk mengeliminasi perbedaan praktik saat ini atas transaksi tersebut dan transaksi lain yang serupa.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

y. Changes in accounting policies and disclosures

Bank made first time adoption of all the new and/or revised standards effective for the periods beginning on or after January 1, 2023, including the following revised standards that have affected the consolidated financial statements of the Bank:

- *Amendment of PSAK 1: Presentation of financial statement - Disclosure of Accounting Policies*

  This amendment provides guidance and examples to help entities apply materiality judgements to accounting policy disclosures. The amendment aims to help entities provide accounting policy disclosures that are more useful by replacing the requirement for entities to disclose their 'significant' accounting policies with a requirement to disclose their 'material' accounting policies and adding guidance on how entities apply the concept of materiality in making decisions about accounting policy disclosures.

- *Amendment of PSAK 25: Accounting Policies, Changes in Accounting Estimates and Errors - Definition of Accounting Estimates*

  The amendment introduces a definition of 'accounting estimates' and clarify the distinction between changes in accounting estimates and changes in accounting policies and the correction of errors. Also, they clarify how entities use measurement techniques and inputs to develop accounting estimates.

- *Amendment of PSAK 46: Income Taxes - Deferred Tax related to Assets and Liabilities arising from a Single Transaction*

  This amendment proposes that entities recognize deferred tax assets and liabilities at the time of initial recognition, for example from a lease transaction, to eliminate differences in current practice for such transactions and similar transactions.

2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

y. Perubahan kebijakan akuntansi dan pengungkapan (lanjutan)

- Amendemen PSAK 16: Aset Tetap - Hasil sebelum Penggunaan yang Diintensikan

  Amandemen ini tidak memperbolehkan entitas untuk mengurangi suatu hasil penjualan item yang diproduksi saat membawa aset tersebut ke lokasi dan kondisi yang diperlukan supaya aset dapat beroperasi sesuai dengan intensi manajemen dari biaya perolehan suatu aset tetap. Sebaliknya, entitas mengakui hasil dari penjualan item-item tersebut, dan biaya untuk memproduksi item-item tersebut, dalam laba rugi.

  Bank telah menganalisa penerapan standar akuntansi tersebut di atas dan penerapan tersebut tidak memiliki pengaruh yang signifikan terhadap laporan keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

y. Changes in accounting policies and disclosures (continued)

- *Amendments to PSAK 16: Fixed Assets - Proceeds before Intended Use*

  The amendments prohibit entities to deduct from the cost of an item of fixed assets, any proceeds from selling items produced while bringing that asset to the location and condition necessary for it to be capable of operating in the manner intended by management. Instead, an entity recognizes the proceeds from selling such items, and the costs of producing those items, in the profit or loss.

  The Bank has assessed that the adoption of the above-mentioned accounting standards do not have significant impact to the financial statements.

3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN ESTIMASI

Dalam penerapan kebijakan akuntansi Bank, yang dijelaskan dalam Catatan 2, penyusunan laporan keuangan Bank mengharuskan manajemen untuk membuat pertimbangan, estimasi dan asumsi yang mempengaruhi jumlah yang dilaporkan dari pendapatan, beban, aset dan liabilitas, dan pengungkapan atas liabilitas kontinjensi, pada akhir periode pelaporan.

Ketidakpastian mengenai asumsi dan estimasi tersebut dapat mengakibatkan penyesuaian material terhadap nilai tercatat aset dan liabilitas yang terpengaruh pada periode pelaporan berikutnya.

Pertimbangan

Pertimbangan berikut ini dibuat oleh manajemen dalam rangka penerapan kebijakan akuntansi Bank yang memiliki pengaruh paling signifikan atas jumlah yang diakui dalam laporan keuangan:

Kelangsungan usaha

Manajemen Bank telah melakukan penilaian terhadap kemampuan Bank untuk mempertahankan kelangsungan usaha dan menilai keyakinan bahwa Bank memiliki sumber daya untuk melanjutkan bisnis di masa mendatang.

3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

In the application of the Bank's accounting policies, which are described in Note 2, the preparation of the Bank's financial statements requires management to make judgments, estimates and assumptions that affect the reporting amounts of revenues, expenses, assets and liabilities, and the disclosures of contongent liabilities, at the end of the reporting periods.

Uncertainty about these assumptions and estimates could result in outcomes that may require material adjustments to the carrying amounts of the assets and liabilities affected in future periods.

Judgments

The following judgments are made by management in the process of applying the Bank's accounting policies and that have the most significant effects on the amounts recognized in the financial statements:

Going concern

The Bank's management has made an assessment of the Bank's ability to continue as a going concern and is satisfied that the Bank has the resources to continue in business for the foreseeable future.

3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN ESTIMASI (lanjutan)

Pertimbangan (lanjutan)

Kelangsungan usaha (lanjutan)

Selain itu, manajemen menilai tidak adanya ketidakpastian material yang dapat menimbulkan keraguan signifikan terhadap kemampuan Bank untuk mempertahankan kelangsungan usahanya. Oleh karena itu, laporan keuangan dilanjutkan untuk disusun atas basis kelangsungan usaha.

Nilai wajar atas instrumen keuangan

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada level hirarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Level 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses pada tanggal pengukuran.
- Level 2: input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung.
- Level 3: input yang tidak dapat diobservasi untuk aset dan liabilitas.

Estimasi dan asumsi

Di bawah ini adalah asumsi utama mengenai masa depan dan sumber estimasi ketidakpastian utama lainnya pada akhir periode pelaporan, yang memiliki risiko signifikan yang mengakibatkan penyesuaian material terhadap jumlah tercatat aset dan liabilitas dalam periode pelaporan berikutnya.

Cadangan kerugian penurunan nilai kredit yang diberikan

Bank melakukan penilaian terhadap penurunan nilai dalam dua cara, yaitu:

a. Individual, dilakukan untuk jumlah aset keuangan yang melebihi ambang batas (*threshold*) tertentu dan aset keuangan yang memiliki bukti objektif penurunan nilai yang telah teridentifikasi secara terpisah pada tanggal laporan posisi keuangan. Kerugian penurunan nilai adalah selisih antara nilai tercatat dan nilai kini dari estimasi terbaik atas arus kas masa depan dan realisasi agunan pada tingkat suku bunga efektif awal dari aset keuangan tersebut.

3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY (continued)

Judgments (continued)

Going concern (continued)

Furthermore, the management is not aware of any material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern. Therefore, the financial statements continue to be prepared in a going concern basis.

Fair value of financial instruments

All assets and liabilities in which fair value is measured or disclosed in the financial statements can be classified in fair value hierarchy levels, based on the lowest level of input that is significant on the overall fair value measurement:

- *Level 1: quoted (unadjusted) market prices in active markets for identical assets or liabilities accessible at the measurement date.*
- *Level 2: inputs other than quoted prices included in level 1 for the assets and liabilities, which is directly or indirectly observable.*
- *Level 3: unobservable inputs for the assets and liabilities.*

Estimates and assumptions

Below are the key assumptions concerning future and other key sources of estimation uncertainty at the end of the reporting period that may have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial period.

Allowance for impairment losses on loans

The Bank performs assessment of the impairment amounts in two ways, namely:

a. Individually, made to the amount of financial assets that exceed certain threshold and to certain financial assets that have objective evidence that impairment has been identified separately on the date of the statement of financial position. Impairment loss is the difference between the carrying amount and the present value of the best estimated future cash flows and realization of collateral at the initial effective interest rates of financial assets.

3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN ESTIMASI (lanjutan)

Estimasi dan asumsi (lanjutan)

Cadangan kerugian penurunan nilai kredit yang diberikan (lanjutan)

Bank melakukan penilaian terhadap penurunan nilai dalam dua cara, yaitu (lanjutan):

Estimasi ini dilakukan dengan mempertimbangkan kapasitas utang dan fleksibilitas keuangan debitur, kualitas pendapatan debitur, jumlah dan sumber arus kas, industri di mana debitur beroperasi, dan nilai realisasi agunan. Estimasi jumlah dan waktu pemulihan masa depan akan membutuhkan banyak pertimbangan. Jumlah penerimaan tergantung pada kinerja debitur pada masa mendatang dan nilai agunan, keduanya akan dipengaruhi oleh kondisi ekonomi di masa depan, di samping itu agunan mungkin tidak mudah dijual. Nilai aktual arus kas masa depan dan tanggal penerimaan mungkin berbeda dari estimasi tersebut dan akibatnya kerugian aktual yang terjadi mungkin berbeda dengan yang diakui dalam laporan keuangan.

b. Kolektif, dilakukan untuk jumlah aset keuangan yang tidak melebihi ambang batas (*threshold*) tertentu, tidak memiliki bukti objektif penurunan nilai dan aset keuangan yang memiliki bukti objektif penurunan nilai, namun belum diidentifikasi secara terpisah pada tanggal laporan posisi keuangan.

Bank menelaah aset keuangan mereka pada nilai wajar melalui penghasilan komprehensif lain dan aset keuangan pada biaya diamortisasi yang mengharuskan untuk mengakui kerugian kredit ekspektasian pada setiap tanggal pelaporan untuk mencerminkan perubahan risiko kredit selain dari aset keuangan pada nilai wajar melalui laba rugi. Bank menggabungkan informasi *forward-looking* dan historis, terkini dan yang diperkirakan ke dalam estimasi kerugian kredit ekspektasian.

Dalam melakukan peninjauan penurunan nilai, penilaian manajemen berikut diperlukan:

i. Penentuan apakah aset mengalami penurunan nilai berdasarkan indikator tertentu seperti, kesulitan keuangan debitur, penurunan kualitas kredit; dan

3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY (continued)

Estimates and assumptions (continued)

Allowance for impairment losses on loans (continued)

The Bank performs assessment of the impairment amounts in two ways, namely (continued):

The estimates are made by considering the debt capacity and financial flexibility of the debtor, debtor's earnings quality, quantity and source of cash flows, industry in which the debtor operates, and realizable value of collateral. Estimating the amount and timing of future recovery will require a lot of considerations. The amount of revenue depends on the performance of the debtor in the future and the value of collateral, both of which will be affected by future economic conditions, in addition to the fact that the collateral may not be easily sold. The actual value and date of receipt of future cash flows may differ from the estimates and as a result, actual loss which occurs may be different from the amount recognized in the financial statements.

b. Collectively, made to the amount of financial assets that do not exceed certain threshold, and do not have objective evidence of impairment, and to the financial assets that have objective evidence of impairment, but has not been identified separately on the date of statement of financial position.

The Bank reviews its financial assets at fair value through other comprehensive income and financial assets at amortized cost which require to recognize the expected credit loss at each reporting date to reflect changes in credit risk of the financial assets not at fair value through profit or loss. The Bank incorporates forward-looking and historical, current and forecasted information into expected credit loss estimation.

In carrying out the impairment review, the following management's judgments are required:

i. Determination whether the assets is impaired based on certain indicators such as, amongst others, financial difficulties of the debtor's, deterioration of the credit quality of the debtor's; and

3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN ESTIMASI (lanjutan)

Estimasi dan asumsi (lanjutan)

Cadangan kerugian penurunan nilai kredit yang diberikan (lanjutan)

Dalam melakukan peninjauan penurunan nilai, penilaian manajemen berikut diperlukan (lanjutan):

ii. Penentuan umur kredit ekspektasian yang mencerminkan:
- Jumlah yang tidak bias dan probabilitas tertimbang yang ditentukan dengan mengevaluasi kemungkinan dari berbagai hasil; dan
- Nilai waktu dari uang.

Pada setiap tanggal pelaporan, Bank menghitung kerugian kredit ekspektasian. Jika terjadi kenaikan risiko kredit yang signifikan sejak pengakuan awal maka estimasi kerugian kredit ekspektasian akan dihitung sepanjang umur kontrak.

Kerugian kredit ekspektasian merupakan estimasi probabilitas tertimbang dari kerugian kredit (yaitu nilai kini dari seluruh kekurangan kas) selama perkiraan umur instrumen keuangan. Kekurangan kas adalah selisih antara arus kas yang terutang kepada Bank sesuai dengan kontrak dan arus kas yang diperkirakan akan diterima oleh Bank.

Perhitungan cadangan kerugian penurunan nilai atas aset keuangan yang dinilai secara kolektif berdasarkan karakteristik risiko kredit yang sama dengan mempertimbangkan segmentasi kredit berdasarkan permodelan kerugian masa depan.

Penentuan nilai wajar dan taksiran masa manfaat ekonomis aset tetap

Aset tetap milik Bank dalam bentuk tanah dan bangunan diukur berdasarkan nilai wajarnya. Bank menggunakan jasa penilai independen yang terdaftar di OJK untuk mengestimasi nilai aset tetap berdasarkan pendekatan data pasar, pendekatan pendapatan dan pendekatan biaya. Informasi mengenai penilai independen dan cara penentuan nilai wajar masing-masing dijelaskan dalam Catatan 12 dan 34.

Masa manfaat setiap aset tetap Bank ditentukan berdasarkan kegunaan yang diharapkan dari aset tersebut. Estimasi ini ditentukan berdasarkan evaluasi teknis internal dan pengalaman atas aset sejenis.

3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY (continued)

Estimates and assumptions (lanjutan)

Allowance for impairment losses on loans (continued)

In carrying out the impairment review, the following management's judgments are required (continued):

ii. Determination of expected credit life that reflect:

- *An unbiased and probability-weighted amount that is determined by evaluating a range of possible outcomes; and*
- *The time value of money.*

At reporting date, the Bank calculates expected credit loss. If there is a significant increase in credit risk since initial recognition, the estimated expected credit loss will be calculated throughout the life of the contract.

Expected credit losses are estimated weighted probabilities of credit losses (is the present value of all cash shortages) over the estimated life of the financial instrument. Cash shortages are the difference between the cash flows owed to the Bank in accordance with the contract and the cash flows that are expected to be received by the Bank.

Calculation of allowance for impairment losses on financial assets assessed collectively are grouped based on similar credit risk characteristics and taking into account the loan segmentation based on future loss model.

Fair value measurement and estimated useful life of fixed assets

Fixed assets in the form of land and buildings owned by the Bank are measured based on its fair value. The Bank used an independent appraiser registered in OJK to estimate the value of fixed assets based on market data approach, income approach and cost approach. Information regarding independent appraiser and valuation method to determine its fair value are described in Notes 12 and 34, respectively.

The useful life of each item of the Bank's fixed assets is estimated based on the period over which the asset is expected to be available for use. Such estimation is based on internal technical evaluation and experience with similar assets.

3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN ESTIMASI (lanjutan)

Penentuan nilai wajar dan taksiran masa manfaat ekonomis aset tetap (lanjutan)

Masa manfaat setiap aset ditinjau secara periodik dan disesuaikan apabila prakiraan berbeda dengan estimasi sebelumnya karena keausan, keusangan teknis dan komersial, hukum atau keterbatasan lainnya atas pemakaian aset. Namun terdapat kemungkinan bahwa hasil operasi di masa mendatang dapat dipengaruhi secara signifikan oleh perubahan atas jumlah serta periode pencatatan biaya yang diakibatkan karena perubahan faktor yang disebutkan di atas.

Perubahan masa manfaat aset tetap dapat mempengaruhi jumlah biaya penyusutan yang diakui dan penurunan nilai tercatat aset tersebut.

Nilai tercatat aset tetap diungkapkan dalam Catatan 12.

Liabilitas imbalan kerja

Nilai kini atas imbalan kerja karyawan tergantung dari banyaknya faktor yang dipertimbangkan oleh aktuaris berdasarkan beberapa asumsi. Perubahan atas asumsi-asumsi tersebut akan mempengaruhi nilai tercatat atas imbalan kerja karyawan.

Asumsi yang digunakan dalam menentukan biaya atau pendapatan untuk imbalan kerja termasuk tingkat diskonto dan tingkat kenaikan gaji. Adanya perubahan pada asumsi ini akan mempengaruhi jumlah tercatat kewajiban pensiun. Bank menentukan tingkat diskonto yang tepat pada setiap akhir tahun. Ini merupakan tingkat suku bunga yang digunakan untuk menentukan nilai kini atas arus kas masa depan yang diestimasi akan digunakan untuk membayar imbalan kerja. Dalam menentukan tingkat diskonto yang sesuai, Bank mempertimbangkan tingkat suku bunga atas obligasi pemerintah yang mempunyai jatuh tempo yang menyerupai jangka waktu imbalan kerja karyawan.

Pajak penghasilan

Pertimbangan signifikan dilakukan dalam menentukan provisi atas pajak penghasilan badan. Terdapat transaksi dan perhitungan tertentu yang penentuan pajak akhirnya adalah tidak pasti dalam kegiatan usaha normal.

Bank mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi apakah akan terdapat tambahan pajak penghasilan badan. Penjelasan lebih rinci diungkapkan dalam Catatan 2w dan 26.

3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY (continued)

Fair value measurement and estimated useful life of fixed assets (continued)

The estimated useful life of each asset is reviewed periodically and updated if expectations differ from previous estimates due to physical wear and tear, technical or commercial obsolescence and legal or other limits on the use of the asset. It is possible, however, that future results of operations could be materially affected by changes in the amounts and timing of recorded expenses brought about by changes in the factors mentioned above.

A change in the estimated useful life of any item of fixed assets would affect the recorded depreciation expense and decrease in the carrying values of these assets.

The carrying amounts of fixed assets are disclosed in Note 12.

Employee benefits

The present value of the employee benefit obligations depends on a number of factors that are determined on an actuarial basis using a number of assumptions. Any changes in these assumptions will impact the carrying amount of employee benefit obligations.

The assumptions used in determining the net cost (income) for employee benefits include the discount rate and the rate of increase in salaries. Any changes in these assumptions will have an impact on the carrying amount of pension obligation. The Bank determines the appropriate discount rate at the end of each year. This is the interest rate that should be used to determine the present value of estimated future cash outflows expected to be required to settle the pension obligations. In determining the appropriate discount rate, the Bank considers the interest rates of government bonds that have terms to maturity approximating the terms of the related employee benefit liability.

Income tax

Significant judgment is involved in determining the provision for corporate income tax. There are certain transactions and computation for which the ultimate tax determination is uncertain during the ordinary course of business.

The Bank recognizes liabilities for expected corporate income tax issues based on estimates of whether additional corporate income tax will be due. Further details are disclosed in Notes 2w and 26.

4. KAS / *4. CASH*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Rupiah	43.266	61.721	*Rupiah*
Valuta asing (Catatan 31)	497	269	*Foreign currencies (Note 31)*
Total	**43.763**	**61.990**	***Total***

Saldo kas termasuk uang pada mesin ATM (Anjungan Tunai Mandiri) sejumlah Rp7.698 dan Rp7.434 masing-masing pada tanggal 31 Desember 2023 dan 2022.

Cash includes cash in ATM (Automated Teller Machines) amounting to Rp7,698 and Rp7,434 as of December 31, 2023 and 2022, respectively.

5. GIRO PADA BANK INDONESIA / *5. CURRENT ACCOUNTS WITH BANK INDONESIA*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Rupiah	390.648	599.560	*Rupiah*
Valuta asing (Catatan 31)	59.361	120.747	*Foreign currencies (Note 31)*
Total	**450.009**	**720.307**	***Total***

Giro Wajib Minimum (GWM) Primer adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo rekening giro pada Bank Indonesia (BI). Rasio Penyangga Likuiditas Makroprudensial (PLM) adalah cadangan minimum yang wajib dipelihara oleh Bank berupa Sertifikat Bank Indonesia (SBI), Sertifikat Deposito Bank Indonesia (SDBI), Surat Berharga Negara (SBN) yang besarnya ditetapkan oleh Bank Indonesia sebesar persentase tertentu dari Dana Pihak Ketiga (DPK) Bank. Rasio Intermediasi Makroprudensial (RIM) adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia sebesar persentase tertentu dari DPK yang dihitung berdasarkan selisih antara RIM yang dimiliki oleh Bank dengan RIM target.

Primary Statutory Reserve Requirement (GWM) is a minimum reserve that should be maintained by the Bank in demand deposit with Bank Indonesia. Macroprudential Liquidity Buffer (PLM) ratio is the minimum reserve that should be maintained by the Bank which comprised of Certificates of Bank Indonesia (SBI), Certificates of Deposits of Bank Indonesia (SDBI), Government Securities (SBN) which the amount is determined by Bank Indonesia at a certain percentage of the Bank's third party fund (DPK). Macroprudential Intermediation Ratio (RIM) is the minimum reserve that should be maintained by the Bank in demand deposit with Bank Indonesia in the amount of certain percentage of DPK that is calculated based on the difference between the RIM owned by the Bank and the target RIM.

Giro RIM dikenakan jika RIM Bank di bawah minimum RIM target Bank Indonesia (84%) atau di atas maksimum RIM target Bank Indonesia (94%) dengan Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih kecil dari KPMM Insentif Bank Indonesia yang sebesar 14%.

RIM is charged if the Bank's RIM is below Bank Indonesia's minimum targeted RIM (84%) or above Bank Indonesia's maximum targeted RIM (94%) with Bank's Minimum Capital Adequacy Ratio (CAR) smaller than Bank Indonesia's Incentive CAR of 14%.

Rasio GWM Bank pada tanggal 31 Desember 2023 telah sesuai dengan PBI No. 20/3/PBI/2018 dan perubahan terakhirnya dalam PBI No. 24/4/PBI/2022 yang dijelaskan dalam Peraturan Anggota Dewan Gubernur (PADG) No. 20/10/PADG/2018 dan perubahan terakhirnya dalam PADG No. 12 Tahun 2023 tanggal 27 September 2023 tentang GWM dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah.

The Bank's GWM ratios as of December 31, 2023 has complied with PBI No. 20/3/PBI/2018 and its latest amendment in PBI No. 24/4/PBI/2022 as further explained on Regulations for Members of the Board of Governors (PADG) No. 20/10/PADG/2018 and its latest amendment in PADG No. 12 Year 2023 dated September 27, 2023 regarding GWM in Rupiah and Foreign Currency of Conventional Banks, Sharia Banks and Sharia Business Units.

5. GIRO PADA BANK INDONESIA (lanjutan)

Parameter pemenuhan GWM dalam mata uang Rupiah ditetapkan sebesar 9% dari DPK dalam Rupiah. Untuk GWM dalam valuta asing ditetapkan sebesar 4% dari DPK dalam valuta asing.

Bank Indonesia melakukan penguatan insentif untuk mendorong peranan perbankan dalam pembiayaan kepada sektor prioritas sesuai Peraturan Bank Indonesia (PBI) No. 24/5/PBI/2022 tentang Insentif bagi Bank yang Memberikan Penyediaan Dana untuk Kegiatan Ekonomi Tertentu dan Inklusif sebagaimana diatur lebih lanjut melalui PADG No. 24/4/PADG/2022 tanggal 1 Maret 2022 tentang Peraturan Pelaksanaan Insentif Bagi Bank yang Memberikan Penyediaan Dana untuk Kegiatan Ekonomi Tertentu dan Inklusif sebagaimana diubah terakhir dengan PADG No. 24/12/PADG/2022 tanggal 20 Juli 2022.

Rasio Intermediasi Makroprudensial (RIM) dan Penyangga Likuiditas Makroprudensial (PLM) Bank pada tanggal 31 Desember 2023 dan 2022 telah sesuai dengan PBI No. 20/4/PBI/2018 dan perubahan terakhirnya dalam PBI No. 24/16/PBI/2022 yang dijelaskan dalam PADG No. 21/22/PADG/2019 dan perubahan terakhirnya sesuai PADG No. 24/14/PADG/2022 tentang Rasio Intermediasi Makroprudensial (RIM) dan Penyangga Likuiditas Makroprudensial (PLM) bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah, PLM ditetapkan sebesar 5% dari DPK dalam Rupiah. PBI tersebut dijelaskan melalui PADG No. 18 Tahun 2023 tanggal 29 November 2023.

Berikut adalah persentase minimum giro wajib minimum dan yang telah Bank penuhi:

5. CURRENT ACCOUNTS WITH BANK INDONESIA (continued)

The parameter of minimum required reserve (GWM) Rupiah is determined at 9% of total DPK in Rupiah. The minimum required reserve (GWM) in foreign currencies is determined at 4% of total DPK in foreign currencies.

Bank Indonesia has strengthened incentive policy to stimulate the role of the banking industry in financing to priority sectors in accordance with Bank Indonesia Regulation (PBI) No. 24/5/PBI/2022 concerning Incentives for Banks Providing Funds for Certain and Inclusive Economic Activities, as further regulated through PADG No. 24/4/PADG/2022 on March 1, 2022 concerning Incentive Implementation Regulations for banks that Provide Funds for Certain and Inclusive Economic Activities as last amended by PADG No.24/12/PADG/2022 dated July 20, 2022.

The Bank's Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer as of December 31, 2023 and 2022 agrees to PBI No. 20/4/PBI/2018 and its latest amendment in PBI No. 24/16/PBI/2022 and PADG No. 21/22/PADG/2019 and the latest amendment in PADG No. 24/14/PADG/2022 regarding Macroprudential Intermediation Ratio (RIM) and Macroprudential Liquidity Buffer (PLM) for Conventional Banks, Sharia Commercial Banks and Sharia Business Units, PLM required is at 5% of total DPK in Rupiah. The PBI is explained through PADG No. 18 Year 2023 dated November 29, 2023.

The Bank's minimum statutory reserves and required minimum percentage are as follows:

	2023		2022		
	31 Desember/ *December 31,*	Minimal/ *Minimum*	31 Desember/ *December 31,*	Minimal/ *Minimum*	
Rupiah					*Rupiah*
GWM primer	9,18%	6,10%*)	25,17%	9,00%	*Primary GWM*
GWM harian	0,00%	0,00%	0,00%	0,00%	*Daily GWM*
GWM rata-rata	6,42%	6,10%	21,17%	9,00%	*Average GWM*
GWM penyangga likuiditas makroprudensial (PLM)	67,23%	5,00%	46,87%	7,00%	*Macroprudential liquidity buffer*
Valuta asing					*Foreign currencies*
GWM primer	4,07%	4,00%	4,01%	4,00%	*Primary GWM*
GWM harian	2,00%	2,00%	2,00%	2,00%	*Daily GWM*
GWM rata-rata	2,07%	2,00%	2,01%	2,00%	*Average GWM*

*) Bank melakukan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif sehingga Bank mendapatkan insentif pelonggaran atas kewajiban pemenuhan GWM dalam rupiah pada 31 Desember 2023 sebesar 2,90%.

*) *Bank provide fund for certain and inclusive economic activities, the Bank receives as incentive to decrease the obligation to meet the reserve requirement in Rupiah in Dcember 31, 2023 at 2.90%.*

Pada tanggal 31 Desember 2023 dan 2022, Bank telah memenuhi giro wajib minimum yang harus disediakan sesuai dengan ketentuan Bank Indonesia.

As of December 31, 2023 and 2022, the Bank has complied with the required minimum deposit balances under the Bank Indonesia regulations.

6. GIRO PADA BANK LAIN / *6. CURRENT ACCOUNTS WITH OTHER BANKS*

Giro pada bank lain dilakukan kepada pihak ketiga.

The current accounts with other banks are made with third parties.

Rincian giro pada bank lain berdasarkan pihak di mana Bank menempatkan dananya adalah sebagai berikut:

Current accounts with other banks by counterparties are as follows:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Rupiah			*Rupiah*
PT Bank Central Asia Tbk	91	76	*PT Bank Central Asia Tbk*
Subtotal	**91**	**76**	***Subtotal***
Valuta asing (Catatan 31)			*Foreign currencies (Note 31)*
PT Bank Negara Indonesia (Persero) Tbk	720.177	1.410.433	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	8.164	5.077	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Central Asia Tbk	7.787	30.837	*PT Bank Central Asia Tbk*
PT Bank Mandiri (Persero) Tbk	4.072	4.319	*PT Bank Mandiri (Persero) Tbk*
PT Bank Maybank Indonesia Tbk	2.606	18.076	*PT Bank Maybank Indonesia Tbk*
PT Bank OCBC NISP Tbk	1.390	2.653	*PT Bank OCBC NISP Tbk*
PT Bank CIMB Niaga Tbk	944	798	*PT Bank CIMB Niaga Tbk*
Mizuho Corporate Bank, Tokyo	80	91	*Mizuho Corporate Bank, Tokyo*
Subtotal	**745.220**	**1.472.284**	*Subtotal*
Total	**745.311**	**1.472.360**	*Total*
Cadangan kerugian penurunan nilai	(100)	(778)	*Allowance for impairment losses*
Neto	**745.211**	**1.471.582**	***Net***

Suku bunga rata-rata untuk giro pada bank lain adalah sebagai berikut:

The average interest rate for current accounts with other banks are as follows:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Tingkat suku bunga efektif rata-rata per tahun:			*Average annual effective interest rates:*
Rupiah	0,39%	1,13%	*Rupiah*
Valuta asing	4,45%	1,19%	*Foreign currencies*

Rincian giro pada bank lain berdasarkan mata uang adalah sebagai berikut:

The current account with other banks based on currency are as follows:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Dolar Amerika Serikat	742.000	1.467.905	*United States Dollar*
Dolar Singapura	2.094	3.359	*Singapore Dollar*
Euro Eropa	944	798	*Europe Euro*
Dolar Australia	102	131	*Australian Dollar*
Rupiah	91	76	*Rupiah*
Yen Jepang	80	91	*Japanese Yen*
Total	745.311	1.472.360	*Total*
Cadangan kerugian penurunan nilai	(100)	(778)	*Allowance for impairment losses*
Neto	**745.211**	**1.471.582**	***Net***

6. GIRO PADA BANK LAIN (lanjutan)

Berdasarkan kolektibilitas, pada tanggal 31 Desember 2023 dan 2022, seluruh giro pada bank lain diklasifikasikan "Lancar".

Perubahan nilai tercatat bruto adalah sebagai berikut:

6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)

Based on the Bank's collectability as of December 31, 2023 and 2022, all current accounts with other banks are classified as "Current".

Movements in the gross carrying amount are as follows:

	Stage 1	*Stage 2*	*Stage 3*	*Total*	
31 Desember 2021	**2.195.717**	**-**	**-**	**2.195.717**	***December 31, 2021***
Pengukuran kembali bersih nilai tercatat	(838.399)	-	-	(838.399)	*Net remeasurement of carrying value*
Aset keuangan baru yang diterbitkan atau dibeli	-	-	-	-	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	(989)	-	-	(989)	*Derecognized financial assets*
Perubahan model atau parameter valuta asing dan perubahan lain	116.031	-	-	116.031	*Foreign exchange model or parameter changes and other changes*
31 Desember 2022	**1.472.360**	**-**	**-**	**1.472.360**	***December 31, 2022***
Pengukuran kembali bersih nilai tercatat	(718.865)	-	-	(718.865)	*Net remeasurement of carrying value*
Aset keuangan baru yang diterbitkan atau dibeli	-	-	-	-	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	-	-	-	-	*Derecognized financial assets*
Perubahan model atau parameter valuta asing dan perubahan lain	(8.184)	-	-	(8.184)	*Foreign exchange model or parameter changes and other changes*
31 Desember 2023	**745.311**	**-**	**-**	**745.311**	***December 31, 2023***

Perubahan cadangan kerugian penurunan nilai giro pada bank lain adalah sebagai berikut:

The movements in the allowance for impairment losses on current accounts with other banks are as follows:

	Stage 1	*Stage 2*	*Stage 3*	**Total**	
31 Desember 2021	**463**	**-**	**-**	**463**	***December 31, 2021***
Pengukuran kembali bersih nilai tercatat	259	-	-	259	*Net remeasurement of carrying value*
Aset keuangan baru yang diterbitkan atau dibeli	-	-	-	-	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	-	-	-	-	*Derecognized financial assets*
Perubahan model atau Parameter valuta asing dan perubahan lain	56	-	-	56	Foreign exchange model or *parameter changes and other changes*
31 Desember 2022	**778**	**-**	**-**	**778**	***December 31, 2022***
Pengukuran kembali bersih nilai tercatat	(669)	-	-	(669)	*Net remeasurement of carrying value*
Aset keuangan baru yang diterbitkan atau dibeli	-	-	-	-	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	-	-	-	-	*Derecognized financial assets*
Perubahan model atau Parameter valuta asing dan perubahan lain	(9)	-	-	(9)	Foreign exchange model or *parameter changes and other changes*
31 Desember 2023	**100**	**-**	**-**	**100**	***December 31, 2023***

6. GIRO PADA BANK LAIN (lanjutan)

Manajemen Bank berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk telah memadai pada tanggal 31 Desember 2023 dan 2022.

Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat giro pada bank lain yang digunakan sebagai jaminan dan dibatasi penggunaannya.

Pada tanggal 31 Desember 2023 dan 2022, giro pada bank lain dilakukan penilaian secara kolektif.

6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)

The Bank's management believes that allowance for impairment losses provided is adequate as of December 31, 2023 and 2022.

As of December 31, 2023 and 2022, there are no current accounts with other banks used as collateral or restricted.

As of December 31, 2023 and 2022, current accounts with other banks are assesed collectively.

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

Penempatan pada Bank Indonesia dan bank lain berdasarkan jenis penempatan dan pihak di mana dana ditempatkan adalah sebagai berikut:

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

Placements with Bank Indonesia and other banks by types of placements and by counterparties are as follows:

	31 Desember/*December 31*, 2023			
	Jangka waktu/ *Period*	**Tingkat bunga efektif rata-rata per tahun/ *Average annual effective interest rate***	***Total***	
Rupiah				*Rupiah*
Deposit Facility				*Deposit Facility*
Bank Indonesia	4 hari/*days*	5,25%	538.922	*Bank Indonesia*
Call Money				*Call Money*
PT Bank Sinarmas	4 hari/*days*	5,80%	50.000	*PT Bank Sinarmas*
PT Bank OCBC NISP Tbk	4 hari/*days*	5,80%	50.000	*PT Bank OCBC NISP Tbk*
PT Bank Sahabat Sampoerna	5 hari/*days*	6,15%	50.000	*PT Bank Sahabat Sampoerna*
PT Bank Permata Tbk	5 hari/*days*	6,15%	50.000	*PT Bank Permata Tbk*
PT Bank BPD Jatim	5 hari/*days*	6,10%	50.000	*PT Bank BPD Jatim*
PT Bank Ina Perdana Tbk	5 hari/*days*	6,15%	50.000	*PT Bank Ina Perdana Tbk*
			838.922	
Valas				
Call Money				*Call Money*
PT Bank Maybank Indonesia Tbk	9 hari/*days*	5,30%	92.382	*PT Bank Maybank Indonesia Tbk*
PT Bank ANZ Indonesia	5 hari/*days*	5,45%	76.985	*PT Bank ANZ Indonesia*
PT Bank China Construction	15 hari/*days*	5,65%	76.985	*PT Bank China Construction*
			246.352	
Total			1.085.274	*Total*
Cadangan kerugian penurunan nilai			**(337)**	*Allowance for impairment losses*
Neto			**1.084.937**	***Net***

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

	31 Desember/*December 31*, 2022			
	Jangka waktu/ *Period*	**Tingkat bunga efektif rata-rata per tahun/ *Average annual effective interest rate***	***Total***	
Rupiah				*Rupiah*
Term Deposit				*Term deposit*
Bank Indonesia	4 hari/*days*	5,33%	599.823	*Bank Indonesia*
Deposit Facility				*Deposit Facility*
Bank Indonesia	3 hari/*days*	4,75%	554.926	*Bank Indonesia*
Call Money				*Call Money*
PT Bank Ina Perdana Tbk	3 hari/*days*	5,00%	20.000	*PT Bank Ina Perdana Tbk*
Total			**1.174.749**	*Total*
Cadangan kerugian penurunan nilai			(16)	*Allowance for impairment losses*
Neto			**1.174.733**	***Net***

Nilai tercatat diamortisasi dari penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

The carrying value of placements with Bank Indonesia and other banks at amortized cost is as follows:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Penempatan pada Bank Indonesia dan bank lain	1.085.274	1.174.749	*Placement with Bank Indonesia and other banks*
Pendapatan bunga yang masih akan diterima (Catatan 15)	444	251	*Accrued interest receivable (Note 15)*
Total	**1.085.718**	**1.175.000**	***Total***

Pada tanggal 31 Desember 2023 dan 2022, seluruh penempatan pada Bank indonesia dan bank lain diklasfikasikan “Lancar”.

As of Desember 31,2023 and 2022, all placements with Bank Indonesia and other banks were classifed as “Current”.

Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat penempatan pada Bank Indonesia dan bank lain yang dijadikan agunan oleh Bank.

As of December 31, 2023 and 2022, placements with Bank Indonesia and other banks are not pledged as collateral by the Bank.

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

Perubahan cadangan kerugian penurunan nilai penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

The movements in the allowance for impairment losses on placement with Bank Indonesia and other banks are as follows:

	Stage 1	*Stage 2*	*Stage 3*	Total	
31 Desember 2021	**-**	**-**	**-**	**-**	***December 31, 2022***
Aset keuangan baru yang diterbitkan atau dibeli	16	-	-	16	*New financial asset issued or purchased*
Aset keuangan yang dihentikan pengakuannya	-	-	-	-	*Derecognized financial assets*
31 Desember 2022	**16**	**-**	**-**	**16**	***December 31, 2022***
Aset keuangan baru yang diterbitkan atau dibeli	337	-	-	337	*New financial asset issued or purchased*
Aset keuangan yang dihentikan pengakuannya	(16)	-	-	(16)	*Derecognized financial assets*
31 Desember 2023	**337**	**-**	**-**	**337**	***December 31, 2023***

Pada tanggal 31 Desember 2023 dan 2022, penempatan pada Bank Indonesia dan bank lain dilakukan penilaian secara kolektif.

Manajemen berpendapat bahwa jumlah kerugian penurunan nilai telah memadai pada tanggal 31 Desember 2023 dan 2022.

As of December 31, 2023 and 2022, placement with Bank Indonesia and other banks are assesed collectively.

Management believes that the amount of impairment loss is adequate as of December 31, 2023 and 2022, respectively.

8. EFEK-EFEK

Semua efek-efek merupakan efek-efek dari pihak ketiga.

Rincian efek-efek berdasarkan jenis, model bisnis, mata uang, dan penerbit pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

8. SECURITIES

All securities are made with third parties.

Securities classified according to type, business model, currencies and issuers as of December 31, 2023 and 2022 are as follows:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Rupiah			*Rupiah*
Diukur pada nilai wajar melalui penghasilan komprehensif lain			*Measured at fair value through other comprehensive income*
Obligasi Pemerintah Indonesia	275.149	58.160	*Indonesian Government Bonds*
Obligasi Korporasi*)	124.409	-	*Corporate Bonds**)
Obligasi Ritel Indonesia	120.458	187.641	*Indonesian Retail Bonds*

8. EFEK-EFEK (lanjutan)

Rincian efek-efek berdasarkan jenis, model bisnis, mata uang, dan penerbit pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut (lanjutan):

8. SECURITIES (continued)

Securities classified according to type, business model, currencies and issuers as of December 31, 2023 and 2022 are as follows (continued):

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Rupiah (lanjutan)			*Rupiah (continued)*
Diukur pada biaya perolehan diamortisasi			*Amortized Cost*
Obligasi Ritel Indonesia	399.640	-	*Indonesian Retail Bonds*
Obligasi Pemerintah Indonesia	183.129	935.006	*Indonesian Government Bonds*
Diukur pada nilai wajar melalui laba rugi			*Measured at fair value through profit or loss*
Reksadana	15.077	-	*Mutual Funds*
Obligasi Ritel Indonesia	916	293	*Indonesian Retail Bonds*
Subtotal	1.118.778	1.181.100	*Subtotal*
Mata uang asing (Catatan 31)			*Foreign currency (Note 31)*
Diukur pada nilai wajar melalui penghasilan komprehensif lain			*Measured at fair value through other comprehensive income*
Obligasi Pemerintah Indonesia	145.086	218.888	*Indonesian Government Bonds*
Diukur pada biaya perolehan amortisasi			*Amortized Cost*
Obligasi Pemerintah Indonesia	219.003	251.092	*Indonesian Government Bonds*
Subtotal	364.089	469.980	*Subtotal*
Total	**1.482.867**	**1.651.080**	**Total**
Cadangan kerugian penurunan nilai**)	-	-	*Allowance for impairment loss***)*
Neto	**1.482.867**	**1.651.080**	**Net**

*) Peringkat untuk obligasi korporasi pada tanggal 31 Desember 2023 adalah AA+ dan AAA dari Pefindo.

**) Cadangan kerugian penurunan nilai atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain dicatat pada penghasilan komprehensif lain sehingga nilai tercatatnya disajikan sebesar nilai wajarnya.

**) Rating for corporate bonds as of December 31, 2023 are AA+ and AAA from Pefindo.*

***) Allowance for expected credit losses on securities measured at fair value through other comprehensive income is recorded in other comprehensive income therefore the carrying value is stated at fair value.*

Kisaran tingkat bunga kontraktual per tahun:

Range annual contractual interest rates:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Rupiah			*Rupiah*
Obligasi Pemerintah Indonesia	4,00 - 7,13%	4,00 - 7,00%	*Indonesian Government Bonds*
Obligasi Ritel Indonesia	4,90 - 6,25%	4,90 - 5,95%	*Indonesian Retail Bonds*
Obligasi Korporasi	5,50 - 6,90%	-	*Corporate Bonds*
Mata uang asing			*Foreign currencies*
Obligasi Pemerintah Indonesia	1,50 - 4,65%	1,50 - 4,40%	*Indonesian Government Bonds*

8. EFEK-EFEK (lanjutan)

Klasifikasi efek-efek berdasarkan jangka waktu sejak tanggal pembelian hingga tanggal jatuh tempo adalah sebagai berikut:

8. SECURITIES (continued)

Securities classified according to their terms from acquisition date to maturity dates are as follows:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Rupiah			*Rupiah*
> 3-12 bulan	109.571	-	*> 3-12 months*
> 1-5 tahun	953.659	847.132	*> 1-5 years*
> 5 tahun	55.548	333.968	*> 5 years*
Sub Total	1.118.778	1.181.100	Sub *Total*
Mata Uang Asing			*Foreign Currency*
> 3-12 bulan	-	106.265	*> 3-12 months*
> 1-5 tahun	272.494	273.745	*> 1-5 years*
> 5 tahun	91.595	89.970	*> 5 years*
Sub Total	364.089	469.980	Sub *Total*
Total	**1.482.867**	**1.651.080**	***Total***

Efek yang diukur pada biaya perolehan diamortisasi memiliki suku bunga tetap sehingga Bank terpapar risiko suku bunga atas nilai wajar (*fair value interest rate risk*). Rata-rata suku bunga efektif untuk efek-efek yang diukur pada biaya perolehan diamortisasi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing sebesar 4,25% dan 4,53%.

Securities measured at amortized cost are arranged at fixed interest rates exposing the Bank to fair value interest rate risk. The average effective interest rate of these securities measured at amortized cost for the year ended December 31, 2023 and 2022 are 4.25% and 4.53%, respectively.

Nilai nominal efek yang diukur pada biaya perolehan diamortisasi pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp808.257 dan Rp1.201.864. Premi yang belum diamortisasi bersih pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp6.485 dan Rp15.766.

Face value of securities measured at amortized cost as of December 31, 2023 and 2022 amounted to Rp808,257 and Rp1,201,864, respectively. Unamortized net premium as of December 31, 2023 and 2022 amounted to Rp6,485 and Rp15,766, respectively.

Berikut adalah perubahan nilai tercatat efek-efek untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022:

The following are changes in carrying value on securities for the years ended December 31, 2023 and 2022:

	Stage 1	***Stage 2***	***Stage 3***	***Total***	
Biaya perolehan diamortisasi:					***Amortized cost:***
31 Desember 2021	**-**	**-**	**-**	**-**	***December 31, 2021***
Aset keuangan baru yang diterbitkan atau dibeli	935.006	-	-	935.006	*New financial assets issued* or *purchased*
Pengukuran kembali bersih nilai tercatat	251.092	-	-	251.092	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	-	-	-	-	*Derecognized financial assets*
31 Desember 2022	**1.186.098**	**-**	**-**	**1.186.098**	***December 31, 2022***
Aset keuangan baru yang diterbitkan atau dibeli	179.099	-	-	179.099	*New financial assets issued* or *purchased*
Pengukuran kembali bersih nilai tercatat	(32.466)	-	-	(32.466)	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	(530.959)	-	-	(530.959)	*Derecognized financial assets*
31 Desember 2023	**801.772**	**-**	**-**	**801.772**	***December 31, 2023***

8. EFEK-EFEK (lanjutan)

Berikut adalah perubahan nilai tercatat efek-efek untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 (lanjutan):

8. SECURITIES (continued)

The following are changes in carrying value on securities for the years ended December 31, 2023 and 2022 (continued):

	Stage 1	***Stage 2***	***Stage 3***	***Total***	
Nilai wajar melalui penghasilan komprehensif lain					***Fair value through other comprehensive income***
31 Desember 2021	**202.649**	**-**	**-**	**202.649**	***December 31, 2021***
Aset keuangan baru yang diterbitkan atau dibeli	235.801	-	-	235.801	*New financial assets issued or purchased*
Pengukuran kembali bersih nilai tercatat	218.888	-	-	218.888	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	(192.649)	-	-	(192.649)	*Derecognized financial assets*
31 Desember 2022	**464.689**	**-**	**-**	**464.689**	***December 31, 2022***
Aset keuangan baru yang diterbitkan atau dibeli	510.016	-	-	510.016	*New financial assets issued or purchased*
Pengukuran kembali bersih nilai tercatat	(73.802)	-	-	(73.802)	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	(235.801)	-	-	(235.801)	*Derecognized financial assets*
31 Desember 2023	**665.102**	**-**	**-**	**665.102**	***December 31, 2023***

Berikut adalah perubahan cadangan kerugian penurunan nilai efek-efek untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022:

The following are changes allowance for impairment losses on securities for the years ended December 31, 2023 and 2022:

	Stage 1	***Stage 2***	***Stage 3***	***Total***	
Nilai wajar melalui penghasilan komprehensif lain					***Fair value through other comprehensive income***
31 Desember 2022	**-**	**-**	**-**	**-**	***December 31, 2022***
Aset keuangan baru yang diterbitkan atau dibeli	17	-	-	17	*New financial assets issued or purchased*
Pengukuran kembali bersih nilai tercatat	-	-	-	-	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	-	-	-	-	*derecognized financial assets*
31 Desember 2023	**17**	**-**	**-**	**17**	***December 31, 2023***

8. EFEK-EFEK (lanjutan)

Manajemen berpendapat bahwa tidak diperlukan adanya cadangan kerugian penurunan nilai atas efek-efek, kecuali untuk efek-efek dengan klasifikasi diukur pada nilai wajar melalui penghasilan komprehensif lain manajemen berpendapat bahwa jumlah kerugian penurunan nilai telah memadai pada tanggal pada 31 Desember 2023 dan 2022.

Pada tanggal 31 Desember 2023 dan 2022, seluruh efek-efek memiliki kolektibilitas lancar.

Rincian perubahan nilai wajar atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain adalah sebagai berikut:

8. SECURITIES (continued)

Management believes that no allowance for impairment losses was required on securities, except for securities with measured at fair value through other comprehensive income management believes that the amount of impairment loss is adequate as of December 31, 2023 and 2022.

As of December 31, 2023 and 2022, all securities have current collectibility.

Details of fair value changes of securities measured at fair value through other comprehensive income were as follows:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Saldo awal tahun sebelum pajak penghasilan tangguhan	(10.119)	1.842	*Balance at beginning of year before deferred income tax*
Kerugian yang belum direalisasi selama tahun berjalan sebelum pajak penghasilan tangguhan	(1.249)	(15.573)	*Unrealized loss during the year before deferred income tax*
Keuntungan bersih dari penjualan efek-efek	4.770	3.609	*Gain from sales in securities*
Jumlah sebelum pajak tangguhan	(6.598)	(10.122)	*Total before deferred tax*
Pajak tangguhan (Catatan 26)	1.239	1.925	*Deferred tax (Note 26)*
Saldo akhir	**(5.359)**	**(8.197)**	***Ending balance***
Dikurangi:			***Less:***
Cadangan kerugian penurunan nilai	17	-	*Allowance for impairment losses*
Total	**(5.342)**	**(8.197)**	***Total***

Keuntungan bersih dari penjualan efek dan reksadana adalah sebagai berikut:

Gains from sales in securities and mutual funds are as follows:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Diukur pada nilai wajar melalui penghasilan komprehensif lain	4.770	3.609	*Measured at fair value through other comprehensive income*
Diukur pada nilai wajar melalui laporan laba rugi	2.566	838	*Measured at fair value through profit or loss*
Neto	**7.336**	**4.447**	***Net***

Pendapatan bunga yang masih akan diterima dari penempatan pada Bank Indonesia dan bank lain pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp10.892 dan Rp11.355.

Accrued interest receivable of placements with Bank Indonesia and other banks as of December 31, 2023 and 2022 are Rp10,892 and Rp11,355 respectively.

Pada tanggal 31 Desember 2023 and 2022, tidak terdapat efek-efek yang dijadikan agunan oleh Bank.

As of December 31, 2023 and 2022, the securities are not pledged as collateral by the Bank.

9. EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

Semua efek yang dibeli dengan janji dijual kembali dilakukan dengan pihak ketiga.

9. SECURITIES PURCHASED AGREEMENT TO RESELL

All securities purchased under agreement to resell are made with third parties.

31 Desember/December 31, 2023

Nasabah/ *Counterparty*	Jenis obligasi pemerintah/ *Type of government bonds*	Nilai nominal/ *Nominal amount*	Tanggal dimulai/ *Start date*	Jatuh tempo/ *Due date*	Nilai beli/ *Purchase amount*	Nilai penjualan kembali/ *Resale amount*	Pendapatan bunga yang belum direalisasi/ *Unrealised interest*	Nilai tercatat/ *Carrying value*
Bank Indonesia	VR0034	400.000	27 Des 2023/ *Dec 27, 2023*	3 Jan 2024/ *Jan 3, 2024*	383.053	383.500	128	383.372
Bank Indonesia	VR0034	236.000	29 Des 2023/ *Dec 29, 2023*	5 Jan 2024/ *Jan 5, 2024*	226.110	226.374	151	226.223
Bank Indonesia	VR0046	400.000	28 Des 2023/ *Dec 28, 2023*	4 Jan 2024/ *Jan 5, 2024*	385.108	385.557	192	385.365
Bank Indonesia	VR0042	164.000	29 Des 2023/ *Dec 29, 2023*	5 Jan 2024/ *Jan 5, 2024*	155.629	155.811	104	155.707
Total		**1.200.000**			**1.149.900**	**1.151.242**	**575**	**1.150.667**

31 Desember/December 31, 2022

Nasabah/ *Counterparty*	Jenis obligasi pemerintah/ *Type of government bonds*	Nilai nominal/ *Nominal amount*	Tanggal dimulai/ *Start date*	Jatuh tempo/ *Due date*	Nilai beli/ *Purchase amount*	Nilai penjualan kembali/ *Resale amount*	Pendapatan bunga yang belum direalisasi/ *Unrealised interest*	Nilai tercatat/ *Carrying value*
Bank Indonesia	VR0046	300.000	29 Des 2022/ *Dec 29, 2022*	5 Jan 2023/ *Jan 5, 2023*	288.124	288.432	176	288.256
Bank Indonesia	VR0035	500.000	30 Des 2022/ *Dec 30, 2022*	6 Jan 2023/ *Jan 6, 2023*	478.270	478.781	365	478.416
Total		**800.000**			**766.394**	**767.213**	**541**	**766.672**

Manajemen Bank berpendapat bahwa cadangan kerugian penurunan nilai pada tanggal 31 Desember 2023 dan 2022 tidak diperlukan.

The Bank's management believes that the allowance for impairment losses as of December 31, 2023 and 2022 are not required.

Pada tanggal 31 December 2023 dan 2022, tidak terdapat efek yang dibeli dengan janji dijual kembali yang dijadikan agunan oleh Bank.

As of December 31, 2023 and 2022, there was no security purchased under agreement to resell that is pledged as collateral by the Bank.

Tingkat bunga efektif rata-rata untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing sebesar 5,79% dan 5,50%.

The average annual of effective interest rate for the year ended December 31, 2023 and 2022 are 5.79% and 5.50%, respectively.

10. KREDIT

Kredit memiliki suku bunga tetap maupun mengambang, sehingga Bank terpapar risiko suku bunga atas nilai wajar (*fair value interest rate risk*) dan risiko suku bunga atas arus kas (*cash flow interest rate risk*).

10. LOANS

Loans are arranged at both fixed and floating interest rates, thus exposing the Bank to fair value interest rate risk and cash flow interest rate risk.

a. Jenis kredit dan mata uang / *a. Type of loans and currencies*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Pihak berelasi (Catatan 29)			*Related parties (Note 29)*
Rupiah			*Rupiah*
Kredit modal kerja	28.183	37.419	*Working capital loans*
Kredit konsumsi	4.997	5.691	*Consumer loans*
Kredit investasi	1.263	-	*Investment loans*
Subtotal pihak berelasi	34.443	43.110	*Subtotal related parties*
Pihak ketiga			*Third parties*
Rupiah			*Rupiah*
Kredit modal kerja	2.870.214	1.876.335	*Working capital loans*
Kredit investasi	833.981	594.959	*Investment loans*
Kredit konsumsi	454.725	254.403	*Consumer loans*
	4.158.920	2.725.697	
Dolar Amerika Serikat (Catatan 31)			*United States Dollar (Note 31)*
Kredit modal kerja	142.409	143.986	*Working capital loans*
Subtotal pihak ketiga	4.301.329	2.869.683	*Subtotal third parties*
Total	4.335.772	2.912.793	*Total*
Cadangan kerugian penurunan nilai	(197.817)	(62.231)	*Allowance for impairment losses*
Neto	**4.137.955**	**2.850.562**	***Net***

10. KREDIT (lanjutan) / *10. LOANS (continued)*

b. Sektor ekonomi / *b. Economic sector*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Rupiah			*Rupiah*
Industri pengolahan	1.362.940	665.355	*Processing industry*
Pertambangan dan penggalian	493.165	259.603	*Mining and quarrying*
Rumah tangga	447.666	260.094	*Household*
Perdagangan besar dan eceran reparasi dan perawatan mobil dan sepeda motor	435.763	442.443	*Wholesale and retail trade car and motorcycle repair and maintenance*
Aktivitas keuangan dan asuransi	343.697	395.565	*Financial and insurance activities*
Konstruksi	294.879	13.965	*Construction*
Real estat	287.896	312.495	*Real estate*
Pertanian, kehutanan, dan perikanan	175.302	130.194	*Agriculture, foresty, and fishery*
Pengangkutan dan pergudangan	152.252	44.871	*Transportation and warehousing*
Penyediaan akomodasi dan penyediaan makan minum	86.803	100.472	*Accommodation of food and beverage*
Aktivitas penyewaan dan sewa guna usaha tanpa hak opsi, ketenagakerjaan, agen perjalanan dan penunjang usaha lainnya	37.808	30.149	*Rental and leasing activities without option rights, employment, travel agents and other business support*
Informasi dan komunikasi	30.529	82.236	*Information and communication*
Aktivitas jasa lainnya	25.139	20.091	*Other service activities*
Bukan lapangan usaha lainnya	12.056	208	*Not other business fields*
Pengelolaan air, pengelolaan air limbah, pengelolaan dan daur ulang sampah, dan aktivitas remediasi	3.011	2.619	*Water management, wastewater management, waste management and recycling and remediation activities*
Aktivitas rumah tangga sebagai pemberi kerja, aktivitas yang menghasilkan barang dan jasa oleh rumah tangga yang digunakan untuk memenuhi kebutuhan sendiri	2.780	118	*Household activities as an employer, activities that produce goods and services by households that are used to meet their own needs*
Aktivitas kesehatan manusia dan aktivitas sosial	1.270	6.766	*Human health activities and social activites*
Administrasi pemerintahaan, pertahanan dan jaminan sosial wajib	318	841	*Government administration, and mandatory defense social security*
Pendidikan	45	521	*Education*
Aktivitas profesional, ilmiah dan teknis	44	85	*Professional, scientific and technical activities*
Pengadaan listrik, gas, uap/air panas dan udara dingin	-	116	*Procurement of electricity, gas, steam/hot water and cold air*
Subtotal	4.193.363	2.768.807	*Subtotal*
Dolar Amerika Serikat (Catatan 31)			*United States Dollar (Note 31)*
Pertambangan dan penggalian	107.779	108.973	*Mining and quarrying*
Perdagangan besar dan eceran reparasi dan perawatan mobil dan sepeda motor	34.630	35.013	*Wholesale and retail trade car and motorcycle repair and maintenance*
Subtotal	142.409	143.986	*Subtotal*
Total	4.335.772	2.912.793	*Total*
Cadangan kerugian penurunan nilai	(197.817)	(62.231)	*Allowance for impairment losses*
Neto	**4.137.955**	**2.850.562**	***Net***

10. KREDIT (lanjutan) / *10. LOANS (continued)*

c. Kolektibilitas / *c. Collectability*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Lancar	4.047.911	2.710.086	*Current*
Dalam perhatian khusus	217.812	144.070	*Special mention*
Kurang lancar	19.084	5.245	*Sub-standard*
Diragukan	1.807	45.366	*Doubtful*
Macet	49.158	8.026	*Loss*
Total	4.335.772	2.912.793	*Total*
Cadangan kerugian penurunan nilai	(197.817)	(62.231)	*Allowance for impairment losses*
Neto	**4.137.955**	**2.850.562**	***Net***

d. Berdasarkan *stage* / *d. Based on staging*

Berikut adalah perubahan jumlah kredit berdasarkan *stage* pada tanggal 31 Desember 2023 dan 2022:

Below is movement of loans based on staging as of December 31, 2023 and 2022:

	31 Desember/*December 31*, 2023				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Saldo awal	2.713.818	140.338	58.637	2.912.793	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	12.746	(12.746)	-	-	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(401.520)	401.520	-	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(10.422)	(11.331)	21.753	-	*Transferred to credit impaired (Stage 3)*
Perolehan kredit baru	2.375.627	26.665	1.691	2.403.983	*Loan addition*
Perubahan bersih pada eksposur dan pengukuran kembali	(245.557)	(39.350)	(5.998)	(290.905)	*Net chages in exposure and remeasurement*
Hapus buku	(2.399)	(277)	(2.920)	(5.596)	*Write-off*
Aset dihentikan pengakuannya atau dilunasi	(680.676)	(1.269)	(2.558)	(684.503)	*Asset derecognized or repaid*
Saldo akhir	3.761.617	503.550	70.605	4.335.772	*Ending balance*
Cadangan kerugian penurunan nilai	(12.513)	(123.943)	(61.361)	(197.817)	*Allowance for impairment losses*
Neto	**3.749.104**	**379.607**	**9.244**	**4.137.955**	***Net***

10. KREDIT (lanjutan) / *10. LOANS (continued)*

d. Berdasarkan *stage* (lanjutan) / *d. Based on staging (continued)*

Berikut adalah perubahan jumlah kredit berdasarkan *stage* pada tanggal 31 Desember 2023 dan 2022 (lanjutan):

Below is movement of loans based on staging as of December 31, 2023 and 2022 (continued):

	31 Desember/*December 31*, 2022				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Saldo awal	2.239.973	158.229	129.593	2.527.795	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	-	-	-	-	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(11.721)	12.312	(591)	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(50.322)	(126)	50.448	-	*Transferred to credit impaired (Stage 3)*
Perolehan kredit baru	1.197.875	1.476	344	1.199.695	*Loan addition*
Perubahan bersih pada eksposur dan pengukuran kembali	(298.917)	(29.665)	(40)	(328.622)	*Net chages in exposure and remeasurement*
Hapus buku	(2.196)	(1.199)	(120.550)	(123.945)	*Write-off*
Aset dihentikan pengakuannya atau dilunasi	(360.874)	(689)	(567)	(362.130)	*Asset derecognized or repaid*
Saldo akhir	2.713.818	140.338	58.637	2.912.793	*Ending balance*
Cadangan kerugian penurunan nilai	(7.976)	(15.424)	(38.831)	(62.231)	*Allowance for impairment losses*
Neto	**2.705.842**	**124.914**	**19.806**	**2.850.562**	***Net***

e. Jangka waktu / *e. By period*

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
< 1 tahun	2.947.431	1.206.904	*< 1 year*
1 - 2 tahun	194.804	87.802	*1 - 2 years*
2 - 5 tahun	975.479	947.663	*2 - 5 years*
> 5 tahun	218.058	670.424	*> 5 years*
Total	4.335.772	2.912.793	*Total*
Cadangan kerugian penurunan nilai	(197.817)	(62.231)	*Allowance for impairment losses*
Neto	**4.137.955**	**2.850.562**	***Net***

10. KREDIT (lanjutan) / *10. LOANS (continued)*

f. Penilaian penurunan nilai / *f. Impairment loss assessment*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Kredit yang dinilai secara individual			*Loans assessed individually*
Nilai tercatat	174.994	131.333	*Carrying value*
Cadangan kerugian penurunan nilai	(152.475)	(29.891)	*Allowance for impairment losses*
Subtotal	22.519	101.442	*Subtotal*
Kredit yang dinilai secara kolektif			*Loans assessed collectively*
Nilai tercatat	4.160.778	2.781.460	*Carrying value*
Cadangan kerugian penurunan nilai	(45.342)	(32.340)	*Allowance for impairment losses*
Subtotal	4.115.436	2.749.120	*Subtotal*
Neto	**4.137.955**	**2.850.562**	***Net***

Mutasi cadangan kerugian penurunan nilai adalah sebagai berikut: / *The changes of allowance of impairment losses are as follows:*

	31 Desember/*December 31*, 2023				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Saldo awal	7.976	15.424	38.831	62.231	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	740	(740)	-	-	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(55.895)	55.895	-	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(9.125)	(4.463)	13.588	-	*Transferred to credit impaired (Stage 3)*
Perolehan kredit baru	6.376	1.505	641	8.522	*Loan addition*
Perubahan bersih pada eksposur dan pengukuran kembali	65.245	56.609	13.095	134.949	*Net chages in exposure and remeasurement*
Aset dihentikan pengakuannya atau dilunasi	(405)	(10)	(1.874)	(2.289)	*Asset derecognized or repaid*
Penghapusan	(2.399)	(277)	(2.920)	(5.596)	*Written-off*
Saldo akhir	**12.513**	**123.943**	**61.361**	**197.817**	***Ending balance***

	31 Desember/*December 31*, 2022				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Saldo awal	1.987	2.350	107.658	111.995	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	-	-	-	-	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(26)	31	(5)	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(30.800)	(120)	30.920	-	*Transferred to credit impaired (Stage 3)*
Perolehan kredit baru	733	32	84	849	*Loan addition*
Perubahan bersih pada eksposur dan pengukuran kembali	39.419	14.468	20.882	74.769	*Net chages in exposure and remeasurement*
Aset dihentikan pengakuannya atau dilunasi	(1.141)	(138)	(158)	(1.437)	*Asset derecognized or repaid*
Penghapusan	(2.196)	(1.199)	(120.550)	(123.945)	*Written-off*
Saldo akhir	**7.976**	**15.424**	**38.831**	**62.231**	***Ending balance***

10. KREDIT (lanjutan)

f. Penilaian penurunan nilai (lanjutan)

Debitur-debitur yang dinilai secara individual termasuk dalam sektor ekonomi aktivitas penyewaan dan sewa guna usaha tanpa hak opsi, ketenagakerjaan, agen perjalanan dan penunjang usaha lainnya; real estat; industri pengolahan; perdagangan besar dan eceran, reparasi dan perawatan mobil dan sepeda motor, dan rumah tangga.

Manajemen Bank berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai adalah cukup untuk menutup kemungkinan kerugian atas tidak tertagihnya kredit yang diberikan.

10. LOANS (continued)

f. Impairment loss assessment (continued)

The related economic sector for debtors assessed individually are rental and leasing activities without option rights, employment, travel agents and other business support; real-estate; processing industry; wholesale and retail trade car and motorcycle repair and maintenance; and household.

The Bank's management believes that the allowance for impairment losses of loans is adequate to cover any possible losses on uncollectible loans.

g. Tingkat bunga efektif rata-rata per tahun

g. Average effective interest rate per year

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Rupiah			*Rupiah*
Kredit konsumsi	13,45%	14,81%	*Consumer loans*
Kredit investasi	11,37%	10,39%	*Investment loans*
Kredit modal kerja	9,39%	8,49%	*Working capital loans*
Dolar Amerika Serikat			*United States Dollar*
Kredit modal kerja	3,42%	2,20%	*Working capital loans*

h. Informasi penting lainnya

Berikut adalah informasi penting lainnya sehubungan dengan kredit:

1) Kredit dijamin dengan agunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual dan jaminan lain yang umumnya diterima oleh perbankan. Kredit juga dijamin dengan jaminan tunai berupa deposito berjangka (Catatan 16). Manajemen berkeyakinan agunan yang diterima tersebut cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya kredit yang diberikan.

2) Kredit untuk modal kerja dan investasi terdiri dari kredit jangka panjang, tetap, berulang dan diskonto, sedangkan kredit konsumsi terdiri dari kredit pemilikan rumah, kredit kendaraan bermotor dan kredit konsumsi lain.

3) Kredit dalam Rupiah berjangka waktu 1 sampai 20 tahun, sedangkan kredit dalam valuta asing berjangka waktu antara 1 sampai 5 tahun.

h. Other significant information

Other significant information on loans are as follows:

1) Loans are secured by collaterals, which are legalized by deed of encumbrance, power of attorney to sell and other collaterals that are generally accepted in the banking industry. Loans are also secured by cash collateral, in the form of time deposits (Note 16). Management believes that collaterals received from debtors are adequate to cover possible losses on uncollectible loans.

2) Working capital and investments loans include long-term, fixed, revolving and discounted loans, while consumer loans include housing, car and other consumer loans.

3) Loans in Rupiah have terms ranging from 1 to 20 years, while those in foreign currency have terms ranging from 1 to 5 years.

10. KREDIT (lanjutan)

h. Informasi penting lainnya (lanjutan)

Berikut adalah informasi penting lainnya sehubungan dengan kredit (lanjutan):

4) Kredit yang diberikan kepada karyawan Bank untuk pembelian rumah, kendaraan dan keperluan lainnya dengan jangka waktu 1 (satu) sampai 20 (dua puluh) tahun dan dibayar kembali melalui pemotongan gaji setiap bulan. Kredit yang diberikan kepada karyawan dibebani tingkat bunga efektif rata-rata per tahun pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing sebesar 6,84% dan 6,86%.

5) Dalam jumlah kredit termasuk kredit yang diberikan kepada pihak berelasi sebesar Rp34.443 dan Rp43.110 masing-masing pada tanggal-tanggal 31 Desember 2023 dan 2022 (Catatan 29).

Seluruh kredit yang diberikan kepada pihak berelasi pada tanggal-tanggal 31 Desember 2023 dan 2022 tidak lewat jatuh tempo dan tidak mengalami penurunan nilai secara individual.

6) Kredit modal kerja yang diberikan kepada lembaga pembiayaan untuk membiayai kendaraan motor dan mobil sebesar Rp238.080 dan Rp268.450 masing-masing pada tanggal 31 Desember 2023 dan 2022.

7) Rasio kredit usaha kecil terhadap kredit yang diberikan adalah sebesar 0,96% dan 0,97%, masing-masing pada tanggal 31 Desember 2023 dan 2022.

8) Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat kredit yang dijadikan agunan oleh Bank.

9) Pada tanggal 31 Desember 2023 dan 2022, rincian kredit yang direstrukturisasi menurut jenis kredit sebelum cadangan kerugian penurunan nilai adalah sebagai berikut:

10. LOANS (continued)

h. Other significant information (continued)

Other significant information on loans are as follows (continued):

4) Employee loan for purchases of houses, cars and other necessities with terms of 1 (one) to 20 (twenty) years are payable through monthly salary deduction. Employee loans earn an average annual effective interest rate as of December 31, 2023 and December 31, 2022 at 6.84% and 6.86%, respectively.

5) Loans include loans to related parties amounting to Rp34,443 and Rp43,110 and as of December 31, 2023 and 2022, respectively (Note 29).

All loans to related parties as of December 31, 2023 and 2022 are neither past due nor individually impaired.

6) Working capital loans granted to financing companies to finance motorcycles and cars amounted to Rp238,080 and Rp268,450 and as of December 31, 2023 and 2022, respectively.

7) The ratio of small business loans to total loans as of December 31, 2023 and 2022 is 0.96% and 0.97%, respectively.

8) As of December 31, 2023 and 2022, there are no loans pledged as collateral by the Bank.

9) As of December 31, 2023 and 2022, the details of restructured loans classified based on types of loans, gross of allowance of impairment losses are as follows:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Rupiah			*Rupiah*
Kredit investasi	265.699	420.055	*Investment loans*
Kredit modal kerja	124.722	165.044	*Working capital loans*
Kredit konsumsi	560	16.800	*Consumer loans*
Total	**390.981**	**601.899**	***Total***

10. KREDIT (lanjutan)

h. Informasi penting lainnya (lanjutan)

Berikut adalah informasi penting lainnya sehubungan dengan kredit (lanjutan):

10) Jumlah kredit yang telah direstrukturisasi akibat Covid-19 sesuai dengan POJK No. 11/POJK.03/2020 tanggal 16 Maret 2020 tentang Stimulasi Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Corona Virus Disease* 2019 dan POJK No.48/POJK.03/2020 tanggal 1 Desember 2020 tentang Perubahan Atas POJK No. 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease* 2019 dan POJK No. 17/POJK.03/2021 tanggal 10 September 2021 tentang Perubahan Kedua Atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2020 Tentang Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease* 2019, pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp352.196 dan Rp585.190. Skema restrukturisasi tersebut dilakukan dengan perpanjangan jangka waktu, penurunan suku bunga dan penundaan pembayaran pokok dan/atau bunga.

11) Rasio *non-performing loan* (NPL) pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
NPL bruto*)	1,62%	2,01%	*Gross NPL**)
NPL neto*)	0,20%	0,68%	*Net NPL**)

*) Sesuai dengan Surat Edaran Bank Indonesia No. 13/30/DPNP tanggal 16 Desember 2011, perhitungan persentase *non-performing loan* (NPL) tidak termasuk kredit kepada bank lain.

12) Dalam laporan Batas Maksimum Pemberian Kredit (BMPK) kepada Bank Indonesia pada tanggal 31 Desember 2023 dan 2022, tidak terdapat kredit yang melampaui ketentuan BMPK.

10. LOANS (continued)

h. Other significant information (continued)

Other significant information on loans are as follows (continued):

10) Loans that have been restructured by the Bank, in accordance with Financial Service Authority Regulation (POJK) No. 11/POJK.03/2020 dated March 16, 2020 concerning National Economic Stimulus as Countercyclical Policy on Coronavirus Disease 2019 Spreading Impact and POJK No. 48/POJK.03/2020 dated December 1, 2020 concerning Changes to Financial Service Authority Regulation No. 11/POJK.03/2020 concerning National Economic Stimulus as Countercyclical Policy on Corona Virus Disease 2019 Spreading Impact and POJK No. 17/POJK.03/2021 dated September 10, 2021 concerning Second Changes to Financial Service Authority Regulation No. 11/POJK.03/2020 concerning National Economic Stimulus as Countercyclical Policy on Corona Virus Disease 2019 Spreading Impact, as of December 31, 2023 and 2022 are amounting to Rp352,196 and Rp585,190, respectively. The restructuring scheme involves extension of loan maturity date, reduction of interest rate and deferment of principal and/or interest payment.

11) Non-performing loan (NPL) ratio as of December 31, 2023 and 2022 are as follows:

**) In accordance with Bank Indonesia Circular Letter (SE-BI) No. 13/30/DPNP dated December 16, 2011, non-performing loan (NPL) percentage calculation does not include loans to other banks.*

12) As of December 31, 2023 and 2022, there is no loan which exceeded the legal lending limit (BMPK) as stated in the legal lending limit report to Bank Indonesia.

10. KREDIT (lanjutan)

h. Informasi penting lainnya (lanjutan)

Berikut adalah informasi penting lainnya sehubungan dengan kredit (lanjutan):

13) Pada tanggal 31 Desember 2023 dan 2022, rincian kredit bermasalah menurut sektor ekonomi adalah sebagai berikut:

10. LOANS (continued)

h. Other significant information (continued)

Other significant information on loans are as follows (continued):

13) As of December 31, 2023 and 2022, the details of non-performing loans based on economic sector are as follows:

	31 Desember/*December 31*, 2023		31 Desember/*December 31*, 2022		
	Kredit bermasalah/ *Non-performing loans*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Kredit bermasalah/ *Non-performing loans*	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	
Rupiah					*Rupiah*
Perdagangan besar dan eceran reparasi dan perawatan mobil dan sepeda motor	28.885	27.329	26.789	24.358	Wholesale and retail trade *car and motorcycle*
Real-estate	17.565	17.565	23.535	7.143	*Real-estate*
Rumah tangga	13.851	7.478	52	33	*Household*
Pertanian, kehutanan, dan perikanan	5.619	5.033	4.464	3.968	*Agrobusiness, forestry, and fishery*
Industri pengolahan	3.317	3.202	3.109	2.746	*Processing industry*
Aktivitas jasa lainnya	635	584	571	478	*Other service activities*
Aktivitas penyewaan dan sewa guna usaha tanpa hak opsi, ketenagakerjaan, agen perjalanan dan penunjang usaha lainnya	140	128	114	105	*Rental and leasing activities without* option rights, employment, travel *agents and other business support*
Pengelolaan air, pengelolaan air limbah, pengelolaan dan daur ulang sampah, dan aktivitas remediasi	37	14	3	1	*Water Management, wastewater management, waste management, and recycling and remediation activities*
Total	**70.049**	**61.333**	**58.637**	**38.832**	***Total***

14) Mutasi kredit yang dihapus buku adalah sebagai berikut:

14) The changes in the loans written-off are as follows:

	31 Desember/ *December 31*, 2023	31 Desember/ *December 31*, 2022	
Rupiah			*Rupiah*
Saldo awal tahun	314.973	192.662	*Balance at beginning of year*
Penambahan dalam tahun berjalan	5.596	123.945	*Additions during the year*
Hapus tagih	(1.826)	(1.634)	*Write-off*
Saldo akhir tahun	**318.743**	**314.973**	***Balance at end of year***

15) Nilai tercatat diamortisasi dari kredit adalah sebagai berikut:

15) Carrying value of loans at amortized cost are as follows:

	31 Desember/ *December 31*, 2023	31 Desember/ *December 31*, 2022	
Kredit yang diberikan	4.335.772	2.912.793	*Loans*
Pendapatan bunga yang masih akan diterima (Catatan 15)	27.057	17.090	*Accrued interest receivables (Note 15)*
Pendapatan diterima di muka	(3.344)	(1.659)	*Income received in advance*
Cadangan kerugian penurunan nilai	(197.817)	(62.231)	*Allowance for impairment losses*
Total	**4.161.668**	**2.865.993**	***Total***

11. TAGIHAN DAN LIABILITAS AKSEPTASI / *11. ACCEPTANCE RECEIVABLES AND PAYABLES*

Berdasarkan pihak dan mata uang: / *By party and currency:*

	31 Desember/ *December 31,* 2022		
	Tagihan akseptasi/ *Acceptance receivables*	**Liabilitas akseptasi/ *Acceptance payables***	
Harga perolehan			*Cost*
Pihak ketiga	12.215	12.215	*Third party*
Cadangan kerugian penurunan nilai	(2)	-	*Accumulated depreciation*
Nilai tercatat bersih	**12.213**	**12.215**	***Net carrying value***

Pada tanggal 31 Desember 2022, Bank memiliki tagihan akseptasi dari PT Gajah Tunggal Tbk dan liabilitas akseptasi kepada PT Bank Danamon Indonesia Tbk dan PT Bank J Trust Indonesia Tbk. Seluruh tagihan akseptasi pada tanggal 31 Desember 2022 memiliki kualitas lancar dan jatuh tempo kurang dari 1 bulan.

As of December 31, 2022, the Bank has acceptances receivables from PT Gajah Tunggal Tbk and acceptances payables to PT Bank Danamon Indonesia Tbk and PT Bank J Trust Indonesia Tbk. All acceptances receivables as of December 31, 2022 are classified as current and have maturity of less than 1 month.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai telah memadai.

Management believes that the allowance for impairment losses is adequate.

12. ASET TETAP / *12. FIXED ASSETS*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/*December 31*, 2023					
	Saldo awal/ *Beginning balance*	**Penambahan/ *Addition***	**Pengurangan/ *Deduction***	**Penerapan model revaluasi/ *Application of the revaluation model***	**Saldo akhir/ *Ending balance***	
Model revaluasi						*At revaluation model*
Tanah	35.470	-	-	-	35.470	*Land*
Bangunan	10.338	1.012	-	-	11.350	*Buildings*
Renovasi kantor dan pengembangan	16.908	-	(675)	-	16.233	*Office renovation and improvements*
Subtotal	62.716	1.012	(675)	-	63.053	*Subtotal*
Model biaya						*At cost model*
Kendaraan bermotor	8.023	3.392	(2.224)	-	9.191	*Motor vehicles*
Perlengkapan dan peralatan kantor	35.422	1.947	(1.048)	-	36.321	*Office furniture and equipment*
Subtotal	43.445	5.339	(3.272)	-	45.512	*Subtotal*
Total	**106.161**	**6.351**	**(3.947)**	**-**	**108.565**	***Total***
Akumulasi penyusutan:						*Accumulated depreciation:*
Model revaluasi						*At revaluation model*
Bangunan	10.847	2.489	(675)	-	12.661	*Buildings*
Model biaya						*At cost model*
Kendaraan bermotor	4.261	1.057	(2.224)	-	3.094	*Motor vehicles*
Perlengkapan dan peralatan kantor	30.664	1.647	(1.048)	-	31.263	*Office furniture and equipment*
Subtotal	34.925	2.704	(3.272)	-	34.357	*Subtotal*
Total	**45.772**	**5.193**	**(3.947)**	**-**	**47.018**	***Total***
Nilai buku - neto	**60.389**				**61.547**	***Net book value***

12. ASET TETAP (lanjutan) / *12. FIXED ASSETS (continued)*

	31 Desember/*December 31*, 2022					
	Saldo awal/ *Beginning balance*	**Penambahan/ *Addition***	**Pengurangan/ *Deduction***	**Penerapan model revaluas/ *Application of the revaluation model***	**Saldo akhir/ *Ending balance***	
Model revaluasi						*At revaluation model*
Tanah	35.470	-	-	-	35.470	*Land*
Bangunan	10.338	-	-	-	10.338	*Buildings*
Renovasi kantor dan pengembangan	16.636	272	-	-	16.908	*Office renovation and improvements*
Subtotal	62.444	272	-	-	62.716	*Subtotal*
Model biaya						*At cost model*
Kendaraan bermotor	7.535	1.229	741	-	8.023	*Motor vehicles*
Perlengkapan dan peralatan kantor	35.336	2.482	2.396	-	35.422	*Office furniture and equipment*
Subtotal	42.871	3.711	3.137	-	43.445	*Subtotal*
Total	**105.315**	**3.983**	**3.137**	**-**	**106.161**	***Total***
Akumulasi penyusutan:						*Accumulated depreciation:*
Model revaluasi						*At revaluation model*
Bangunan	8.488	2.359	-	-	10.847	*Buildings*
Model biaya						*At cost model*
Kendaraan bermotor	4.322	678	739	-	4.261	*Motor vehicles*
Perlengkapan dan peralatan kantor	30.923	2.082	2.341	-	30.664	*Office furniture and equipment*
Subtotal	35.245	2.760	3.080	-	34.925	*Subtotal*
Total	**43.733**	**5.119**	**3.080**	**-**	**45.772**	***Total***
Nilai buku - neto	**61.582**			**-**	**60.389**	***Net book value***

Pada tanggal 31 Desember 2021, Bank melakukan penilaian kembali untuk tanah dan bangunan. Penilaian atas nilai wajar tanah dan bangunan dilakukan oleh penilai independen yang telah teregistrasi di Otoritas Jasa Keuangan (OJK), KJPP Jimmy Prasetyo & Rekan dengan laporan No.00654/2.0031-07/PI/07/0507/I/XII/2021 tanggal 29 Desember 2021 ditandatangani oleh Audrey Angelina. Berdasarkan laporan tersebut, penilaian dilakukan sesuai dengan Standar Penilai Indonesia (SPI) yang ditentukan berdasarkan transaksi terkini dalam ketentuan yang wajar dan peraturan Bapepam-LK No. VIII.C.4 tentang pedoman penilaian dan penyajian laporan penilaian aset di pasar modal. Metode penilaian yang digunakan adalah pendekatan nilai pasar dan biaya.

On December 31, 2021, the Bank performed a revaluation for its land and buildings. The revaluation was performed by independent appraisers registered in Financial Service Authority (OJK), KJPP Jimmy Prasetyo & Rekan, as stated in report No. 00654/2.0031-07/PI/07/0507/I/XII/2021 dated December 29, 2021 was signed by Audrey Angelina. Based on the appraisal report, the valuation was determined in accordance with the Bapepam-LK's rule No. VIII.C.4 regarding valuation and presentation of asset valuation report in capital market. Appraisal methods used are the market approach and cost approach.

Pada tanggal 31 Desember 2021, selisih lebih nilai wajar tanah dan bangunan dengan nilai tercatat dikurangi dengan pajak penghasilan adalah sebesar Rp647, dibukukan dalam penghasilan komprehensif lain.

On December 31, 2021, the difference between the fair value and carrying amount ofland and buildings net of tax amounting to Rp647, is recorded in other comprehensive income.

12. ASET TETAP (lanjutan) / *12. FIXED ASSETS (continued)*

Nilai tercatat bersih dari aset yang direvaluasi jika menggunakan model biaya adalah sebagai berikut:

Net carrying values of revalued assets if using cost model are as follows:

	31 Desember/*December 31*, 2023		31 Desember/*December 31*, 2022		
	Tanah/ *Land*	Bangunan/ *Building*	Tanah/ *Land*	Bangunan/ *Building*	
Harga perolehan	4.025	30.645	4.025	29.363	*Cost*
Akumulasi penyusutan	-	21.479	-	18.402	*Accumulated depreciation*
Nilai tercatat bersih	**4.025**	**9.166**	**4.025**	**10.961**	***Net carrying value***

Pelepasan aset tetap merupakan penjualan dan penghapusan aset tetap dengan rincian sebagai berikut:

Disposals of fixed assets represent the sale and write-off of fixed assets with details as follows:

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Hasil bersih pelepasan aset tetap	1.091	206	*Proceeds from disposal of fixed assets*
Nilai tercatat	-	(57)	*Net carrying value*
Keuntungan pelepasan aset tetap - neto	**1.091**	**149**	***Gain on disposal of fixed assets - net***

Bank memiliki beberapa bidang tanah dengan hak legal berupa Hak Guna Bangunan (HGB) yang berjangka waktu 20 (dua puluh) tahun yang akan jatuh tempo antara tahun 2023 sampai dengan tahun 2035. Manajemen berpendapat tidak terdapat masalah dengan perpanjangan hak atas tanah karena seluruh tanah diperoleh secara sah dan didukung dengan bukti pemilikan yang memadai.

The Bank owns several pieces of land with Building Use Rights (HGB) for 20 (twenty) years expiring in the years ranging from 2023 to 2035. Management believes that there will be no difficulty in the extension of the land rights since all land are acquired legally and supported by sufficient evidence of ownership.

Aset tetap, kecuali tanah, telah diasuransikan kepada PT Asuransi Dayin Mitra Tbk, pihak berelasi (Catatan 29) terhadap risiko kebakaran, kecurian dan risiko lainnya dengan jumlah pertanggungan masing-masing sebesar Rp68.769 dan Rp73.807 pada tanggal 31 Desember 2023 dan 2022. Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas aset yang dipertanggungkan.

Fixed assets, except for land, are insured with PT Asuransi Dayin Mitra Tbk, a related party (Note 29) against fire, theft and other possible risks for a total of Rp68,769 and Rp73,807 as of December 31, 2023 and 2022, respectively. Management believes that the insurance coverage is adequate to cover possible losses on the assets insured.

Jumlah biaya perolehan aset tetap yang sudah didepresiasi penuh dan masih digunakan adalah sebesar Rp29.215 dan Rp25.851 masing-masing pada tanggal 31 Desember 2023 dan 2022.

The total cost of fully depreciated fixed assets that are still in use amounted to Rp29,215 and Rp25,851 as of December 31, 2023 and 2022, respectively.

13. ASET HAK-GUNA / *13. RIGHT-OF-USE ASSETS*

Nilai tercatat untuk aset hak-guna adalah sebagai berikut:

The carrying amount of right-of-use assets are as follows:

	31 Desember/*December 31*, 2023				
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Pengurangan/ *Deduction***	**Total**	
Biaya perolehan					*Cost*
Bangunan	60.750	4.239	(2.271)	62.718	*Buildings*
Mesin ATM	907	169	(712)	364	*ATM machines*
Subtotal	61.657	4.408	(2.983)	63.082	*Subtotal*
Akumulasi penyusutan					*Accumulated depreciation*
Bangunan	38.575	7.559	(2.271)	43.863	*Buildings*
Mesin ATM	728	266	(712)	282	*ATM machines*
Subtotal	39.303	7.825	(2.983)	44.145	*Subtotal*
Niai buku - neto	**22.354**			**18.937**	***Net book value***

	31 Desember/*December 31*, 2022				
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Pengurangan/ *Deduction***	**Total**	
Biaya perolehan					*Cost*
Bangunan	60.597	1.619	1.466	60.750	*Buildings*
Mesin ATM	1.352	197	642	907	*ATM machines*
Subtotal	61.949	1.816	2.108	61.657	*Subtotal*
Akumulasi penyusutan					*Accumulated depreciation*
Bangunan	32.616	7.425	(1.466)	38.575	*Buildings*
Mesin ATM	903	467	(642)	728	*ATM machines*
Subtotal	33.519	7.892	(2.108)	39.303	*Subtotal*
Niai buku - neto	**28.430**			**22.354**	***Net book value***

Di bawah ini adalah jumlah tercatat liabilitas sewa dan mutasinya selama tahun berjalan:

Beloware the carrying amount of lease liabilities and the movements during the year:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Saldo awal tahun	24.279	30.369	*Balance at the beginning of the year*
Penambahan liabilitas sewa	4.408	1.816	*Addition to lease liabilities*
Beban bunga atas liabilitas sewa	802	936	*Interest expense on lease liabilities*
Liabilitas sewa yang telah dibayarkan:			*Lease liabilities paid:*
Pokok	(7.698)	(7.905)	*Principal*
Bunga	(802)	(937)	*Interest*
Saldo akhir tahun (Catatan 19)	**20.989**	**24.279**	***Balance at the end of the year (Note 19)***

13. ASET HAK-GUNA (lanjutan)

13. RIGHT-OF-USE ASSETS (continued)

Jumlah yang diakui terkait dengan sewa adalah sebagai berikut:

Amounts recognized related to lease are as follows:

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Jumlah diakui di laba rugi			***Amounts recognized in profit or loss***
Beban penyusutan aset hak-guna	7.825	5.785	*Depreciation of rught-of-use assets*
Beban terkait sewa aset dengan nilai rendah atau jangka pendek	1.785	2.101	*Expences related to short-term or low value lease assets*
Beban bunga atas liabilitas sewa	802	936	*Interest expense on lease liabilities*
Total	**10.412**	**8.822**	***Total***
Jumlah diakui dalam laporan arus kas			***Amounts recognized in statement of cash flows***
Jumlah kas keluar untuk pembayaran liabilitas sewa	7.698	7.905	*Total cash outflow for payment or lease*

Bank menyewa beberapa aset seperti bangunan dan Anjungan Tunai Mandiri (ATM). Rata-rata masa sewa adalah lebih dari 1 - 3 tahun.

The Bank leases several assets such as buildings and Automated Teller Machine (ATM). The average lease period is more than 1 - 3 years.

14. ASET TAKBERWUJUD

14. INTANGIBLE ASSETS

	31 Desember/*December 31*, 2023				
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Reklasifikasi/ *Reclassification*	Total	
Harga perolehan					***Cost***
Perangkat lunak	3.123	2.167	7.537	12.827	*Software*
Lisensi	5.269	-	-	5.269	*License*
Perangkat lunak dalam proses	7.537	-	(7.537)	-	*Software in progress*
Subtotal	15.929	2.167	-	18.096	*Subtotal*
Akumulasi amortisasi					***Accumulated amortization***
Perangkat lunak	2.331	1.488	-	3.819	*Software*
Lisensi	1.924	906	-	2.830	*License*
Subtotal	4.255	2.394	-	6.649	*Subtotal*
Niai buku - neto	**11.674**			**11.447**	***Net book value***

	31 Desember/*December 31*, 2022				
	Saldo awal/ *Beginning balance*	Penambahan/ *Additions*	Reklasifikasi/ *Reclassification*	Total	
Harga perolehan					***Cost***
Perangkat lunak - neto	3.123	-	-	3.123	*Software - net*
Lisensi	2.152	3.117	-	5.269	*License*
Perangkat lunak dalam proses	-	7.537	-	7.537	*Software in progress*
Subtotal	5.275	10.654	-	15.929	*Subtotal*
Akumulasi amortisasi					***Accumulated amortization***
Perangkat lunak - neto	1.706	625	-	2.331	*Software - net*
Lisensi	1.442	482	-	1.924	*License*
Subtotal	3.148	1.107	-	4.255	*Subtotal*
Niai buku - neto	**2.127**			**11.674**	***Net book value***

14. ASET TAKBERWUJUD (lanjutan) / *14. INTANGIBLE ASSETS (continued)*

Rincian aset dalam proses pembangunan beserta persentase penyelesaian terhadap nilai kontrak adalah sebagai berikut:

The details of the assets in progress with the percentage of completion of the contract values are as follows:

	31 Desember/*December 31,* 2022			
	Persentase penyelesaian/ *Percentage of completion*	**Akumulasi biaya/ *Accumulated cost***	**Estimasi penyelesaian/ *Estimated of completion***	
Perangkat lunak	70%	7.537	2023	*Software*

15. ASET LAIN-LAIN / *15. OTHER ASSETS*

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Pihak berelasi (Catatan 29)			*Related parties (Note 29)*
Akumulasi dana program asuransi	15.095	17.376	*Accumulated fund insurance program*
Biaya dibayar di muka	76	193	*Prepaid expense*
Pendapatan bunga yang masih akan diterima	63	310	*Accrued interest receivables*
Subtotal	15.234	17.879	*Subtotal*
Pihak ketiga			*Third parties*
Agunan yang diambil alih	48.008	56.583	*Foreclosed properties*
Pendapatan bunga yang masih akan diterima	38.330	28.386	*Accrued interest receivables*
Biaya dibayar di muka	5.793	7.124	*Prepaid expense*
Setoran jaminan	5.012	1.553	*Marginal deposits*
Persediaan hadiah dan barang cetakan	1.987	2.340	*Gifts and printed matters*
Biaya ditangguhkan	355	467	*Deferred cost*
Lain-lain	1.208	771	*Others*
Subtotal	100.693	97.224	*Subtotal*
Total	115.927	115.103	*Total*
Cadangan kerugian penurunan nilai	(6.104)	(7.629)	*Allowance for impairment losses*
Neto	**109.823**	**107.474**	***Net***

Agunan yang Diambil Alih / *Foreclosed Properties*

Agunan yang diambil alih merupakan jaminan kredit berupa tanah dan bangunan yang telah diambil alih oleh Bank.

Foreclosed properties represent loan collaterals in the form of land and building that have been foreclosed by the Bank.

Beban administrasi agunan yang diambil alih untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp413 dan Rp630, yang dibebankan dalam laba rugi.

Administrative expenses of foreclosed properties for the years ended December 31, 2023 and 2022 amounted to Rp413 and Rp630, respectively, which were charged to profit or loss.

15. ASET LAIN-LAIN (lanjutan)

Akumulasi Dana Program Asuransi

Akun ini merupakan pendanaan Bank melalui PT Equity Life Indonesia, pihak berelasi (Catatan 29), untuk memenuhi liabilitas imbalan pasca kerja.

Pendapatan Bunga yang Masih Akan Diterima

Merupakan bunga yang masih akan diterima atas penempatan pada Bank Indonesia dan bank lain, efek-efek dan kredit (Catatan 7, 8, dan 10).

Biaya Dibayar Dimuka

Merupakan biaya dibayar di muka atas sewa ruang ATM, premi asuransi dan uang muka lainnya.

Biaya Ditangguhkan

Merupakan biaya ditangguhkan atas renovasi gedung yang disewa dan hak atas tanah.

Manajemen Bank berpendapat bahwa jumlah cadangan kerugian penurunan nilai atas agunan yang diambil alih telah memadai dan nilai tercatat agunan yang diambil alih tersebut merupakan nilai bersih yang dapat direalisasi.

15. OTHER ASSETS (continued)

Accumulated Fund Insurance Program

This account represents funding made by the Bank through PT Equity Life Indonesia, a related party (Note 29), to meet the post-employment benefits obligations.

Accrued Interest Receivables

Represents interest receivables on placement with Bank Indonesia and other banks, securities and loans (Notes 7, 8 and 10).

Prepaid Expense

Represents prepaid expenses on ATM space rentals, insurance premiums and other prepayments.

Deferred Cost

Represents deferred cost for renovation of rented buildings and land rights.

The Bank's management believes that the allowance for the decline in value of foreclosed assets is adequate and the carrying value of foreclosed assets is stated at net realizable value.

16. SIMPANAN

Simpanan memiliki suku bunga tetap maupun mengambang, sehingga Bank terpapar risiko suku bunga atas nilai wajar *(fair value interest rate risk)* dan risiko suku bunga atas arus kas *(cash flow interest rate risk)*.

Simpanan terdiri dari:

16. DEPOSITS

Deposits are arranged at both fixed and floating interest rate, thus exposing the Bank to fair value interest rate risk and cash flow interest rate risk.

Deposits consist of:

	31 Desember/*December 31*, 2023			
	Pihak berelasi/ *Related parties*	**Pihak ketiga/ *Third parties***	**Total/ *Total***	
Deposito berjangka	46.684	3.461.079	3.507.763	*Time deposits*
Giro	3.394	1.933.976	1.937.370	*Demand deposits*
Tabungan	19.293	527.613	546.906	*Savings deposits*
Total	**69.371**	**5.922.668**	**5.992.039**	***Total***

	31 Desember/*December 31*, 2022			
	Pihak berelasi/ *Related parties*	**Pihak ketiga/ *Third parties***	**Total/ *Total***	
Deposito berjangka	86.780	2.754.961	2.841.741	*Time deposits*
Giro	8.925	2.308.534	2.317.459	*Demand deposits*
Tabungan	9.129	454.622	463.751	*Savings deposits*
Total	**104.834**	**5.518.117**	**5.622.951**	***Total***

16. SIMPANAN (Lanjutan) / *16. DEPOSITS (Continued)*

a. Giro / *a. Demand deposits*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Pihak berelasi (Catatan 29)			*Related parties (Note 29)*
Rupiah	3.151	8.532	*Rupiah*
Valuta asing (Catatan 31)	243	393	*Foreign currencies (Note 31)*
Subtotal	3.394	8.925	*Subtotal*
Pihak ketiga			*Third parties*
Rupiah	1.347.391	946.811	*Rupiah*
Valuta asing (Catatan 31)	586.585	1.361.723	*Foreign currencies (Note 31)*
Subtotal	1.933.976	2.308.534	*Subtotal*
Total	**1.937.370**	**2.317.459**	***Total***
Tingkat bunga efektif rata-rata per tahun:			*Average annual effective interest rate:*
Rupiah	1,74%	1,33%	*Rupiah*
Valuta asing	1,63%	0,50%	*Foreign currencies*

b. Tabungan / *b. Savings deposits*

31 Desember/*December 31*, 2023

	Pihak berelasi/ *Related parties*	Pihak ketiga/ *Third parties*	*Total*	
Rupiah				*Rupiah*
Tabungan Ganesha	16.020	367.835	383.855	*Tabungan Ganesha*
Tabungan Investasi	1.468	73.528	74.996	*Tabungan Investasi*
Tabungan Payroll	-	43.822	43.822	*Tabungan Payroll*
Tabungan Optima	1.675	25.270	26.945	*Tabungan Optimai*
Tabungan MAP	117	16.545	16.662	*Tabungan MAP*
Tabungan Pelajar	13	499	512	*Tabungan Pelajar*
Tabunganku	-	114	114	*Tabunganku*
Total	**19.293**	**527.613**	**546.906**	***Total***
Tingkat bunga efektif rata-rata per tahun:				*Average annual effective interest rates:*
Rupiah		1,96%		*Rupiah*

31 Desember/*December 31*, 2022

	Pihak berelasi/ *Related parties*	Pihak ketiga/ *Third parties*	*Total*	
Rupiah				*Rupiah*
Tabungan Ganesha	2.831	279.218	282.049	*Tabungan Ganesha*
Tabungan Optima	1.872	55.430	57.302	*Tabungan Optima*
Tabungan Payroll	-	52.892	52.892	*Tabungan Payroll*
Tabungan Investasi	2.498	46.767	49.265	*Tabungan Investasi*
Tabungan MAP	1.927	19.879	21.806	*Tabungan MAP*
Tabungan Pelajar	1	274	275	*Tabungan Pelajar*
Tabunganku	-	162	162	*Tabunganku*
Total	**9.129**	**454.622**	**463.751**	***Total***
Tingkat bunga efektif rata-rata per tahun:				*Average annual effective interest rates:*
Rupiah		1,70%		*Rupiah*

16. SIMPANAN (lanjutan) / *16. DEPOSITS (continued)*

c. Deposito berjangka / *c. Time deposits*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Pihak berelasi (Catatan 29)			*Related parties (Note 29)*
Rupiah	46.249	86.274	*Rupiah*
Valuta asing (Catatan 31)	435	506	*Foreign currencies (Note 31)*
Subtotal	46.684	86.780	*Subtotal*
Pihak ketiga			*Third parties*
Rupiah	2.506.837	2.014.212	*Rupiah*
Valuta asing (Catatan 31)	954.242	740.749	*Foreign currencies (Note 31)*
Subtotal	3.461.079	2.754.961	*Subtotal*
Total	**3.507.763**	**2.841.741**	***Total***
Tingkat bunga efektif rata-rata per tahun:			*Average annual effective interest rate:*
Rupiah	4,26%	3,87%	*Rupiah*
Valuta asing	3,06%	0,93%	*Foreign currencies*

Klasifikasi deposito berjangka berdasarkan periode adalah sebagai berikut:

Time deposits classified based on the term are as follows:

31 Desember/*December 31*, 2023

	Rupiah	Valuta asing/ *Foreign currencies*	Total/ *Total*	
< 1 bulan	1.997.796	115.177	2.112.973	*< 1 month*
> 1 - 3 bulan	469.239	839.453	1.308.692	*> 1 - 3 months*
> 3 - 6 bulan	23.906	-	23.906	*> 3 - 6 months*
> 6 - 12 bulan	62.130	47	62.177	*> 6 - 12 months*
> 12 bulan	15	-	15	*> 12 months*
Total	**2.553.086**	**954.677**	**3.507.763**	***Total***

31 Desember/*December 31*, 2022

	Rupiah	Valuta asing/ *Foreign currencies*	Total/ *Total*	
< 1 bulan	1.722.477	741.173	2.463.650	*< 1 month*
> 1 - 3 bulan	10	-	10	*> 1 - 3 months*
> 3 - 6 bulan	220.621	34	220.655	*> 3 - 6 months*
> 6 - 12 bulan	57.896	-	57.896	*> 6 - 12 months*
> 12 bulan	99.482	48	99.530	*> 12 months*
Total	**2.100.486**	**741.255**	**2.841.741**	***Total***

16. SIMPANAN (lanjutan) / *16. DEPOSITS (continued)*

c. Deposito berjangka (lanjutan) / *c. Time deposits (continued)*

Deposito berjangka yang diblokir dan dijadikan jaminan kredit sebesar Rp835.222 dan USD7.000.000 (nilai penuh) (atau setara dengan Rp107.779) pada tanggal 31 Desember 2023, Rp474.311 dan USD7.000.000 (nilai penuh) (atau setara dengan Rp108.973) pada tanggal 31 Desember 2022.

Time deposits which are restricted and pledged as loan collaterals amounted to Rp835,222 and USD7,000,000 (full amount) (or equivalent to Rp107,779) as of December 31, 2023, Rp474,311 and USD7,000,000 (full amount) (or equivalent to Rp108,973) as of December 31, 2022.

Nilai tercatat diamortisasi dari simpanan adalah sebagai berikut:

Carrying value of deposits at amortized cost are as follows:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Simpanan			*Deposits*
Deposito	3.507.763	463.751	*Time deposits*
Tabungan	1.937.370	2.841.741	*Savings deposits*
Giro	546.906	2.317.459	*Demand deposits*
Total	5.992.039	5.622.951	*Total*
Bunga yang masih harus dibayarkan (Catatan 19)			*Accrued interest (Note 19)*
Deposito	9.416	559	*Time deposits*
Tabungan	-	4.239	*Savings deposits*
Giro	-	1.806	*Demand deposits*
Subtotal	9.416	6.604	*Subtotal*
Total	**6.001.455**	**5.629.555**	***Total***

17. SIMPANAN DARI BANK LAIN / *17. DEPOSITS FROM OTHER BANKS*

Simpanan dari bank lain memiliki suku bunga tetap maupun mengambang, sehingga Bank terpapar risiko suku bunga atas nilai wajar *(fair value interest rate risk)* dan risiko suku bunga atas arus kas *(cash flow interest rate risk)*.

Deposits from other banks are arranged at both fixed and floating interest rates, thus exposing the Bank to fair value interest rate risk and cash flow interest rate risk.

Seluruh simpanan dari bank lain dalam mata uang Rupiah, terdiri dari:

All of the deposits from other banks are in Indonesian Rupiah, consists of:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Pihak ketiga			*Third parties*
Deposito berjangka	2.000	2.000	*Time deposits*
Tabungan	238	425	*Savings deposits*
Total	**2.238**	**2.425**	***Total***
Tingkat bunga efektif rata-rata per tahun:			*Average annual effective interest rate:*
Deposito berjangka	3,20%	3,21%	*Time deposits*
Tabungan	1,54%	1,62%	*Savings deposits*

17. SIMPANAN DARI BANK LAIN (lanjutan) / *17. DEPOSITS FROM OTHER BANKS (continued)*

Deposito Berjangka / ***Time Deposits***

Seluruh deposito berjangka pada tanggal 31 Desember 2023 dan 2022 diklasifikasikan dalam periode 1 bulan.

As of December 31, 2023 and 2022, all time deposits were classified as 1 month based on its term.

Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat simpanan dari bank lain yang diblokir dan dijadikan jaminan kredit.

As of December 31, 2023 and 2022, there are no deposits from other banks which are restricted and pledge as loan collaterals.

Nilai tercatat biaya perolehan diamortisasi dari simpanan dari bank lain adalah sebagai berikut:

The carrying amount of deposits from other banks at amortized cost are as follows:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Simpanan dari bank lain			*Deposits from other banks*
Deposito berjangka	2.000	2.000	*Time deposits*
Tabungan	238	425	*Savings deposits*
Total	2.238	2.425	*Total*
Bunga yang masih harus dibayarkan (Catatan 19)			*Accrued interest (Note 19)*
Deposito berjangka	6	2	*Time deposits*
Tabungan	-	1	*Savings deposits*
Subtotal	6	3	*Subtotal*
Total	**2.244**	**2.428**	***Total***

18. UTANG PAJAK / *18. TAXES PAYABLE*

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Pajak penghasilan badan (Catatan 26)	48.652	11.806	*Corporate income tax (Note 26)*
Pajak penghasilan:			*Income tax:*
Pasal 25	-	1.896	*Article 25*
Pasal 4 ayat (2)	3.300	1.617	*Article 4 (2)*
Pasal 21	1.599	849	*Article 21*
Pasal 23/26	38	51	*Article 23/26*
Pajak Pertambahan Nilai - neto	11	7	*Value Added Tax - net*
Total	**53.600**	**16.226**	***Total***

19. LIABILITAS LAIN-LAIN / *19. OTHER LIABILITIES*

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Biaya yang masih harus dibayar	33.483	6.209	*Accrue expenses*
Liabilitas sewa (Catatan 13)	20.989	24.279	*Lease liabilities (Note 13)*
Bunga yang masih harus dibayar (Catatan 16 dan 17)	9.422	6.604	*Accrue interests (Notes 16 and 17)*
Pendapatan diterima dimuka	3.906	1.885	*Income received in advance*
Setoran jaminan	1.503	1.541	*Margin deposits*
Estimasi kerugian komitmen dan kontijensi	472	323	*Estimated losses on commitments and contingencies*
Total	**69.775**	**40.841**	***Total***

19. LIABILITAS LAIN-LAIN (lanjutan)

Bunga yang Masih Harus Dibayar

Merupakan bunga yang masih harus dibayar atas simpanan dan simpanan dari bank lain (Catatan 16 dan 17).

Biaya yang Masih Harus Dibayar

Merupakan biaya yang masih harus dibayar atas jasa-jasa tenaga ahli yang digunakan oleh Bank dan biaya yang masih harus dibayar terkait dengan jasa *core banking*, serta bonus dan tunjangan kepada karyawan.

Setoran Jaminan

Merupakan setoran jaminan sewa *safe deposit*.

Pendapatan Diterima Dimuka

Merupakan pendapatan provisi kredit yang diterima dimuka dan belum diamortisasi dan pendapatan bunga diterima di muka.

19. OTHER LIABILITIES (continued)

Accrued Interest

Represents interest payable on deposits and deposits from other banks (Notes 16 and 17).

Accrued Expense

Represents accrued costs for the services of professionals employed by the Bank, and core banking service, as well as bonuses and benefits to employees.

Margin Deposits

Represents margin deposits on safe deposit rentals.

Income Received in Advance

Represents unamortized fees on loans and unearned interest income.

20. EKUITAS

Modal Saham

Rincian pemegang saham Bank pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

20. EQUITY

Share Capital

The Bank's shareholders as of December 31, 2023 and 2022 is as follows:

Nama pemegang saham	31 Desember/*December 31,* 2023 Total saham/ *Number of shares*	Persentase kepemilikan/ *Percentage of ownership*	Total modal/ *Total paid-up capital stock*	*Name of shareholders*
PT Equity Development Investment Tbk	8.336.410.000	34,78%	833.641	*PT Equity Development Investment Tbk*
Equity Global International Limited	5.736.363.400	23,93%	573.636	*Equity Global International Limited*
UOB Kay Hian Pte Ltd	1.388.305.300	5,79%	138.831	*UOB Kay Hian Pte Ltd*
Masyarakat (masing-masing di bawah 5%)	8.509.918.403	35,50%	850.992	*Public (below 5% each)*
Total	**23.970.997.103**	**100,00%**	**2.397.100**	***Total***

Nama pemegang saham	31 Desember/*December 31,* 2022 Total saham/ *Number of shares*	Persentase kepemilikan/ *Percentage of ownership*	Total modal/ *Total paid-up capital stock*	*Name of shareholders*
PT Equity Development Investment Tbk	8.336.410.000	50,61%	833.641	*PT Equity Development Investment Tbk*
UOB Kay Hian Pte Ltd	1.388.305.300	8,43%	138.831	*UOB Kay Hian Pte Ltd*
Masyarakat (masing-masing di bawah 5%)	6.746.281.803	40,96%	674.628	*Public (below 5% each)*
Total	**16.470.997.103**	**100,00%**	**1.647.100**	***Total***

20. EKUITAS (lanjutan)

Modal Saham (lanjutan)

Perubahan jumlah saham beredar Bank adalah sebagai berikut:

20. EQUITY (continued)

Share Capital (continued)

The changes in the Bank's shares outstanding are as follows:

	Total saham/ *Number of shares*		
	31 Desember/ *December 31*, 2023	**31 Desember/ *December 31*, 2022**	
Saldo sebelum Penawaran Saham Perdana	3.516.090.000	3.516.090.000	*Beginning balance prior to the Initial Public Offering*
Penerbitan saham baru melalui Penawaran Saham Perdana (Catatan 1b)	5.371.706.000	5.371.706.000	*Issuance of new shares through an Initial Public Offering (Note 1b)*
Penerbitan saham baru melalui Penawaran Umum Terbatas I (PUT I) (Catatan 1b)	295.937.103	295.937.103	*Issuance of new shares through Limited Public Offering I (LPO I) (Note 1b)*
Penerbitan saham baru kepada PT Equity Development Investment Tbk di tahun 2015 (Catatan 1b)	2.286.650.000	2.286.650.000	*Issuance of new shares to PT Equity Development Investment Tbk in 2015 (Note 1b)*
Penerbitan tambahan saham baru kepada PT Equity Development Investment Tbk melalui PUT I (Catatan 1b)	5.000.000.000	5.000.000.000	*Issuance of new shares to PT Equity Development Investment Tbk through LPO I (Note 1b)*
Penerbitan tambahan saham baru kepada PT Equity Global International Limited melalui PUT II (Catatan 1b)	7.500.000.000	-	*Issuance of new shares to PT Equity Global International Limited through LPO II (Note 1b)*
Alokasi saham karyawan dari Penawaran Saham Perdana (Catatan 1b)	614.000	614.000	*Employee stock allocation from Initial Public Offering (Note 1b)*
Total	**23.970.997.103**	**16.470.997.103**	***Total***

Agio Saham

Agio saham merupakan kelebihan di atas nominal, dimana nilai nominal Rp100 (nilai penuh) per lembar saham dengan harga penawaran Rp103 (nilai penuh) per lembar saham melalui IPO, Rp200 (nilai penuh) per lembar saham melalui PUT I dan Rp120 (nilai penuh) per lembar saham melalui PUT II, dengan rincian sebagai berikut:

Additional Paid in Capital

The additional paid in capital represents the excess of the total proceeds at offer with price Rp100 (full amount) per share and at offer price Rp103 (full amount) per share through IPO, Rp200 (full amount) per share through LPO I and Rp120 (full amount) per share through LPO II, with details as follows:

	31 Desember/*December 31*, 2023			
	Agio saham/ *Paid-in capital in excess of par*	**Biaya emisi saham/ *Share issuance cost***	***Total***	
Pengeluaran 5.371.706.000 lembar saham baru melalui penawaran saham perdana	16.115	(5.274)	10.841	*Issuance of 5,371,706,000 new shares through an Initial Public Offering*
Pengeluaran 295.937.103 lembar saham baru melalui PUT I	29.594	-	29.594	*Issuance of 295,937,103 new shares through Limited Public Offering I*
Pengeluaran 2.286.650.000 lembar saham baru kepada PT Equity Development Investment Tbk di tahun 2015	6.860	-	6.860	*Issuance of 2,286,650,000 new shares to PT Equity Development Investment Tbk in 2015*
Pengeluaran 5.000.000.000 lembar saham baru melalui penawaran umum terbatas kepada PT Equity Development Investment Tbk melalui PUT I	500.000	-	500.000	*Issuance of 5,000,000,000 new shares through Limited Public Offering I to PT Equity Development Investment Tbk*
Pengeluaran 7.500.000.000 lembar saham baru melalui penawaran umum terbatas kepada PT Equity Global International Limited melalui PUT II	150.000	-	150.000	*Issuance of 7,500,000,000 new shares through Limited Public Offering II to PT Equity Global international Limited*
Pengeluaran 614.000 lembar saham baru sehubungan alokasi saham karyawan	2	-	2	*Issuance of 614,000 new shares related with employee stock allocation*
Biaya penerbitan saham baru melalui PUT I	-	(2.265)	(2.265)	*Cost of issuance new shares through Limited Public Offering I*
Biaya penerbitan saham baru melalui PUT II	-	(2.922)	(2.922)	*Cost of Issuance new shares through Limited Public Offering II*
Total tambahan modal disetor	**702.571**	**(10.461)**	**692.110**	***Total additional paid-in capital***

20. EKUITAS (lanjutan) / *20. EQUITY (continued)*

Agio Saham (lanjutan) / *Additional Paid in Capital (continued)*

	31 Desember/*December 31*, 2022			
	Agio saham/ *Paid-in capital in excess of par*	**Biaya emisi saham/ *Share issuance cost***	***Total***	
Pengeluaran 5.371.706.000 lembar saham baru melalui penawaran saham perdana	16.115	(5.274)	10.841	*Issuance of 5,371,706,000 new shares through an Initial Public Offering*
Pengeluaran 295.937.103 lembar saham baru melalui PUT I	29.594	-	29.594	*Issuance of 295,937,103 new shares through Limited Public Offering I*
Pengeluaran 2.286.650.000 lembar saham baru kepada PT Equity Development Investment Tbk di tahun 2015	6.860	-	6.860	*Issuance of 2,286,650,000 new shares to PT Equity Development Investment Tbk in 2015*
Pengeluaran 5.000.000.000 lembar saham baru melalui penawaran umum terbatas kepada PT Equity Development Investment Tbk melalui PUT I	500.000	-	500.000	*Issuance of 5,000,000,000 new shares through Limited Public Offering I to PT Equity Development Investment Tbk*
Pengeluaran 614.000 lembar saham baru sehubungan alokasi saham karyawan	2	-	2	*Issuance of 614,000 new shares related with employee stock allocation*
Biaya penerbitan saham baru melalui PUT I	-	(2.265)	(2.265)	*Cost of issuance new shares through Limited Public Offering I*
Biaya penerbitan saham baru melalui PUT II	-	(2.922)	(2.922)	*Cost of Issuance new shares through Limited Public Offering II*
Total tambahan modal disetor	**552.571**	**(10.461)**	**542.110**	***Total additional paid-in capital***

Saldo Laba / *Retained Earning*

Saldo laba pada tanggal-tanggal 31 Desember 2023 dan 2022 terdiri dari pengukuran kembali atas liabilitas imbalan pasti - neto, saldo laba sudah ditentukan penggunaannya dan saldo laba belum ditentukan penggunaannya.

Retained earnings as of December 31, 2023 and 2022 consist of remeasurement of defined employee benefits obligation - net, unappropriated retained earning and appropriated retained earning

Dana Setoran Modal / *Capital Deposit Funds*

Pada tanggal 31 Desember 2022 dana yang berasal dari PUT II sebesar Rp900.000 dicatat pada Akun dana setoran modal sesuai dengan surat OJK No. S-141/PB.33/2022 tanggal 29 Desember 2022. Pada tanggal 8 Juni 2023 Bank telah memperoleh persetujuan dari Pengawas OJK melalui surat No. SR-87/PB.322/2023 dan mencatatnya sebagai Modal disetor.

As of December 31, 2022 funds from PUT II amounted to Rp900,000 recorded in capital deposits funds based on letter form Financial Services Authority No. S-141/PB.33/2022 dated December 29, 2022. On June 8, 2023, the Bank has obtained approval from the Financial Services Authority (OJK) through letter No. SR-87/PB.332.2023 and recorded it as Paid in Capital.

Akun ini pada tanggal 31 Desember 2021 merupakan setoran uang muka modal sebesar Rp1.000.000 oleh PT Equity Development Indonesia Tbk hasil Penawaran Umum Terbatas I yang akan dikonversi menjadi modal saham Bank setelah memperoleh persetujuan dari OJK Pengawas. Pada tanggal 08 April 2022 Bank telah memperoleh persetujuan dari OJK Pengawas melalui surat No. SR-7/PB.332/2022 dan mencatatnya sebagai Modal Disetor.

This account on December 31,2021 represents a capital advance of Rp1,000,000 by PT Equity Development Indonesia Tbk result of Limited Public Offering I which will be converted into the Bank's share capital after obtaining approval from Financial Services Authority (OJK). On April 8, 2022, Bank has obtained approval from Financial Services Authority (OJK) through the letter No. SR-7/PB.332/2022 and recorded it as Paid in Capital.

20. EKUITAS (lanjutan)

Penawaran Umum Terbatas I (PUT)

Pada tanggal 14 Februari 2022, Bank memperoleh pernyataan efektif dari Ketua Dewan Komisioner Otoritas Jasa Keuangan dan Kepala Eksekutif Pengawas Perbankan dengan suratnya No. S-19/D.04/2022 untuk melakukan PUT I atas 5.587.530.000 lembar saham Bank kepada masyarakat.

Berdasarkan akta No. 184 tanggal 25 Maret 2022 dari Hannywati Gunawan, S.H., notaris di Jakarta Bank telah melaksanakan wewenang dan kuasa yg diberikan para pemegang saham melalui Rapat Umum Pemegang Saham (RUPS) untuk melaksanakan penerbitan saham baru melalui Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHETD), akta ini telah memperoleh Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0203189 tanggal 25 Maret 2022. Hasil dari PUT I, total modal saham Bank akan menjadi sejumlah 16.470.997.103 lembar saham atau sejumlah Rp1.647.100.

Penawaran Umum Terbatas II (PUT)

Pada tanggal 30 November 2022, Bank memperoleh pernyataan efektif dari Ketua Dewan Komisioner Otoritas Jasa Keuangan dan Kepala Eksekutif Pengawas Perbankan dengan suratnya No. S-249/D.04/2022 untuk melakukan PUT II atas 7.500.000.000 saham Bank kepada masyarakat.

Berdasarkan akta No. 310 tanggal 27 Desember 2022 dari Hannywati Gunawan, S.H., notaris di Jakarta Bank telah melaksanakan wewenang dan kuasa yg diberikan para pemegang saham melalui Rapat Umum Pemegang Saham (RUPS) untuk melaksanakan penerbitan saham baru melalui Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHETD), akta ini telah memperoleh Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0497407 tanggal 29 Desember 2022. Hasil dari PUT II, total modal saham Bank akan menjadi sejumlah 23.970.997.103 lembar saham atau sejumlah Rp2.397.100.

20. EQUITY (continued)

Limited Public Offering I (PUT)

On February 14, 2022, the Bank obtained the notice of effectivity from the Board of Commissioners of the Financial Services Authority and Chief Executive Banking Supervisor in his letter No. S-19/D.04/2022 for its PUT I of 5,587,530,000 shares.

Based on the deed No. 184 dated March 25, 2022 from Hannywati Gunawan, S.H., notary in Jakarta, the Bank's management has exercised the authority and power granted by the shareholders through the General Meeting of Shareholders (RUPS) to carry out the issuance new shares through the issuance of Pre-emptive Rights, the Decree of the Minister of Law and Human Rights of the Republic of Indonesia in a Decree No. AHU-AH.01.03-0203189 dated March 25, 2022. The result from PUT I, total share capital the Bank will by 16,470,997,103 shares or amounted to Rp1,647,100.

Limited Public Offering II (PUT)

On November 30, 2022, the Bank obtained the notice of effectivity from the Board of Commissioners of the Financial Services Authority and Chief Executive Banking Supervisor in his letter No. S-249/D.04/2022 for its PUT II of 7,500,000,000 shares.

Based on the deed No. 310 dated December 27, 2022 from Hannywati Gunawan, S.H., notary in Jakarta, the Bank's management has exercised the authority and power granted by the shareholders through the General Meeting of Shareholders (RUPS) to carry out the issuance new shares through the issuance of Pre-emptive Rights, the Decree of the Minister of Law and Human Rights of the Republic of Indonesia in a Decree No. AHU-AH.01.03-0497407 dated December 29, 2022. The result from PUT II, the Bank total share capital will by 23,970,997,103 shares or amounted to Rp2,397,100.

21. PENDAPATAN BUNGA / *21. INTEREST REVENUES*

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2023	**2022**	
Rupiah			*Rupiah*
Efek-efek			*Securities*
Diukur pada nilai wajar melalui penghasilan komprehensif lain			*Fair value through other comprehensive income*
Obligasi	27.706	12.881	*Bonds*
Diukur pada nilai wajar melalui laporan laba rugi			*Fair value through profit or loss*
Obligasi	6.434	4.580	*Bonds*
Biaya perolehan yang diamortisasi/ dimiliki hingga jatuh tempo			*Amortized cost*
Obligasi	23.954	21.754	*Bonds*
Biaya perolehan yang diamortisasi			*Amortized cost*
Giro	-	13	*Current accounts*
Penempatan pada			*Placements with Bank Indonesia*
Bank Indonesia dan bank lain			*and other banks*
Fasilitas deposito	20.566	29.564	*Deposit facility*
Call money	7.337	606	*Call money*
Efek yang dibeli dengan janji dijual kembali - pihak ketiga	72.416	49.178	*Securities purchase under agreement to resell - third parties*
Kredit			*Loans*
Modal kerja	253.092	160.332	*Working capital*
Investasi	63.407	51.959	*Investment*
Konsumsi	51.474	45.613	*Consumer*
Lainnya	2.366	1.976	*Others*
Subtotal - Rupiah	528.752	378.456	*Subtotal - Rupiah*
Valuta asing			*Foreign currencies*
Efek-efek			*Securities*
Diukur pada nilai wajar melalui penghasilan komprehensif lain			*Fair value through other comprehensive income*
Obligasi	6.978	3.512	*Bonds*
Diukur pada nilai wajar melalui laporan laba rugi			*Fair value through profit or loss*
Obligasi	-	82	*Bonds*
Biaya perolehan yang diamortisasi/ dimiliki hingga jatuh tempo			*Amortized cost*
Obligasi	4.353	5.099	*Bonds*
Biaya perolehan yang diamortisasi			*Amortized cost*
Giro	42.669	35.860	*Current accounts*
Penempatan pada			*Placements with Bank Indonesia*
Bank Indonesia dan bank lain			*and other banks*
Deposito berjangka	4.262	5.051	*Time Deposit*
Call money	851	2.228	*Call money*
Kredit			*Loans*
Modal kerja	4.887	3.086	*Working capital*
Investasi	-	39	*Investment*
Subtotal - valuta asing	64.000	54.957	*Subtotal - foreign currencies*
Total	**592.752**	**433.413**	***Total***

Informasi mengenai pendapatan bunga yang diperoleh dari pihak-pihak yang berelasi diungkapkan pada Catatan 29.

Interest income earned from related parties of loan are disclosed in Note 29.

22. BEBAN BUNGA / *22. INTEREST EXPENSE*

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2023	**2022**	
Rupiah			*Rupiah*
Simpanan			*Deposits*
Deposito berjangka	87.712	82.585	*Time deposits*
Giro	18.896	14.529	*Demand deposits*
Tabungan	9.688	8.523	*Savings deposits*
Simpanan dari bank lain			*Deposits from other banks*
Call money	97	11	*Call money*
Deposito berjangka	68	65	*Time deposits*
Tabungan	4	6	*Savings deposits*
Surat Berharga Indonesia			*Marketables Securities*
Repo	16	-	*Repo*
Subtotal - Rupiah	116.481	105.719	*Subtotal - Rupiah*
Valuta asing			*Foreign currency*
Simpanan			*Deposits*
Deposito berjangka	22.347	4.325	*Time deposits*
Giro	1.997	1.648	*Demand deposits*
Subtotal - valuta asing	24.344	5.973	*Subtotal - foreign currency*
Total beban bunga	**140.825**	**111.692**	***Total interest expense***

Informasi mengenai beban bunga atas transaksi dengan pihak-pihak yang berelasi diungkapkan pada Catatan 29.

Interest expense on transactions with related parties are disclosed in Note 29.

23. PENYISIHAN (PEMULIHAN) CADANGAN KERUGIAN PENURUNAN NILAI / *23. PROVISION FOR (REVERSAL OF) IMPAIRMENT LOSSES*

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2023	**2022**	
Penyisihan/(Pemulihan) cadangan kerugian nilai aset keuangan:			*Provision for/(Reversal of) impairment losses on financial assets:*
Giro pada bank lain (Catatan 6)	(669)	259	*Current accounts with other banks (Note 6)*
Penempatan pada Bank Indonesia dan bank lain (Catatan 7)	321	16	*Placement with Bank Indonesia and other banks (Note 7)*
Efek-efek (Catatan 8)	17	-	*Securities (Note 8)*
Kredit (Catatan 10)	141.182	74.175	*Loans (Note 10)*
Tagihan pihak ketiga (Catatan 15)	-	39.597	*Other receivable from third party (Note 15)*
Tagihan akseptasi (Catatan 11)	(2)	-	*Acceptance receivable (Note 11)*
Komitmen dan kontinjensi	149	1	*Commitment and contingencies*
Aset non-keuangan:			*Non-financial assets:*
Agunan yang diambil alih (Catatan 15)	195	5.135	*Foreclosed properties (Note 15)*
Total	**141.193**	**119.183**	***Total***

24. BEBAN UMUM DAN ADMINISTRASI / *24. GENERAL AND ADMINISTRATIVE EXPENSES*

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2023	**2022**	
Penyusutan dan amortisasi (Catatan 12, 13 dan 14)	15.412	14.118	*Depreciation and amortization (Note 12, 13 and 14)*
Core Banking	9.252	2.870	*Core Banking*
Pemeliharaan dan perbaikan	8.918	9.193	*Repairs and maintenance*
Komunikasi	6.519	5.774	*Communication*
Outsourcing	3.411	3.506	*Outsourcing*
Honorarium	1.965	3.232	*Honorarium*
Sewa	1.785	2.101	*Rental*
Pajak	1.447	1.909	*Taxes*
Transportasi	1.427	1.008	*Transportation*
Listrik, air dan gas	1.327	1.234	*Electricity, water and gasoline*
Peralatan dan kebutuhan kantor	1.256	1.165	*Office supplies and stationeries*
Sosial dan kesejahteraan	1.219	994	*Social and welfare*
Keamanan	1.005	958	*Security*
Promosi dan iklan	975	798	*Promotion and advertising*
Pengantaran kas	957	966	*Cash delivery*
Asuransi	272	308	*Insurance*
Lain-lain	3.894	6.683	*Others*
Total	**61.041**	**56.817**	***Total***

25. BEBAN TENAGA KERJA / *25. PERSONNEL EXPENSES*

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2023	**2022**	
Gaji	120.335	85.289	*Salaries*
Tunjangan dan honorarium	23.984	15.322	*Benefits and honorarium*
Imbalan pasca kerja (Catatan 28)	9.371	2.263	*Post-employment benefits (Note 28)*
Pendidikan dan pelatihan	3.337	1.756	*Training and education*
Total	**157.027**	**104.630**	***Total***

Rincian gaji dan tunjangan atas kelompok direksi, dewan komisaris, dan kepada divisi adalah sebagai berikut:

Details of salaries and benefits of directors, commissioners, and division head are as follows:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31, 2023*		
	Jumlah pejabat/ *Number of officers*	**Gaji dan tunjangan/ *Salaries and benefits***	
Dewan Komisaris	4	9.210	*Board of Commissioners*
Direksi	6	23.898	*Directors*
Kepala Divisi	22	19.710	*Division Head*
Total	**32**	**52.818**	***Total***

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31, 2022*		
	Jumlah pejabat/ *Number of officers*	**Gaji dan tunjangan/ *Salaries and benefits***	
Dewan Komisaris	3	6.375	*Board of Commissioners*
Direksi	6	14.671	*Directors*
Kepala Divisi	22	16.010	*Division Head*
Total	**31**	**37.056**	***Total***

26. PAJAK PENGHASILAN / *26. INCOME TAX*

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2023	**2022**	
Pajak kini	73.209	23.293	*Current tax*
Pajak tangguhan	(48.390)	(11.912)	*Deferred income tax*
Beban pajak penghasilan - neto	**24.819**	**11.381**	***Income tax expenses - net***

Pajak kini / *Current tax*

Rekonsiliasi antara laba sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain dengan laba kena pajak adalah sebagai berikut:

A reconciliation between profit before income tax per statement of profit or loss and other comprehensive income and taxable income is as follows:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2023	**2022**	
Laba sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain	128.784	57.424	*Profit before income tax per statement of profit or loss and other comprehensive income*
Perbedaan temporer:			*Temporary differences:*
Cadangan kerugian penurunan nilai kredit	229.542	19.817	*Allowance for impairment losses on loans*
Pencadangan terkait karyawan	24.195	-	*Employee accrual*
Penyusutan aset tetap	(1.953)	746	*Depreciation of fixed assets*
Cadangan kerugian penurunan nilai selain kredit	1.826	45.404	*Allowance for impairment losses on other than loans*
Kerugian (keuntungan) nilai efek	(84)	1.290	*Loss (gain) on increase in value of securities*
Penyusutan dan beban bunga aset hak-guna dan liabilitas sewa	(2.437)	85	*Depreciation and interest expenses of right-of-use assets and lease liabilities*
Beban imbalan pasca kerja	3.595	(4.650)	*Post-employment benefit expense*
	254.684	62.692	
Perbedaan tetap:			*Permanent differences:*
Representasi dan sumbangan	1.023	861	*Representation and donations*
Kerugian reksadana	(420)	1.306	*Loss on mutual funds*
Kenikmatan kepada karyawan	-	308	*Employee benefits in kind*
Lain-lain	1.238	-	*Others*
	1.841	2.475	
Laba kena pajak	**385.309**	**122.591**	***Taxable income***

Perhitungan beban dan utang pajak kini adalah sebagai berikut:

The calculation of tax expenses and liabilities are as follows:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2023	**2022**	
Beban pajak kini (19%)	73.209	23.293	*Current tax expense (19%)*
Pajak dibayar dimuka pasal 25	(24.557)	(11.487)	*Prepaid income tax article 25*
Utang pajak (Catatan 18)	**48.652**	**11.806**	***Tax payable (Note 18)***

26. PAJAK PENGHASILAN (lanjutan)

Pajak kini (lanjutan)

Sesuai dengan surat dari Biro Administrasi Efek kepada Bank No. DE/I/2024-0193 tanggal 8 Januari 2024 disebutkan bahwa data 2023 telah memenuhi persyaratan pengurangan tarif pajak sebesar 3%.

Sesuai dengan surat dari Biro Administrasi Efek kepada Bank No. DE/I/2023-0183 tanggal 6 Januari 2023 disebutkan bahwa data 2022 telah memenuhi persyaratan pengurangan tarif pajak sebesar 3%.

Perhitungan pajak penghasilan untuk tahun yang berakhir pada tanggal 31 Desember 2023 akan menjadi dasar dalam pengisian Surat Pemberitahuan Tahunan (SPT) Pajak Penghasilan Badan.

Laba kena pajak dan pajak penghasilan Bank untuk tahun fiskal 2022 telah sesuai dengan Surat Pemberitahuan (SPT) yang disampaikan oleh Bank ke Kantor Pelaporan Pajak.

Pajak tangguhan

Aset dan liabilitas pajak tangguhan disesuaikan dengan tarif pajak yang berlaku pada periode ketika aset direalisasikan dan liabilitas diselesaikan berdasarkan tarif pajak yang ditetapkan.

Rincian dari aset dan liabilitas pajak tangguhan Bank adalah sebagai berikut:

26. INCOME TAX (continued)

Current tax (continued)

In accordance with letter from the Securities' Administration Bureau to the Bank No. DE/I/2024-0193 dated January 8, 2024 stated that in 2023 the Bank has met the requirement to the 3% lower tax rate.

In accordance with letter from the Securities' Administration Bureau to the Bank No. DE/I/2023-0183 dated January 6, 2023 stated that in 2022 the Bank has met the requirement to the 3% lower tax rate.

The income tax calculation for the year ended December 31, 2023 will be basis in filling Annual Corporate Income Tax Return.

The Bank's taxable income and corporate income tax for fiscal year 2022 are in accordance with the Annual Corporate Income Tax Returns filed by the Bank to the Tax Service Office.

Deferred tax

Deferred tax assets and liabilities have been adjusted to the tax rates that are expected to apply at the period when the asset is realized or liability is settled, based on the tax rates that will be enacted.

The details of the Bank's deferred tax assets and liabilities are as follows:

	31 Desember/*December 31*, 2023				
	Saldo awal/ *Beginning balance*	**Dikreditkan (dibebankan) ke laba rugi/ *Credited (charged) to profit or loss***	**Dikreditkan (dibebankan) ke penghasilan komprehensif lain/ *Credited (charged) to other comprehensive income***	**Saldo akhir/ *Ending balance***	
Cadangan kerugian penurunan nilai kredit	42.081	43.613	-	85.694	*Impairment losses on loans*
Pencadangan atas karyawan	-	4.597	-	4.597	*Employee accrual*
Penyusutan aset tetap	(1.382)	(371)	-	(1.753)	*Depreciation of fixed assets*
Penyusutan dan beban bunga aset hak-guna dan liabilitas sewa	831	(463)	-	368	*Depreciation and interest expense of right-of-use assets and lease liabilities*
Cadangan kerugian penurunan nilai selain kredit	9.325	347	-	9.672	*Impairment losses other than loans*
Rugi (laba) yang belum direalisasi atas penurunan (kenaikan) nilai efek	1.925	(16)	(670)	1.239	*Unrealized loss (gain) on decrease (increase) in value of securities*
Imbalan pasca kerja	4.322	683	324	5.329	*Post-employment benefits*
Aset pajak tangguhan - neto	**57.102**	**48.390**	**(346)**	**105.146**	***Deferred tax assets - net***

26. PAJAK PENGHASILAN (lanjutan)

26. INCOME TAX (continued)

Pajak tangguhan (lanjutan)

Deferred tax (continued)

Rincian dari aset dan liabilitas pajak tangguhan Bank adalah sebagai berikut (lanjutan):

The details of the Bank's deferred tax assets and liabilities are as follows (continued):

	31 Desember/*December 31*, 2022				
	Saldo awal/ *Beginning balance*	**Dikreditkan (dibebankan) ke laba rugi/ *Credited (charged) to profit or loss***	**Dikreditkan (dibebankan) ke penghasilan komprehensif lain/ *Credited (charged) to other comprehensive income***	**Saldo akhir/ *Ending balance***	
Penyusutan aset tetap	(1.524)	142	-	(1.382)	*Depreciation of fixed assets*
Penyusutan dan beban bunga aset hak-guna dan liabilitas sewa	815	16	-	831	*Depreciation and interest expense of right-of-use assets and lease liabilities*
Cadangan kerugian penurunan nilai kredit	38.316	3.765	-	42.081	*Impairment losses on loans*
Cadangan kerugian penurunan nilai selain kredit	697	8.628	-	9.325	*Impairment losses other than loans*
Rugi (laba) yang belum direalisasi atas penurunan (kenaikan) nilai efek	(592)	245	2.272	1.925	*Unrealized loss (gain) on decrease (increase) in value of securities*
Imbalan pasca kerja	5.093	(884)	113	4.322	*Post-employment benefits*
Aset pajak tangguhan - neto	**42.805**	**11.912**	**2.385**	**57.102**	***Deferred tax assets - net***

Manajemen berkeyakinan bahwa aset pajak tangguhan dapat dipulihkan kembali melalui penghasilan kena pajak di masa yang akan datang.

Management believes that the deferred tax assets can be fully recovered through future taxable income.

Rekonsiliasi antara beban pajak penghasilan - neto dan hasil perkalian laba akuntansi sebelum pajak dengan tarif pajak efektif yang berlaku adalah sebagai berikut:

A reconciliation between the income tax expense - net and the amounts computed by applying the effective tax rates to profit before income tax is as follows:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2023	**2022**	
Laba sebelum pajak menurut laporan laba rugi dan penghasilan komprehensif lain	128.784	57.424	*Profit before income tax per statement of profit or loss and other comprehensive income*
Beban pajak (19%)	24.469	10.911	*Tax expense (19%)*
Pengaruh pajak atas perbedaan tetap	350	470	*Tax effect on permanent differences*
Beban pajak penghasilan - neto	**24.819**	**11.381**	***Income tax expense - net***

Perubahan Tarif Pajak Badan

Changes in Corporate Tax Rate

Pada bulan Oktober 2021, Pemerintah Indonesia mengesahkan Undang-Undang No. 7 Tahun 2021 ("UU No.7/2021") tentang harmonisasi peraturan perpajakan. Beberapa tujuan UU No.7/2021 adalah untuk meningkatkan pertumbuhan perekonomian yang berkelanjutan dan mendukung percepatan pemulihan ekonomi, mewujudkan sistem perpajakan yang lebih berkeadilan dan berkepastian hukum, melaksanakan reformasi administrasi, kebijakan perpajakan yang konsolidatif, dan perluasan basis pajak, serta meningkatkan kepatuhan sukarela Wajib Pajak.

In October 2021, the Government of Indonesia approved the Law No. 7 Year 2021 ("Law No.7/2021") related to harmonisation of tax regulations. Some purposes of Law No.7/2021 are to increase sustainable economic growth and support the acceleration of economic recovery, realize a tax system that is more just with legal certainty, implement administrative reforms, consolidated taxation policies, and expansion of the tax base, as well as increasing Taxpayer voluntary compliance.

26. PAJAK PENGHASILAN (lanjutan)

Perubahan Tarif Pajak Badan (lanjutan)

Sejumlah perubahan peraturan perpajakan yang terjadi dengan penerapan UU No.7/2021 antara lain adalah sebagai berikut:

a. Pemberlakuan tarif pajak penghasilan badan menjadi 22% mulai Tahun Pajak 2022, dan Perusahaan Terbuka dalam negeri yang memenuhi kriteria tertentu dapat memperoleh tarif pajak sebesar 3% lebih rendah dari tarif pajak yang disebutkan di atas;

b. Kenaikan tarif PPN dari 10% menjadi 11% yang mulai berlaku 1 April 2022, kemudian menjadi 12% yang mulai berlaku paling lambat pada tanggal 1 Januari 2025;

Perubahan tarif pajak diatur lebih lanjut pada Pasal 65 Peraturan Pemerintah Republik Indonesia No. 55 Tahun 2022 tanggal 20 Desember 2022 tentang Penurunan Tarif Pajak Penghasilan Bagi Wajib Pajak Badan Dalam Negeri Yang Berbentuk Perseroan Terbuka sehingga Bank dapat memperoleh tarif sebesar 3% lebih rendah dari tarif sebagaimana dimaksud dalam Pasal 64.

26. INCOME TAX (continued)

Changes in Corporate Tax Rate (continued)

Some changes in tax regulations from the implementation of Law No.7/2021, among others, are as follows:

a. The application of the corporate income tax rate to 22% starting from the 2022 Fiscal Year, and for domestic public listed companies that fulfill certain additional criteria will be eligible for a tax rate which is lower by 3% from the above mentioned tax rate;

b. VAT rate increase from 10% to 11% which will take effect on April 1, 2022, then to 12% which will take effect no later than January 1, 2025;

The changes of tax rate was regulated further in Article 65 Government Regulation of Republic of Indonesia No. 55 Year 2022 dated December 20, 2022 regarding Income Tax Rates Reduction for Domestic Public Listed Entities, therefore the Bank had acquired 3% lower tax rate as is stated in Article 64.

27. LABA PER SAHAM

Berikut ini adalah data yang digunakan untuk perhitungan laba per saham dasar yang diatribusikan kepada pemilik entitas induk:

27. EARNINGS PER SHARE

The computation of basic/diluted earnings per share attributable to the owners of the Bank is based on the following data:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2023	**2022**	
Laba untuk perhitungan per saham dasar:			*Earnings for computation of basic earnings per share:*
Laba bersih	103.965	46.043	*Net profit*
Total saham (dalam angka penuh)			*Numbers of shares (in full amount)*
Total rata-rata tertimbang saham biasa untuk perhitungan laba per saham dasar/dilusian	20.724.421.761	16.251.927.818	*Weighted average number of ordinary shares for computation of basic/diluted earnings per share*
Laba per lembar saham (nilai penuh)	**5,0**	**2,8**	***Earning per share (full amount)***

28. LIABILITAS IMBALAN KERJA / *28. LIABILITIES FOR EMPLOYEE BENEFITS*

Bank menyelenggarakan program pensiun imbalan pasti untuk semua karyawan lokal. Program ini memberikan imbalan pensiun berdasarkan penghasilan dasar pensiun dan masa kerja karyawan.

The Bank established defined benefit pension plan covering all the local permanent employees. This plan provides pension benefits based on years of service and salaries of the employees.

	2023		
	Liabilitas Imbalan kerja/ *Liabilities for Employee benefit*	**Beban imbalan kerja karyawan/ *Post-employment benefit expense***	
Karyawan permanen	28.041	8.830	*Permanent employees*
Karyawan kontrak	541	541	*Contract employees*
Total	**28.582**	**9.371**	***Total***

Bank membukukan liabilitas imbalan kerja untuk karyawan sesuai dengan Undang-Undang Cipta Kerja No. 11 Tahun 2020 pada tanggal 31 Desember 2023 dan 2022. Terdapat 257 dan 260 karyawan yang berhak atas imbalan pada tanggal 31 Desember 2023 dan 2022 (tidak diaudit).

The Bank made provision for employee benefits liability for employees in accordance with Omnibus Law on Job Creation No. 11 Year 2020 as of December 31, 2023 and 2022. There were 257 and 260 employees entitled to the benefits as of December 31, 2023 and 2022, respectively (unaudited).

Perhitungan imbalan pasca kerja dihitung oleh aktuaris independen PT Padma Radya Aktuaria dan Arya Bagiastra untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022, dengan menggunakan asumsi utama sebagai berikut:

The cost of providing post-employment benefits is calculated by an independent actuary, PT Padma Radya Aktuaria and Arya Bagiastra for the years ended December 31, 2023 and 2022, respectively using the following key assumptions:

	31 Desember/ *December 31*, 2023	**31 Desember/ *December 31*, 2022**	
Usia pensiun normal	55 tahun/*years*	55 tahun/*years*	*Normal pension age*
Tingkat diskonto	6,75% per tahun/*per annum*	6,80% per tahun/*per annum*	*Discount rate per annum*
Tingkat kenaikan gaji	6,50% per tahun/*per annum*	6,50% per tahun/*per annum*	*Salary increment rate per annum*
Tingkat cacat	5% dari TMI-IV-2019	5% dari TMI-IV-2019	*Disability rate*
Tingkat kematian	TMI-IV-2019	TMI-IV-2019	*Mortality rate*
Tingkat pengunduran diri	10% untuk karyawan dibawah 35 tahun dan akan menurun secara linear sampai 0% pada usia 55 tahun/ *10% for employees under age 35 and reducing linearly up to 0% at 55 years old*	10% untuk karyawan dibawah 35 tahun dan akan menurun secara linear sampai 0% pada usia 55 tahun/ *10% for employees under age 35 and reducing linearly up to 0% at 55 years old*	*Resignation rate*

Beban (pendapatan) imbalan pasca kerja yang diakui di laporan laba rugi dan penghasilan komprehensif lain adalah:

The details of post-employment benefits expense (income) recognized in the statements of profit or loss and other comprehensive income are as follows:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2023	**2022**	
Diakui pada laba rugi			*Recognized in profit or loss*
Biaya jasa kini	3.380	2.532	*Current service cost*
Bunga neto atas liabilitas	1.688	1.742	*Interest cost*
Biaya jasa lalu	2.617	(4.399)	*Margin deposits*
Perubahan biaya jasa skema manfaat sebelumnya	1.145	2.004	*Estimated losses on commitments and contingencies*
Total	**8.830**	**1.879**	***Total***

28. LIABILITAS IMBALAN KERJA (lanjutan)

28. LIABILITIES FOR EMPLOYEE BENEFITS (continued)

Mutasi nilai kini liabilitas imbalan pasti pada tahun berjalan adalah sebagai berikut:

Movements in the present value of the defined benefit obligation are as follows:

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*		
	2023	**2022**	
Saldo awal	22.742	26.798	*Beginning balance*
Beban imbalan pasca kerja	8.830	1.879	*Employment benefits expense*
Pengukuran kembali:			*Remeasurements:*
Penyesuaian pengalaman	1.704	594	*Expereince adjustment*
Pembayaran manfaat	(5.235)	(6.529)	*Benefits paid*
Total	**28.041**	**22.742**	***Total***

Tabel berikut menunjukan analisa sensitivitas nilai kini liabilitas imbalan kerja diasumsikan terdapat perubahan atas tingkat diskonto dan tingkat kenaikan upah (tidak diaudit):

The tables below show the sensitivity analysis of the present value of employee benefit obligation in the assumed changes in the discount rate and salary increment rate (unaudited):

	31 Desember/*December 31,* 2023				
	Tingkat diskonto/ *Discount rate*		Tingkat kenaikan gaji/ *Salary increment rate*		
	Kenaikan/ *Increase*	**Penurunan/ *Decrease***	**Kenaikan/ *Increase***	**Penurunan/ *Decrease***	
Nilai kini kewajiban imbalan kerja karyawan	26.638	29.588	29.697	26.513	*Present value of employee benefit obligation*
Biaya jasa kini	3.199	3.582	3.629	3.154	*Current service cost*

	31 Desember/*December 31,* 2022				
	Tingkat diskonto/ *Discount rate*		Tingkat kenaikan gaji/ *Salary increment rate*		
	Kenaikan/ *Increase*	**Penurunan/ *Decrease***	**Kenaikan/ *Increase***	**Penurunan/ *Decrease***	
Nilai kini kewajiban imbalan kerja karyawan	21.544	24.062	23.956	21.617	*Present value of employee benefit obligation*
Biaya jasa kini	2.373	2.709	2.696	2.382	*Current service cost*

Analisis sensitivitas yang disajikan di atas mungkin tidak mewakili perubahan yang sebenarnya dalam liabilitas imbalan pasti mengingat bahwa perubahan asumsi terjadinya tidak terisolasi satu sama lain karena beberapa asumsi tersebut mungkin berkorelasi.

The sensitivity analysis presented above may not be representative of the actual change in the defined benefit obligation as it is unlikely that the change in assumptions would occur in isolation of one another as some of the assumptions may be correlated.

Selanjutnya, dalam menyajikan analisis sensitivitas di atas, nilai kini liabilitas imbalan pasti dihitung dengan menggunakan metode *projected unit credit* pada akhir periode pelaporan, yang sama dengan yang diterapkan dalam menghitung liabilitas manfaat pasti yang diakui dalam laporan posisi keuangan.

Furthermore, in presenting the above sensitivity analysis, the present value of the defined benefit obligation has been calculated using the projected unit credit method at the end of the reporting period, which is the same as that applied in calculating the defined benefit obligation recognized in the statement of financial position.

28. LIABILITAS IMBALAN KERJA (lanjutan)

Tidak ada perubahan dalam metode dan asumsi yang digunakan dalam penyusunan analisis sensitivitas dari tahun sebelumnya.

Jatuh tempo dari liabilitas imbalan kerja pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut: (tidak diaudit)

28. LIABILITIES FOR EMPLOYEE BENEFITS (continued)

There was no change in the methods and assumptions used in preparing the sensitivity analysis from prior year.

The maturity of the benefits obligation as of December 31, 2023 and 2022 are as follows: (unaudited)

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Antara 0 dan 2 tahun	2.366	5.386	*Within the next 12 months*
Antara 2 dan 5 tahun	2.692	6.909	*Between 1 and 5 years*
Antara 5 dan 10 tahun	9.208	6.807	*Between 5 and 10 years*
Di atas 10 tahun	13.775	3.640	*Beyond 10 years*
Total	**28.041**	**22.742**	***Total***

Durasi rata-rata liabilitas imbalan kerja pada tanggal-tanggal 31 Desember 2023 and 2022 adalah masing-masing 9,30 dan 13,75 tahun.

The average duration of employees' benefits liability as of December 31, 2023 and 2021 are 9.30 and 13.75 years, respectively.

29. SIFAT DAN TRANSAKSI PIHAK BERELASI

29. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES

Pihak-pihak berelasi/ *Related parties*	**Jenis hubungan/ *Type of relationship***	**Unsur transaksi pihak berelasi/ *Element of transactions***
PT Asuransi Dayin Mitra Tbk	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Simpanan, biaya dibayar di muka dan beban asuransi/*Deposits, prepaid expense, and insurance expense*
PT Datindo Entrycom	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Simpanan/*Deposits*
PT Equity Development Investment Tbk	Pemegang saham Bank/*The shareholder of the Bank*	Simpanan/*Deposits*
PT Equity Finance Indonesia	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Kredit, simpanan, pendapatan bunga yang masih akan diterima, dan pendapatan bunga/*Loan, deposits, accrued interest receivable and interest revenue*
PT Equity Life Indonesia	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Simpanan dan akumulasi dana program asuransi/*Deposits and accumulated fund insurance program*
PT Equity Sekuritas Indonesia	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Simpanan/*Deposits*

29. SIFAT DAN TRANSAKSI PIHAK BERELASI (lanjutan)

29. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES (continued)

Pihak-pihak berelasi/ *Related parties*	Jenis hubungan/ *Type of relationship*	Unsur transaksi pihak berelasi/ *Element of transactions*
PT Lumbung Sari	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Simpanan/*Deposits*
PT Medicom Prima	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Simpanan/*Deposits*
PT Ventura Investasi Prima	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Kredit, simpanan, pendapatan bunga yang masih akan diterima, dan pendapatan bunga/Loans, deposits, *accrued interest receivable, and interest revenue*
PT Ventura Investasi Utama	Entitas di bawah pengendalian pemegang saham Bank/ *Entity under control of the shareholder of the Bank*	Kredit, simpanan, pendapatan bunga yang masih akan diterima, dan pendapatan bunga/Loans, deposits, *accrued interest receivable, and interest revenue*
Dewan Komisaris, Direksi, dan Kepala Divisi/Board of Commissioners *Directors, and Division Heads*	Manajemen Bank/*The Bank's management*	Kredit, simpanan, pendapatan bunga yang masih akan diterima, dan beban bunga/Loans, deposits, *accrued interest receivable, and interest expense*

Laporan Posisi Keuangan / ***Statement of Financial Position***

a. Kredit - neto / *a. Loans - net*

	31 Desember/*December 31*, 2023		31 Desember/*December 31*, 2022		
	Total	**Persentase/ *Percentage***	**Total**	**Persentase/ *Percentage***	
Aset					***Assets***
Kredit (Catatan 10)					*Loans (Note 10)*
PT Ventura Investasi Prima	12.340	0,13%	19.211	0,21%	*PT Ventura Investasi Prima*
PT Ventura Investasi Utama	15.843	0,17%	18.043	0,20%	*PT Ventura Investasi Utama*
PT Equity Finance Inonesia	1.263	0,01%	165	0,00%	*PT Equity Finance Indonesia*
Manajemen kunci	4.997	0,05%	5.691	0,06%	*Key Management*
Subtotal	34.443	0,36%	43.110	0,47%	*Subtotal*
Cadangan kerugian penurunan nilai	(80)	-	(27)	-	*Allowance for impairment losses*
Neto	**34.363**	**0,36%**	**43.083**	**0,47%**	***Net***

29. SIFAT DAN TRANSAKSI PIHAK BERELASI (lanjutan)

29. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES (continued)

Laporan Posisi Keuangan (lanjutan)

Statement of Financial Position (continued)

b. Aset lain-lain

b. Other assets

	31 Desember/*December 31*, 2023		31 Desember/*December 31*, 2022		
	Total	**Persentase/ *Percentage***	**Total**	**Persentase/ *Percentage***	
Aset					***Assets***
Aset lain-lain (Catatan 15)					*Other assets (Note 15)*
Akumulasi dana program asuransi					*Accumulated fund insurance program*
PT Equity Life Indonesia	15.095	0,16%	17.376	0,19%	*PT Equity Life Indonesia*
Biaya dibayar dimuka					*Prepaid expense*
PT Asuransi Dayin Mitra, Tbk	76	0,00%	193	0,00%	*PT Asuransi Dayin Mitra, Tbk*
Pendapatan bunga yang masih akan diterima					*Accrued interest receivable*
PT Ventura Investasi Prima	36	0,00%	-	0,00%	*PT Ventura Investasi Prima*
PT Ventura Investasi Utama	21	0,00%	305	0,00%	*PT Ventura Investasi Utama*
PT Equity Finance Indonesia	2	0,00%	-	0,00%	*PT Equity Finance Indonesia*
Manajemen kunci	4	0,00%	5	0,00%	*Key Management*
Total	**15.234**	**0,16%**	**17.879**	**0,19%**	***Total***

c. Simpanan

c. Deposits

	31 Desember/*December 31*, 2023		31 Desember/*December 31*, 2022		
	Total	**Persentase/ *Percentage***	**Total**	**Persentase/ *Percentage***	
Liabilitas					***Liabilities***
Simpanan (Catatan 16)					*Deposits (Note 16)*
Giro					*Demand deposits*
Entitas	3.392	0,06%	8.924	0,15%	*Entity*
Manajemen kunci	2	0,00%	1	0,00%	*Key management*
Subtotal	3.394	0,06%	8.925	0,15%	*Subtotal*
Tabungan					*Savings deposits*
Entitas	3.302	0,05%	3.977	0,07%	*Entity*
Manajemen kunci	15.991	0,26%	5.152	0,09%	*Key management*
Subtotal	19.293	0,31%	9.129	0,16%	*Subtotal*
Deposito					*Time deposits*
Entitas	31.240	0,51%	64.190	1,10%	*Entity*
Manajemen kunci	15.444	0,25%	22.590	0,39%	*Key management*
Subtotal	46.684	0,76%	86.780	1,49%	*Subtotal*
Total	**69.371**	**1,13%**	**104.834**	**1,80%**	***Total***

c. Liabilitas imbalan kerja

c. Post-employment benefit obligation

	31 Desember/*December 31*, 2023		31 Desember/*December 31*, 2022		
	Total	**Persentase/ *Percentage***	**Total**	**Persentase/ *Percentage***	
Nilai kini kewajiban imbalan kerja					***Current value post-employment***
Manajemen kunci	5.510	0,09%	5.151	0,09%	*Key management*
Total	**5.510**	**0,09%**	**5.151**	**0,09%**	***Total***

29. SIFAT DAN TRANSAKSI PIHAK BERELASI (lanjutan)

29. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES (continued)

Laporan Laba Rugi dan Penghasilan Komprehensif Lain

Statement of Profit or Loss and Other Comprehensive Income

a. Pendapatan bunga / *a. Interest income*

	Tahun yang Berakhir pada Tanggal 31 Desember/*Year Ended December 31,*				
	2023		2022		
	Total	Persentase/ *Percentage*	Total	Persentase/ *Percentage*	
Pendapatan					*Income*
Pendapatan bunga (Catatan 21)					*Interest income (Note 21)*
PT Ventura Investasi Utama	1.586	0,27%	1.824	0,42%	*PT Ventura Investasi Utama*
PT Ventura Investasi Prima	1.451	0,24%	489	0,11%	*PT Ventura Investasi Prima*
PT Equity Finance Indonesia	357	0,06%	336	0,08%	*PT Equity Finance Indonesia*
Manajemen kunci	74	0,01%	379	0,09%	*Key management*
Total	**3.468**	**0,58%**	**3.028**	**0,70%**	***Total***

b. Beban bunga / *b. Interest expense*

	Tahun yang Berakhir pada Tanggal 31 Desember/*Year Ended December 31,*				
	2023		2022		
	Total	Persentase/ *Percentage*	Total	Persentase/ *Percentage*	
Beban					*Expense*
Beban bunga (Catatan 22)					*Interest expense (Note 22)*
Entitas	881	0,63%	5.118	4,58%	*Entity*
Manajemen kunci	564	0,40%	459	0,41%	*Key management*
Total	**1.445**	**1,03%**	**5.577**	**4,99%**	***Total***

c. Beban asuransi / *c. Insurance expense*

	Tahun yang Berakhir pada Tanggal 31 Desember/*Year Ended December 31,*				
	2023		2022		
	Total	Persentase/ *Percentage*	Total	Persentase/ *Percentage*	
Beban					***Expense***
Beban umum dan Administrasi (Catatan 24)					*General and administrative expense (Note 24)*
PT Asuransi Dayin Mitra	272	0,45%	308	0,54%	*PT Asuransi Dayin Mitra*

d. Beban tenaga kerja / *c. Personnel expense*

	Tahun yang Berakhir pada Tanggal 31 Desember/*Year Ended December 31,*				
	2023		2022		
	Total	Persentase/ *Percentage*	Total	Persentase/ *Percentage*	
Beban					***Expense***
Beban tenaga kerja (Catatan 25)					*Personnel expenses (Note 25)*
Manajemen kunci	70.720	45,04%	38.345	36,65%	*Key management*

30. KOMITMEN DAN KONTINJENSI / *30. COMMITMENTS AND CONTINGENCIES*

	31 Desember/ *December 31,* 2023	31 Desember/ *December 31,* 2022	
Liabilitas komitmen			*Commitment liabilities*
Fasilitas kredit kepada nasabah yang belum digunakan	227.574	259.012	*Unused facilities*
L/C yang *irrecoverable* dan masih berjalan dalam rangka ekspor dan impor	28.327	273	*Outstanding irrecoverable Letter of Credit (L/C) for export and import*
Posisi penjualan spot yang masih berjalan	15.397	-	*Unsettled spot bought transactions*
Total Liabilitas Komitmen	**271.298**	**259.285**	***Total commitment liabilities***
Tagihan kontinjensi			*Contingent receivables*
Pendapatan bunga dalam penyelesaian	38.557	34.038	*Interest income on non-performing assets*
Liabilitas kontinjensi			*Contingent liabilities*
Bank garansi	30.946	30.928	*Bank guarantee*
Liabilitas kontinjensi lainnya	3.505	4.291	*Other contingent liabilities*
Total Liabilitas Kontinjensi	**34.451**	**35.219**	***Total Contingent Liabilities***
Total Liabilitas Kontinjensi - Neto	**4.106**	**(1.181)**	***Total Contingent Liabilities - Net***
Lain-lain			*Others*
Kredit hapus buku (Catatan 10)	318.743	314.973	*Loan written-off (note 10)*

Rekening administratif dalam valuta asing adalah sebagai berikut:

Administrative account in foreign currencies are as follows:

		31 Desember/*December 31*, 2023		31 Desember/*December 31*, 2022		
		Mata uang asing/ *Foreign currencies**)	Ekuivalen dalam Rupiah/ *Equivalent in Rupiah*	Mata uang asing/ *Foreign currencies**)	Ekuivalen dalam Rupiah/ *Equivalent in Rupiah*	
Rekening administratif						***Administrative accounts***
Pinjaman diberikan yang belum digunakan	USD	32.310	497	17.000	265	*Unused facilities*
Posisi penjualan spot yang masih berjalan	USD	1.000.000	15.397	-	-	*Unsettled spot bought transactions*
Total rekening administratif			**15.894**		**265**	*Total administrative accounts*

Jumlah liabilitas kontinjensi lainnya termasuk liabilitas kepada BBO (Bank Beku Operasi) dalam bentuk giro sebesar Rp3.505 dan Rp4.089 masing-masing pada tanggal, 31 Desember 2023 dan 2022.

As of December 31, 2023 and 2022, total other contingent liabilities include liabilities to BBO (Bank Beku Operasi) in the form of demand deposits amounted to Rp3,505 and Rp4,089, respectively.

31. ASET DAN LIABILITAS MONETER DALAM MATA UANG ASING

Posisi aset dan liabilitas moneter dalam valuta asing adalah sebagai berikut:

31. MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES

The balances of monetary assets and liabilities denominated in foreign currencies are as follows:

		31 Desember/*December 31*, 2023		31 Desember/*December 31*, 2022		
		Mata uang asing/ *Foreign currencies**)	Ekuivalen dalam Rupiah/ *Equivalent in Rupiah*	Mata uang asing/ *Foreign currencies**)	Ekuivalen dalam Rupiah/ *Equivalent in Rupiah*	
Aset						***Assets***
Kas	USD	32.310	497	17.000	265	*Cash*
	SGD	-	-	350	4	
Giro pada Bank Indonesia	USD	3.855.353	59.361	7.756.371	120.747	*Current account with Bank Indonesia*
Giro pada bank lain	USD	48.191.188	742.000	94.292.936	1.467.905	*Current account with other banks*
	SGD	179.346	2.094	289.736	3.359	
	EUR	55.400	944	48.128	798	
	AUD	9.697	102	12.446	131	
	JPY	734.808	80	771.516	91	
Efek-efek	USD	23.646.758	364.089	30.189.795	469.980	*Securities*
Penempatan	USD	16.000.000	246.352	-	-	*Placement*
Kredit						*Loans*
Pihak ketiga	USD	9.249.112	142.409	9.249.112	143.986	*Third parties*
Aset lain-lain	USD	215.053	3.311	263.224	4.098	*Other assets*
Total aset			**1.561.239**		**2.211.364**	***Total assets***
Liabilitas						***Liabilities***
Liabilitas segera	USD	62.026	955	6.300.999	98.091	*Immediate liabilities*
	JPY	2.500	-	-	-	
	EUR	5	-	-	-	
	SGD	-	-	55	1	
Simpanan						*Deposits*
Pihak berelasi	USD	44.013	678	57.764	899	*Related parties*
Pihak ketiga	USD	100.073.199	1.540.827	135.055.205	2.102.472	*Third parties*
Liabilitas lain-lain	USD	147.555	2.272	37.863	589	*Other liabilities*
	JPY	77.400	8	77.000	9	
Total liabilitas			**1.544.740**		**2.202.061**	***Total liabilities***
Aset (Liabilitas) - neto			**16.499**		**9.303**	***Assets (Liabilities) - net***

*) Angka penuh

**) Full amount*

32. INFORMASI SEGMEN

Bank melaporkan segmen operasi berdasarkan PSAK 5 berdasarkan produk dan jasa yang dikelompokkan dalam kategori sebagai berikut:

- Perbankan
  Produk dan jasa atas transaksi dengan bank lain.
- Konsumer
  Produk dan jasa atas transaksi dengan nasabah.
- Treasuri
  Produk dan jasa atas transaksi yang dilakukan pada divisi treasuri, selain transaksi yang dilakukan dengan bank lain dan nasabah.
- Lainnya
  Merupakan transaksi yang tidak dapat dikelompokkan dalam kategori di atas.

32. SEGMENT INFORMATION

The Bank's reported operating segment in accordance with PSAK 5 based on products and services, with details as follows:

- *Bank*
  Products and services of transactions with other banks.
- *Consumer*
  Products and services of transactions with customers.
- *Treasury*
  Products and services on the transactions made on the treasury division, other than transactions conducted with other banks and customers.
- *Others*
  A transaction that cannot be grouped in the above categories.

32. INFORMASI SEGMEN (lanjutan)

32. SEGMENT INFORMATION (continued)

Segmen Operasi

Operating Segments

Informasi segmen operasi adalah sebagai berikut:

The operating segment information is as follows:

Tanggal 31 Desember 2023 dan untuk Tahun yang Berakhir pada Tanggal Tersebut/
As of December 31, 2023 and For the Year then Ended

	Bank/ *Banking*	Konsumer/ *Consumer*	Treasuri/ *Treasury*	Lain-lain/ *Others*	*Total*	
PENDAPATAN						***REVENUES***
Pendapatan bunga	46.103	372.860	173.789	-	592.752	*Interest revenues*
Pendapatan operasional lainnya	-	27.365	9.748	14.775	51.888	*Other operating revenues*
Total	46.103	400.225	183.537	14.775	644.640	*Total*
BEBAN						***EXPENSES***
Beban bunga	72	140.640	113	10.208	151.033	*Interest expenses*
Beban operasional	-	141.977	18	220.751	362.746	*Operating expenses*
Total	72	282.617	131	230.959	513.779	*Total*
Pendapatan/(beban) non operasional	-	-	2.764	(4.841)	(2.077)	*Non-operating income/(expenses)*
Laba sebelum pajak	46.031	117.608	186.169	(221.024)	128.784	*Profit before income tax*
Laba bersih tahun berjalan					103.965	*Net profit for the year*
Keuntungan komprehensif lain					1.475	*Other comprehensive loss*
Total laba komprehensif					105.440	*Total comprehensive income*
INFORMASI LAINNYA						***OTHER INFORMATION***
ASET						***ASSETS***
Kas	-	-	-	43.763	43.763	*Cash*
Giro pada Bank Indonesia	450.009	-	-	-	450.009	*Current account with Bank Indonesia*
Giro pada bank lain - neto	745.211	-	-	-	745.211	*Current account with other banks - net*
Penempatan pada Bank Indonesia dan bank lain - neto	1.084.937	-	-	-	1.084.937	*Placements with Bank Indonesia and other banks - net*
Efek-efek	-	-	1.482.867	-	1.482.867	*Securities*
Efek yang dibeli dengan janji Dijual kembali	-	-	1.150.667	-	1.150.667	*Securities purchased under agreement to resell*
Kredit - neto		4.137.955	-	-	4.137.955	*Loans - net*
Tagihan akseptasi	-	-	-	-	-	*Acceptance receivables*
Aset tetap - neto	-	-	-	61.547	61.547	*Fixet assets - net*
Aset hak-guna - neto	-	-	-	18.937	18.937	*Right-of-use assets - net*
Aset takberwujud - neto	-	-	-	11.447	11.447	*Intangible assets - net*
Aset pajak tangguhan	-	-	-	105.146	105.146	*Deffered tax assets*
Aset lainnya	444	28.645	10.906	69.828	109.823	*Other assets*
Total Aset	2.280.601	4.166.600	2.644.440	310.668	9.402.309	*Total Assets*
LIABILITAS						***LIABILITIES***
Simpanan	-	5.992.039	-	-	5.992.039	*Deposits*
Simpanan dari bank lain	2.238	-	-	-	2.238	*Deposits from other banks*
Liabilitas lainnya	6	20.699	-	143.125	163.830	*Other liabilities*
Total Liabilitas	2.244	6.012.738	-	143.125	6.158.107	*Total Liabilities*
Penyusutan dan amortisasi	-	-	-	15.411	15.411	*Depreciation and amortization*
Beban kerugian penurunan nilai	-	141.175	18	-	141.193	*Provision for impairment losses*

32. INFORMASI SEGMEN (lanjutan)

32. *SEGMENT INFORMATION (continued)*

Segmen Operasi (lanjutan)

Operating Segments *(continued)*

Informasi segmen operasi adalah sebagai berikut (lanjutan):

The operating segment information is as follows (continued):

Tanggal 31 Desember 2022 dan untuk Tahun yang Berakhir pada Tanggal Tersebut/
As of December 31, 2022 and For the Year then Ended

	Bank/ ***Banking***	**Konsumer/** ***Consumer***	**Treasuri/** ***Treasury***	**Lain-lain/** ***Others***	***Total***	
PENDAPATAN						***REVENUES***
Pendapatan bunga	40.925	261.028	131.460	-	433.413	*Interest revenues*
Pendapatan operasional lainnya	-	21.703	10.260	11.259	43.222	*Other operating revenues*
Total	40.925	282.731	141.720	11.259	476.635	*Total*
BEBAN						***EXPENSES***
Beban bunga	71	111.609	11	16.131	127.822	*Interest expenses*
Beban operasional	-	120.120	-	165.020	285.140	*Operating expenses*
Total	71	231.729	11	181.151	412.962	*Total*
Pendapatan/(beban) non operasional	-	-	50	(6.299)	(6.249)	*Non-operating income/(expenses)*
Laba sebelum pajak	40.854	51.002	141.759	(176.191)	57.424	*Profit before income tax*
Laba bersih tahun berjalan					46.043	*Net profit for the year*
Kerugian komprehensif lain					(10.171)	*Other comprehensive loss*
Total laba komprehensif					35.872	*Total comprehensive income*
INFORMASI LAINNYA						***OTHER INFORMATION***
ASET						***ASSETS***
Kas	-	-	-	61.990	61.990	*Cash*
Giro pada Bank Indonesia	720.307	-	-	-	720.307	*Current account with Bank Indonesia*
Giro pada bank lain - neto	1.471.582	-	-	-	1.471.582	*Current account with other banks - net*
Penempatan pada Bank Indonesia dan bank lain - neto	1.174.733	-	-	-	1.174.733	*Placements with Bank Indonesia and other banks - net*
Efek-efek	-	-	1.651.080	-	1.651.080	*Securities*
Efek yang dibeli dengan janji dijual kembali	-	-	766.672	-	766.672	*Securities purchased under agreement to resell*
Kredit - neto	-	2.850.562	-	-	2.850.562	*Loans - net*
Tagihan akseptasi	-	12.213	-	-	12.213	*Acceptance receivables*
Aset tetap - neto	-	-	-	60.389	60.389	*Fixet assets - net*
Aset hak-guna - neto	-	-	-	22.354	22.354	*Right-of-use assets - net*
Aset takberwujud - neto	-	-	-	11.674	11.674	*Intangible assets - net*
Aset pajak tangguhan	-	-	-	57.102	57.102	*Deffered tax assets*
Aset lainnya	7	17.198	11.600	78.669	107.474	*Other assets*
Total Aset	**3.366.629**	**2.879.973**	**2.429.352**	**292.178**	**8.968.132**	*Total Assets*
LIABILITAS						***LIABILITIES***
Simpanan	-	5.622.951	-	-	5.622.951	*Deposits*
Simpanan dari bank lain	2.425	-	-	-	2.425	*Deposits from other banks*
Liabilitas lainnya	12.220	116.602	-	75.172	203.994	*Other liabilities*
Total Liabilitas	**14.645**	**5.739.553**	**-**	**75.172**	**5.829.370**	*Total Liabilities*
Penyusutan dan amortisasi	-	-	-	14.118	14.118	*Depreciation and amortization*
Beban kerugian penurunan nilai	-	119.183	-	-	119.183	*Provision for impairment losses*

33. JAMINAN PEMERINTAH TERHADAP LIABILITAS BANK UMUM

Berdasarkan Salinan Peraturan Lembaga Penjamin Simpanan No. 1/PLPS/2005 pada tanggal 26 September 2005 tentang Program Penjaminan Simpanan yang menyatakan bahwa sejak tanggal 22 September 2005, Lembaga Penjamin Simpanan menjamin simpanan yang meliputi giro, deposito berjangka, sertifikat deposito, tabungan, dan/atau bentuk lain yang dipersamakan dengan itu yang merupakan simpanan yang berasal dari masyarakat termasuk yang berasal dari bank lain.

Berdasarkan Peraturan Pemerintah Republik Indonesia No. 66 tahun 2008 tanggal 13 Oktober 2008, yang menyatakan bahwa sejak tanggal 13 Oktober 2008 besaran nilai simpanan yang dijamin Lembaga Penjamin Simpanan untuk setiap nasabah pada satu bank yang semula maksimal Rp100 juta diubah menjadi maksimal Rp2.000 juta.

Beban premi penjaminan Pemerintah yang dibayar selama tahun-tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp10.208 dan Rp16.130.

33. GOVERNMENT GUARANTEE ON OBLIGATIONS OF PRIVATE BANKS

Based on "Lembaga Penjamin Simpanan" Regulation No. 1/PLPS/2005 dated September 26, 2005 regarding Deposit Guarantee Program, starting September 22, 2005 the "Lembaga Penjamin Simpanan" will guarantee bank deposits including demand deposits, time deposits, certificate of deposits, savings deposit, and other forms of deposits, including deposits from other banks.

In accordance with Government Regulation No. 66 of 2008 dated October 13, 2008, starting from October 13, 2008 the "Lembaga Penjamin Simpanan" will guarantee deposits of each customer in a bank to a maximum of Rp2,000 million, previously set at a maximum of Rp100 million.

The Government guarantee premium paid for the years ended December 31, 2023 and 2022 amounted to Rp10,208 and Rp16,130, respectively.

34. KLASIFIKASI DAN NILAI WAJAR ATAS ASET DAN LIABILITAS

Tabel berikut menunjukkan nilai tercatat dan estimasi nilai wajar aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2023 dan 2022:

34. CLASSIFICATION AND FAIR VALUE OF ASSETS AND LIABILITIES

The following table shows the carrying amount and estimated fair values of the Bank's financial assets and liabilities as of December 31, 2023 and 2022:

	31 Desember/*December 31*, 2023		31 Desember/*December 31*, 2022		
	Nilai tercatat/ *Carrying amount*	Nilai wajar/ *Fair value*	Nilai tercatat/ *Carrying amount*	Nilai wajar/ *Fair value*	
Aset keuangan					***Financial assets***
Nilai wajar melalui penghasilan komprehensif lain					*Fair value through other comprehensive income*
Efek-efek	665.085	665.102	464.689	464.689	*Securities*
Nilai wajar melalui Laba rugi					*Fair value through profit or loss*
Efek-efek	15.993	15.993	293	293	*Securities*
Biaya perolehan diamortisasi					*Amortized cost*
Efek-efek	801.772	783.888	1.186.098	1.161.230	*Securities*
Kredit	4.137.955	4.137.955	2.850.562	2.850.562	*Loans*
Kas	43.763	43.763	61.990	61.990	*Cash*
Giro pada Bank Indonesia	450.009	450.009	720.307	720.307	*Current accounts with Bank Indonesia*
Giro pada bank lain	745.211	745.311	1.471.582	1.472.360	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	1.084.937	1.085.274	1.174.733	1.174.749	*Placements with Bank Indonesia and other banks*
Efek-efek yang dibeli dengan janji untuk dijual kembali	1.150.667	1.150.667	766.672	766.672	*Securities purchased under agreements to resell*
Tagihan akseptasi	-	-	12.213	12.213	*Acceptance receivables*
Aset lain-lain	58.500	58.800	47.625	47.625	*Other assets*
Total aset keuangan	**9.153.892**	**9.136.762**	**8.756.764**	**8.732.690**	***Total financial assets***

34. KLASIFIKASI DAN NILAI WAJAR ATAS ASET DAN LIABILITAS (lanjutan)

Tabel berikut menunjukkan nilai tercatat dan estimasi nilai wajar aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2023 dan 2022:

34. CLASSIFICATION AND FAIR VALUE OF ASSETS AND LIABILITIES (continued)

The following table shows the carrying amount and estimated fair values of the Bank's financial assets and liabilities as of December 31, 2023 and 2022:

	31 Desember/*December 31*, 2023		31 Desember/*December 31*, 2022		
	Nilai tercatat/ *Carrying amount*	Nilai wajar/ *Fair value*	Nilai tercatat/ *Carrying amount*	Nilai wajar/ *Fair value*	
Liabilitas Keuangan					***Financial liabilities***
Liabilitas yang diukur menggunakan biaya perolehan diamortisasi					*Financial liabilities*
Liabilitas segera	11.873	11.873	111.586	111.586	*Obligations due immediately*
Simpanan	5.992.039	5.992.039	5.622.951	5.622.951	*Deposits*
Simpanan dari bank lain	2.238	2.238	2.425	2.425	*Deposits from other banks*
Kewajiban akseptasi	-	-	12.215	12.215	*Acceptance liabilities*
Liabilitas lain	32.387	32.387	32.746	32.746	*Other liabilities*
Total liabilitas keuangan	**6.038.537**	**6.038.537**	**5.781.923**	**5.781.923**	***Total financial liabilities***

Teknik penilaian dan asumsi yang diterapkan untuk tujuan pengukuran nilai wajar

Nilai wajar aset keuangan dan non-keuangan, dan liabilitas keuangan ditentukan sebagai berikut:

- Manajemen menganggap bahwa nilai tercatat kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek, efek yang dibeli dengan janji dijual kembali dan tagihan akseptasi, kewajiban akseptasi, liabilitas segera, simpanan dan simpanan bank lain dengan suku bunga tetap yang diakui dalam laporan keuangan mendekati nilai wajarnya karena jatuh tempo dalam jangka pendek atau yang memiliki tingkat suku bunga pasar.

- Portofolio kredit Bank secara umum terdiri dari kredit yang diberikan dengan suku bunga mengambang dan suku bunga tetap. Kredit yang diberikan dinyatakan berdasarkan jumlah nilai tercatat. Nilai wajar dari kredit yang diberikan menunjukkan nilai diskon dari perkiraan arus kas masa depan yang diharapkan akan diterima oleh Bank. Perkiraan arus kas ini didiskontokan dengan menggunakan suku bunga pasar untuk menentukan nilai wajar.

Bank menggunakan hierarki berikut untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan:

- Tingkat 1 - nilai wajar efek-efek dengan syarat dan kondisi standar dan diperdagangkan di pasar aktif ditentukan dengan mengacu pada kuotasi harga pasar.

Valuation techniques and assumptions applied for the purpose of measuring fair value

The fair value of financial and non-financial assets and financial liabilities are determined as follows:

- *Management considers that the carrying amount of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, securities, securities purchased under agreement to resell, loans, acceptance receivable, acceptance liabilities, deposits, deposits from other banks with fixed interest recognized in the financial statements approximate their fair values either because of their short-term maturities or they carry market rates of interest.*

- *Generally, the Bank's portfolio consists of loans with floating and fixed interest rates. Loans are stated at carrying amount. The fair value of loans represents the discounted amount of estimated future cash flows expected to be received by the Bank. The estimated future cash flows is discounted using the current market rates to determine its fair value.*

The Bank adopts the following hierarchy for determining and disclosing the fair value of financial instruments:

- *Level 1 - fair value of securities with standard terms and conditions and traded on active markets are determined with reference to quoted market prices.*

34. KLASIFIKASI DAN NILAI WAJAR ATAS ASET DAN LIABILITAS (lanjutan)

Bank menggunakan hierarki berikut untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan (lanjutan):

- Tingkat 2 - Nilai wajar aset keuangan dan liabilitas keuangan lainnya (tidak termasuk yang dijelaskan di atas) ditentukan sesuai dengan model penentuan harga yang berlaku umum berdasarkan analisis *discounted cash flow* menggunakan harga dari transaksi pasar yang dapat diamati saat ini dan kutipan *dealer* untuk instrumen sejenis.

- Tingkat 3 - Nilai wajar aset tetap ditentukan antara lain dengan menggunakan pendekatan pasar yang mempertimbangkan harga yang baru terjadi di pasar dari transaksi aset yang identik atau sebanding, pendekatan pendapatan yang mempertimbangkan pendapatan yang akan dihasilkan aset selama masa manfaatnya dan menghitung nilai melalui proses kapitalisasi. Kapitalisasi merupakan konversi pendapatan menjadi sejumlah modal dengan menggunakan tingkat diskonto yang sesuai, serta pendekatan biaya yang berdasarkan prinsip harga yang akan dibayarkan pembeli di pasar untuk aset yang akan dinilai, tidak lebih dari biaya untuk membeli atau membangun untuk aset yang setara, kecuali ada faktor waktu yang tidak wajar, ketidaknyamanan, risiko atau faktor lainnya.

Tabel berikut ini memberikan analisis dari nilai wajar dari aset dan liabilitas yang dikelompokkan ke level 1 sampai 3 didasarkan pada sejauh mana nilai wajar diamati:

34. CLASSIFICATION AND FAIR VALUE OF ASSETS AND LIABILITIES (continued)

The Bank adopts the following hierarchy for determining and disclosing the fair value of financial instruments (continued):

- *Level 2 - Fair value of other financial assets and financial liabilities (excluding those described above) are determined in accordance with generally accepted pricing models on discounted cash flow analysis using prices from observable current market transactions and dealer quotes for similar instruments.*

- *Level 3 - Fair value of fixed assets was determined based on market approach that considers current market value from identical or comparable assets transaction, income approach that considers the value of income that generates by the assets during its useful life and calculating the value through capitalization. Capitalization is conversion process from revenue into equity through appropriate discount rate, also cost approach that is based on cost principal that will be paid by the buyer in the market for the assets that valued less than its cost to buy or to build the comparable assets, except for unfair timing factor, inconvenience, risk or other factors.*

The following table provides an analysis of fair values of the assets and liabilities, grouped into levels 1 to 3 based on the degree to which the fair value is observable:

	31 Desember/*December 31,* 2023				
	Tingkat 1/ *Level 1*	**Tingkat 2/ *Level 2***	**Tingkat 3/ *Level 3***	**Total**	
Aset keuangan					***Financial assets***
Diukur pada nilai wajar melalui laba rugi					*Measured at fair value through profit or loss*
Efek-efek	15.993	-	-	15.993	*Securities*
Diukur pada nilai wajar melalui penghasilan komprehensif lain					*Measured at fair value through other comprehensive income*
Efek-efek	665.102	-	-	665.102	*Securities*
Diukur pada biaya perolehan diamortisasi					*At amortized cost*
Efek-efek	783.888	-	-	783.888	*Securities*
Kredit	-	-	4.137.955	4.137.955	*Loans*
Subtotal	1.464.983	-	4.137.955	5.602.938	*Subtotal*
Aset non-keuangan					***Non-financial assets***
Aset tetap					*Fixed assets*
Tanah	-	35.470	-	35.470	*Land*
Bangunan	-	27.583	-	27.583	*Building*
Subtotal	-	63.053	-	63.053	*Subtotal*
Total aset	**1.464.983**	**63.053**	**4.137.955**	**5.665.991**	***Total assets***

34. KLASIFIKASI DAN NILAI WAJAR ATAS ASET DAN LIABILITAS (lanjutan)

Tabel berikut ini memberikan analisis dari nilai wajar dari aset dan liabilitas yang dikelompokkan ke level 1 sampai 3 didasarkan pada sejauh mana nilai wajar diamati. (lanjutan)

34. CLASSIFICATION AND FAIR VALUE OF ASSETS AND LIABILITIES (continued)

The following table provides an analysis of fair values of the assets and liabilities, grouped into levels 1 to 3 based on the degree to which the fair value is observable. (continued)

	31 Desember/*December 31,* 2022				
	Tingkat 1/ *Level 1*	**Tingkat 2/ *Level 2***	**Tingkat 3/ *Level 3***	**Total**	
Aset keuangan					***Financial assets***
Diukur pada nilai wajar melalui laba rugi					*Measured at fair value through profit or loss*
Efek-efek	293	-	-	293	*Securities*
Diukur pada nilai wajar melalui penghasilan komprehensif lain					*Measured at fair value through other comprehensive income*
Efek-efek	464.689	-	-	464.689	*Securities*
Diukur pada biaya perolehan diamortisasi					*At amortized cost*
Efek-efek	1.161.230	-	-	1.161.230	*Securities*
Kredit	-	-	2.850.562	2.850.562	*Loans*
Subtotal	1.626.212	-	2.850.562	4.476.774	*Subtotal*
Aset non-keuangan					***Non-financial assets***
Aset tetap					*Fixed assets*
Tanah	-	35.470	-	35.470	*Land*
Bangunan	-	27.244	-	27.244	*Building*
Subtotal	-	62.714	-	62.714	*Subtotal*
Total aset	**1.626.212**	**62.714**	**2.850.562**	**4.539.488**	***Total assets***

35. INFORMASI LAINNYA

a. Rasio Kewajiban Penyediaan Modal Minimum

Kewajiban Penyediaan Modal Minimum (KPMM) pada tanggal 31 Desember 2023, dan 2022 dihitung berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2016 tanggal 26 Januari 2016 yang diaddendum sebanyak 2 (dua) kali dengan POJK No. 34/POJK.03/2016 tanggal 22 September 2016 dan POJK No. 27/POJK.03.2022 tanggal 26 Desember 2022. tentang Kewajiban Penyediaan Modal Minimum (KPMM) Bank Umum yang mengatur tambahan modal minimum sesuai profil risiko yang berfungsi sebagai penyangga (*buffer*) yaitu *Capital Conservation Buffer*, *Countercyclical Buffer* dan *Capital Surcharge* untuk *Domestic Systematically Important Bank*.

Berdasarkan profil risiko Bank masing-masing per tanggal 31 Desember 2023 dan 2022, yaitu peringkat 2 (dua), maka Kewajiban Penyediaan Modal Minimum per 31 Desember 2023 dan 2022 ditetapkan masing masing sebesar 9% sampai dengan kurang dari 10%.

35. OTHER INFORMATION

a. Capital Adequacy Ratio

Capital Adequacy Ratio (CAR) on December 31, 2023, December 31, 2022 is calculated based on Financial Services Authority Regulation (POJK) No. 11/POJK.03/2016 dated January 26, 2016 which has been amended 2 (two) times with POJK No. 34/POJK.03/2016 September 22, 2016 and POJK No. 27/POJK.03.2022 dated December 26, 2022 regarding Capital Adequacy Ratio (CAR of General Banks which regulates the establishment of additional minimum capital based on risk profile which serves as a buffer namely Capital Conservation Buffer Countercyclical Buffer and Capital Surcharge for Domestic Systemically Important Bank.

Based on the Bank's risk profile, which is level 2 (two), respectively, as of December 31, 2023 and 2022, the minimum Capital Adequacy Ratio as of December 31, 2023 and 2022 is set to 9% to less than 10%.

35. INFORMASI LAINNYA (lanjutan)

a. Rasio Kewajiban Penyediaan Modal Minimum (lanjutan)

Rasio Kewajiban Penyediaan Modal Minimum (KPMM) Bank dengan memperhitungkan risiko kredit, risiko operasional dan risiko pasar pada tanggal 31 Desember 2023 dan 2022, masing-masing sebagai berikut:

35. OTHER INFORMATION (continued)

a. Capital Adequacy Ratio (continued)

The Bank's Capital Adequacy Ratio (CAR) considering credit risk, operational risk and market risk as of December 31, 2023 and 2022 are as follows:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Modal Inti (Tier 1) Core			*Core capital (Tier 1)*
Modal inti utama (CET-1)	3.103.747	3.068.532	*Prime core capital (CET-1)*
Modal inti tambahan (AT-1)	-	-	*Additional core capital (AT 1)*
Total modal inti	3.103.747	3.068.532	*Total core capital*
Modal pelengkap (Tier 2)	37.662	31.389	*Total core capital*
Total modal	**3.141.409**	**3.099.921**	***Total capital***
Aset Tertimbang Menurut Risiko (ATMR)			*Risk Weighted Assets (RWA)*
ATMR untuk risiko kredit	3.012.925	2.511.090	*RWA for credit risk*
ATMR untuk risiko pasar	10.102	8.463	*RWA for market risk*
ATMR untuk risiko operasional	305.519	402.041	*RWA for operational risk*
Total ATMR	**3.328.546**	**2.921.594**	***Total risk weighted assets***
Rasio KPMM			*CAR ratio*
Rasio CET 1	93,25%	105,03%	*Ratio CET 1*
Rasio Tier 1	93,25%	105,03%	*Ratio Tier 1*
Rasio Tier 2	1,13%	1,07%	*Ratio Tier 2*
Rasio total	94,38%	106,10%	*Total ratio*
Rasio Minimum Tier 1	6,00%	6,00%	*Minimum Ratio Tier 1*
Rasio Minimum CET 1	4,50%	4,50%	*Minimum Ratio CET 1*
KPMM minimum berdasarkan profil risiko	9,00% - < 10,00%	9,00% - < 10,00%	*Minimum CAR based on risk profile*

Pada tanggal 31 Desember 2023 dan 2022, Bank telah memenuhi rasio sesuai yang disyaratkan oleh Bank Indonesia untuk rasio kecukupan modal.

On December 31, 2023 and 2022, the Bank has complied with required ratio set by Bank Indonesia for capital adequacy ratio.

i. Rasio ATMR untuk risiko kredit dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan (OJK) No. 24/SEOJK.03/2021 tanggal 7 Oktober 2021.

i. Risk weighted assets ratio for credit risk is calculated based on Circular Letter from Financial Service Authority (OJK) No. 24/SEOJK.03/2021 dated October 7, 2021.

ii. Rasio ATMR untuk risiko pasar dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan (OJK) No.38/SEOJK.03/2016 tanggal 8 September 2016.

ii. Risk weighted assets ratio for market risk is calculated based on Circular Letter from Financial Service Authority (OJK) No. 38/SEOJK.03/2016 dated September 8, 2016.

iii. Rasio ATMR untuk risiko operasional dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 tanggal 29 April 2020.

iii. Risk weighted assets ratio for operational risk is calculated based on Circular Letter from Financial Service Authority (OJK) No. 6/SEOJK.03/2020 dated April 29, 2020.

35. INFORMASI LAINNYA (lanjutan)

b. Rasio aset produktif yang diklasifikasikan terhadap total aset produktif pada tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar 1,84% dan 1,48%.

35. OTHER INFORMATION (continued)

b. The ratios of classified earning assets to total earning assets as of December 31, 2023 and 2022 are 1.84% and 1.48%, respectively.

36. MANAJEMEN RISIKO

Manajemen Bank menyadari sepenuhnya bahwa risiko adalah bagian dari sifat bisnis bank. Oleh karena itu, dalam setiap pengambilan keputusan maupun proses aktivitas perbankan, Bank senantiasa berpijak pada kebijakan yang berbasis risiko.

Manajemen percaya bahwa seluruh kebijakan risiko Bank mengikuti dan patuh pada Peraturan Bank Indonesia dan Otoritas Jasa Keuangan (OJK) sebagai ketentuan baku dan persyaratan minimal agar dapat menjalankan aktivitas bisnis yang terbaik.

Kebijakan risiko ditetapkan berdasarkan *risk appetite* Bank dengan mempertimbangkan terhadap kekuatan, kemampuan dan kapasitas permodalan yang dimiliki Bank.

Berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum, Bank menerapkan Manajemen Risiko dengan mencakup 8 jenis risiko yang melekat pada kegiatan usaha Bank, terdiri dari Risiko Kredit, Risiko Likuiditas Risiko Pasar, Risiko Operasional, Risiko Kepatuhan, Risiko Stratejik, Risiko Hukum dan Risiko Reputasi.

36. RISK MANAGEMENT

The Bank's management is fully aware that risk is an intrinsic aspect of the banking business. Therefore, for all decisions made and in all banking activity processes, the Bank always maintains its position on risk-based policies.

Management believes that all risk policies maintained by the Bank are consistent and comply with Bank Indonesia and Financial Service Authority (OJK) Regulations, as a standard provision and minimum requirement to run its business activities properly.

Risk policies are established based on the Bank's risk appetite after considering the Bank's strength, capability and capacity of capital.

Based on the regulations of the Financial Services Authority Number 18/POJK.03/2016 concerning Implementation of Risk Management for Commercial Bank, the Bank implements Risk Management by covering 8 types of risks inherent in the Bank's business activities, consist of Credit Risk, Liquidity Risk, Market Risk, Operational Risk, Compliance Risk, Strategic Risk, Legal Risk and Reputation Risk.

Risiko Kredit

Manajemen Risiko Kredit

Dalam upaya penerapan manajemen risiko kredit, Bank melakukan kajian terhadap kebijakan dan pedoman perkreditan guna meningkatkan sistem pengendalian risiko kredit.

Hingga tahun 2023, Bank telah melakukan pengkinian (*update*) dan penambahan terhadap kebijakan pedoman dan prosedur perkreditan.

Penerapan pengendalian internal pada aktivitas perkreditan diterapkan dengan penetapan limit risiko baik itu *risk appetitte*, *risk tolerance* maupun limit kewenangan persetujuan kredit.

Credit Risk

Credit Risk Management

In its effort to apply credit risk management, the Bank reviews its credit policies and guidelines in order to enhance credit risk control system.

Until 2023, the Bank has updated and supplemented its credit policies and guidelines.

Internal control in landing activities is applied by determination of the risk appetite, risk tolerance and credit approval authority limit.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Manajemen Risiko Kredit (lanjutan)

Untuk debitur yang masuk dalam 15 (lima belas) debitur inti terbesar juga dilakukan kajian secara independen oleh Satuan Kerja Manajemen Risiko. Kajian juga dilakukan atas konsentrasi kredit baik berdasarkan portofolio kredit maupun bidang (sektor) usaha yang dibiayai.

Guna meningkatkan pengendalian risiko, Bank terus mengembangkan sistem informasi manajemen risiko kredit dan sistem aplikasi perkreditan (LnApp), sehingga pengelolaan aktivitas perkreditan dapat dilaksanakan secara efektif dan efisien serta sesuai dengan prosedur yang berlaku.

Penilaian Profil Risiko Kredit

Hasil penilaian risiko inheren atas risiko kredit Bank secara komposit posisi tanggal 31 Desember 2023 dan 2022 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

Berikut ini adalah tabel dari eksposur maksimum terhadap risiko kredit, analisis risiko konsentrasi kredit dan konsentrasi kredit berdasarkan jenis debitur:

i. Eksposur maksimum terhadap risiko kredit (secara bersih dari cadangan kerugian penurunan nilai).

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Credit Risk Management (continued)

The 15 (fifteen) largest core debtors are also reviewed independently by Risk Management Working Unit. Review is also performed on credit concentration, both of portfolio and business sector financed.

As part of its risk management, the Bank continues to develop a credit risk management information system and credit application system (LnApp), so that the management of credit activities is effective and efficient and in accordance with the applicable procedures.

Assessment of Credit Risk Profile

The result of the Bank's inherent risk assessment on the composite credit risk of position date December 31, 2023 and 2022 as reported to Financial Service Authority (OJK) is at Low to Moderate level, respectively while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

The tables below show maximum exposure to credit risk, credit risk concentration analysis, and credit concentration by type of debtors:

i. Maximum exposure to credit risk (net of allowance for impairment losses).

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Laporan posisi keuangan:			*Statements of financial position:*
Giro pada Bank Indonesia	450.009	720.307	*Current account with Bank Indonesia*
Giro pada bank lain	745.211	1.471.582	*Current account with other banks*
Penempatan pada Bank Indonesia dan bank lain	1.084.937	1.174.733	*Placements with Bank Indonesia and other banks*
Efek-efek	1.482.867	1.651.080	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	1.150.667	766.672	*Securities purchased under agreement to resell*
Kredit	4.137.955	2.850.562	*Loans*
Tagihan akseptasi	-	12.213	*Acceptance receivables*
Aset lain-lain	58.500	47.625	*Other assets*
Subtotal	9.110.146	8.694.774	*Subtotal*

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

Berikut ini adalah tabel dari eksposur maksimum terhadap risiko kredit, analisis risiko konsentrasi kredit dan konsentrasi kredit berdasarkan jenis debitur (lanjutan):

i. Eksposur maksimum terhadap risiko kredit (secara bersih dari cadangan kerugian penurunan nilai). (lanjutan)

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

The tables below show maximum exposure to credit risk, credit risk concentration analysis, and credit concentration by type of debtors (continued):

i. Maximum exposure to credit risk (net of allowance for impairment losses). (continued)

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Komitmen dan Kontijensi:			*Commitments and Contingencies:*
Fasilitas kredit kepada nasabah yang belum digunakan	227.167	258.719	*Unused facilities*
L/C yang irrevocable dan masih berjalan dalam rangka ekspor dan impor	28.310	269	*Irrevocable L/C*
Bank garansi	30.898	30.903	*Bank guarantee*
Subtotal	286.375	289.891	*Subtotal*
Total	**9.396.521**	**8.984.665**	***Total***

ii. Analisis risiko konsentrasi kredit

Tabel berikut menyajikan konsentrasi kredit berdasarkan jenis kredit yang diberikan (secara bruto dari cadangan kerugian penurunan nilai):

ii. Analysis of credit risk concentration

The following table presents the credit concentration for loans by type of loans (gross of allowance for impairment loses):

	31 Desember/December 31, 2023					**31 Desember/December 31, 2022**					
	Stage 1	**Stage 2**	**Stage 3**	**Total**	**%**	**Stage 1**	**Stage 2**	**Stage 3**	**Total**	**%**	
Modal kerja	2.778.013	214.393	48.400	3.040.806	70,13%	1.878.156	128.798	50.786	2.057.740	70.64%	*Working capital*
Investasi	548.430	279.015	7.799	835.244	19,27%	583.204	3.957	7.798	594.959	20.43%	*Investment*
Konsumsi	435.174	10.142	14.406	459.722	10,60%	252.458	7.583	53	260.094	8.93%	*Consumer*
Total	**3.761.617**	**503.550**	**70.605**	**4.335.772**	**100%**	**2.713.818**	**140.338**	**58.637**	**2.912.793**	**100,00%**	***Total***

	31 Desember/*December 31*, 2023					**31 Desember/*December 31*, 2022**					
	Stage 1	**Stage 2**	**Stage 3**	**Total**	**%**	**Stage 1**	**Stage 2**	**Stage 3**	**Total**	**%**	
Industri pengolahan	1.092.823	266.800	3.317	1.362.940	31,44%	564.778	100.122	455	665.355	22,84%	*Processing industry*
Pertambangan dan penggalian	600.938	6	-	600.944	13,86%	368.575	-	-	368.576	12,65%	*Mining and quarrying*
Perdagangan besar dan eceran, reparasi dan perawatan mobil dan sepeda motor	420.890	20.618	28.885	470.393	10,85%	383.594	35.755	58.108	477.456	16,39%	*Wholesale and retail trade car and motorcycle repair and maintenance*
Rumah tangga	423.976	9.284	14.406	447.666	10,33%	258.988	1.054	52	260.094	8,93%	*Household*
Aktivitas keuangan dan asuransi	343.697	-	-	343.697	7,93%	395.565	-	-	395.565	13,58%	*Financial and insurance activities*
Konstruksi	294.879	-	-	294.879	6,80%	13.965	-	-	13.965	0,48%	*Construction*
Real estat	170.018	100.313	17.565	287.896	6,64%	312.495	-	-	312.495	10,73%	*Real-estate*
Pertanian, kehutanan, dan perikanan	146.795	22.888	5.619	175.302	4,04%	130.194	-	-	130.194	4,47%	*Agriculture, foresty, and fishery*
Pengangkutan dan pergudangan	148.686	3.566	-	152.252	3,51%	41.476	3.395	-	44.871	1,54%	*Transportation and warehousing*
Penyediaan akomodasi makan dan minum	27.500	59.303	-	86.803	2,00%	100.472	-	-	100.472	3,45%	*Accommodation of food and beverage*
Aktivitas penyewaan dan Sewa guna usaha Tanpa hak opsi, Ketenagakerjaan, agen Perjalanan dan penunjang Usaha lainnya	17.884	19.782	142	37.808	0,87%	30.125	s 5	19	30.149	1,04%	*Rental and leasing activities without option rights, employment, travel agents and other business support*

36. MANAJEMEN RISIKO (lanjutan)

36. *RISK MANAGEMENT (continued)*

Risiko Kredit (lanjutan)

Credit Risk (continued)

Penilaian Profil Risiko Kredit (lanjutan)

Assessment of Credit Risk Profile (continued)

ii. Analisis risiko konsentrasi kredit (lanjutan)

ii. Analysis of credit risk concentration (continued)

Tabel berikut menyajikan konsentrasi kredit berdasarkan jenis kredit yang diberikan (secara bruto dari cadangan kerugian penurunan nilai) (lanjutan):

The following table presents the credit concentration for loans by type of loans (gross of allowance for impairment loses) (continued):

	31 Desember/*December 31*, 2023					31 Desember/*December 31*, 2022					
	Stage 1	Stage 2	Stage 3	Total	%	Stage 1	Stage 2	Stage 3	Total	%	
Informasi dan komunikasi	30.529	-	-	30.529	0,70%	82.236	-	-	82.236	2,82%	*Information and communication*
Aktivitas jasa lainnya	24.400	104	635	25.139	0,58%	20.091	-	-	20.091	0,69%	*Other service activities*
Bukan lapangan usaha lainnya	11.198	858	-	12.056	0,28%	208	-	-	208	0,01%	*Not other business fields*
Pengelolaan air, pengelolaan air limbah, pengelolaan dan dan daur ulang sampah, dan aktivitas remediasi	2.947	28	36	3.011	0,07%	2.609	7	3	2.619	0,09%	*Water management, wastewater management, waste management and recycling and remediation activities*
Aktivitas rumah tangga sebagai pemberi kerja, aktivitas yang menghasilkan barang dan jasa oleh rumah tangga yang digunakan untuk memenuhi kebutuhan sendiri	2.780	-	-	2.780	0,06%	118	-	-	118	0,01%	*Household activities as an employer, activities that produce goods and services by households that are used to meet their own needs*
Aktivitas kesehatan manusia dan aktivitas sosial	1.270	-	-	1.270	0,03%	6.766	-	-	6.766	0,23%	*Human health activities and social activites*
Administrasi pemerintahaan, pertahanan dan jaminan sosial	318	-	-	318	0,01%	841	-	-	841	0,03%	*Government administration, and mandatory defense social security*
Pendidikan	45	-	-	45	0,00%	521	-	-	521	0,02%	*Education*
Aktivitas professional, ilmiah dan teknis	44	-	-	44	0,00%	85	-	-	85	0,00%	*Professional, scientific and technical activities*
Pengadaan listrik, gas, uap/air panas dan udara dingin	-	-	-	-	0,00%	116	-	-	116	0,00%	*Procurement of electricity, gas, steam/hot water and cold air*
Total	**3.761.617**	**503.550**	**70.605**	**4.335.772**	**100,00%**	**2.713.818**	**140.338**	**58.637**	**2.912.793**	**100,00%**	***Total***

	31 Desember/*December 31*, 2023										
	Giro pada Bank Indonesia dan bank lain/ Current *Accounts with Bank Indonesia And other banks*	Penempatan pada Bank Indonesia dan bank lain/ *Placements with Bank Indonesia and other banks*	Efek-efek yang dibeli dengan janji dijual kembali/ *Securities purchased under agreement to resell*	Kredit/ *Loans*	Efek-efek/ *Securities*	Tagihan akseptasi/ *Acceptance receivables*	Aset lain-lain/ *Other assets*	Komitmen dan kontinjensi/ *Commitments and contingencies*	*Total*	%	
Pemerintah	-	-	1.150.667	-	1.343.381	-	-	-	2.494.048	25,99%	*Government*
Bank Indonesia	450.009	538.922	-	-	-	-	-	-	988.931	10,31%	*Bank Indonesia*
Perusahaan efek dan lembaga jasa keuangan lainnya				282.446	-	-	-	25.199	307.645	3,21%	Securities company and other financial service
Bank lainnya	745.311	546.352	-	-	-	-	-	-	1.291.663	13,46%	*Other banks*
UMKM dan ritel	-	-	-	1.010.758	-	-	-	159	1.010.917	10,54%	*Retail*
Korporasi				2.422.713	139.486			73.021	2.635.220	27,46%	Corporate
Kredit beragun rumah tinggal	-	-	-	130.589	-	-	-	15.575	146.164	1,52%	*Loan with residential collateral*
Kredit beragun Properti komersial	-	-	-	419.216	-	-	-	113.620	532.836	5,55%	*Loan with commercial property collateral*
Lain-lain	-	-	-	70.050	-	-	58.500	59.273	187.823	1,96%	*Others*
Total	**1.195.320**	**1.085.274**	**1.150.667**	**4.335.772**	**1.482.867**	**-**	**58.500**	**286.847**	**9.595.247**	**100,00%**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

36. RISK MANAGEMENT (continued)

Risiko Kredit (lanjutan)

Credit Risk (continued)

Penilaian Profil Risiko Kredit (lanjutan)

Assessment of Credit Risk Profile (continued)

iii. Konsentrasi kredit dari aset keuangan berdasarkan jenis debitur (secara bruto dari cadangan kerugian penurunan nilai):

iii. Credit concentration of financial assets by type of debtors (gross of allowance for impairment losses):

	31 Desember/*December 31*, 2022										
	Giro pada Bank Indonesia dan bank lain/ Current *Accounts with Bank Indonesia And other banks*	Penempatan pada Bank Indonesia dan bank lain/ *Placements with Bank Indonesia and other banks*	Efek-efek yang dibeli dengan janji dijual kembali/ *Securities purchased under agreement to resell*	Kredit/ *Loans*	Efek-efek/ *Securities*	Tagihan akseptasi/ *Acceptance receivables*	Aset lain-lain/ *Other assets*	Komitmen dan kontinjensi/ *Commitments and contingencies*	*Total*	%	
Pemerintah	-	-	766.672	-	1.651.080	-	-	-	2.417.752	26,77%	*Government*
Bank Indonesia	720.307	1.154.749	-	-	-	-	-	-	1.875.056	20,76%	*Bank Indonesia*
Bank lainnya	1.472.360	20.000	-	-	-	-	-	-	1.492.360	16,52%	*Other banks*
Ritel	-	-	-	636.532	-	-	-	3.692	640.224	7,09%	*Retail*
Korporasi											Corporate
Lainnya	-	-	-	2.157.881	-	12.215	-	255.169	2.425.265	26,85%	*Others*
Kredit beragun rumah tinggal	-	-	-	67.027	-	-	-	-	67.027	0,74%	*Loan with residential collateral*
Kredit beragun properti komersial	-	-	-	849	-	-	-	151	1.000	0,01%	*Loan with commercial property collateral*
Lain-lain	-	-	-	50.504	-	-	47.625	30.928	129.057	1.26%	*Others*
Total	**2.192.667**	**1.174.749**	**766.672**	**2.912.793**	**1.651.080**	**12.215**	**47.625**	**289.940**	**9.047.741**	**100%**	***Total***

iv. Kualitas kredit berdasarkan kelas aset keuangan

Kebijakan Bank dalam menggolongkan kualitas kredit berdasarkan golongan aset keuangan.

Kualitas kredit berdasarkan golongan aset keuangan diklasifikasikan sebagai berikut:

1. Efek-efek

Penilaian kualitas dari aset keuangan - efek-efek dilakukan berdasarkan ketentuan lembaga pemeringkat dan peringkat yang diakui Bank Indonesia dan Otoritas Jasa Keuangan. Peringkat yang digunakan oleh Bank adalah peringkat yang dikeluarkan oleh PT Pemeringkat Efek Indonesia (Pefindo).

Kualitas dari efek-efek tersebut diklasifikasikan sebagai berikut:

- *High Grade*
  Efek-efek yang termasuk dalam obligasi pemerintah Indonesia dan sertifikat Bank Indonesia, serta efek-efek dengan peringkat idAAA; idAA+; idAA; idAA-.

iv. Credit quality by class of financial assets

The Bank policy classifies the credit quality based on financial asset classification.

Credit quality classification per class of financial asset are as follows:

1. Securities

The assessment of the quality of financial assets - securities are based on the provisions of the rating agencies and the ratings approved by Bank Indonesia and Financial Service Authority. Ratings that are used by the Bank is based on the ranks issued by PT Pemeringkat Efek Indonesia (Pefindo).

The quality of securities is classified as follows:

- *High Grade*
  Securities that are included in the Indonesian government bonds and Bank Indonesia certificate, as well as the securities that are rated as idAAA; idAA+; idAA; idAA-.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

iv. Kualitas kredit berdasarkan kelas aset keuangan (lanjutan)

Kualitas kredit berdasarkan golongan aset keuangan diklasifikasikan sebagai berikut (lanjutan):

1. Efek-efek (lanjutan)

Kualitas dari efek-efek tersebut diklasifikasikan sebagai berikut (lanjutan):

- *Moderate Grade*
  Efek-efek dengan peringkat idA+; idA; idA-; idBBB+; idBBB.

- *Unrated*
  Efek-efek dan aset keuangan lainnya yang tidak didasarkan pada peringkat.

2. Kredit

Penilaian kualitas dari aset keuangan - kredit diklasifikasikan sebagai berikut:

- *High Grade*
  Kredit yang belum jatuh tempo dan tidak mengalami penurunan nilai serta tidak pernah direstrukturisasi atau pernah mengalami penurunan kualitas kredit.

- *Moderate Grade*
  Kredit yang belum jatuh tempo dan tidak mengalami penurunan nilai namun pernah mengalami penurunan kualitas kredit atau pernah direstrukturisasi.

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

iv. Credit quality by class of financial assets (continued)

Credit quality classification per class of financial asset are as follows (continued):

1. Securities (continued)

The quality of securities is classified as follows (continued):

- *Moderate Grade*
  Securities that are rated as idA+; idA; idA-; idBBB+; idBBB.

- *Unrated*
  Securities and other financial assets that are not based on ratings.

2. Loans

The assessment of the quality of financial assets - loans is as follows:

- *High Grade*
  Loans which are not due nor impaired, and have not been restructured nor degraded.

- *Moderate Grade*
  Loans which are not due nor impaired, but have been degraded on its loans quality or restructured.

36. MANAJEMEN RISIKO (lanjutan)

36. RISK MANAGEMENT (continued)

Risiko Kredit (lanjutan)

Credit Risk (continued)

Penilaian Profil Risiko Kredit (lanjutan)

Assessment of Credit Risk Profile (continued)

iv. Kualitas kredit berdasarkan kelas aset keuangan (lanjutan)

iv. Credit quality by class of financial assets (continued)

Tabel di bawah ini menyajikan kualitas aset keuangan berdasarkan kelas dengan risiko kredit (secara bruto dari cadangan kerugian penurunan nilai):

The following table shows the quality of financial assets by class with credit risk (gross of allowance for impairment losses):

	31 Desember/*December 31*, 2023				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Diukur pada biaya perolehan diamortisasi					*Measured at amortized cost*
Giro pada Bank Indonesia	450.009	-	-	450.009	*Current accounts with Bank Indonesia*
Giro pada bank lain	745.311	-	-	745.311	*Current accounts with other banks*
Penempatan pada Bank Indonesia	538.922	-	-	538.922	*Placements with Bank Indonesia*
Penempatan pada bank lain	546.352	-	-	546.352	*Placement with other bank*
Efek-efek	801.772	-	-	801.772	*Securities*
Efek yang dibeli dengan janji dijual kembali	1.150.667	-	-	1.150.667	*Securities purchased under agreement to resell*
Kredit	3.761.617	503.550	70.605	4.335.772	*Loans*
Tagihan akseptasi	-	-	-	-	*Acceptance receivables*
Aset lain-lain	58.500	-	-	58.500	*Other assets*
Diukur pada nilai wajar melalui penghasilan komprehensif lain					*Measured at fair value through other comprehensive income*
Efek-efek	665.102	-	-	665.102	*Securities*
Diukur pada nilai wajar melalui laba rugi					*Measured at fair value through profit or loss*
Efek-efek	15.993	-	-	15.993	*Securities*
Total	**8.734.245**	**503.550**	**70.605**	**9.308.400**	***Total***

	31 Desember/*December 31*, 2022				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Diukur pada biaya perolehan diamortisasi					*Measured at amortized cost*
Giro pada Bank Indonesia	720.307	-	-	720.307	*Current accounts with Bank Indonesia*
Giro pada bank lain	1.471.582	-	-	1.471.582	*Current accounts with other banks*
Penempatan pada Bank Indonesia	1.154.749	-	-	1.154.749	*Placements with Bank Indonesia*
Penempatan pada bank lain	20.000	-	-	20.000	*Placement with other bank*
Efek-efek	1.186.098	-	-	1.186.098	*Securities*
Efek yang dibeli dengan janji dijual kembali	766.672	-	-	766.672	*Securities purchased under agreement to resell*
Kredit	2.713.818	140.338	58.637	2.912.793	*Loans*
Tagihan akseptasi	12.215	-	-	12.215	*Acceptance receivables*
Aset lain-lain	47.625	-	-	47.625	*Other assets*
Diukur pada nilai wajar melalui penghasilan komprehensif lain					*Measured at fair value through other comprehensive income*
Efek-efek	464.689	-	-	464.689	*Securities*
Diukur pada nilai wajar melalui laba rugi	-	-	-	-	*Measured at fair value through profit or loss*
Efek-efek	293	-	-	293	*Securities*
Total	**8.558.048**	**140.338**	**58.637**	**8.757.023**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

iv. Kualitas kredit berdasarkan kelas aset keuangan (lanjutan)

Tabel di bawah ini menyajikan kualitas aset keuangan berdasarkan kelas dengan risiko kredit (secara bruto dari cadangan kerugian penurunan nilai) (lanjutan):

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

iv. Credit quality by class of financial assets (continued)

The following table shows the quality of financial assets by class with credit risk (gross of allowance for impairment losses) (continued):

31 Desember/December 31, 2023

	Belum jatuh tempo dan tidak mengalami penurunan nilai/ Neither past due nor impaired			Telah jatuh tempo tidak mengalami penurunan nilai/ Past due but not impaired	Mengalami penurunan nilai/Impaired	Total	
	Kualitas tinggi/ High Grade	Kualitas standar/ Standard Grade	Tidak dirating/ Unrated				
Diukur pada nilai wajar melalui penghasilan komprehensif lain							*Measured at fair value through other comprehensive income*
Efek-efek	665.102	-	-	-	-	665.102	*Securities*
Diukur pada nilai wajar melalui laporan aba rugi							*Measured at fair value through profit or loss*
Efek-efek	15.993	-	-	-	-	15.993	*Securities*
Diukur pada biaya perolehan Yang diamortisasi							*Measured at amortized cost*
Efek-efek	801.772	-	-	-	-	801.772	*Securities*
Giro pada bank Indonesia	-	-	450.009	-	-	450.009	*Current accounts with Bank Indonesia*
Giro pada bank lain	-	-	745.311	-	-	745.311	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	-	1.085.274	-	-	1.085.274	*Placements with Bank Indonesia and other banks*
Efek-efek yang dibeli dengan janji dijual kembali	1.150.667	-	-	-	-	1.150.667	*Securities purchased under agreement to resell*
Kredit	3.748.871	12.746	-	503.550	70.605	4.335.772	*Loans*
Tagihan akseptasi	-	-	-	-	-	-	*Acceptance receivables*
Aset lain-lain	-	-	58.500	-	-	58.500	*Other assets*
Total	**6.382.405**	**12.746**	**2.339.094**	**503.550**	**70.605**	**9.308.400**	***Total***

31 Desember/December 31, 2022

	Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired*			Telah jatuh tempo tidak mengalami penurunan nilai/ *Past due but not impaired*	Mengalami penurunan nilai/*Impaired*	Total	
	Kualitas tinggi/ *High Grade*	Kualitas standar/ *Standard Grade*	Tidak dirating/ *Unrated*				
Diukur pada nilai wajar Melalui penghasilan Komprehensif lain							*Measured at fair value through other comprehensive income*
Efek-efek	464.689	-	-	-	-	464.689	*Securities*
Diukur pada nilai wajar melalui laporan aba rugi							*Measured at fair value through profit or loss*
Efek-efek	293	-	-	-	-	293	*Securities*
Diukur pada biaya perolehan yang diamortisasi							*Measured at amortized cost*
Efek-efek	1.186.098	-	-	-	-	1.186.098	*Securities*
Giro pada bank Indonesia	-	-	720.307	-	-	720.307	*Current accounts with Bank Indonesia*
Gro pada bank lain	-	-	1.471.582	-	-	1.471.582	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	-	1.174.749	-	-	1.174.749	*Placements with Bank Indonesia and other banks*
Efek-efek yang dibeli dengan janji dijual kembali	766.672	-	-	-	-	766.672	*Securities purchased under agreement to resell*
Kredit	2.710.931	2.887	-	140.338	58.637	2.912.793	*Loans*
Tagihan akseptasi	-	-	12.215	-	-	12.215	*Acceptance receivables*
Aset lain-lain	-	-	47.625	-	-	47.625	*Other assets*
Total	**5.128.683**	**2.887**	**3.426.478**	**140.338**	**58.637**	**8.757.023**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

iv. Kualitas kredit berdasarkan kelas aset keuangan (lanjutan)

Analisis umur kredit yang telah jatuh tempo tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

iv. Credit quality by class of financial assets (continued)

Aging analysis of loans that are past due but not impaired as of December 31, 2023 and 2022 was as follows:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Jatuh tempo			*Past due*
< 30 hari	478.650	-	*< 30 days*
31 - 60 hari	20.062	2.063	*31 - 60 days*
61 - 90 hari	4.838	138.275	*61 - 90 days*
Total	**503.550**	**140.338**	***Total***

v. Kredit direstrukturisasi yang akan jatuh tempo atau mengalami penurunan nilai

Pembiayaan yang diberikan yang dinegosiasi ulang/direstrukturisasi adalah pembiayaan yang persyaratannya dinegosiasi ulang sehingga statusnya meningkat dari mengalami penurunan nilai atau telah jatuh tempo menjadi lancar atau baik selama tahun berjalan.

Pembiayaan yang diberikan yang telah dinegosiasi ulang/ direstrukturisasi dalam 12 (dua belas) bulan terakhir yang seharusnya telah jatuh tempo atau mengalami penurunan nilai pada tanggal 31 Desember 2023: Rp70.605; dan 31 Desember 2022: Rp58.637 (Catatan 10).

v. Restructured loans that would otherwise be past due or impaired

Renegotiated/restructured loans are those loans that, during the year, have had their terms renegotiated resulting in an upgrade from impaired to performing status or past due to current status.

Loans that have been renegotiated/restructured in the past 12 (twelve) months that would otherwise have been past due or impaired amounted December 31, 2023: Rp70,605; and December 31, 2022: Rp58,637 (Note 10).

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Jatuh tempo			*Past due*
91 - 180 hari	29.239	50.620	*91 - 180 days*
>180 hari	41.366	8.017	*> 180 days*
Total	**70.605**	**58.637**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

vi. Agunan

Dalam rangka mitigasi risiko kredit, salah satu bentuk upaya yang dilakukan Bank adalah dengan meminta nasabah memberikan agunan yang akan digunakan sebagai jaminan atas pelunasan fasilitas kredit yang telah diberikan oleh Bank jika nasabah mengalami kesulitan keuangan yang menyebabkan nasabah tidak dapat melunasi kewajibannya kepada Bank.

Agunan yang digunakan sebagai jaminan atas fasilitas kredit oleh nasabah adalah sebagai berikut:

- Deposito berjangka, rekening tabungan, dan deposito angsuran
- *Standby* L/C
- Piutang
- Tanah dan bangunan
- Kendaraan bermotor
- Emas
- Kapal laut
- Mesin dan peralatan
- Persediaan
- Asuransi kredit
- Garansi perusahaan atau garansi perorangan

Prosedur penilaian jaminan untuk tanah dan bangunan, kendaraan maupun mesin dan peralatan menggunakan pihak ketiga sebagai penilai independen dan akan dinilai kembali secara berkala setiap 2 (dua) tahun sekali untuk jenis kredit non-angsuran dan saat kredit telah mencapai setengah (50%) dari periode kredit untuk jenis kredit angsuran.

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

vi. Collateral

In order to mitigate credit risk, one of the efforts undertaken by the Bank is requesting customers to provide collateral to be pledged as assurance for repayment of the loan facility which has been granted to the Bank if the customer is experiencing financial difficulties causing customers not able to pay their obligations to the Bank.

Collateral to be pledged as assurance for the loan facility provided by the customers are as follows:

- *Time deposits, savings accounts, and installment deposit*
- *Standby L/C*
- *Receivables*
- *Land and buildings*
- *Vehicles*
- *Gold*
- *Ships*
- *Machineries and equipment*
- *Inventories*
- *Loan insurance*
- *Corporate guarantee or personal guarantee*

Collateral assessment procedure for land and building, vehicles, as well as machineries and equipment is using a third party as an independent appraiser and will periodically reassessed every 2 (two) years for non-installment loans and when the loan has reached half (50%) of its period for installment loan.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

vi. Agunan (lanjutan)

Berikut adalah portofolio kredit yang dimiliki Bank beserta agunan yang menjadi jaminannya dengan pengelompokan berdasarkan jenis kredit yang diberikan:

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

vi. Collateral (continued)

The following are loan portfolio owned by the Bank and its collateral by grouping based on type of loan:

	31 Desember/December 31, 2023					
	Kredit Modal Kerja/ *Working Capital Loans*	**Kredit Investasi/ *Investment Loans***	***Kredit Konsumsi/ Consumer Loans***	**Garansi Bank/ *Bank guarantee***	**Total**	
Eksposur Kredit	3.040.806	835.245	459.722	30.946	4.362.719	*Credit Exposure*
Nilai Jaminan	7.814.514	723.513	1.840.873	30.946	10.409.846	*Collateral Value*
Eksposur jumlah kredit tanpa jaminan	-	-	-	-	-	*Total unsecured credit exposure*
Bagian tanpa jaminan dari eksposur kredit (%)	0,00%	0,00%	0,00%	0,00%	0,00%	*Unsecured portion of credit exposure (%)*
Agunan*)						*Collateral*)*
Agunan tunai	906.473	-	1.597	30.946	939.016	*Cash collateral*
Emas	1.392	-	16.281	-	17.673	*Gold*
Persediaan	40.444	-	-	-	40.444	*Inventory*
Tanah dan bangunan	2.087.793	1.291.154	167.372	-	3.546.319	*Land and/or building*
Kendaraan	136.599	186.972	78.336	-	401.907	*Vehicles*
Piutang	1.709.823	34.087	8.709	-	1.752.619	*Receivables*
Mesin dan peralatan	1.663.796	229.102	-	-	1.892.898	*Machinery and equipment*
Asuransi kredit	1.268.194	241	451.218	-	1.719.651	*Loan insurance*
Kapal laut/transportasi air	-	99.317	-	-	99.317	*Ships/water transportation*
Total	**7.814.514**	**1.840.873**	**723.513**	**30.946**	**10.409.844**	***Total***

	31 Desember/December 31, 2022					
	Kredit Modal Kerja/ *Working Capital Loans*	**Kredit Investasi / *Investment Loans***	***Kredit Konsumsi/ Consumer Loans***	**Garansi Bank/ *Bank guarantee***	**Total**	
Eksposur Kredit	2.057.739	594.959	260.094	30.928	2.943.720	*Credit Exposure*
Nilai Jaminan	3.323.713	656.473	188.282	35.425	4.203.893	*Collateral Value*
Eksposur jumlah kredit tanpa jaminan	-	-	99.073	-	99.073	*Total unsecured credit exposure*
Bagian tanpa jaminan dari eksposur kredit (%)	0,00%	0,00%	38,09%	0,00%	3,37%	*Unsecured portion of credit exposure (%)*
Agunan*)						*Collateral*)*
Agunan tunai	258.974	84.030	95	35.425	378.524	*Cash collateral*
Emas	33.678	-	27.262	-	60.940	*Gold*
Tanah dan bangunan	1.737.936	493.236	144.203	-	2.375.375	*Land and/or buildings*
Kendaraan	12.194	26.580	15.732	-	54.506	*Vehicles*
Mesin dan peralatan	525.850	49.952	-	-	575.802	*Machineries and equipment*
Persediaan	15.000	-	-	-	15.000	*Loan insurance*
Asuransi Kredit	309.574	224	990	-	310.788	*Credit Assurance*
Persediaan	430.507	2.451	-	-	432.958	*Inventory*
Total	**3.323.713**	**656.473**	**188.282**	**35.425**	**4.203.893**	***Total***

*) Bank tidak mengungkapkan jaminan yang diterima dalam bentuk garansi perusahaan maupun garansi perorangan mengingat nilainya yang tidak dapat diukur.

*) *Banks do not disclose collateral held in the form of corporate guarantees and personal guarantees considering that the value cannot be measured.*

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Dampak dari COVID-19

Dampak langsung dan tidak langsung atas pandemi COVID-19 mempengaruhi perekonomian global, pasar, dan pihak lawan maupun debitur dari Bank. Pemulihan ekonomi domestik dari pandemi COVID-19 diperkirakan akan berjalan secara bertahap dan manajemen telah melakukan langkah-langkah untuk memitigasi dampak terhadap bisnis Bank sebagai berikut:

- meningkatkan upaya penagihan dan penyelesaian kredit bermasalah;
- melakukan efisiensi biaya operasional;
- menerapkan manajemen risiko likuiditas secara optimum untuk menjaga posisi likuiditas Bank.
- melakukan analisis berdasarkan risiko atas sektor-sektor yang paling terkena dampak penurunan akibat COVID-19, dan melakukan kajian kualitatif atas perhitungan ECL terhadap sektor-sektor tersebut untuk meyakinkan bahwa ECL mencukupi.

Untuk debitur yang masih memiliki prospek usaha serta kemampuan membayar kewajiban, Bank memberikan relaksasi kredit antara lain dalam bentuk perpanjangan tenor disesuaikan dengan siklus usaha debitur saat ini (pada umumnya untuk masa hingga 1 tahun). Sementara untuk debitur yang membutuhkan waktu pemulihan relatif lebih lama, dapat diberikan restrukturisasi kredit, antara lain dalam bentuk pemberian masa tenggang atau penundaan pembayaran dan/atau penurunan suku bunga.

Per 31 Desember 2023 ada 12.663 debitur sejumlah Rp 390.981 dan 31 Desember 2022 ada 16.141 debitur dan total kredit Rp 715.928 yang telah melakukan restrukturisasi dan/atau relaksasi kredit (termasuk debitur yang mengajukan restrukturisasi dan/atau relaksasi lebih dari satu kali). Manajemen Bank berpendapat bahwa restrukturisasi dan relaksasi kredit tersebut tidak akan membawa dampak buruk secara signifikan terhadap hasil usaha dan posisi keuangan Bank.

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

COVID-19 impact

Direct and indirect effects of the COVID-19 outbreak are impacting the global economy, markets, and the counterparties also the debtor of the Bank. Domestic economic recovery from COVID-19 pandemic is estimated to happen in stages and management has taking actions to mitigate the impacts on the Bank's business as follows:

- *increase efforts on collections and settlements of non-performing loans;*
- *manage operational expenses efficiently;*
- *implement liquidity risk management optimally to secure the Bank's liquidity position.*
- *performs a risk-based assessment of those sectors most impacted by the COVID-19 downturn, and performs a qualitative review of the ECL calculation associated with those sectors to ensure that overall ECL is sufficient.*

For debtors who still have good business prospects and the ability to pay, the Bank provide loan relaxation, among others through tenor extension in accordance with the debtor's current business cycle (generally for period up to 1 year). Meanwhile, for debtors who need relatively longer recovery time, it can be given loan restructuring, among others in the form of grace period or payment hold and/or deduction in interest rates.

Per December 31, 2023 there were 12,663 debtors with total loans Rp 390,981 and December 31, 2022 with 16,141 debtors and total loans Rp 715,928 which have undergone loan restructurization and/or relaxation (including debtors that have requested loan restructuring and/or relaxation more than once). The Bank's management believes that those loan restructurization and relaxation will not have a significant adverse impact on the Bank's results of operations and financial position.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Dampak dari COVID-19 (lanjutan)

Sehubungan dengan hal tersebut, pihak regulator juga telah mengeluarkan beberapa peraturan baru yaitu, antara lain:

1. Siaran Pers 85/DHMS/OJK/XI/2022 tanggal 28 November 2022 Siaran Pers: OJK Perpanjang Kebijakan Restrukturisasi Kredit dan Pembiayaan Secara Target dan Sektoral Atasi Dampak Lanjutan Pandemi Covid.

2. POJK No. 17/POJK.03/2021 tanggal 10 September 2021 tentang Perubahan Kedua Atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional Sebagai Kebijakan *Contercyclical* Dampak Penyebaran *Coronavirus Disease* 2019.

3. POJK No. 11/POJK.03/2020 tanggal 16 Maret 2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran COVID-19 yang bertujuan untuk mendorong optimalisasi kinerja perbankan khususnya fungsi intermediasi, menjaga stabilitas sistem keuangan, dan mendukung pertumbuhan ekonomi.

4. Surat OJK No. S-12/D.03/2020 tanggal 27 Mei 2020 tentang Kebijakan Relaksasi Lanjutan Dalam Rangka Mendukung Program Pemulihan Ekonomi Nasional Sektor Perbankan.

5. Siaran pers OJK No. SP28/DHMSOJK/IV/2020 tentang Panduan Penerapan PSAK 71 dan PSAK 68 untuk Perbankan di Masa Pandemi COVID-19 tanggal 16 April 2020.

6. POJK No. 48/POJK.03/2020 tanggal 1 Desember 2020 tentang Perubahan atas POJK No. 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran COVID-19.

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

COVID-19 impact (continued)

In relation to these, the regulators have also issued several new regulations as follows:

1. *Press Release 85/DHMS/OJK/XI/2022 dated November 28, 2022 Press Release: OJK Extends Targeted and Sectoral Credit and Financing Restructuring Policy to Overcome Impact of the Covid Pandemic.*

2. *POJK No. 17/POJK.03/2021 dated September 10, 2021 regarding Second Amendment to the Financial Services Authority Regulation Number 11/POJK.03/2020 regarding Economic Stimulus National as a Countercyclical Impact Policy on the Spread of Coronavirus Disease 2019.*

3. *POJK No. 11/POJK.03/2020 dated March 16, 2020 regarding National Economy Stimulus as the COVID-19 Outbreak Impact Countercyclical Policy with the objective to push the optimization of the Bank's performance specifically for the intermediation function, manage the stability of the financial system, and support the economic growth.*

4. *OJK Letter No. S-12/D.03/2020 dated May 27, 2020 regarding Additional Relaxation Policy to Support the National Economic Recovery Program in the Banking Sector.*

5. *OJK press release No. SP28/DHMSOJK/IV/2020 concerning Guidelines for the Implementation of PSAK 71 and PSAK 68 for Banking during the COVID-19 Pandemic dated April 16, 2020.*

6. *POJK No. 48/POJK.03/2020 dated December 1, 2020 regarding Amendment of POJK No.11/POJK.03/2020 regarding National Economy Stimulus as the COVID-19 Outbreak Impact Countercyclical Policy.*

36. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas

Manajemen Risiko Likuiditas

Pedoman dan kebijakan merupakan hal yang sangat penting dalam hal penerapan manajemen risiko, oleh karenanya Bank selalu melakukan kajian atas pedoman dan kebijakan yang berkaitan dengan likuiditas secara berkala minimal satu tahun sekali. Hasil kajian yang dilakukan oleh manajemen membawa penyesuaian *limit*, seperti *limit dealer*, *limit counterparty* dan Komite Aset dan Liabilitas (ALCO) Bank.

Direksi melakukan pengawasan manajemen likuiditas melalui rapat ALCO yang dilakukan setiap bulan. Selain itu sistem e-treasury juga membantu memberikan informasi likuiditas yang berguna untuk pemantauan secara harian. Kelebihan likuiditas Bank dialokasikan dalam bentuk investasi treasuri seperti obligasi pemerintah dan penempatan dana pada Bank Indonesia.

Komisaris melakukan pemantauan risiko melalui Komite Pemantau Risiko.

Penilaian Profil Risiko Likuiditas

Hasil penilaian risiko inheren atas risiko likuiditas Bank secara komposit posisi tanggal 31 Desember 2023 dan 2022 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) pada tanggal 31 Desember 2023 berada pada level *Satisfactory*.

Bank mengukur dan memantau risiko likuiditas melalui analisis perbedaan jatuh tempo likuiditas dan rasio-rasio likuiditas. Salah satu rasio likuiditas adalah rasio dari aset likuid terhadap liabilitas likuid. Pada tanggal 31 Desember 2023 dan 2022, rasio likuiditas adalah sebagai berikut:

36. RISK MANAGEMENT (continued)

Liquidity Risk

Liquidity Risk Management

Guidelines and policies are very important in terms of risk management application, so the Bank always reviews the guidelines and policies related to liquidity periodically, at least once in a year. The results of review conducted by the management brought about the limit adjustments, such as dealer limit, counterparty limit and Bank's Asset and Liability Committee (ALCO).

The Board of Directors oversees the management of liquidity through the ALCO meeting held every month. In addition, the e-treasury system also helps provide useful information for monitoring liquidity on a daily basis. Excess liquidity is allocated in the form of financial investments such as government bonds and deposits with Bank Indonesia.

The Commissioners monitor risks through the Risk Monitoring Committee.

Assessment of Liquidity Risk Profile

The result of the Bank's inherent risk assessment on the composite liquidity risk of position date December 31, 2023 and 2022 as reported to Financial Service Authority (OJK) is at Low to Moderate level, respectively while the Quality of Risk Management Application (KPMR) as of December 31, 2023 is at the Satisfactory level.

The Bank measures and monitors liquidity risk through analysis of liquidity gap and liquidity ratios. One of the liquidity ratios used is liquid assets to liquid liabilities. As of Desember 31, 2023 and 2022, the liquidity ratios are as shown below:

	31 Desember/ *December 31,* 2023	**31 Desember/ *December 31,* 2022**	
Kas	43.763	61.990	*Cash*
Giro dan penempatan pada Bank Indonesia	988.931	1.875.056	*Demand deposits and current account with Bank Indonesia*
Efek yang dibeli dengan janji dijual kembali	1.150.667	766.672	*Securities purchased under agreement to resell*
Efek-efek	1.482.867	1.651.080	*Securities*
Giro dan penempatan pada bank lain dikurangi dengan simpanan dari bank lain	1.289.425	1.489.935	*Demand deposits and placements with other banks less deposits from other banks*
Aset likuid bersih	4.955.653	5.844.733	*Net liquid assets*
Simpanan	5.992.039	5.622.951	*Deposits*
Rasio	82,70%	103,94%	*Ratio*

36. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas (lanjutan)

Penilaian Profil Risiko Likuiditas (lanjutan)

Pengelompokan jatuh tempo untuk liabilitas keuangan berdasarkan sisa jatuh tempo kontrak dari tanggal pelaporan. Untuk liabilitas keuangan di mana pihak lawan memiliki pilihan atas kapan liabilitas dibayarkan, liabilitas dialokasikan pada periode paling awal di mana Bank dapat disyaratkan untuk membayar.

Selanjutnya, liabilitas keuangan tingkat bunga mengambang menggunakan kurva suku bunga yang tersedia pada akhir periode pelaporan.

Analisis Jatuh Tempo untuk Liabilitas Keuangan

Tabel dibawah menunjukkan profil jatuh tempo liabilitas keuangan Bank berdasarkan arus kas tidak terdiskonto pada tanggal 31 Desember 2023 dan 2022:

36. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

Assessment of Liquidity Risk Profile (continued)

The maturity grouping of financial liabilities is based on the remaining contractual maturity from the reporting date. For a financial liability where the counterparty has a choice of when the amount is to be settled, the liability is allocated to the earliest period in which the Bank can be required to pay.

Furthermore, floating rate financial liabilities uses interest curve existing at the end of reporting period.

Maturity Analysis for Financial Liabilities

The table below shows the maturity profile of the Bank's financial liabilities based on the contractual undiscounted cash flows as of December 31, 2023 and 2022:

	31 Desember/*December 31*, 2023								
	Lain-lain/ *Others*	Sampai dengan 1 bulan/*1 month or less*	> 1 – 3 bulan/*months*	> 3 – 12 bulan/*months*	> 1 – 2 tahun/*years*	> 2 – 5 tahun/*years*	> 5 tahun/*years*	Total	
Liabilitas keuangan									*Financial liabilities*
Tanpa suku bunga:									*Without interest:*
Liabilitas segera	-	11.873	-	-	-	-	-	11.873	*Obligations due immediately*
Liabilitas akseptasi	-	-	-	-	-	-	-	-	*Acceptance liabilities*
Liabilitas lain-lain	-	1,975	-	-	-	-	-	1.975	*Other liabilities*
Suku bunga variabel:									*Variable interest rate:*
Simpanan	-	2.487.460	-	-	-	-	-	2.487.460	*Deposits*
Simpanan dari bank lain	-	239	-	-	-	-	-	239	*Deposits from other bank*
Liabilitas lain-lain	-	9.422	-	-	-	-	-	9.422	*Other liabilities*
Suku bunga tetap:									*Fixed interest rate:*
Simpanan	-	2.523.971	927.790	78.004	10	-	-	3.529.775	*Deposits*
Simpanan dari bank lain	-	2.007	-	-	-	-	-	2.007	*Deposits from other bank*
Liabilitas lain-lain	-	-	21	68	271	18.777	1.852	20.989	*Other liabilities*
Subtotal	-	5.036.947	927.811	78.072	281	18.777	1.852	6.063.740	*Subtotal*
Liabilitas komitmen									*Commitment liabilities*
Fasilitas kredit kepada nasabah yang belum digunakan	227.574	-	-	-	-	-	-	227.574	*Unused facilities*
L/C yang masih irrevocable dan masih berjalan dalam rangka ekspor dan impor	28.327	-	-	-	-	-	-	28.327	*Irrevocable L/C*
Liabilitas kontinjensi									*Contingent liabilities*
Bank Garansi	-	-	20.446	18	-	10.482	-	30.946	*Bank guarantee*
Total	**255.901**	**5.036.947**	**948.257**	**78.090**	**281**	**29.259**	**1.852**	**6.350.587**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas (lanjutan)

Analisis Jatuh Tempo untuk Liabilitas Keuangan (lanjutan)

Tabel dibawah menunjukkan profil jatuh tempo liabilitas keuangan Bank berdasarkan arus kas tidak terdiskonto pada tanggal 31 Desember 2023 dan 2022 (lanjutan):

36. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

Maturity Analysis for Financial Liabilities (continued)

The table below shows the maturity profile of the Bank's financial liabilities based on the contractual undiscounted cash flows as of December 31, 2023 and 2022 (continued):

	31 Desember/*December 31*, 2022								
	Lain-lain/ *Others*	Sampai dengan 1 bulan/*1 month or less*	> 1 – 3 bulan/*months*	> 3 – 12 bulan/*months*	> 1 – 2 tahun/*years*	> 2 – 5 tahun/*years*	> 5 tahun/*years*	Total	
Liabilitas keuangan									*Financial liabilities*
Tanpa suku bunga:									*Without interest:*
Liabilitas segera	-	111.586	-	-	-	-	-	111.586	*Obligations due immediately*
Liabilitas akseptasi	-	12.215	-	-	-	-	-	12.215	*Acceptance liabilities*
Liabilitas lain-lain	-	6.604	-	-	-	-	-	6.604	*Other liabilities*
Suku bunga variabel:									*Variable interest rate:*
Simpanan	-	2.783.208	-	-	-	-	-	2.783.208	*Deposits*
Simpanan dari bank lain	-	2.425	-	-	-	-	-	2.425	*Deposits from other bank*
Liabilitas lain-lain	-	1.864	-	-	-	-	-	1.864	*Other liabilities*
Suku bunga tetap:									*Fixed interest rate:*
Simpanan	-	2.568.608	176.271	98.522	1.429	-	-	2.844.830	*Deposits*
Simpanan dari bank lain	-	2.007	-	-	-	-	-	2.007	*Deposits from other bank*
Liabilitas lain-lain	-	-	-	143	1.150	22.986	-	24.279	*Other liabilities*
Subtotal	-	5.488.517	176.271	98.665	2.579	22.986	-	5.789.018	*Subtotal*
Liabilitas komitmen									*Commitment liabilities*
Fasilitas kredit kepada nasabah yang belum digunakan	259.012	-	-	-	-	-	-	259.012	*Unused facilities*
Liabilitas kontinjensi									*Contingent liabilities*
Bank Garansi	-	-	-	-	20.446	10.482	-	30.928	*Bank guarantee*
Total	**259.012**	**5.488.517**	**176.271**	**98.665**	**23.025**	**33.468**	**-**	**6.078.958**	***Total***

Analisis Perbedaan Jatuh Tempo Aset dan Liabilitas Keuangan

Tabel di bawah ini menyajikan analisis jatuh tempo aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2023 dan 2022, berdasarkan jangka waktu yang tersisa sampai tanggal jatuh tempo kontrak dan asumsi perilaku *(behavior assumptions)*:

Maturity Mismatch Analysis for Financial Asset and Liabilities

The table below shows the maturity mismatch analysis as of December 31, 2023 and 2022 based on maturity and behavior assumptions:

	31 Desember/*December 31*, 2023								
	Lain-lain/ *Others*	Sampai dengan 1 bulan/*1 month or less*	> 1 – 3 bulan/*months*	> 3 – 12 bulan/*months*	> 1 – 2 tahun/*years*	> 2 – 5 tahun/*years*	> 5 tahun/*years*	Total	
Aset keuangan									***Financial assets***
Tanpa suku bunga:									***Without interest:***
Kas	-	43.763	-	-	-	-	-	43.763	*Cash*
Giro pada Bank Indonesia	-	450.009	-	-	-	-	-	450.009	*Current account with Bank Indonesia*
Giro pada bank lain	-	17.675	-	-	-	-	-	17.675	*Current account with other banks*
Efek-efek	-	-	-	15.077	-	-	-	15.077	*Securities*
Tagihan akseptasi	-	-	-	-	-	-	-	-	*Acceptance receivables*
Aset lain-lain - neto	-	58.500	-	-	-	-	-	58.500	*Other assets - net*
Suku bunga variabel:									***Variable interest rate:***
Giro pada bank lain	-	727.636	-	-	-	-	-	727.636	*Current account with other banks*
Efek-efek	-	-	-	-	10.000	-	-	10.000	*Securities*
Kredit	-	100.539	121.474	1.530.947	625.764	698.450	226.025	3.303.199	*Loans*
Suku bunga tetap:									***Fixed interest rate:***
Penempatan pada Bank Indonesia dan bank lain	-	1.085.274	-	-	-	-	-	1.085.274	*Placements with Bank Indonesia and other bank*
Efek-efek	-	-	100	148.082	564.596	597.869	147.143	1.457.790	*Securities*
Efek yang dibeli dengan janji dijual kembali	-	1.150.667	-	-	-	-	-	1.150.667	*Securities purchased under agreement to resell*
Kredit	-	74.123	161.595	405.772	117.050	272.945	1.088	1.032.573	*Loans*
Total aset keuangan	**-**	**3.708.186**	**283.169**	**2.099.878**	**1.317.410**	**1.569.264**	**374.256**	**9.352.163**	***Total financial assets***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas (lanjutan)

Analisis Perbedaan Jatuh Tempo Aset dan Liabilitas Keuangan (lanjutan)

Tabel di bawah ini menyajikan analisis jatuh tempo aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2023 dan 2022, berdasarkan jangka waktu yang tersisa sampai tanggal jatuh tempo kontrak dan asumsi perilaku *(behavior assumptions)* (lanjutan):

36. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

Maturity Mismatch Analysis for Financial Asset and Liabilities (continued)

The table below shows the maturity mismatch analysis as of December 31, 2023 and 2022 based on maturity and behavior assumptions (continued):

	31 Desember/*December 31*, 2023								
	Lain-lain/ *Others*	Sampai dengan 1 bulan/*1 month or less*	> 1 – 3 bulan/*months*	> 3 – 12 bulan/*months*	> 1 – 2 tahun/*years*	> 2 – 5 tahun/*years*	> 5 tahun/*years*	Total	
Liabilitas keuangan									*Financial liabilities*
Tanpa suku bunga:									*Without interest:*
Liabilitas segera	-	11.873	-	-	-	-	-	11.873	*Obligations due immediately*
Liabilitas akseptasi	-	-	-	-	-	-	-	-	*Acceptance liabilities*
Liabilitas lain-lain	-	1.975	-	-	-	-	-	1.975	*Other liabilities*
Suku bunga variabel:									*Variable interest rate:*
Simpanan	-	2.484.276	-	-	-	-	-	2.484.276	*Deposits*
Simpanan dari bank lain	-	238	-	-	-	-	-	238	*Deposits from other bank*
Liabilitas lain-lain	-	9.422	-	-	-	-	-	9.422	*Other liabilities*
Suku bunga tetap:									*Fixed interest rate:*
Simpanan	-	2.514.994	917.960	74.799	10	-	-	3.507.763	*Deposits*
Simpanan dari bank lain	-	2.000	-	-	-	-	-	2.000	*Deposits from other bank*
Liabilitas lain-lain	-	-	21	68	271	18.777	1.852	20.989	*Other liabilities*
Total liabilitas Keuangan	**-**	**5.024.778**	**917.981**	**74.867**	**281**	**18.777**	**1.852**	**6.038.536**	***Total financial liabilities***
Neto	**-**	**(1.316.592)**	**(634.812)**	**2.025.011**	**1.317.129**	**1.550.487**	**372.404**	**3.313.627**	***Net***

	31 Desember/*December 31*, 2022								
	Lain-lain/ *Others*	Sampai dengan 1 bulan/*1 month or less*	> 1 – 3 bulan/*months*	> 3 – 12 bulan/*months*	> 1 – 2 tahun/*years*	> 2 – 5 tahun/*years*	> 5 tahun/*years*	Total	
Aset keuangan									***Financial assets***
Tanpa suku bunga:									***Without interest:***
Kas	-	61.990	-	-	-	-	-	61.990	*Cash*
Giro pada Bank Indonesia	-	720.307	-	-	-	-	-	720.307	*Current account with Bank Indonesia*
Giro pada Bank lain	-	1.201.484	-	-	-	-	-	1.201.484	*Current accont with other Banks*
Tagihan akseptasi	-	12.215	-	-	-	-	-	12.215	*Acceptance receivables*
Aset lain-lain - neto	-	45.257	-	-	-	-	-	45.257	*Other assets - net*
Suku bunga variabel:									***Variable interest rate:***
Giro pada bank lain	-	270.876	-	-	-	-	-	270.876	*Current account with other banks*
Efek-efek	-	-	-	-	-	10.000	-	10.000	*Securities*
Kredit	-	6.451	150.199	688.560	192.382	990.652	216.990	2.245.234	*Loans*
Suku bunga tetap:									***Fixed interest rate:***
Penempatan pada Bank Indonesia dan bank lain	-	1.174.749	-	-	-	-	-	1.174.749	*Placements with Bank Indonesia and other bank*
Efek-efek	-	75.096	31.169	-	102.768	1.293.917	138.130	1.641.080	*Securities*
Efek yang dibeli dengan janji dijual kembali	-	766.672	-	-	-	-	-	766.672	*Securities purchased under agreement to resell*
Kredit	-	29.989	50.257	390.424	72.667	123.657	565	667.559	*Loans*
Total aset keuangan	**-**	**4.365.086**	**231.625**	**1.078.984**	**367.817**	**2.418.226**	**355.685**	**8.817.423**	***Total financial assets***
Liabilitas keuangan									*Financial liabilities*
Tanpa suku bunga:									*Without interest:*
Liabilitas segera	-	111.586	-	-	-	-	-	111.586	*Obligations due immediately*
Liabilitas akseptasi	-	12.215	-	-	-	-	-	12.215	*Acceptance liabilities*
Liabilitas lain-lain	-	6.604	-	-	-	-	-	6.604	*Other liabilities*
Suku bunga variabel:									*Variable interest rate:*
Simpanan	-	2.781.210	-	-	-	-	-	2.781.210	*Deposits*
Simpanan dari bank lain	-	2.425	-	-	-	-	-	2.425	*Deposits from other bank*
Liabilitas lain-lain		1.864	-	-	-	-	-	1.864	*Other liabilities*
Suku bunga tetap:									*Fixed interest rate:*
Simpanan	-	2.566.764	175.892	97.680	1.405	-	-	2.841.741	*Deposits*
Simpanan dari bank lain	-	-	-	-	-	-	-		*Deposits from other bank*
Liabilitas lain-lain	-	-	-	143	1.150	22.986	-	24.279	*Other liabilities*
Total liabilitas Keuangan	**-**	**5.482.668**	**175.892**	**97.823**	**2.555**	**22.986**	**-**	**5.781.924**	***Total financial liabilities***
Neto	**-**	**(1.117.582)**	**55.733**	**981.161**	**365.262**	**2.395.240**	**355.685**	**3.035.499**	***Net***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar

Manajemen Risiko Pasar

Satuan Kerja Treasuri sebagai *risk taking* unit melakukan pengendalian internal dengan melakukan transaksi treasuri dengan tetap memperhatikan prinsip kehati-hatian dan sesuai dengan pedoman internal dan peraturan eksternal. SKMR (*Risk Management Departement*) melakukan monitoring terhadap PDN (Posisi Devisa Neto). Bank telah menggunakan sistem *e-treasury* yang memberikan informasi agar pengendalian risiko pasar menjadi lebih efisien dan efektif untuk mengendalikan risiko nilai tukar dan risiko suku bunga dan melengkapinya dengan Sistem Pemantauan Limit (*Market Limit System*). Satuan Kerja Audit Internal (SKAI) melakukan internal audit di Departemen Treasuri untuk memastikan pengendalian internal terhadap risiko pasar.

Penilaian Profil Risiko Pasar

Hasil penilaian risiko inheren atas risiko pasar Bank secara komposit posisi tanggal 31 Desember 2023 dan 2022 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low* dan *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory.*

1. Risiko Nilai Tukar

Risiko nilai tukar merupakan risiko yang timbul dari transaksi nilai tukar mata uang terhadap mata uang lainnya, baik dari posisi keuangan maupun dari sisi rekening administratif.

Berdasarkan Peraturan Bank Indonesia No. 5/13/PBI/2003 tanggal 17 Juli 2003 dan perubahan terakhir Peraturan Bank Indonesia No. 17/5/PBI/2015 tanggal 1 Juni 2015, bank diwajibkan untuk memelihara posisi devisa netonya setinggi-tingginya 20% dari modal. Berdasarkan pedoman Bank Indonesia, "posisi devisa neto" merupakan penjumlahan dari nilai absolut atas selisih bersih aset dan liabilitas untuk setiap mata uang asing dan selisih bersih tagihan dan liabilitas, berupa komitmen dan kontinjensi di rekening administratif, untuk setiap mata uang, yang semuanya dinyatakan dalam Rupiah.

36. RISK MANAGEMENT (continued)

Market Risk

Market Risk Management

The Treasury Department, as a risk-taking unit, performs internal control by executing treasury transactions taking into account the prudence principle and in accordance with internal guidelines and external regulations. The Bank's Risk Management Department monitors the NOP (Net Open Position). The Bank uses an e-treasury system that provides information for market risk control to be more efficient and effective in controlling the exchange rate risk and interest rate risk, and complements this with a Market Limit System. Internal Audit Unit (SKAI) conducts internal audit of the Treasury Department to ensure the internal controls over market risk.

Assessment of Market Risk Profile

The result of the Bank's inherent risk assessment on the composite market risk of position date December 31, 2023 and 2022 as reported to Financial Service Authority (OJK) is at Low and Low to Moderate level, respectively while the Quality of Risk Management Application (KPMR) is on the Satisfactory level.

1. Foreign Exchange Risk

Foreign exchange risk is the potential loss from statements of financial position and administrative accounts due to an adverse change in the value of a currency against another.

Under Bank Indonesia Regulation No. 5/13/PBI/2003 dated July 17, 2003 and its latest amendments Bank Indonesia Regulation No. 17/5/PBI/2015 dated June 1, 2015, a bank is required to maintain its net foreign exchange position/net open position at a maximum of 20% of its capital. Under Bank Indonesia guidelines, "net open position" means the sum of the absolute value of the net difference between asset and liability balances for each foreign currency, and the net difference between claims and liabilities, in the form of both commitments and contingencies in administrative accounts, for each foreign currency, which are all stated in Rupiah.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar (lanjutan)

Penilaian Profil Risiko Pasar (lanjutan)

Risiko pasar dalam hal ini dibagi dalam dua bagian yaitu:

1. Risiko Nilai Tukar (lanjutan)

Untuk mengelola dan memitigasi risiko nilai tukar, batas maksimum Posisi Devisa Neto (PDN) yang harus dipertahankan Bank adalah sebesar 20% dari total modal Bank sesuai dengan peraturan Bank Indonesia. Selama tahun 2023, rata-rata PDN Bank sebesar 0,36% dan PDN maksimum sebesar 0,89%.

Berikut adalah rincian Posisi Devisa Neto Bank tanggal 31 Desember 2023 dan 2022 (tidak diaudit):

36. RISK MANAGEMENT (continued)

Market Risk (continued)

Assessment of Market Risk Profile (continued)

Market risk is divided into two parts:

1. Foreign Exchange Risk (continued)

To manage and mitigate foreign exchange risk, the Bank should maintain a Net Open Position (NOP) at a maximum of 20% of the Bank's total capital as required by Bank Indonesia. In 2023, the Bank's average NOP was 0.36% and the maximum NOP was 0.89%.

The following is the Bank's Net Open Position as of December 31, 2023 and 2022 (unaudited):

	31 Desember/December 31, 2023			
Mata uang asing	**Aset dan tagihan komitmen dan kontinjensi/ *Assets, commitment and contingent receivables***	**Liabilitas dan liabilitas komitmen dan kontinjensi/Liabilities, *commitment and contingent liabilities***	**Neto absolut/ *Net absolute***	***Currencies***
Dollar Singapura	2.090	-	2.090	*Singapore Dollar*
Dollar Amerika Serikat	1.558.090	1.560.142	2.052	*United States Dollar*
Euro	943	-	943	*Euro*
Dollar Australia	102	-	102	*Australian Dollar*
Yen Jepang	80	9	71	*Japanese Yen*
Total	**1.561.305**	**1.560.151**	**5.258**	***Total***
Total modal*)			3.185.340	*Total capital*)*
Persentase PDN terhadap modal			0,17%	*Percentage of NOP to capital*

	31 Desember/December 31, 2022			
Mata uang asing	**Aset dan tagihan komitmen dan kontinjensi/ *Assets, commitment and contingent receivables***	**Liabilitas dan liabilitas komitmen dan kontinjensi/Liabilities, *commitment and contingent liabilities***	**Neto absolut/ *Net absolute***	***Currencies***
Dollar Amerika Serikat	4.165.793	4.161.746	4.047	*United States Dollar*
Dollar SingapuraAustralia	3.359	1	3.358	*SingaporeAustralian Dollar*
Euro	798	-	798	*Euro*
Dollar Australia	131	-	131	*Australian Dollar*
Yen Jepang	91	9	82	*Japanese Yen*
Total	**4.170.172**	**4.161.756**	**8.416**	***Total***
Total modal*)			2.192.138	*Total capital*)*
Persentase PDN terhadap modal			0,38%	*Percentage of NOP to capital*

*) Sesuai dengan Peraturan Bank Indonesia perhitungan persentase PDN terhadap modal menggunakan modal bulan sebelumnya.

*) *In accordance with Bank Indonesia Regulation, the previous month's capital is used in calculating the percentage of Net Open Position to Capital.*

36. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar (lanjutan)

Penilaian Profil Risiko Pasar (lanjutan)

1. Risiko Nilai Tukar (lanjutan)

Batas nilai (absolut) Posisi Devisa Neto yang diperkenankan pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp307.225 dan Rp270.962. Posisi Devisa Neto Bank tidak melampaui batas nilai (absolut) yang diperkenankan oleh Bank Indonesia.

Persentase Posisi Devisa Neto terhadap modal pada tanggal 31 Desember 2023: 0,17% dan 31 Desember 2022: 0,38%.

Sensitivitas Nilai Tukar

Analisis sensitivitas nilai tukar diukur dengan kemampuan kelebihan modal Bank untuk menyerap potensi kerugian dari nilai tukar yaitu membuat asumsi perubahan/fluktuasi nilai tukar yang berlawanan arah dengan masing-masing posisi nilai tukar. Sensitivitas potensi kerugian nilai tukar berdasarkan data historis selama setahun ke belakang. Kelebihan modal Bank mampu menutup risiko nilai tukar pada 31 Desember 2023: 5.699 kali dan 31 Desember 2022: 4.213 kali.

Hal ini disebabkan karena posisi devisa neto Bank yang rendah sedangkan kelebihan modal Bank yang tinggi, sehingga manajemen percaya bahwa Bank dinilai tidak rentan terhadap pergerakan nilai tukar.

Tabel dibawah menunjukkan sensitivitas Bank atas kemungkinan perubahan yang terjadi berdasarkan fluktuasi dari nilai tukar historis, dengan semua variabel lainnya tetap konstan.

36. RISK MANAGEMENT (continued)

Market Risk (continued)

Assessment of Market Risk Profile (continued)

1. Foreign Exchange Risk (continued)

The (absolute) value of Net Open Position as of December 31, 2023 and 2022 are Rp307,225 and Rp270,962, respectively. The Net Open Position of the Bank did not exceed the maximum (absolute) value allowed by Bank Indonesia.

The percentage of Net Open Position to capital December 31, 2023: 0.17% and December 31, 2022: 0.38%.

Foreign Exchange Sensitivity

Foreign exchange sensitivity analysis is measured by the ability of the Bank's excess capital to absorb potential foreign exchange losses by assuming that foreign exchange fluctuation will go adversely to each foreign exchange position. Potential exchange loss sensitivity is based on historical data for one year. Excess capital was able to cover potential loss from foreign exchange risk on December 31, 2023: 5,699 times and December 31, 2022: 4,213 times.

This was because the Bank held a very low net open position, while its excess capital was very high; thus, the management believes that the Bank is not significantly susceptible to foreign exchange movements.

The table below shows the Bank's sensitivity for a given reasonable possible change based on volatility of historical exchange rates, with all other variables remaining constant.

Mata uang/ *Currency*	Peningkatan nilai tukar mata uang asing/ *Increase on foreign exchange rates*	Penurunan nilai tukar mata uang asing/ *Decrease on foreign exchange rates rates*	Pengaruh kenaikan nilai tukar mata uang asing pada laba/rugi sebelum pajak/ *Effect of increase on foreign exchange to profit or loss before tax*	Pengaruh penurunan nilai tukar mata uang asing pada laba/rugi sebelum pajak/ *Effect of decrease on foreign exchange rate to profit or loss before tax*
USD	0,3630%	(0,3630%)	0,11	(0,11)
EUR	0,3903%	(0,3903%)	0,06	(0,06)
JPY	0,5830%	(0,5830%)	0,00	(0,00)
SGD	0,2434%	(0,2434%)	0,06	(0,06)
AUD	0,5348%	(0,5348%)	0,01	(0,01)

36. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar (lanjutan)

Penilaian Profil Risiko Pasar (lanjutan)

2. Risiko Suku Bunga

Perbandingan atau rasio RSA (*Rate Sensitive Assets*) terhadap RSL (*Rate Sensitive Liabilities*) pada tanggal 31 Desember 2023, dan 2022 masing-masing sebesar 172,82% dan 157,38%. Apabila terjadi perubahan suku bunga secara paralel pada aset dan liabilitas, Bank akan terekspos risiko suku bunga.

Sensitivitas Suku Bunga

Analisis sensitivitas suku bunga diukur dengan kemampuan kelebihan modal Bank untuk menyerap potensi kerugian dari perubahan suku bunga, yaitu membuat asumsi perubahan/fluktuasi suku bunga. Sensitivitas suku bunga dilakukan dengan perubahan suku bunga naik secara *paralel shifted* sebesar 0,25% dan 1% dengan mempertimbangkan kondisi fluktuasi suku bunga pasar. Hal disebabkan karena kelebihan modal Bank yang cukup untuk menutup perubahan suku bunga pada laporan posisi keuangan sehingga manajemen Bank menilai Bank tidak rentan terhadap pergerakan suku bunga.

Analisis sensitivitas suku bunga digunakan untuk menganalisis dampak kemungkinan perubahan suku bunga terhadap laba atau rugi dan ekuitas. Perubahan estimasi nilai wajar dan arus kas untuk perubahan suku bunga pasar didasarkan pada volatilitas tingkat suku bunga historis dengan mempertahankan variabel lainnya tetap konstan.

Sampai dengan tanggal 31 Desember 2023, apabila suku bunga meningkat atau menurun sebesar 1,00% untuk efek-efek diukur pada nilai wajar melalui laba rugi dan penghasilan komprehensif lain dengan menganggap variabel lainnya tetap konstan, pendapatan bunga bersih Bank akan meningkat sebesar Rp16.626 atau menurun sebesar Rp16.626.

Sampai dengan tanggal 31 Desember 2023, apabila suku bunga meningkat atau menurun sebesar 0,25% untuk efek-efek yang diukur pada nilai wajar melalui laba rugi dan pendapatan komprehensif lainnya dengan menganggap variabel lainnya tetap konstan, pendapatan bunga bersih Bank akan meningkat sebesar Rp4.157 atau menurun sebesar Rp4.157.

36. RISK MANAGEMENT (continued)

Market Risk (continued)

Assessment of Market Risk Profile (continued)

2. Interest Rate Risk

The ratio of RSA (Rate Sensitive Assets) to RSL (Rate Sensitive Liabilities) as of December 31, 2023 and 2022 are 172.82% and 157.38%, respectively. If there are parallel changes in interest rates on assets and liabilities, the Bank will be exposed to interest rate risk.

Interest Rate Sensitivity

Interest rate sensitivity analysis is measured by the ability of the Bank's excess capital to absorb potential loss from interest rate movements by making assumptions about interest rate movement. Interest rate sensitivity is determined with the increasing interest by 0.25% and 1% parallel shifted. This rate is taken by considering the fluctuated condition of market interest. This was because the Bank had strong excess capital to cover interest rate changes in the statement of financial position; thus, the management of the Bank considers it to be not significantly susceptible to interest rate movement risk.

Interest rate sensitivity analysis is used to analyze probable change in interest rate affecting the profit or loss and equity. The estimated change in fair value and cash flows for changes in market interest rates are based on the volatility of historical interest rates, with all other variables remaining constant

As of December 31, 2023 , if interest rates increase or decrease by 1.00% for securities measured at fair value through profit or loss and other comprehensive income with all other variables remaining constant, the net interest income would have been Rp16,626 higher or Rp16,626 lower, respectively.

As of December 31, 2023 , if interest rates increase or decrease by 0.25% for securities measured at fair value through profit or loss and other comprehensive income with all other variables remaining constant, the net interest income would have been Rp4,157 higher or Rp4,157 lower, respectively.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Operasional

Manajemen Risiko Operasional

Identifikasi dan pengukuran risiko operasional dilakukan dengan pembaharuan pedoman profil risiko, termasuk di dalamnya pengukuran risiko operasional menjadi 5 (lima) peringkat. Bank menggunakan metode BIA (*Basic Indicator Approach*) untuk perhitungan risiko operasional. Bank juga menggunakan aplikasi ORSA dan aplikasi *Loss Event Database* (LED) untuk pengendalian risiko operasional.

Bank telah memiliki suatu rencana komprehensif yang berisi langkah-langkah yang harus diambil sebelum, selama dan setelah terjadinya suatu keadaan darurat secara terdokumentasi, teruji untuk menjamin kelangsungan operasional Bank dalam bentuk Kebijakan *Business Continuity Planning* (BCP), *Disaster Recovery Plan* (DRP) dan pembentukan *Disaster Recovery Center* (DRC) sejak tahun 2005. Kebijakan kelangsungan usaha disempurnakan secara berkala dan telah dibentuk satu unit kerja khusus yang akan menangani hal ini secara komprehensif.

Manajemen Bank percaya bahwa *risk taking unit* melakukan pengendalian internal dengan melakukan transaksi operasional dengan tetap memperhatikan prinsip kehati-hatian dan sesuai dengan pedoman internal dan peraturan eksternal. SKMR (*Risk Management Department*) melakukan pengawasan dengan menggunakan aplikasi ORSA dan LED. SKAI melakukan audit dengan berpedoman pada Standar Pelaksanaan Fungsi Audit Intern Bank (SPFAIB) untuk pengawasan operasional Bank serta dilengkapi oleh fungsi pengendalian internal di setiap kantor cabang.

Penilaian Profil Risiko Operasional

Hasil penilaian risiko inheren atas risiko operasional Bank secara komposit posisi tanggal 31 Desember 2023 dan 2022 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Moderate* dan Low to Moderate sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

36. RISK MANAGEMENT (continued)

Operational Risk

Operational Risk Management

The process of identifying and measuring the operational risk is done by updating the risk profile guidelines, including the measurement of operational risk assessment in 5 (five) classes of rating. The Bank uses the BIA (Basic Indicator Approach) for the calculation of operational risk. The Bank also uses the ORSA application and the Loss Event Database (LED) application for operational risk management.

The Bank has a comprehensive plan that includes steps to be taken before, during and after an emergency, which is documented and tested to ensure continuity of the operations of the Bank in the form of Business Continuity Planning (BCP) Policy, Disaster Recovery Plan (DRP), and the establishment of the Disaster Recovery Center (DRC) in 2005. The business continuity policies are enhanced periodically and the Bank has established a special unit that will handle this in a comprehensive manner.

The Bank's management believes that the risk taking unit performs internal control by conducting operational transactions with attention to the prudence principles and in accordance with internal guidelines and external regulations. The Risk Management Department performs monitoring using the ORSA and LED application. SKAI conducts audits based on the Bank Internal Audit Function Implementation Standards (SPFAIB) to monitor the Bank's operations and is complemented by the internal control function at each branch office.

Assessment of Operational Risk Profile

The result of the Bank's inherent risk assessment on the composite operational risk of position date December 31, 2023 and 2022 as reported to Financial Service Authority (OJK) is at Moderate and Low to Moderate level, respectively while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Hukum

Manajemen Risiko Hukum

Kebijakan, pedoman dan prosedur perkreditan dan operasional juga dikaji berdasarkan aspek hukum yang melekat untuk meminimalisir risiko hukum. Seluruh produk dan aktivitas baru selain harus dikaji oleh Bagian Legal dan Remedial, juga harus mendapat kajian dari Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan dan Satuan Kerja Audit Internal.

Pengendalian risiko hukum dilakukan dengan laporan *monitoring* administrasi kredit, kajian NUK (Nota Usulan Kredit), perjanjian kredit, penyempurnaan formulir dan notifikasi kredit. Pengkajian aspek hukum juga dilakukan pada produk dan aktivitas baru serta atas perjanjian-perjanjian dengan counterparty dan pihak ketiga lainnya.

Penilaian Profil Risiko Hukum

Hasil penilaian risiko inheren atas risiko hukum Bank secara komposit posisi tanggal 31 Desember 2023 dan 2022 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory.*

Risiko Reputasi

Manajemen Risiko Reputasi

Penerapan manajemen risiko reputasi meliputi pengawasan aktif Dewan Komisaris dan Direksi, terkait risiko reputasi pada aktivitas operasional/jasa layanan, SDM, TI & MIS, kecukupan kebijakan, prosedur, strategi manajemen risiko reputasi, pengukuran risiko reputasi dan pemantauan serta pengelolaan risiko reputasi.

Bank memiliki *Service Quality Management* dan *Call Center Department* sebagai unit yang menangani pengaduan nasabah. Selain itu, Bank telah menyajikan aspek transparasi laporan keuangan dengan publikasi triwulan di koran. Pada tahun 2016, Bank membentuk *contact center* untuk meningkatkan pelayanan kepada nasabah selama tahun 2022 nasabah yang menggunakan pelayanan *contact center* untuk pengaduan nasabah dan pelayanan lainnya semakin meningkat.

36. RISK MANAGEMENT (continued)

Legal Risk

Legal Risk Management

Policies, guidelines and procedures on lending and operations are reviewed based on the inherent legal aspects to minimize legal risk. All new products and activities must be reviewed by Legal and Remedial Department, Risk Management Unit, Compliance Unit and Internal Audit Department.

Control of legal risk is performed through loan administration monitoring reports, reviews of the loan proposal memorandums and credit agreements, as well as upgrading of forms and loan notifications. Evaluation of legal aspects is also performed on new products and activities upon agreement with counterparty and other third parties.

Assessment of Legal Risk Profile

The result of the Bank's inherent risk assessment on the composite legal risk of position date December 31, 2023 and 2022 as reported to Financial Service Authority (OJK) is at Low level, respectively while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

Reputation Risk

Reputation Risk Management

The implementation of reputation risk management includes active supervision by the Board of Commissioners and Directors regarding reputation risk in operational activities/services, human resources, IT & MIS, the adequacy of reputation risk policies, procedures, management strategy, reputation risk measurement, and monitoring and managing of reputation risk.

The Bank has Service Quality Management and Call Center Department as a unit to handles customer complains. In addition, the Bank has presented aspects of financial statements transparency through quarterly publication of its financial statements in newspapers. In 2016, the Bank set up a contact center to improve services to customers and during 2022 the number of customers who received the contact center's service for their complaints and other services increased.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Reputasi (lanjutan)

Manajemen Risiko Reputasi (lanjutan)

Selama tahun 2023 pengelolaan risiko reputasi terus ditingkatkan dengan diterapkannya SLA (*Service Level Agreement*) sesuai dengan ketentuan Bank Indonesia dan Otoritas Jasa Keuangan (OJK) untuk menangani keluhan nasabah yang dapat diselesaikan dalam waktu kurang dari 20 (dua puluh) hari kerja dan dalam kondisi tertentu dapat memperpanjang jangka waktu 20 (dua puluh) hari kerja. SKAI juga melakukan audit internal di cabang terkait komplain nasabah untuk memastikan pengendalian internal terhadap risiko reputasi.

Penilaian Profil Risiko Reputasi

Hasil penilaian risiko inheren atas risiko reputasi Bank secara komposit posisi tanggal 31 Desember 2023 dan 2022 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

Risiko Stratejik

Manajemen Risiko Stratejik

Direksi membuat rencana kerja tahunan yang disetujui oleh Komisaris dan melakukan sosialisasi kepada seluruh karyawan. Rencana strategis dibuat menggunakan analisis SWOT, faktor eksternal dan tingkat risiko. Pengawasan aktif dilakukan melalui *monitoring* realisasi dengan rencana kerja tahunan. Pemantauan risiko oleh Komisaris dilakukan melalui Komite Pemantau Risiko.

Bank menetapkan kebijakan dan strategi dalam rangka mencapai rencana kerja yang telah disusun sesuai dengan visi dan misi Bank. Bank juga telah menyusun pedoman penyusunan produk dan aktivitas baru.

36. RISK MANAGEMENT (continued)

Reputation Risk (continued)

Reputation Risk Management (continued)

Throughout 2023, the reputation risk management is improved by the application of SLA (Service Level Agreement) in line with Bank Indonesia's and Financial Service Authority's provision in handling and resolving customer complaints in less than 20 (twenty) working days and under certain conditions, the period can be extended to 20 (twenty) working days. SKAI conducts internal audit at the branch offices in connection with customer complaints to ensure the implementation of internal control over the reputation risk.

Assessment of Reputation Risk Profile

The result of the Bank's inherent risk assessment on the composite reputation risk of position date December 31, 2023 and 2022 as reported to Financial Service Authority (OJK) is at Low to Moderate level, respectively while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

Strategic Risk

Strategic Risk Management

The Board of Directors produces an annual work plan, which is approved by the Board of Commissioners, and disseminates it to all employees. The strategic plan is prepared using SWOT analysis, external factors and the level of risk. Active oversight is done by monitoring the realization of the annual work plan. The risk monitoring by the Board of Commissioners is performed through the Risk Monitoring Committee.

The Bank establishes policies and strategies in order to achieve the work plan, which has been prepared in accordance with the Bank's vision and mission. The Bank has also established guidelines for the preparation of new products and activities.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Stratejik (lanjutan)

Penilaian Profil Risiko Stratejik

Hasil penilaian risiko inheren atas risiko stratejik Bank secara komposit posisi tanggal 31 Desember 2023 dan 2022 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

Risiko Kepatuhan

Penerapan Manajemen Risiko Kepatuhan

Bank secara berkesinambungan meningkatkan budaya manajemen risiko kepatuhan kepada seluruh level organisasi antara lain, sosialisasi dan *coaching*, meningkatkan pengamatan untuk memastikan kebenaran laporan dan ketepatan waktu pengiriman laporan kepada regulator, pelaksanaan pemenuhan terhadap ketentuan internal dan eksternal, serta senantiasa berusaha meminimalkan pelampauan *limit risk appetite* dan *risk tolerance* yang ditetapkan.

Bank juga melakukan *update* pedoman internal lainnya apabila terdapat peraturan dari pihak eksternal, misalnya Bank Indonesia dan Otoritas Jasa Keuangan (OJK).

Bank telah memiliki unit kerja yang independen yaitu unit kepatuhan yang berfungsi melakukan *compliance review* yang bertanggung jawab langsung kepada Direktur Kepatuhan. SKAI melakukan audit internal untuk memastikan pengendalian internal terhadap risiko kepatuhan.

Penilaian Profil Risiko Kepatuhan

Hasil penilaian risiko inheren atas risiko kepatuhan Bank secara komposit posisi tanggal 31 Desember 2023 dan 31 Desember 2022 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) masing-masing berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

36. RISK MANAGEMENT (continued)

Strategic Risk (continued)

Assessment of Strategic Risk Profile

The result of the Bank's inherent risk assessment on the composite strategic risk of position date December 31, 2023 and 2022 as reported to Financial Service Authority (OJK) is at Low to Moderate level respectively, while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

Compliance Risk

Application of Compliance Risk Management

The Bank continuously improves the risk management culture at all levels of the organization, including socialization and coaching, improve monitoring to ensure the correctness of reports and timelines of report submission to regulators, fulfillment of internal and external regulations, as well as always trying to minimize the excess of the stipulated risk appetite and risk tolerance.

The Bank also updates other internal guidelines in the case of external regulation, such as those from Bank Indonesia and Financial Service Authority (OJK).

The Bank has an independent compliance unit whose function is to perform compliance review and which is directly responsible to the Director of Compliance. SKAI conducts internal audits to ensure internal control of compliance risk.

Assessment of Compliance Risk Profile

The result of the Bank's inherent risk assessment on the composite compliance risk of position date December 31, 2023 and December 31, 2022 as reported to Financial Service Authority (OJK) is at Low to Moderate level, respectively while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

37. PERJANJIAN-PERJANJIAN KERJASAMA SIGNIFIKAN

1. Pada tanggal 1 September 2016, Bank melakukan perjanjian dengan PT Manning Development mengenai perjanjian sewa menyewa Wisma Hayam Wuruk lantai 1 dan 2 ruang No. 100 dan 200 untuk kegiatan perkantoran. Perjanjian ini berlaku selama 10 tahun hingga 31 Agustus 2026 dengan ketentuan Bank dibebaskan biaya sewa selama 3 bulan pertama terhitung mulai jangka waktu sewa. Biaya sewa dibebankan sebesar Rp27.316 untuk lima tahun pertama dan akan dibayarkan per tiga bulan untuk lima tahun berikutnya.

2. Pada tanggal 13 Maret 2023, Bank melakukan perjanjian dengan PT Manning Development mengenai perjanjian sewa menyewa Wisma Hayam Wuruk lantai 6 untuk kegiatan perkantoran. Perjanjian ini berlaku selama 3 tahun 3 bulan hingga 31 Agustus 2026. Biaya sewa dibebankan sebesar Rp988 belum termasuk pajak. Jumlah sewa telah dibayarkan lunas oleh Bank pada saat penandatanganan perjanjian.

3. Pada tanggal 20 Desember 2021, Bank mengadakan kerjasama dengan PT Fortress Data Services (FDS) dalam pelayanan dan pengelolaan harian atas aplikasi dan jasa keuangan sehubungan dengan sistem *software* tersebut. Perjanjian ini berlaku selama 5 (lima) tahun terhitung sejak tanggal berlakunya perjanjian dan akan diperpanjang otomatis. Biaya jasa tahunan yang dibebankan ke Bank adalah sebesar Rp3.792.

4. Dalam rangka meningkatkan akses penyaluran kredit kepada sektor UMKM, sejak tahun 2018 Bank telah melakukan kerjasama strategis dengan beberapa lembaga keuangan non Bank dalam bentuk kredit *Channeling* maupun pembiayaan bersama *(Joint Financing)* untuk tujuan produktif maupun konsumtif. Kerjasama ini memiliki *line* berkisar antara Rp10.000 sampai Rp500.000, jangka waktu yang berkisar antara 1 bulan sampai 5 tahun serta untuk porsi pendanaan *Joint Financing* masing-masing yang berkisar antara 80%-95% untuk porsi Bank dan 5% - 20% untuk porsi lembaga keuangan non Bank.

37. SIGNIFICANT COOPERATION AGREEMENTS

1. On September 1, 2016, the Bank entered into an agreement with PT Manning Development regarding the rental agreement of Wisma Hayam Wuruk 1st and 2nd floor room No. 100 and 200 for office activities. This agreement is valid for 10 years until August 31, 2026 with the condition that the Bank is exempted from rental fees for the first 3 months starting from the term of the lease. The rental fee is charged Rp27,316 for the first five years and will be paid for every three months for the remaining five years.

2. On March 13, 2023, the Bank entered into an agreement with PT Manning Development regarding a rental agreement for Wisma Hayam Wuruk floor 6 for office activities. This agreement is valid for three years three months until 31 August 2026. The rental fee is Rp988 excluding tax. The rental amount has been paid in full by the Bank at the time of signing the agreement.

3. On December 20, 2021, the Bank entered into a cooperation agreement with PT Fortress Data Services (FDS) with scope of services and daily maintenance of the application and financial services related to the software system. This agreement is valid for 5 (five) years from the date of agreement and will be automatically extended. The annual service fee charged to the Bank is Rp3,792.

4. In order to increase access to credit distribution to the MSME sector, since 2018 Bank has entered into strategic partnerships with several non-bank financial institutions in the form of channeling loans and joint financing for productive and consumptive purposes. This collaboration has a line ranging from Rp10,000 Billion to Rp500,000 with terms ranging from 1 Month to 5 years and the respective funding portion for Joint Financing ranging from 80% - 95% for the Bank portion and 5% - 20% for the non-Bank financial institution portion.

38. STANDAR AKUNTANSI YANG TELAH DISAHKAN NAMUN BELUM BERLAKU EFEKTIF

Berikut ini adalah beberapa standar akuntansi dan interpretasi yang telah disahkan oleh Dewan Standar Akuntansi Keuangan (DSAK) yang dipandang relevan terhadap pelaporan keuangan Bank namun belum berlaku efektif untuk laporan keuangan tanggal 31 Desember 2023.

Mulai efektif pada atau setelah tanggal 1 Januari 2024

- Pilar Standar Akuntansi Keuangan

  Standar ini memberikan persyaratan dan pedoman bagi entitas untuk menerapkan standar akuntansi keuangan yang benar dalam menyusun laporan keuangan bertujuan umum. Akan ada 4 (empat) standar akuntansi keuangan yang saat ini diterapkan di Indonesia, yaitu:

  1. Pilar 1 Standar Akuntansi Keuangan Internasional,
  2. Pilar 2 Standar Akuntansi Keuangan Indonesia (PSAK),
  3. Pilar 3 Standar Akuntansi Keuangan Indonesia untuk Entitas Swasta/Standar Akuntansi Keuangan Indonesia untuk Entitas Tanpa Akuntabilitas Publik, dan
  4. Pilar 4 Standar Akuntansi Keuangan Indonesia untuk Entitas Mikro Kecil dan Menengah.

- Standar Akuntansi Keuangan Internasional

  Standar ini merupakan adopsi penuh dari *International Financial Reporting Standards (*"IFRS") yang diterjemahkan kata demi kata dan tidak ada modifikasi dari Standar IFRS, termasuk tanggal efektifnya. Entitas yang memenuhi persyaratan dapat menerapkan standar ini, sejak tanggal efektif.

- Nomenklatur Standar Akuntansi Keuangan

  Standar ini ini mengatur penomoran baru untuk standar akuntansi keuangan yang berlaku di Indonesia yang diterbitkan oleh DSAK IAI.

- Amandemen PSAK 1: Liabilitas Jangka Panjang dengan Kovenan

  Amendemen ini mengklarifikasi bahwa hanya kovenan yang harus dipatuhi entitas pada atau sebelum tanggal pelaporan yang akan memengaruhi klasifilasi liabilitas sebagai lancar atau tidak lancar.

38. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE

The following are several accounting standards and interpretations issued by the Indonesian Financial Accounting Standards Board (DSAK) that are considered relevant to the financial reporting of the Bank but not yet effective for December 31, 2023 financial statements.

Effective beginning on or after January 1, 2024

- *Financial Accounting Standards Pillars*

  These standards provides requirements and guidelines for entities to apply the correct financial accounting standards in preparing general purpose financial statements. There will be 4 (four) financial accounting standards that are currently applied in Indonesia, namely:

  1. Pillar 1 International Financial Accounting Standards,
  2. Pillar 2 Indonesian Financial Accounting Standards (PSAK),
  3. Pillar 3 Indonesian Financial Accounting Standards for Private Entities/Indonesian Financial Accounting Standards for Entities without Public Accountability, and
  4. Pillar 4 Indonesian Financial Accounting Standards for Micro Small and Medium Entities.

- *International Financial Accounting Standard*

  This standard is a full-adoption of International Financial Reporting Standards ("IFRS") which is translated in a word-for-word basis and there is no modifications from IFRS Standards, including the effective date. Entities that meet the requirements can apply this standard, from the effective date.

- *Financial Accounting Standards Nomenclature*

  This standard regulates the new numbering for financial accounting standards applicable in Indonesia issued by DSAK IAI.

- *Amendment of PSAK 1: Non-current Liabilities with Covenants*

  The amendments clarities that only the covenants that an entity must comply with on or before the reporting date will affect the classification of liabilities as current or non current.

38. STANDAR AKUNTANSI YANG TELAH DISAHKAN NAMUN BELUM BERLAKU EFEKTIF (lanjutan)

Berikut ini adalah beberapa standar akuntansi dan interpretasi yang telah disahkan oleh Dewan Standar Akuntansi Keuangan (DSAK) yang dipandang relevan terhadap pelaporan keuangan Bank namun belum berlaku efektif untuk laporan keuangan tanggal 31 Desember 2023. (lanjutan)

Mulai efektif pada atau setelah tanggal 1 Januari 2024 (lanjutan)

- Amandemen PSAK 73: Liabilitas Sewa dalam Jual Beli dan Sewa-balik

  Amandemen PSAK 73 Sewa menetapkan persyaratan yang digunakan penjual-penyewa dalam mengukur kewajiban sewa yang timbul dalam transaksi jual beli dan sewa-balik, untuk memastikan penjual-penyewa tidak mengakui jumlah setiap keuntungan atau kerugian yang terkait dengan hak guna yang dipertahankan.

- Amandemen PSAK 2 dan PSAK 60: Pengaturan Pembiayaan Pemasok

  Amandemen PSAK 2 dan PSAK 60 mengklarifikasi karakteristik pengaturan pembiayaan pemasok dan mensyaratkan pengungkapan tambahan atas pengaturan pembiayaan pemasok tersebut. Persyaratan pengungkapan dalam amandemen ini dimaksudkan untuk membantu pengguna laporan keuangan dalam memahami dampak pengaturan pembiayaan pemasok terhadap liabilitas, arus kas, dan eksposur terhadap risiko likuiditas suatu entitas.

Bank sedang mengevaluasi dampak dari standar akuntansi tersebut dan belum menentukan dampaknya terhadap laporan keuangan Bank.

38. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE (continued)

The following are several accounting standards and interpretations issued by the Indonesian Financial Accounting Standards Board (DSAK) that are considered relevant to the financial reporting of the Bank but not yet effective for December 31, 2023 financial statements. (continued)

Effective beginning on or after January 1, 2024 (continued)

- *Amendment to PSAK 73: Lease Liability in a Sale and Leaseback*

  The amendment to PSAK 73 Leases specifies the requirements that a seller-lessee uses in measuring the lease liability arising in a sale and leaseback transaction, to ensure the seller-lessee does not recognise any amount of the gain or loss that relates to the right of use it retains.

- *Amendment of PSAK 2 and PSAK 60: Supplier Finance Arrangements*

  The amendments to PSAK 2 and PSAK 60 clarify the characteristics of supplier finance arrangements and require additional disclosure of such arrangements. The disclosure requirements in the amendments are intended to assist users of financial statements in understanding the effects of supplier finance arrangements on an entity's liabilities, cash flows and exposure to liquidity risk.

The Bank is presently evaluating and has not yet determined the effects of these accounting standards on its financial statements.

39. TAMBAHAN INFORMASI ARUS KAS / *39. SUPPLEMENTARY CASH FLOW INFORMATION*

		Arus kas/*Cash flows*				
	31 Desember/ *December 31,* 2022	**Penerimaan/ *Reception***	**Pembayaran/ *Payment***	**Perubahan non-kas/ *Non-cash changes***	**31 Desember/ *December 31,* 2023**	
Penerbitan saham baru	3.089.210	-	-	-	3.089.210	*Issuance of new shares*
Liabilitas sewa	24.279	-	(7.698)	4.408	20.989	*Lease liabilities*
	3.113.489	**-**	**(7.698)**	**4.408**	**3.110.199**	

		Arus kas/*Cash flows*				
	31 Desember/ *December 31,* 2021	**Penerimaan/ *Reception***	**Pembayaran/ *Payment***	**Perubahan non-kas/ *Non-cash changes***	**31 Desember/ *December 31,* 2022**	
Penerbitan saham baru	2.135.209	959.187	(5.187)	1	3.089.210	*Issuance of new shares*
Liabilitas sewa	30.369	-	(7.905)	1.815	24.279	*Lease liabilities*
	2.165.578	**959.187**	**(13.092)**	**1.816**	**3.113.489**	

40. PERISTIWA SETELAH PERIODE PELAPORAN / *40. EVENTS AFTER THE REPORTING PERIOD*

Rapat Umum Pemegang Saham Luar Biasa (RUPSLB)

Pada tanggal 8 Maret 2024 sesuai dengan akta No.53 Notaris Hannywati Gunawan, SH, Bank telah menyelenggarakan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) menerima baik pengunduran diri Mahesh Ajit Ranade yang sebelumnya menjabat sebagai Wakil Presiden Direktur Bank, sehingga susunan direktur dan dewan komisaris adalah sebagai berikut:

Extraordinary General Meeting of Shareholders (RUPSLB)

On March 8, 2024 based on deed No.53 Notary Hannywati Gunawan, SH, Bank held Extraordinary General Meeting of Shareholders (RUPSLB) which approved the appointment Mahesh Ajit Ranade as Vice President Director, thus composition the board of Commissioners and Directors, are as follows:

Dewan Komisaris		***Board of Commissioners***
Presiden Komisaris	Marcello T. Taufik	*President Commissioner*
Wakil Presiden Komisaris	Lisawati	*Vice President Commissioner*
Komisaris (Independen)	Sudarto	*Commissioner (Independent)*
Komisaris (Independen)	Trisna Chandra	*Commissioner (Independent)*
Dewan Direksi		***Board of Directors***
Presiden Direktur	Lenny Sugihat	*President Director*
Direktur	Setiawan Kumala	*Director*
Direktur	Agoes Roediyanto	*Director*
Direktur	Suroso	*Director*
Direktur	Arif Wicaksono	*Director*

41. PENYELESAIAN LAPORAN KEUANGAN / *41. COMPLETION OF THE FINANCIAL STATEMENTS*

Manajemen Bank bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan ini sesuai dengan standar Akuntansi Keuangan di Indonesia, yang telah diselesaikan dan disetujui untuk diterbitkan oleh Direksi Bank pada tanggal 28 Maret 2024.

The management of the Bank is responsible for the preparation and fair presentation of these financial statements In accordance with Indonesian Financial Accounting Standard which were completed and authorized for issue on March 28, 2024.

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Lembar Umpan Balik
Feedback Form

Setelah membaca Laporan Tahunan PT Bank Ganesha Tbk, kami mohon kesediaan para pemangku kepentingan untuk memberikan umpan balik dengan mengirim *e-mail* atau mengirim formulir ini melalui fax/pos.
After reading the Sustainability Report of PT Bank Ganesha Tbk, we kindly ask stakeholders to provide feedback by sending e-mail or sending this form via fax/post.

Pertanyaan Question	**Setuju** Agree	**Tidak Setuju** Disagree
Laporan ini telah memberikan informasi yang bermanfaat mengenai kinerja ekonomi, sosial, dan lingkungan Bank. This report has provided useful information regarding the Bank economic, social, and environmental performance.		
Data dan informasi yang diungkapkan mudah dipahami, lengkap, transparan, dan berimbang. The data and information disclosed is easy to understand, complete, transparent, and balanced.		
Data dan informasi yang disajikan berguna dalam pengambilan keputusan. The data and information presented is useful for making decisions.		
Laporan ini menarik dan mudah dibaca. This report is interesting and easy to read.		

Mohon berikan nilai mengenai aspek yang terdapat dalam laporan ini (nilai 1 = paling penting, 2 = penting, 3 = tidak penting, 4 = sangat tidak penting).
Please score the aspects in this report (score 1 = most important, 2 = important, 3 = less important, 4 = least important).

- ☐ Kinerja Ekonomi / Economic Performance
- ☐ Pembiayaan dengan Pertimbangan Aspek Lingkungan Hidup / Financing with Consideration of Environmental Aspects
- ☐ Kerahasiaan Data Nasabah / Confidentiality of Customer Data
- ☐ Kesetaraan Kesempatan Kerja / Equal Employment Opportunity
- ☐ Pelatihan dan Pengembangan Kemampuan Karyawan / Employee Training and Capacity Building
- ☐ Kesehatan dan Keselamatan Kerja / Occupational Health and Safety
- ☐ Pengembangan Masyarakat / Community Development
- ☐ Penggunaan Material / Material Consumption
- ☐ Penggunaan Energi / Energy Consumption
- ☐ Penggunaan Air / Water Consumption
- ☐ Pengelolaan Limbah / Waste Management
- ☐ Upaya Mengurangi Emisi / Efforts to Reduce Emissions

Mohon berikan komentar/saran/usulan bagi laporan ini.
Please provide comments/suggestions/recommendations for this report.

.....

.....

.....

Profil Anda / Your Profile

Nama / Name : .....
Pekerjaan / Occupation : .....
Institusi/Perusahaan / Institution/Company : .....
Kontak (telepon, *e-mail*) / Contact (phone, e-mail) : .....

Kategori Pemangku Kepentingan / Stakeholders Category

- ☐ Pemerintah / Government
- ☐ Nasabah / Customer
- ☐ Karyawan / Employees
- ☐ Mitra Usaha / Business Partners
- ☐ Media
- ☐ Masyarakat / Public
- ☐ LSM / NGO
- ☐ Lain-Lain, ... / Others,

Saran dan tanggapan yang Anda berikan atas informasi yang disajikan dalam laporan ini mohon dikirimkan kepada:
Please send your suggestions and comments on the information presented in this report to:

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Corporate Secretary

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2023

LAPORAN TAHUNAN DAN LAPORAN KEBERLANJUTAN
ANNUAL REPORT AND SUSTAINABILITY REPORT

BANK GANESHA

PT Bank Ganesha Tbk

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