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LEVERAGE ECOSYSTEM FOR IMPACTFUL GROWTH

MENGOPTIMALKAN EKOSISTEM **UNTUK MENINGKATKAN PERTUMBUHAN**

Laporan Tahunan & Laporan Keberlanjutan **2023** Annual Report & Sustainability Report

Sanggahan

Disclaimer

Selamat datang di Laporan Tahunan PT Allo Bank Indonesia Tbk tahun buku 2023 dengan tema "Mengoptimalkan Ekosistem untuk Meningkatkan Pertumbuhan". Laporan Tahunan ini diterbitkan sesuai dengan Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik. Penyusunan Laporan Tahunan ini menggunakan ketentuan yang terdapat pada Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional dan Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 Tentang Bentuk dan Isi Laporan Tahunan Emiten Atau Perusahaan Publik.

Laporan Tahunan ini dapat berisi beberapa pernyataan yang merupakan proyeksi dan pandangan masa depan yang menggambarkan cara pandang Bank terhadap kejadian-kejadian dan kinerja keuangan di masa depan, serta kondisi keuangan, hasil operasi dan hasil usaha, kondisi ekonomi, kondisi sektor, kondisi lalu lintas, serta rencana dan tujuan terkait. Pandangan-pandangan ini didasarkan pada beberapa estimasi dan asumsi saat ini yang dapat berubah seiring dengan ketidakpastian, kontingensi dan berbagai risiko bisnis, ekonomi, dan kompetisi yang dapat berubah sewaktu-waktu; dapat menyebabkan hasil kinerja, dan kejadian sebenarnya berbeda secara material dari yang telah diprediksi atau diproyeksi, dan hal ini berada di luar kendali Bank dan Direksi Bank.

Pernyataan-pernyataan tersebut tidak terkait baik secara langsung maupun secara eksklusif dengan fakta-fakta historis dan tidak mencerminkan niat, rencana, ekspektasi, asumsi, dan keyakinan Bank mengenai kejadian-kejadian di masa mendatang. Tidak ada jaminan bahwa kejadian di masa mendatang akan muncul, proyeksi akan tercapai, atau asumsi Bank benar. Pernyataan-pernyataan tersebut bukan dan tidak dapat dianggap sebagai representasi atas kinerja Bank di masa datang.

Laporan Tahunan ini memuat kata "Allo Bank", "Bank", dan "Perseroan" yang didefinisikan sebagai PT Allo Bank Indonesia Tbk yang menjalankan kegiatan usaha di bidang jasa perbankan. Penyebutan satuan mata uang "rupiah", "Rp", atau "IDR" merujuk pada mata uang resmi Republik Indonesia, sedangkan "dolar AS" atau "USD" merujuk pada mata uang resmi Amerika Serikat. Semua informasi keuangan disajikan dalam mata uang "rupiah". Laporan dibuat dalam dua bahasa, yakni bahasa Indonesia dan bahasa Inggris. Selain dalam edisi cetak, laporan serupa dapat diakses melalui situs resmi Bank https://www.allobank.com.

Welcome to the Annual Report of PT Allo Bank Indonesia Tbk. of the 2023 fiscal year that carries the theme "Leverage Ecosystem for Impactful Growth". This Annual Report is issued in accordance with OJK Regulation No. 29/POJK.04/2016 concerning the Annual Report of Issuers or Public Companies and Circular Letter of The Financial Services Authority No. 16/SEOJK.04/2021 concerning the Form and Content of The Annual Report of Issuers or Public Companies.

This Annual Report may contain several statements, including projections and future prospects that describe the Bank's perspective on future financial events and performance, as well as financial conditions, operations and operating results, economic conditions, sector conditions, traffic conditions, and associated plans and objectives. These projections are based on several current estimates and assumptions that may change along with uncertainties, contingencies and various business, economic and competitive risks that may also change at any time; may cause performance results, and actual events to differ materially from those predicted or projected, and this is beyond the control of the Bank and the Bank's Directors.

Those statements are not directly or exclusively related to historical facts and do not reflect the Bank's intentions, plans, expectations, assumptions and beliefs regarding future events. There is no assurance that future events will occur, projections will be achieved, or the Bank's assumptions will be correct. These statements are not and cannot be considered as a representation of the Bank's performance in the future.

This Annual Report contains the words "Allo Bank", "the Bank", and "the Company" which are defined as PT Allo Bank Indonesia Tbk that carries out business activities in the banking services. The currency unit, such as "rupiah", "Rp", or "IDR" refers to the official currency of the Republic of Indonesia, while "US dollar" or "USD" refers to the official currency of the United States. All financial information is presented in "rupiah" currency. The report is made in two languages, namely Indonesian and English. Apart from the print edition, similar reports can be accessed through the Bank's official website https://www.allobank.com.

Sekilas Allo Bank

Allo Bank at Glance

LEVERAGE ECOSYSTEM FOR IMPACTFUL GROWTH

MENGOPTIMALKAN EKOSISTEM **UNTUK MENINGKATKAN PERTUMBUHAN**

Allo Bank saat ini telah berkembang menjadi salah satu bank umum berbasis digital terkemuka dalam sektor perbankan Indonesia. Nama Allo merupakan singkatan dari *All in One*, yang mewujudkan aspirasi Bank bagi nasabahnya untuk *Experience a Simple Life* melalui produk dan layanan perbankan berbasis digital yang lengkap, aman dan mudah diintegrasikan dengan *Group* dan/atau mitra strategis lainnya.

Melayani 7,6 juta nasabah per akhir tahun 2023, Allo Bank menyediakan berbagai produk dan layanan perbankan digital inovatif (termasuk Allo Pay, Allo Pay+, Allo Prime, Allo Grow, *PayLater* dan *Instant Cash*) terintegrasi dengan ekosistem yang memberikan solusi dan *seamless customer experience* bagi nasabah serta membeirkan nilai tambah yang tinggi kepada seluruh pemangku kepentingan.

Allo Bank adalah anak perusahaan dari CT Corpora, sebuah *Group* bisnis terintegrasi terkemuka yang berfokus pada konsumen di Indonesia dengan berbagai usaha di layanan keuangan, media, ritel, gaya hidup dan hiburan.

Allo Bank has been evolving into one of the leading digital-based commercial banks within the Indonesian banking sector. The name Allo is an abbreviation of All in One, which embodies the Bank's aspirations for its customers to Experience a Simple Life through digital-based banking products and services that are comprehensive, safe and easy to integrate with the Group and/or other strategic partners.

Serving 7.6 million customers by the end of 2023, Allo Bank provides various innovative digital banking products and services (including Allo Pay, Allo Pay+, Allo Prime, Allo Grow, PayLater and Instant Cash) integrated with ecosystem(s) that provides solutions and a seamless customer experience for customers and provide high added value to all stakeholders.

Allo Bank is a subsidiary of CT Corpora, a leading consumer-focused integrated business group in Indonesia with various businesses in financial services, media, retail, lifestyle and entertainment.

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Performa 2023

2023 Performance

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KILAS KINERJA 2023
Performance Highlights In 2023

KINERJA OPERASIONAL OPERATIONAL PERFORMANCE

KINERJA PRODUK KREDIT
Loan Product Performance

7.385.708 Juta Million

2,50 %

KINERJA PRODUK SIMPANAN
Saving Product Performance

4.898.665 Juta Million

10,94 %

KINERJA KEUANGAN FINANCIAL PERFORMANCE

ASET
Assets

Rp12.750.435 Juta Million

15,30 %

LABA BERSIH TAHUN BERJALAN
Net profit for the year

Rp444.566 Juta Million

64,64 %

KOMITMEN KE DEPAN FORWARD-LOOKING COMMITMENT

Bank terus memperkuat fondasi bisnisnya dengan memperkuat sinergi dengan ekosistem CT Corpora dan mitra strategis lainnya dan memposisikan diri sebagai bank umum berbasis layanan digital yang berfokus untuk memberikan produk dan layanan terbaik secara daring, sehingga para nasabah dapat mengakses layanan perbankan dengan aman, nyaman, mudah, kapan saja dan dimana saja sehingga menjadi bagian dari aktivitas kehidupannya sehari-hari

The Bank continues to solidify its business foundation by reinforcing synergies with the CT Corpora ecosystem and other strategic partners and positioning itself as a digital service-based commercial bank that focuses on providing the best products and services online, allowing customers to access banking services safely, comfortably, easily, anytime and anywhere so that it becomes part of their daily life activities.

Ikhtisar Data Keuangan Penting

Key Financial Highlights

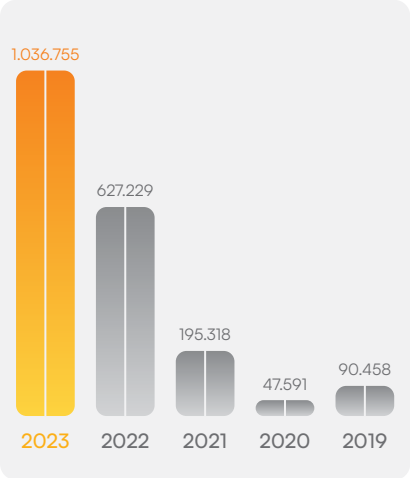
Laporan Laba (Rugi) dan Penghasilan Komprehensif Lain
Profit (Loss) and Comprehensive Income Statement

(dalam jutaan rupiah)
(in million rupiah)

Uraian Description	2023	2022	2021	2020	2019
Pendapatan Operasional Operating Income	1.159.330	760.749	301.156	51.942	158.415
Pendapatan Bunga Bersih Net Interest Income	1.036.755	627.229	195.318	47.591	90.458
Pendapatan Operasional selain Bunga Other Operating Income	122.575	133.520	105.838	4.351	67.957
Biaya Kerugian Penurunan Nilai Aset Keuangan Allowance for Impairment Losses on Financial Assets	(47.942)	(44.262)	2.997	83.077	(110.928)
Biaya Operasional Operating Expenses	(535.827)	(359.884)	(84.005)	(90.667)	(96.354)
Laba (Rugi) Operasional Operating Profit (Loss)	575.561	356.603	220.148	44.352	(48.867)
Pendapatan non Operasional Non-Operating Income	(287)	(4.291)	(148)	1.474	2.447
Laba/(Rugi) Sebelum Pajak Penghasilan Profit/(Loss) before Income Tax	575.274	352.312	220.000	45.826	(46.420)
Laba/(Rugi) Bersih Net Profit/(Loss)	444.566	270.030	192.475	37.011	(36.550)
Pendapatan/(Beban) Komprehensif Lainnya Other Comprehensive Income/(Expenses)	39.283	15.967	15.283	10.289	304
Total Laba Komprehensif Total Comprehensive Profit	483.849	285.997	207.758	47.300	(36.246)
Laba Bersih Per Saham (dalam Rupiah penuh) Earnings per Share (in full Rupiah Amount)	20,46	12,43	24,26	8,85	(8,73)

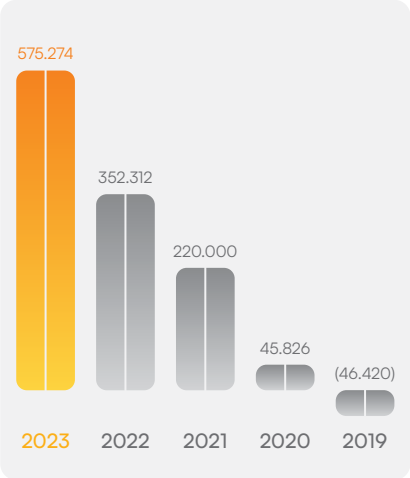
Pendapatan Bunga Bersih
Net Interest Income

(Rp juta) | (Rp Million)



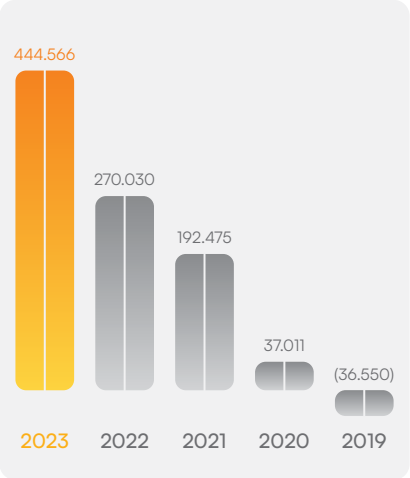
Laba/(Rugi) Sebelum Pajak
Profit/(Loss) before Tax

(Rp juta) | (Rp Million)



Laba (Rugi) Tahun Berjalan
Profit (Loss) for the Year

(Rp juta) | (Rp Million)



Laporan Posisi Keuangan
Statement of Financial Position

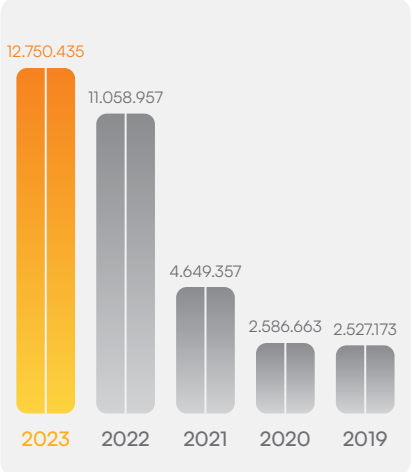
(dalam jutaan rupiah)
(in million rupiah)

Uraian Description	2023	2022	2021	2020	2019
Aset **Assets**					
Aset Produktif Productive Assets	12.184.632	10.431.565	4.182.567	2.251.346	2.246.634
Kredit yang Diberikan Loans	7.385.708	7.205.558	2.198.243	1.275.827	1.660.864
Efek-Efek Marketable Securities	3.182.839	1.896.710	1.814.862	934.119	115.565
Reverse Repo	0	764.529	-	-	46.800
Penempatan pada BI Placement with BI	199.971	374.938	99,985	34.991	348.456
Penempatan pada Bank Lain Placement with Other Banks	1.416.114	189.830	69.478	3.908	74.949
Aktiva Tetap & Inventaris Fixed Assets & Inventories	202.524	154.809	30.123	30.377	32.804

Uraian Description	2023	2022	2021	2020	2019
Agunan yang Diambil Alih Foreclosed Collaterals	0	-	221.004	204.487	151.646
Jumlah Aset Total Assets	12.750.435	11.058.957	4.649.357	2.586.663	2.527.173
Liabilitas & Ekuitas Liabilities & Equity					
Dana Pihak Ketiga Third Party Funds	4.898.665	4.415.491	2.124.024	1.468.314	1.970.198
Giro Current Accounts	48.190	39.700	165.640	182.908	263.642
Tabungan Saving Accounts	465.110	309.249	103.662	107.294	112.807
Deposito Time Deposits	4.385.365	4.066.542	1.854.722	1.178.112	1.593.749
Simpanan dari Bank Lain Deposits from Other Banks	45.000	-	161.203	22.522	217.171
Kewajiban Surat Berharga Repo Repo Securities Liabilities	611.288	-	960.445	715.522	-
Jumlah Liabilitas Total Liabilities	5.865.359	4.647.688	3.346.086	2.239.597	2.227.408
Jumlah Ekuitas Total Equity	6.885.076	6.411.269	1.303.271	347.066	299.765
Jumlah Liabilitas dan Ekuitas Total Liabilities and Equity	12.750.435	11.058.957	4.649.357	2.586.663	2.527.173

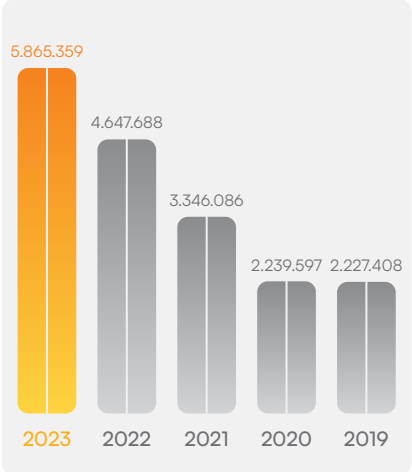
Jumlah Aset
Total Asset

(Rp juta) | (Rp Million)



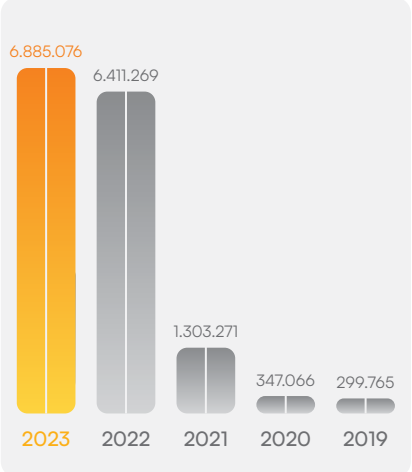
Jumlah Liabilitas
Total Liabilities

(Rp juta) | (Rp Million)



Jumlah Ekuitas
Total Equity

(Rp juta) | (Rp Million)



Laporan Arus Kas
Statements of Cash Flows

(dalam jutaan rupiah)
(in million rupiah)

Uraian Description	2023	2022	2021	2020	2019
Arus Kas dari Aktivitas Operasi **Cash Flows from Operating Activities**					
Pendapatan Bunga yang Diterima Interest Income Received	1.299.219	774.175	314.316	160.201	222.291
Beban Bunga yang Dibayar Interest Expenses Paid	(289.560)	(134.222)	(154.808)	(116.900)	(136.107)
Pendapatan Operasional Lainnya Other Operating Income	104.309	98.743	106.274	4.169	7.156
Penerimaan Kembali Aset yang Telah Dihapusbukukan Recoveries of assets that have been written off	18.266	243	-	182	60.800
Beban Tenaga Kerja Personnel Expenses	(147.240)	(73.742)	(57.228)	(54.543)	(60.461)
Beban Administrasi dan Umum Administrative and general expenses	(336.206)	(251.979)	(32.810)	(36.802)	(129.189)
Pembayaran Pajak Penghasilan Income Tax Payments	(127.159)	(78.895)	(23.756)	0	(213)
Beban Non Operasi — Bersih Non-operating expenses — net	(18.176)	4.606)	1.140	1.463	2.569
Arus Kas dari Aktivitas Operasi sebelum Perubahan Aset dan Kewajiban Cash flows from operating activities before changes in assets and liabilities	503.452	329.717	153.128	(42.230)	(33.154)
Perubahan dalam Aset dan Kewajiban Operasi: **Changes in operating assets and liabilities:**					
Penempatan pada BI dan Bank Lain Placements with Bank Indonesia and other banks	0	-	-	(500)	11.200
Efek-Efek yang Dibeli dengan Janji Dijual Kembali Securities purchased under resale agreements	764.099	(764.099)	-	46.800	(46.800)
Kredit yang Diberikan Loans	(180.150)	(5.025.843)	(922.416)	390.912	(22.789)

Uraian Description	2023	2022	2021	2020	2019
Biaya Dibayar Dimuka Prepaid expenses	15.021	(37.941)	(296)	7.173	1.940
Agunan yang Diambil Alih Foreclosed assets	0	221.004	(16.517)	(52.841)	(12.100)
Aset Lain-Lain Other assets	40.901	71.640	(44.158)	(2.915)	12.692
Simpanan **Deposits**					
Giro Current Accounts	8.333	(131.485)	(20.086)	(135.365)	67.536
Tabungan Saving Accounts	155.862	205.586	(3.631)	(5.514)	(5.034)
Deposito Deposits	363.824	2.056.320	818.110	(555.656)	233.344
Kewajiban Surat Berharga Repo Repo Securities Liabilities	611.288	(960.445)	244.923	715.522	-
Utang Pajak Taxes payables	9.464	4.588	23.326	(1.284)	1.019
Kewajiban Lain-Lain Other liabilities	56.003	121.184	26.482	9.742	2.136
Efek-Efek yang Dibeli dengan Janji Dijual Kembali Securities purchased under resale agreements	2.348.097	(3.909.774)	258.865	373.844	209.990
Arus Kas dari Aktivitas Investasi **Cash Flows from Investing Activities**					
Efek-Efek Marketable Securities	(1.254.500)	(81.848)	(866.478)	(818.554)	(24.228)
Pembelian Aset Tetap Purchases of fixed assets	(88.331)	24.629	58	11	41
Hasil Penjualan Aset Tetap Proceeds from sale of fixed assets	19	(65.746)	(720)	(2.679)	-
Pembelian Aset Tak Berwujud Purchases of intangible assets	(1.355,317)	(248.861)	(867.203)	(821.503)	(24.680)
Arus Kas dari Aktivitas Pendanaan **Cash Flows from Financing Activities**					
Penambahan Modal Disetor Additional Paid in Capital	0	1.004.732	749.850	-	-
Tambahan Modal dari Agio Saham Additional capital from share premium	0	3.795.664	-	-	-
Biaya atas Penerbitan Saham Transaction cost issuance of shares	0	-	(1.403)	-	-

Uraian Description	2023	2022	2021	2020	2019
Pembayaran Liabilitas Sewa Payment of Lease Liabilities	(13.292)	(14.523)	0	0	0
Arus Kas Bersih Diperoleh dari Aktivitas Pendanaan Net cash flows provided by financing activities	(13.292)	4.785.873	748.447	-	-
Kenaikan Bersih Kas dan Setara Kas Increase in Cash and Cash Equivalents	979.488	627.239	140.109	(447.659)	185.310
Kas dan Setara Kas Awal Periode Cash and Cash Equivalents at The Beginning of The Period	873.888	246.649	106.540	554.199	368.889
Kas dan Setara Kas Akhir Periode Cash and Cash Equivalents at The End of The Period	1.853.375	873.888	246.649	106.540	554.199
Pengungkapan Tambahan **Additional Disclosures**					
Kas dan Setara Kas Terdiri dari: Cash and cash equivalents consist of:					
Kas Cash	3.849	3.174	12.450	14.025	14.736
Giro pada Bank Indonesia Current accounts with Bank Indonesia	233.442	305.946	64.736	51.616	116.120
Giro pada Bank Lain Current accounts with other banks	216.114	189.830	69.478	3.908	9.549
Penempatan pada Bank Indonesia dan Bank Lain Placements with Bank Indonesia and other banks	1.399.971	374.938	99.985	36.991	413.794
Jumlah Kas dan Setara Kas Total Cash and cash equivalents	1.853.375	873.888	246.649	106.540	554.199

Rasio-Rasio Keuangan
Financial Ratios

dalam %
In %

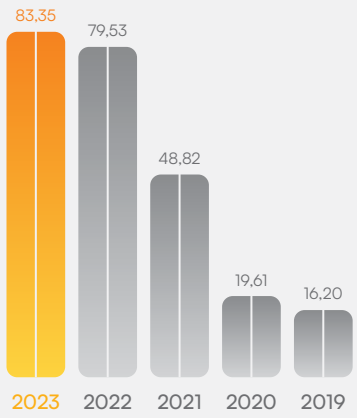
Uraian Description	2023	2022	2021	2020	2019
Permodalan **Capital**					
Rasio Kecukupan Modal Capital Adequacy Ratio (CAR)	83,35	79,53	48,82	19,61	16,20
CAR *Tier* 1	82,29	78,62	48,02	19,10	15,56
CAR *Tier* 2	1,06	0,92	0,80	0,51	0,64
Aset Tetap terhadap Ekuitas Fixed Assets to Equity	2,94	2,41	2,31	7,62	10,94
Aset Produktif **Productive Assets**					
Aset Produktif dan Non-Produktif Bermasalah terhadap Total Aset Produktif dan Non-Produktif Non-performing productive and non-productive assets to total productive and non-productive assets	0,05	0,00	2,12	6,54	12,69
Aset Produktif Bermasalah terhadap Total Aset Produktif Non-performing productive assets to total productive assets	0,05	0,00	0,27	1,57	7,51
CKPN Aset Keuangan terhadap Aset Produktif Allowance for impairment losses on financial assets to productive assets	0,51	0,52	0,64	1,27	4,71
NPL Bruto NPL Gross	0,08	0,01	0,52	2,76	10,16
NPL Neto NPL Net	0,05	0,01	0,29	1,75	3,93
Profitabilitas **Profitability**					
Rasio Laba (Rugi) terhadap Jumlah Aset Return on Asset (ROA)	4,76	3,55	4,74	2,04	-1,87
Rasio Laba (Rugi) terhadap Ekuitas Return on Equity (ROE)	6,70	4,36	25,64	13,72	-12,83
Marjin Bunga Bersih Net Interest Margin (NIM)	9,01	6,70	4,63	2,44	4,21

Uraian Description	2023	2022	2021	2020	2019
Biaya Operasional terhadap Pendapatan Operasional (BOPO) Operational Expenses to Operating Income Ratio (BOPO)	59,87	60,51	52,38	82,23	116,84
Cost to Income Ratio (CIR)	46,25	47,41	27,95	174,55	82,28
Rasio Laba (Rugi) terhadap Pendapatan/Penjualan Profit (Loss) to Revenue/Sales Ratio	38,35	35,50	63,91	71,25	(23,07)
Rasio Lancar Current Ratio	85,86	76,06	61,61	46,49	32,17
Likuiditas **Liquidity**					
Rasio Kredit terhadap Dana Pihak Ketiga Loan to Deposit Ratio (LDR)	150,77	163,19	103,49	86,89	84,30
Rasio Dana Murah (CASA terhadap Dana Pihak Ketiga) Current and Savings Accounts (CASA on Third Party Funds)	10,48	7,90	12,68	19,76	19,11
Rasio Liabilitas terhadap Ekuitas Liabilities to Equity Ratio	85,19	72,49	256,75	645,29	743,05
Rasio Liabilitas terhadap Aset Liabilities to Assets Ratio	46,00	42,03	71,97	86,58	88,14
Kepatuhan **Compliance**					
Persentase Pelanggaran BMPK Percentage of LLL Violation					
Pihak Terkait Related Parties	0	-	-	-	-
Pihak Tidak Terkait Unrelated Parties	0	-	-	-	-
Persentase Pelampauan BMPK Percentage of LLL Exclusion					
Pihak Terkait Related Parties	0	-	-	-	0,31
Pihak Tidak Terkait Unrelated Parties	0	-	-	-	2,78
Giro Wajib Minimum (GWM) **Statutory Reserve Requirement**					
GWM Utama Rupiah GWM in Rupiah	9,12	7,85	3,55	3,57	6,06
GWM Valuta Asing GWM in Foreign Currencies	-	-	-	-	-
Posisi Devisa Neto (PDN) Net Open Position (PDN)	-	-	-	-	-



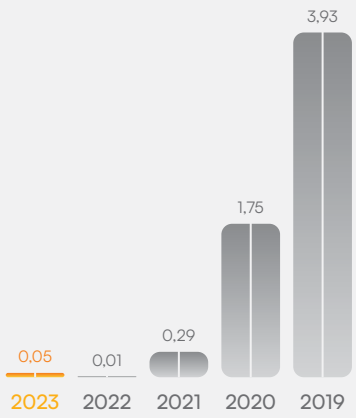
Rasio Kecukupan Modal
Capital Adequacy Ratio (CAR)

(%)



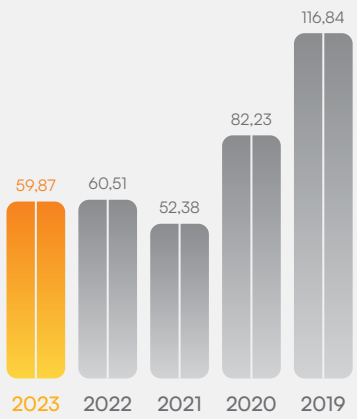
NPL Neto
NPL Neto

(%)



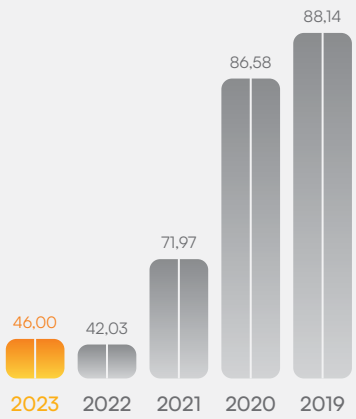
BOPO
BOPO

(%)



Rasio Liabilitas terhadap Aset
Liabilities to Assets Ratio

(%)



Ikhtisar Saham

Stock Overview

Komposisi Pemegang Saham

Per 31 Desember 2023, jumlah saham PT Allo Bank Indonesia Tbk adalah sebanyak 21.730.256.442 lembar saham dengan kepemilikan sebanyak 13.228.508.531 lembar saham atau 60,88% dimiliki oleh PT Mega Corpora, 2.497.816.903 lembar saham atau setara 11,49% dimiliki PT Bukalapak.com Tbk, 1.521.117.930 lembar saham atau 7,00% dimiliki oleh Abadi Investment Pte. Ltd., 1.303.815.836 lembar saham atau 6,00% dimiliki PT Indolife Investama Perkasa, dan 3.178.997.692 lembar saham atau 14,63% dimiliki oleh masyarakat (kepemilikan di bawah 5%).

Kinerja saham Allo Bank dalam 2 (dua) tahun terakhir dapat dilihat sebagai berikut:

Shareholder's Composition

As of December 31, 2023, PT Allo Bank Indonesia Tbk had a total of 21,730,256,442 shares outstanding. Among these, PT Mega Corpora held ownership of 13,228,508,531 shares, representing 60.88% of the total shares. PT Bukalapak.com Tbk held 2,497,816,903 shares, equivalent to 11.49% ownership. Abadi Investment Pte. Ltd. owned 1,521,117,930 shares, accounting for 7.00% ownership. PT Indolife Investama Perkasa held 1,303,815,836 shares, representing 6.00% ownership. The remaining 3,178,997,692 shares, constituting 14.63% ownership, were held by the public, with individual ownership below 5%.

The performance of Allo Bank shares in the last 2 (two) years is as follows:

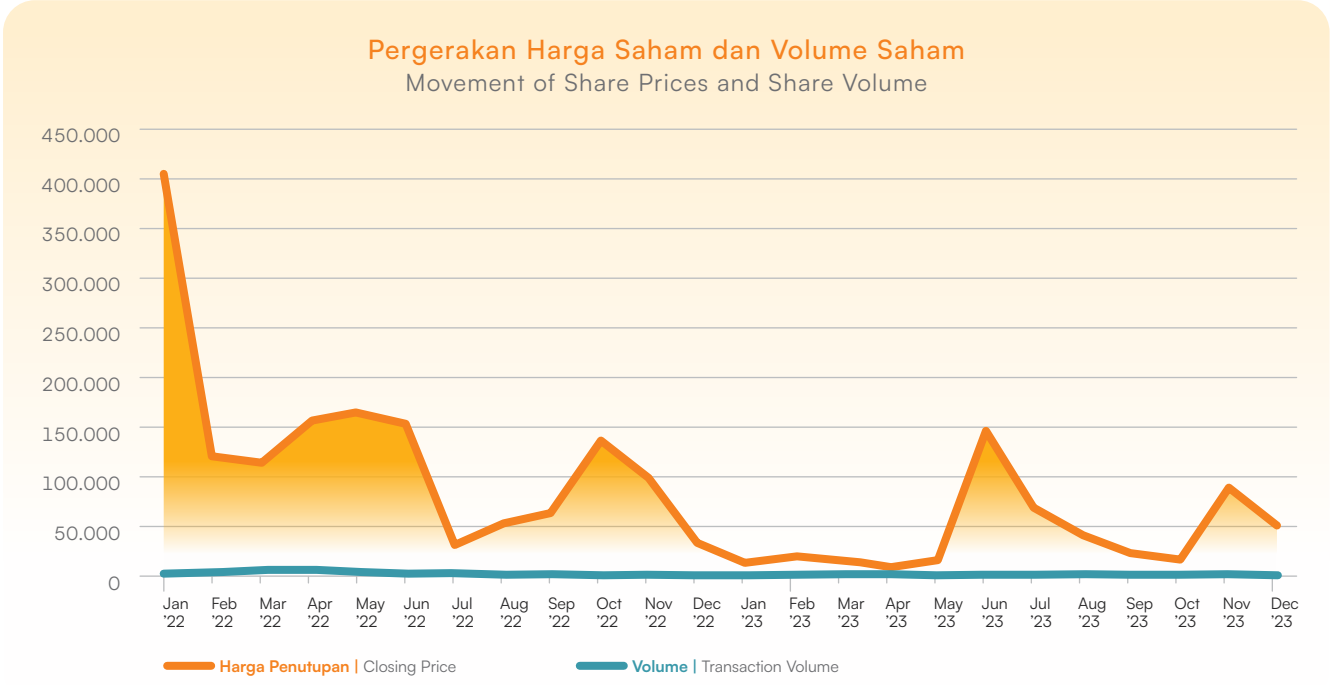
Kode Saham | Stock Code	Bursa Perdagangan Saham | Stock Trading Exchange
BBHI	**Bursa Efek Indonesia (BEI)** Indonesian Stock Exchange (BEI)

2023	Harga Saham (Rp) Share Price (IDR)			Jumlah Saham Beredar (juta lembar) Number of shares outstanding (million shares)	Volume Transaksi (Saham/ribu) Transaction Volume (Shares/ thousand)	Kapitalisasi Pasar (Rp juta) Market Capitalization (IDR million)
	Tertinggi Highest	Terendah Lowest	Penutupan Closing			
Kuartal I 1st Quarter	1.885	1.495	1.505	21.730	52.154	32.704.035.945.210
Kuartal II 2nd Quarter	2.230	995	1.740	21.730	171.528	37.810.646.209.080
Kuartal III 3rd Quarter	1.960	1.500	1.520	21.730	133.477	33.029.989.791.840
Kuartal IV 4th Quarter	1.680	1.160	1.290	21.730	158.852	28.032.030.810.180

2022	Harga Saham (Rp) Share Price (IDR)			Jumlah Saham Beredar (juta lembar) Number of shares outstanding (million shares)	Volume Transaksi (Saham/ribu) Transaction Volume (Shares/ thousand)	Kapitalisasi Pasar (Rp juta) Market Capitalization (IDR million)
	Tertinggi Highest	Terendah Lowest	Penutupan Closing			
Kuartal I 1st Quarter	10.250	4.770	5.775	21.730	643.142	124.237.000
Kuartal II 2nd Quarter	6.675	3.190	3.800	21.730	476.036	81.749.000
Kuartal III 3rd Quarter	4.020	2.110	2.110	21.730	148.505	45.392.000
Kuartal IV 4th Quarter	2.610	1.455	1.765	21.730	274.255	37.970.000

Bulan Month	Harga Penutupan Closing Price	Volume Transaksi Transaction Volume
Januari 2022 January 2022	5.600	405.698
Februari 2022 February 2022	5.450	121.657
Maret 2022 March 2022	5.775	115.787
April 2022 April 2022	6.500	157.378
Mei 2022 May 2022	4.400	164.739
Juni 2022 June 2022	3.800	153.919
Juli 2022 July 2022	3.530	31.746
Agustus 2022 August 2022	3.360	52.679
September 2022 September 2022	2.110	64.080
Oktober 2022 October 2022	2.300	137.726
November 2022 November 2022	2.060	102.038
Desember 2022 December 2022	1.765	34.491

Bulan Month	Harga Penutupan Closing Price	Volume Transaksi Transaction Volume
Januari 2023 January 2023	1.775	15.147
Februari 2023 February 2023	1.600	20.188
Maret 2023 March 2023	1.505	16.819
April 2023 April 2023	1.280	10.054
Mei 2023 May 2023	1.020	16.082
Juni 2023 June 2023	1.740	145.392
Juli 2023 July 2023	1.810	68.490
Agustus 2023 August 2023	1.630	40.521
September 2023 September 2023	1.520	24.466
Oktober 2023 October 2023	1.195	18.393
November 2023 November 2023	1.445	88.702
Desember 2023 December 2023	1.290	51.757



Informasi tentang Aksi Korporasi

Sepanjang tahun 2023, Bank tidak melakukan aksi korporasi yang menyebabkan terjadinya perubahan saham, seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), saham bonus, serta perubahan nilai nominal saham. Dengan demikian, tidak terdapat informasi terkait tanggal pelaksanaan aksi korporasi, rasio pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, jumlah efek konversi yang diterbitkan, perubahan nilai nominal saham, jumlah saham beredar sebelum dan sesudah aksi korporasi, jumlah efek konversi yang dilaksanakan, dan harga saham sebelum dan sesudah aksi korporasi, yang dapat disajikan dalam Laporan Tahunan ini.

Information about Corporate Actions

Throughout 2023, the Bank did not undertake any corporate actions that would result in changes to its shares, such as stock splits, reverse stocks, bonus shares, or alterations in the nominal value of shares. As a result, there is no relevant information available regarding the implementation date of corporate actions, stock split ratios, reverse stock, stock dividends, bonus shares, issuance of convertible securities, changes in nominal share value, alteration in outstanding shares before and after corporate action, issuance of convertible securities, or share prices before and after such actions, to be included in this Annual Report.

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

Hingga 31 Desember 2023, Allo Bank tidak pernah dikenakan sanksi yang dapat berpengaruh terhadap aktivitas perdagangan saham di Bursa Efek tempat Bank mencatatkan saham dan memperdagangkan saham, baik penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*). Dengan demikian, tidak terdapat informasi terkait dampak dari penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*), yang dapat disajikan dalam Laporan Tahunan ini.

Information on Temporary Suspension of Stock Trading (Suspension) and/or Delisting

As of December 31, 2023, Allo Bank did not experience a temporary suspension and/or delisting sanctions. Thus, there is no information about it in this Annual Report.

Dividen Saham

Di tahun 2023, Bank belum membagikan dividen untuk hasil usaha tahun buku 2022 dan 2021 sesuai dengan hasil keputusan para pemegang saham.

Stock Dividend

In 2023, the Bank has not distributed dividends for the 2022 and 2021 fiscal years in accordance with the resolutions of the shareholders.

Informasi tentang Penerbitan Obligasi, Sukuk atau Obligasi Konversi

Information on Issuance of Bonds, Sukuk or Convertible Bonds

Sampai dengan 31 Desember 2023, Bank tidak memiliki obligasi, sukuk, dan/atau obligasi konversi. Dengan demikian, tidak terdapat informasi terkait obligasi, sukuk, atau obligasi yang masih beredar dalam Laporan Tahunan ini.

As of December 31, 2023, the Bank did not have bonds, sukuk and/or convertible bonds. Thus, there is no information related to outstanding bonds, sukuk or bonds in this Annual Report.

Informasi Sumber Pendanaan Lainnya

Information on Other Funding Sources

Hingga akhir tahun 2023, Bank tidak pernah menerbitkan surat berharga sumber pendanaan lainnya. Dengan demikian, tidak terdapat informasi mengenai sumber pendanaan lainnya yang dapat disajikan dalam Laporan Tahunan ini.

As of the end of 2023, the Bank never issued securities from other funding sources. Thus, there is no information regarding other sources of funding in this Annual Report.



Kilas Peristiwa

Event Highlights

8

8 Februari 2023 | February 8, 2023



Rapat Kerja 2023

Working Meeting 2023

Bank menggelar Rapat Kerja pada awal tahun untuk merumuskan strategi dan rencana kerja serta meningkatkan koordinasi dan komunikasi demi pencapaian tujuan bersama sepanjang tahun 2023. Rapat Kerja merupakan kegiatan tahunan yang senantiasa digelar manajemen dalam rangka memperkuat eksistensi Bank dalam industri perbankan nasional.

At the beginning of the year, the Bank held a Working Meeting to formulate strategies and work plans as well as improving coordination and communication to accomplish common goals throughout 2023. The Working Meeting is an annual activity, organized by management in order to strengthen the Bank's existence in the national banking industry.

10

10 Maret 2023 | March 10, 2023



Marketeers Youth Choice Awards 2023

Marketeers Youth Choice Awards 2023

Allo Bank mendapatkan penghargaan *Gold Award of Brand Advocates* Allo Bank *Digital Bank on Youth Choice Award 2023* oleh Marketeers, yang merupakan program penghargaan bagi *brand* yang menjadi pilihan para Generasi Z. Pada program ini terdapat 34 kategori produk terpilih berdasarkan preferensi produk dan jasa Gen.

Allo Bank was honored with the Gold Award of Brand Advocates Allo Bank Digital Bank on Youth Choice Award 2023 by Marketeers, which is an award for brands preferred by Generation Z. This program includes 34 product categories selected based on Gen Z's preferences on its products and services.

19

19 Mei 2023 | May 19, 2023



Rapat Umum Pemegang Saham Tahunan 2023

Annual General Meeting of Shareholders 2023

Allo Bank menyelenggarakan Rapat Umum Pemegang Saham (RUPS) untuk Tahun Buku 2022 pada 19 Mei 2023 bertempat di Auditorium Menara Bank Mega Lantai 3, dimana Pemegang Saham Perseroan telah menyetujui 7 Mata Acara yang diajukan dalam Rapat.

Allo Bank held a General Meeting of Shareholders (GMS) for the 2022 Financial Year on May 19, 2023 at the Bank Mega Tower Auditorium, 3rd Floor, where the Company's Shareholders approved the 7 agenda items proposed at the Meeting.

20

20 Mei 2023 | May 20, 2023



Road to Allo Bank Festival 2023

Road to Allo Bank Festival 2023

Bank menggelar Road to Allo Bank Festival 2023 pada 20 Mei 2023 di Trans Studio Cibubur, setahun setelah *Grand Launching* Bank pada Allo Bank Festival pada 20 Mei 2022.

Nasabah dapat menikmati segala aktivitas menarik seperti konser musik dan *art installation*. Acara ini turut dimeriahkan dengan penampilan dari musisi lokal dan internasional seperti Super Junior-K.R.Y. (*sub-unit* Super Junior), Raisa, JKT 48, GAC, Ayu Ting Ting, dan Cakra Khan. Acara ini juga menjadi momen pengumuman BAEKHYUN of EXO sebagai *Brand Ambassador* Allo Bank 2023.

On May 20, 2023, the Bank hosted the Road to Allo Bank Festival 2023 at Trans Studio Cibubur, marking a year since the Bank's Grand Launching at the Allo Bank Festival on May 20, 2022.

Customers can enjoy all interesting activities such as music concerts and art installations. The event featured performances by both local and international musicians, such as Super Junior-K.R.Y. (a Super Junior sub-unit), Raisa, JKT 48, GAC, Ayu Ting Ting, and Cakra Khan. Additionally, the festival served as the platform for announcing BAEKHYUN of EXO as the Brand Ambassador for Allo Bank 2023.

22

22 Mei 2023 | May 22, 2023



Allo Bank *First Anniversary* 2023

Allo Bank First Anniversary 2023

Allo Bank mengadakan acara syukuran dalam rangka perayaan ulang tahun Bank yang pertama di Kantor Pusat, dimana moment tersebut lengkap dihadiri oleh seluruh anggota Direksi dan Dewan Komisaris Bank, beserta perwakilan Group CT Corpora lainnya.

Allo Bank held a thanksgiving event to celebrate the Bank's first anniversary at the Head Office, where the event was fully attended by all members of the Bank's Board of Directors and Board of Commissioners, along with other representatives of the CT Corpora Group.

26

26 Mei 2023 | May 26, 2023



Allo Lead *Batch* 1 *Graduation Ceremony* 2023

Allo Lead Batch 1 Graduation Ceremony 2023

Allo Lead *Graduation Ceremony* merupakan kegiatan yang diselenggarakan untuk memaknai akhir dari program pelatihan para peserta Allo Lead, termasuk *sharing session* mengenai pengalaman selama 3 bulan periode *training* dengan para mentor dan berbagai proyek pembelajaran yang diberikan, serta ditutup dengan pidato Direksi kepada peserta Allo Lead dan pemberian penghargaan kepada *Top* 3 peserta Allo Lead.

The Allo Lead Graduation Ceremony is an activity held to mark the end of the training program for Allo Lead participants, including a sharing session regarding experiences during the 3-month training period with mentors and engaged in various learning projects, and closed with a speech from the Directors addressed to Allo Lead participants and giving awards to the Top 3 Allo Lead participants.

27

27 Juni 2023 | June 27, 2023



Indonesia Top Bank Awards 2023 *by* The Iconomics

Indonesia Top Bank Awards 2023 by The Iconomics

Allo Bank mendapat dua penghargaan sekaligus dalam Indonesia Top Bank Awards 2023 yang diselenggarakan oleh The Iconomics sebagai *Top Winner in* KBMI 2 *Category* dan Bapak Indra Utoyo selaku Direktur Utama Allo Bank mendapat pengakuan atas Top 10 Banking CEO.

Allo Bank was honored with two awards at the 2023 Indonesia Top Bank Awards organized by The Iconomics. The Bank was recognized as the Top Winner in the KBMI 2 Category, and Mr. Indra Utoyo, President Director of Allo Bank, was acknowledged as one of the Top 10 Banking CEOs.

27

27 Juli 2023 | July 27, 2023



Apresiasi atas Kolaborasi dari Rintis 2023 *5 Years Customer Loyalty Appreciation* - Allo Bank X Jaringan Prima 2023

Appreciation for Collaboration from Rintis 2023 5 Years Customer Loyalty Appreciation - Allo Bank X Jaringan Prima 2023

Allo Bank menerima penghargaan 5 *Years Customer Loyalty Appreciation* atas kerjasama yang terjalin dengan baik dengan PT Rintis Sejahtera. Penghargaan diberikan oleh Bapak Suryono Hidayat selaku Wakil Direktur Utama PT Rintis Sejahtera kepada Bapak Indra Utoyo selaku Direktur Utama PT Allo Bank Indonesia Tbk di Kantor Pusat Allo Bank.

Allo Bank was honored to receive the 5 Years Customer Loyalty Appreciation award for its good collaboration with PT Rintis Sejahtera. Mr. Suryono Hidayat, Deputy President Director of PT Rintis Sejahtera, presented the award to Mr. Indra Utoyo, President Director of PT Allo Bank Indonesia Tbk, at the Allo Bank Head Office.

17

17 Agustus 2023 | August 17, 2023



Peluncuran Allo Grow 2023

Allo Grow Launch 2023

Bertepatan dengan peringatan hari kemerdekaan Indonesia, Allo Bank meluncurkan produk pendanaan baru Allo Grow pada 17 Agustus 2023. Allo Grow adalah produk tabungan revolusioner dengan suku bunga berjenjang yang memberikan pengalaman fleksibilitas finansial bagi generasi muda dalam mengatur dan mengelola tabungan.

In conjunction with Indonesia's Independence Day celebration, Allo Bank introduced a new funding product, Allo Grow, on August 17, 2023. Allo Grow is an innovative savings product featuring tiered interest rates rates that provides financial flexibility for the younger generation in managing their savings.

25 **25 Agustus 2023** | August 25, 2023



The Best Financial Performance KBMI 2 *Bank in* 2023 (Asset IDR <50tn) on InfoBank Award 2023

The Best Financial Performance KBMI 2 Bank in 2023 (Asset IDR <50tn) on InfoBank Award 2023

InfoBank memberikan pengakuan kepada Bank sebagai salah satu penerima dalam acara 28th Infobank Banking Appreciation 2023 atas prestasi kinerja yang "Sangat Baik sekaligus berhasil mendapatkan pengakuan pada *The Best Performance Bank in* KBMI 2 with asset under *RP50 Trillion*.

InfoBank recognized the Bank as one of the recipients at the 28th Infobank Banking Appreciation 2023 event for its "Very Good" performance and succeeded in getting recognition for The Best Performance Bank in KBMI 2 with assets under IDR 50 Trillion.

5 **5 September 2023** | September 5, 2023



ISO/IEC 27001:2022 CEREMONY

ISO/IEC 27001:2022 CEREMONY

Allo Bank mendapatkan Sertifikasi ISO/IEC 27001:2022 mengenai Sistem Manajemen Keamanan Informasi yang mencerminkan komitmen Bank untuk menjaga keamanan dan perlindungan aset informasi sesuai dengan prinsip kerahasiaan, integritas, dan *availability*.

Allo Bank was awarded the ISO/IEC 27001:2022 Certification for its Information Security Management System which reflects the Bank's commitment to maintaining the security and protection of information assets in accordance with the principles of confidentiality, integrity and availability.

14 **14 September 2023** | September 14, 2023



The Asian Banker Awards 2023

The Asian Banker Awards 2023

Allo Bank mendapat pengakuan internasional sebagai "*The Best Digital Only Bank in Indonesia*" dalam The Asian Banker Excellence in Retail Financial Services and Technology Innovation Indonesia Awards 2023.

Pengakuan ini merupakan program penghargaan yang paling ketat, bergengsi, dan transparan untuk layanan keuangan konsumen dan teknologi di Indonesia.

Allo Bank received international recognition as "The Best Digital Only Bank in Indonesia" at The Asian Banker Excellence in Retail Financial Services and Technology Innovation Indonesia Awards 2023.

This recognition is esteemed as the most rigorous, prestigious, and transparent awards program for consumer financial services and technology in Indonesia.

18

18 Agustus 2023 | August 18, 2023



The 14th IICD Corporate Governance Conference and Award 2023

The 14th IICD Corporate Governance Conference and Award 2023

Allo Bank mendapatkan penghargaan sebagai "*TOP 50 Largest Capitalization Public Listed Company*" oleh Indonesian Institute for Corporate Directorship (IICD). Penghargaan tersebut merupakan salah satu bentuk dorongan agar perusahaan dapat menjunjung tinggi praktik tata kelola perusahaan yang baik. IICD melakukan penilaian terhadap 200 emiten dengan kapitalisasi pasar terbesar yang terdaftar di Bursa Efek Indonesia (BEI) dengan metode Asean Corporate Governance Scorecard, yang dibagi menjadi 100 emiten *Big Cap* dan 100 emiten *Mid Cap*.

Allo Bank was honored with the "TOP 50 Largest Capitalization Public Listed Company" award by the Indonesian Institute for Corporate Directorship (IICD). This recognition serves as an encouragement for companies to uphold good corporate governance practices. IICD assessed 200 issuers with the largest market capitalization listed on the Indonesia Stock Exchange (BEI) using the Asean Corporate Governance Scorecard method, which was divided into 100 Big Cap issuers and 100 Mid Cap issuers.

17

17 Oktober 2023 | October 17, 2023



PEFINDO Rating 2023

PEFINDO Rating 2023

Allo Bank mendapatkan peringkat "idA" dengan prospek stabil dari PT Pemeringkat Efek Indonesia (PEFINDO). Peringkat korporasi tersebut mencerminkan tingkat dukungan yang kuat dari Group CT Corpora, sinergi bisnis yang kuat dengan ekosistem *Group* dan profil permodalan yang sangat kuat untuk memenuhi kewajiban dan menunjang aspirasi pertumbuhan Bank di masa depan.

Allo Bank received an "idA" rating with a stable outlook from PT Pemeringkat Efek Indonesia (PEFINDO). This corporate rating reflects the strong level of support from CT Corpora Group, robust business synergy within the Group's ecosystem, and a very strong capital profile to meet obligations and support the Bank's future growth aspirations.

4 **4 November 2023** | November 4, 2023







Allo Bank Hangout: Untung Bareng BAEKHYUN 2023

Allo Bank Hangout: Untung Bareng BAEKHYUN 2023

Sebagai *Brand Ambassador* Allo Bank, BAEKHYUN datang ke Indonesia untuk menggelar *Meet & Greet* bersama Nasabah setianya melalui acara Allo Bank Hangout: Untung Bareng BAEKHYUN. Acara ini dengan sukses diadakan di Jakarta International Velodrome pada 4 November 2023.

As the Brand Ambassador for Allo Bank, BAEKHYUN visited Indonesia to host a Meet & Greet event with his loyal customers through the Allo Bank Hangout: Untung Bareng BAEKHYUN event. This successful event took place at the Jakarta International Velodrome on November 4, 2023.

14 **14 November 2023** | November 14, 2023



THEFINANCE
GROW WITH BANKERS & FINANCIAL SOCIETY

The Finance Executive Forum Award

The Finance Executive Forum Award

Allo Bank mendapatkan penghargaan sebagai *The Best Performing Bank 2023 with Assets Rp10 - 25tn*. Penghargaan ini diberikan oleh The Finance, bagian dari Infobank Media Group, yang setiap tahun melakukan penilaian terhadap perusahaan dan para pelaku di industri keuangan. Penilaian kinerja dilakukan kepada lembaga perbankan bank, asuransi jiwa, asuransi umum dan *multifinance* yang berhasil menjaga kinerja keuangan dan tumbuh positif di tengah kondisi perekonomian yang menantang.

Allo Bank was honored with The Best Performing Bank 2023 award in the Assets IDR 10 - 25tn category. This recognition is bestowed by The Finance, a part of the Infobank Media Group, which annually assesses companies and players within the financial industry. The assessments focus on banking institutions, life insurance, general insurance, and multi-finance institutions that have succeeded in maintaining financial performance and achieve positive growth amidst challenging economic conditions.

23&30

23 & 30 November 2023 | November 23 & 30, 2023









Allo Bank Pelita 2023

Allo Bank Pelita 2023

Allo Bank Pelita merupakan bentuk kegiatan tanggung jawab sosial korporat Allo Bank *(Corporate Social Responsibility)*, yang baru saja diresmikan sejak bulan November 2023.

Allo Bank meluncurkan program tanggung jawab sosial yang baru dengan *branding* Allo Bank Pelita pada bulan November 2023. Sebagai bentuk inisiatif terkait tanggung jawab lingkungan hidup, Bank mengadakan kolaborasi dan memberikan fasilitas mesin pencacah sampah plastik kepada Yayasan & Sekolah Fajar Hidayah dan Politeknik Industri ATMI Cikarang sebagai *beneficiaries*. Program ini bertujuan untuk membantu menangani dan mengelola sampah plastik yang sudah tidak terpakai agar dapat diolah kembali menjadi hasil yang memiliki nilai dan bermanfaat secara ekonomis.

Allo Bank Pelita is a form of Allo Bank's commitment to Corporate Social Responsibility (CSR), which was inaugurated in November 2023.

In November 2023, Allo Bank launched a new CSR program under the Allo Bank Pelita branding. As a form of its environmental responsibility initiative, the bank collaborated with the Fajar Hidayah Foundation & School and ATMI Cikarang Industrial Polytechnic to provide plastic waste shredding machine facilities. This program aims to assist in the management of unused plastic waste, transforming it into valuable and economically beneficial products through reprocessing.

15 **15 Desember 2023** | December 15, 2023



Public Expose 2023
Public Expose 2023

Allo Bank mengadakan *Public Expose* tahunan secara *online* dimana Manajemen menyampaikan aktivitas, pencapaian dan kinerja keuangan Bank pada tahun 2023 serta visi, misi dan rencana Bank di masa depan kepada publik sebagai bagian dari komitmen Bank terhadap keterbukaan informasi.

Allo Bank holds an annual online Public Expose where Management conveys the Bank's activities, achievements and financial performance in 2023 as well as the Bank's vision, mission and plans for the future to the public as part of the Bank's commitment to information disclosure.

16 **16 Desember 2023** | December 16, 2023





Allo Bank Temu 2023
Allo Bank Temu 2023

Allo Bank mengadakan Allo Temu 2023, sebagai acara *employee outing* tahunan kedua sekaligus meluncurkan *framework* Allo Bank 2.0, mendorong keterlibatan dan partisipasi karyawan dan juga meningkatkan lingkungan kerja yang lebih baik dan *team engagement* agar semakin terjalin erat.

Allo Bank held Allo Temu 2023, as its second annual employee outing event and at the same time launching the Allo Bank 2.0 framework, aimed at fostering greater employee involvement, participation, and team engagement to enhance the work environment and promote closer teamwork.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02_

Laporan Manajemen

Management Report

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Laporan Dewan Komisaris

Board of Commissioners Report

Dewan Komisaris menilai bahwa Direksi telah berupaya optimal untuk menjaga stabilitas Perseroan serta menjaga kepercayaan para pemangku kepentingan di tengah kondisi yang penuh tantangan di tahun 2023.

The Board of Commissioners assesses that the Board of Directors has made optimal efforts to maintain the stability of the Company and maintain the trust of stakeholders amidst challenging conditions in 2023.

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Tahun 2023 masih diliputi dengan baik, bahkan Lembaga pemeringkat PEFINDO juga memberikan penilaian idA dengan *stable outlook* dan beberapa Lembaga lain memberikan penghargaan untuk Allobank. Tingkat Kesehatan menjadi pilar utama bank dalam menjaga kepercayaan dan layanan berkualitas para nasabah dan masyarakat.

Pada Tahun 2023, Dewan komisaris telah menjalankan fungsi pengawasan kepada direksi antara lain mencakup pencapaian realisasi Rencana Bisnis Bank (RBB), dan Rencana Aksi Keuangan Berkelanjutan (RAKB). Selain itu juga melakukan pengawasan atas pelaksanaan strategi bank, terutama pada aspek Manajemen Risiko, Efektifitas sistem pengendalian internal, Penyaluran dan kualitas kredit, Penerapan Teknologi Informasi, Pengembangan Sumber daya manusia dan penerapan budaya perusahaan, dan Pencapaian laba bank sesuai dengan prinsip akuntabilitas, profesionalisme, serta kepatuhan terhadap peraturan perundang-undangan yang berlaku.

Fungsi Pengawasan dan Hubungan Kerja dengan Direksi

Menghadapi situasi Makro ekonomi yang penuh ketidakpastian dibutuhkan strategi, kebijakan, inisiatif dan program yang sesuai dan mampu dilaksanakan dengan tepat. Direksi telah merespon tantangan dengan baik dengan terus mencermati perkembangan makro, mikro dan industri perbankan sehingga pencapaian target Bank yang tercantum dalam RBB sebagian besar tercapai, bahkan beberapa indikator melampaui target.

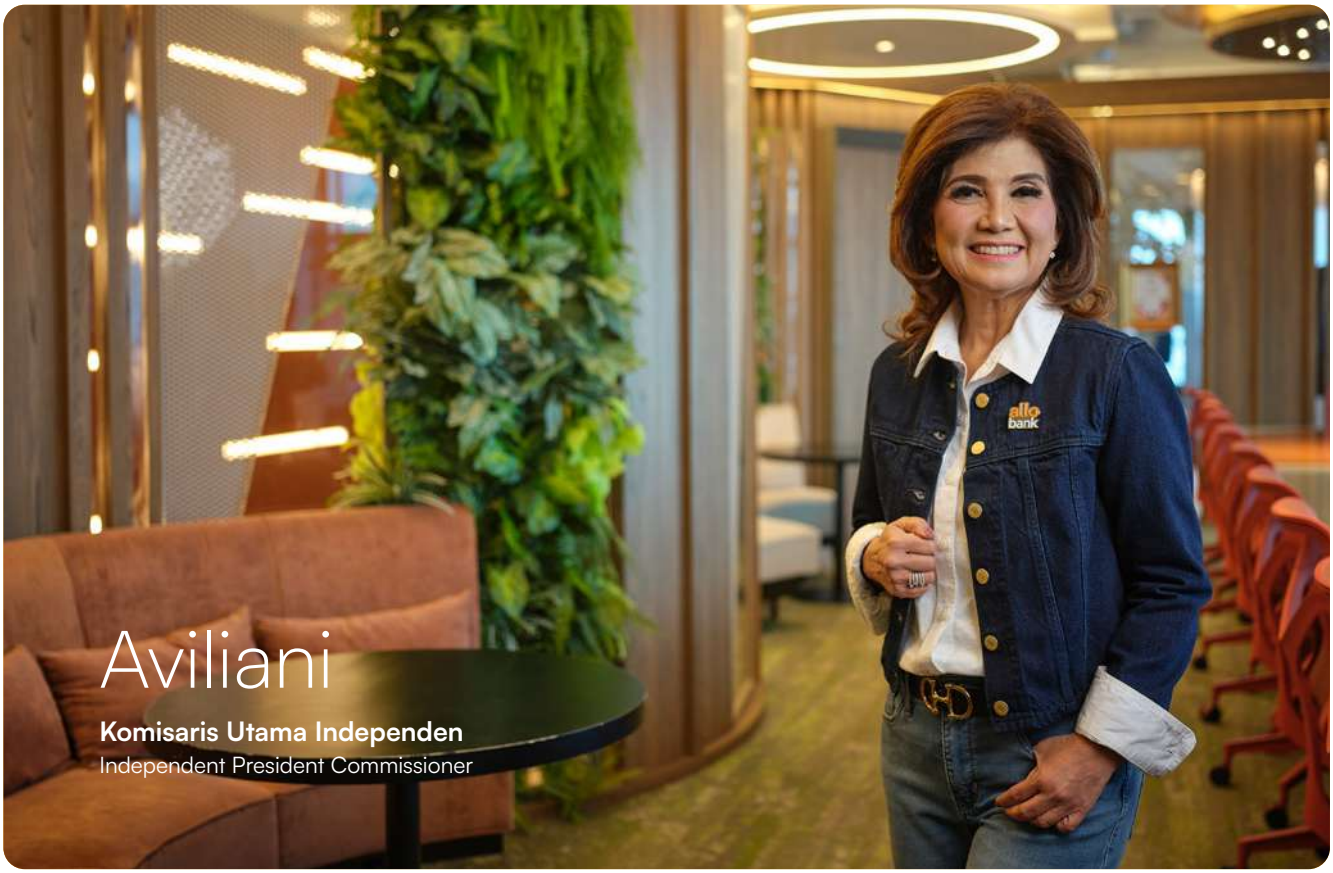
Dear Esteemed Shareholders and Stakeholders,

In 2023, Allo Bank received positive recognition from various institutions, including a favorable rating of idA with a stable outlook from PEFINDO rating agency and awards from several other organizations. Sound Level is the bank's main pillar in maintaining trust and quality service for customers and the public.

Throughout 2023, the Board of Commissioners conducted its supervisory role over the Board of Directors, overseeing the realization of the Bank's Business Plan (RBB) and the Sustainable Financial Action Plan (RAKB). Additionally, they supervised the bank's strategic implementation, focusing on key areas such as risk management, internal control system effectiveness, loan distribution and quality, information technology utilization, human resources development, corporate culture, and profit attainment in accordance with principles of accountability, professionalism, as well as compliance with applicable laws and regulations.

Supervisory Function and Work Relations with Board of Directors.

Facing a macroeconomic situation full of uncertainty requires strategies, policies, initiatives and programs that are appropriate and capable of being implemented appropriately. In response to these challenges, the Board of Directors has demonstrated adeptness in monitoring macroeconomic, microeconomic, and banking industry developments. As a result, the Bank has largely achieved its targets outlined in the RBB, with several indicators even surpassing initial target.



Sesuai dengan peraturan dan perundang-undangan yang berlaku, keberadaan Dewan Komisaris bertujuan untuk memperkuat fungsi pengawasan bagi pengelolaan Bank yang dilakukan oleh Direksi. Dewan Komisaris senantiasa melaksanakan tugas dan tanggung jawabnya secara profesional dan independen dengan berlandaskan pada Tata Kelola Perusahaan yang Baik. Untuk itu, hubungan kerja antara Dewan Komisaris dan Direksi dibangun melalui kesamaan pandangan untuk mencapai visi Bank.

Dalam menjalankan fungsi pengawasan, Dewan Komisaris menggunakan beberapa parameter dalam upaya menilai kinerja Direksi, yaitu:

A. Kinerja Keuangan: Memantau kinerja keuangan Bank, termasuk profitabilitas, likuiditas, dan perbandingan dengan target yang telah ditetapkan.
B. Kepatuhan Regulasi: Memastikan bahwa Bank mematuhi semua regulasi yang berlaku dan memenuhi persyaratan peraturan perbankan.
C. Manajemen Risiko: Memahami dan mengelola berbagai jenis risiko yang dihadapi oleh Bank, khususnya berbagai aspek terkait risiko kredit, risiko operasional dan risiko reputasi.

In accordance with applicable laws and regulations, the existence of the Board of Commissioners is aimed at strengthening the supervisory function over Bank management conducted by the Board of Directors. The Board of Commissioners always conducted its duties and responsibilities professionally and independently based on the principles of Good Corporate Governance. Consequently, the working relationship between the Board of Commissioners and the Board of Directors is built through shared views to achieve the Bank's vision.

In conducting its supervisory function, the Board of Commissioners uses several parameters to evaluate the performance of the Board of Directors, which include:

A. Financial Performance: Monitoring the Bank's financial performance, including profitability, liquidity, and comparison with predetermined targets.
B. Regulatory Compliance: Ensuring the Bank's adherence to all applicable regulations and meets banking regulatory requirements.
C. Risk Management: Understanding and managing various types of risks encountered by the Bank, particularly concerning credit risk, operational risk, and reputation risk.

D. Kebijakan dan Strategi: Meninjau dan menyetujui kebijakan dan strategi bank, serta memastikan bahwa proses yang dilakukan sejalan dengan tujuan jangka panjang Bank.
E. Kinerja Manajemen: Menilai kinerja manajemen dalam upaya mencapai target dan mengelola Bank secara efisien dan efektif.

Pandangan Dewan Komisaris atas Kinerja Direksi

Iklim usaha yang begitu dinamis di sepanjang tahun 2023 merupakan tantangan tersendiri bagi Allo Bank, namun Dewan Komisaris memberikan apresiasi terhadap berbagai inisiatif strategis yang diambil oleh Direksi, dimana hasilnya tercermin pada pencapaian kinerja yang dibukukan oleh Bank sepanjang tahun 2023. Dewan Komisaris menilai bahwa Direksi mampu menghadirkan kinerja yang baik sesuai dengan rencana bisnis Bank dan berusaha semaksimal mungkin melakukan upaya-upaya dalam rangka mencapai target yang telah ditetapkan. Parameter penilaian kinerja Direksi dilakukan dengan meninjau dan mempertimbangkan pencapaian yang telah diraih pada akhir tahun, termasuk efisiensi dan optimalisasi anggaran yang kami nilai telah berjalan dengan baik. Penilaian atas kinerja Direksi yang dilakukan Dewan Komisaris juga didasarkan pada arahan pemegang saham.

Dewan Komisaris juga menilai bahwa Direksi telah berupaya optimal untuk menjaga stabilitas Perseroan serta menjaga kepercayaan para pemangku kepentingan di tengah kondisi yang penuh tantangan di tahun 2023. Dewan Komisaris senantiasa mengevaluasi apakah kebijakan strategis yang diambil oleh Direksi dapat mendukung pencapaian kinerja keuangan Bank secara *sustainable* dalam menghadapi iklim usaha yang kompleks dan tantangan kondisi geopolitik yang ada, termasuk fluktuasi harga minyak dunia dan konflik di Jalur Gaza, serta potensi dampaknya terhadap perekonomian Indonesia dan kinerja Bank. Sementara itu, diperlukan juga peninjauan kebijakan strategis dengan mempertimbangkan kondisi politik dalam negeri sebelum dan setelah Pemilihan Umum pada awal tahun 2024, serta bagaimana hal itu dapat mempengaruhi pasar dan industri perbankan.

Pada berbagai kesempatan, Dewan Komisaris senantiasa mengajak Direksi untuk terus berinovasi dan bangkit menghadapi tantangan, namun dengan senantiasa memastikan bahwa semua inisiatif yang diambil oleh Direksi tetap mematuhi regulasi dan persyaratan hukum yang berlaku. Tak kalah pentingnya, Dewan Komisaris juga mendorong komitmen Bank terhadap tanggung jawab sosial perusahaan, termasuk bagaimana bank merespons isu-isu konflik dan krisis kemanusiaan.

Dengan mempertimbangkan semua hal di atas, secara umum Dewan Komisaris berpendapat bahwa pada tahun 2023 Direksi telah melaksanakan tugas kepengurusan Perseroan dengan sangat baik.

D. Policies and Strategies: Reviewing and approving bank policies and strategies, and ensuring that all processes are in line with the Bank's long-term objectives.
E. Management Performance: Assessing management performance in efforts to achieve targets and manage the Bank efficiently and effectively.

Views of the Board of Commissioners on the Performance of the Board of Directors.

The dynamic business climate throughout 2023 presented some challenges for Allo Bank; nonetheless, the Board of Commissioners acknowledges the various strategic initiatives undertaken by the Board of Directors, the result of which have yielded tangible results, as evidenced by the Bank's performance accomplishments throughout the year. The Board of Commissioners evaluates that the Board of Directors has demonstrated commendable performance aligned with the Bank's business plan and made every effort to achieve the predetermined targets. The assessment of the Board of Directors' performance entails reviewing and deliberating on the year-end achievements, including the successful optimization of efficiency and budget utilization and we deem these endeavors to have been executed effectively. Additionally, the evaluation of the Board of Directors' performance by the Board of Commissioners is guided by shareholder directives.

The Board of Commissioners further evaluates that the Board of Directors has made optimal efforts to maintain the Company's stability and sustain stakeholders' trust amid the challenging conditions of 2023. The Board of Commissioners always evaluates whether the strategic policies implemented by the Board of Directors can bolster the Bank's financial performance sustainably, navigating through a complex business climate and the hurdles posed by prevailing geopolitical conditions, including fluctuations in global oil prices and the conflict in the Gaza Strip, along with their potential impacts on the Indonesian economy and the Bank's performance. Concurrently, it is imperative to reassess strategic policies in light of domestic political conditions before and after the General Election in early 2024, considering their potential implications on the market and banking industry.

On numerous occasions, the Board of Commissioners consistently encourages the Board of Directors to foster innovation and confront challenges, while ensuring that all initiatives adhere to pertinent regulations and legal requirements. Equally significant, the Board of Commissioners also encourages the Bank's commitment to corporate social responsibility, including its response to issues of conflict and humanitarian crises.

By considering the aforementioned considerations, the Board of Commissioners generally opines that in 2023, the Board of Directors executed their managerial responsibilities for the Company very well.

Mekanisme dan Frekuensi Pemberian Nasihat kepada Direksi

Dewan Komisaris senantiasa memberikan perhatian penting pada pengawasan pelaksanaan strategi yang disusun oleh Direksi. Hal ini sejalan dengan peran Dewan Komisaris untuk memastikan bahwa pelaksanaan strategi Perseroan berada di jalur yang tepat tanpa mengesampingkan kepatuhan terhadap peraturan dan perundang-undangan yang berlaku. Kewenangan Dewan Komisaris dalam melakukan pengawasan atas aktivitas operasional Perseroan didasarkan pada Undang-Undang, Anggaran Dasar, *Board Charter*, *Code of Conduct* GCG serta pedoman kerja yang dimiliki Perseroan.

Pencapaian kinerja Perseroan tahun 2023 juga mencerminkan kontribusi pengawasan Dewan Komisaris dan keputusan-keputusan strategis yang diambil oleh Dewan Komisaris. Fungsi pengawasan yang dilakukan Dewan Komisaris antara lain sebagai berikut:

A. Dewan Komisaris mengawasi kinerja manajemen Bank, termasuk memastikan bahwa Direksi menjalankan tugasnya dengan efektif dan memenuhi target yang telah ditetapkan.
B. Dewan Komisaris memberikan nasehat dan arahan kepada Direksi bank berdasarkan pengamatannya terhadap kinerja Bank, tren industri, dan faktor eksternal lainnya. Upaya ini dilakukan melalui rapat rutin dan komunikasi yang berkelanjutan antara Dewan Komisaris dan Direksi.
C. Dewan Komisaris berpartisipasi dalam penetapan kebijakan dan strategi Bank, serta memastikan bahwa kebijakan dan strategi tersebut telah sejalan dengan tujuan jangka panjang Perseroan.
D. Dewan Komisaris mengevaluasi risiko-risiko yang dihadapi oleh Bank dan memberikan panduan kepada Direksi dalam mengelola risiko tersebut dengan tepat.
E. Dewan Komisaris mengingatkan Direksi agar senantiasa berpedoman pada semua regulasi dan standar yang berlaku, serta memberikan arahan kepada Direksi dalam hal-hal yang berkaitan dengan kepatuhan.
F. Dewan Komisaris juga senantiasa mengingatkan pentingnya mengelola hubungan secara proaktif dengan regulator dan meningkatkan transparansi dengan semua pemangku kepentingan.

Frekuensi pemberian input kepada Direksi Bank dilakukan melalui rapat gabungan rutin antara Dewan Komisaris dan Direksi yang sudah dijadwalkan waktunya. Selain itu, Dewan Komisaris juga dapat berkomunikasi dengan Direksi melalui pertemuan khusus, komunikasi tertulis, atau sesi konsultasi individual. Cara pemberian nasehat tergantung pada situasi spesifik dan preferensi Dewan Komisaris serta praktik terbaik dalam industri perbankan.

Sepanjang tahun 2023, Dewan Komisaris telah melaksanakan rapat gabungan dengan mengundang Direksi sebanyak 12 (dua belas) kali, dengan tingkat kehadiran Dewan Komisaris dalam rapat secara

Mechanism and Frequency of Providing Advice to Board of Directors

The Board of Commissioners consistently prioritizes monitoring the execution of strategies prepared by the Board of Directors. This aligns with the Board of Commissioners' role in guaranteeing that the Company's strategic implementation is on the right track while maintaining compliance with applicable laws and regulations. The authority vested in the Board of Commissioners to supervise the Company's operational activities is based on the Law, Articles of Association, Board Charter, GCG Code of Conduct, and the Company's work guidelines.

The Company's performance achievements in 2023 also reflect the contribution of supervision by the Board of Commissioners and strategic decisions taken by the Board of Commissioners. The supervisory functions conducted by the Board of Commissioners include the following:

A. The Board of Commissioners supervises the performance of the Bank's management, ensuring that the Board of Directors fulfil their duties effectively and meets the set targets.
B. The Board of Commissioners provides advice and direction to the bank's Directors based on its observations of the Bank's performance, industry trends and other external factors. This effort is carried out through regular meetings and continuous communication between the Board of Commissioners and the Board of Directors.
C. The Board of Commissioners participates in determining the Bank's policies and strategies, and ensures that these policies and strategies are in line with the Company's long-term goals.
D. The Board of Commissioners evaluates the risks encountered by the Bank and provides guidance to the Board of Directors in managing these risks appropriately.
E. The Board of Commissioners reminds the Board of Directors to always be guided by all applicable regulations and standards, as well as providing direction to the Board of Directors on compliance matters.
F. The Board of Commissioners also continually reminds us of the importance of proactively managing relationships with regulators and increasing transparency with all stakeholders.

The frequency of providing input to the Bank's Board of Directors is maintained through regular joint meetings between the Board of Commissioners and the Board of Directors at predetermined schedule. Additionally, the Board of Commissioners can also communicate with the Board of Directors through special meetings, written communications, or individual consultation sessions. The manner in which advice is provided depends on the specific situation and preferences of the Board of Commissioners as well as best practices in the banking industry.

Throughout 2023, the Board of Commissioners conducted 12 (twelve) joint meetings with the Board of Directors, with full attendance by the Board of Commissioners at each meeting.

keseluruhan adalah 100 persen. Selain forum rapat gabungan, organ Dewan Komisaris, yaitu Komite Audit, Komite Pemantau Risiko, serta Komite Nominasi dan Remunerasi juga melakukan rapat dengan mengundang Divisi terkait untuk membahas bidang-bidang yang menjadi tanggung jawab masing-masing Komite.

Pandangan atas Prospek Usaha yang Disusun oleh Direksi

Seperti dikutip dari laporan yang dirilis Bank Indonesia, inflasi tahun 2024 diperkirakan berada dalam rentang sasaran 2,5+1%. Prakiraan ini utamanya didorong oleh permintaan domestik yang diperkirakan masih akan membaik secara gradual, dampak harga global ke domestik yang terbatas, serta ekspektasi inflasi dan nilai tukar yang terjaga. Kebijakan moneter Bank Indonesia akan tetap konsisten dalam mengelola ekspektasi inflasi sesuai sasaran. Selain itu, Bank Indonesia akan terus memperkuat koordinasi dan sinergi dalam pengendalian inflasi antara Bank Indonesia dan Pemerintah (Pusat dan Daerah) dalam Tim Pengendalian Inflasi Pusat dan Daerah (TPIP dan TPID) melalui penguatan Gerakan Nasional Pengendalian Inflasi Pangan (GNPIP) di berbagai daerah.

Beberapa aspek yang disampaikan Dewan Komisaris kepada Direksi sebagai bahan masukan dalam penyusunan rencana kerja tahun 2024 antara lain, yaitu:

A. Ketepatan Strategi Bisnis: strategi bisnis yang diusulkan oleh Direksi sesuai dengan kondisi pasar dan kebutuhan perusahaan, termasuk penilaian terhadap keberlanjutan model bisnis, diversifikasi pendapatan, dan inisiatif untuk pertumbuhan yang berkelanjutan.
B. Analisis Risiko dan Pengelolaan Risiko: rencana kerja yang diusulkan Direksi mampu mengidentifikasi, menilai, dan mengelola risiko-risiko yang dihadapi oleh bank. Hal ini mencakup evaluasi terhadap ketahanan bank terhadap fluktuasi ekonomi, perubahan regulasi, serta risiko-risiko operasional dan kepatuhan.
C. Kinerja Keuangan dan Proyeksi: Dewan Komisaris meninjau proyeksi keuangan yang disusun oleh Direksi, termasuk perkiraan pendapatan, margin keuntungan, biaya operasional, dan proyeksi kinerja keuangan jangka panjang.
D. Kepatuhan dan Tata Kelola Perusahaan: Dewan Komisaris memastikan bahwa prospek yang disusun oleh Direksi memperhatikan prinsip-prinsip Tata Kelola Perusahaan yang Baik dan memenuhi standar kepatuhan yang diperlukan oleh regulator.
E. Peluang dan Tantangan Eksternal: Dewan Komisaris mempertimbangkan peluang dan tantangan eksternal yang mungkin mempengaruhi prospek kelangsungan usaha Bank, seperti kondisi pasar, persaingan, perubahan regulasi dan perubahan tren industri.

Apart from the joint meeting forum, the organs of the Board of Commissioners, namely the Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee also held meetings by inviting the relevant Divisions to discuss areas that are the responsibility of each Committee.

Views on Business Prospects Prepared by Board of Directors

As quoted from a report released by Bank Indonesia, inflation in 2024 is estimated to be within the target range of 2.5+1%. This forecast is mainly driven by domestic demand which is expected to continue to improve gradually, minimal impact of global prices fluctuations on domestic prices, as well as inflation expectations and stable exchange rates. Bank Indonesia's monetary policies will maintain consistency in managing inflation expectations in alignment with the set targets. In addition, Bank Indonesia will continue to strengthen coordination and synergy in controlling inflation between Bank Indonesia and the Government (Central and Regional) in the Central and Regional Inflation Control Teams (TPIP and TPID) through strengthening the National Food Inflation Control Movement (GNPIP) across various regions.

Several aspects conveyed by the Board of Commissioners to the Board of Directors as input in preparing the 2024 work plan include:

A. Appropriate Business Strategy: the business strategy proposed by the Board of Directors is in accordance with market conditions and company needs, including an assessment of the sustainability of the business model, revenue diversification, and initiatives for sustainable growth.
B. Risk Analysis and Risk Management: the proposed work plan by the Board of Directors is able to identify, assess and manage the risks faced by the bank. This includes evaluating the bank's resilience to economic fluctuations, regulatory changes, as well as operational and compliance risks.
C. Financial Performance and Projections: The Board of Commissioners reviews the financial projections prepared by the Board of Directors, including estimates of revenue, profit margins, operational costs and long-term financial performance projections.
D. Compliance and Corporate Governance: The Board of Commissioners ensures that the prospects prepared by the Board of Directors adhere to the principles of Good Corporate Governance and meet the compliance standards required by regulators.
E. External Opportunities and Challenges: The Board of Commissioners considers external opportunities and challenges that may affect the Bank's business continuity prospects, such as market conditions, competition, regulatory changes and industry trends changes.

Masukan dari Dewan Komisaris disampaikan kepada Direksi sebagai bahan pertimbangan bahwa rencana bisnis Bank sesuai dengan tujuan jangka panjang Perseroan dan agar Direksi mampu mengatasi tantangan yang mungkin muncul di masa depan. Dewan Komisaris berpendapat bahwa target-target dan langkah strategis yang ditetapkan Direksi pada rencana kerja 2024 merupakan target yang realistis dan sangat mungkin untuk direalisasikan. Demikian juga dengan strategi yang akan dijalankan, telah sejalan dengan rencana jangka menengah dan panjang Bank. Untuk itu, Dewan Komisaris sepenuhnya mendukung dan senantiasa akan memberikan arahan agar target-target tersebut dapat tercapai dengan baik.

Peran Dewan Komisaris dalam Pengelolaan *Whistleblowing System* (WBS)

Allo Bank memiliki dan menerapkan sistem pelaporan pelanggaran atau *Whistleblowing System* (WBS) secara menyeluruh dalam setiap aspek kegiatan bisnis Bank. WBS juga merupakan mekanisme bagi Dewan Komisaris untuk mendapatkan informasi manakala terdapat pelanggaran yang cenderung tidak dapat diselesaikan dengan tuntas oleh Direksi. Dewan Komisaris akan mempertimbangkan dengan seksama untuk memberikan nasihat kepada Direksi untuk memberikan solusi terbaik atas isu atau permasalahan yang diangkat melalui WBS.

Beberapa hal yang menunjukkan peran Dewan Komisaris dalam hal implementasi *whistleblowing system* antara lain, yaitu:

A. Dewan Komisaris mendapatkan update dari manajemen terkait kelengkapan dan mengembangkan kebijakan dan prosedur terkait dengan *whistleblowing system*, termasuk prosedur pelaporan, mekanisme perlindungan dan tindak lanjut terhadap laporan.
B. Dewan Komisaris mengawasi proses implementasi, memastikan bahwa *whistleblowing system* mudah diakses oleh karyawan dan memastikan bahwa semua pihak yang terlibat memahami peran dan tanggung jawab mereka.
C. Dewan Komisaris memantau penanganan laporan yang diterima melalui *whistleblowing system*. Direksi melalui unit kerja terkait wajib menindaklanjuti setiap laporan/keluhan dan ditangani dengan serius, dilakukan penyelidikan yang tepat dan tindakan yang sesuai diambil jika diperlukan.
D. Dewan Komisaris memastikan bahwa *whistleblowing system* beroperasi sesuai dengan prinsip-prinsip kepatuhan, keadilan dan transparansi. Tidak ada pemaksaan, pembalasan, atau diskriminasi terhadap pelapor dan bahwa tindakan yang diambil sesuai dengan hukum dan etika.
E. Dewan Komisaris mendapatkan laporan secara berkala atas evaluasi kinerja *whistleblowing system*. Direksi, melalui unit-unit terkait, mengidentifikasi area-area perbaikan dan mendorong perbaikan terus-menerus dalam implementasi sistem.

The input from the Board of Commissioners serves as crucial material for the Board of Directors to ensure alignment of the Bank's business plan with long-term goals and so that the Board of Directors is able to overcome challenges that may arise in the future. The Board of Commissioners expresses confidence that the targets and strategic steps outlined by the Board of Directors in the 2024 work plan are realistic and likely to be achieved. Furthermore, they believe that the planned strategy aligns with the Bank's medium and long-term plans. Therefore, the Board of Commissioners fully supports and commits to providing guidance to ensure the successful realization of these targets.

Role of the Board of Commissioners in Managing the Whistleblowing System (WBS)

Allo Bank has established and implemented a comprehensive violation reporting system known as the Whistleblowing System (WBS) across all aspects of the Bank's business activities. The WBS serves as a mechanism through which the Board of Commissioners can acquire information concerning violations that may not have been fully resolved by the Board of Directors. The Board of Commissioners will then carefully consider providing advice to the Board of Directors to provide the best solution to issues or problems raised through the WBS.

The role of the Board of Commissioners in implementing the whistleblowing system is demonstrated through various actions, including:

A. The Board of Commissioners receives updates from management regarding completeness and develops policies and procedures related to the whistleblowing system, including reporting procedures, protection mechanisms and follow-up to reports.
B. The Board of Commissioners oversees the implementation process, ensuring that the whistleblowing system is easily accessible to employees and ensuring that all parties involved understand their roles and responsibilities.
C. The Board of Commissioners monitors the handling of reports received through the whistleblowing system. The Board of Directors, through the relevant work units, is obliged to follow up on every report/complaint, conduct thorough investigations, and take appropriate actions as necessary.
D. The Board of Commissioners ensures that the whistleblowing system operates in accordance with the principles of compliance, fairness and transparency. There is no coercion, retaliation or discrimination against the reporter and that all actions taken are in accordance with legal and ethical standards.
E. The Board of Commissioners receives regular reports on the performance evaluation of the whistleblowing system. The Board of Directors, through related units, identifies areas of improvement and encourages continuous improvement in system implementation.

Dewan Komisaris berperan penting dalam implementasi *whistleblowing system* untuk memastikan bahwa sistem tersebut menjadi bagian integral dari Tata Kelola Perusahaan yang Baik di lingkungan Bank, yang memungkinkan pelaporan yang aman dan adil atas ketidakpatuhan atau pelanggaran yang terjadi. Ini merupakan langkah penting dalam memastikan integritas, transparansi dan kepatuhan di seluruh organisasi.

The Board of Commissioners plays an important role in implementing the whistleblowing system to ensure that the system becomes an integral part of Good Corporate Governance within the Bank, which allows safe and fair reporting of non-compliance or violations. This is an important step in ensuring integrity, transparency and compliance throughout the organization.

Penilaian Kinerja Komite di Bawah Dewan Komisaris

Dukungan terhadap fungsi pengawasan Dewan Komisaris dioptimalkan oleh dibentuknya 3 (tiga) komite di bawah Dewan Komisaris, yaitu Komite Audit, Komite Pemantau Risiko, serta Komite Nominasi dan Remunerasi. Keberadaan komite-komite tersebut telah sesuai dengan ketentuan-ketentuan yang berlaku serta bertujuan untuk menyempurnakan implementasi prinsip-prinsip GCG. Komite Audit wajib bertugas dan bertanggung jawab memonitor perencanaan dan pelaksanaan audit serta tindak lanjut hasil audit untuk menilai kecukupan pengendalian internal termasuk kecukupan proses pelaporan keuangan. Komite Pemantau Risiko bertanggung jawab melakukan evaluasi kesesuaian antara kebijakan manajemen risiko dan pelaksanaan kebijakan Bank dan memantau pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko. Komite Remunerasi dan Nominasi bertugas membantu fungsi dan tugas Dewan Komisaris terkait remunerasi dan nominasi untuk terus memperkuat sistem Bank yang berbasis kinerja.

Performance Assessment of Committees under Board of Commissioners

The Board of Commissioners enhances its supervisory function through the establishment of three committees, namely the Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee. These committees are formed in accordance with applicable regulations and are aimed at refining the implementation of Good Corporate Governance (GCG) principles. The Audit Committee is entrusted with the responsibility of monitoring the planning and execution of audits, as well as ensuring appropriate follow-up on audit findings to evaluate the adequacy of internal controls, including the effectiveness of the financial reporting process. The Risk Monitoring Committee is tasked with assessing the alignment between risk management policies and the implementation of Bank policies and monitors the execution of duties by the Risk Management Committee and the Risk Management Work Unit. The Remuneration and Nomination Committee is tasked with assisting the functions and duties of the Board of Commissioners regarding remuneration and nominations to continue to strengthen the Bank's performance-based system.

Dewan Komisaris melakukan penilaian kinerja komite melalui beberapa langkah, antara lain:

A. Evaluasi Tugas dan Tanggung Jawab: apakah komite-komite telah menjalankan tugas dan tanggung jawab mereka sesuai dengan yang diamanahkan.
B. Kinerja Komite: memberikan penilaian kinerja komite, termasuk keberhasilan dalam memenuhi tujuan-tujuan yang telah ditetapkan dan efisiensi dalam menjalankan tugas-tugasnya.
C. Kepatuhan dan Kualitas Laporan: melakukan evaluasi terhadap kepatuhan komite atas regulasi dan standar yang berlaku, serta kualitas laporan yang dihasilkan oleh komite-komite kepada Dewan Komisaris.
D. Efektivitas Komunikasi: memberikan penilaian atas efektivitas komunikasi antara komite-komite dan Dewan Komisaris dalam menyampaikan temuan, rekomendasi dan permasalahan yang relevan.
E. Pelatihan dan Pengembangan: memastikan bahwa anggota komite-komite memiliki pengetahuan, keterampilan dan keahlian yang diperlukan untuk menjalankan tugas-tugasnya dengan baik melalui program pelatihan dan pengembangan yang sesuai.

The Board of Commissioners assesses committee performance through several steps, including:

A. Evaluation of Duties and Responsibilities: reviewing whether the committees have effectively carried out their mandated duties and responsibilities.
B. Committee Performance: Assessing the performance of each committee, including their success in fulfilling the stated objectives and their efficiency in conducting their duties.
C. Compliance and Report Quality: evaluating committee compliance with applicable regulations and standards, as well as the quality of reports produced by committees to the Board of Commissioners.
D. Communication Effectiveness: Evaluating the effectiveness of communication between the committees and the Board of Commissioners, particularly in conveying findings, recommendations, and relevant issues.
E. Training and Development: Ensuring that committee members possess the requisite knowledge, skills, and expertise to effectively fulfill their duties through appropriate training and development programs.

Dengan mengevaluasi kinerja komite-komite secara teratur, Dewan Komisaris memastikan bahwa fungsi pengawasan dan pengambilan keputusan di dalam Bank berjalan dengan baik dan sesuai dengan prinsip-prinsip Tata Kelola Perusahaan yang Baik. Berdasarkan pelaksanaan tugas yang telah dilakukan oleh seluruh anggota komite, Dewan Komisaris menyampaikan apresiasi dan rasa terima kasihnya kepada seluruh anggota Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi atas kinerja dan dedikasinya di sepanjang tahun 2023.

Through regular evaluation of committee performance, the Board of Commissioners ensures that the supervisory and decision-making functions within the Bank are running well and in accordance with the principles of Good Corporate Governance. Based on the implementation of duties carried out by all committee members, the Board of Commissioners expresses its appreciation and gratitude to all members of the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee for their dedication and exemplary performance throughout the fiscal year 2023.

Perubahan Komposisi Dewan Komisaris

Sepanjang tahun 2023 komposisi Dewan Komisaris Bank tidak mengalami perubahan. Dengan demikian, susunan komposisi Dewan Komisaris per 31 Desember 2023 adalah sebagai berikut;

Changes in Board of Commissioners Composition

There were no changes in the composition of the Board of Commissioners throughout 2023. Thus, the composition of the Board of Commissioners as of 31 December 2023 is as follows;

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Office	Periode Jabatan Period
Aviliani	Komisaris Utama Independen Independent President Commissioner	RUPS Tahunan 19 Mei 2022 Annual GMS May 19, 2022	2022 - RUPS Tahunan Tahun 2025 2022 - Annual GMS in 2025	Ke-1 First
Rosmaya	Komisaris Independen Independent Commissioner	RUPS Tahunan 19 Mei 2022 Annual GMS May 19, 2022	2022 - RUPS Tahunan Tahun 2025 2022 - Annual GMS in 2025	Ke-1 First
Ali Gunawan	Komisaris Commissioner	RUPS Tahunan 07 Mei 2021 Annual GMS May 7, 2021	2021 - RUPS Tahunan Tahun 2024 2021 - Annual GMS in 2024	Ke-1 First

Penutup

Pada kesempatan ini, saya mewakili segenap Dewan Komisaris menyampaikan rasa terima kasih kepada pemegang saham dan pemangku kepentingan atas kepercayaan dan dukungannya. Apresiasi terdalam juga ditujukan kepada segenap jajaran Direksi, karyawan, nasabah, serta regulator yang senantiasa mendukung Bank untuk senantiasa tumbuh dan berkembang. Kami berkomitmen untuk senantiasa meningkatkan profesionalisme dalam pengelolaan Bank maupun pelayanan kepada nasabah selaras dengan tuntutan industri saat ini.

Closing

On this occasion, I represent the entire Board of Commissioners to express our gratitude to shareholders and stakeholders for their trust and support. We also extend our deepest appreciation to all levels of the Board of Directors, employees, customers, and regulators for their continuous support in the Bank's growth and development. We are committed to continuously improving professionalism in Bank management and customer service to align with current industry demands.

Jakarta, April 2024



Aviliani

Komisaris Utama Independen | Independent President Commissioner

Laporan Direksi

Board of Directors Report

Perkembangan teknologi yang pesat mendorong Bank untuk terus beradaptasi secara cepat dengan memperkuat fundamental bisnis dan penerapan teknologi digital agar dapat menyediakan layanan perbankan secara digital yang dapat memenuhi kebutuhan dan permintaan tinggi dari para nasabah dalam bertransaksi.

Rapid technological developments encourage the Bank to continue to adapt quickly by strengthening business fundamentals and implementing digital technology in order to provide digital banking services that can address the high needs and demands of customers in transactions.

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Iklim usaha di sepanjang tahun 2023 masih tidak terlalu jauh berbeda dengan kondisi di tahun sebelumnya, dimana tahun tersebut masih penuh tantangan bagi industri perbankan. Kondisi tersebut membuat Allo Bank melakukan serangkaian strategi untuk dapat terus melakukan akselerasi pertumbuhan bisnisnya. Laporan tahunan ini menjadi bagian dari pelaporan manajemen atas strategi dan kinerja Bank di sepanjang tahun 2023, sekaligus menjadi dokumentasi atas perjalanan Perseroan untuk mencapai visi dan misi yang telah dicanangkan.

Tinjauan Makro Ekonomi

Seperti dikutip dari Tinjauan Kebijakan Moneter Desember 2023 yang dirilis oleh Bank Indonesia, pertumbuhan perekonomian dunia melambat diwarnai dengan kondisi geopolitik yang kurang kondusif dan ketidakpastian pasar keuangan. Bank Indonesia memprakirakan pertumbuhan ekonomi global tahun 2023 sebesar 3,0% dan melambat menjadi 2,8% pada 2024. Pertumbuhan ekonomi Amerika Serikat (AS) dan India tahun 2023 lebih baik dari prakiraan awal ditopang oleh konsumsi rumah tangga dan ekspansi pemerintah. Sementara itu, ekonomi Tiongkok melemah seiring dengan konsumsi rumah tangga dan investasi yang tumbuh terbatas.

Dear Esteemed Shareholders and Stakeholders,

The business climate throughout 2023 remained challenging, similar to the conditions in the previous year, posing ongoing hurdles for the banking industry. In response, Allo Bank implemented a series of strategies aimed at accelerating its business growth. This annual report serves as a management report on the Bank's strategy and performance throughout 2023, documenting the Company's journey towards achieving its stated vision and mission.

Macroeconomic Review

As quoted from the December 2023 Monetary Policy Review released by Bank Indonesia, global economic growth is decelerating due to unfavorable geopolitical conditions and financial market uncertainties. Bank Indonesia predicts global economic growth in 2023 is at 3.0%, declining further to 2.8% in 2024. Notably, the economic growth of the United States (US) and India in 2023 surpassed initial estimates, driven by household consumption and government expansion. Conversely, China's economy experienced a slowdown due to limited growth in household consumption and investment.



Indra Utoyo

Direktur Utama
President Director

Di sisi lain, perekonomian Indonesia tetap tumbuh baik didukung oleh permintaan domestik. Konsumsi rumah tangga dan investasi tetap tumbuh sejalan dengan keyakinan masyarakat dan berlanjutnya penyelesaian Proyek Strategis Nasional (PSN). Perkembangan ini dikonfirmasi oleh sejumlah indikator utama hingga bulan Desember 2023, seperti keyakinan konsumen, penjualan eceran, dan *Purchasing Managers' Index* (PMI) Manufaktur. Sementara itu, kinerja ekspor cenderung lebih baik, seiring dengan peningkatan permintaan beberapa mitra dagang utama, seperti AS dan India. Berdasarkan Lapangan Usaha, kinerja perekonomian terutama didorong oleh Perdagangan Besar dan Eceran, Industri Pengolahan serta Konstruksi.

Berdasarkan data dari Biro Pusat Statistik, pertumbuhan ekonomi Indonesia dalam tahun 2023 mencapai 5,05%. Pada 2024, kinerja konsumsi, baik swasta maupun Pemerintah, dan investasi diperkirakan terus meningkat sejalan dengan keyakinan konsumsi masyarakat yang tetap kuat, dampak positif pelaksanaan Pemilu, serta keberlanjutan pembangunan Proyek Strategis Nasional (PSN). Dengan perkembangan tersebut, pertumbuhan ekonomi 2024 diperkirakan meningkat dalam kisaran 4,7-5,5%.

On the other hand, the Indonesian economy continues to grow well, supported by domestic demand. Household consumption and investment continue to grow in line with public confidence and the continued completion of National Strategic Projects (PSN). This development is confirmed by a several key indicators up to December 2023, including consumer confidence, retail sales and Manufacturing Purchasing Managers' Index (PMI). Meanwhile, export performance is showing improvement, in line with increasing demand from several major trading partners, such as the US and India. Based on Business Fields, economic performance is mainly driven by wholesale and retail trade, processing industry and construction sectors.

According to data from the Central Bureau of Statistics, Indonesia's economic growth reached 5.05% in 2023. For 2024, both private and government consumption performance, as well as investment, are expected to continue to increase in line with robust public consumption confidence, positive impact of the election, and the continued progress of the National Strategic Project (PSN) development. With these developments, economic growth for 2024 is estimated increase in the range of 4.7% - 5.5%.

Tinjauan Segmen Industri

Di sisi segmen industri, Bank Indonesia menyatakan bahwa likuiditas perbankan masih memadai sehingga memperkuat *lending capacity* perbankan. Pada November 2023, rasio Alat Likuid terhadap Dana Pihak Ketiga (AL/DPK) tetap terjaga tinggi, yaitu 26,04%. Likuiditas perbankan yang tetap memadai tersebut didukung oleh kebijakan makroprudensial akomodatif, antara lain implementasi Kebijakan Insentif Likuiditas Makroprudensial (KLM). Total tambahan likuiditas dari insentif KLM mencapai Rp163,3 triliun per Desember 2023 atau meningkat sebesar Rp55 triliun sejak penerapan KLM pada 1 Oktober 2023.

Peningkatan intermediasi perbankan juga terus berlanjut. Pertumbuhan Dana Pihak Ketiga (DPK) tercatat sebesar 3,04% (yoy) pada November 2023, sedangkan kredit perbankan tumbuh 9,74% (yoy), lebih tinggi dibandingkan dengan pertumbuhan pada bulan sebelumnya yaitu 8,99% (yoy). Peningkatan kredit/pembiayaan didorong oleh peningkatan permintaan kredit sejalan dengan tetap terjaganya kinerja korporasi dan rumah tangga. Secara sektoral, pertumbuhan kredit terutama ditopang oleh sektor Perdagangan, Industri, dan Jasa Dunia Usaha.

Kinerja transaksi ekonomi dan keuangan digital tetap kuat didukung oleh sistem pembayaran yang aman, lancar, dan andal. Pada November 2023, nilai transaksi *digital banking* tercatat Rp5.163,76 triliun atau tumbuh sebesar 13,21% (yoy), sementara itu nilai transaksi Uang Elektronik (UE) meningkat 16,95% (yoy) sehingga mencapai Rp41,30 triliun. Nominal transaksi QRIS tercatat tumbuh 157,43% (yoy) sehingga mencapai Rp24,90 triliun, dengan jumlah pengguna 45,03 juta dan jumlah *merchant* 30,12 juta yang sebagian besar merupakan UMKM.

Nilai transaksi pembayaran menggunakan kartu ATM, kartu debit, dan kartu kredit mencapai Rp662,39 triliun atau turun sebesar 0,39% (yoy). Sementara dari pengelolaan uang Rupiah, jumlah Uang Kartal Yang Diedarkan (UYD) pada November 2023 meningkat 5,69% (yoy) sehingga menjadi Rp988,40 triliun. Bank Indonesia terus memastikan ketersediaan uang Rupiah dalam jumlah yang cukup, pecahan yang sesuai, dengan kualitas yang terjaga di seluruh wilayah NKRI melalui program pengedaran uang Rupiah ke daerah Terluar, Terdepan, Terpencil (3T) serta kegiatan Kas Keliling, Kas Titipan dan Ekspedisi Rupiah Berdaulat.

Peran Direksi dan Implementasi Kebijakan Strategis

Mulai bergesernya gaya hidup masyarakat ke arah digital yang didukung dengan kemudahan akses dan luasnya jaringan telekomunikasi, termasuk internet, menjadi peluang bagi Allo Bank selaku bank umum berbasis layanan digital untuk mengoptimalkan produk dan layanan yang diberikan kepada para nasabah. Perkembangan teknologi yang pesat mendorong Bank untuk terus

Industry Segment Overview

According to Bank Indonesia, the industrial segment saw continued adequacy in banking liquidity, thereby strengthening banking lending capacity. As of November 2023, the Liquid Assets to Third Party Funds (AL/DPK) ratio remained high at 26.04%. The sustained adequacy of banking liquidity is attributed to accommodative macroprudential policies, including the implementation of Macroprudential Liquidity Incentive Policy (KLM). By December 2023, the total additional liquidity from KLM incentives reached IDR 163.3 trillion, or an increase of IDR 55 trillion since the implementation of KLM on October 1, 2023.

Furthermore, increasing banking intermediation also continues. Third Party Funds (DPK) witnessed a growth of 3.04% (yoy) in November 2023, while banking credit expanded by 9.74% (yoy), surpassing the growth rate of the previous month at 8.99% (yoy). The increase in credit/financing was driven by increased demand for credit, in line with sustained performance in both corporate and household sectors. Sector-wise, credit growth was mainly supported by the Trade, Industry, and Business Services sectors.

The performance of digital economic and financial transactions remains robust, bolstered by a secure, seamless, and reliable payment system. In November 2023, the value of digital banking transactions surged to IDR 5,163.76 trillion, marking a growth of 13.21% (yoy). Concurrently, Electronic Money (EU) transactions witnessed an increase of 16.95% (yoy), reaching IDR 41.30 trillion. QRIS transactions experienced a remarkable growth of 157.43% (yoy), amounting to IDR 24.90 trillion. The user base for QRIS transactions reached 45.03 million, with 30.12 million merchants, primarily comprising MSMEs.

However, the value of payment transactions using ATM cards, debit cards, and credit cards decreased slightly by 0.39% (yoy), totaling IDR 662.39 trillion. On the management of Rupiah currency, the Currency in Circulation (UYD) in November 2023 increased by 5.69% (yoy) to IDR 988.40 trillion. Bank Indonesia remains committed to ensuring the availability of Rupiah currency in adequate quantities and appropriate denominations, maintaining its quality across the Republic of Indonesia through the Rupiah currency distribution program to Outermost, Frontier, Remote (3T) areas, as well as Mobile Cash, Safe Deposit, and Sovereign Rupiah Expedition activities.

The Role of the Board of Directors and Implementation of Strategic Policy

The shift in societal lifestyles towards digital, supported by easy access and extensive telecommunications networks, including the internet, presents an opportunity for Allo Bank as a digital service-based commercial bank to optimize its products and services for customers. Rapid technological developments encourage the Bank to continue to adapt quickly by strengthening business fundamentals

beradaptasi secara cepat dengan memperkuat fundamental bisnis dan penerapan teknologi digital agar dapat menyediakan layanan perbankan secara digital yang dapat memenuhi kebutuhan dan permintaan tinggi dari para nasabah dalam bertransaksi. Untuk itu, Manajemen Bank telah menetapkan sejumlah langkah strategis yang dapat mengoptimalkan kinerjanya, di antaranya dengan:

1. Melakukan penetrasi pasar dan memberikan nilai tambah kepada nasabah secara berkelanjutan melalui implementasi 3 pilar strategi bisnis Bank (*acquisition, engagement, and monetization*);
2. Meningkatkan layanan digital secara signifikan yang berdampak pada peningkatan aset dan liabilitas;
3. Menjalin kolaborasi dengan berbagai mitra strategis ekosistem utama melalui penerapan model *Open Banking* untuk memperkaya dan meningkatkan nilai layanan finansial yang disediakan oleh Bank;
4. Penguatan *data driven organization* dengan memanfaatkan kapabilitas *Artificial Intelligence* (AI) dan *data analytic* untuk meningkatkan keunggulan kompetitif Bank;
5. Penguatan manajemen risiko menggunakan teknologi terkini dalam rangka memperkuat operasional Bank;
6. Pengembangan talenta DIGITAL untuk mencapai kinerja Bank yang unggul; dan
7. Penguatan *Good Corporate Governance* (GCG) di seluruh fungsi organisasi Bank.

Di bawah pengawasan Direksi, strategi tersebut diharapkan mampu membawa Bank untuk tumbuh secara terukur dan berkesinambungan di tengah kondisi geopolitik, ekonomi dan iklim global yang penuh gejolak, kondisi nasional yang akan memasuki tahun politik, serta pesatnya perkembangan digital di industri perbankan. Untuk itu, Bank akan menjalankan model bisnis dengan menyampaikan layanan finansial secara daring dengan jumlah kantor cabang yang terbatas dan membangun sinergi dengan CT Corpora serta *strategic business partners* lainnya dalam mengembangkan ekosistem digital. Bank meyakini bahwa pendekatan ini yang dilakukan secara digital dapat memberikan kontribusi dalam meningkatkan bisnis secara berkelanjutan sekaligus memberikan dampak positif pada perekonomian nasional.

Perbandingan antara Hasil yang Dicapai dengan yang Ditargetkan

Sepanjang tahun 2023 iklim usaha nasional memang dipenuhi dengan berbagai tantangan, namun hal itu tak menyurutkan kinerja usaha Bank hingga ke level optimal. Dalam penetapan target, Allo Bank senantiasa memperkuat fondasi bisnis melalui kebijakan strategis yang tepat sasaran. Di tahun 2023, Allo Bank merencanakan perolehan dari beberapa komponen substansial sebagai tolak ukur dalam menilai kinerja usaha. Perbandingan antara rencana dan realisasi adalah sebagai berikut:

and implementing digital technology in order to provide digital banking services that can meet the high needs and demands of customers in transactions. For this reason, Bank Management has determined a number of strategic steps that can optimize its performance, including:

1. Penetrating the market and providing added value to customers on an ongoing basis through implementing the 3 pillars of the Bank's business strategy (acquisition, engagement, and monetization);
2. Significantly improve digital services which have an impact on increasing assets and liabilities;
3. Establish collaboration with various key ecosystem strategic partners through implementing the Open Banking model to enrich and increase the value of financial services provided by the Bank;
4. Strengthening data driven organizations by utilizing Artificial Intelligence (AI) capabilities and data analytics to increase the Bank's competitive advantage;
5. Strengthening risk management using the latest technology in order to strengthen Bank operations;
6. Development of DIGITAL talent to achieve superior Bank performance; And
7. Strengthening Good Corporate Governance (GCG) in all Bank organizational functions.

Under the supervision of the Board of Directors, this strategy is expected to be able to lead the Bank to grow in a measurable and sustainable manner amidst turbulent geopolitical, economic and global climate conditions, alongside the impending political landscape in the country as well as the rapid digital developments in the banking industry. For this reason, the Bank will implement a business model by delivering financial services online with a limited number of branch offices and building synergies with CT Corpora and other strategic business partners in developing the digital ecosystem. The Bank is confident that this digital approach will not only enhance business sustainability but also yield positive contributions to the national economy.

Comparison between Achieved and Targeted Results

Throughout 2023, the national business climate was indeed fraught with various challenges. However, these challenges did not hinder Allo Bank's business performance from reaching optimal levels. In setting targets, Allo Bank consistently fortified its business foundation through targeted strategic policies. In 2023, Allo Bank aimed to achieve several significant components as benchmarks for assessing business performance. The comparison between planned objectives and actual achievements is outlined below:

- **Aset**
  Per 31 Desember 2023, Bank membukukan Jumlah Aset sebesar Rp12,75 triliun yaitu 104% dari target Bank sebesar Rp12,30 triliun. Angka tersebut mengalami peningkatan sebesar 15% dibanding tahun 2022 yang tercatat sebesar Rp11,06 triliun. Kinerja Aset tersebut sebagian besar didorong oleh pertumbuhan kredit Bank dan penempatan pada efek-efek yang diterbitkan oleh Pemerintah.

- **Pendapatan Bunga**
  Hingga akhir tahun 2023, perolehan Pendapatan Bunga Bank sebesar Rp1036,8. miliar yaitu 113% dari target Bank sebesar Rp915,5 miliar. Angka tersebut mengalami peningkatan sebesar 65% dibanding tahun 2022 yang tercatat sebesar Rp627,2 miliar. Kenaikan tersebut disebabkan oleh peningkatan pendapatan bunga kredit dan peningkatan pendapatan bunga efek-efek.

- **Laba (Rugi) Tahun Berjalan**
  Per 31 Desember 2023, laba (rugi) tahun berjalan tercatat sebesar Rp445 miliar yaitu 137% dari target Bank sebesar Rp324 miliar. Angka tersebut mengalami peningkatan sebesar 64% dibanding tahun 2022 yang tercatat sebesar Rp270 miliar. Kenaikan tersebut disebabkan oleh peningkatan pendapatan operasional yang baik didukung dengan disiplin biaya yang ketat.

- **Kualitas Kredit**
  Kualitas kredit terjaga dengan baik sebagaimana tercermin pada rasio NPL Gross dan Net masing-masing sebesar 0.08% dan 0.05%, walaupun sedikit naik dibanding periode yang sama tahun sebelumnya masing-masing sebesar 0.05% dan 0.03%.

Perbandingan antara target dan pencapaian tersebut menjadi salah satu gambaran yang dipertimbangkan dalam penyusunan target dan strategi bisnis ke depan. Didukung oleh kapasitas serta prospek yang dimiliki, Bank optimis untuk dapat meraih kinerja unggul secara berkelanjutan di masa mendatang.

Gambaran tentang Prospek Usaha

Pemerintah melalui Kementerian Keuangan memiliki kesepahaman bahwa APBN tahun 2024 tetap menjadi instrumen kebijakan yang dapat diandalkan menghadapi gejolak ekonomi dan geopolitik serta mendukung agenda pembangunan termasuk pelaksanaan Pemilu serentak pada tahun 2024. Kondisi ekonomi Indonesia dan global masih menghadapi tantangan, seperti inflasi dan perang Rusia-Ukraina. Tantangan-tantangan ini dapat berdampak negatif pada perekonomian Indonesia, sehingga perlu diantisipasi oleh pemerintah melalui kebijakan APBN 2024 yang tepat.

Pemerintah dengan DPR RI menyepakati asumsi dasar makro pada APBN 2024 yaitu: (I) Pertumbuhan ekonomi sebesar 5,2%; (ii) Inflasi terkendali sebesar 2,8%; (iii) Nilai tukar rupiah sebesar Rp15.000/US$; (iv) Suku bunga SBN 10 tahun sebesar 6,7%; (v) ICP disepakati sebesar US$82/Barel; dan (vi) *Lifting* minyak disepakati

- **Asset**
  As of December 31, 2023, the Bank's Total Assets amounted to IDR 12.75 trillion, surpassing the target of IDR 12.30 trillion by 104%. This signifies a notable 15% increase compared to 2022, which stood at IDR 11.06 trillion. The growth in assets was primarily driven by the growth of bank credit and marketable securities issued by the Government.

- **Interest income**
  By the end of 2023, the Bank's interest income reached IDR 1036.8 billion, exceeding the targeted IDR 915.5 billion by 113%. This represents a significant 65% increase compared to 2022, which recorded IDR 627.2 billion. This increase was caused by an increase in loan interest income and an increase in securities interest income.

- **Profit (Loss) for the year**
  As of December 31, 2023, the Bank's profit (loss) for the year amounted to IDR 445 billion, surpassing the target of IDR 324 billion by 137%. This indicates a notable 64% increase compared to 2022, recorded at IDR 270 billion. This increase was caused by an increase in operational income supported by stringent cost management.

- **Credit Quality**
  Credit quality is well maintained as reflected in the Gross and Net NPL ratios of 0.08% and 0.05% respectively, although slightly increased compared to the same period in the previous year of 0.05% and 0.03% respectively.

The comparison between targeted objectives and actual achievements serves as a critical illustration in shaping future business strategies and setting targets. Supported by its capacity and prospects, the Bank is optimistic that it will be able to achieve sustainable superior performance in the future.

View on Business Outlook

The government, through the Ministry of Finance, has an understanding that the 2024 APBN remains a policy instrument that can be relied upon to face economic and geopolitical turmoil and support the development agenda, including holding simultaneous elections in 2024. Indonesian and global economic conditions are still facing challenges, such as inflation and the Russian-Ukrainian war. These challenges can have a negative impact on the Indonesian economy, so the government needs to anticipate them through appropriate 2024 APBN policies.

The government and the DPR RI agreed on the basic macro assumptions in the 2024 APBN, namely: (i) Economic growth of 5.2%; (ii) Controlled inflation at 2.8%; (iii) Rupiah exchange rate of IDR 15,000/US$; (iv) 10-year SBN interest rate of 6.7%; (v) ICP agreed at US$82/Barrel; and (vi) Oil lifting was agreed at 635

sebesar 635 ribu barel per hari dan *lifting gas* sebesar 1,033 juta barel setara minyak per hari.

Di sisi lain, Bank Indonesia memperkirakan pertumbuhan ekonomi 2023 berada dalam kisaran 4,5-5,3%. Pada 2024, kinerja konsumsi, baik swasta maupun Pemerintah dan investasi diperkirakan terus meningkat sejalan dengan keyakinan konsumsi masyarakat yang tetap kuat, dampak positif pelaksanaan Pemilu, serta keberlanjutan pembangunan Proyek Strategis Nasional (PSN). Dengan perkembangan tersebut, pertumbuhan ekonomi 2024 diperkirakan meningkat dalam kisaran 4,7-5,5%. Ke depan, Bank Indonesia akan terus memperkuat sinergi stimulus fiskal Pemerintah dengan stimulus makroprudensial Bank Indonesia untuk mendorong pertumbuhan ekonomi, khususnya dari sisi permintaan.

Seiring dengan semakin berkembang dan ketatnya persaingan di industri perbankan, khususnya perbankan dengan layanan digital, membuat Allo Bank terus mengoptimalkan strategi guna mengoptimalkan kinerja Bank. Hal tersebut dilakukan dengan mengembangkan ekosistem utama sebagai fokus Bank agar dapat mewujudkan tujuan bisnis dan dapat memberikan nilai tambah kepada nasabah maupun pemangku kepentingan lainnya. Bank terus memperkuat fondasi bisnisnya dengan memperkuat sinergi dengan ekosistem CT Corpora dan mitra strategis lainnya dan memposisikan diri sebagai bank umum berbasis layanan digital yang berfokus untuk memberikan produk dan layanan terbaik secara daring, sehingga para nasabah dapat mengakses layanan perbankan dengan aman, nyaman, mudah, kapan saja dan dimana saja sehingga menjadi bagian dari aktivitas kehidupannya sehari-hari.

Penerapan Tata Kelola Bank

Allo Bank menganggap bahwa penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*/GCG) dapat mendorong terciptanya persaingan yang sehat dan iklim usaha yang kondusif. Mengingat pentingnya penerapan GCG, Bank berkomitmen untuk senantiasa menjalankan GCG pada keseharian bisnis yang dijalankan sebagai unsur penting dalam menunjang pertumbuhan dan stabilitas kinerja usaha yang berkesinambungan.

Selain itu, implementasi GCG juga menjadi salah satu pilar utama pada konsep pembangunan berkelanjutan yang diharapkan mampu membentuk fondasi iklim yang sehat. Allo Bank juga berupaya untuk terus memastikan penerapan GCG dapat dilakukan secara komprehensif di seluruh organisasi Bank, baik dari jajaran Dewan Komisaris, Direksi, maupun Insan Bank lainnya.

Bank percaya bahwa GCG adalah salah satu faktor fundamental bagi investor dalam menilai kinerja perusahaan di masa mendatang. Untuk memastikan proses tata kelola dilaksanakan secara baik, Allo Bank secara berkala melakukan *review* dan penyempurnaan terhadap kebijakan tata kelola sebagai salah satu wujud komitmen peningkatan kualitas penerapan tata kelola di seluruh lini organisasi Bank.

thousand barrels per day and gas lifting at 1.033 million barrels of oil equivalent per day.

On the other hand, Bank Indonesia forecasts economic growth in 2023 to range between 4.5% to 5.3%. In 2024, consumption performance, both private and government, and investments are expected to continue to increase, in line with robust public consumption confidence, bolstered by the positive impact of the upcoming elections and the sustained development of National Strategic Projects (PSN). With these developments, economic growth in 2024 is estimated to range from 4.7% to 5.5%. Bank Indonesia remains committed to bolstering the synergy between government fiscal stimuli and its own macroprudential measures to stimulate economic growth, particularly from the demand side.

Amidst intensifying competition within the banking sector, especially in the realm of digital services, Allo Bank continues to refine its strategies to enhance overall performance. The bank prioritizes the development of its main ecosystem to realize business goals and provided added value to customers and other stakeholders. The Bank continues to strengthen its business foundation by strengthening synergies with the CT Corpora ecosystem and other strategic partners and positioning itself as a digital service-based commercial bank that focuses on providing the best products and services online. This strategic approach aims to ensure customers can access banking services safely, comfortably, easily, anytime and anywhere so that it becomes part of their daily life activities.

Implementation of Bank Governance

Allo Bank recognizes that upholding Good Corporate Governance (GCG) principles fosters healthy competition and cultivates a favorable business environment. Considering the importance of implementing GCG, the Bank is committed to always implementing GCG in its daily business activities as an important element in supporting sustainable growth and stability of business performance.

Furthermore, the implementation of GCG serves as the main pillar of sustainable development, contributing to the establishment of a healthy business climate. Allo Bank remains dedicated to ensuring comprehensive GCG implementation across the organization, encompassing the Board of Commissioners, Directors, and all other bank personnel.

The Bank believes that GCG is one of the fundamental factors for investors in assessing a company's future performance. To ensure the governance process is implemented well, Allo Bank conducts regular reviews and updates of governance policies, demonstrating its commitment to enhancing the quality of governance implementation throughout all levels of the organization.

Penilaian Terhadap Komite-Komite di Bawah Direksi

Berdasarkan ketentuan perundang-undangan, Direksi dapat membentuk organ yang dapat membantu pelaksanaan tugas Direksi Allo Bank. Di tahun 2023, Direksi telah membentuk beberapa komite pendukung, meliputi Komite Manajemen Risiko, Komite Kredit, Komite Kebijakan Perkreditan, Komite ALCO, Komite Pengarah Teknologi Informasi, Komite Produk, serta Sekretaris Perusahaan. Selama tahun 2023, Direksi menilai bahwa seluruh komite tersebut telah melaksanakan tugas dan tanggung jawabnya secara profesional sesuai dengan program kerja tahunan serta pedoman dan tata tertib kerja masing-masing komite.

Assessment of Committees Under the Board of Directors

Based on statutory provisions, the Board of Directors has the authority to establish committees that can assist in conducting the duties of the Allo Bank Board of Directors. In 2023, the Board of Directors has formed several supporting committees, including the Risk Management Committee, Credit Committee, Credit Policy Committee, ALCO Committee, Information Technology Steering Committee, Product Committee, and Corporate Secretary. Throughout 2023, the Board of Directors assesses that all committees have carried out their duties and responsibilities professionally in accordance with the annual work program as well as the work guidelines and regulations of each committee.

Komposisi Anggota Direksi

Allo Bank telah menyusun jumlah dan komposisi Direksi sedemikian rupa sehingga memungkinkan pengambilan keputusan dapat dilakukan secara efektif, tepat dan cepat, serta dapat bertindak independen. Per 31 Desember 2023, Bank tidak mengalami perubahan susunan dan komposisi Direksi. Adapun komposisi Direksi Bank hingga saat ini dapat dilihat sebagai berikut:

Composition of Board of Directors

Allo Bank has meticulously structured the number and composition of its Board of Directors to facilitate efficient, accurate, and expeditious decision-making, while also ensuring independence. As of December 31, 2023, there have been no alterations to the composition of the Board of Directors. The current composition of the Bank's Board of Directors is as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Office	Periode Jabatan Period
Indra Utoyo	Direktur Utama President Director	RUPS Tahunan 19 Mei 2022 Annual GMS on May 19, 2022	2022 - RUPS Tahunan Tahun 2025 2022 - 2025 Annual GMS	Pertama First
Ari Yanuanto Asah	Direktur Director	RUPS Luar Biasa 29 Januari 2021 Extraordinary GMS on January 29, 2021	2021 - RUPS Tahunan Tahun 2024 2021 - 2024 Annual GMS	Pertama First
Arief Tendeas	Direktur Director	RUPS Luar Biasa 29 Januari 2021 Extraordinary GMS on January 29, 2021	2021 - RUPS Tahunan Tahun 2024 2021 - 2024 Annual GMS	Pertama First
Ganda Raharja Rusli	Direktur Director	RUPS Luar Biasa 15 Oktober 2021 Extraordinary GMS on October 15, 2021	2021 - RUPS Tahunan Tahun 2024 2021 - 2024 Annual GMS	Pertama First
Sajal Bhatnagar	Direktur Director	RUPS Tahunan 19 Mei 2022 Annual GMS on May 19, 2022	2022 - RUPS Tahunan Tahun 2025 2022 - 2025 Annual GMS	Pertama First

Struktur Organisasi Bank di 2023

Allo Bank terus memperkuat struktur organisasinya guna mencapai tujuan yang telah ditetapkan sejalan dengan dinamika bisnis yang terus berkembang dan ketatnya persaingan di bidang perbankan. Struktur organisasi Bank terakhir pada tahun 2023 disahkan melalui Surat Keputusan Direksi No. 080/DIRAB/23 tanggal 11 Oktober 2023 tentang Perubahan Struktur Organisasi, yang disesuaikan guna mendukung percepatan bisnis sesuai dengan tujuan Bank.

Bank Organizational Structure in 2023

Allo Bank continues to strengthen its organizational structure in order to achieve its stated goals in line with continuously developing business dynamics and intense competition in the banking sector. The final organizational structure of the Bank in 2023 was ratified through Directors' Decree No. 080/DIRAB/23 dated October 11, 2023 concerning Changes in Organizational Structure, which are adjusted to support business acceleration in accordance with the Bank's objectives.

Aktivitas Utama Bank di 2023

Aktivitas utama Direksi selama tahun 2023, yaitu menjalankan kegiatan operasi Bank sehari-hari dan memimpin Perusahaan dalam mencapai maksud dan tujuan serta kegiatan usaha yang telah ditetapkan dalam Anggaran Dasar. Direksi juga bertanggung jawab terhadap kepengurusan bisnis Bank dan merealisasikan Rencana Bisnis Bank tahun 2023 yang telah ditetapkan. Di tahun 2023, Allo Bank juga melakukan perubahan Anggaran Dasar yang telah disahkan melalui Akta No. 01 tanggal 14 Juni 2023 yang dibuat di hadapan Dharma Akhyuzi, S.H., Notaris di Jakarta yang telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-0039698. AH.01.02.Tahun 2023 tanggal 12 Juli 2023 dan telah didaftarkan dalam Daftar Perseroan No. AHU-0131254.AH.01.11 tanggal 12 Juli 2023. Perubahan tersebut disesuaikan dengan ketentuan peraturan perundang-undangan di sektor Perbankan dan pasar Modal yang berlaku, yaitu diantaranya Undang-Undang Republik Indonesia Nomor 4 Tahun 2023 tentang di sektor Perbankan dan pasar Modal yang berlaku, yaitu diantaranya Undang-Undang Republik Indonesia Nomor 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan untuk penyesuaian kegiatan usaha Perseroan dan Peraturan otoritas Jasa Keuangan Nomor 55/ POJK.03/2016 Tentang penerapan Tata Kelola Bagi Bank umum untuk penyesuaian jumlah komposisi anggota Direksi dan anggota Dewan Komisaris Perseroan.

Main Activities of the Bank in 2023

Throughout 2023, the Board of Directors main activities were overseeing the Bank's day-to-day operations and guiding the Company towards achieving its aims, objectives, and business activities as outlined in the Articles of Association. Additionally, the Board assumed responsibility for managing the Bank's business affairs and realizing the Bank's Business Plan for the year, which had been duly established. In 2023, Allo Bank also made amendments to its Articles of Association which have been ratified through Deed No. 01 dated June 14, 2023 which was made before Dharma Akhyuzi, S.H., Notary in Jakarta and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia through Decree No. AHU-0039698.AH.01.02.Year 2023 dated July 12, 2023 and has been registered in the Company Register No. AHU-0131254.AH.01.11 dated July 12, 2023. These amendments are adjusted to the provisions of applicable laws and regulations in the Banking and Capital markets sector, namely Law of the Republic of Indonesia Number 4 of 2023 concerning the applicable Banking and Capital markets sector and Law of the Republic of Indonesia Number 4 of 2023 concerning Development and Strengthening of the Financial Sector to adjust the Company's business activities and Financial Services Authority Regulation Number 55/POJK.03/2016 concerning the implementation of Governance for Commercial Banks to adjust the composition of the number of members of the Company's Board of Directors and Board of Commissioners.

Teknologi Informasi

Sebagai perusahaan perbankan dengan layanan digital, Perseroan berupaya untuk terus mengembangkan kapasitas Teknologi Informasi (TI) yang dimiliki secara bertahap. Bank senantiasa mengembangkan dan memanfaatkan penggunaan TI mutakhir yang *future-ready* guna meningkatkan produktivitas yang lebih baik guna mempertahankan posisinya di tengah kondisi yang semakin kompetitif, dan meminimalisir risiko operasional bisnis yang dihadapi, serta mendukung pencapaian visi dan misi yang telah ditetapkan.

Untuk itu, Bank telah menyusun dan menerapkan arsitektur serta kebijakan tata kelola, prosedur dan standar TI untuk menyelaraskan langkah-langkah pengembangan TI yang dapat mendukung strategi bisnis secara keseluruhan guna mewujudkan tujuan Bank. Sementara itu, Bank memandang bahwa pengembangan kompetensi TI harus dilakukan secara komprehensif sehingga dapat mencapai akselerasi pertumbuhan bisnis serta mampu mengakomodasi perubahan dan tantangan perkembangan usaha yang semakin ketat.

Di sisi lain, dalam rencana pengembangan aplikasi digital, Bank berupaya untuk selalu memenuhi aspek kepatuhan terhadap regulasi OJK dan Bank Indonesia yang mana evaluasi pengembangan secara internal juga dilakukan sebagai upaya memitigasi risiko yang mungkin muncul. Pada faktor eksternal, Bank juga mendapat dukungan dari regulator khususnya Otoritas Jasa Keuangan (OJK) dalam hal perizinan dan pengawasan yang dilakukan.

Information Technology

As a banking institution offering digital services, the Company remains committed to incrementally enhancing its Information Technology (IT) capabilities. The Bank continues to develop and utilize the latest, future-ready IT to increase better productivity in order to maintain its position amidst increasingly competitive conditions, and minimize business operational risks, as well as support the achievement of the stated vision and mission.

For this reason, the Bank has developed and implemented IT architecture and governance policies, procedures and standards to align IT development that can support the overall business strategy to realize the Bank's goals. Meanwhile, the Bank views that IT competency development must be carried out comprehensively to accelerate business growth and be able to accommodate changes and challenges of increasingly stringent business development.

On the other hand, in its digital application development endeavors, the Bank ensures compliance with regulations set forth by OJK and Bank Indonesia, where internal development evaluations are also conducted as an effort to mitigate potential risks. Regarding external factors, the Bank also receives support from regulators, especially the Financial Services Authority (OJK) in terms of licensing and supervision.

Produk dan Jasa yang Ditawarkan

Berdasarkan Anggaran Dasar terakhir, Allo Bank menjalankan kegiatan usaha bank umum dengan model bisnis perbankan secara *digital*. Bank mengklasifikasikan kinerja operasional bisnis berdasarkan produk dan layanan yang dimiliki. Sepanjang tahun 2023, Bank senantiasa mengembangkan produk dan layanan perbankan digital dan fitur-fitur pembayaran, meliputi:

- Produk uang elektronik dengan branding Allo Pay dan Allo Pay+
- Produk tabungan termasuk Allo Prime dan Allo Grow
- Deposito
- Kredit digital dengan *branding PayLater* dan *Instant Cash*
- Layanan Transfer Dana, tarik tunai tanpa kartu, *top up* uang elektronik, pembayaran QRIS, layanan pembayaran *biller* dan program *loyalty* berupa *Membership*, *Point and Coupon* (MPC).

Products and Services Offered

Based on the latest Articles of Association, Allo Bank engages in general banking activities, adopting a digital banking business model. The Bank categorizes its operational performance based on the array of products and services it offers. Throughout 2023, continued to develop digital banking products and services and payment features, including:

- Electronic money products under Allo Pay and Allo Pay+ branding
- Savings products include Allo Prime and Allo Grow
- Deposits
- Digital credit under PayLater and Instant Cash branding
- Fund Transfer Services, cardless cash withdrawals, electronic money top ups, QRIS payments, biller payment services and loyalty programs in the form of Membership, Points and Coupons (MPC).

Tingkat Suku Bunga Penghimpunan dan Penyediaan Dana

Selama tahun 2023, Bank menerapkan rata-rata tingkat suku bunga penghimpunan dan penyediaan dana sebagai berikut:

- Deposito Berjangka : 5,98%
- Jasa Giro : 0,6%

Interest Rates for Collection and Provision of Funds

Throughout 2023, the Bank applied the following average interest rates for collecting and providing funds:

- Time Deposit: 5.98%
- Current Account: 0.6%

Jaringan Kerja dan Mitra Usaha

Kantor Pusat Bank berkedudukan di Jakarta, selain itu dalam memberikan pelayanan kepada para nasabah Bank memiliki 1 kantor pusat dan 2 kantor cabang. Sesuai dengan strategi Bank yang mendayagunakan teknologi digital, Bank tidak melakukan ekspansi terhadap jaringan kerja, maupun pembukaan jaringan kantor yang baru sepanjang tahun 2023.

Guna mendapatkan penyedia barang dan/atau jasa sesuai dengan yang dibutuhkan Bank, Manajemen Allo Bank senantiasa menerapkan penilaian rekanan yang dilakukan oleh *user* (pengguna pengadaan) terhadap kinerja rekanan selama dalam proses pengadaan barang dan/atau jasa ataupun pada pasca pengadaan barang dan/atau jasa yang meliputi Harga, Kualitas, Kuantitas, Waktu Pengiriman dan Pelayanan. Bank berkomitmen untuk memberikan kesempatan yang sama kepada seluruh rekanan/vendor sebagai mitra usaha, saling menguntungkan, legal dan efisien dengan tetap menjunjung tinggi prinsip-prinsip GCG.

Work Network and Business Partners

The Bank's Head Office is located in Jakarta, and in addition to serving customers at this location, the Bank has 1 head office and 2 branch offices. Aligned with the Bank's strategy of utilizing digital technology, there are no plans to expand the operational network or establish new office locations throughout 2023.

To ensure alignment with the Bank's requirements, Allo Bank Management always applied partner assessments through user evaluations (procurement users) on partner performance during the procurement process or post-procurement phase. These assessments cover various aspects including Price, Quality, Quantity, Delivery Time, and Service. Allo Bank is dedicated to offering fair opportunities to all partners/vendors as business collaborators, fostering mutually beneficial, legal, and efficient partnerships while upholding GCG principles.

Kepemilikan Direksi, Dewan Komisaris dan Pemegang Saham dalam Kelompok Usaha Bank

Bank telah memiliki Pedoman dan Tata Tertib Kerja Direksi serta Pedoman dan Tata Tertib Kerja Dewan Komisaris yang didalamnya mengatur mengenai kepemilikan saham dalam kelompok usaha Bank terkait aspek transparansi dan larangan bagi Anggota Direksi yang sesuai dengan POJK No. 17 Tahun 2023, yaitu:

Ownership of Directors, Board of Commissioners and Shareholders in Bank Business Groups

The Bank has Guidelines and Work Rules for the Board of Directors as well as Guidelines and Work Rules for the Board of Commissioners which regulate share ownership within the Bank's business group regarding aspects of transparency and prohibitions for members of the Board of Directors in accordance with POJK No. 17 of 2023, namely:

1. Terkait aspek transparansi, Anggota Direksi dan Komisaris wajib mengungkapkan:
   a. kepemilikan saham yang mencapai 5% (lima persen) atau lebih, baik pada Bank yang bersangkutan maupun pada bank dan perusahaan lain, yang berkedudukan di dalam dan di luar negeri;
   b. hubungan keuangan dan hubungan keluarga dengan anggota Direksi lain, anggota Dewan Komisaris dan/atau pemegang saham pengendali Bank;
   c. Remunerasi dan fasilitas yang diterima dari Bank sebagai grup.
2. Terkait larangan bagi Direksi, yaitu Anggota Direksi baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebihi 25% (dua puluh lima persen) dari modal disetor pada suatu perusahaan lain.

Perubahan-Perubahan Penting yang Terjadi Pada Bank dan Kelompok Usaha Bank di Tahun Berjalan

Sepanjang tahun 2023, tidak terdapat perubahan penting yang terjadi pada Bank dan kelompok usaha Bank yang bersifat material yang memberikan dampak secara signifikan baik secara kinerja keuangan maupun operasional.

Hal-Hal Penting yang Diperkirakan Terjadi Pada Masa Mendatang

Perkembangan usaha Bank terkait dengan dinamika perekonomian yang di masa mendatang tergantung pada dinamika yang terjadi di tahun berjalan. Secara material, Bank belum dapat menyampaikan hal-hal penting yang diperkirakan terjadi pada masa mendatang. Pada kuartal pertama 2024, Indonesia dihadapkan dengan hajatan politik besar, yaitu pemilu Capres dan Legislatif. Situasi yang berlangsung kondusif diharapkan membawa sentimen positif terhadap iklim usaha, khususnya perbankan.

Pengembangan Sumber Daya Manusia Bank

Hingga akhir tahun 2023, Bank mempekerjakan sebanyak 380 karyawan. Allo Bank memberikan kesempatan yang sama kepada seluruh pekerja untuk bisa mewujudkan organisasi yang inovatif dan adaptif terhadap perubahan dengan memberikan seluruh karyawan kesempatan dalam meningkatkan kualitas dan kapasitasnya. Pengembangan kompetensi ini diharapkan dapat berdampak pada kualitas talenta-talenta yang memiliki kemampuan untuk menciptakan inovasi secara berkelanjutan, terutama terkait produk dan layanan secara digital. Hal tersebut dilakukan dengan menjalankan program pendidikan dan pengembangan kompetensi karyawan secara berkesinambungan.

Seluruh karyawan Allo Bank didorong untuk memiliki integritas yang tinggi, *agility* dalam bekerja dengan berpegang kepada Nilai Inti Bank sebagai landasan perilaku sehari-hari. Selain itu, seluruh proses pengelolaan SDM di Allo Bank dilandasi pada peraturan perundang-undangan dan *best practices* pada pengelolaan SDM,

1. Regarding the transparency, members of the Board of Directors and Commissioners are required to disclose:
   a. Share ownership of 5% (five percent) or more, both within the Bank and in other banks and companies, both domestically and internationally;
   b. Financial and family relationships with other members of the Board of Directors, members of the Board of Commissioners, and/or controlling shareholders of the Bank;
   c. Remuneration and benefits received from the Bank as a group.
2. Regarding prohibitions on Directors, members of the Board of Directors, either individually or collectively, are prohibited from owning shares exceeding 25% (twenty-five percent) of the paid-up capital in another company.

Important Changes that Occurred in Bank and Bank Business Groups in the Current Year

Throughout 2023, no significant changes occurred in the Bank and the Bank's business groups that would have a significant impact on both financial and operational performance.

Important Matters that are Expected to Occur in the Future

The development of the Bank's business is related to economic dynamics, which in the future depends on the current year's developments. As of now, the Bank has not identified any significant matters expected to occur in the future. However, in the first quarter of 2024, Indonesia will face a major political celebration, namely the presidential and legislative elections. It is hoped that this conducive situation will bring positive sentiment to the business climate, particularly in the banking sector.

Human Resources Development

As of the end of 2023, the Bank employs 380 employees. The bank ensures equal opportunities for all employees to foster an innovative and adaptable organizational culture by providing avenues for enhancing their skills and capacities. This competency development initiative aims to cultivate talents capable of generating sustainable innovations, particularly in digital products and services. This is done by conducting educational programs and developing employee competencies on an ongoing basis.

All employees at Allo Bank are encouraged to demonstrate high integrity and agility in their work, guided by the bank's Core Values. Moreover, the bank's entire HR management process adheres to statutory regulations and incorporates best practices in HR management, both domestically and internationally. These

baik domestik maupun internasional. Komitmen-komitmen tersebut dibuktikan dengan penyelenggaraan pelatihan dan pengembangan SDM yang dilakukan dengan mengacu pada kerangka pelatihan dan pengembangan yang mencakup seluruh aspek dan metode pengembangan bagi seluruh SDM Bank. Hingga akhir Desember 2023, Bank telah menyelenggarakan berbagai program pendidikan dan pelatihan kepada karyawan.

commitments are evident in the implementation of HR training and development programs, which follow a comprehensive framework covering various aspects and development methods for all bank employees. As of December 2023, the bank has conducted numerous education and training programs for its employees.

Apresiasi

Atas capaian kinerja di tahun 2023, izinkan Direksi menyampaikan rasa hormat dan terima kasih kepada Dewan Komisaris, atas pengawasan dan nasehat yang diberikan kepada Direksi dalam menjalankan kepengurusan Bank. Direksi juga mengucapkan terima kasih atas kepercayaan yang telah diberikan pemegang saham, nasabah, pemasok, dan mitra usaha, atas kerjasama yang telah tercipta. Direksi atas nama Manajemen Bank juga mengucapkan terimakasih yang sebesar-besarnya kepada Regulator khususnya Otoritas Jasa Keuangan (OJK) dalam dukungannya terhadap Allo Bank terutama dalam hal perizinan, dan pengawasan yang diberikan. Kepada seluruh insan AlloBankers, Direksi menyampaikan apresiasi setinggi-tingginya atas kerja keras dan dedikasi yang diberikan. Semoga Allo Bank dapat terus memaksimalkan kemampuannya dan tumbuh secara berkelanjutan di masa yang akan datang.

Appreciation

For the performance achievements in 2023, the Board of Directors extends its sincere respect and gratitude to the Board of Commissioners for their supervision and valuable advice in guiding the management of the Bank. The Board of Directors also wishes to express gratitude to shareholders, customers, suppliers, and business partners for their trust and collaboration throughout the year. On behalf of the Bank's Management, the Board of Directors extends deepest appreciation to regulators, especially the Financial Services Authority (OJK), for their continuous support, particularly in licensing and supervision matters. To all AlloBankers personnel, the Board of Directors conveys its utmost appreciation for their hard work and dedication. With collective efforts, it is hoped that Allo Bank will continue to maximize its capabilities and achieve sustainable growth in the future.

Jakarta, April 2024



Indra Utoyo

Direktur Utama | President Director

Surat Pernyataan Anggota Dewan Komisaris dan Direksi Tentang Tanggung Jawab atas Laporan Tahunan 2023 PT Allo Bank Indonesia Tbk

Responsibility Statement of The Board of Commissioners and Board of Directors for 2023 Annual Report of PT Allo Bank Indonesia Tbk

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan PT Allo Bank Indonesia Tbk tahun 2023 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan Perseroan.

Demikian pernyataan ini dibuat dengan sebenarnya

Jakarta, April 2024

We, the signatories, hereby stated that all information contained in the 2023 Annual Report of PT Allo Bank Indonesia Tbk has been comprehensively presented and that we are fully accountable for the accuracy of the contents of the Company's Annual Report.

This statement is made truthfully.

Jakarta, April 2024

Dewan Komisaris | Board of Commissioners



Aviliani

Komisaris Utama Independen
Independent President Commissioner



Ali Gunawan

Komisaris
Commissioner



Rosmaya

Komisaris Independen
Independent Commissioner

Direksi | Board of Directors



Indra Utoyo

Direktur Utama
President Director



Ari Yanuanto Asah

Direktur Keuangan, Operasional dan Human Capital
Director of Finance, Operations and Human Capital



Arief Tendeas

Direktur Bisnis
Business Director



Ganda Raharja Rusli

Direktur Manajemen Risiko, Kepatuhan & Hukum
Director of Risk, Compliance & Legal



Sajal Bhatnagar

Direktur Digital
Digital Director



03_

Profil Perusahaan

Company Profile



alloBank

Informasi Umum dan Identitas Perusahaan

General Information and Company Identity

Nama Perusahaan
Company Name

PT Allo Bank Indonesia Tbk

Nama Panggilan
Company Nickname

Allo Bank

Bidang Usaha
Line of Business

Menjalankan kegiatan usaha di bidang perbankan sesuai dengan Anggaran Dasar No. 242 tanggal 21 Oktober 1992
Conducting business activities in banking with reference to Article of Association No. 242 dated October 21, 1992

Perubahan Nama
Name Changes

- **1992** - PT Bank Arta Griya
- **1993** - PT Bank Harda Griya
- **1996** - PT Bank Harda Internasional
- **2015** - PT Bank Harda Internasional Tbk
- **2021** - PT Allo Bank Indonesia Tbk

Status Perusahaan
Company Status

Perusahaan Terbatas/ Perusahaan Publik
Limited Company/ Public Company

Tanggal Pendirian
Date of Establishment

10 Februari 1993
February 10, 1993

Dasar Hukum Pendirian
Legal Basis of Establishment

Akta No. 242 tanggal 21 Oktober 1992 notaris Ny. Poerbaningsih Adi Warsito. Akta notaris No. 181 tanggal 16 Januari 1993 masih dengan notaris yang sama dengan surat izin operasi sebagai bank umum pada tanggal 8 September 1994 dengan nama Bank Harda Griya sesuai surat Keputusan Menteri Keuangan Republik Indonesia No. 455/KMK.017/1994.

Deed No. 242 dated October 21, 1992 by notary Mrs. Poerbaningsih Adi Warsito. Notarial Deed No. 181 dated January 16, 1993, done with the same notary, as a permit to operate as a commercial bank on September 8, 1994 under the name Bank Harda Griya in accordance with the Decree of the Minister of Finance of the Republic of Indonesia No. 455/KMK.017/1994.

Jumlah Pegawai
Number of Employees

380 orang / people (2023)
264 orang / people (2022)



Jumlah Aset 2023
Total Assets as of 2023

Rp12.750.434.573.380

Modal Dasar
Authorized Capital

Rp4.000.000.000.000

Modal Ditempatkan
Issued Capital

Rp2.173.025.644.200

Pencatatan Saham
Share Listing Date

Bursa Efek Indonesia (BEI) tanggal 12 Agustus 2015
Indonesia Stock Exchange on August 12, 2015

Kode Saham
Stock Code

BBHI

Entitas Anak
Subsidiaries

-

Pasar yang Dilayani
Market(s) Served

Domestik (Indonesia)
Domestic (Indonesia)

Kepemilikan Saham
Share Ownership

Kepemilikan Saham Perusahaan per 31 Desember 2023:
- PT Mega Corpora: 60,9% / 13.228.508.531 lembar saham
- PT Bukalapak.com Tbk: 11,5% / 2.497.816.903 lembar saham
- Abadi Investments Pte. Ltd.: 7% / 1.521.117.930 lembar saham
- PT Indolife Investama Perkasa: 6% / 1.303.815.386 lembar saham
- Masyarakat: 14,6% / 3.178.997.692 lembar saham

Company Share Ownership as of December 31, 2023:
- PT Mega Corpora: 60.9% / 13,228,508,531 shares
- PT Bukalapak.com Tbk: 11.5% / 2,497,816,903 shares
- Abadi Investments Pte. Ltd.: 7% / 1,521,117,930 shares
- PT Indolife Investama Perkasa: 6% / 1,303,815,386 shares
- Public: 14.6% / 3,178,997,692 shares

Data Jaringan Kantor 2023
Office Network in 2023

- 1 Kantor Pusat / Head Office
- 2 Kantor Cabang / Branch Offices

Alamat Kantor Pusat
Head Office Address

Menara Bank Mega Lt. 5 dan 6
Jl. Kapten P. Tendean No. 12-14A,
Jakarta 12790
Telp.: 62-21 5098 1399 (*Hunting*)

Situs Web
Website

www.allobank.com

Call Center
Call Center

080 4110 4110

Whistleblowing Channel
Whistleblowing Channel

Website: https://www.allobank.com/about-us/corporate-governance
Email: whistleblow@allobank.com

Akun Media Sosial
Social Media Accounts

AlloBankID | @AlloBankID | @allobank | Allo Bank Indonesia | @allobankid | Allo-bank

Riwayat Singkat Perusahaan

Brief History of the Company

Sekilas tentang Perusahaan

PT Allo Bank Indonesia Tbk (selanjutnya disebut Allo Bank atau Bank) didirikan pada tahun 1992 dengan nama PT Bank Arta Griya berdasarkan Akta Pendirian No. 242 tanggal 21 Oktober 1992 yang dibuat di hadapan Poerbaningsih Adi Warsito, S.H., Notaris di Jakarta.

Di tahun 1993, PT Bank Arta Griya mengalami perubahan nama menjadi PT Bank Harda Griya berdasarkan Akta Perubahan No. 181 Tanggal 16 Januari 1993 yang dibuat di hadapan Poerbaningsih Adi Warsito S.H., Notaris di Jakarta. Akta tersebut telah memperoleh pengesahan dari Menteri Kehakiman Republik Indonesia berdasarkan Surat Keputusan No. C2-895. HT.01.01. TH.93 tanggal 10 Februari 1993, dan telah didaftarkan pada Kepaniteraan Pengadilan Negeri Jakarta Selatan No. 127/A/PT/HKM/1993/PN.JAK.SEL tanggal 12 Februari 1993, serta telah diumumkan dalam Berita Negara Republik Indonesia No. 25 Tanggal 27 Maret 1993, Tambahan Berita Negara Republik Indonesia No. 1316. Selanjutnya di tahun 1996, Bank kembali mengalami perubahan nama dari PT Bank Harda Griya menjadi menjadi PT Bank Harda Internasional berdasarkan Akta No. 23 tanggal 10 Desember 1996 yang dibuat di hadapan Triphosa Lily Ekadewi, S.H., Notaris di Ciputat dan telah mendapatkan persetujuan dari Menteri Kehakiman Republik Indonesia berdasarkan Keputusan No. C2-1473.HT.01.04.TH.97 tanggal 25 September 1997.

Setelah lebih dari 2 (dua) dekade, Bank selanjutnya mengambil langkah strategis dengan melakukan Penawaran Saham Perdana di Bursa Efek Indonesia pada tahun 2015 sehingga menjadikan Bank berubah statusnya menjadi perusahaan terbuka dengan nama PT Bank Harda Internasional Tbk. Perubahan ini dinyatakan dalam Akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa No. 31 tanggal 18 Maret 2015 yang dibuat di hadapan Edward Suharjo Wiryomartani., S.H., M.Kn., Notaris di Jakarta Barat dan telah memperoleh Penerimaan Pemberitahuan Perubahan Anggaran Dasar dari Menkumham melalui Surat No. AHU-

Company at a Glance

PT Allo Bank Indonesia Tbk (hereinafter referred to as Allo Bank or Bank) was founded in 1992 under the name PT Bank Arta Griya based on Deed of Establishment No. 242 dated October 21, 1992 made before Poerbaningsih Adi Warsito, S.H., Notary in Jakarta.

In 1993, PT Bank Arta Griya changed its name to PT Bank Harda Griya based on Deed of Amendment No. 181 Dated January 16, 1993 made before Poerbaningsih Adi Warsito S.H., Notary in Jakarta. This deed has obtained approval from the Minister of Justice of the Republic of Indonesia based on Decree No. C2-895. HT.01.01. TH.93 dated February 10, 1993, and was registered at the Registrar's Office of the South Jakarta District Court No. 127/A/PT/HKM/1993/PN.JAK.SEL dated February 12, 1993, and has been published in the State Gazette of the Republic of Indonesia No. 25 Dated March 27, 1993, Supplement to the State Gazette of the Republic of Indonesia No. 1316. Furthermore, in 1996, the Bank had another name changed from PT Bank Harda Griya to PT Bank Harda Internasional based on Deed No. 23 dated December 10, 1996 which was made before Triphosa Lily Ekadewi, S.H., Notary in Ciputat and obtained approval from the Minister of Justice of the Republic of Indonesia based on Decree No. C2-1473.HT.01.04.TH.97 dated September 25, 1997.

After more than 2 (two) decades, the Bank took strategic steps by conducting an Initial Share Offering on the Indonesia Stock Exchange in 2015. Through these offering, the Bank changed its status to a public company under the name PT Bank Harda Internasional Tbk. These changes were stated in the Deed of Minutes of the Extraordinary General Meeting of Shareholders No. 31 dated March 18, 2015 which was made before Edward Suharjo Wiryomartani., S.H., M.Kn., Notary in West Jakarta and received the Notification of Amendments to the Articles of Association from the Minister of Law and Human Rights through Letter No.



AH.01.03-0017606 tanggal 19 Maret 2015. Pencatatan saham di BEI ini bertujuan untuk memperkuat struktur keuangan dan meningkatkan daya saing usaha di dunia perbankan.

Pada tahun 2021, PT Bank Harda Internasional Tbk resmi diakuisisi oleh PT Mega Corpora. Setelah mendapat persetujuan dari Otoritas Jasa Keuangan, pada Juni 2021, PT Bank Harda Internasional Tbk resmi berganti nama menjadi PT Allo Bank Indonesia Tbk. Perubahan nama tersebut dinyatakan dalam Akta Perubahan Anggaran Dasar No. 1 tanggal 2 Juni 2021 yang dibuat di hadapan Dharma Akhyuzi, S.H., Notaris di Jakarta, dan akta tersebut telah memperoleh persetujuan dari Menkumham No. AHU-0031692. AH.01.02 tahun 2021 tanggal 2 Juni 2021. Perubahan nama menjadi PT Allo Bank Indonesia Tbk telah mendapat persetujuan dari Otoritas Jasa Keuangan berdasarkan Keputusan Deputi Dewan Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan No. KEP-48/PB-1/2021 tanggal 30 Juni 2021 tentang Penetapan Penggunaan Izin Usaha Atas Nama PT Bank Harda Internasional Tbk Menjadi Izin Usaha Atas Nama PT Allo Bank Indonesia Tbk.

Sejak grand launching pada 20 Mei 2022, PT Allo Bank Indonesia Tbk telah berkembang menjadi bank umum berbasis layanan digital terkemuka dengan melayani 7,6 juta nasabah per akhir tahun 2023. Untuk produk dan layanan, Allo Bank menawarkan berbagai produk

AHU-AH.01.03-0017606 dated March 19 2015. The aim of listing shares on the IDX is to strengthen the financial structure and increase business competitiveness in the banking world.

In 2021, PT Bank Harda Internasional Tbk was officially acquired by PT Mega Corpora. After obtaining approval from the Financial Services Authority, in June 2021, PT Bank Harda Internasional Tbk officially changed its name to PT Allo Bank Indonesia Tbk. The name change is stated in the Deed of Amendment to the Articles of Association No. 1 dated June 2, 2021 which was made before Dharma Akhyuzi, S.H., Notary in Jakarta, and the deed was approved by the Minister of Law and Human Rights No. AHU-0031692.AH.01.02 of 2021 dated June 2, 2021. The name change to PT Allo Bank Indonesia Tbk has received approval from the Financial Services Authority based on Decree of the Deputy Board of Commissioners for Banking Supervision I of the Financial Services Authority No. KEP-48/PB-1/2021 dated June 30, 2021 concerning Stipulation of Using of a Business License on behalf of PT Bank Harda Internasional Tbk to Become a Business License on behalf of PT Allo Bank Indonesia Tbk.

Since its grand launch on May 20 2022, PT Allo Bank Indonesia Tbk has developed into a leading digital service-based commercial bank serving 7.6 million customers as of the end of 2023. Allo Bank offers a variety of innovative digital banking products and services

dan layanan perbankan digital yang inovatif termasuk Allo Pay, Allo Pay+, Allo Prime, Allo Grow, PayLater dan Instant Cash. Nama "Allo" merupakan singkatan dari All in One, yang mewujudkan aspirasi Bank bagi nasabahnya untuk *Experience a Simple Life*. Selain itu, Allo Bank adalah anak perusahaan dari CT Corpora, sebuah grup bisnis terintegrasi terkemuka yang berfokus pada konsumen di Indonesia dengan beragam usaha di layanan keuangan, media, ritel, gaya hidup dan hiburan.

including Allo Pay, Allo Pay+, Allo Prime, Allo Grow, PayLater and Instant Cash. The name "Allo" is an abbreviation of All in One, which reflecting the Bank's aspirations for its customers to Experience a Simple Life. In addition, Allo Bank is a subsidiary of CT Corpora, a leading consumer-focused integrated business group in Indonesia with various businesses in financial services, media, retail, lifestyle and entertainment.

Sejak berdiri hingga tahun 2022, anggaran dasar Allo Bank telah beberapa kali mengalami perubahan dan terakhir kali diubah berdasarkan hasil RUPS Luar Biasa yang diselenggarakan pada tanggal 15 Oktober 2021, sebagaimana yang dimuat dalam Akta Perubahan Anggaran Dasar No. 05 tanggal 15 Oktober 2021 dibuat di hadapan Dharma Akhyuzi, S.H., Notaris di Jakarta, yang telah memperoleh persetujuan dari Menkumham dengan Surat Keputusan No. AHU-0057224.AH.01.02. dan telah didaftarkan dalam Daftar Perseroan No. AHU-0179558.AH.01.11. Tahun 2021 tanggal 15 Oktober 2021, dimana Para Pemegang Saham Perseroan menyetujui untuk mengubah anggaran dasar Perseroan yaitu Peningkatan modal dasar Perseroan dari sebelumnya sebesar Rp1.600.000.000.000,- (satu triliun enam ratus miliar Rupiah) terdiri atas 16.000.000.000 (enam belas miliar) lembar saham menjadi sebesar Rp4.000.000.000.000,- (empat triliun Rupiah) terdiri atas 40.000.000.000 (empat puluh miliar) lembar saham, dengan demikian mengubah Pasal 4 ayat 1 Anggaran Dasar Allo Bank.

From the date of its establishment until 2022, Allo Bank's Articles of Association have been amended several times. The last amendment was based on the results of an Extraordinary General Meeting of Shareholders held on October 15, 2021, as contained in Deed of Amendment to the Articles of Association No. 05 dated October 15, 2021, which was made before Dharma Akhyuzi, S.H., a Notary in Jakarta, and has obtained approval from the Minister of Law and Human Rights through Decree No. AHU-0057224.AH.01.02. Year 2021 dated October 15, 2021, and has been registered in the Company Register No. AHU-0179558.AH.01.11.Year 2021 dated October 15, 2021, where the Company's Shareholders agreed to amend the Company's Articles of Association, specifically increasing the Company's authorized capital from the previous IDR1,600,000,000,000 (one trillion six hundred billion Rupiah) consisting of 16,000,000,000 (sixteen billion) shares to IDR4,000,000,000,000 (four trillion Rupiah) consisting of 40,000,000,000 (forty billion) shares. This led to an amendment of Article 4 paragraph 1 of Allo Bank's Articles of Association.

Di tahun 2023, Allo Bank juga melakukan perubahan Anggaran Dasar yang telah disahkan melalui Akta No. 01 tanggal 14 Juni 2023 yang dibuat di hadapan Dharma Akhyuzi, S.H., Notaris di Jakarta yang telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-0039698.AH.01.02.Tahun 2023 tanggal 12 Juli 2023 dan telah didaftarkan dalam Daftar Perseroan No. AHU-0131254. AH.01.11 tanggal 12 Juli 2023. Perubahan tersebut disesuaikan dengan ketentuan peraturan perundang-undangan di sektor Perbankan dan pasar Modal yang berlaku, yaitu diantaranya Undang-Undang Republik Indonesia Nomor 4 Tahun 2023 tentang di sektor Perbankan dan pasar Modal yang berlaku, yaitu diantaranya Undang-Undang Republik Indonesia Nomor 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan untuk penyesuaian kegiatan usaha Perseroan dan Peraturan otoritas Jasa Keuangan Nomor 55/POJK.03/2016 Tentang penerapan Tata Kelola Bagi Bank umum untuk penyesuaian jumlah komposisi anggota Direksi dan anggota Dewan Komisaris Perseroan.

In 2023, Allo Bank also made amendment to its Articles of Association which were ratified through Deed No. 01 dated June 14, 2023 which was made before Dharma Akhyuzi, S.H., Notary in Jakarta and approved by the Minister of Law and Human Rights of the Republic of Indonesia through Decree No. AHU-0039698. AH.01.02. Year 2023 dated July 12, 2023 and has been registered in the Company Register No. AHU-0131254.AH.01.11 dated July 12, 2023. These changes are adjusted to the provisions of applicable laws and regulations in the banking sector and capital markets, namely the applicable Law of the Republic of Indonesia Number 4 of 2023 concerning the banking sector and capital markets., namely Law of the Republic of Indonesia Number 4 of 2023 concerning Development and Strengthening of the Financial Sector with the purpose of adjusting to the Company's business activities and Financial Services Authority Regulation Number 55/POJK.03/2016 concerning the implementation of Governance for Commercial Banks with the purpose of adjusting to the number of members of the Board of Directors and member of the Company's Board of Commissioners.

Informasi Perubahan Nama

Change of Name Information

No.	Nama Name	Alasan Perubahan Reason for Change	Tanggal Efektif Perubahan Nama Effective Date of Name Change
1.	**PT Bank Arta Griya**	Berawal dengan nama PT Bank Arta Griya. Started off with the name PT Bank Arta Griya.	1992
2.	**PT Bank Harda Griya**	Mengikuti arahan Pemegang Saham dan Manajemen Bank. Following the direction of Shareholders and Bank Management.	1993
3.	**PT Bank Harda Internasional**	Mengikuti arahan Pemegang Saham dan Manajemen Bank. Following the direction of Shareholders and Bank Management.	1996
4.	**PT Bank Harda Internasional Tbk**	Melakukan Penawaran Saham Perdana (IPO)/mencatatkan sahamnya di Bursa Efek Indonesia. Dengan begitu, PT Bank Harda Internasional berubah status menjadi perusahaan terbuka atau menjadi PT Bank Harda Internasional Tbk. Carried out an Initial Public Offering (IPO)/listed the Company's shares on the Indonesia Stock Exchange. Through this, PT Bank Harda Internasional changed its status to become a public company, specifically, PT Bank Harda Internasional Tbk.	2015
5.	**PT Allo Bank Indonesia Tbk**	PT Bank Harda Internasional Tbk resmi diakuisisi oleh PT Mega Corpora. Setelah mendapat persetujuan dari Otoritas Jasa Keuangan, pada Juni 2021, PT Bank Harda Internasional Tbk resmi berganti nama menjadi PT Allo Bank Indonesia Tbk. PT Bank Harda Internasional Tbk was officially acquired by PT Mega Corpora. After obtaining approval from the Financial Services Authority, PT Bank Harda Internasional Tbk officially changed its name to PT Allo Bank Indonesia Tbk in June 2021.	2021

Jejak Langkah Allo Bank

Allo Bank Milestones

1992

Berawal dengan nama PT Bank Arta Griya

The Bank was established with the name PT Bank Arta Griya

1993

Berganti nama menjadi PT Bank Harda Griya sebelumnya bernama Bank Harda

Changed its name to PT Bank Harda Griya, which was previously named Bank Harda

1994

Memulai operasional bank untuk pertama kalinya

Commenced banking operations for the first time

1996

Berganti nama menjadi PT Bank Harda internasional (BHI)

Changed its name to PT Bank Harda International (BHI)

2015

Melakukan Penawaran Saham Perdana (IPO)

Carried out an Initial Stock Offering (IPO)

2021

- **Maret**: PT Bank Harda Internasional Tbk resmi diakuisisi oleh PT Mega Corpora
- **Juni**: Setelah mendapat persetujuan dari Otoritas Jasa Keuangan, pada Juni 2021, PT Bank Harda Internasional Tbk resmi berganti nama menjadi PT Allo Bank Indonesia Tbk
- **Juli**: *Right Issue* (PUT II) Rp750 miliar
- **Agustus**: Bank berganti logo menjadi Allo Bank yang merefleksikan model bisnis baru, adaptif dan relevan dengan perkembangan saat ini khususnya dalam mendukung pertumbuhan inklusi ekonomi digital di Indonesia.
- **November**: *Soft launch* ke 40.000 karyawan CT Crop

- **March**: PT Bank Harda Internasional Tbk was officially acquired by PT Mega Corpora
- **June**: After receiving approval from the Financial Services Authority, in June 2021, PT Bank Harda Internasional Tbk officially changed its name to PT Allo Bank Indonesia Tbk
- **July**: Rights Issue (PUT II) IDR 750 billion
- **August**: Bank changed its logo to Allo Bank which reflects a new business model, adaptive and relevant to current developments, especially in supporting the growth of digital economic inclusion in Indonesia.
- **November**: Soft launch to 40,000 CT Crop employees

2022

Menjadi Bank Umum berbasis digital dengan melayani lima juta nasabah dengan menyediakan produk dan layanan perbankan digital inovatif, terintegrasi dengan ekosistem yang memberikan solusi dan *seamless customer experience* bagi nasabah serta memberikan nilai tambah yang tinggi kepada seluruh pemangku kepentingan

- **Januari**: *Right Issue* (PUT III) Rp4,8 triliun (Buku 3, KBMI 2)
- **Mei**: Allo Bank *Grand Launching* dan Allo Bank *Festival*
- **Juli**: Relokasi kantor pusat ke Menara Bank Mega

Become the best digital-based commercial bank that serves five million customers. The Bank offers customers with innovative digital banking products and services that are integrated with ecosystems providing solutions and seamless customer experience for customers while extending high added value to all stakeholders.

- **January**: Rights Issue (PUT III) IDR 4.8 trillion (Book 3, KBMI 2)
- **May**: Held Allo Bank Grand Launching and Allo Bank Festival
- **July**: Relocation of head office to Menara Bank Mega

2023

- **Februari**: *Digital banking app* terbanyak diunduh periode Juni 2022 - Februari 2023
- **Mei**: Allo Bank menyelenggarakan *Road to* Allo Bank Fest 2023
- **Juli**: Mendapatkan Sertifikasi ISO/IEC 27001:2022
- **Agustus**: Allo Bank menyambut HUT RI Ke-78 dengan meluncurkan Tabungan Flexible Allo Grow
- **September**: Allo Bank meraih "*The Best Digital-Only Bank*" dari The Asian Banker
- **September**: Mendapatkan Rating Korporasi idA dengan *Stable Outlook* dari PT Pemeringkat Efek Indonesia (Pefindo)
- **November**: Allo Bank menyelenggarakan Acara *Meet and Greet* yang bertajuk Allo Bank Hangout: Untung Bareng Baekhyun (EXO)
- **Desember**: Allo Bank menutup tahun 2023 dengan 7,6 juta nasabah dan kinerja keuangan yang baik

- **February**: The most downloaded digital banking app for the period of June 2022 - February 2023
- **May**: Allo Bank held Road to Allo Bank Fest 2023
- **July**: Obtained ISO/IEC 27001:2022 Certification
- **August**: Allo Bank celebrated the 78th Independence Day of the Republic of Indonesia by launching Allo Grow Flexible Savings
- **September**: Allo Bank won "The Best Digital-Only Bank" from The Asian Banker
- **September**: Obtained an idA Corporate Rating with the rate of Stable Outlook from PT Pemeringkat Efek Indonesia (Pefindo)
- **November**: Allo Bank held a Meet and Greet Event entitled Allo Bank Hangout: *Untung Bareng Baekhyun* (EXO)
- **December**: Allo Bank closed the year 2023 with 7.6 million customers and good financial performance

Kegiatan Usaha dan Pasar yang Dilayani

Business Activities and Markets Served

Kegiatan Usaha Berdasarkan Anggaran Dasar

Berdasarkan Pasal 3 Anggaran Dasar Bank yang terakhir diubah dan disahkan melalui Akta No. 01 tanggal 14 Juni 2023 yang dibuat di hadapan Dharma Akhyuzi, S.H., Notaris di Jakarta yang telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-0039698. AH.01.02.Tahun 2023 tanggal 12 Juli 2023 dan telah didaftarkan dalam Daftar Perseroan No. AHU-0131254. AH.01.11 tanggal 12 Juli 2023. Maksud dan tujuan Bank adalah melakukan usaha di bidang perbankan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, serta optimalisasi pemanfaatan sumber daya yang dimiliki Bank untuk menghasilkan barang dan/atau jasa yang bermutu tinggi dan berdaya saing kuat untuk mendapat/mengejar keuntungan guna meningkatkan nilai Bank dengan menerapkan prinsip-prinsip Perseroan Terbatas.

Produk dan Layanan

Sepanjang tahun 2023, Bank senantiasa mengembangkan layanan perbankan digital untuk tabungan dan fitur-fitur pembayaran, meliputi:

- Produk uang elektronik dengan *branding* Allo Pay dan Allo Pay+
- Produk tabungan termasuk Allo Prime dan Allo Grow
- Deposito
- Kredit digital dengan *branding PayLater* dan *Instant Cash*
- Layanan Transfer Dana, tarik tunai tanpa kartu, *top up* uang elektronik, pembayaran QRIS, layanan pembayaran *biller* dan program *loyalty* berupa *Membership*, *Point* dan *Coupon* (MPC).

Business Activities Based on the Articles of Association

Based on Article 3 of the Bank's Articles of Association, which was last amended and ratified through Deed No. 01 dated June 14, 2023 which was made before Dharma Akhyuzi, S.H., Notary in Jakarta, and approved by the Minister of Law and Human Rights of the Republic of Indonesia with Decree No. AHU-0039698. AH.01.02.Year 2023 dated July 12, 2023 and has been registered in the Company Register No. AHU-0131254. AH.01.11 dated July 12, 2023. The aim and objective of the Bank is to conduct business in the banking sector in accordance with the provisions of applicable laws and regulations. The Bank also aims to optimize the utilization of its resources to produce high-quality goods and/or services with strong competitiveness, aiming to generate profits and increase the value of the Bank by applying the principles of Limited Liability Companies.

Products and Services

Throughout 2023, the Bank continued to develop digital banking services for savings and payment features, including:

- Electronic money products with Allo Pay and Allo Pay+ branding
- Savings products include Allo Prime and Allo Grow
- Time Deposits
- Digital credit with PayLater and Instant Cash branding
- Fund Transfer Services, cardless cash withdrawals, electronic money top ups, QRIS payments, biller payment services and loyalty programs in the form of Membership, Points and Coupons (MPC).



Peta Wilayah Usaha

Business Area Map

Sebagai perusahaan yang bergerak dalam bidang perbankan digital, Bank memiliki 1 Kantor Pusat dan 2 Kantor Cabang yang berlokasi di Jakarta.

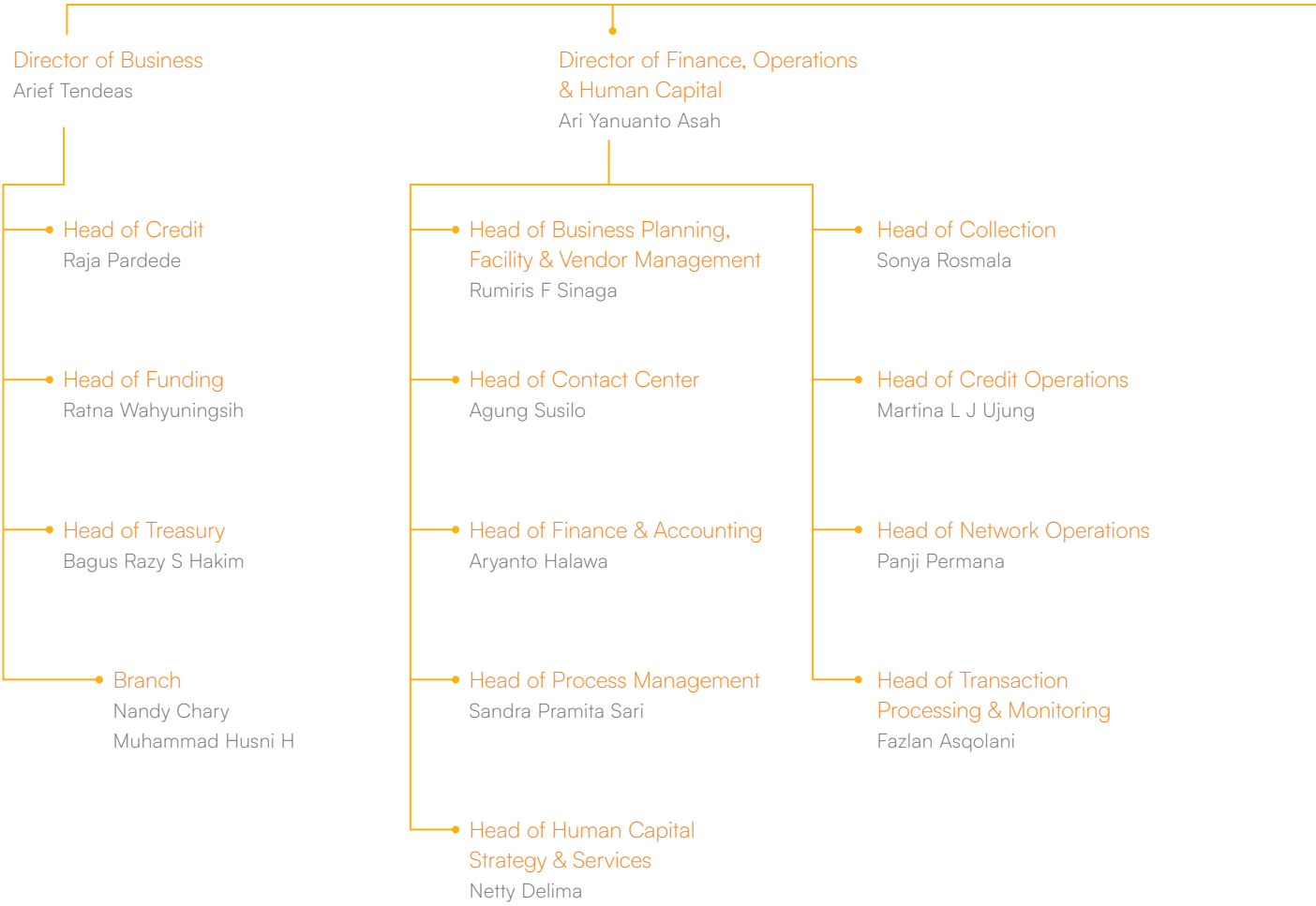
As a company operates in the digital banking sector, the Bank has 1 Head Office and 2 Branch Offices located in Jakarta.

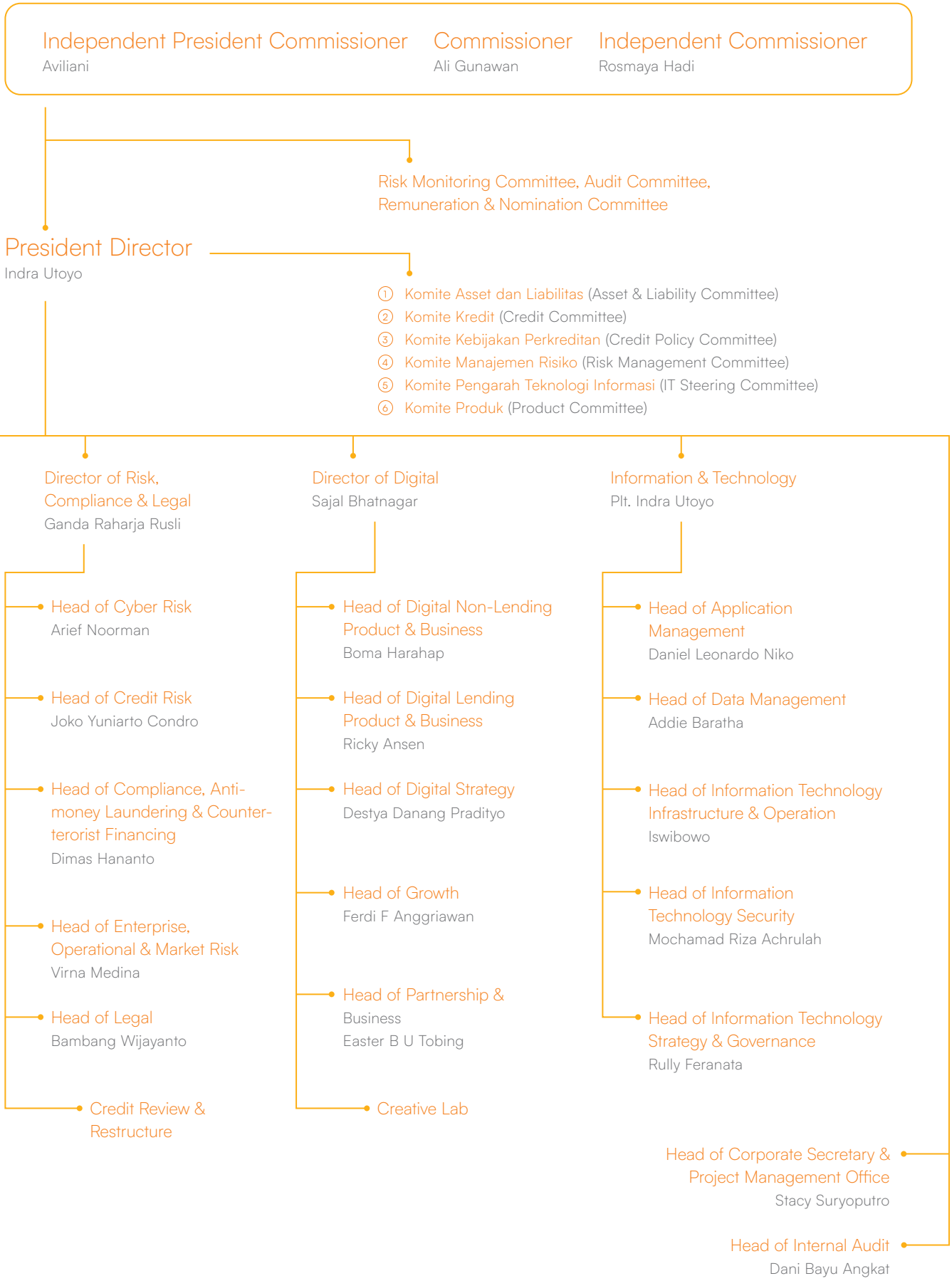
Struktur Organisasi

Organizational structure

Allo Bank terus memperkuat struktur organisasinya guna mencapai tujuan yang telah ditetapkan sejalan dengan dinamika bisnis yang terus berkembang dan ketatnya persaingan di bidang perbankan digital. Struktur organisasi Bank terakhir disahkan melalui Surat Keputusan Direksi No. 080/DIRAB/23 tanggal 11 Oktober 2023. di mana pada struktur organisasi terbaru ini terdapat perubahan penamaan unit kerja Human Capital guna mendukung percepatan bisnis yang sesuai dengan tujuan Bank. Struktur organisasi Bank di tahun 2023 dapat dilihat sebagai berikut:

Allo Bank continues to strengthen its organizational structure in order to achieve its stated goals in line with continuously developing business dynamics and intense competition in the digital banking sector. The Bank's organizational structure was most recently approved through Directors' Decree No. 080/DIRAB/23 dated 11 October 2023 where in the latest organizational structure there is a change in the naming of the Human Capital work unit to support business acceleration in line with the Bank's objectives. The Bank's organizational structure in 2023 can be seen as follows:




Independent President Commissioner
Aviliani
Commissioner
Ali Gunawan
Independent Commissioner
Rosmaya Hadi
Risk Monitoring Committee, Audit Committee, Remuneration & Nomination Committee
President Director
Indra Utoyo
1 Komite Asset dan Liabilitas (Asset & Liability Committee)
2 Komite Kredit (Credit Committee)
3 Komite Kebijakan Perkreditan (Credit Policy Committee)
4 Komite Manajemen Risiko (Risk Management Committee)
5 Komite Pengarah Teknologi Informasi (IT Steering Committee)
6 Komite Produk (Product Committee)
Director of Risk, Compliance & Legal
Ganda Raharja Rusli
Director of Digital
Sajal Bhatnagar
Information & Technology
Plt. Indra Utoyo
Head of Cyber Risk
Arief Noorman
Head of Credit Risk
Joko Yuniarto Condro
Head of Compliance, Anti-money Laundering & Counter-terorist Financing
Dimas Hananto
Head of Enterprise, Operational & Market Risk
Virna Medina
Head of Legal
Bambang Wijayanto
Credit Review & Restructure
Head of Digital Non-Lending Product & Business
Boma Harahap
Head of Digital Lending Product & Business
Ricky Ansen
Head of Digital Strategy
Destya Danang Pradityo
Head of Growth
Ferdi F Anggriawan
Head of Partnership & Business
Easter B U Tobing
Creative Lab
Head of Application Management
Daniel Leonardo Niko
Head of Data Management
Addie Baratha
Head of Information Technology Infrastructure & Operation
Iswibowo
Head of Information Technology Security
Mochamad Riza Achrulah
Head of Information Technology Strategy & Governance
Rully Feranata
Head of Corporate Secretary & Project Management Office
Stacy Suryoputro
Head of Internal Audit
Dani Bayu Angkat

Visi, Misi dan Budaya Perusahaan

Vision, Mission, and Corporate Culture

Visi

Vision

Menjadi bank umum berbasis digital terbaik melalui aplikasi All-in-One dengan memanfaatkan ekosistem untuk memberikan nilai tambah yang sebesar-besarnya bagi masyarakat dan bangsa.

Become the best digital-based commercial bank through the All-in-One application by utilizing the ecosystem to provide greatest added value for society and the nation.

Misi

Mission

Menyediakan produk dan layanan perbankan digital inovatif terintegrasi dengan ekosistem yang memberikan solusi dan seamless customer experience bagi nasabah serta memberikan nilai tambah yang tinggi kepada seluruh pemangku kepentingan.

Offering innovative digital banking products and services integrated with ecosystems that provides solutions and seamless customer experience for customers and extending high added value to all stakeholders.

Review Visi dan Misi oleh Manajemen

Visi dan Misi Bank ditetapkan dan diberlakukan melalui kajian secara berkala untuk memastikan relevansinya dengan perkembangan lingkungan bisnis Bank. Pernyataan terkait Visi dan Misi Bank yang tertuang dalam Rencana Bisnis Bank telah mendapatkan persetujuan bersama dari Dewan Komisaris dan Direksi. Hingga saat ini, Dewan Komisaris dan Direksi menilai bahwa pencapaian Visi dan Misi Bank masih relevan dengan perkembangan dan kondisi lingkungan bisnis tahun 2023 serta arah dan tujuan bisnis Bank.

Management Review of Allo Bank Vision and Mission

The Bank's Vision and Mission are determined and implemented through regular reviews to ensure their relevance to developments in the Bank's business environment. Statements related to the Bank's Vision and Mission contained in the Bank's Business Plan have received approval from both the Board of Commissioners and Directors. To date, the Board of Commissioners and Directors assess that the achievement of the Bank's Vision and Mission is still relevant to the development and conditions of the business environment in 2023 as well as the Bank's business direction and objectives.

Budaya Perusahaan
Corporate Culture

Bank berkomitmen untuk mengelola dan menjalankan bisnisnya dengan memegang teguh Nilai Inti Bank yang berperan sebagai norma atau pedoman perilaku umum bagi seluruh Insan Bank dalam menjalankan aktivitasnya sehari-hari. Nilai Inti Bank memegang peranan penting dalam menopang dan mewujudkan visi dan misi Bank melalui 7 (tujuh) nilai inti (*core values*) dengan akronim "DIGITAL" yang diluncurkan pada awal Desember 2022 melalui program Allo Temu. Nilai Inti Bank adalah sebagai berikut:

The Bank is committed to managing and running its business by upholding the Bank's Core Values, serving as norms or guiding principles for all Bank Personnel in conducting their daily activities. The Bank's Core Values play an important role in supporting and realizing the Bank's vision and mission through 7 (seven) core values with the acronym "DIGITAL" which were launched in early December 2022 through the Allo Temu program. The Bank's Core Values are as follows:

Data-driven	Kami mengambil keputusan dan memecahkan masalah berdasarkan data dan informasi yang kredibel We make decisions and solve problems based on credible data and information
Impact	Kami memberikan solusi dan dampak positif kepada semua *stakeholders* We provide solutions and positive impacts to all stakeholders
Growth	Kami terus menerus tumbuh dan berkembang secara berkesinambungan untuk masa depan yang lebih baik We are continuously growing and developing on an ongoing basis for a better future
In harmony	Kami bekerjasama dengan semua pihak secara harmonis yang berorientasi pada hasil We work harmoniously with all parties in a result-oriented manner
Transparency	Kami berperilaku jujur dan transparan dalam segala aspek pekerjaan We behave honestly and transparently in all aspects of our work
Agility	Kami tangkas beradaptasi terhadap semua perubahan yang terjadi We are quick to adapt to all the changes that occur
Learning	Kami terus belajar, berbagi dan menerapkan pengetahuan dan keterampilan baru untuk mengembangkan kompetensi diri We are constantly learning, sharing and applying knowledge and skills to develop self-competence

Makna Logo dan Motto Perusahaan

Meaning Behind the Company's Logo and Motto

Perubahan nama dan penggunaan logo perusahaan ditentukan dengan Surat Keputusan Direksi No. 044/DIRAB/21 tentang Perubahan nama menjadi PT Allo Bank Indonesia Tbk (Allo Bank).

Changes to the name and use of the company logo are determined by Directors' Decree No. 044/DIRAB/21 concerning Change of name to PT Allo Bank Indonesia Tbk (Allo Bank).

Moto

Motto

"All for One, One for All"

Merupakan misi kolaboratif untuk menemukan solusi, tumbuh lebih kuat dan meraih mimpi hari esok yang lebih cerah bersama dengan semua pelanggan.

Represents a collaborative mission to find solutions, grow stronger and achieve the dream of a brighter tomorrow together with all customers.



Profil
Dewan Komisaris

Board of Commissioners Profiles



Aviliani

Komisaris Utama Independen
Independent President Commissioner

Periode Jabatan Term of Office	**Pertama** First
Kewarganegaraan Citizenship	**Indonesia** Indonesia
Usia Age	**62 tahun** 62 years old
Domisili Domicile	**Jakarta, DKI Jakarta, Indonesia** Jakarta, DKI Jakarta, Indonesia

Dasar Hukum Pengangkatan Legal Basis for Appointment	Diangkat pertama kali sebagai Komisaris Utama Independen Allo Bank dalam Rapat Umum Pemegang Saham (RUPS) Tahunan tahun buku 2021 tertanggal 19 Mei 2022 berdasarkan Akta Pernyataan Keputusan Rapat No. 107 tanggal 16 Juni 2022 dan mendapatkan persetujuan Otoritas Jasa Keuangan (OJK) melalui Keputusan Deputi Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan No. KEP-24/PB.1/2022 tanggal 9 Juni 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdri. Aviliani selaku Calon Komisaris Utama Independen PT Allo Bank Indonesia Tbk.	She was appointed for the first time as Independent President Commissioner of Allo Bank at the Annual General Meeting of Shareholders (GMS) for the 2022 fiscal year that took place on May 19, 2022. This appointment was based on the Deed of Annual General Meeting of Shareholders No. 107 dated June 16, 2022 and has obtained approval from the Financial Services Authority (OJK) through Decree of the Deputy Commissioner of Banking Supervision I of the Financial Services Authority No. Kep-24/PB.1/2022 dated June 9, 2022 concerning Results of the Fit and Proper Test of Ms. Aviliani as the Independent President Commissioner Candidate of PT Allo Bank Indonesia Tbk.
Riwayat Pendidikan Educational background	• S3, Manajemen Bisnis, Institut Pertanian Bogor (2006 - 2012) • S2, Ilmu Sosial Ilmu Politik, Universitas Indonesia (1992 - 1995) • S1, Ekonomi, Universitas Atma Jaya, Jakarta (1981 - 1985)	• Doctorate Degree in Business Management, Bogor Agricultural Institute (2006-2012) • Master's Degree, Social Science Political Science, University of Indonesia (1992-1995) • Bachelor's Degree, Economics, Atma Jaya University, Jakarta (1981-1985)
Sertifikasi Certifications	• *Refreshment* Sertifikasi Manajemen Risiko, Efektifpro, Jakarta (2023) • Sertifikasi Manajemen Risiko level 2 khusus Komisaris "*Economic Outlook 2022; recovery during a Pandemic and Integrating to Liquidity risk*" yang diselenggarakan Maisari Edukasi, Jakarta (2021) • Sertifikasi Manajemen Risiko level 2 khusus Komisaris yang diselenggarakan BARA (2020) • Sertifikasi Manajemen Risiko level 2 khusus Komisaris yang diselenggarakan InfoBank, Jakarta (2019) • Sertifikasi Manajemen Risiko level 2 khusus Komisaris "*Strengthening Infrastructures for Financial Crisis Resolution*" yang diselenggarakan oleh LSPP, Jakarta (2018)	• Refreshment Certification of Risk Management, Efektifpro, Jakarta (2023) • Risk Management Certification Level 2 for Commissioner "Economic Outlook 2022; recovery during a Pandemic and Integrating to Liquidity risk", held by Maisari Education, Jakarta (2021) • Risk Management Certification Level 2 for Commissioner held by BARA (2020) • Risk Management Certification Level 2 for Commissioner held by InfoBank, Jakarta (2019) • Risk Management Certification Level 2 for Commissioner "Strengthening Infrastructures for Financial Crisis Resolution" held by LSPP, Jakarta (2018)

	• Program *Refreshment Enhancing The Power of Enterprise Risk Financial Management in Creating a Sound Bank and Risk Management* yang diselenggarakan BARA, Stockholm (2016) • Program *Refreshment Key Risk Management Challenges* yang diselenggarakan BARA, Moscow (2014) • *Risk Management Certification Refreshment Program Beyond Regulation* yang diselenggarakan BARA, Turkey (2013) • Program *Executive International Conference* yang diselenggarakan BARA, London (UK) (2013) • Program *Refreshment Survival in Crisis: "Enhancing Bank Strategy and performance, Implementing BCM and Fraud Prevention Process"* yang diselenggarakan BARA, Tokyo - Jepang (2012) • *Executive Banking Forum: Financial Sector Expertise Exchange* Program yang diselenggarakan Forum Belanda - Indonesia, Amsterdam (2011) • Sertifikasi Manajemen Risiko untuk Komisaris yang diselenggarakan oleh BSMR, Hongkong (2005)	• Program Refreshment Enchancing The Power of Enterprise Risk Financial Management in Creating a Sound Bank and Risk Management, held by BARA, Stockholm (2016) • Key Risk Management Challenges Refreshment Program, held by BARA, Moscow (2014) • Risk Management Certification Refreshment Program Beyond Regulation, held by BARA, Turkey (2013) • Executive Program International Conference, held by BARA, London (UK) (2013) • Survival in Crisis Refreshment Program: "Enhancing Bank Strategy and performance, Implementing BCM and Fraud Prevention Process", held by BARA, Tokyo-Japan (2012) • Executive Banking Forum: Financial Sector Expertise Exchange Program, organized by the Dutch Indonesian Forum, Amsterdam (2011) • Risk Management Certification for Commissioners held by BSMR, Hongkong (2005)
Riwayat Pekerjaan Employment History	• Komisaris Utama Independen PT Allo Bank Indonesia Tbk (Juni 2022 - sekarang) • Komisaris Independen PT Bank Mega Tbk (Februari 2018 - Februari 2022) • Komisaris Independen PT Aplikanusa Lintasarta (April 2017 - sekarang) • Komisaris Independen (Pejabat Eksekutif) dan Ketua Komite Audit PT Bank Mandiri (Persero) Tbk (21 Mei 2014 - 14 Maret 2017) • Komisaris Independen PT Dyandra (Desember 2012 - Desember 2017) • Komisaris Independen (Pejabat Eksekutif) PT Bank BRI Tbk (15 Mei 2005 - 21 Mei 2014) • Staf Pengajar Perbanas Institute (10 Agustus 2010 - sekarang) • Sekretaris Komite Ekonomi Nasional (10 Oktober 2010 - 20 Oktober 2014) • Wakil Sekretaris KP3EI (10 November 2012 - 20 Oktober 2014) • Ketua Jurusan Universitas Paramadina (20 Mei 2002 - 10 Juni 2005) • Dosen/Pengajar STIE Perbanas (5 Maret 1989 - 20 April 2002) • Pembantu Ketua (PUREK II) STIE Perbanas (15 Juni 2000 - 20 April 2002) • Wakil Direktur Penelitian dan Pengabdian STIE Perbanas (10 Januari 1997 - 5 Desember 1999) • Wakil Direktur Pengembangan Bisnis INDEF (10 Juni 1997 - 15 November 1999)	• President Commissioner concurrently as Independent Commissioner of PT Allo Bank Indonesia Tbk (June 2022 - present) • Independent Commissioner of PT Bank Mega Tbk (February 2018 - February 2022) • Independent Commissioner of PT Aplikanusa Lintasarta (April 2017 - present) • Independent Commissioner (Executive Officer) and Chairman of the Audit Committee of PT Bank Mandiri Tbk (May 21, 2014 - March 14, 2017) • Independent Commissioner of PT Dyandra (December 2012 - December 2017) • Independent Commissioner (Executive Officer) PT Bank BRI Tbk (May 15, 2005 - May 21, 2014) • Perbanas Institute Teaching Staff (August 10, 2010 - present) • Secretary of the National Economic Committee (October 10, 2010 - October 20, 2014) • Deputy Secretary of KP3EI (November 10, 2012 - October 20, 2014) • Head of Department of Paramadina University (May 20, 2002 - June 10, 2005) • Lecturer/Teacher at STIE Perbanas (March 5, 1989 - April 20, 2002) • Assistant Head (PUREK II) at STIE Perbanas (June 15, 2000 - April 20, 2002) • Deputy Director of Research and Service at STIE Perbanas (January 10, 1997 - December 5, 1999) • INDEF Deputy Business Development Director (June 10, 1997 - November 15, 1999)
Informasi Rangkap Jabatan Information on Concurrent Positions	Komisaris Independen PT Aplikanusa Lintasarta (April 2017 - sekarang)	Independent Commissioner of PT Aplikanusa Lintasarta (April 2017 - present)
Hubungan Afiliasi Affiliate Relations	Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama.	She has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with the Controlling and Majority Shareholders.
Kepemilikan Saham Shareholding	Beliau tidak memiliki saham di PT Allo Bank Indonesia Tbk.	She does not own shares in PT Allo Bank Indonesia Tbk.

Rosmaya

Komisaris Independen
Independent Commissioner



Periode Jabatan Term of Office	**Pertama** First
Kewarganegaraan Citizenship	**Indonesia** Indonesia
Usia Age	**64 tahun** 64 years old
Domisili Domicile	**Cinere, Depok, Jawa Barat, Indonesia** Cinere, Depok, West Java, Indonesia

Dasar Hukum Pengangkatan Legal Basis for Appointment	Diangkat pertama kali sebagai Komisaris Independen Allo Bank dalam Rapat Umum Pemegang Saham (RUPS) Tahunan tahun buku 2022 tertanggal 19 Mei 2022 berdasarkan Akta Berita Acara Rapat Umum Pemegang Saham Tahunan No. 107 tertanggal 16 Juni 2022 dan mendapatkan persetujuan OJK melalui No. Kep-41/PB.1/2022 tanggal 16 Agustus 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdri. Rosmaya selaku Komisaris Independen PT Allo Bank Indonesia Tbk.	She was appointed for the first time as Independent Commissioner of Allo Bank at the Annual General Meeting of Shareholders (GMS) for the 2022 fiscal year dated May 19, 2022 based on the Deed of Minutes of the Annual General Meeting of Shareholders No. 107 dated June 16, 2022 and obtained OJK approval through No. Kep-41/PB.1/2022 dated August 16, 2022 concerning the Results of the Fit and Proper Assessment of Ms. Rosmaya as Independent Commissioner of PT Allo Bank Indonesia Tbk.
Riwayat Pendidikan Educational Background	• S2, Administrasi & Pengembangan SDM Universitas Indonesia (2004) • S1, Hukum Perdata Universitas Padjadjaran (1984)	• Master's Degree, Administration & Human Resource Development, University of Indonesia (2004) • Bachelor's Degree, Civil Law, Padjadjaran University (1984)
Sertifikasi Certifications	• *Refreshment* Sertifikasi Manajemen Risiko, Efektifpro, Jakarta (2023) • Sosialisasi Peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola Bagi Bank Umum, OJK, Jakarta (2023) • Risk And Governance Summit (RGS) Tahun 2023 Sustainable Governance Digital Transformation As A Game Changer Ethical Culture As Value Keeper, OJK, Jakarta (2023) • *Women Transforming Leadership Programme* yang diselenggarakan University of Oxford, Oxford - United Kingdom (2017) • *The Effective Use of Power* yang diselenggarakan Stanford University, San Francisco - United States (2016) • *Personal Development* yang diselenggarakan Look School, Bandung - Indonesia (2016) • Program *Refreshment* Eksekutif yang diselenggarakan Bank Indonesia, Palangkaraya - Indonesia (2016) • Makroprudensial yang diselenggarakan Bank Indonesia, Jakarta - Indonesia (2015) • *Professional Excellence* yang diselenggarakan Bank Indonesia, Bandung - Indonesia (2015) • *Building Winning Talents Through Performance Dialogue* yang diselenggarakan Experd Pengembangan Kinerja Eksekutif, Jakarta - Indonesia (2015)	• Refreshment Certification of Risk Management, Efektifpro, Jakarta (2023) • Socialization of Financial Services Authority Regulations on the Implementation of Governance for Commercial Banks, OJK, Jakarta (2023) • Risk And Governance Summit (RGS) 2023 Sustainable Governance Digital Transformation as A Game Changer Ethical Culture as Value Keeper, OJK, Jakarta (2023) • Women Transforming Leadership Program organized by the University of Oxford, Oxford - United Kingdom (2017) • The Effective Use of Power held by Stanford University, San Francisco - United States (2016) • Personal Development held by Look School, Bandung - Indonesia (2016) • Executive Refreshment Program held by Bank Indonesia, Palangkaraya - Indonesia (2016) • Macroprudential held by Bank Indonesia, Jakarta - Indonesia (2015) • Professional Excellence held by Bank Indonesia, Bandung - Indonesia (2015) • Building Winning Talents Through Performance Dialogue held by Executive Performance Development Expert, Jakarta - Indonesia (2015)

	• Leadership for Senior Managers: Special Edition for Women yang diselenggarakan Management Centre Europe, London - Inggris (2012) • *Payment Systems and Market Infrastructures* yang diselenggarakan Institute - International Banking And Finance Institute, Paris - France (2012) • Leading The Culture Change yang diselenggarakan ESQ Leadership, Jakarta - Indonesia (2012) • PPRA Lemhanas yang diselenggarakan Lembaga Pertahanan Nasional (LEMHANNAS, Jakarta - Indonesia (2011) • Akt-Akuntansi Syariah yang diselenggarakan Lembaga Manajemen Fakultas Universitas Indonesia, Bandung - Indonesia (2011) • *Effective Communications For Strengthening Interpersonal Relationship And Teamwork* yang diselenggarakan Ns Consulting & Training, Jakarta - Indonesia (2010) • Diskusi dan Pelatihan *Tax Planning* untuk Bidang Logistik Dan Pengadaan Bank Indonesia yang diselenggarakan Danny Darussalam Tax Center, Jakarta - Indonesia (2010) • *Targeted Selection Interviewing Skills* yang diselenggarakan Daya Dimensi Indonesia, Jakarta - Indonesia (2009) • *Management-Risk Management With Special Emphasis On Business Continuity Planning In Central Banks* yang diselenggarakan Seacen Centre, Seoul - Korea Selatan (2007) • *Payment System* yang diselenggarakan Federal Reserve Bank Of New York, New York - USA (2007) • *Team Building Program* yang diselenggarakan Pelopor Adventure Camp, Bogor - Indonesia (2006) • Sekolah Staf & Pimpinan Bank (Sekolah Kepemimpinan Tertinggi Bank Indonesia - SESPIBI) yang diselenggarakan LPPM, Jakarta - Indonesia (2006) • *Excellent Professional* yang diselenggarakan Lembaga Pendidikan Duta Bangsa, Jakarta - Indonesia (2004) • *Management-IT Management For Non IT Executives* yang diselenggarakan Bank Indonesia, Bandung - Indonesia (2003) • Pelatihan Perbankan Syariah yang diselenggarakan Tazkia Institute, Jakarta - Indonesia (2002) • *Mastering Public Relations Skills* yang diselenggarakan Experd (Pengembangan Kinerja Eksekutif), Jakarta - Indonesia (2002) • *Audit-Auditing For Internal Fraud* yang diselenggarakan The Financial Club, Jakarta - Indonesia (1997)	• Leadership for Senior Managers: Special Edition for Women held by Management Center Europe, London - England (2012) • Payment Systems and Market Infrastructures organized by the Institute - International Banking and Finance Institute, Paris - France (2012) • Leading The Culture Change held by ESQ Leadership, Jakarta - Indonesia (2012) • PPRA Lemhanas organized by the National Defense Institute (LEMHANNAS, Jakarta - Indonesia (2011) • Sharia Act-Accounting organized by the Faculty of Management Institute, University of Indonesia, Bandung - Indonesia (2011) • Effective Communications For Strengthening Interpersonal Relationships And Teamwork held by Ns Consulting & Training, Jakarta - Indonesia (2010) • Tax Planning Discussion and Training for the Logistics and Procurement Sector of Bank Indonesia held by the Danny Darussalam Tax Center, Jakarta - Indonesia (2010) • Targeted Selection Interviewing Skills held by Daya Dimensi Indonesia, Jakarta - Indonesia (2009) • Management-Risk Management With Special Emphasis On Business Continuity Planning In Central Banks held by Seacen Center, Seoul - South Korea (2007) • Payment System organized by the Federal Reserve Bank of New York, New York - USA (2007) • Team Building Program organized by Pelopor Adventure Camp, Bogor - Indonesia (2006) • Bank Staff & Leadership School (Bank Indonesia Highest Leadership School - SESPIBI) held by LPPM, Jakarta - Indonesia (2006) • Excellent Professional organized by the Duta Bangsa Education Institute, Jakarta - Indonesia (2004) • Management-IT Management for Non-IT Executives held by Bank Indonesia, Bandung - Indonesia (2003) • Sharia Banking Training held by Tazkia Institute, Jakarta - Indonesia (2002) • Mastering Public Relations Skills held by Experd (Executive Performance Development), Jakarta - Indonesia (2002) • Audits for Internal Fraud held by The Financial Club, Jakarta - Indonesia (1997)
Riwayat Pekerjaan Employment History	• Komisaris Independen PT Allo Bank Indonesia Tbk (Juni 2022 - sekarang) • Deputi Gubernur Bank Indonesia (2017 - 2022) • Anggota Dewan Pengawas Independen ASPI (2022 - 2025) • Kepala Perwakilan Bank Indonesia (2014 - 2016) • Kepala Grup - Kepala Departemen (Stk. Direktur Eksekutif) Bank Indonesia (2012 - 2014) • Narasumber *Payment System International* Bank Indonesia (2009 - 2014) • Deputi Direktur Bank Indonesia (2007 - 2011) • Staf - Kepala Bagian Bank Indonesia (1985 - 2006)	• Independent Commissioner of PT Allo Bank Indonesia Tbk (June 2022 - present) • Deputy Governor of Bank Indonesia (2017 - 2022) • Member of the ASPI Independent Supervisory Board (2022 - 2025) • Chief Representative of Bank Indonesia (2014 - 2016) • Head of Group - Head of Department (Stk. Executive Director) of Bank Indonesia (2012 - 2014) • Bank Indonesia International Payment System Resource Person (2009 - 2014) • Deputy Director of Bank Indonesia (2007 - 2011) • Staff - Head of Bank Indonesia (1985 - 2006)
Informasi Rangkap Jabatan Information on Concurrent Positions	Anggota Dewan Pengawas Independen ASPI (2022 - 2025)	Member of the ASPI Independent Supervisory Board (2022 - 2025)
Hubungan Afiliasi Affiliate Relations	Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama.	She has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with the Controlling and Majority Shareholders
Kepemilikan Saham Shareholding	Beliau tidak memiliki saham di PT Allo Bank Indonesia Tbk.	She does not own shares in PT Allo Bank Indonesia Tbk.

Ali Gunawan

Komisaris
Commissioner



Periode Jabatan Term of Office	**Pertama** First
Kewarganegaraan Citizenship	**Indonesia** Indonesia
Usia Age	**60 tahun** 60 years old
Domisili Domicile	**Jakarta, DKI Jakarta, Indonesia** Jakarta, DKI Jakarta, Indonesia

Dasar Hukum Pengangkatan Legal Basis for Appointment	Diangkat pertama kali sebagai Komisaris Allo Bank dalam Rapat Umum Pemegang Saham (RUPS) Tahunan tahun buku 2021 tertanggal 7 Mei 2021 berdasarkan Akta Pernyataan Keputusan Rapat No. 23 tanggal 7 Mei 2021 dan mendapatkan persetujuan Otoritas Jasa Keuangan (OJK) melalui Keputusan Deputi Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan No. KEP-49/PB.1/2021 tanggal 13 Juli 2021 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Ali selaku Anggota Dewan Komisaris PT Allo Bank Indonesia Tbk.	He was appointed for the first time as Commissioner of Allo Bank at the Annual General Meeting of Shareholders (GMS) for the 2021 fiscal year dated May 7, 2021 based on Deed of Minutes of Annual General Meeting of Shareholders No. 23 dated May 7, 2021 and obtained approval from the Financial Services Authority (OJK) through Decree of the Deputy Commissioner of Banking Supervision I of the Financial Services Authority No. KEP-49/PB.1/2021 dated July 13, 2021 concerning Results of the Fit and Proper Test of Mr. Ali as the Commissioner of PT Allo Bank Indonesia Tbk.
Riwayat Pendidikan Educational background	S1, Ekonomi Akuntansi Universitas Trisakti (1994)	Bachelor's degree, Economics, Accounting, Trisakti University (1994)
Sertifikasi Certifications	• *Refreshment* Sertifikasi Manajemen Risiko, Efektifpro, Jakarta (2023) • Risk And Governance Summit (RGS) Tahun 2023 Sustainable Governance Digital Transformation As A Game Changer Ethical Culture As Value Keeper, OJK, Jakarta (2023) • *Certification in Audit Committee Practices* yang diselenggarakan IKAI Indonesian Institute of Audit Committee, Jakarta (2020) • Peranan GCG Dalam Sinergi Aerowisata Group: Bersama Menghadapi Era Disrupsi yang diselenggarakan Good Corporate Governance (GCG) Aerowisata Group (2018) • *Various In-house Seminar/Training (banking, taxation, capital market* dan lain-lain) yang diselenggarakan Arthur Andersen/ Ernst & Young, Jakarta (2004) • Ernst & Young *Global Audit Methodology* yang diselenggarakan Ernst & Young, Singapore (2002) • *Partner Leadership Program* yang diselenggarakan Arthur Andersen, Los Angeles (2001) • *Assets and Liabilities Management for Banking* yang diselenggarakan Arthur Andersen, Manila (1999) • *Effective Presentation Skills* yang diselenggarakan Arthur Andersen, Jakarta (1999) • *Fraud Audit Detection* yang diselenggarakan Arthur Andersen, Manila (1997) • *Training for the Trainer* yang diselenggarakan Arthur Andersen, Kuala Lumpur (1993) • *AA Manager Development Program* yang diselenggarakan Arthur Andersen, Chicago (1994)	• Refreshment Certification of Risk Management, Efektifpro, Jakarta (2023) • Risk And Governance Summit (RGS) 2023 Sustainable Governance Digital Transformation As A Game Changer Ethical Culture As Value Keeper, OJK, Jakarta (2023) • Certification in Audit Committee Practices held by IKAI Indonesian Institute of Audit Committee, Jakarta (2020) • The Role of GCG in Aerowisata Group Synergy: Together Facing the Era of Disruption held by Good Corporate Governance (GCG) Aerowisata Group (2018) • Various In-house Seminar/Training (banking, taxation, capital markets and others) held by Arthur Andersen/Ernst & Young, Jakarta (2004) • Ernst & Young Global Audit Methodology held by Ernst & Young, Singapore (2002) • Partner Leadership Program held by Arthur Andersen, Los Angeles (2001) • Assets and Liabilities Management for Banking held by Arthur Andersen, Manila (1999) • Effective Presentation Skills held by Arthur Andersen, Jakarta (1999) • Fraud Audit Detection held by Arthur Andersen, Manila (1997) • Training for the Trainer held by Arthur Andersen, Kuala Lumpur (1993) • AA Manager Development Program held by Arthur Andersen, Chicago (1994)

	• *Andersen Global Audit Methodology* yang diselenggarakan Arthur Andersen, Chicago (1990) • *Financial Statement And Audit Risk Analysis* yang diselenggarakan Arthur Andersen, Manila (1989) • *Senior Development School* yang diselenggarakan SGV, Manila (1988)	• Andersen Global Audit Methodology held by Arthur Andersen, Chicago (1990) • Financial Statement And Audit Risk Analysis held by Arthur Andersen, Manila (1989) • Senior Development School held by SGV, Manila (1988)
Riwayat Pekerjaan Employment History	• Komisaris PT Allo Bank Indonesia Tbk (2021 - sekarang) • Komisaris Alfa Retailindo (2022 - sekarang) • Direktur PT CT Corpora (2021 - sekarang) • Direktur PT Mega Corpora (2004 - sekarang) • Partner Kantor Akuntan Publik Prasetio, Sarwoko & Sandjaja (Ernst & Young Indonesia) (1986 - 2004) • Komisaris PARA Bali Propertindo (2005 - sekarang) • Komisaris Trans Media Corpora (2007 - sekarang) • Komisaris Trans Cibubur Property (2010 - sekarang) • Komisaris Garuda Maintenance Facility (2018 - sekarang) • Komisaris Utama Asuransi Umum Mega (2011 - 2024)	• Commissioner of PT Allo Bank Indonesia Tbk (2021 - present) • Commissioner of Alfa Retailindo (2022 - present) • Director of PT CT Corpora (2021 - present) • Director of PT Mega Corpora (2004 - present) • Partner of Prasetio, Sarwoko & Sandjaja (Ernst & Young Indonesia) Public Accounting Firm (1986 - 2004) • Commissioner of PARA Bali Propertindo (2005 - present) • Commissioner of Trans Media Corpora (2007 - present) • Commissioner of Trans Cibubur Property (2010 - present) • Commissioner of Garuda Maintenance Facility (2018 - present) • President Commissioner of Asuransi Umum Mega (2011 - 2024)
Informasi Rangkap Jabatan Information on Concurrent Positions	Beliau tidak memiliki rangkap jabatan di luar Group CT Corpora	He does not have concurrent positions outside the CT Corpora Group
Hubungan Afiliasi Affiliate Relations	Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama.	He has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with the Controlling and Majority Shareholders.
Kepemilikan Saham Shareholding	Beliau memiliki 9.868.300 lembar saham PT Allo Bank Indonesia Tbk per 31 Desember 2023.	He owns 9,868,300 shares in PT Allo Bank Indonesia Tbk as of December 31, 2023.

Profil Direksi

Board of Directors Profiles



Indra Utoyo

Direktur Utama
President Director

Periode Jabatan
Term of Office
Pertama
First

Kewarganegaraan
Citizenship
Indonesia
Indonesia

Usia
Age
61 tahun
61 years old

Domisili
Domicile
Jakarta, DKI Jakarta, Indonesia
Jakarta, DKI Jakarta, Indonesia

Dasar Hukum Pengangkatan Legal Basis for Appointment	Diangkat pertama kali sebagai Direktur Utama Allo Bank dalam Rapat Umum Pemegang Saham (RUPS) Tahunan tahun buku 2022 tertanggal 19 Mei 2022 berdasarkan Akta Berita Acara Rapat Umum Pemegang Saham Tahunan No. 107 tertanggal 16 Juni 2022 dan mendapatkan persetujuan OJK melalui Keputusan Deputi Komisioner Pengawas Perbankan I OJK No. Kep-23/PB.1/2022 tanggal 9 Juni 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Indra Utoyo selaku Calon Direktur Utama PT Allo Bank Indonesia Tbk.	He was appointed for the first time as President Director of Allo Bank at the Annual General Meeting of Shareholders (GMS) for the 2022 fiscal year on May 19, 2022 that was based on Deed of Minutes of Annual General Meeting of Shareholders No. 107 dated June 16, 2022 and obtained OJK approval through Decree of Deputy Commissioner for Banking Supervision I OJK No. Kep-23/PB.1/2022 dated June 9, 2022 concerning Results of the Fit and Proper Test of Mr. Indra Utoyo as Candidate for President Director of PT Allo Bank Indonesia Tbk.
Riwayat Pendidikan Educational Background	• S3, Ekonomi dan Bisnis Manajemen Stratejik Universitas Indonesia (2019) • S2, Communication and Signal Processing Imperial College - London UK (1994) • S1, Teknik Elektro Telekomunikasi Institut Teknologi Bandung (1985)	• Doctorate Degree, Economics and Strategic Business Management, University of Indonesia (2019) • Master's Degree, Communication and Signal Processing Imperial College-London UK (1994) • Bachelor's Degree, Electrical Telecommunications Engineering, Bandung Institute of Technology (1985)

Sertifikasi Certifications	• Economics of Money & Banking yang diselenggarakan oleh Columbia University, Coursera (online) (2023) • Pengujian Business Continuity Management Atau Crisis Management Plan Melalui Table Top Exercise yang diselenggarakan oleh Konsultan Observasi BCM Exercise Haldi Z, Jakarta (2023) • Sharing Knowledge Sustainability yang diselenggarakan oleh PERBANAS, Jakarta (2023) • International Talks 2023 Leveraging Digital Central Banking Services For Economic Recovery yang diselenggarakan oleh Bank Indonesia, Jakarta (2023) • Refreshment Sertifikasi Manajemen Risiko - BSMR yang diselenggarakan Efektifpro, Jakarta (2023) • Forum Koordinasi Perizinan & Layanan Kebanksentralan Central Banking Services Festival (CBFest) 2023 yang diselenggarakan Bank Indonesia, Jakarta (2023) • Undang Undang Pelindungan Data Pribadi dan Implementasinya di PT Allo Bank Indonesia Tbk yang diselenggarakan Kementrian Komunikasi Informatika Republik Indonesia, Jakarta (2023) • Rapat Koordinasi Tahun 2023 yang diselenggarakan PPATK, Jakarta (2023) • Bara Risk Forum Digitalization Of Risk Management yang diselenggarakan BARA, Jakarta (2022) • Technical Operation Risk Socialization To Responsible Person yang diselenggarakan Enterprise Operation Market Risk Division, Jakarta (2022) • Venture Capital yang diselenggarakan The Wharton School, University of Pennsylvania, Philadelphia - USA (2021) • Financial Markets yang diselenggarakan Università Commerciale Luigi Bocconi - Coursera, Online (2021) • Private Equity & Venture Capital Financial Markets yang diselenggarakan Yale University - Coursera, Online (2021) • Post Graduate Diploma in Digital Business yang diselenggarakan Emeritus Institute of Management, Online (2020) • Program Pemeliharaan Sertifikasi Manajemen Risiko (SMR) Level 5 yang diselenggarakan BSMR (Badan Sertifikasi Manajemen Risiko) berlaku s.d Nov 2022, Online (2020) • Fintech-Innovative Banking yang diselenggarakan Imperial College, London (2017) • China Internet Finance Academy yang diselenggarakan McKinsey, Shanghai (2017) • Leading with Big Data Analysis 2016 yang diselenggarakan NUS, Singapore (2016) • M&As and Corporate Strategy yang diselenggarakan INSEAD, France (2014) • Strategies for Creating Shareholder Value yang diselenggarakan Kellogg, Northwestern, Evanston - USA (2013) • Leading Product Innovation yang diselenggarakan Harvard Business School, Boston - USA (2011) • Telco 2.0 Executive Brainstorming yang diselenggarakan Telco 2.0, London (2009) • Marketing in Turbulent Times yang diselenggarakan Markplus & Kellogg, Jakarta (2009) • Finance for Executive and Non-Finance Manager yang diselenggarakan Kellogg, Northwestern, Evanston - USA (2008) • Strategic Decision Making, Center for Management Research yang diselenggarakan Harvard University, USA (2006) • Managing IT Project diselenggarakan Marcus Evans, Jakarta (2005)	• Economics of Money & Banking held by Columbia University, Coursera (online) (2023) • Testing Business Continuity Management or Crisis Management Plan through Table Top Exercise held by BCM Exercise Observation Consultant Haldi Z, Jakarta (2023) • Sustainability Knowledge Sharing held by PERBANAS, Jakarta (2023) • International Talks 2023 Leveraging Digital Central Banking Services for Economic Recovery held by Bank Indonesia, Jakarta (2023) • Refreshment of Risk Management Certification - BSMR held by Efektifpro, Jakarta (2023) • Central Banking Licensing & Services Coordination Forum Central Banking Services Festival (CBFest) 2023 held by Bank Indonesia, Jakarta (2023) • Personal Data Protection Law and its Implementation at PT Allo Bank Indonesia Tbk held by the Ministry of Communication and Information of the Republic of Indonesia, Jakarta (2023) • 2023 Coordination Meeting held by PPATK, Jakarta (2023) • Bara Risk Forum Digitalization of Risk Management held by BARA, Jakarta (2022) • Technical Operation Risk Socialization to Responsible Person held by Enterprise Operation Market Risk Division, Jakarta (2022) • Verture Capital, held by The Wharton School, University of Pennsylvania, Philadelphia-USA (2021) • Financial Markets, held by Università Commerciale Luigi Bocconi-Coursera, Online (2021) • Private Equity & Venture Capital Financial Markets, held by Yale University-Coursera, Online (2021) • Post Graduate Diploma in Digital Business, held by the Emeritus Institute of Management, Online (2020) • Level 5 Risk Management Certification (SMR) Maintenance Program, held by BSMR (Risk Management Certification Agency) valid until November 2022, Online (2020) • Fintech-Innovative Banking, held by Imperial College, London (2017) • China Internet Finance Academy, held by McKinsey, Shanghai (2017) • Leading with Big Data Analysis 2016, held by NUS, Singapore (2016) • M&As and Corporate Strategy, held by INSEAD, France (2014) • Strategies for Creating Shareholder Value, held by Kellogg, Northwestern, Evanston-USA (2013) • Leading Product Innovation, held by Harvard Business School, Boston-USA (2011) • Telco 2.0 Executive Brainstorming, held by Telco 2.0, London (2009) • Marketing in Turbulent Times, held by Markplus & Kellog, Jakarta (2009) • Finance for Executive and Non-Finance Manager, held by Kellogg, Northwestern, Evanston-USA (2008) • Strategic Decision Making, Center for Management Research, held by Harvard University, USA (2006) • Managing IT Project, held by Marcus Evans, Jakarta (2005)

Riwayat Pekerjaan Employment History	• Presiden Direktur PT Allo Bank Indonesia Tbk (Mei 2022 - sekarang) • Direktur Digital dan Teknologi Informasi PT Bank Rakyat Indonesia (Persero) Tbk (Maret 2017 - Maret 2022) • Direktur Digital & Strategic Portfolio Telkom Group PT Telekomunikasi Indonesia, Tbk (Agustus 2016 - Maret 2017) • Komisaris Utama PT Metra Digital Innovation (MDI Venture) (Agustus 2016 - Maret 2017) • Plt. Direktur Utama PT Telekomunikasi Indonesia, Tbk (Oktober 2014 - Desember 2014) • Komisaris Utama PT Telkomsel (Oktober 2014 - Desember 2014) • Direktur Innovation & Strategic Portfolio PT Telekomunikasi Indonesia, Tbk (Maret 2012 - Juli 2016) • Direktur IT Solution & Supply PT Telekomunikasi Indonesia, Tbk (Maret 2007 - Februari 2012) • Komisaris Utama PT Multimedia Nusantara (Telkom Metra) (Juli 2009 - Agustus 2016) • Komisaris Utama PT Telkom International Indonesia (Telin) (Mei 2007 - April 2008) • Senior General Manager ISC PT Telekomunikasi Indonesia, Tbk (Februari 2005 - Februari 2007) • Deputy EGM, Divisi Multimedia PT Telekomunikasi Indonesia, Tbk (April 2004 - Januari 2005)	• President Director of PT Allo Bank Indonesia Tbk (May 2022 - present) • Director of Digital and Information Technology PT Bank Rakyat Indonesia Tbk (March 2017 — March 2022) • Director of Digital & Strategic Portfolio Telkom Group PT Telekomunikasi Indonesia, Tbk (August 2016 - March 2017) • President Commissioner of PT Metra Digital Innovation (MDI Venture) (August 2016 - March 2017) • Acting President Director of PT Telekomunikasi Indonesia, Tbk (October 2014 - December 2014) • President Commissioner of PT Telkomsel (October 2014 — December 2014) • Director of Innovation & Strategic Portfolio at PT Telekomunikasi Indonesia, Tbk (March 2012 - July 2016) • Director of IT Solution & Supply at PT Telekomunikasi Indonesia, Tbk (March 2007 - February 2012) • President Commissioner of PT Multimedia Nusantara (Telkom Metra) (July 2009 - August 2016) • President Commissioner of PT Telkom International Indonesia (May 2007 - April 2008) • Senior General Manager at ISC PT Telekomunikasi Indonesia, Tbk (February 2005 - February 2007) • Deputy EGM, Multimedia Division of PT Telekomunikasi Indonesia, Tbk (April 2004 - January 2005)
Informasi Rangkap Jabatan Information on Concurrent Positions	Beliau tidak memiliki rangkap jabatan	He has no concurrent position
Hubungan Afiliasi Affiliate Relations	Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama.	He has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with the Controlling and Majority Shareholders.
Kepemilikan Saham Shareholding	Beliau memiliki 500.000 lembar saham PT Allo Bank Indonesia Tbk per 31 Desember 2023.	He owns 500,000 shares in PT Allo Bank Indonesia Tbk as of December 31, 2023.

Ari Yanuanto Asah

Direktur Keuangan, Operasi dan Human Capital
Finance, Operations and Human Capital Director



Periode Jabatan Term of Office	**Pertama** First
Kewarganegaraan Citizenship	**Indonesia** Indonesia
Usia Age	**54 tahun** 54 years old
Domisili Domicile	**Jakarta, DKI Jakarta, Indonesia** Jakarta, DKI Jakarta, Indonesia

Dasar Hukum Pengangkatan Legal Basis for Appointment	Diangkat pertama kali sebagai Direktur Bank dalam Rapat Umum Pemegang Saham (RUPS) Luar Biasa tertanggal 29 Januari 2021 berdasarkan Akta Pernyataan Keputusan Rapat No. 05 tanggal 22 Februari 2021 dan mendapatkan persetujuan Otoritas Jasa Keuangan (OJK) melalui Keputusan Deputi Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan No. KEP-24/PB.1/2021 tanggal 6 April 2021 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Ari Yanuanto Asah selaku Direktur Operasional dan IT PT Allo Bank Indonesia Tbk.	Appointed for the first time as Finance and Operations Director of Allo Bank at the Extraordinary General Meeting of Shareholders (EGMS) dated January 29, 201 based on Deed of Minutes of Annual General Meeting of Shareholders No. 05 dated February 22, 2021 and has obtained approval from the Financial Services Authority (OJK) through Decree of the Deputy Commissioner of Banking Supervision I of the Financial Services Authority No. KEP-24/PB.1/2021 dated April 6, 2021 concerning the results of the Fit and Proper Test of Mr. Ari Yanuanto Asah as the Director of Operation and IT of PT Allo Bank Indonesia Tbk.
Riwayat Pendidikan Educational Background	• S2, Manajemen Sistem Informasi Universitas Bina Nusantara (2018) • S1 Sarjana Ekonomi, Sekolah Tinggi Ilmu Ekonomi Bhakti Pembangunan - Jakarta (1996)	• Master's Degree, Information System Management, Bina Nusantara University (2018) • Bachelor's Degeree, Economics, Bhakti Development College of Economics - Jakarta (1996)
Sertifikasi Certifications	• Pengujian *Business Continuity Management* Atau *Crisis Management Plan* Melalui *Table Top Exercise* yang diselenggarakan oleh Konsultan Observasi BCM Exercise Haldi Z, Jakarta (2023) • Pelaksanaan Program Kegiatan Tahun Anggaran 2023 Direktorat Data Kependudukan Nasional yang diselenggarakan oleh Dirjen Dukcapil, Jakarta (2023) • *Refreshment* Sertifikasi Manajemen Risiko - BSMR yang diselenggarakan Efektifpro, Jakarta (2023) • Uji Sertifikasi Manajemen Risiko Perbankan Level 5 yang diselenggarakan oleh LSPP, Jakarta (2022) • *Two Days Training for Risk Management Level 5 Certification* yang diselenggarakan oleh PT. Efektifpro Knowledge Source, Jakarta (2022) • *Two Days Training for Risk Management* Level 5 *Certification* yang diselenggarakan PT Efektifpro Knowledge Source, Jakarta (2021) • Sertifikasi *Treasury Dealer level Advance* oleh LSPP, Jakarta (2021)	• Testing Business Continuity Management or Crisis Management Plan through Table Top Exercise held by BCM Exercise Observation Consultant Haldi Z, Jakarta (2023) • Implementation of the 2023 Fiscal Year Activity Program of the National Population Data Directorate held by the Director General of Dukcapil, Jakarta (2023) • Refreshment of Risk Management Certification - BSMR held by Efektifpro, Jakarta (2023) • Level 5 Banking Risk Management Certification Test held by LSPP, Jakarta (2022) • Two Days Training for Risk Management Level 5 Certification organized by PT. Effectivepro Knowledge Source, Jakarta (2022) • Two Days Training for Risk Management Level 5 Certification, held by PT Effectivepro Knowledge Source, Jakarta (2021) • Advance level Treasury Dealer Certification, by LSPP, Jakarta (2021)

• *Two Days Training for Treasury Advanced Level Certification* yang diselenggarakan PT Efektifpro Knowledge Source, Jakarta (2021)	• Two Days Training for Treasury Advance Level Certification, held by PT Effectivepro Knowledge Source, Jakarta (2021)
• Pelatihan implementasi program APU PPT berbasis *Digital Banking* yang diselenggarakan Equivalent, Jakarta (2021)	• Training on the implementation of the Digital Banking-based AML CTF program, held by Equivalent, Jakarta (2021)
• Program Pemeliharaan pada bidang Manajemen Risiko Perbankan (level 4) yang diselenggarakan Equivalent, Jakarta (2021)	• Maintenance Program in Banking Risk Management (level 4), held by Equivalent, Jakarta (2021)
• *Webinar: Transformation of Banking Operations in Digital Era: "Resilience and Sustainability Beyond New Normal"* yang diselenggarakan Bank Indonesia, Jakarta (2020)	• Webinar: Transformation of Banking Operations in the Digital Era: "Resilience and Sustainability Beyond New Normal", held by Bank Indonesia, Jakarta (2020)
• Seminar Nasional Kolaborasi Industri Perbankan dan *Fintech* dalam Sistem Pembayaran yang diselenggarakan Infobank, Jakarta (2019)	• National Seminar on Banking and Fintech Industry Collaboration in Payment Systems, held by Infobank, Jakarta (2019)
• Program Pemeliharaan pada bidang Manajemen Risiko Perbankan (*Operational Risk Management and Anti Fraud Strategy*) yang diselenggarakan Duta Bangsa, Jakarta (2019)	• Maintenance Program in the field of Banking Risk Management (Operational Risk Management and Anti-Fraud Strategy), held by Duta Bangsa, Jakarta (2019)
• Seminar *Digital Disruption*: *Banking For The Future* yang diselenggarakan Otoritas Jasa Keuangan, Jakarta (2019)	• Digital Disruption Seminar: Banking For The Future, held by the Financial Services Authority, Jakarta (2019)
• Implementasi Aksi Keuangan Berkelanjutan oleh Duta Bangsa, Jakarta (2019)	• Implementation of the Sustainable Finance Action, by Duta Bangsa, Jakarta (2019)
• AML Forum oleh PT Bank Mega Tbk, Jakarta (2018)	• Anti Money Laundering Forum, by PT Bank Mega Tbk, Jakarta (2018)
• Program Pemeliharaan Manajemen Risiko Perbankan, *International Trade Knowledge and Risk* oleh PT Raharja Duta Solusindo, Jakarta (2017)	• Banking Risk Management Maintenance Program, International Trade Knowledge and Risk, by PT Raharja Duta Solusindo, Jakarta (2017)
• Bimbingan Teknis Penyusunan Standar Kompetensi Kerja Nasional Indonesia oleh BI-KEMNAKER, Jakarta (2017)	• Technical Guidance on the Preparation of Indonesian National Competency Standards by BI-KEMNAKER, Jakarta (2017)
• *Refreshment program* Manajemen Risiko Perbankan yang diselenggarakan LSPP, Jakarta (2015)	• Refreshment of Banking Risk Management program organized by LSPP, Jakarta (2015)
• *Working Group* pengembangan sistem BI - RTGS, BI - SSSS dan BI - ETP Gen II yang diselenggarakan Bank Indonesia, Jakarta (2015)	• Working Group on BI - RTGS, BI - SSSS and BI - ETP Gen II system development organized by Bank Indonesia, Jakarta (2015)
• Pelatihan "*Assessment Center Assessor Certification*" PT Bank Mega, Tbk yang diselenggarakan PPM, Jakarta (2014)	• Training on "Assessment Center Assessor Certification" of PT Bank Mega, Tbk organized by PPM, Jakarta (2014)
• Manajemen Risiko Perbankan Level 4 yang diselenggarakan Badan Nasional Sertifikasi Profesi, Jakarta (2013)	• Banking Risk Management Level 4 organized by National Professional Certification Agency, Jakarta (2013)
• *Business Writing Program - Pre Intermediate* yang diselenggarakan Interlingua, Jakarta (2011)	• Business Writing Program - Pre Intermediate organized by Interlingua, Jakarta (2011)
• Sertifikasi Manajemen Risiko Tingkat II (Dua) yang diselenggarakan Badan Sertifikasi Manajemen Risiko (BSMR) - GRAPP, Jakarta (2010)	• Risk Management Certification Level II (Two) organized by Risk Management Certification Board (BSMR) - GRAPP, Jakarta (2010)
• Partisipasi dalam *Working Group* Pengembangan Mekanisme *Settlement* USD/IDR PVP pada Sistem BI - RTGS yang diselenggarakan Bank Indonesia, Jakarta (2010)	• Participation in Working Group Development of USD/IDR PVP Settlement Mechanism on BI - RTGS System organized by Bank Indonesia, Jakarta (2010)

Riwayat Pekerjaan Employment History	• Direktur Keuangan, Operasi & Human Capital PT Allo Bank Indonesia, Tbk (Agustus 2023 - sekarang) • Direktur Keuangan dan Operasi PT Allo Bank Indonesia Tbk (Agustus 2022 - Juli 2023) • Plt. Direktur Utama PT Allo Bank Indonesia, Tbk (24 Mei 2021 - Juli 2022) • Direktur Operasional & IT PT Allo Bank Indonesia, Tbk (Januari 2021 - 23 Mei 2021) • (*Senior Vice President*) Kepala Divisi *Transformation Project* (Pejabat Eksekutif) PT Bank Mega Tbk (Mei 2018 - Januari 2021) • (*Vice President*) *Process & System Development Head* (Pejabat Eksekutif) PT Bank Mega Tbk (Kantor Pusat) (April 2014 - Mei 2018) • (*Vice President*) *Process Management Head* (Pejabat Eksekutif) PT Bank Mega Tbk (Kantor Pusat) (Mei 2013 - Maret 2014) • (*Vice President*) *Process Improvement Head* PT Bank Mega Tbk (Oktober 2012 - Mei 2013) • (*Vice President*) *Pinbag Credit - Trade - Treasury Process Development* PT Bank Mega Tbk (Januari 2011 - September 2012) • (*Vice President*) *Head, Projects System Development* PT Bank Permata Tbk (November 2009 - Januari 2011) • AVP (*Process Management & System Dev Head - Global Market Operations*) PT Bank Permata Tbk (Maret 2008 - Oktober 2009) • AVP *Treasury, Trade and Service Process Management Dept. Head* PT Bank Permata Tbk (Mei 2006 - Februari 2008)	• Finance, Operations & Human Capital Director PT Allo Bank Indonesia, Tbk (August 2023 - present) • Finance and Operations Director PT Allo Bank Indonesia, Tbk (August 2022 - July 2023) • Acting President Director of PT Allo Bank Indonesia, Tbk (May 24, 2021 - July 2022) • Operational & IT Director of PT Allo Bank Indonesia, Tbk (January 2021 - May 23, 2021) • (Senior Vice President) Division Head, Transformation Project Head (Executive Officer) of PT Bank Mega Tbk (May 2018 - January 2021) • (Vice President) Process & System Development Head (Executive Officer) of PT Bank Mega Tbk (Head Office) (April 2014 - May 2018) • (Vice President) Process Management Head (Executive Officer) of PT Bank Mega Tbk (Head Office) (May 2013 - March 2014) • (Vice President) Process Improvement Head of PT Bank Mega Tbk (October 2012 - May 2013) • (Vice President) Pinbag Credit - Trade - Treasury Process Development of PT Bank Mega Tbk (January 2011 - September 2012) • (Vice President) Head, Projects System Development of PT Bank Permata Tbk (November 2009 - January 2011) • AVP (Process Management & System Dev Head - Global Market Operations) of PT Bank Permata Tbk (March 2008 - October 2009) • AVP - Treasury, Trade and Service Process Management Dept Head of PT Bank Permata Tbk (May 2006 - February 2008)
Informasi Rangkap Jabatan Information on Concurrent Positions	Beliau tidak memiliki rangkap jabatan	He has no concurrent positions
Hubungan Afiliasi Affiliate Relations	Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama.	He has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with the Controlling and Major Shareholders.
Kepemilikan Saham Shareholding	Beliau tidak memiliki saham di PT Allo Bank Indonesia Tbk.	He does not own shares in PT Allo Bank Indonesia Tbk.

Arief Tendeas

Direktur Bisnis
Business Director



Periode Jabatan Term of Office	**Pertama** First
Kewarganegaraan Citizenship	**Indonesia** Indonesia
Usia Age	**49 tahun** 49 years old
Domisili Domicile	**Bogor, Jawa Barat, Indonesia** Bogor, West Java, Indonesia

Dasar Hukum Pengangkatan Legal Basis for Appointment	Diangkat pertama kali sebagai Direktur Allo Bank dalam Rapat Umum Pemegang Saham (RUPS) Luar Biasa tanggal 29 Januari 2021 berdasarkan Akta Pernyataan Keputusan Rapat No. 05 tanggal 22 Februari 2021 dan mendapatkan persetujuan Otoritas Jasa Keuangan (OJK) melalui Keputusan Deputi Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan No. KEP-25/PB.1/2021 tanggal 6 April 2021 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Arief Tendeas selaku Direktur Bisnis PT Allo Bank Indonesia Tbk.	Appointed for the first time as Director of Allo Bank at the Extraordinary General Meeting of Shareholders (EGMS) was dated January 29, 2021 based on the Deed of Minutes of Annual General Meeting of Shareholders No. 05 dated February 22, 2021 and has obtained approval from the Financial Services Authority (OJK) through Decree of the Deputy Commissioner of Banking Supervision I of the Financial Services Authority No. KEP-25/PB.1/2021 dated April 6, 2021 concerning Results of the Fit and Proper Test of Mr. Arief Tendeas as the Business Director of PT Allo Bank Indonesia Tbk.
Riwayat Pendidikan Educational Background	S2, Sistem Informasi Universitas Bina Nusantara (2002) S1, Teknik Informatika STMIK Bina Nusantara (1997)	S2, Sistem Informasi Universitas Bina Nusantara (2002) S1, Teknik Informatika STMIK Bina Nusantara (1997)
Sertifikasi Certifications	• Webinar AKUBISA Akses Keuangan UMKM Melalui Business Matching Dan Literasi untuk Peningkatan Daya Saing yang diadakan oleh Bank Indonesia, Jakarta (2023) • Pengujian *Business Continuity Management* Atau *Crisis Management Plan* Melalui *Table Top Exercise* yang diselenggarakan oleh Konsultan Observasi BCM *Exercise* Haldi Z, Jakarta (2023) • Diskusi Perumusan Anggaran Dasar Asosiasi Pasar Uang Dan Pasar Valuta Asing Indonesia (APUVINDO) yang diselenggarakan oleh Bank Indonesia, Jakarta (2023) • Forum Diskusi Makroprudensial Arah Kredit Perbankan 2023 *Di Tengah* Tantangan Domestik Dan Global yang diselenggarakan oleh Bank Indonesia, Jakarta (2023) • *Refreshment* Sertifikasi Manajemen Risiko - BSMR yang diselenggarakan Efektifpro, Jakarta (2023) • *Launching* Dan Sosialisasi *Market Code Of Conduct (Brown Book)* Edisi 4 yang diselenggarakan oleh Bank Indonesia, Jakarta (2023) • Seminar Nasional Pembiayaan UMKM Melalui *Multichannel* yang diselenggarakan oleh Bank Indonesia, Jakarta (2023) • Uji Sertifikasi Manajemen Risiko Level 5 LSPP yang diselenggarakan oleh LSPP, Jakarta (2022) • Pembekalan Sertifikasi Manajemen Risiko Level V yang diselenggarakan oleh PT. Efektifpro Knowledge Source, Jakarta (2022)	• AKUBISA Webinar Financial Access for MSMEs Through Business Matching and Literacy to Increase Competitiveness held by Bank Indonesia, Jakarta (2023) • Testing Business Continuity Management or Crisis Management Plan through Table Top Exercise organized by BCM Exercise Observation Consultant Haldi Z, Jakarta (2023) • Discussion on the Formulation of the Articles of Association of the Indonesian Money Market and Foreign Exchange Market Association (APUVINDO) held by Bank Indonesia, Jakarta (2023) • Macroprudential Discussion Forum on Banking Credit Direction 2023 Amid Domestic and Global Challenges organized by Bank Indonesia, Jakarta (2023) • Refreshment of Risk Management Certification - BSMR held by Efektifpro, Jakarta (2023) • Launching and Socialization of the 4th Edition of the Market Code of Conduct (Brown Book) organized by Bank Indonesia, Jakarta (2023) • National Seminar on MSME Financing Through Multichannel organized by Bank Indonesia, Jakarta (2023) • LSPP Level 5 Risk Management Certification Test held by LSPP, Jakarta (2022) • LSPP Level 5 Risk Management Certification Test held by LSPP, Jakarta (2022)

	• Uji Kompetensi Treasury Level Advance yang diselenggarakan oleh LSPP, Jakarta (2022) • Pembekalan Sertifikasi *Treasury Dealer Level Advance* yang diselenggarakan PT. Efektifpro Knowledge Source, Jakarta (2022) • Pembekalan Sertifikasi *Treasury Level Basic*, yang diselenggarakan PT. Efektifpro Knowledge Source, Jakarta (2022) • Pelatihan implementasi program APU PPT berbasis Digital Banking yang diselenggarakan oleh Equivalent, Jakarta (2021) • Program Pemeliharaan pada bidang Manajemen Risiko Perbankan (level 4) yang diselenggarakan oleh Equivalent, Jakarta (2021) • Implementasi Aksi Keuangan Berkelanjutan yang diselenggarakan Duta Bangsa, *Online*, Jakarta (2020) • *Refreshment Manajemen Risiko* Perbankan Level 4: *Anti Fraud* yang diselenggarakan RDS Consultant, Jakarta (2020) • Seminar Nasional Kolaborasi Industri Perbankan dan *Fintech* dalam Sistem Pembayaran yang diselenggarakan Infobank, Jakarta (2019) • Seminar *Digital Disruption: Banking for the Future* yang diselenggarakan OJK Institute, Jakarta (2019) • *Data Scientist with R Track* yang diselenggarakan Datacamp, *Online* (2018) • *Merchant Acquiring Workshop* yang diselenggarakan Asosiasi Kartu Kredit Indonesia & Transcarta, Jakarta (2017) • *Data Analyst with R Track* yang diselenggarakan Datacamp, *Online* (2017) • *Credit Risk Modeling in R* yang diselenggarakan Datacamp, *Online* (2017) • *Anti Money Laundering Forum* yang diselenggarakan Bank Mega, Jakarta (2016) • *Merchant Acquiring Risk Management Training* (*Level* 1) yang diselenggarakan Epic Solusi Indonesia, Jakarta (2015) • *Introduction to* NSICCS 101 yang diselenggarakan Infobank, Bali (2012) • *Refreshment* Manajemen Risiko Perbankan Level 4: *Digital Banking Risk Management* yang diselenggarakan RDS Consultant, Jakarta (2018) • *Refreshment* Manajemen Risiko Perbankan Level 4: Bank Syariah *Risk Management and Risk Transfer Management* yang diselenggarakan RDS Consultant, Jakarta (2016) • Sertifikasi Kompetensi Manajemen Risiko Perbankan Level 4 yang diselenggarakan LSPP, Jakarta (2015) • Sertifikasi Manajemen Risiko Tingkat 2 yang diselenggarakan BSMR, Jakarta (2007) • Sertifikasi Manajemen Risiko Tingkat 1 yang diselenggarakan BSMR, Jakarta (2006)	• Providing Level V Risk Management Certification organized by PT. Effectivepro Knowledge Source, Jakarta (2022) • Advanced Level Treasury Competency Test held by LSPP, Jakarta (2022) • Provision of Advance Level Treasury Dealer Certification held by PT. Effectivepro Knowledge Source, Jakarta (2022) • Training on the implementation of the AML/CFT program based on Digital Banking organized by Equivalent, Jakarta (2021) • Maintenance Program in the field of Banking Risk Management (level 4) organized by Equivalent, Jakarta (2021) • Implementation of the Sustainable Finance Action, held by Duta Bangsa, Online, Jakarta (2020) • Review of Banking Risk Management Level 4: Anti-Fraud, held by RDS Consultant, Jakarta (2020) • National Seminar on Banking Industry Collaboration and Fintech in Payment Systems, held by Infobank, Jakarta (2019) • Digital Disruption Seminar: Banking for the Future, held by the OJK Institute, Jakarta (2019) • Data Scientist with R Track, held by Datacamp, Online (2018) • Merchant Acquiring Workshop, held by the Indonesian Credit Card Association & Transcarta, Jakarta (2017) • Data Analyst with R Track, held by Datacamp, Online (2017) • Credit Risk Modeling in R, held by Datacamp, Online (2017) • Anti Money Laundering Forum, held by Bank Mega, Jakarta (2016) • Merchant Acquiring Risk Management Training (Level 1), held by Epic Solusi Indonesia, Jakarta (2015) • Introduction to NSICCS 101, held by Infobank, Bali (2012) • Review of Banking Risk Management Level 4: Digital Banking Risk Management, held by RDS Consultant, Jakarta (2018) • Review of Banking Risk Management Level 4: Sharia Bank Risk Management and Risk Transfer Management, held by RDS Consultant, Jakarta (2016) • Level 4 Banking Risk Management Competency Certification, held by LSPP, Jakarta (2015) • Level 2 Risk Management Certification, held by BSMR, Jakarta (2007) • Level 1 Risk Management Certification, held by BSMR, Jakarta (2006)
Riwayat Pekerjaan Employment History	• Direktur Bisnis PT Allo Bank Indonesia Tbk (Kantor Pusat) (Februari 2021 - sekarang) • Kadiv Digital Business (Pejabat Eksekutif) PT Bank Mega, Tbk Kantor Pusat (April 2018 - Januari 2021) • Komisaris PT Debeka Putra Mandiri (persh. Keluarga) (November 2017 - Januari 2021) • Kadiv CCPL Operation (Pejabat Eksekutif) PT Bank Mega, Tbk Kantor Pusat (Oktober 2014 - Maret 2018) • Business Project Manager di Maybank Kuala Lumpur PT Bank Internasional Indonesia Kantor Pusat (Desember 2013 - September 2014) • Kadiv System Support Credit Card PT Bank Internasional Indonesia Kantor Pusat (Juni 2011 - November 2013) • Kadiv Card Operation & Support (Pejabat Eksekutif) PT Bank Mega, Tbk Kantor Pusat (Juni 2004 - Mei 2011) • System and Operation Manager PT Trias Abadi Cemerlang (Desember 2000 - Mei 2004) • Kepala Bagian System Support Kartu Kredit PT Bank Central Asia Kantor Pusat (Juli 1996 - November 2000) • Mempersiapkan skripsi, tidak bekerja (Maret 1996 - Juni 1996)	• Business Director of PT Allo Bank Indonesia Tbk (Head Office) (February 2021 - present) • Division Head Digital Business (Executive Officer) at PT Bank Mega, Tbk - Head Office (April 2018 - January 2021) • Commissioners PT Debeka Putra Mandiri (Family Company) (November 2017 - January 2021) • Division Head CCPL Operation (Executive Officer) at PT Bank Mega, Tbk Head Office (October 2014 - March 2018) • Business Project Manager at Maybank Kuala Lumpur at PT Bank International Indonesia Head Office (December 2013 - September 2014) • Division Head System Support Credit Card at PT Bank International Indonesia Head Office (June 2011 — November 2013) • Division Head Card Operation & Support (Executive Officer) at PT Bank Mega, Tbk Head Office (June 2004 - May 2011) • System and Operation Manager at PT The Bright Eternal Triassic (December 2000 - May 2004) • Head of Credit Card Support System at PT Bank Central Asia Head Office (July 1996 — November 2000) • Writing thesis, not employed (March 1996 - June 1996)

	• Programmer PT Infarco Pondok Wisata (Desember 1994 - Februari 1996) • Provision of Basic Level Treasury Certification, held by PT. Effectivepro Knowledge Source, Jakarta (2022) • Maintenance Program in the field of Banking Risk Management (level 4) organized by Equivalent, Jakarta (2021) • Implementation of the Sustainable Finance Action, held by Duta Bangsa, Online, Jakarta (2020) • Review of Banking Risk Management Level 4: Anti-Fraud, held by RDS Consultant, Jakarta (2020) • National Seminar on Banking Industry Collaboration and Fintech in Payment Systems, held by Infobank, Jakarta (2019) • Digital Disruption Seminar: Banking for the Future, held by the OJK Institute, Jakarta (2019) • Data Scientist with R Track, held by Datacamp, Online (2018) • Merchant Acquiring Workshop, held by the Indonesian Credit Card Association & Transcarta, Jakarta (2017) • Data Analyst with R Track, held by Datacamp, Online (2017) • Credit Risk Modeling in R, held by Datacamp, Online (2017) • Anti Money Laundering Forum, held by Bank Mega, Jakarta (2016) • Merchant Acquiring Risk Management Training (Level 1), held by Epic Solusi Indonesia, Jakarta (2015) • Introduction to NSICCS 101, held by Infobank, Bali (2012) • Review of Banking Risk Management Level 4: Digital Banking Risk Management, held by RDS Consultant, Jakarta (2018) • Review of Banking Risk Management Level 4: Sharia Bank Risk Management and Risk Transfer Management, held by RDS Consultant, Jakarta (2016) • Level 4 Banking Risk Management Competency Certification, held by LSPP, Jakarta (2015) • Level 2 Risk Management Certification, held by BSMR, Jakarta (2007) • Level 1 Risk Management Certification, held by BSMR, Jakarta (2006)	• Programmer at PT Infarco Pondok Wisata (December 1994 - February 1996 • Provision of Basic Level Treasury Certification, held by PT. Effectivepro Knowledge Source, Jakarta (2022) • Maintenance Program in the field of Banking Risk Management (level 4) organized by Equivalent, Jakarta (2021) • Implementation of the Sustainable Finance Action, held by Duta Bangsa, Online, Jakarta (2020) • Review of Banking Risk Management Level 4: Anti-Fraud, held by RDS Consultant, Jakarta (2020) • National Seminar on Banking Industry Collaboration and Fintech in Payment Systems, held by Infobank, Jakarta (2019) • Digital Disruption Seminar: Banking for the Future, held by the OJK Institute, Jakarta (2019) • Data Scientist with R Track, held by Datacamp, Online (2018) • Merchant Acquiring Workshop, held by the Indonesian Credit Card Association & Transcarta, Jakarta (2017) • Data Analyst with R Track, held by Datacamp, Online (2017) • Credit Risk Modeling in R, held by Datacamp, Online (2017) • Anti Money Laundering Forum, held by Bank Mega, Jakarta (2016) • Merchant Acquiring Risk Management Training (Level 1), held by Epic Solusi Indonesia, Jakarta (2015) • Introduction to NSICCS 101, held by Infobank, Bali (2012) • Review of Banking Risk Management Level 4: Digital Banking Risk Management, held by RDS Consultant, Jakarta (2018) • Review of Banking Risk Management Level 4: Sharia Bank Risk Management and Risk Transfer Management, held by RDS Consultant, Jakarta (2016) • Level 4 Banking Risk Management Competency Certification, held by LSPP, Jakarta (2015) • Level 2 Risk Management Certification, held by BSMR, Jakarta (2007) • Level 1 Risk Management Certification, held by BSMR, Jakarta (2006)
Informasi Rangkap Jabatan Information on Concurrent Positions	Beliau tidak memiliki rangkap jabatan	He has no Concurrent positions
Hubungan Afiliasi Affiliate Relations	Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama.	He has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with the Controlling and Majority Shareholders.
Kepemilikan Saham Shareholding	Beliau tidak memiliki saham di PT Allo Bank Indonesia Tbk.	He does not own shares in PT Allo Bank Indonesia Tbk.

Ganda Raharja Rusli

Direktur Risiko, Kepatuhan & Hukum
Risk, Compliance & Legal Director



Periode Jabatan Term of Office	**Pertama** First
Kewarganegaraan Citizenship	**Indonesia** Indonesia
Usia Age	**50 tahun** 50 years old
Domisili Domicile	**Jakarta, DKI Jakarta, Indonesia** Jakarta, DKI Jakarta, Indonesia

Dasar Hukum Pengangkatan Legal Basis for Appointment	Diangkat pertama kali sebagai Direktur Allo Bank dalam Rapat Umum Pemegang Saham (RUPS) Luar Biasa tanggal 15 Oktober 2021 berdasarkan Akta Pernyataan Keputusan Rapat No. 10 tanggal 18 Oktober 2021 dan mendapatkan persetujuan Otoritas Jasa Keuangan (OJK) melalui Keputusan Deputi Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan No. KEP-70/PB.1/2021 tanggal 14 Desember 2021 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Ganda Raharja Rusli selaku Direktur Kepatuhan PT Allo Bank Indonesia Tbk.	Appointed for the first time as Director of Allo Bank at the Extraordinary General Meeting of Shareholders (EGMS) was dated October 15, 2021 based on the Deed of Minutes of Annual General Meeting of Shareholders No. 10 dated October 18, 2021 and has obtained approval from the Financial Services Authority (OJK) through Decree of the Deputy Commissioner of Banking Supervision I of the Financial Services Authority No. KEP-70/PB.1/2021 dated December 14, 2021 concerning Results of the Fit and Proper Test of Mr. Ganda Raharja Rusli as the Director of Compliance of PT Allo Bank Indonesia Tbk.
Riwayat Pendidikan Educational Background	S1, Matematika - Institut Teknologi Bandung (1997)	Bachelor's Degree, Mathematics - Bandung Institute of Technology (1997)
Sertifikasi Certifications	• Pengujian Business Continuity Management Atau Crisis Management Plan Melalui Table Top Exercise yang diselenggarakan oleh Konsultan Observasi BCM Exercise Haldi Z, Jakarta (2023) • Risk And Governance Summit (RGS) Tahun 2023 Sustainable Governance Digital Transformation As A Game Changer Ethical Culture As Value Keeper yang diselenggarakan oleh OJK, Jakarta (2023) • Diseminasi Hasil Pengukuran Financial Integrity Rating On Money Laundering And *Terrorist* Financing Tahun 2023 Secara Onsite yang diselenggarakan oleh PPATK, Jakarta (2023) • Sosialisasi Peraturan Otoritas Jasa Keuangan Tentang Penerapan Tata Kelola Bagi Bank Umum yang diselenggarakan oleh OJK, Jakarta (2023) • Webinar Compliance Refreshment Emiten Dan Perusahaan Publik yang diselenggarakan oleh OJK, Jakarta (2023) • FGD Tim Kerja Analisis Kolaboratif PPATK Terkait Pemilihan Umum Dan Pemilihan Kepala Daerah yang diselenggarakan oleh PPATK, Jakarta (2023) • *Refreshment* Sertifikasi Manajemen Risiko - BSMR yang diselenggarakan Efektifpro, Jakarta (2023) • Undangan Pertemuan Koordinasi yang diselenggarakan oleh PPATK, Jakarta (2023) • Undang Undang Perlindungan Data Pribadi Dan Implementasinya Di PT Allo Bank Indonesia Tbk yang diselenggarakan oleh Kementrian Komunikasi Informatika Republik Indonesia, Jakarta (2023) • Workshop Internal EOMR Dan Cyber Risk yang diselenggarakan oleh EOMR Dan Cyber Risk Allo Bank, Jakarta (2023)	• Testing Business Continuity Management or Crisis Management Plan through Table Top Exercise held by BCM Exercise Observation Consultant Haldi Z, Jakarta (2023) • Risk And Governance Summit (RGS) 2023 Sustainable Governance Digital Transformation as A Game Changer Ethical Culture As Value Keeper held by OJK, Jakarta (2023) • Onsite Dissemination of Financial Integrity Rating Measurement Results on Money Laundering and Terrorist Financing in 2023 held by PPATK, Jakarta (2023) • Socialization of Financial Services Authority Regulations Concerning the Implementation of Governance for Commercial Banks held by OJK, Jakarta (2023) • Compliance Refreshment Webinar for Issuers and Public Companies held by OJK, Jakarta (2023) • FGD of the PPATK Collaborative Analysis Working Team Regarding General Elections and Regional Head Elections held by PPATK, Jakarta (2023) • Refreshment of Risk Management Certification - BSMR held by Efektifpro, Jakarta (2023) • Invitation to Coordination Meeting held by PPATK, Jakarta (2023) • Personal Data Protection Law and its Implementation at PT Allo Bank Indonesia Tbk held by the Ministry of Communication and Information of the Republic of Indonesia, Jakarta (2023) • Internal EOMR and Cyber Risk Workshop held by EOMR and Cyber Risk Allo Bank, Jakarta (2023)

- Rapat Koordinasi Tahun 2023 yang diselenggarakan oleh PPATK, Jakarta (2023)
- Pertemuan Terkait SEOJK Tentang Sertifikasi Manajemen Risiko Bagi Sumber Daya Manusia Bank Umum yang diselenggarakan oleh OJK, Jakarta (2023)
- Diseminasi Hasil Pengukuran Financial Integrity Rating On Money Laundering And Terrorist Financing (FIR On ML/TF) Tahun 2022 Secara Online yang diselenggarakan oleh PPATK, Jakarta (2022)
- Closing TechSprint Awards Ceremony & CBDC Seminar, yang diselenggarakan oleh Bank Indonesia, Jakarta (2022)
- Webinar Keterbukaan Informasi Pemilik Manfaat (Beneficial Owner) Pada Rezim APU PPT yang diselenggarakan oleh OJK, Jakarta (2022)
- Mewaspadai Signal Resesi Dan Debitur Nakal yang diselenggarakan oleh Infobank, Jakarta (2022)
- Webinar Tren Dan Tantangan Anti Money Laundering Di Era Digital yang diselenggarakan oleh OJK Institute, Jakarta (2022)
- Peluncuran Uang Rupiah Kertas Tahun Emisi 2022 yang diselenggarakan oleh Bank Indonesia, Jakarta (2022)
- Webinar Digital Governance: Prasyarat untuk Mendukung Transformasi Digital yang diselenggarakan oleh OJK, Jakarta (2022)
- Undangan Pembahasan Strategi Kampanye Tematik Bersama BI-FAST Dalam Rangkaian HUT Kemerdekaan Ke 77 RI yang diselenggarakan oleh Bank Indonesia, Jakarta (2022)
- Webinar Digital Leadership untuk Memperkuat Transformasi Digital yang diselenggarakan oleh OJK Institute, Jakarta (2022)
- E Refreshment Menghindari Dan Mengantisipasi Trend Kejahatan Siber Perbankan Di Era Digital yang diselenggarakan oleh IBI BCC, Jakarta (2022)
- Sosialisasi Peraturan Anggota Dewan Gubernur Tentang Peraturan Pelaksanaan Rasio Pembiayaan Inklusif Makroprudensial Bagi Bank Umum Konvensional, Bank Umum Syariah, Dan Unit Usaha Syariah yang diselenggarakan oleh PT. Efektifpro Knowledge Source, Jakarta (2022)
- Pertemuan Koordinasi Dan Arahan Presiden Republik Indonesia Dalam Peringatan Dua Dekade APU PPT Indonesia Dengan Tema Upaya Bersama Dalam Pencegahan Dan Pemberantasan Green Financial Crime yang diselenggarakan oleh PPATK, Jakarta (2022)
- Digital Awareness III Big Data In Finance yang diselenggarakan LPPI, Jakarta (2022)
- Digital Awareness II Bank Digital Dan Fintech yang diselenggarakan LPPI, Jakarta (2022)
- Digital Awareness 1 Kekinian Teknologi Dan Bisnis Perbankan yang diselenggarakan LPPI, Jakarta (2022)
- Webinar Kesiapan Industri Jasa Keuangan Dalam Mendukung Literasi Digital Konsumen Jasa Keuangan yang diselenggarakan OJK Institute, Jakarta (2022)
- Sertifikat Auditor Sistem Manajemen Mutu LSP yang diselenggarakan CKP-CBT Center, Jakarta (2021)
- Sertifikasi Direksi P2P *Lending level* Dasar yang diselenggarakan AFPI, Jakarta (2020)
- Sertifikasi LSPP level 5 yang diselenggarakan LSPP, Jakarta (2018)
- *Advanced Fraud Management Course* yang diselenggarakan Mastercard Worldwide, Manila (2009)
- *Intermediate Islamic Finance* yang diselenggarakan National Commercial Bank, Jeddah (2009)
- *Basic Islamic Finance* yang diselenggarakan National Commercial Bank, Jeddah (2008)
- *Basel* II yang diselenggarakan National Commercial Bank, Jeddah (2008)
- *Risk Management Best Practice Account Management* yang diselenggarakan The Credit Academy, Singapore (2006)
- *Certification Foundation Level* yang diselenggarakan Citibank, Indonesia (2002)
- Citibank Aspac MADP yang diselenggarakan Citibank, Singapore (1999)

- 2023 Coordination Meeting held by PPATK, Jakarta (2023)
- SEOJK Related Meeting Concerning Risk Management Certification for Commercial Bank Human Resources held by OJK, Jakarta (2023)
- Online Dissemination of 2022 Financial Integrity Rating on Money Laundering And Terrorist Financing (FIR On ML/TF) Measurement Results held by PPATK, Jakarta (2022)
- Closing TechSprint Awards Ceremony & CBDC Seminar, held by Bank Indonesia, Jakarta (2022)
- Webinar on Information Disclosure of Beneficial Owners in the AML-CTF Regime held by OJK, Jakarta (2022)
- Beware of Recession Signals and Naughty Debtors held by Infobank, Jakarta (2022)
- Webinar on Anti-Money Laundering Trends and Challenges in the Digital Era held by the OJK Institute, Jakarta (2022)
- Launch of 2022 Rupiah Paper Money, held by Bank Indonesia, Jakarta (2022)
- Digital Governance Webinar: Prerequisites to Support Digital Transformation organized by OJK, Jakarta (2022)
- Invitation to discuss thematic campaign strategies with BI-FAST in the series of the 77th Independence Day of the Republic of Indonesia held by Bank Indonesia, Jakarta (2022)
- Digital Leadership Webinar to Strengthen Digital Transformation held by the OJK Institute, Jakarta (2022)
- E Refreshment Avoiding and Anticipating Banking Cybercrime Trends in the Digital Era held by IBI BCC, Jakarta (2022)
- Socialization of Regulations for Members of the Board of Governors Concerning Regulations for Implementing Macroprudential Inclusive Financing Ratios for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units held by PT. Effectivepro Knowledge Source, Jakarta (2022)
- Coordination Meeting and Directions of the President of the Republic of Indonesia in Commemoration of the Two Decades of Indonesian AML-CTF with the theme of Joint Efforts in Preventing and Eradicating Green Financial Crime, held by PPATK, Jakarta (2022)
- Digital Awareness III Big Data in Finance held by LPPI, Jakarta (2022)
- Digital Awareness II Digital Banks and Fintech held by LPPI, Jakarta (2022)
- Digital Awareness 1 Current Technology and Banking Business held by LPPI, Jakarta (2022)
- Webinar on Financial Services Industry Readiness in Supporting Digital Literacy of Financial Services Consumers held by the OJK Institute, Jakarta (2022)
- LSP Quality Management System Auditor Certificate, held by CKP-CBT Center, Jakarta (2021)
- Basic Level P2P Lending Directors Certification, held by AFPI, Jakarta (2020)
- Level 5 LSPP Certification, held by LSPP, Jakarta (2018)
- Advanced Fraud Management Course, held by Mastercard Worldwide, Manila (2009)
- Intermediate Islamic Finance, held by National Commercial Bank, Jeddah (2009)
- Basic Islamic Finance, held by National Commercial Bank, Jeddah (2008)
- Basel II, held by the National Commercial Bank, Jeddah (2008)
- Risk Management Best Practice Account Management, held by The Credit Academy, Singapore (2006)
- Citification Foundation Level, held by Citibank, Indonesia (2002)
- Citibank Aspac MADP, held by Citibank, Singapore (1999)

Riwayat Pekerjaan Employment History	• Direktur Risiko, Kepatuhan dan Hukum PT Allo Bank Indonesia Tbk (Agustus 2023 - sekarang) • Direktur Risiko, Kepatuhan, Human Capital dan Hukum PT Allo Bank Indonesia Tbk (Oktober 2021 - Agustus 2023) • Direktur Manajemen Risiko, Hukum dan Kepatuhan - Akseleran Keuangan Inklusif Indonesia (Akseleran P2P Lending) (Januari 2020 - Agustus 2021) • Kepala Divisi Manajemen Risiko (Pejabat Executive) - Bank Commonwealth Indonesia (Maret 2017 - Desember 2019) • Kepala Divisi Manajemen Risiko segmen Konsumer (Pejabat Executive) - Bank ANZ Indonesia (Mei 2015 - Februari 2017) • Direktur Kredit dan Penagihan - Bank Sahabat Sampoerna (Januari 2012 - April 2015) • Direktur Manajemen Risiko - Sahabat Finansial Keluarga (anak usaha dari Bank Permata) (Desember 2010 - Desember 2011) • *Credit Card Policy Manager* - National Commercial Bank, Jeddah (Desember 2007 - Desember 2010) • Kepala bagian Kredit tanpa Agunan (*Unsecured Credit*) - GE Finance Indonesia (April 2006 - Desember 2007) • Kepala bagian *Risk Analytics* - ABN Amro Indonesia (Agustus 2004 - April 2006) • Kepala bagian *Risk Analytics* - Citibank Indonesia (November 1997 - Agustus 2004)	• Director of Risk, Compliance and Legal at Allo Bank (September 2023 - present) • Director of Risk, Compliance, Human Capital and Legal at Allo Bank (October 2021 - August 2023) • Director of Risk Management, Legal and Compliance — Akseleran Keuangan Inklusif Indonesia (P2P Lending Acceleration) (January 2020 - August 2021) • Head of Risk Management Division (Executive Officer) - Commonwealth Bank Indonesia (March 2017 - December 2019) • Head of Risk Management Division Consumer Segment (Executive Officer) - Bank ANZ Indonesia (May 2015 - February 2017) • Director of Credit and Collection - Bank Sahabat Sampoerna (January 2012 - April 2015) • Director of Risk Management - Sahabat Finansial Keluarga (a subsidiary of Bank Permata) (December 2010 - December 2011) • Manager of Credit Card Policy - National Commercial Bank, Jeddah (December 2007 — December 2010) • Head of Unsecured Credit - GE Finance Indonesia (April 2006 - December 2007) • Head of Risk Analytics - ABN Amro Indonesia (August 2004 - April 2006) • Head of Risk Analytics - Citibank Indonesia (November 1997 - August 2004)
Informasi Rangkap Jabatan Information on Concurrent Positions	Beliau tidak memiliki rangkap jabatan	He has no concurrent positions
Hubungan Afiliasi Affiliate Relations	Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama.	He has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with the Controlling and Majority Shareholders.
Kepemilikan Saham Shareholding	Beliau memiliki 47.384 lembar saham PT Allo Bank Indonesia Tbk per 31 Desember 2023.	He owns 47,384 shares in PT Allo Bank Indonesia Tbk as of December 31, 2023.

Sajal Bhatnagar

Direktur Digital
Digital Director



Periode Jabatan Term of Office	**Pertama** First
Kewarganegaraan Citizenship	**India** India
Usia Age	**36 tahun** 36 years old
Domisili Domicile	**Jakarta, DKI Jakarta, Indonesia** Jakarta, DKI Jakarta, Indonesia

Dasar Hukum Pengangkatan Legal Basis for Appointment	Diangkat pertama kali sebagai Direktur Allo Bank dalam Rapat Umum Pemegang Saham (RUPS) Tahunan tahun buku 2022 tertanggal 19 Mei 2022 berdasarkan Akta Rapat Umum Pemegang Saham Tahunan No. 107 tertanggal 16 Juni 2022 dan mendapatkan persetujuan OJK melalui Keputusan Deputi Komisioner Pengawas Perbankan I OJK No. Kep-40/PB.1/2022 tanggal 16 Agustus 2022 tertanggal 16 Agustus 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Sajal Bhatnagar selaku Calon Direktur Digital PT Allo Bank Indonesia Tbk.	Appointed for the first time as Digital Director of Allo Bank at the Annual General Meeting of Shareholders (GMS) for the 2022 fiscal year dated May 19, 2022 based on the Deed of Annual General Meeting of Shareholders No. 107 dated June 16, 2022 and obtained OJK approval through Decree of Deputy Commissioner for Banking Supervision I OJK No. Kep-40/PB.1/2022 dated August 16, 2022 concerning Results of the Fit and Proper Test of Mr. Sajal Bhatnagar as Candidate for Digital Director of PT Allo Bank Indonesia Tbk.
Riwayat Pendidikan Educational Background	• S2, MBA - IIM Calcutta (2010) • S1, Mechanical Engineering - IIT (ISM) Dhanbad (2008)	• Master of Business Administration - IIM Calcutta (2010) • Bachelor's Degree, Mechanical Engineering - IIT (ISM) Dhanbad (2008)
Sertifikasi Certification	• Pengujian Business Continuity Management Atau Crisis Management Plan Melalui Table Top Exercise yang diselenggarakan oleh Konsultan Observasi BCM Exercise Haldi Z, Jakarta (2023) • *Refreshment* Sertifikasi Manajemen Risiko - BSMR yang diselenggarakan Efektifpro, Jakarta (2023) • Pembekalan Sertifikasi Manajemen Risiko Level 5 Fast Track LSPP, yang diselenggarakan oleh GSP Partners, Jakarta (2022) • Sertifikasi Manajemen Risiko Level 5 yang diselenggarakan LSPP, Jakarta (2022 / Level 5 Risk Management Certification held by LSPP, Jakarta (2022)	• Testing Business Continuity Management or Crisis Management Plan through Table Top Exercise held by BCM Exercise Observation Consultant Haldi Z, Jakarta (2023) • Refreshment of Risk Management Certification - BSMR held by Efektifpro, Jakarta (2023) • Provision of LSPP Fast Track Level 5 Risk Management Certification, organized by GSP Partners, Jakarta (2022) • Level 5 Risk Management Certification held by LSPP, Jakarta (2022)
Riwayat Pekerjaan Employment History	• Direktur Digital PT Allo Bank Indonesia Tbk (Juni 2022 - sekarang) • *Chief Business Officer* (BOD) - Paytm Payments Bank (November 2020 - Mei 2022) • *Vice President, Payment Merchant Product and Lifecycle* (*Executive Staff*) - Paytm (One97 Communications Pvt. Ltd.), Delhi NCR (Maret 2015 - November 2020)	• Director of Digital at PT Allo Bank Indonesia Tbk (June 2022 - present) • Chief Business Officer (BOD) - Paytm Payments Bank (November 2020 - Mei 2022) • Vice President, Payment Merchant Product and Lifecycle (Executive Staff) - Paytm (One97 Communications Pvt. Ltd.), Delhi NCR (Maret 2015 - November 2020)
Informasi Rangkap Jabatan Information on Concurrent Positions	Beliau tidak memiliki rangkap jabatan	He has no concurrent positions
Hubungan Afiliasi Affiliate Relations	Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya, maupun dengan Pemegang Saham Pengendali dan Utama.	He has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with the Controlling and Majority Shareholders.
Kepemilikan Saham Shareholding	Beliau tidak memiliki saham di PT Allo Bank Indonesia Tbk.	He does not own shares in PT Allo Bank Indonesia Tbk.

Pejabat Eksekutif

Executive Officers

Agung Susilo

Contact Center Head
Contact Center Head

WNI, 49 tahun.

Mulai bergabung dengan Allo Bank pada tahun 2023, beliau sebelumnya menjabat sebagai Head of Contact Center pada berbagai perusahaan terkemuka di Indonesia termasuk PT Mobil Laku Indonesia, PT Artha Dana Teknologi (Indodana) dan PT Dwi Cermat Indonesia (Cermati.com).

Beliau merupakan lulusan dari Universitas Gajah Mada dengan gelar S-2 Marketing Management pada tahun 2001.

Indonesian citizen, 49 years old.

Joining Allo Bank in 2023, he previously served as Head of Contact Center at various leading companies in Indonesia including PT Mobil Laku Indonesia, PT Artha Dana Teknologi (Indodana) and PT Dwi Cermat Indonesia (Cermati.com).

He graduated from Gajah Mada University with a S-2 Marketing Management degree in 2001.

Arief Noorman

Cyber Risk Head
Cyber Risk Head

WNI, 47 tahun

Beliau menjabat sebagai Cyber Risk Head sejak tahun 2023. Sebelum bergabung dengan Allo Bank, beliau memiliki pengalaman panjang dalam berbagai institusi termasuk Smartfren dan Bank HSBC dengan spesialisasi IT Security, Governance, Risk dan Compliance.

Beliau meraih gelar S1 Teknik Komputer dari Insistut Sepuluh November pada tahun 2001.

Indonesian citizen, 47 years old

He has served as Cyber Risk Head since 2023. Prior to joining Allo Bank, he has long experience in various institutions including Smartfren and HSBC Bank with specialization in IT Security, Governance, Risk and Compliance.

He earned his Bachelor's degree in Computer Engineering from Sepistut Sepuluh November in 2001.

Aryanto Halawa

Finance & Accounting Head
Finance & Accounting Head

WNI, 47 Tahun

Beliau menjabat sebagai Finance & Accounting Head sejak tahun 2022. Sebelum bergabung dengan Allo Bank, beliau menjabat sebagai *Finance, Planning & Control Division Head*, Bank Harda International (2000-2022).

Beliau meraih gelar S1 Akuntansi, Universitas terbuka pada tahun 2022.

Indonesian citizen, 47 years old

He has served as Finance & Accounting Head since 2022. Prior to joining Allo Bank, he served as Finance, Planning & Control Division Head, Bank Harda International (2000-2022).

He earned his Bachelor's degree in Accounting, Open University in 2022.

Bagus Razy Syabandita Hakim

Treasury Head
Treasury Head

WNI, 27 Tahun

Beliau menjabat sebagai Treasury Head sejak tahun 2022. Sebelumnya beliau tercatat pernah menjabat sebagai Retail Sales Specialist, Bank Mega (2019 - 2020), dan Treasury Dealer, Bank Mega (2020 - 2022).

Beliau meraih gelar S1 Manajemen, Universitas Brawijaya pada tahun 2017.

Indonesian citizen, 27 years old

He has served as Treasury Head since 2022. Previously, he served as Retail Sales Specialist, Bank Mega (2019 - 2020), and Treasury Dealer, Bank Mega (2020 - 2022).

He earned his bachelor's degree in Management, Brawijaya University in 2017.

Bambang Wijayanto

Legal Head
Legal Head

WNI, 52 tahun

Beliau menjabat sebagai Legal Head sejak tahun 2022, dalam perjalanan perjalanan karirnya beliau pernah menjabat posisi strategis di bidang legal di Perusahaan-perusahaan besar, di antaranya Legal Head, Senior Vice President, PT Bank Digital BCA (2021 - 2022), Head of Legal Division, Senior Vice President, PT Bank QNB Indonesia Tbk (2014 - 2020), dan Legal Advisory and Special Transaction Head, Vice President, PT Bank UOB Indonesia (2006 - 2014).

Beliau merupakan lulusan dari Universitas Indonesia dengan gelar S-2 Hukum Ekonomi pada tahun 2014.

Indonesian citizen, 52 years old

He has served as Legal Head since 2022. In the course of his career, he has held strategic positions in the legal field in large companies, including Legal Head, Senior Vice President, PT Bank Digital BCA (2021 - 2022), Head of Legal Division, Senior Vice President, PT Bank QNB Indonesia Tbk (2014 - 2020), and Legal Advisory and Special Transaction Head, Vice President, PT Bank UOB Indonesia (2006 - 2014).

He graduated from the University of Indonesia with a Master's degree in Economic Law in 2014.

Boma Harahap

Digital Non-Lending Product & Business Head
Digital Non-Lending Product & Business Head

WNI, 36 tahun

Beliau menjabat sebagai Digital Non-Lending Product & Business Head sejak tahun 2022, sebelumnya pernah menjabat posisi strategis meliputi Deputy General Manager, Hutchison Tri Indonesia (2019 - 2022), dan Product Marketing Lead, GOJEK (2017 - 2019).

Beliau merupakan lulusan dari Delft University of Technology dengan gelar S-2 *Master of Science* pada tahun 2014.

Indonesian citizen, 36 years old

He has served as Digital Non-Lending Product & Business Head since 2022, previously held strategic positions including Deputy General Manager, Hutchison Tri Indonesia (2019 - 2022), and Product Marketing Lead, GOJEK (2017 - 2019).

He graduated from Delft University of Technology with a Master of Science degree in 2014.

Dani Bayu Angkat

Internal Audit Head
Internal Audit Head

WNI, 38 Tahun

Beliau menjabat sebagai Internal Audit Head sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai Head of Anti Fraud Management & Investigation, PT Bank QNB Indonesia Tbk (2021-2022), Internal Audit Manager, PT Akseleran Keuangan Inklusif Indonesia (2020-2021), dan Head of Anti Fraud, PT Inti Bangun Sejahtera Tbk (2017-2020).

Beliau meraih gelar S2 Manajemen, Universitas Indonesia pada tahun 2016.

Beliau meraih gelar S1 Manajemen, Universitas Brawijaya pada tahun 2017.

Indonesian citizen, 38 years old

He has served as Internal Audit Head since 2022. Prior to joining Allo Bank, his work experience was as Head of Anti Fraud Management & Investigation, PT Bank QNB Indonesia Tbk (2021-2022), Internal Audit Manager, PT Akseleran Keuangan Inklusif Indonesia (2020-2021), and Head of Anti Fraud, PT Inti Bangun Sejahtera Tbk (2017-2020).

He earned his Master's degree in Management, University of Indonesia in 2016.

Daniel Leonardo Niko

Application Management Head
Application Management Head

WNI, 37 Tahun

Beliau menjabat sebagai Application Management Head sejak tahun 2023. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai *Information Technology Head*, PT Bank KEB Hana Indonesia (2014-2022), *Java Framework Engineer*, Ewideplus Korea (2012-2014), dan Java Engineer, Telkom Sigma (2008-2010).

Beliau meraih gelar S2 Master of Engineering, Pukyong National University (2012)

Indonesian citizen, 37 years old

He has served as Application Management Head since 2023. Prior to joining Allo Bank, his work experience was as Information Technology Head, PT Bank KEB Hana Indonesia (2014-2022), Java Framework Engineer, Ewideplus Korea (2012-2014), and Java Engineer, Telkom Sigma (2008-2010).

He earned a Master of Engineering degree, Pukyong National University (2012).

Destya D. Pradityo

Digital Strategy Head
Digital Strategy Head

WNI, 38 Tahun

Beliau menjabat sebagai Digital Strategy Head sejak tahun 2023. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai Managing Director, BTPN Syariah Ventura (Oct 2021 - Dec 2022), Business Process Management & Partnership Head, BTPN Syariah (Sep 2021 - Dec 2022), dan Digital Product Innovation Head, OCBC Indonesia (Mar 2019 -Aug 2021).

Beliau meraih gelar S2 Financial Management, Institut Pertanian Bogor (2013)

Indonesian citizen, 38 years old

He has served as Digital Strategy Head since 2023. Prior to joining Allo Bank, his work experience was as Managing Director, BTPN Syariah Ventura (Oct 2021 - Dec 2022), Business Process Management & Partnership Head, BTPN Syariah (Sep 2021 - Dec 2022), and Digital Product Innovation Head, OCBC Indonesia (Mar 2019 -Aug 2021).

He earned his Master's degree in Financial Management, Bogor Agricultural University (2013).

Dimas Hananto Nugroho

Compliance & AML CTF Head
Compliance & AML CTF Head

WNI, 40 tahun

Beliau menjabat sebagai Compliance & AML CTF Head sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai Kepala Satuan Kerja Kepatuhan dan APU & PPT, PT Bank Digital BCA (2021 - 2022), Wholesale, Retail & Support Compliance Advisor Manager, PT Bank UOB Indonesia (2019 - 2021), dan Compliance Advisor, PT Bank OCBC NISP Tbk. (2018 - 2019).

Beliau meraih gelar S-1 Manajemen Perusahaan, Universitas Pancasila (2005)

Indonesian citizen, 40 years old

He has served as Compliance & AML CTF Head since 2022. Prior to joining Allo Bank, his work experience was as Head of Compliance and AML & CTF Unit, PT Bank Digital BCA (2021 - 2022), Wholesale, Retail & Support Compliance Advisor Manager, PT Bank UOB Indonesia (2019 - 2021), and Compliance Advisor, PT Bank OCBC NISP Tbk. (2018 - 2019).

He earned his Bachelor's degree in Corporate Management, Pancasila University (2005).

Easter B.U. Tobing

Partnership & Business Head
Partnership & Business Head

WNI, 46 tahun

Beliau menjabat sebagai Partnership & Business Head sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai Acquisition & Event Head di Bank Mega (2018 - 2022), dan Emerging Market Segment Proposition, Bank OCBC NISP (2015 - 2018).

Beliau memiliki latar belakang pendidikan S-2 Ilmu Komunikasi, Universitas Indonesia (2003).

Indonesian citizen, 46 years old

She has served as Partnership & Business Head since 2022. Prior to joining Allo Bank, her work experience was as Acquisition & Event Head at Bank Mega (2018 - 2022), and Emerging Market Segment Proposition, Bank OCBC NISP (2015 - 2018).

She has a Master's degree in Communication Science, University of Indonesia (2003).

Fazlan Asqolani

Transaction Monitoring & Monitoring Head
Transaction Monitoring & Monitoring Head

WNI, 51 tahun

Beliau menjabat sebagai Transaction Monitoring & Monitoring Head sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai Transaction Monitoring & Authorization Head, Bank Mega (2004 - 2022), dan Payment Manager, Bank Permata (1997 - 2004).

Beliau memiliki latar belakang pendidikan S-2 Administrasi Bisnis, Universitas Gadjah Mada (2013).

Indonesian citizen, 51 years old

He has served as Transaction Monitoring & Monitoring Head since 2022. Prior to joining Allo Bank, his work experience was as Transaction Monitoring & Authorization Head, Bank Mega (2004 - 2022), and Payment Manager, Bank Permata (1997 - 2004).

He has an educational background of S-2 Business Administration, Gadjah Mada University (2013).

Ferdi Anggriawan

Growth Head
Growth Head

WNI, 33 tahun

Beliau menjabat sebagai Growth Head sejak tahun 2023. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai Head of Digital Marketing, Growth & Intelligence, Gojek (2020 - 2022), dan Head of Digital Marketing, Moka POS (2018-2020).

Beliau memiliki latar belakang pendidikan S-1 International Relation and Affairs, Universitas Gadjah Mada (2013).

Indonesian citizen, 33 years old

He has served as Growth Head since 2023. Prior to joining Allo Bank, his work experience was as Head of Digital Marketing, Growth & Intelligence, Gojek (2020 - 2022), and Head of Digital Marketing, Moka POS (2018-2020).

He has an educational background of S-1 International Relations and Affairs, Gadjah Mada University (2013).

Iswibowo

IT Infrastructure & Operations Head
IT Infrastructure & Operations Head

WNI, 52 tahun

Beliau menjabat sebagai IT Infrastructure & Operations Head sejak tahun 2021. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai IT Support Operation Specialist, PT Bank Mega Tbk (2020-2021), dan IT System Engineer & Data Center Operation Head, PT Wirecard Technologies Indonesia (2018 - 2019).

Beliau memiliki latar belakang pendidikan S-1 MIS, Universitas Budi Luhur (1998).

Indonesian citizen, 52 years old

He has served as IT Infrastructure & Operations Head since 2021. Prior to joining Allo Bank, his work experience was as IT Support Operation Specialist, PT Bank Mega Tbk (2020-2021), and IT System Engineer & Data Center Operation Head, PT Wirecard Technologies Indonesia (2018 - 2019).

He has an educational background of Bachelor's Degree in MIS, Budi Luhur University (1998).

Joko Yuniarto Condro

Credit Risk Head
Credit Risk Head

WNI, 46 tahun

Beliau menjabat sebagai Credit Risk Head sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai Head of Product Development for Personal Loan, Bank CIMB Niaga (2015), Senior Consultant for Surya Menara Group (2015 - 2018), dan Lead Business Development Program, PT SAA (2018 - 2022).

Beliau memiliki latar belakang pendidikan S-2 Magister Business Administration Technology, ITB (2003).

Indonesian citizen, 46 years old

He has served as Credit Risk Head since 2022. Prior to joining Allo Bank, his work experience includes Head of Product Development for Personal Loan, Bank CIMB Niaga (2015), Senior Consultant for Surya Menara Group (2015 - 2018), and Lead Business Development Program, PT SAA (2018 - 2022).

His educational background is Master of Business Administration Technology, ITB (2003).

Martina Loloate J. Ujung

Credit Operations Head
Credit Operations Head

WNI, 42 tahun

Beliau menjabat sebagai Credit Operations Head sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai Credit Division Head, PT Bank Harda Internasional, Tbk (2016 - 2022), dan Credit Approval Manager, Operational Risk Management Analyst, PT. Bank Danamon Indonesia, Tbk (2005 - 2016).

Beliau memiliki latar belakang pendidikan S-1 Pertanian (Sosial Ekonomi Pertanian), Universitas Methodist Indonesia (2003).

Indonesian citizen, 42 years old

She has served as Credit Operations Head since 2022. Prior to joining Allo Bank, her work experience was as Credit Division Head, PT Bank Harda Internasional, Tbk (2016 - 2022), and Credit Approval Manager, Operational Risk Management Analyst, PT Bank Danamon Indonesia, Tbk (2005 - 2016).

Her educational background is Bachelor of Agriculture (Agricultural Socioeconomics), Methodist University of Indonesia (2003).

Moch. Riza Achrullah

Information Technology Security Head
Information Technology Security Head

WNI, 53 tahun

Beliau menjabat sebagai Information Technology Security Head sejak tahun 2023. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai Sr. IT Security Project Manager, Bank Mandiri (2020 - 2022), dan IT Security Services Dept. Head, Bank Mandiri (2018 - 2020).

Beliau memiliki latar belakang pendidikan S-1 Ilmu Komputer, Universitas Indonesia (1997).

Indonesian citizen, 53 years old

He has served as Information Technology Security Head since 2023. Prior to joining Allo Bank, his work experience was as Sr. IT Security Project Manager, Bank Mandiri (2020 - 2022), and IT Security Services Dept. Head, Bank Mandiri (2018 - 2020).

He has an educational background of Bachelor of Computer Science, University of Indonesia (1997).

Muhamad Husni Hudaya

Branch Manager
Branch Manager

WNI, 40 tahun

Beliau menjabat sebagai Branch Manager sejak tahun 2023. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai Sub-Branch Manager, Bank Mega (2008-2023), danPersonal Marketing Officer, Bank HSBC Syariah (2007-2008).

Beliau memiliki latar belakang pendidikan S-1 Teknik Kimia, Universitas Islam Indonesia Yogyakarta.

Indonesian citizen, 40 years old

He has served as Branch Manager since 2023. Prior to joining Allo Bank, his work experience includes Sub-Branch Manager, Bank Mega (2008-2023), and Personal Marketing Officer, HSBC Syariah Bank (2007-2008).

He has an educational background of Bachelor of Chemical Engineering, Universitas Islam Indonesia Yogyakarta.

Nandy Chary

Branch Manager
Branch Manager

WNI, 50 tahun

Beliau menjabat sebagai Branch Manager sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai WFB Team Leader, Bank BTPN (2010 - 2022), dan Relationship Manager Commercial, Bank UOB (2009 - 2010).

Beliau memiliki latar belakang pendidikan S-1 Manajemen, Universitas Pancasila (1998).

Indonesian citizen, 50 years old

He has served as Branch Manager since 2022. Prior to joining Allo Bank, his work experience includes WFB Team Leader, Bank BTPN (2010 - 2022), and Relationship Manager Commercial, Bank UOB (2009 - 2010).

His educational background is Bachelor of Management, Pancasila University (1998).

Panji Permana

Network Operations Head
Network Operations Head

WNI, 43 tahun

Beliau menjabat sebagai Network Operations Head sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai E-Channel Reconciliation & Settlement Head, Bank Mega (2016 - 2022), dan Product Development (AJK) - Insurance Business (bancassurance), Bank CIMB Niaga (2014 - 2016).

Beliau memiliki latar belakang pendidikan D-3 Manajemen Informatika, Universitas Gunadarma (2001).

Indonesian citizen, 43 years old

He has served as Network Operations Head since 2022. Prior to joining Allo Bank, his work experience was as E-Channel Reconciliation & Settlement Head, Bank Mega (2016 - 2022), and Product Development (AJK) - Insurance Business (bancassurance), Bank CIMB Niaga (2014 - 2016).

His educational background is Diploma in Informatics Management, Gunadarma University (2001).

Raja Pardede

Credit Head
Credit Head

WNI, 62 tahun

Beliau menjabat sebagai Credit Head sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai National Credit Review, Restructure & CO Head, Bank Mega (1999 - 2022), Group Head BPS (Bank Papan Sejahtera) (1996 - 1999), Team Leader BII (Bank International Indonesia) (1990 - 1996), dan Satuan Pengawasan Intern (SPI) BPPT (Badan Pengkajian dan Penarapan Teknologi) (1987 -1989.

Beliau memiliki latar belakang pendidikan S-2 Administrasi Bisnis, Asian Institute of Management (2009).

Indonesian citizen, 62 years old

He has served as Credit Head since 2022. Prior to joining Allo Bank, his work experience was as National Credit Review, Restructure & CO Head, Bank Mega (1999 - 2022), Group Head BPS (Bank Papan Sejahtera) (1996 - 1999), Team Leader BII (Bank International Indonesia) (1990 - 1996), and Internal Audit Unit (SPI) BPPT (Agency for the Assessment and Application of Technology) (1987 -1989).

He has an educational background of Master of Business Administration, Asian Institute of Management (2009).

Ratna Wahyuningsih

Funding Head
Funding Head

WNI, 54 tahun

Beliau menjabat sebagai Funding Head sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai Sales Head I WFB, Bank BTPN (2008 - 2021), dan Business Manager, Bank Danamon (2005 - 2008).

Beliau adalah lulusan S-1 Pertanian, Universitas Borobudur (1993).

Indonesian citizen, 54 years old
She has served as Funding Head since 2022. Prior to joining Allo Bank, her work experience was as Sales Head I WFB, Bank BTPN (2008 - 2021), and Business Manager, Bank Danamon (2005 - 2008).

She graduated from Bachelor of Agriculture, Borobudur University (1993).

Ricky Ansen

Digital Lending Product and Business Head
Digital Lending Product and Business Head

WNI, 35 tahun

Beliau menjabat sebagai Digital Lending Product and Business Head sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai Digital Banking Consumer Lending Lead, BTPN (2018 - 2021), Incentive Management Head, Bank CIMB Niaga (2017 - 2018), dan berbagai posisi di Credit Card Business, Bank Mega (2011 - 2017).

Beliau adalah lulusan S-1 Bachelor of Arts, Inti International University (2009).

Indonesian citizen, 35 years old

He has served as Digital Lending Product and Business Head since 2022. Prior to joining Allo Bank, his work experience was as Digital Banking Consumer Lending Lead, BTPN (2018 - 2021), Incentive Management Head, Bank CIMB Niaga (2017 - 2018), and various positions in Credit Card Business, Bank Mega (2011 - 2017).

He graduated from Bachelor of Arts, Inti International University (2009).

Rully Feranata

IT Strategy & Governance Head
IT Strategy & Governance Head

WNI, 42 tahun

Beliau menjabat sebagai IT Strategy & Governance Head sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai Department Head IT Strategy & Enterprise Architecture PT Bank Danamon Indonesia Tbk (2021 - 2022), dan Senior Lead Enterprise Architecture PT Bank Mandiri Tbk (2013 - 2021).

Latar belakang pendidikan terakhir beliau adalah S-2 Magister Manajemen Fakultas Ekonomi dan Bisnis dari Universitas Indonesia (2018).

Indonesian citizen, 42 years old

He has served as IT Strategy & Governance Head since 2022. Prior to joining Allo Bank, his work experience was as Department Head IT Strategy & Enterprise Architecture PT Bank Danamon Indonesia Tbk (2021 - 2022), and Senior Lead Enterprise Architecture PT Bank Mandiri Tbk (2013 - 2021).

His latest educational background is Master of Management from the Faculty of Economics and Business, University of Indonesia (2018).

Rumiris Fouryentina Sinaga

Business Planning, Facility & Vendor Management Head
Business Planning, Facility & Vendor Management Head

WNI, 51 tahun

Beliau menjabat sebagai Business Planning, Facility & Vendor Management Head sejak tahun 2023. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai Operational Planning & Performance Management, PT Bank Maybank Indonesia Tbk. (2019 -2023), dan Change Management Office Head, PT Bank QNB Indonesia Tbk. (2016 - 2019).

Latar belakang pendidikan terakhir beliau adalah S-1 Akunting, Universitas Gunadarma (1996).

Indonesian citizen, 51 years old

She has served as Business Planning, Facility & Vendor Management Head since 2023. Prior to joining Allo Bank, her work experience was as Operational Planning & Performance Management, PT Bank Maybank Indonesia Tbk. (2019 -2023), and Change Management Office Head, PT Bank QNB Indonesia Tbk. (2016 - 2019).

Her last educational background is Bachelor of Accounting, Gunadarma University (1996).

Sandra Pramita Sari

Process Management Head
Process Management Head

WNI, 34 tahun

Beliau menjabat sebagai Process Management Head sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai Process Improvement Head, Bank Mega (2012 - 2022).

Latar belakang pendidikan terakhir beliau adalah S-1 Manajemen, Universitas Trisakti (2011).

Indonesian citizen, 34 years old

She has served as Process Management Head since 2022. Prior to joining Allo Bank, her work experience was as Process Improvement Head, Bank Mega (2012 - 2022).

Her last educational background is Bachelor of Management, Trisakti University (2011).

Sonya Rosmala

Collection Head
Collection Head

WNI, 42 tahun

Beliau menjabat sebagai Collection Head sejak tahun 2022. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai Dunner Back End Head, Bank Mega (2004 - 2022).

Latar belakang pendidikan terakhir beliau adalah S-1 Manajemen Perusahaan, Universitas Nasional (2003).

Indonesian citizen, 42 years old

She has served as Collection Head since 2022. Before joining Allo Bank, her work experience was as Dunner Back End Head, Bank Mega (2004 - 2022).

Her most recent educational background is a Bachelor's degree in Corporate Management, National University (2003).

Virna Medina

Enterprise, Operational & Market Risk Head
Enterprise, Operational & Market Risk Head

WNI, 48 tahun

Beliau menjabat sebagai Enterprise, Operational & Market Risk Head sejak tahun 2021. Sebelum bergabung dengan Allo Bank, pengalaman kerja beliau adalah sebagai Head of Risk & Fraud Management, PT. Payfazz Teknologi Nusantara (2020 - 2021), dan Operational Risk Management Head, Bank UOB (2015 - 2020).

Latar belakang pendidikan terakhir beliau adalah lulusan S-2 Studi Pembangunan, Institut Teknologi Bandung (2001).

Indonesian citizen, 48 years old

She has served as Enterprise, Operational & Market Risk Head since 2021. Before joining Allo Bank, her work experience was as Head of Risk & Fraud Management, PT Payfazz Teknologi Nusantara (2020 - 2021), and Operational Risk Management Head, Bank UOB (2015 - 2020).

Her most recent educational background is a graduate of Masters in Development Studies, Bandung Institute of Technology (2001).

Sumber Daya Manusia

Human Resources



Demografi Karyawan

Sampai dengan 31 Desember 2023, jumlah karyawan Bank adalah sebanyak 380 orang, mengalami peningkatan sebanyak 116 orang atau sebesar 44% jika dibandingkan dengan tahun 2022 yang sebanyak 264 orang. Peningkatan jumlah karyawan Bank dikarenakan pertumbuhan organisasi dan pengembangan skala bisnis Bank.

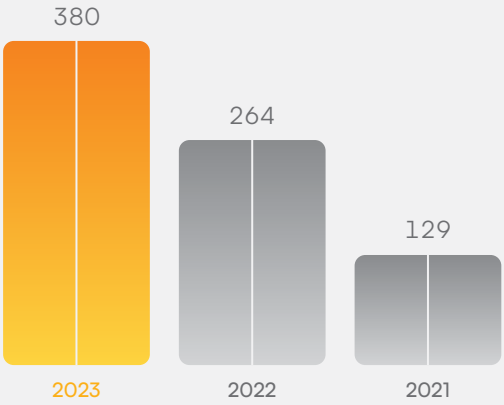
Dalam mengelola Sumber Daya Manusia (SDM) yang dimiliki, Bank berkomitmen untuk melakukan penerimaan, penilaian kinerja, remunerasi dan pengembangan karier bagi seluruh karyawan tanpa membedakan suku, agama, ras, golongan, jenis kelamin dan kondisi fisik yang bersangkutan. Demografi karyawan hingga tahun 2023 dapat dilihat sebagai berikut:

Employee Demographics

As of 31 December 2023, the Bank employed 380 people, marking an increase of 116 people or 44% compared to 2022 which was 264 people. The increase in the number of Bank employees is due to organizational growth and development of the Bank's business scale.

In managing its Human Resources (HR), the Bank is committed to recruiting, evaluating performance, remuneration and career development for all employees without any discrimination based on ethnicity, religion, race, socioeconomic status, gender, or physical condition. Employee demographics as of 2023 can be seen as follows:

Pergerakan Jumlah Karyawan Tahun 2021-2023
Changes in the Number of Employees 2021-2023



(orang)
(individuals)

Demografi Karyawan Berdasarkan Level Organisasi
Employee Demographics by Organizational Level

(orang)
(individuals)

Level Organisasi Organizational Level	2023		2022	
	Jumlah Number of People	Komposisi (%) Composition (%)	Jumlah Number of People	Komposisi (%) Composition (%)
Komisaris Commissioners	3	0,79%	3	1,14%
Anggota Komite Dewan Komisaris Board of Commissioners Committee members	3	0,79%	2	0,76%
Direktur Directors	5	1,32%	5	1,89%
Pejabat Eksekutif Executive Officers	31	8,16%	27	10,23%
Kepala Bagian Unit Leaders	118	31,05%	10	3,79%
Supervisor Supervisor	50	13,16%	111	42,05%
Staff/Officer Staff/Officers	170	44,74%	106	40,15%
Jumlah **Total**	**380**	**100,00%**	**264**	**100,00%**

Demografi Karyawan Berdasarkan Tingkat Pendidikan
Employee Demographics Based on Educational Level

(orang)
(individuals)

Tingkat Pendidikan Education level	2023		2022	
	Jumlah Number of People	Komposisi (%) Composition (%)	Jumlah Number of People	Komposisi (%) Composition (%)
Pascasarjana Post Graduate	35	9,21%	15	5,73%
Sarjana Bachelor's Degree	308	81,05%	234	88,64%
Diploma Associate's Degree	28	7,37%	2	0,76%
Non-diploma Non-Associate's Degree	9	2,37%	13	4,92%
Jumlah **Total**	**380**	**100,00%**	**264**	**100,00%**

Demografi Karyawan Berdasarkan Status Kepegawaian
Employee Demographics Based on Employment Status

(orang)
(individuals)

Status Kepegawaian Employee Status	2023		2022	
	Jumlah Number of People	Komposisi (%) Composition (%)	Jumlah Number of People	Komposisi (%) Composition (%)
Karyawan Tetap Permanent Employees	320	84,21%	223	84,47%
Karyawan Kontrak Contract Employees	60	15,79%	41	15,53%
Jumlah Karyawan (Tidak Termasuk *Outsource*) **Total Number of Employees (Outsourced Employees Excluded)**	**380**	**100,00%**	**264**	**100,00%**

Demografi Karyawan Berdasarkan Rentang Usia

Employee Demographics Based on Age

(orang)
(individuals)

Rentang Usia Age	2023		2022	
	Jumlah Number of People	Komposisi (%) Composition (%)	Jumlah Number of People	Komposisi (%) Composition (%)
< 25 tahun < 25 years old	72	18,95%	52	19,70%
26 s/d 30 tahun 26 to 30 years old	120	31,58%	75	28,41%
31 s/d 40 tahun 31 to 40 years old	121	31,84%	73	27,65%
41 s/d 50 tahun 41 to 50 years old	45	11,84%	39	14,77%
> 50 Tahun > 50 years old	22	5,79%	25	9,47%
Jumlah **Total**	**380**	**100,00%**	**264**	**100,00%**

Demografi Karyawan Berdasarkan Jenis Kelamin

Employee Demographics Based on Gender

(orang)
(individuals)

Jenis Kelamin Gender	2023		2022	
	Jumlah Number of People	Komposisi (%) Composition (%)	Jumlah Number of People	Komposisi (%) Composition (%)
Laki-laki Male	233	61,32%	161	60,98%
Perempuan Female	147	38,68%	103	39,02%
Jumlah **Total**	**380**	**100,00%**	**264**	**100,00%**

Pengelolaan dan Pengembangan Kompetensi Karyawan

Employee Competency Management and Development

Pengembangan Kompetensi Tahun 2023

Sepanjang tahun 2023, Allo Bank telah melaksanakan berbagai pengembangan kompetensi baik secara *hardskills* dan *softskills* sejalan dengan strategi Allo Bank dalam mengembangkan bisnis dan siap dalam menghadapi persaingan di industri perbankan berbasis layanan digital. Hal ini sejalan dengan komitmen Bank untuk senantiasa meningkatkan kompetensi dan kualitas SDM dalam agar dapat menghadapi tantangan bisnis yang semakin kompetitif. Allo Bank memberikan kesempatan yang sama kepada seluruh pekerja untuk bisa mewujudkan organisasi yang inovatif dan adaptif terhadap perubahan dengan memberikan seluruh karyawan kesempatan dalam meningkatkan kualitas dan kapasitasnya. Pengembangan kompetensi ini diharapkan dapat berdampak pada kualitas talenta-talenta digital yang memiliki kemampuan untuk menciptakan inovasi produk digital. Hal tersebut dilakukan dengan menjalankan program pendidikan dan pengembangan kompetensi karyawan secara berkesinambungan.

Program pelatihan yang diselenggarakan oleh Allo Bank, selain yang berkaitan langsung dengan fungsi kerja di unit bisnis dan unit pendukung, berbagai modul yang terkait prosedur dan kebijakan dari Regulator dilakukan pula. Bank secara rutin telah menyelenggarakan pelatihan APU PPT & PPPSPM, Strategi *Anti Fraud* serta Penanganan dan Penyelesaian Pengaduan Nasabah agar dapat memberikan wawasan terkini terkait dengan kasus perbankan, prosedur dan kebijakan baru. Bank juga melakukan pemantauan secara berkala terhadap pemenuhan sertifikasi kompetensi yang dipersyaratkan dan pemeliharaan sertifikasi kompetensi sesuai dengan bidangnya. Program sertifikasi kompetensi yang dimaksud berupa Sertifikasi Manajemen Risiko (SMR), Sistem Pembayaran dan Pengelolaan Uang Rupiah (SPPUR), Sertifikasi Tresuri, serta sertifikasi lain sesuai dengan kebutuhan diantaranya sertifikasi di bidang IT dan Audit.

Competency Development in 2023

Throughout 2023, Allo Bank conducted various competency developments, focusing on both in hard skills and soft skills in line with Allo Bank's strategy in developing business and preparing to face competition in the digital service-based banking industry. This is in line with the Bank's commitment to continuously improve the competency and quality of human resources in order to face increasingly competitive business challenges. Allo Bank ensures equal opportunities to all employees to foster an innovative and adaptable organizational culture by giving all employees the opportunity to improve their quality and capacity. It is hoped that this competency development will have an impact on the quality of digital talents who have the ability to create digital product innovations. These efforts entail comprehensive educational programs and competency development initiatives.

In addition to training programs directly related to job functions across business and support units, Allo Bank also conducts modules addressing regulatory procedures and policies. The Bank regularly holds AML-CFT & CPF training, Anti-Fraud Strategy and Handling and Resolving Customer Complaints in order to provide the latest insights regarding banking cases, new procedures and policies. The Bank also conducts regular monitoring of the fulfillment of required competency certification and maintenance of competency certification in accordance with its field. The competency certification program in question is Risk Management Certification (SMR), Rupiah Payment and Currency Management System (SPPUR), Treasury Certification, as well as other certifications according to needs, including certification in the IT and Audit fields.

Seluruh karyawan Allo Bank didorong untuk memiliki integritas yang tinggi, *agility* dalam bekerja dengan berpegang kepada Nilai Inti Bank sebagai landasan perilaku sehari-hari. Selain itu, seluruh proses pengelolaan SDM di Allo Bank dilandasi pada peraturan perundang-undangan dan *best practices* pada pengelolaan SDM. Komitmen-komitmen tersebut dibuktikan dengan penyelenggaraan pelatihan dan pengembangan SDM yang dilakukan dengan mengacu pada kerangka pelatihan dan pengembangan Standar Kompetensi Kerja Nasional Indonesia (SKKNI) dan Kerangka Kerja Nasional Indonesia (KKNI) yang berlaku untuk Perbankan dan Jasa Keuangan.

All Allo Bank employees are encouraged to have high integrity and agility in their work by adhering to the Bank's Core Values as the basis for daily conduct. Apart from that, the entire HR management process at Allo Bank is based on statutory regulations and best practices in HR management. These commitments are proven by the implementation of HR training and development which is carried out with reference to the training and development framework for the Indonesian National Work Competency Standards (SKKNI) and the Indonesian National Framework (KKNI) which apply to Banking and Financial Services.

Allo Bank menyadari akan pentingnya menumbuhkan nilai-nilai perusahaan untuk meningkatkan pelibatan pegawai (*employee engagement*). Berbagai kegiatan telah dilakukan di dalam organisasi untuk mengkampanyekan nilai-nilai perusahaan.

Allo Bank realizes the importance of cultivating company values to increase employee engagement, therefore various activities have been carried out within the organization to promote company values.

Hingga akhir Desember 2023, Bank telah menyelenggarakan berbagai program pendidikan dan pelatihan kepada 366 karyawan atau 96,32%, dari jumlah karyawan, dengan rata-rata setiap pegawai mendapatkan pelatihan sebanyak 3 kali.

As of December 2023, the Bank has organized various education and training programs for 366 employees or 96.32% of the total number of employees, with the average employee receiving training 3 times.

Jumlah Karyawan Total Employees	Jumlah Jam Pelatihan Number of Training Hours	Jumlah Jam Pelatihan per Karyawan Training Hours per Employee	Jumlah Partisipan Pelatihan Number of Participants
380	1.293	3,5	366

Biaya Pengembangan Kompetensi

Bank berkomitmen untuk terus meningkatkan kompetensi SDM yang dimiliki dengan diwujudkan melalui penyediaan anggaran pengembangan kompetensi karyawan secara berkesinambungan. Pesatnya pertumbuhan jumlah karyawan sejalan dengan dinamika bisnis yang terjadi, Allo Bank selaku salah satu Bank Umum berbasis Digital terkemuka berupaya meningkatkan pengembangan kompetensi karyawannya dari tahun ke tahun.

Cost of Competency Development

The Bank is committed to continuing to improve its HR competencies, exemplified by its allocation of a budget for continuous employee competency development. The rapid growth in the number of employees is in line with the current business dynamics, Allo Bank as one of the leading Digital-Based Commercial Bank strives to increase the competency development of its employees from year to year.

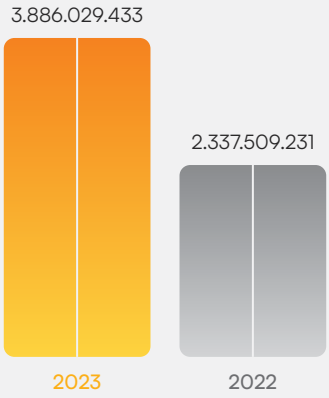
Di tahun 2023, Bank telah merealisasikan biaya pengembangan kompetensi sebesar Rp3.886.029.433, mengalami peningkatan 66% jika dibandingkan dengan tahun 2022 yang sebesar Rp2.337.509.231. Besaran biaya pengembangan kompetensi Bank dalam 2 (dua) tahun terakhir dapat dilihat sebagai berikut:

In 2023, the Bank allocated a total of Rp 3,886,029,433 towards competency development, marking a notable increase of 66% compared to the previous year's expenditure of Rp 2,337,509,231. The amount of the Bank's competency development costs in the last 2 (two) years is as follows:

dalam Rupiah penuh
in full Rupiah

Uraian Description	2023 (dalam rupiah) (in rupiah)	2022 (dalam rupiah) (in rupiah)	Perbandingan Realisasi 2023 dan 2022 Comparison of 2023 and 2022	
			Selisih (Rp) Difference (Rp)	Persentase (%) Percentage (%)
Pengembangan Kompetensi Competency Development	3.886.029.433	2.337.509.231	1.548.520.202	66%%

Perbandingan Biaya Pengembangan Kompetensi
Comparison of Competency Development Costs



(Rupiah penuh)
(Full rupiah)

Kebijakan dan Pelaksanaan Rekrutmen Karyawan

Bank melakukan proses penerimaan atau rekrutmen karyawan, baik yang sudah berpengalaman maupun *fresh graduate*, secara profesional sesuai dengan bidang-bidang yang ada dalam perusahaan. Bank melakukan proses rekrutmen mulai dari tahap perencanaan SDM yang merupakan proses identifikasi dan evaluasi untuk menghitung kebutuhan beserta profil SDM untuk mendukung pencapaian tujuan Bank. Proses perencanaan SDM ini dilakukan dengan mempertimbangkan berbagai aspek, seperti pertumbuhan bisnis, persiapan karyawan yang pensiun, karyawan yang promosi/mutasi/rotasi dan *turnover* karyawan.

Employee Recruitment Policy and Implementation

The Bank conducts the employee recruitment process, encompassing both experienced and fresh graduates, in a professional manner tailored to the specific fields within the company. The recruitment procedure begins with the HR planning stage, which involves identification and evaluation to determine the requisite HR needs and profiles essential for realizing the Bank's objectives. This HR planning process takes into account diverse factors including business expansion, succession planning for retiring employees, internal promotions/transfers/rotations, and employee turnover.

Assessment Karyawan

Untuk menggali potensi dan talenta karyawan yang dapat mendukung pencapaian tujuan yang telah ditetapkan, Bank senantiasa melakukan *assessment* secara berkala pada seluruh karyawan. *Assessment* ini juga berperan sebagai dasar dalam menentukan pengembangan dan pengisian kebutuhan organisasi perusahaan. Dalam melakukan *assessment* tersebut, Bank telah merancang *Key Performance Indicator* (KPI), penetapan target, pengukuran realisasi, serta monitoring realisasinya. Penilaian kinerja dan kompetensi karyawan kemudian digunakan sebagai pertimbangan atas remunerasi dan pengembangan karyawan yang dilakukan secara adil dan transparan sesuai dengan ketentuan yang berlaku.

Employee Assessment

To explore employee potential and talents that can support the achievement of predetermined goals, the Bank always conducts regular assessments of all employees. This assessment also acts as a basis for determining the development and fulfillment of the company's organizational needs. In carrying out this assessment, the Bank has designed Key Performance Indicators (KPI), setting targets, measuring realization, and monitoring realization. Performance and competency evaluations of employee form the basis for equitable and transparent remuneration and development decisions, in accordance with applicable regulations.

Kesejahteraan Karyawan

Allo Bank menyadari bahwa Sumber Daya Manusia (SDM) yang andal, loyal dan berkompeten berperan strategis dalam mendukung keberlanjutan usaha serta mengakselerasi pencapaian visi dan misi Bank. Di tengah kondisi bisnis yang dinamis dan tingkat persaingan yang ketat, Bank senantiasa memastikan pengelolaan SDM yang tepat agar dapat memastikan seluruh talenta-talenta yang dimiliki berkualitas dan adaptif dalam kondisi yang terjadi.

Untuk mencapai hal tersebut, Bank juga berupaya untuk meningkatkan kesejahteraan karyawan sebagai bentuk apresiasi terhadap kontribusi karyawan atas pencapaian kinerja Bank. Kesejahteraan karyawan yang memadai diharapkan dapat mengerahkan kemampuan karyawan secara optimal sesuai dengan tugas dan tanggung jawabnya.

Bank memastikan setiap karyawan menerima program kesejahteraan, termasuk remunerasi yang kompetitif dan penghargaan sesuai dengan kontribusi yang diberikan kepada Bank. Remunerasi yang diterima oleh karyawan dapat berupa gaji yang telah memenuhi standar upah minimum regional, kesempatan mengikuti pendidikan dan pelatihan, serta berbagai fasilitas penunjang kesejahteraan karyawan lain, seperti jaminan kesehatan, jaminan hari tua dan lain-lain.

Employee Welfare

Allo Bank realizes that reliable, loyal and competent Human Resources (HR) play a strategic role in supporting business sustainability and accelerating the achievement of the Bank's vision and mission. In the midst of dynamic business conditions and intense levels of competition, the Bank always ensures proper HR management in order to ensure that all the talents it possesses are of high quality and adaptive to current conditions.

In pursuit of this goal, the Bank also strives to improve employee welfare as a form of appreciation for employee contributions to the Bank's performance accomplishments. Adequate employee welfare is expected to be able to mobilize employee abilities optimally in accordance with their duties and responsibilities.

The Bank ensures that every employee receives a welfare program, including competitive remuneration and awards according to the contribution made to the Bank. Employee remuneration can be in the form of a salary that meets regional minimum wage standards, opportunities for education and training, as well as various other employee welfare support facilities, such as health insurance, retirement benefits and so on.

Komposisi Pemegang Saham

Shareholders Composition

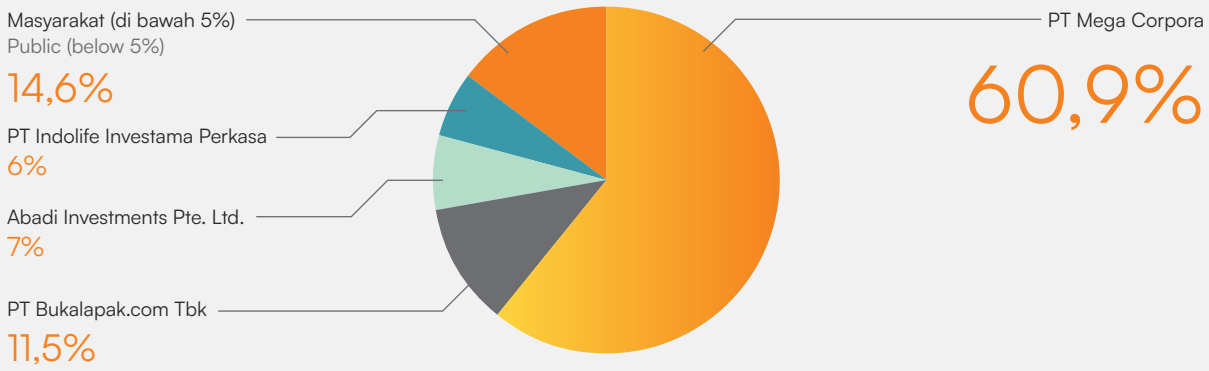
Komposisi Kepemilikan Saham Allo Bank

Composition of Share Ownership of Allo Bank

Rincian Kepemilikan Saham Allo Bank

Details of Allo Bank Share Ownership

Pemegang Saham Shareholder	2022		2023	
	Jumlah Saham Total Shares	Persentase Kepemilikan Saham Percentage of Share Ownership	Jumlah Saham Total Shares	Persentase Kepemilikan Saham Percentage of Share Ownership
PT Mega Corpora	13.228.508.531	60,9%	13.228.508.531	60,9%
PT Bukalapak.com Tbk	2.497.816.903	11,5%	2.497.816.903	11,5%
Abadi Investments Pte. Ltd.	1.521.117.930	7%	1.521.117.930	7%
PT Indolife Investama Perkasa	1.303.815.386	6%	1.303.815.386	6%
Masyarakat (di bawah 5%) Public (below 5%)	3.178.997.692	14,6%	3.178.997.692	14,6%
Jumlah **Total**	**21.730.256.442**	**100,00%**	**21.730.256.442**	**100,00%**



Komposisi Kepemilikan Saham Allo Bank oleh Dewan Komisaris dan Direksi

Composition of Allo Bank Share Ownership by the Commissioners and Directors

Kepemilikan Saham Allo Bank oleh Komisaris dan Direksi Tahun 2023

Share Ownership of Allo Bank by the Commissioners and Directors in 2023

Nama Name	Jabatan Position	2022		2023	
		Jumlah Saham Total Shares	Persentase Kepemilikan Saham Percentage of Share Ownership	Jumlah Saham Total Shares	Persentase Kepemilikan Saham Percentage of Share Ownership
Aviliani	Komisaris Utama Independen Independent President Commissioner	-	-	-	-
Ali Gunawan	Komisaris Commissioner	8.842.900	0,041	9.868.300	0,045
Rosmaya	Komisaris Independen Independent Commissioner	-	-	-	-
Indra Utoyo	Direktur Utama President Director	-	-	500.000	0,00
Ari Yanuanto Asah	Direktur Keuangan, Operasi & Human Capital Finance, Operations & Human Capital Director	-	-	-	-
Ganda Raharja Rusli	Direktur Risiko, Kepatuhan & Hukum Risk, Compliance & Legal Director	30.384	-	47.384	0,00
Sajal Bhatnagar	Direktur Digital Digital Director	-	-	-	-
Arief Tendeas	Direktur Bisnis Business Director	-	-	-	-
Jumlah **Total**		**8.873.284**	**0,041**	**10.415.684**	**0,048**

Komposisi Pemegang Saham Allo Bank Berdasarkan Status

Composition of Shareholders of Allo Bank by Status

Rincian Komposisi Pemegang Saham Allo Bank Berdasarkan Status per 31 Desember 2023

Details of Allo Bank Shareholders Composition Based on Status as of December 31, 2023

Pemegang Saham Shareholder	2022			2023		
	Jumlah Investor Total Investors	Jumlah lembar saham Total Shares	Persentase Kepemilikan Saham (%) Percentage of Share Ownership (%)	Jumlah Investor Total Investors	Jumlah lembar saham Total Shares	Persentase Kepemilikan Saham (%) Percentage of Share Ownership (%)
Pemodal Nasional **National Investor**						
Kepemilikan Institusi Lokal Investor of Local Institutions	50	18.875.443.602	86,86	52	18.222.578.773	83,86
Kepemilikan Individu Lokal Investor of Local Individual	18.188	390.663.965	1,80	16.799	1.028.006.928	4,73
Pemodal Asing **Foreign Investor**						
Kepemilikan Institusi Asing Investor of Foreign Institutions	14	245.785.122	1,13	36	2.441.305.187	11,23
Kepemilikan Individu Asing Investor of Foreign Individual	35	2.218.363.753	10,20	23	38.365.554	0,18
Jumlah Keseluruhan **Total**	**18.287**	**21.730.256.442**	**100,00**	**16.910**	**21.730.256.442**	**100,00**

Informasi Pemegang Saham Utama/Pengendali Hingga Nama Pemilik Akhir

PT Mega Corpora merupakan pemegang saham pengendali Bank setelah melakukan pengambilalihan saham sebesar 73,71% (tujuh puluh tiga koma tujuh puluh satu persen) dari modal ditempatkan dan disetor Bank pada 15 Maret 2021. Kemudian, Bank melakukan perubahan model bisnis dari bank konvensional menjadi bank umum berbasis digital dengan dukungan dari unit-unit usaha dalam dan di luar ekosistem CT Corpora. Pada tanggal 31 Mei 2021 setelah PT Mega Corpora melakukan Penawaran Tender Wajib, maka kepemilikan saham dalam Bank menjadi sebesar 90,00% (sembilan puluh persen).

Information on Major/Controlling Shareholders Up to Last Owner

PT Mega Corpora became the controlling shareholder of the Bank after acquiring 73.71% (seventy-three point seventy-one percent) of the Bank's issued and paid-up capital on March 15, 2021. Subsequently, the Bank changed its business model from a conventional bank to a digitally-based commercial bank, with support from business units within and outside the CT Corpora ecosystem. On May 31, 2021, after PT Mega Corpora conducted a Mandatory Tender Offer, share ownership in the Bank increased 90.00% (ninety percent).

Perseroan melakukan Penawaran Umum Terbatas (PUT) II dalam rangka penambahan modal dengan menerbitkan Hak Memesan Efek Terlebih Dahulu (HMETD) kepada para pemegang saham Perseroan sebanyak 7.498.501.776 saham biasa atas nama atau sebesar 64,18% dari modal ditempatkan dan disetor penuh Perseroan setelah PUT II dengan nilai nominal Rp100,- setiap saham dengan harga pelaksanaan Rp100,-, sehingga jumlah dana yang diterima Perseroan dalam PUT II ini sebesar Rp749.850.177.600.

To increase its capital, the Company initiated a Limited Public Offering (PUT) II, issuing Pre-emptive Rights (HMETD) to its shareholders totalling 7,498,501,776 ordinary shares, constituting 64.18% of the issued and fully paid-up capital of the Company after PUT II, with a nominal value of IDR 100,- per share with an exercise price of Rp 100,-. As a result, the Company received a total of Rp 749,850,177,600 in funds from this PUT II.

Perseroan melakukan PUT III dalam rangka penambahan modal dengan menerbitkan Hak Memesan Efek Terlebih Dahulu (HMETD) kepada para pemegang saham Perseroan sebanyak 10.047.322.871 saham biasa atas nama atau sebesar 46,24% dari modal ditempatkan dan disetor penuh Perseroan setelah PUT III dengan nilai nominal Rp100,- setiap saham dengan Harga Pelaksanaan Rp478,- per saham, sehingga jumlah dana yang diterima Perseroan dalam PUT III ini sebesar Rp4.802.620.332.338.

The Company conducted PUT III to increase its capital by issuing Pre-emptive Rights (HMETD) to the Company's shareholders totaling 10,047,322,871 ordinary shares in their names or 46.24% of the issued and fully paid-up capital of the Company after PUT III with nominal value IDR 100,- per share with an Exercise Price of IDR 478,- per share. Consequently, the Company received a total of IDR 4,802,620,332,338 in funds from this LPO III.

Setelah serangkaian PUT seperti dijabarkan di atas, Pemegang Saham Utama/Pengendali Allo Bank adalah PT Mega Corpora, dengan kepemilikan sebesar 60,9% atau 13.228.508.531 lembar saham. Informasi terkait pemegang saham utama/pengendali Allo Bank adalah sebagai berikut:

After a series of LPOs as described above, the Main/Controlling Shareholder of Allo Bank is PT Mega Corpora, with ownership of 60.9% or 13,228,508,531 shares. Information regarding the main/controlling shareholders of Allo Bank is as follows:

Nama Pemegang Saham Name of Shareholder	PT Mega Corpora
Bidang Usaha Line of Business	Aktivitas Perusahaan Holding (64200); dan Aktivitas Konsultasi Manajemen Lainnya (70209) Holding Company (64200); and Management Consulting (70209)
Alamat Address	Menara Bank Mega Lt.24, Jl. Kapten P. Tendean Kav. 12-14 A Jakarta Selatan Telp.: (+6221) 79175533
Persentase Kepemilikan Percentage of Ownership	60,9%

PT Mega Corpora

PT Mega Corpora merupakan perseroan terbatas yang berkedudukan di Jakarta Selatan, didirikan berdasarkan Akta Pendirian No. 53 tanggal 27 Oktober 1994, yang dibuat di hadapan Enimarya Agoes Suwarko, S.H., Notaris di Jakarta, dan telah disetujui oleh Menteri Kehakiman dengan Surat Keputusan No. C2-18944.HT.01.01.TH.94 tanggal 27 Desember 1994 dan telah diumumkan dalam Berita Negara Republik Indonesia No. 97 tanggal 3 Desember 1999, Tambahan No. 8134. Anggaran Dasar PT Mega Corpora telah mengalami beberapa kali perubahan, di mana perubahan terakhir berdasarkan Akta No. 11 tanggal 21 April 2022, yang dibuat di hadapan Dedy Syamri, S.H., Notaris di Jakarta, antara lain mengenai perubahan modal disetor Perseroan. Perubahan ini telah diberitahukan kepada Direktorat Jenderal Administrasi Hukum Umum Kementerian Hukum dan Hak Asasi Manusia ("Dirjen AHU") dengan Surat Penerimaan Pemberitahuan No. AHU-AH.01.03-0229746 tanggal 22 April 2022.

PT Mega Corpora

PT Mega Corpora, a limited liability company domiciled in South Jakarta, was established based on Deed of Establishment No. 53 dated October 27, 1994, made before Enimarya Agoes Suwarko, S.H., Notary in Jakarta, and has been approved by the Ministry of Justice with Decree No. C2 18944.HT.01.01.TH.94 dated December 27, 1994 and has been announced in the State Gazette of the Republic of Indonesia No. 97 dated December 3, 1999, Supplement No. 8134. The Articles of Association have been amended several times, most recently by Deed No. 11 dated April 21, 2022, made before Dedy Syamri, S.H., Notary in Jakarta, regarding changes to the Company's paid-up capital. This change has been notified to the Directorate General of General Legal Administration of the Ministry of Law and Human Rights ("Dirjen AHU") in Notification Acceptance Letter No. AHUAH. 01.03-0229746 dated April 22, 2022.

Kegiatan Usaha Utama PT Mega Corpora

Berdasarkan Pasal 3 Anggaran Dasar PT Mega Corpora, maksud dan tujuan serta kegiatan usaha Perusahaan antara lain:

1. Aktivitas Perusahaan *Holding* (64200); dan
2. Aktivitas Konsultasi Manajemen Lainnya (70209).

Saat ini kegiatan usaha utama PT Mega Corpora adalah dalam bidang aktivitas perusahaan *holding* melalui pemilikan saham di Entitas Anak yang bergerak dalam bidang jasa usaha perbankan, pembiayaan, sekuritas dan asuransi.

Main Business Activities of PT Mega Corpora

Based on Article 3 of the Articles of Association of PT Mega Corpora, the aims and objectives and business activities of PT Mega Corpora are as follows:

1. Holding Company Activities (64200); and
2. Other Management Consulting Activities (70209).

Currently, the main business core of PT Mega Corpora cover the holding company's activities through the ownership of shares in Subsidiaries, which are engaged in banking, financing, securities and insurance business services.

Manajemen Kunci PT Mega Corpora per 31 Desember 2023

Key Management of PT Mega Corpora as of December 31, 2023

Dewan Komisaris **Board of Commissioners**	
Komisaris Utama/Independen President/Independent Commissioner	Chairul Tanjung
Komisaris Commissioner	Zainal Rahman
Direksi **Board of Directors**	
Direktur Utama President Director	Ardhayadi
Direktur Director	Ali Gunawan

Struktur Permodalan dan Komposisi Kepemilikan Saham PT Mega Corpora

Berdasarkan Akta No. 11 tanggal 21 April 2022 yang dibuat di hadapan Dedy Syamri, S.H., Notaris di Jakarta atas Pernyataan Keputusan Para Pemegang Saham terhadap Perubahan Anggaran Dasar PT Mega Corpora yang telah diberitahukan kepada Dirjen AHU dengan Surat Penerimaan Pemberitahuan No. AHU-AH.01.03.0229746 tanggal 22 April 2022, struktur permodalan PT Mega Corpora dapat dilihat sebagai berikut:

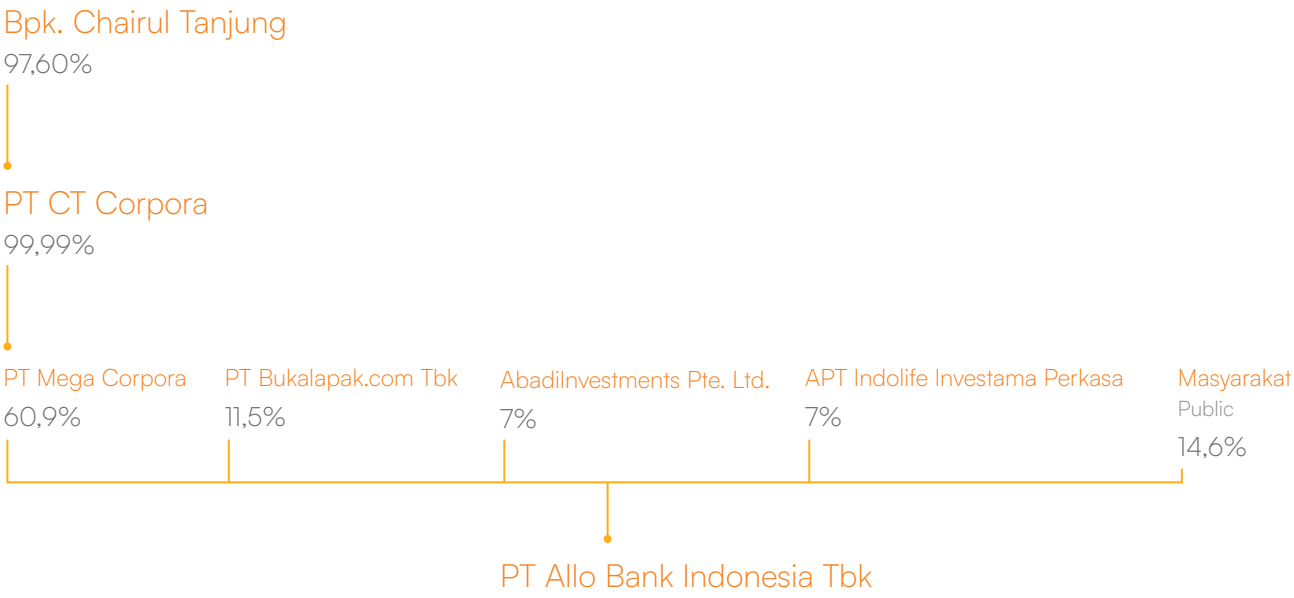
Capital Structure and Share Ownership Composition of PT Mega Corpora

Based on Deed no. 11 dated April 21, 2022 made before Dedy Syamri, S.H., Notary in Jakarta regarding the Statement of Shareholders' Decision on Amendment to the Articles of Association of PT Mega Corpora which has been notified to the Director General of AHU in Notification Acceptance Letter No. AHU-AH.01.03.0229746 dated April 22, 2022, the capital structure of PT Mega Corpora is as follows:

	Nilai Nominal Rp1.000,- Per Saham Nominal Value of Rp1,000 Per Share		
	Jumlah Saham Total Share	Nilai Nominal Nominal Value	%
Modal Dasar Authorized Capital	2.000.000.000	2.000.000.000.000	-
Modal Ditempatkan dan Disetor Penuh **Issued and fully paid capital**			
PT CT Corpora	1.445.162.557	1.445.162.557.000	99,99
PT Para Rekan Investama	1	1.000	0,01
Jumlah Modal Ditempatkan dan Disetor Penuh Total Issued and Fully Paid-up Capital	1.445.162.558	1.445.162.558.000	100,00
Saham dalam Portepel Shares in Portfolio	554.837.442	554.837.442.000	-

Struktur Kepemilikan Pemegang Saham Pengendali

Ownership Structure of Controlling Shareholders

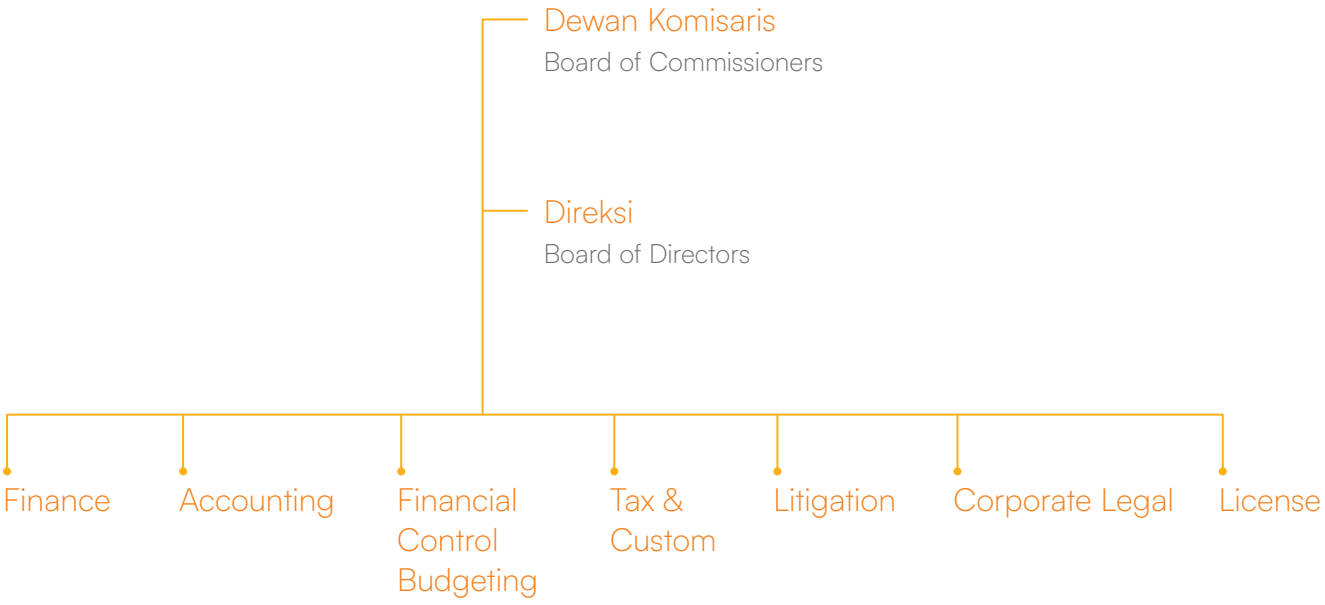


Pemegang Saham Pengendali Bank adalah PT Mega Corpora, sementara Sdr. Chairul Tanjung adalah *ultimate shareholders* Bank. Sesuai dengan Pasal 18 ayat (3) Peraturan Presiden No. 13 Tahun 2018, Sdr. Chairul Tanjung telah dilaporkan sebagai Pemilik Manfaat Akhir pada tanggal 6 April 2021 melalui situs web Direktorat Jenderal Administrasi Hukum Umum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia www.bo.ahu.go.id.

The Bank's Controlling Shareholders are PT Mega Corpora and Mr. Chairul Tanjung is the ultimate shareholder of the Bank. Pursuant to Article 18 paragraph (3) of Presidential Regulation No. 13 of 2018, Mr. Chairul Tanjung was reported as the Ultimate Beneficiary Owner on April 6, 2021 through the website of the Directorate General of General Legal Administration, the Ministry of Law and Human Rights of the Republic of Indonesia. The website is at www.bo.ahu.go.id.

Struktur Organisasi Pemegang Saham Pengendali

Organizational Structure of Controlling Shareholders



Daftar Entitas Anak, Entitas Asosiasi, Ventura Bersama dan Kerja Sama Operasi

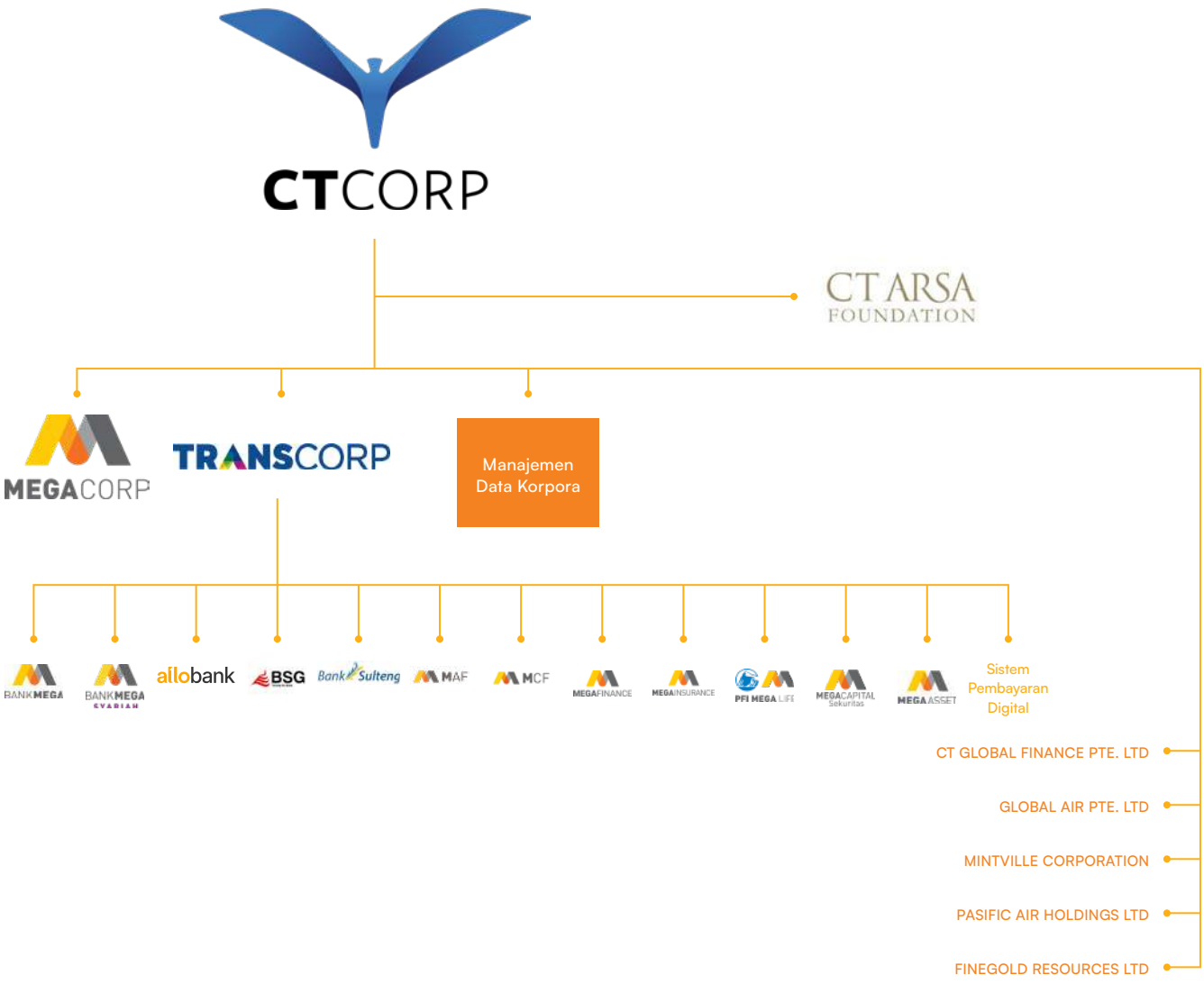
List of Subsidiaries, Associated Entities, Joint Ventures and Joint Operations

Hingga akhir tahun 2023, Allo Bank tidak memiliki Entitas Anak, Entitas Asosiasi, Ventura Bersama dan Kerja Sama Operasi.

As of the end of 2023, Allo Bank had no Subsidiaries, Associated Entities, Joint Ventures and Joint Operations.

Struktur Grup Perusahaan

Company Group Structure



Keterkaitan Kepengurusan dalam Kelompok Usaha Bank

Mengacu kepada struktur bisnis PT CT Corpora (“CT Corp”), PT Mega Corpora merupakan pemegang saham mayoritas PT Allo Bank Indonesia Tbk dan merupakan pilar usaha CT Corp yang membawahi unit usaha di sektor keuangan. Posisi PT Mega Corpora bersanding sejajar dengan dua kelompok pilar usaha lainnya, yaitu PT Trans Corpora yang bergerak dalam bidang media, *lifestyle* dan entertainment serta PT Manajemen Data Corpora. Ketiga kelompok perusahaan tersebut menjalankan aktivitas bisnis dengan saling bersinergi di dalam ekosistem CT Corp.

Management Relationships in Bank Business Groups

Based on the business structure of PT CT Corpora ("CT Corp"), PT Mega Corpora is the majority shareholder of PT Allo Bank Indonesia Tbk and is the business pillar of CT Corp which oversees business units in the financial sector. Aligned with two other business pillar groups—PT Trans Corpora, operating in the media, lifestyle, and entertainment sector, and PT Management Data Corpora—these three groups of companies conduct business activities in synergy within the CT Corp ecosystem.

Keanggotaan dalam Asosiasi

Membership in Associations

Per 31 Desember 2023, Bank tergabung sebagai anggota di sejumlah asosiasi, antara lain:

1. Perhimpunan Bank Swasta Nasional (Perbanas)
2. Asosiasi Sistem Pembayaran Indonesia (ASPI)
3. Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)
4. Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPS SJK)

As of 31 December 2023, the Bank is a member of a number of associations, including:

1. National Private Banks Association (Perbanas)
2. Indonesian Payment System Association (ASPI)
3. Communication Forum for Director of Banking Compliance (FKDKP)
4. Alternative Agencies for Dispute Resolution in Financial Services (LAPS SJK)

Kronologis Penerbitan dan/atau Pencatatan Saham

Chronology of Issuance and/or Share Listing

1. Rencana *Go Public* Perseroan bermula dari tahun 2014 dan sejak saat itu, Perseroan mulai melakukan seleksi untuk pemilihan lembaga dan profesi penunjang, termasuk melakukan perubahan Anggaran Dasar.
2. *Due Diligence Meeting & Public Expose* berlangsung pada tanggal 13 Juli 2015 di Ballroom ASEAN Tower Lantai 9, Pasar Baru - Jakarta Pusat.
3. Pernyataan efektif oleh Pengawas Pasar Modal Otoritas Jasa Keuangan diperoleh tanggal 31 Juli 2015. Sedangkan masa penawaran umum berlangsung pada tanggal 4 - 6 Agustus 2015.
4. Dalam penawaran penjatahan pasti (*fixed allotment*) dibatasi sampai dengan jumlah sebesar 98% dari jumlah saham yang ditawarkan dan sisanya sebanyak banyaknya 2% akan dilakukan penjatahan terpusat (*pooling*).
5. Pencatatan efektif saham Allo Bank dengan kode saham BBHI di BEI dilaksanakan pada tanggal 12 Agustus 2015, dengan melakukan penawaran saham kepada masyarakat sebanyak 800.000.000 saham dengan harga Rp125 per lembar saham.

1. The Company's plan to go public commenced in 2014 and has since started the selection of supporting institutions and professions, including the amendment of the Articles of Association.
2. Due Diligence Meeting & Public Expose took place on July 13, 2015 at the Ballroom of ASEAN Tower 9th Floor, Pasar Baru - Central Jakarta.
3. An effective statement by the Capital Market Supervisor of the Financial Services Authority was obtained on July 31, 2015. Meanwhile, the public offering period lasted from August 4-6, 2015.
4. Fixed allotment bidding was limited to 98% of the total shares offered and the remaining 2% will be done by pooling.
5. The effective listing of Allo Bank's shares with BBHI's ticker code on the IDX was carried out on August 12, 2015, by offering the public 800,000,000 shares with a price of Rp125 per share.

6. Pada 14 Juli 2017, Pemegang Saham Pengendali (PSP) melakukan Penambahan Modal Tanpa Memberikan Hak Memesan Efek Terlebih Dahulu sebanyak 365.000.000 lembar saham dengan harga Rp100 per lembar saham.
7. Perseroan melakukan Penawaran Umum Terbatas I pada 4 Juli 2018 dalam rangka penambahan modal dengan menerbitkan Hak Memesan Efek Terlebih Dahulu (HMETD) kepada para pemegang saham Perseroan sebanyak 169.431.795 saham dengan harga Rp200 per lembar saham.
8. Perseroan melakukan PUT II pada 14 Juli 2021 dalam rangka penambahan modal dengan menerbitkan Hak Memesan Efek Terlebih Dahulu (HMETD) kepada para pemegang saham Perseroan sebanyak 7.498.501.776 saham biasa atas nama atau sebesar 64,18% dari modal ditempatkan dan disetor penuh Perseroan setelah PUT II dengan nilai nominal Rp100 setiap saham, sehingga jumlah dana yang diterima Perseroan dalam PMHMETD ini sebesar Rp749.850.177.600.
9. Perseroan melakukan PUT III pada 2022 dalam rangka penambahan modal dengan menerbitkan Hak Memesan Efek Terlebih Dahulu (HMETD) kepada para pemegang saham Perseroan sebanyak 10.047.322.871 saham biasa atas nama atau sebesar 46,24% dari modal ditempatkan dan disetor penuh Perseroan setelah PMHMETD III dengan nilai nominal Rp100,- setiap saham dengan Harga Pelaksanaan Rp478,- per saham, sehingga jumlah dana yang diterima Perseroan dalam PMHMETD III ini sebesar Rp4.802.620.332.338.

6. On July 14, 2017, controlling shareholders injected the paid-up capital to the Company after the IPO in the amount of 365,000,000,000 with a price of Rp100 per share.
7. On July 4, 2018, the Company conducted Limited Public Offering to increase the capital, by issuing Pre-emptive Rights to the Company's shareholders for as many as 169,431,795 shares with a price of Rp200 per share.
8. The Company conducted Limited Public Offering II on July 14, 2021 to increase the capital by issuing Pre-emptive Rights to the Company's shareholders for as many as 7,498,501,776 ordinary shares or 64.18% of the issued and fully paid capital of the Company after Limited Public Offering II at the nominal value of Rp100 per share. Thus, the amount that the Company received in this PMHMETD is Rp749,850,177,600.
9. The Company conducted Limited Public Offering III in 2022 to increase the capital by issuing Pre emptive Rights to the Company's shareholders for as many as 10,047,322,871 ordinary shares or 46.24% of the issued and fully paid capital of the Company after Limited Public Offering III at the nominal value of Rp100 per share with an exercise price of Rp478 per share. Thus, the amount that the Company received in this PMHMETD III is Rp4,802,620,332,338.

Kronologis Penerbitan dan/atau Pencatatan Efek Lainnya

Chronology of Issuance and/or Share Listing

Hingga 31 Desember 2022, Allo Bank tidak menerbitkan efek seperti obligasi, sukuk, obligasi konversi atau efek lainnya di bursa efek, baik yang berada di Indonesia maupun di luar negeri. Dengan demikian, tidak terdapat informasi mengenai hal tersebut yang dapat disajikan dalam Laporan Tahunan ini.

As of December 31, 2022, Allo Bank did not issue securities such as bonds, sukuk, convertible bonds or other securities on stock exchanges, both in Indonesia and abroad. Thus, there is no information regarding this matter that can be submitted in this Annual Report.

Lembaga dan/atau Profesi Penunjang Perusahaan

Company's Supporting Institutions and/or Professionals

Kantor Akuntan Publik
Public Accounting Firm

Nama Lembaga/Profesi Name of Institution/Profession	KAP Amir Abadi Jusuf, Aryanto, Mawar & Rekan (RSM Indonesia)
Alamat Address	Plaza Asia Level 10 Jl. Jend. Sudirman Kav. 59 Jakarta 12190, Indonesia T: +62 21 5140 1340 F: +62 21 5140 1540
Nama Akuntan Name of Accountant	Bimo Iman Santoso, S.E., Ak., CPA
Izin Akuntan Accountant License	STTD.AP-51/PB.122/2019
Jasa yang Diberikan Service Provided	Mengaudit Laporan Keuangan Bank untuk tahun buku yang berakhir 31 Desember 2023. Audit Bank's Financial Statement for the financial year ends December 31, 2023.
Biaya Jasa Service Fees	Rp. 950.000.000,-

Biro Administrasi Efek
Share Register

Nama Lembaga/Profesi Name of Institution/Profession	PT Datindo Entrycom
Alamat Address	Jl. Hayam Wuruk No. 28 Jakarta 10120 T: +62 21 350 8077 (*Hunting*) F: +62 21 350 8078
Jasa yang Diberikan Service Provided	Administrasi saham Bank atas data pemegang saham bulanan dan *recording date*. Share administration of Bank's monthly shareholder data and recording date.



Notaris
Notary

Nama Lembaga/Profesi Name of Institution/Profession	Kantor Notaris Dharma Akhyuzi
Alamat Address	Jl. Otista III No. 117 Cipinang Cempedak, Jatinegara Jakarta 13340, Indonesia T: +62 21-8515502
Jasa yang Diberikan Service Provided	Pembuatan Akta Rapat Umum Pemegang Saham Tahunan 2023. Preparation of the Deed for the 2023 Annual General Meeting of Shareholders

Bursa
Exchange

Nama Lembaga/Profesi Name of Institution/Profession	Bursa Efek Indonesia Indonesia Stock Exchange
Alamat Address	Bursa Efek Indonesia Building Tower Jl.Jend Sudirman Kav. 52-53 Jakarta 12190, Indonesia
Jasa yang Diberikan Service Provided	Pencatatan saham Perseroan Listing of Company shares



Penghargaan dan Sertifikasi

Awards and Certifications

Penghargaan yang Diperoleh Perusahaan di Tahun 2023

Awards Achieved by the Company in 2023

No.	Nama Penghargaan Name of the Award	Diberikan Oleh Given By
1.	4th Indonesia Top Bank Awards 2023: Bapak Indra Utoyo in Top 10 Banking CEO	The Iconomics
2.	4th Indonesia Top Bank Awards 2023: Top Winner in KBMI 2 Category	The Iconomics
3.	The Asian Banker Indonesia Excellence Awards 2023: Best Digital-Only Bank 2023	The Asian Banker
4.	28th Infobank Award 2023: The Best Financial Performance KBMI 2 Bank in 2023	Infobank
5.	Marketeer Youth Choice Award 2023: Gold Award of Digital Bank	Marketeers
6.	The Best Performing Bank 2023 with Assets Rp10-25 trillion	The Finance

Sertifikasi yang Masih Berlaku Hingga Tahun 2023

Certification that Still Valid until 2023

Tanggal Dikeluarkannya Sertifikasi Date of Certificate Issuance	Jenis Sertifikat Type of Certificate	Dikeluarkan Oleh Issued By	Masa Berlaku Hingga Valid Until
28 Juni 2023 June 28, 2023	ISO/IEC 27001:2022	CBQA Global Indonesia	27 Juni 2026 June 27, 2026
17 Oktober 2023 October 17, 2023	Rating Korporasi dengan peringkat "idA" dengan prospek Stabil Corporate Rating with "idA" rating with Stable prospects	PT Pemeringkat Efek Indonesia (Pefindo)	1 Oktober 2024 October 1, 2024

Informasi pada Situs Web Perusahaan

Information on the Company Website

PT Allo Bank Indonesia Tbk memiliki situs web resmi sebagai bagian dari komitmen atas penerapan prinsip transparansi dan keterbukaan informasi bagi publik secara komunikatif dan ter-*update* dengan alamat www.allobank.com. Informasi yang tersedia pada situs web resmi Bank dapat diakses secara terbuka, kapan saja, dan di mana saja, serta mudah dan sederhana dengan tujuan memberikan informasi yang komprehensif, akurat dan aktual tentang Bank kepada khalayak luas. Situs web resmi Bank yang disajikan dengan dua bahasa, yaitu bahasa Indonesia dan bahasa Inggris, juga telah sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) No. 8/POJK.4/2015 tentang Situs Web Emiten atau Perusahaan Publik, yang mewajibkan menyampaikan informasi mengenai, antara lain:

1. Informasi Umum Emiten atau Perusahaan Publik;
2. Informasi bagi Pemodal atau Investor;
3. Informasi Tata Kelola Perusahaan

PT Allo Bank Indonesia Tbk has an official website for transparency purpose to the public. The website, www.allobank.com, serves as a means of communication and providing updated information about the Bank to the public. This website is the Bank's official portal which is simple and easy to access anytime and anywhere. The Bank's official website, which is presented in two languages, namely Indonesian and English, has contents that are in accordance with Financial Services Authority Regulation (POJK) No. 8/POJK.4/2015 concerning Issuer or Public Company Websites, which requires submitting information regarding, among others:

1. General Information of Issuers or Public Companies;
2. Information for Investors;
3. Information on Corporate Governance.



Ketersediaan Informasi pada Situs Web Perusahaan Berdasarkan POJK No. 8/POJK.4/2015

The Availability of Information on the Company's Website Based on POJK No. 8/POJK.4/2015

Uraian Description	Ketersediaan Availability	Keterangan Website Address
Informasi pemegang saham sampai dengan pemilik akhir individu Shareholder information including last owner	✓	https://www.allobank.com/about-us/investor-relations
Isi Kode Etik Code of Conduct	✓	https://www.allobank.com/about-us/investor-relations
Informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, tanggal ringkasan risalah RUPS diumumkan Information on the General Meeting of Shareholders (GSM), includes agenda items discussed at the GMS, the minutes of GMS and information on important dates, namely the date of the announcement of the GMS, the date of the summons for the GMS, the date of the GMS, the date of the summary of the minutes of the GMS is announced.	✓	https://www.allobank.com/about-us/investor-relations
Laporan Keuangan Tahunan (5 tahun terakhir) Annual Financial Report (the last 5 years)	✓	https://www.allobank.com/about-us/investor-relations
Profil Dewan Komisaris dan Direksi Profiles of the Board of Commissioners and Directors	✓	https://www.allobank.com/about-us/profiles
Piagam Dewan Komisaris, Direksi, Komite-komite, dan Satuan Kerja Audit Internal Charters of the Board of Commissioners, Board of Directors, Committees, and Internal Audit Unit	✓	https://www.allobank.com/about-us/investor-relations
Informasi keterbukaan informasi lainnya Other disclosure Information	✓	https://www.allobank.com/about-us/investor-relations

✓ = tersedia pada situs web Perusahaan / available on the Company's website
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Semua informasi yang disajikan dalam *website* Bank senantiasa diperbaharui secara berkala untuk memberikan informasi ter-*update* bagi segenap pemangku kepentingan maupun masyarakat umum. Bank juga memiliki akun media sosial sebagai bagian dari keterbukaan informasi dan komunikasi kepada seluruh pemangku kepentingan, di antaranya Facebook, Instagram, Tiktok, Twitter dan Youtube.

All information presented on the Bank's website is regularly updated to provide updated information for all stakeholders and the public. The Bank also has social media accounts as part of information disclosure and communication to all stakeholders, including Facebook, Instagram, Tiktok, Twitter and Youtube.

Pendidikan dan/atau Pelatihan Dewan Komisaris, Direksi, Komite-Komite, Sekretaris Perusahaan dan Unit Audit Internal

Education and/or Training for Board of Commissioners, Board of Directors, Committees, Corporate Secretary, and Internal Audit Unit

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Dewan Komisaris Board of Commissioners				
Aviliani Komisaris Utama Independen Independent President Commissioner	*In House*	*Refreshment* Sertifikasi Manajemen Risiko, Efektifpro, Jakarta (2023) Refreshment Certification of Risk Management, Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
Ali Gunawan Komisaris Commissioner	*In House*	*Refreshment* Sertifikasi Manajemen Risiko, Efektifpro, Jakarta (2023) Refreshment Certification of Risk Management, Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
	Off House	*Risk and Governance Summit* (RGS) Tahun 2023 *Sustainable Governance Digital Transformation as a Game Changer Ethical Culture as Value Keeper* Risk and Governance Summit (RGS) 2023 Sustainable Governance Digital Transformation as a Game Changer Ethical Culture as Value Keeper	30/11/2023	OJK

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Rosmaya Komisaris Independen Independent Commissioner	*In House*	*Refreshment* Sertifikasi Manajemen Risiko, Efektifpro, Jakarta (2023) Refreshment Certification of Risk Management, Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
	Off House	Sosialisasi Peraturan Otoritas Jasa Keuangan Tentang Penerapan Tata Kelola Bagi Bank Umum Socialization of Financial Services Authority Regulations Concerning the Implementation of Governance for Commercial Banks	19/09/2023	OJK
	Off House	*Risk And Governance Summit* (RGS) Tahun 2023 *Sustainable Governance Digital Transformation as a Game Changer Ethical Culture as Value Keeper* Risk And Governance Summit (RGS) 2023 Sustainable Governance Digital Transformation as A Game Changer Ethical Culture as Value Keeper	30/11/2023	OJK
Direksi **Board of Directors**				
Indra Utoyo Direktur Utama President Director	*In House*	Rapat Koordinasi Tahun 2023 Coordination Meeting in 2023	19/01/2023	PPATK
	In House	Undang Undang Pelindungan Data Pribadi dan Implementasinya di PT Allo Bank Indonesia Tbk Personal Data Protection Law and Its Implementation at PT Allo Bank Indonesia Tbk	16/02/2023	Kementrian Komunikasi Informatika Republik Indonesia
	Off House	Forum Koordinasi Perizinan & Layanan Kebanksentralan *Central Banking Services Festival* (CBFest) 2023 Central Banking Licensing & Services Coordination Forum Central Banking Services Festival (CBFest) 2023	19/06/2023	Bank Indonesia

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
	In House	*Refreshment* Sertifikasi Manajemen Risiko - BSMR yang diselenggarakan Efektifpro, Jakarta (2023) Refreshment of Risk Management Certification - BSMR held by Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
	Off House	*International Talks* 2023 *Leveraging Digital Central Banking Services for Economic Recovery*	03/10/2023	Bank Indonesia
	Off House	*Sharing Knowledge Sustainability*	17/11/2023	Perbanas
	In House	Pengujian *Business Continuity Management* atau *Crisis Management Plan* Melalui *Table Top Exercise* Examining Business Continuity Management or Crisis Management Plan Through Table Top Exercise	15/12/2023	Konsultan Observasi BCM Exercise Haldi Z
	In House	*Team Building* Allo Temu 2023	16/12/2023	Manajemen Allo Bank dan PT Ruhama Berkah Mandiri
Ari Yanuanto Asah Direktur Keuangan, Operasi & Human Capital Finance, Operations & Human Capital Director	*In House*	*Refreshment* Sertifikasi Manajemen Risiko - BSMR yang diselenggarakan Efektifpro, Jakarta (2023) Refreshment of Risk Management Certification - BSMR held by Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
	Off House	Pelaksanaan Program Kegiatan Tahun Anggaran 2023 Direktorat Data Kependudukan Nasional Implementation of the 2023 Fiscal Year Activity Program of the Directorate of National Population Data	03/10/2023	Dirjen Dukcapil
	In House	Pengujian *Business Continuity Management* atau *Crisis Management Plan* Melalui *Table Top Exercise* Examining Business Continuity Management or Crisis Management Plan Through Table Top Exercise	15/12/2023	Konsultan Observasi BCM Exercise Haldi Z
	In House	*Team Building* Allo Temu 2023	16/12/2023	Manajemen Allo Bank dan PT Ruhama Berkah Mandiri

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Arief Tendeas Direktur Bisnis Business Director	*Off House*	Seminar Nasional Pembiayaan UMKM Melalui *Multichannel* National Seminar on MSME Financing Through Multichannel	17/02/2023	Bank Indonesia
	Off House	*Launching* dan Sosialisasi *Market Code of Conduct* (*Brown Book*) Edisi 4 Launching and Socialization of Market Code of Conduct (Brown Book) 4th Edition	01/03/2023	Bank Indonesia
	In House	*Refreshment* Sertifikasi Manajemen Risiko - BSMR yang diselenggarakan Efektifpro, Jakarta (2023) Refreshment of Risk Management Certification - BSMR held by Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
	Off House	Forum Diskusi Makroprudensial Arah Kredit Perbankan 2023 di Tengah Tantangan Domestik dan Global Macroprudential Discussion Forum on Banking Credit Direction in 2023 Amid Domestic and Global Challenges	26/07/2023	Bank Indonesia
	Off House	Diskusi Perumusan Anggaran Dasar Assosiasi Pasar Uang dan Pasar Valuta Asing Indonesia APUVINDO Discussion on the Formulation of the Articles of Association of the Indonesian Money Market and Foreign Exchange Market Association APUVINDO	12/10/2023	Bank Indonesia
	In House	Pengujian *Business Continuity Management* atau *Crisis Management Plan* Melalui *Table Top Exercise* Examining Business Continuity Management or Crisis Management Plan Through Table Top Exercise	15/12/2023	Konsultan Observasi BCM Exercise Haldi Z
	In House	*Team Building* Allo Temu 2023	16/12/2023	Manajemen Allo Bank dan PT Ruhama Berkah Mandiri

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
	Off House	Webinar AKUBISA Akses Keuangan UMKM Melalui *Business Matching* dan Literasi untuk Peningkatan Daya Saing AKUBISA Webinar Accessing MSME Finance Through Business Matching and Literacy to Increase Competitiveness	18/12/2023	Bank Indonesia
Ganda Raharja Rusli Direktur Risiko, Kepatuhan & Hukum Risk, Compliance & Legal Director	*Off House*	Pertemuan Terkait SEOJK Tentang Sertifikasi Manajemen Risiko bagi Sumber Daya Manusia Bank Umum SEOJK Related Meeting Concerning Risk Management Certification for Commercial Bank Human Resources	16/01/2023	OJK
	Off House	Rapat Koordinasi Tahun 2023 Coordination Meeting in 2023	19/01/2023	PPATK
	In House	*Workshop* Internal EOMR dan *Cyber Risk* Internal EOMR and Cyber Risk Workshop	10/02/2023	Divisi EOMR dan Cyber Risk
	In House	Undang Undang Pelindungan Data Pribadi dan Implementasinya di PT Allo Bank Indonesia Tbk Personal Data Protection Law and Its Implementation at PT Allo Bank Indonesia Tbk	16/02/2023	Kementrian Komunikasi Informatika Republik Indonesia
	Off House	Undangan Pertemuan Koordinasi Invitation to Coordination Meeting	23/05/2023	PPATK
	In House	*Refreshment* Sertifikasi Manajemen Risiko - BSMR yang diselenggarakan Efektifpro, Jakarta (2023) Refreshment of Risk Management Certification - BSMR held by Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
	Off House	FGD Tim Kerja Analisis Kolaboratif PPATK Terkait Pemilihan Umum dan Pemilihan Kepala Daerah FGD of the PPATK Collaborative Analysis Working Team regarding General Elections and Regional Head Elections	22/08/2023	PPATK

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
	Off House	*Webinar Compliance Refreshment Emiten* dan Perusahaan Publik Compliance Refreshment Webinar for Issuers and Public Companies	22/08/2023	OJK
	Off House	Sosialisasi Peraturan Otoritas Jasa Keuangan Tentang Penerapan Tata Kelola Bagi Bank Umum Socialization of Financial Services Authority Regulations Concerning the Implementation of Governance for Commercial Banks	19/09/2023	OJK
	Off House	Diseminasi Hasil Pengukuran *Financial Integrity Rating On Money Laundering and Terrorist Financing* Tahun 2023 Secara *Onsite* Dissemination of Financial Integrity Rating on Money Laundering and Terrorist Financing Measurement Results in 2023 Onsite	02/11/2023	PPATK
	Off House	*Risk and Governance Summit* (RGS) Tahun 2023 *Sustainable Governance Digital Transformation as a Game Changer Ethical Culture as Value Keeper* Risk And Governance Summit (RGS) 2023 Sustainable Governance Digital Transformation as A Game Changer Ethical Culture as Value Keeper	30/11/2023	OJK
	In House	Pengujian *Business Continuity Management* atau *Crisis Management Plan* Melalui *Table Top Exercise* Examining Business Continuity Management or Crisis Management Plan Through Table Top Exercise	15/12/2023	Konsultan Observasi BCM Exercise Haldi Z
	In House	*Team Building* Allo Temu 2023	16/12/2023	Manajemen Allo Bank dan PT Ruhama Berkah Mandiri

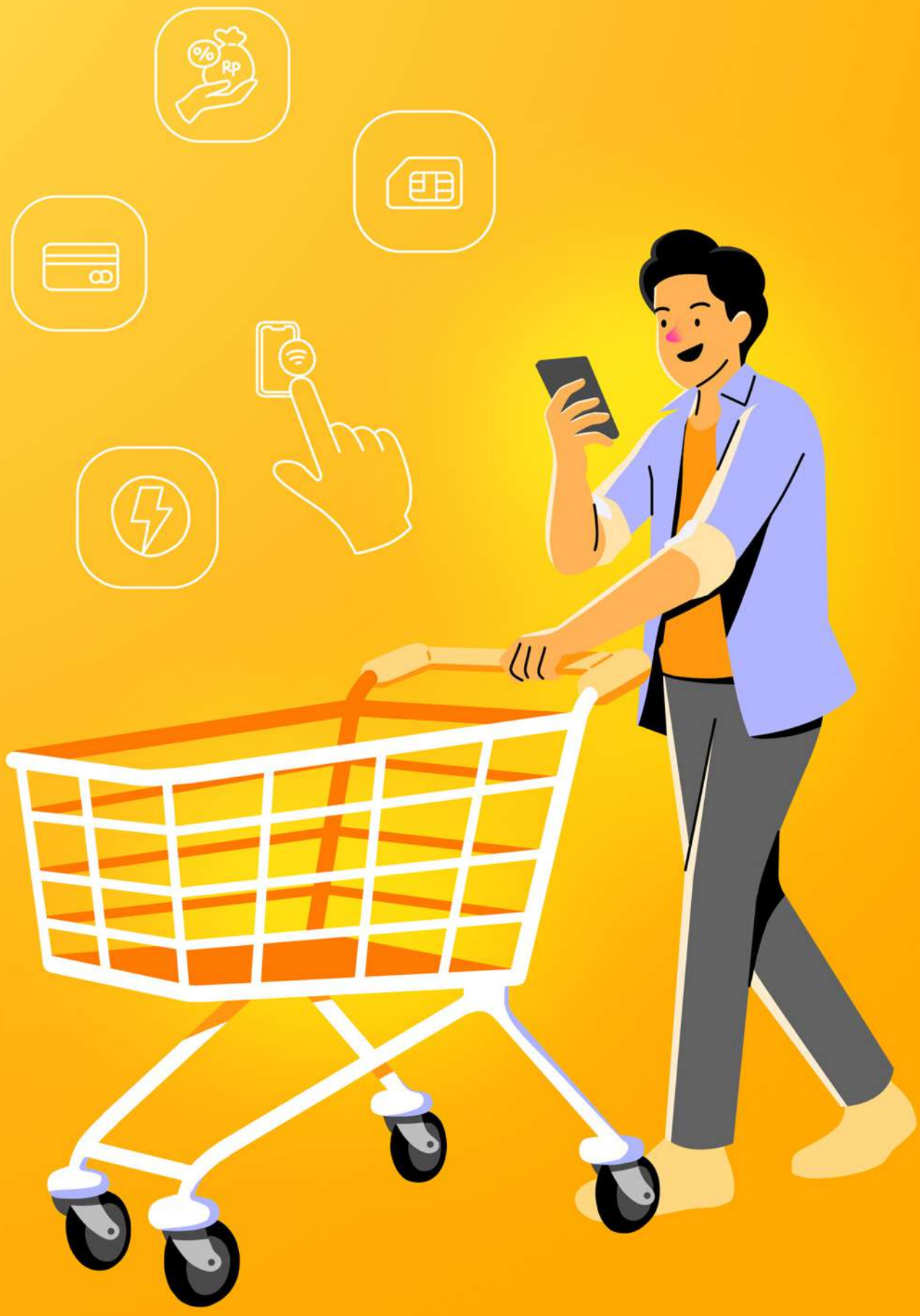
Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Sajal Bhatnagar Direktur Digital Digital Director	*In House*	*Refreshment* Sertifikasi Manajemen Risiko - BSMR yang diselenggarakan Efektifpro, Jakarta (2023) Refreshment of Risk Management Certification - BSMR held by Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
	In House	Pengujian *Business Continuity Management* atau *Crisis Management Plan* Melalui *Table Top Exercise* Examining Business Continuity Management or Crisis Management Plan Through Table Top Exercise	15/12/2023	Konsultan Observasi BCM Exercise Haldi Z
	In House	Team Building Allo Temu 2023	16/12/2023	Manajemen Allo Bank dan PT Ruhama Berkah Mandiri
Komite Audit dan Komite Pemantau Risiko **Audit Committee and Risk Monitoring Committee**				
Aulia Usmanto Anggota Komite Audit Member of the Audit Committee	*In House*	*Refreshment* Sertifikasi Manajemen Risiko, Efektifpro, Jakarta (2023) Refreshment Certification of Risk Management, Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
Lista Irna Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee	*In House*	*Refreshment* Sertifikasi Manajemen Risiko, Efektifpro, Jakarta (2023) Refreshment Certification of Risk Management, Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
	Off House	Konferensi Nasional IIA Indonesia Tahun 2023 IIA Indonesia National Conference 2023	30/08/2023	Institute Of Internal Auditors Indonesia
Siswandi Pujo Sasongko Anggota Komite Audit Member of the Audit Committee	*In House*	Undang Undang Pelindungan Data Pribadi dan Implementasinya di PT Allo Bank Indonesia Tbk Personal Data Protection Law and Its Implementation at PT Allo Bank Indonesia Tbk	16/02/2023	Kementrian Komunikasi Informatika Republik Indonesia
	In House	*Refreshment* Sertifikasi Manajemen Risiko, Efektifpro, Jakarta (2023) Refreshment Certification of Risk Management, Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
	Off House	Konferensi Nasional IIA Indonesia Tahun 2023 IIA Indonesia National Conference 2023	30/08/2023	Institute Of Internal Auditors Indonesia

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Komite Remunerasi dan Nominasi **Remuneration and Nomination Committee**				
Netty Delima Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee	*In House*	Pengujian *Business Continuity Management* atau *Crisis Management Plan* Melalui *Table Top Exercise* Examining Business Continuity Management or Crisis Management Plan Through Table Top Exercise	15/12/2023	Konsultan Observasi BCM Exercise Haldi Z
	In House	*Team Building* Allo Temu 2023	16/12/2023	Manajemen Allo Bank dan PT Ruhama Berkah Mandiri
Sekretaris Perusahaan **Corporate Secretary**				
Stacey Aryadi Suryoputro	*Off House*	Sosialisasi SEOJK No.33/SEOJK.04/2022 Tentang Pedoman Pelaksanaan Penawaran Efek yang Bukan Merupakan Penawaran Umum SEOJK Socialization No.33/SEOJK.04/2022 concerning Guidelines for Implementing Securities Offerings that are not Public Offerings	31/01/2023	OJK
	In House	Membangun Tim Melalui Kepemimpinan yang Efektif Building Teams Through Effective Leadership	04/02/2023	Risiko Manajemen Gagasan
	In House	Aspek Hukum Informasi dan Transaksi Elektronik serta Transformasi Digital Legal Aspects of Electronic Information and Transactions and Digital Transformation	25/02/2023	Hey Law Indonesia
	In House	*Refreshment* Sertifikasi Manajemen Risiko - BSMR yang diselenggarakan Efektifpro, Jakarta (2023) Refreshment of Risk Management Certification - BSMR held by Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
	Off House	FGD Insentif dan Disinsentif Penerapan Keuangan Berkelanjutan FGD on Incentives and Disincentives for Sustainable Finance Implementation	21/07/2023	OJK

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
	Off House	Sosialisasi SPRINT Modul Penilaian Kemampuan dan Kepatuhan Bank Umum Konvensional dan Kantor Perwakilan dari Bank yang Berkedudukan di Luar Negeri Dissemination of SPRINT Module of Capability and Compliance Assessment of Conventional Commercial Banks and Representative Offices of Banks Based Abroad	25/07/2023	OJK
	Off House	Webinar *Compliance Refreshment* Emiten dan Perusahaan Publik Compliance Refreshment Webinar for Issuers and Public Companies	22/08/2023	OJK
	In House	Allo Bank *Leaders Forum*: *The Road To Success* Allo 2.0	08/09/2023	Manajemen Allo Bank
	Off House	FGD Persamaan Persepsi Perizinan Kelembagaan Pengurus dan Kepemilikan Bank Umum FGD on Perception Similarity of Licensing Institutional Management and Ownership of Commercial Banks	26/10/2023	OJK
	Off House	Sosialisasi *Resolution Plan* & Premi PRP di Jakarta Dissemination of Resolution Plan & PRP Premium in Jakarta	08/11/2023	LPS
	In House	Sosialisasi POJK No.8 Tahun 2023 APU PPT & PPPSPM di Sektor Jasa Keuangan Dissemination of POJK No.8 of 2023 AML/CFT & CPF on the Financial Services Sector	16/11/2023	Risiko Manajemen Gagasan
	In House	Pengujian *Business Continuity Management* atau *Crisis Management Plan* Melalui *Table Top Exercise* Examining Business Continuity Management or Crisis Management Plan Through Table Top Exercise	15/12/2023	Konsultan Observasi BCM Exercise Haldi Z
	In House	*Team Building* Allo Temu 2023	16/12/2023	Manajemen Allo Bank dan PT Ruhama Berkah Mandiri

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Kepala SKAI **Head of the SKAI**				
Dani Bayu Angkat	*Off House*	Pelatihan Menghadapi Sertifikasi CAFM dan Ujian Sertifikasi CAFM untuk *Unit Anti Fraud* Training for Facing CAFM Certification and CAFM Certification Exams for the Anti Fraud Unit	16/01/2023	Asia Anti Fraud Manajemen
	In House	Implementasi Audit Kredit Korporasi yang Efektif Effective Implementation of Corporate Credit Audits	28/01/2023	Equivalent Training Center
	In House	Membangun Tim Melalui Kepemimpinan yang Efektif Building Teams Through Effective Leadership	04/02/2023	Risiko Manajemen Gagasan
	In House	Penerapan Program APU PPT untuk Industri Keuangan Implementasi Teknis Perhitungan *Risk Based Approach* APU PPT Implementation of the AML CTF Program for the Financial Industry Technical Implementation of the AML CTF Risk Based Approach Calculation	11/02/2023	Mahaka Institute
	Off House	Sosialisasi Aplikasi Pelaporan *Online* OJK (APOLO) Modul Profesi Keuangan AP/KAP Socialization of the OJK Online Reporting Application (APOLO) AP/KAP Financial Profession Module	14/02/2023	OJK
	In House	Undang Undang Pelindungan Data Pribadi dan Implementasinya di PT Allo Bank Indonesia Tbk Personal Data Protection Law and Its Implementation at PT Allo Bank Indonesia Tbk	16/02/2023	Kementrian Komunikasi Informatika Republik Indonesia
	In House	Aspek Hukum Informasi dan Transaksi Elektronik serta Transformasi Digital Legal Aspects of Information and Electronic Transactions and Digital Transformation	25/02/2023	Hey Law Indonesia

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
	In House	Analisa Kredit Korporasi Corporate Credit Analysis	01/03/2023	Duta Bangsa
	In House	Panduan Penentuan *Risk Tolerance* dan *Risk Appetite* dalam Penyusunan Rencana Bisnis Guide to Determining Risk Tolerance and Risk Appetite in Preparing a Business Plan	09/03/2023	Risiko Manajemen Gagasan
	Off House	CQI And IRCA Certified ISO/ IEC 27001 2022 Lead Auditor	13/03/2023	BSI Group Indonesia
	In House	*Refreshment* Sertifikasi Manajemen Risiko Risk Management Certification Refreshment	05/07/2023	Efektifpro
	Off House	Konferensi Audit Intern 2023 YPIA YPIA 2023 Internal Audit Conference	05/07/2023	Yayasan Pendidikan Internal Audit
	In House	Allo Bank *Leaders Forum*: *The Road To Success* Allo 2.0	08/09/2023	Manajemen Allo Bank
	Off House	*Refreshment* Laporan Hasil Penilaian Kepatuhan Sistem Pembayaran dan *Financial Market Infrastructure* Bank Indonesia serta Kantor Pengelola Daftar Hitam Nasional Tahun 2023 Refreshment Report on Payment System Compliance Assessment Results and Financial Market Infrastructure of Bank Indonesia and the National Black List Management Office in 2023	03/11/2023	Bank Indonesia
	In House	Pelatihan Kegiatan Usaha Dalam Valuta Asing Training on Business Activities in Foreign Exchange	09/12/2023	PT Triniti Solusi Kreatifindo
	In House	Team Building Allo Temu 2023	16/12/2023	Manajemen Allo Bank dan PT Ruhama Berkah Mandiri



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Analisis dan Pembahasan Manajemen

Management Discussion and Analysis

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Tinjauan Perekonomian dan Industri

Economic and Industrial Overview

Tinjauan Perekonomian

Seperti dikutip dari Tinjauan Kebijakan Moneter Desember 2023 yang dirilis oleh Bank Indonesia, menyatakan bahwa perekonomian dunia melambat dengan ketidakpastian pasar keuangan yang mulai mereda. Bank Indonesia memprakirakan pertumbuhan ekonomi global tahun 2023 sebesar 3,0% dan melambat menjadi 2,8% pada 2024. Pertumbuhan ekonomi Amerika Serikat (AS) dan India tahun 2023 lebih baik dari prakiraan awal ditopang oleh konsumsi rumah tangga dan ekspansi pemerintah. Sementara itu, ekonomi Tiongkok melemah seiring dengan konsumsi rumah tangga dan investasi yang tumbuh terbatas.

Inflasi di negara maju, termasuk di AS, dalam kecenderungan menurun tetapi tingkatnya masih di atas sasaran. Suku bunga kebijakan moneter, termasuk Fed Funds Rate (FFR), diprakirakan telah mencapai puncaknya namun masih akan bertahan tinggi dalam waktu yang lama (*high for longer).* Demikian pula *yield* obligasi Pemerintah negara maju, termasuk US Treasury, diprakirakan dalam kecenderungan menurun tetapi tingkatnya masih akan tinggi sejalan dengan premi risiko jangka panjang (*term-premia*) terkait besarnya pembiayaan fiskal dan utang pemerintah. Kejelasan arah kebijakan moneter di negara maju tersebut mendorong mulai meredanya ketidakpastian pasar keuangan global.

Sehubungan dengan itu, aliran modal mulai kembali masuk dan menurunkan tekanan pelemahan nilai tukar di negara *emerging market*, termasuk Indonesia. Ke depan, sejumlah risiko dapat kembali meningkatkan ketidakpastian perekonomian dunia, di antaranya masih berlanjutnya ketegangan geopolitik, pelemahan ekonomi di sejumlah negara termasuk Tiongkok, serta masih tingginya suku bunga kebijakan moneter dan *yield* obligasi di negara maju.

Di sisi lain, perekonomian Indonesia tetap tumbuh baik didukung oleh permintaan domestik. Konsumsi rumah tangga dan investasi tetap tumbuh sejalan dengan keyakinan masyarakat dan berlanjutnya penyelesaian Proyek Strategis Nasional (PSN). Perkembangan ini dikonfirmasi oleh sejumlah indikator utama hingga bulan Desember 2023, seperti keyakinan konsumen, penjualan eceran, dan *Purchasing Managers' Index* (PMI) Manufaktur. Sementara itu, kinerja ekspor cenderung lebih baik, seiring dengan peningkatan permintaan beberapa mitra dagang utama, seperti AS dan India. Berdasarkan Lapangan Usaha (LU), kinerja perekonomian terutama didorong oleh Perdagangan Besar dan Eceran, Industri Pengolahan, serta Konstruksi.

Economic Overview

A Monetary Policy Review released by Bank Indonesia in December 2023 indicated that the world economy has slowed down alongside a financial market that has begun to subside in its uncertainty. Bank Indonesia projected global economic growth in 2023 to be at 3.0% and to slow down to 2.8% in 2024. The United States (US) and India in 2023 both experienced better economic growth than initial estimates thanks to household consumption and government expansion. Meanwhile, China's economy weakened as household consumption and investment grew limited.

Inflation in developed countries, including in the US, was on a downward trend but with a level that was still above target. Monetary policy interest rates, including the Fed Funds Rate (FFR), were projected to have reached their peak but remained high for longer. Likewise, government bond yields in developed countries, including the US Treasury, were predicted to be on a downward trend, but with levels that still remained high. This was in line with a long-term risk premium related to the size of fiscal financing and government debt. Clarity in the direction of monetary policy in developed countries encouraged an easing in global financial market uncertainty.

In this regard, capital flows have begun to return and reduce the pressure of weakening exchange rates in emerging market countries, including Indonesia. In the future, a number of risks could again increase uncertainty in the world economy, including continuing geopolitical tensions, economic weakness in a number of countries including China, and still high monetary policy interest rates and bond yields in developed countries.

On the other hand, the Indonesian economy continued to grow well thanks to domestic demand. Household consumption and investment continued to grow in line with public confidence and due to the continued completion of National Strategic Projects. This development was confirmed by a number of key indicators through December 2023, such as consumer confidence, retail sales, and the Manufacturing Purchasing Managers' Index (PMI). Meanwhile, export performance tended to be better, a state that was in line with increasing demand from several major trading partners, such as the US and India. In terms of Business Fields, Indonesia's economic performance was mainly driven by Wholesale and Retail Trade, the Processing Industry, and Construction.



Pemerintah telah mencatatkan pertumbuhan ekonomi 2023 sebesar 5,05%. Pada 2024, kinerja konsumsi, baik swasta maupun Pemerintah, dan investasi diprakirakan sedikit meningkat sejalan dengan keyakinan konsumsi masyarakat yang tetap kuat, dampak positif pelaksanaan Pemilu, serta keberlanjutan pembangunan Proyek Strategis Nasional (PSN). Dengan perkembangan tersebut, pertumbuhan ekonomi 2024 diprakirakan meningkat dalam kisaran 4,7-5,5%. Ke depan, Bank Indonesia akan terus memperkuat sinergi stimulus fiskal Pemerintah dengan stimulus makroprudensial Bank Indonesia untuk mendorong pertumbuhan ekonomi, khususnya dari sisi permintaan.

Tinjauan Industri

Bank Indonesia juga menyatakan bahwa likuiditas perbankan masih memadai sehingga memperkuat *lending capacity* perbankan. Pada November 2023, rasio Alat Likuid terhadap Dana Pihak Ketiga (AL/DPK) tetap terjaga tinggi, yaitu 26,04%. Likuiditas perbankan yang tetap memadai tersebut didukung oleh kebijakan makroprudensial akomodatif, antara lain implementasi Kebijakan Insentif Likuiditas Makroprudensial (KLM). Total tambahan likuiditas dari insentif KLM mencapai Rp163,3 triliun per Desember 2023 atau meningkat sebesar Rp55 triliun sejak penerapan KLM pada 1 Oktober 2023.

The government recorded 5.05% economic growth in 2023. In 2024, consumption performance, both private and government, and investment are being projected to increase slightly in line with public consumption confidence (which remained strong), the positive impact of the election, and the sustainability of National Strategic Project developments. With these developments, economic growth in 2024 is predicted to increase in the range of 4.7% to 5.5%. Going forward, Bank Indonesia will continue to strengthen synergy in the Government's fiscal stimulus with its own macroprudential stimulus to encourage economic growth, especially from the demand side.

Industry Overview

Bank Indonesia also stated that banking liquidity remained at adequate levels, resulting in strengthened banking lending capacity. In November 2023, the ratio of Liquid Assets to Third Party Funds remained high at 26.04%. Banking liquidity, which remained adequate, was supported by accommodative macroprudential policies, including the implementation of a Macroprudential Liquidity Incentive Policy (KLM). The total additional liquidity from KLM incentives reached IDR163.3 trillion as of December 2023, or an increase of IDR55 trillion since KLM's implementation on October 1, 2023.

Perkembangan likuiditas tersebut berdampak positif terhadap suku bunga perbankan, dengan suku bunga deposito 1 bulan dan suku bunga kredit pada November 2023 tetap terjaga, masing-masing di 4,46% dan 9,29%. Likuiditas yang memadai juga didukung oleh keberadaan SRBI yang diperdagangkan di pasar sekunder sehingga meningkatkan fleksibilitas perbankan dalam mengelola likuiditas dan turut mendukung terjaganya *lending capacity* perbankan. Bank Indonesia akan terus meningkatkan efektivitas implementasi KLM untuk mendorong penyaluran kredit/pembiayaan perbankan yang lebih tinggi pada sektor-sektor yang memiliki daya ungkit besar dalam rangka mendukung pertumbuhan ekonomi yang berkelanjutan.

This liquidity development has had a positive impact on banking interest rates, with the 1-month deposit interest rate and credit interest rate in November 2023 remaining stable at 4.46% and 9.29% respectively. Adequate liquidity was also supported by the existence of Bank Indonesia Rupiah Securities (SRBI) that were traded on the secondary market, resulting in increased banking flexibility in managing liquidity and which helped to maintain banking lending capacity. Bank Indonesia continued to increase the effectiveness of its KLM implementation to encourage higher banking credit/financing distribution in sectors that have high leverage in order to further support sustainable economic growth.

Peningkatan intermediasi perbankan juga terus berlanjut. Pertumbuhan Dana Pihak Ketiga (DPK) tercatat sebesar 3,04% (yoy) pada November 2023, sedangkan kredit perbankan tumbuh 9,74% (yoy), lebih tinggi dibandingkan dengan pertumbuhan pada bulan sebelumnya yaitu 8,99% (yoy). Peningkatan kredit/pembiayaan didorong oleh peningkatan permintaan kredit sejalan dengan tetap terjaganya kinerja korporasi dan rumah tangga. Secara sektoral, pertumbuhan kredit terutama ditopang oleh sektor Perdagangan, Industri, dan Jasa Dunia Usaha. Pembiayaan syariah pada November 2023 juga tumbuh sebesar 14,12% (yoy), sementara pertumbuhan kredit UMKM mencapai 8,46% (yoy). Pertumbuhan kredit UMKM tersebut terutama didukung oleh sektor Perdagangan, Pertanian, dan Jasa Sosial. Ke depan, Bank Indonesia akan terus mendorong penyaluran kredit/pembiayaan perbankan dan memperkuat sinergi dengan Pemerintah, otoritas keuangan, Kementerian/Lembaga, perbankan, dan pelaku usaha.

Improvements in banking intermediation also continued to continue. Growth in Third Party Funds (DPK) was recorded at 3.04% (yoy) in November 2023, while banking credit grew 9.74% (yoy), which was higher than its previous month's growth of 8.99% (yoy). This increase in credit/financing was driven by higher demand for credit in line with maintained corporate and household performance. From a sectoral point of view, credit growth was mainly supported by the Trade, Industry and Business Services sectors. Sharia financing in November 2023 also grew by 14.12% (yoy), while MSME credit growth reached 8.46% (yoy). MSME credit growth was mainly supported by the Trade, Agriculture and Social Services sectors. In the future, Bank Indonesia will continue to encourage the distribution of banking credit/financing and strengthen synergies with the Government, financial authorities, Ministries/Institutions, banks and business actors.

Ketahanan perbankan tetap terjaga baik, tercermin dari permodalan yang kuat dan risiko kredit yang rendah. Rasio kecukupan modal (*Capital Adequacy Ratio*/CAR) tercatat pada level yang tinggi sebesar 27,44% pada Oktober 2023. Risiko kredit juga tetap terkendali, tercermin dari rasio kredit bermasalah (*Non Performing Loan*/NPL) yang rendah sebesar 2,42% (bruto) dan 0,77% (neto). Hasil *stress-test* Bank Indonesia menunjukkan ketahanan perbankan yang tetap kuat dalam menghadapi tekanan global. Bank Indonesia akan terus memperkuat sinergi kebijakan bersama KSSK dalam memitigasi berbagai risiko yang berpotensi mengganggu stabilitas sistem keuangan.

Banking resilience remained well maintained, as can be seen reflected by strong capital and low credit risk. Capital adequacy ratio (CAR) was recorded at a high level of 27.44% in October 2023. Credit risk also remained under control. This was reflected in a low non-performing loan (NPL) ratio of 2.42% (gross) and 0.77% (net). Bank Indonesia's stress-test results showed that banking resilience remained strong in the face of global pressure. Bank Indonesia will continue to strengthen policy synergies with the Financial System Stability Committee (KSSK) in mitigating various risks that have the potential to disrupt financial system stability.

Kinerja transaksi ekonomi dan keuangan digital tetap kuat didukung oleh sistem pembayaran yang aman, lancar, dan andal. Pada November 2023, nilai transaksi *digital banking* tercatat Rp5.163,76 triliun atau tumbuh sebesar 13,21% (yoy), sementara itu nilai transaksi Uang Elektronik (UE) meningkat 16,95% (yoy) sehingga mencapai Rp41,30 triliun. Nominal transaksi QRIS tercatat tumbuh 157,43% (yoy) sehingga mencapai Rp24,90 triliun, dengan jumlah pengguna 45,03 juta dan jumlah *merchant* 30,12 juta yang sebagian besar merupakan UMKM. Nilai transaksi pembayaran menggunakan kartu ATM, kartu debit, dan kartu kredit mencapai Rp662,39 triliun atau turun sebesar 0,39% (yoy). Sementara dari pengelolaan uang Rupiah, jumlah Uang Kartal Yang Diedarkan (UYD) pada November 2023 meningkat 5,69% (yoy) sehingga menjadi Rp988,40 triliun.

Performance in digital economic and financial transactions remained strong thanks to safe, smooth and reliable payment systems. In November 2023, the value of digital banking transactions was recorded at IDR5,163.76 trillion. This marked a growth of 13.21% (yoy). Meanwhile, the value of Electronic Money transactions increased 16.95% (yoy) to reach IDR41.30 trillion. Nominal QRIS transactions were recorded to have grown 157.43% (yoy) to reach IDR24.90 trillion, with the number of users and merchants at 45.03 million and 30.12 million respectively, and with most of the merchants being MSMEs. The value of payment transactions that used ATM cards, debit cards and credit cards reached IDR 662.39 trillion, which marked a decrease of 0.39% (yoy). Meanwhile, from the management of Rupiah currency, the

Bank Indonesia terus memastikan ketersediaan uang Rupiah dalam jumlah yang cukup, pecahan yang sesuai, dengan kualitas yang terjaga di seluruh wilayah NKRI melalui program pengedaran uang Rupiah ke daerah Terluar, Terdepan, Terpencil (3T) serta kegiatan Kas Keliling, Kas Titipan dan Ekspedisi Rupiah Berdaulat.

amount of Currency in Circulation in November 2023 increased by 5.69% (yoy) to IDR988.40 trillion. Bank Indonesia continued to ensure the availability of Rupiah currency in sufficient quantities and in appropriate denominations, with maintained quality throughout the territory of the Republic of Indonesia through its Rupiah currency distribution program to Outermost, Frontier, Remote (or "3T") areas, as well as through Mobile Cash, Safe Deposit and Sovereign Rupiah Expedition activities.

Rencana dan Kebijakan Strategis Perusahaan

Company's Strategic Plans and Policies

Mulai bergesernya gaya hidup masyarakat ke arah digital yang didukung dengan kemudahan akses dan luasnya jaringan telekomunikasi, termasuk internet, menjadi peluang bagi Allo Bank selaku bank umum berbasis digital untuk mengoptimalkan produk dan layanan yang diberikan kepada para nasabah. Perkembangan teknologi yang pesat mendorong Bank untuk terus beradaptasi secara cepat dengan memperkuat fundamental bisnis dan kapabilitas teknologi digital agar dapat menyediakan layanan perbankan digital banking yang dapat memenuhi kebutuhan dan memberikan kenyamanan kepada para nasabah dalam bertransaksi. Untuk itu, Bank telah menetapkan sejumlah langkah strategis yang dapat mengoptimalkan kinerjanya, di antaranya dengan:

1. Melakukan penetrasi pasar berkelanjutan ke berbagai segmentasi nasabah dengan terus memberikan nilai tambah (*added value*) melalui implementasi 3 pilar strategi bisnis Bank (*acquisition, engagement and monetization*);
2. Meningkatkan layanan digital secara signifikan yang berdampak pada peningkatan aset dan liabilitas;
3. Menjalin kolaborasi dengan mitra strategis (*strategic partners*) ekosistem utama melalui penerapan model *Open Banking* untuk memperkaya dan meningkatkan nilai layanan finansial yang disediakan oleh Bank;
4. Penguatan *data driven organization* dengan memanfaatkan kapabilitas *Artificial Intelligence* (AI) dan *data analytic* untuk meningkatkan keunggulan kompetitif Bank;
5. Penguatan manajemen risiko menggunakan teknologi terkini melalui peningkatan *IT Maturity* dalam rangka memperkuat operasional Bank;
6. Pengembangan talenta DIGITAL untuk mencapai kinerja Bank yang unggul; dan
7. Penguatan *Good Corporate Governance* (GCG) di seluruh fungsi organisasi Bank.

The public's shift in lifestyles towards digital, which has happened thanks to the support of easy digital access and extensive telecommunications networks that include the internet, has served as an opportunity for Allo Bank (as a digital-based commercial bank) to optimize its products and services. Rapid technological developments have encouraged the Bank to continue to adapt quickly by way of strengthening its own business fundamentals and digital technology capabilities in order to provide digital banking services that can meet customer needs and provide convenience in transactions. For this reason, the Bank has established a number of strategic steps that can optimize its performance, including:

1. Carrying out sustainable market penetration into various customer segments by continuing to provide added value through implementing the 3 pillars of Allo Bank's business strategy (acquisition, engagement and monetization);
2. Significantly improving digital services that have an impact on increasing assets and liabilities;
3. Establishing collaborations with key ecosystem strategic partners through an implementing of an Open Banking model to enrich and increase the value of Allo Bank's financial services;
4. Strengthening data driven organizations by utilizing Artificial Intelligence (AI) capabilities and data analytics to increase the Bank's competitive advantage;
5. Strengthening risk management through the latest in technology by way of increasing IT Maturity as a means to strengthen Allo Bank's operations;
6. Development of DIGITAL talent to achieve even better Bank performance; and
7. Strengthening Good Corporate Governance (GCG) in all of the Bank's organizational functions.

Strategi tersebut diharapkan mampu membawa Bank untuk tumbuh secara terukur dan berkesinambungan di tengah kondisi geopolitik, ekonomi dan iklim global yang penuh gejolak, kondisi nasional yang memasuki tahun politik, serta pesatnya perkembangan digital di industri perbankan. Untuk itu, Bank akan menjalankan model bisnis dengan menyampaikan layanan finansial secara daring dengan jumlah kantor cabang yang terbatas dan membangun sinergi dengan CT Corpora dan *strategic business partners* lainnya dalam mengembangkan ekosistem digital.

Di samping itu, Bank juga terus mengembangkan produk dan jasa pendanaan dan pembiayaan, termasuk *value chain* untuk keperluan investasi maupun modal usaha, untuk para nasabah *wholesale* dalam aspirasinya menjadi Bank ekosistem untuk mendorong pertumbuhan, menghasilkan nilai dan mendukung perkembangan sektor riil.

Strategi ekosistem ini akan menjadikan Bank lebih relevan bagi nasabah, membantu Bank menjalin hubungan yang lebih dalam dan mendapatkan pangsa dompet yang lebih besar dengan menyediakan produk yang cepat, berskala, dan terdiferensiasi untuk bersaing di dunia yang saling terkoneksi secara digital.

Ke depan, Bank meyakini bahwa pendekatan *dual engines for growth* ini dapat memberikan kontribusi dalam meningkatkan bisnis secara berkelanjutan sekaligus memberikan dampak positif pada perekonomian nasional.

This strategy is designed to lead the Bank as it grows in a measurable and sustainable manner in the midst of turbulent geo-political, economic and global climate conditions, and in the midst of national conditions entering a political year, as well as in the midst of rapid digital developments in the banking industry. For this reason, the Bank will implement a business model that delivers financial services online with a limited number of branch offices and that builds synergies with CT Corpora and other strategic business partners in developing a digital ecosystem.

In addition, the Bank also continues to develop funding and financing products and services, including value chains for investment and business capital purposes, for wholesale customers in its aspiration to become an ecosystem bank to encourage growth, generate value and support the development of the real sector.

This ecosystem strategy will make the Bank more relevant to customers, helping the Bank forge deeper relationships and capture larger share of wallet by providing fast, scalable and differentiated products to compete in a digitally connected world.

In the future, the Bank believes that this dual engines for growth approach can contribute to improving business in a sustainable manner while also having a positive impact on the national economy.



Tinjauan Operasi Per Segmen Usaha

Operational Review by Business Segment

Berdasarkan Anggaran Dasar terakhir, Allo Bank menjalankan kegiatan usaha bank umum dengan model bisnis *digital banking*. Bank mengklasifikasikan kinerja operasional bisnis berdasarkan produk dan layanan yang dimiliki. Oleh karena itu, Bank membagi kegiatan operasionalnya ke dalam 2 (dua) segmen, yakni Produk Kredit dan Produk Simpanan.

Produk Kredit

Produk kredit merupakan sebuah produk yang berfokus dalam menyalurkan pinjaman secara digital kepada konsumen retail. Produk Kredit yang dijalankan Bank terdiri dari 2 (dua) produk, yaitu *Paylater* dan Pinjaman Dana Tunai (*Instant Cash*) dengan proses pengajuan yang dilakukan melalui *mobile app* Allo Bank. Keputusan kredit dapat dilakukan secara instan sehingga mempermudah nasabah untuk melakukan transaksi menggunakan *paylater* atau mendapatkan dana pinjaman untuk berbagai kebutuhan.

Suku Bunga Dasar Kredit

Suku Bunga Dasar Kredit (SBDK) merupakan dasar penetapan suku bunga kredit yang akan dikenakan kepada nasabah. Allo Bank telah mempublikasikan SBDK dalam mata uang Rupiah sesuai dengan Peraturan Otoritas Jasa Keuangan (OJK) No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank serta Surat Edaran OJK No. 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional yang mengatur mengenai transparansi informasi produk bank dan penggunaan data pribadi nasabah.

SBDK yang dipublikasikan oleh Bank belum memperhitungkan komponen estimasi premi risiko mengingat besarannya akan disesuaikan dari penilaian Bank atas risiko masing-masing debitur atau kelompok debitur sehingga besaran suku bunga kredit yang dikenakan belum tentu sama dengan SBDK. Bank senantiasa meninjau dan memperbaharui SBDK sesuai dengan pergerakan suku bunga acuan BI *7-day Reverse Repo Rate (BI7DRR)*.

Allo Bank carries out its general banking business activities with a digital banking business model. It carries out these activities on the basis of its latest Articles of Association. The Bank classifies its business operational performance based on the products and services it has, which in this case is separated into 2 (two) segments: Lending Products and Funding Products.

Lending Products

Lending Products focus on providing loans digitally to retail consumers. These consist of 2 (two) products: namely Paylater and Instant Cash Loans. The application process for these products is carried out through Allo Bank's mobile app. Credit decisions can be made instantly, making it easier for customers to carry out transactions using paylater or obtain loan funds for various needs.

Basic Lending Rate

The Basic Lending Rate (SBDK) serves as the basis for determining the credit interest rate that will be charged to customers. Allo Bank has published prime lending rates in Rupiah currency in accordance with Financial Services Authority (OJK) Regulation No. 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports and OJK Circular Letter No. 9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports, which regulates the transparency of bank product information and the use of customer personal data.

The Bank's published prime lending rate does not take into account the estimated risk premium component considering that the amount will be adjusted based on the Bank's assessment of risks in each debtor or group of debtors. This means that the credit interest rate being charged is not necessarily the same as the prime lending rate. The Bank always reviews and updates its prime lending rate in accordance with changes in Bank Indonesia's 7-day Reverse Repo Rate (BI7DRR) benchmark interest rate.

Bank mengelompokkan SBDK menjadi 4 (empat) kelompok berdasarkan segmentasi kredit, yaitu Kredit Korporasi, Kredit Ritel, Kredit Mikro, dan Kredit Konsumsi. Seluruh informasi yang lebih rinci mengenai SBDK yang berlaku dapat dilihat pada publikasi di setiap kantor Bank dan/atau situs web resmi Allo Bank di www.allobank.com.

The Bank categorizes prime lending rates into 4 (four) credit segmentation-based groups: Corporate Credit, Retail Credit, Microcredit and Consumer Credit. More detailed information regarding applicable Basic Lending Rates can be seen in publications at each Bank office and/or on the official Allo Bank website at www.allobank.com.

Periode Period	Kredit Korporasi Corporate Loan	Kredit Ritel Retail Loan	Kredit Mikro Micro Loan	Kredit Konsumsi Consumer Loan	
				KPR	Non KPR
Desember 2023 December 2023	9,41%	N.A	N.A	N.A	14,41%

Kinerja Produk Kredit

Per 31 Desember 2023, kinerja produk kredit tercatat sebesar Rp7,39 triliun, mengalami peningkatan Rp180 miliar atau 2,5% jika dibandingkan dengan tahun 2022 yang sebesar Rp7,21 triliun. Peningkatan ini utamanya disebabkan oleh penyaluran kredit baru pada jenis konsumsi.

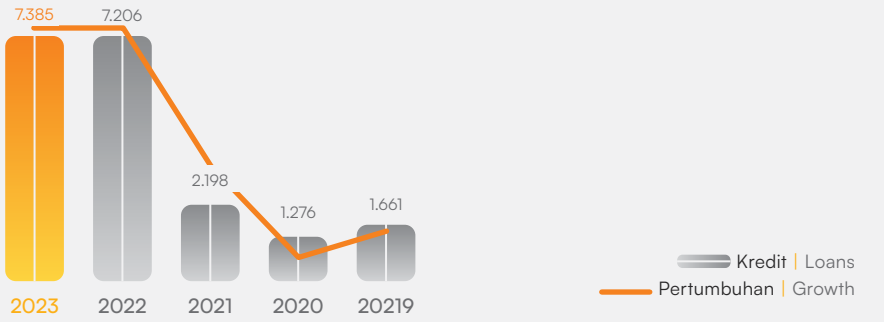
Lending Product Performance

As of December 31, 2023, the Bank's Lending Product Performance was recorded at IDR7.39 trillion. This number marked an increase of IDR180 billion or 2.5% compared to IDR7.21 trillion in 2022. This increase was mainly the result of new credit distribution for consumption types.

Jenis Kredit Type of Loan	2023 (Rp juta) (IDR million)	2022 (Rp juta) (IDR million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (IDR million)	Persentase (%) Percentage (%)
Kredit Modal Kerja Working Capital Loan	309.639	250.000	59.639	23,9%
Kredit Investasi Investment Loan	6.624.475	6.802.020	(177.545)	(2,6%)
Kredit Konsumsi Consumer Loan	451.594	153.538	298.055	194,1%
Jumlah Kredit Total Loans	7.385.708	7.205.558	180.149	2,5%

Pertumbuhan Kredit 5 Tahun Terakhir
Loan Growth for the Last 5 YearsRatio (CAR)

(Rp miliar)
(in billions of Rupiah)



Produk Simpanan

Allo Bank menyediakan produk simpanan berupa penghimpunan dana dari nasabah retail melalui produk-produk digital, seperti uang elektronik (AlloPay dan AlloPay+), tabungan (Allo Prime dan Allo Grow), dan deposito yang dilakukan melalui *mobile app* Allo Bank maupun aplikasi pihak ketiga, baik di dalam maupun di luar ekosistem CT Corpora secara *online*. Bank juga menyediakan produk giro dan deposito untuk nasabah korporasi yang sudah ada untuk melakukan transaksi operasional maupun terkait dengan pembayaran kredit.

Kinerja Produk Simpanan

Per 31 Desember 2023, Bank telah menghimpun Dana Pihak Ketiga (DPK) sebesar Rp4,90 triliun, meningkat Rp483 miliar atau 10,9% dibanding tahun 2022 yang sebesar Rp4,41 triliun. Peningkatan DPK ini utamanya disebabkan oleh peningkatan deposito dan tabungan.

Funding Products

Allo Bank provides funding products in the form of collecting funds from retail customers by way of digital products such as electronic money (AlloPay and AlloPay+), savings (Allo Prime and Allo Grow), and deposits made via the Allo Bank mobile app or third party applications, both within and outside the CT Corpora ecosystem online. The Bank also provides current and deposit products for existing corporate customers to carry out operational transactions and credit-related payments.

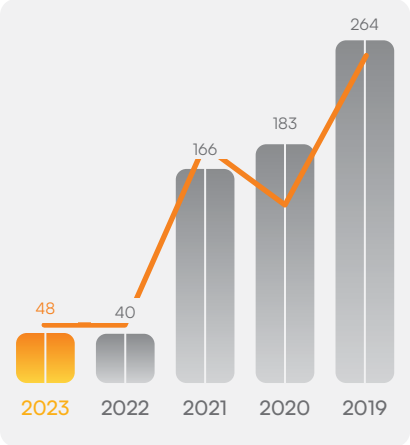
Deposit Product Performance

As of December 31, 2023, the Bank had collected Third Party Funds (DPK) that amounted to IDR4.90 trillion, an increase of IDR483 billion or 10.9% compared to IDR4.41 trillion in 2022. This increase in deposits was mainly the result of an increase in deposits and savings.

Produk Simpanan Saving Products	2023		2022		Pertumbuhan (%) Growth (%)
	Nominal (Rp juta) Nominal (IDR million)	Komposisi (%) Composition (%)	Nominal (Rp juta) Nominal (IDR million)	Komposisi (%) Composition (%)	
Giro *Current Accounts*	48.190	0,98%	39.700	0,90%	21,39%
Tabungan Savings	465.110	9,49%	309.249	7,00%	50,40%
Deposito Time Deposits	4.385365	89,52%	4.066.542	92,10%	7,84%
Jumlah Simpanan Nasabah Total Customer Deposits	4.898.665	100,00%	4.415.491	100,00%	10,94%
CASA		10,48%		7,90%	

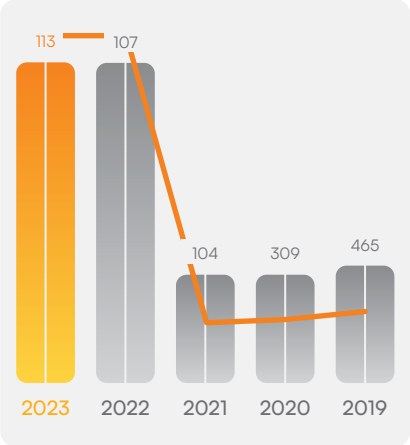
Pertumbuhan Produk Giro
5 Tahun Terakhir
Current Account Growth
for the Last 5 Years

(Rp miliar) | (in billions of Rupiah)



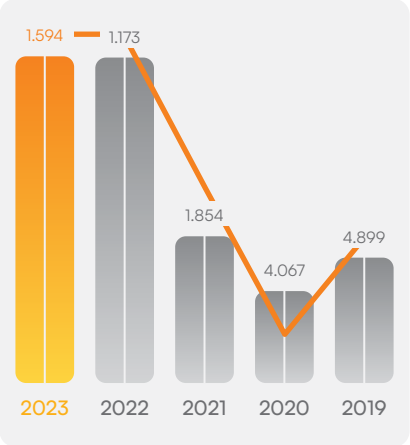
Pertumbuhan Produk Tabungan
5 Tahun Terakhir
Savings Product Growth
for the Last 5 Years

(Rp miliar) | (in billions of Rupiah)



Pertumbuhan Produk Deposito
5 Tahun Terakhir
Time Deposit Product Growth
for the Last 5 Years

(Rp juta) | (in billions of Rupiah)



Profitabilitas Segmen Usaha

Profitabilitas segmen operasional Allo Bank dikelompokkan berdasarkan 2 segmen utama, yakni Produk Kredit dan Produk Simpanan. Profitabilitas Bank dalam 2 (dua) tahun terakhir dapat dilihat sebagai berikut:

Business Segment Profitability

The profitability of Allo Bank's operational segments is categorized to 2 main segments: Lending Products and Savings Products. Bank profitability in the last 2 (two) years can be seen detailed in the following table:

Uraian Description	2023 (Rp juta) (IDR million)	2022 (Rp juta) (IDR million)
Kinerja Produk Kredit Lending Product Performance	7.385.708	7.205.558
Kinerja Produk Simpanan Savings Product Performance	4.898.665	4.415.491
Pendapatan (Beban) Non-Operasional — Neto Non-Operating Income (Expenses) — Net	(287)	(4.291)
Laba Periode Berjalan Profit for the Current Period	575.274	352.312
Jumlah Aset Total Assets	12.750.435	11.058.957
Jumlah Liabilitas Total Liabilities	5.865.359	4.647.688

Per 31 Desember 2023, kinerja produk kredit tercatat sebesar Rp7,39 triliun, capaian tersebut berasal dari kelompok segmentasi kredit Bank, yaitu Kredit Korporasi dan Kredit *Konsumsi*. Sementara itu, capaian Dana Pihak Ketiga (DPK) Bank di tahun 2023 tercatat sebesar Rp4,90 triliun, yang terdiri dari produk giro, tabungan dan deposito.

As of December 31, 2023, lending product performance was recorded at IDR7.39 trillion. This number was the result of the Bank's credit segmentation groups: Corporate Lending and Consumer Lending. Meanwhile, the Bank's Third Party Fund (DPK) achievement in 2023 was recorded at IDR4.90 trillion and consisted of current accounts, savings and deposit products.

Tinjauan Keuangan

Financial Review

Tinjauan Keuangan

Analisis dan pembahasan kinerja keuangan Bank dalam Laporan Tahunan ini mengacu pada Laporan Keuangan PT Allo Bank Indonesia Tbk untuk tahun-tahun yang berakhir pada 31 Desember 2023 dan 2022 yang telah diaudit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar & Rekan dengan opini Wajar Tanpa Pengecualian. Penyajian dan pengungkapan Laporan Keuangan Bank disusun sesuai dengan Standar Akuntansi Keuangan (SAK) di Indonesia, yang mencakup Pernyataan Standar Akuntansi Keuangan (PSAK) dan Interpretasi Standar Akuntansi Keuangan (ISAK) yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan-Ikatan Akuntan Indonesia (DSAK-IAI) serta Peraturan Pasar Modal yang berlaku antara lain Peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam-LK) No. VIII.G.7 tentang Pedoman Penyajian Laporan Keuangan, keputusan Ketua Bapepam-LK No. KEP-347/BL/2012 tentang Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik.

Financial Review

The analysis and discussion of the Bank's financial performance in this Annual Report refer to the Financial Statements of PT Allo Bank Indonesia Tbk for the years that ended on December 31, 2023 and 2022. These statements have been audited by Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar & Rekan with a "Fair Without Exception" opinion. The presentation and disclosure of Bank Financial Reports was prepared in accordance with Financial Accounting Standards (SAK) in Indonesia, which include Statements of Financial Accounting Standards (PSAK) and Interpretations of Financial Accounting Standards (ISAK) issued by the Financial Accounting Standards Board-Indonesian Accountants Association (DSAK-IAI) as well as applicable Capital Market Regulations that include Capital Market and Financial Institution Supervisory Agency (Bapepam-LK) Regulation No. VIII.G.7 concerning Guidelines for Presenting Financial Reports, and Chairman of Bapepam-LK Decision No. KEP-347/BL/2012 concerning Presentation and Disclosure of Financial Reports of Issuers or Public Companies.

Posisi Keuangan Konsolidasian
Consolidated Financial Position

Uraian Description	2023 (Rp juta) (IDR million)	2022 (Rp juta) (IDR million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (IDR million)	Persentase (%) Percentage (%)
Jumlah Aset Total Assets	12.750.435	11.058.957	1.691.478	15,30%
Jumlah Liabilitas Total Liabilities	5.865.359	4.647.688	1.217.671	26,20%
Jumlah Ekuitas Total Equity	6.885.076	6.411.269	473,807	7,39%
Jumlah Liabilitas dan Ekuitas Total Liabilities and Equity	12.750.435	11.058.957	1.691.478	15,30%

Di tahun 2023, Allo Bank berhasil membukukan kinerja yang sangat baik seiring dengan tumbuhnya aset dan ekuitas Bank masing-masing sebesar 15,30% dan 7,39%, sementara liabilitas tercatat mengalami kenaikan sebesar 26,20%. Capaian posisi keuangan Bank sepanjang tahun 2023 diuraikan sebagai berikut.

Allo Bank managed to record excellent performance in 2023. Its assets and equity grew by 15.30% and 7.39% respectively, while its liabilities recorded an increase of 26.20%. The Bank's financial position achievements throughout 2023 can be seen detailed in the following tables.

Aset
Assets

Uraian Description	2023 (Rp juta) (IDR million)	2022 (Rp juta) (IDR million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (IDR million)	Persentase (%) Percentage (%)
Aset Produktif Earning Assets	12.184.632	10.431.565	1.753.067	16,81%.
Penempatan pada Bank Indonesia & Bank Lain Penempatan pada Bank Indonesia & Bank Lain	1.616.085	564.768	1.051.317	186,15%
Kredit yang Diberikan Loans	7.385.708	7.205.558	180.150	2,50%
Efek-efek Marketable Securities	3.182.839	1.896.710	1.286.129	67,81%
Tagihan atas Surat Berharga yang Dibeli dengan Janji Dijual Kembali (Reverse Repo) Reverse Repo	-	764.529	(764.529)	(100%)
Aset Non Produktif Non-Productive Assets	565.803	627.392	(61.589)	(9,82%)
Kas dan Giro pada Bank Indonesia Cash and Current Accounts with Bank Indonesia	237.291	309.120	(71.829)	(23,24%)
Aset Tetap — Bersih Fixed Assets — Net	262.504	216.752	45.752	21,11%
Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	(62.414)	(52.670)	(9.744)	18.50%
Lainnya Others	128.422	154.190	(25.768)	(16,71%)
Total Aset Total Assets	12.750.435.	11.058.957	1.691.478	15,30%

Pada tahun 2023, Bank berhasil membukukan jumlah aset sebesar Rp12,75 triliun, mengalami peningkatan Rp1.691 miliar atau 15,30% jika dibandingkan dengan tahun 2022 yang sebesar Rp11,06 triliun. Peningkatan tersebut utamanya disebabkan oleh peningkatan efek-efek, penempatan pada BI dan bank lain dan, kredit yang diberikan.

The Bank managed to record a total of IDR12.75 trillion in assets in 2023. This number marked an increase of IDR1,691 billion or 15.30% compared to IDR11.06 trillion in 2022. This increase was mainly the result of an increase in securities, placements with BI and other banks, and loans provided.

Liabilitas

Liability

Uraian Description	2023 (Rp juta) (IDR million)	2022 (Rp juta) (IDR million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (IDR million)	Persentase (%) Percentage (%)
Dana Pihak Ketiga Third Party Funds	4.898.665	4.415.491	483.174	10,94%
Giro Current Account	48.190	39.700	8.490	21,39%
Tabungan Savings	465.110.	309.249	155.861	50,40%
Deposito Time Deposits	4.385.365	4.066.542	318.823	7,84%
Simpanan dari Bank Lain Deposits from Other Banks	45.000	-	45.000	N/A
Kewajiban Surat Berharga Repo Repo Securities Liabilities	611.288	-	611.288	N/A
Kewajiban Lainnya Other Liabilities	310.406	232.197	78.209	33,68%
Total Liabilitas Total Liabilities	5.865.359	4.647.688	1.217.671	26,20%

Jumlah liabilitas Bank pada tahun 2023 tercatat sebesar Rp5,87 triliun, meningkat Rp1.218 miliar atau 26,20% dibanding tahun sebelumnya yang mencapai Rp4,65 triliun. Hal tersebut utamanya disebabkan oleh transaksi efek-efek yang dijual dengan janji dibeli kembali (*repo*) dan peningkatan dana pihak ketiga khususnya dalam bentuk deposito.

The Bank's total liabilities in 2023 were recorded at IDR5.87 trillion, which marked an increase of IDR1,218 billion or 26.20% compared to the previous year's IDR4.65 trillion. This was mainly the result of transactions in securities sold with repurchase agreements (repo) and an increase in third party funds, especially in the form

Ekuitas
Equity

Uraian Description	2023 (Rp juta) (IDR million)	2022 (Rp juta) (IDR million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (IDR million)	Persentase (%) Percentage (%)
Modal Saham Share Capital	2.173.026	2.173.026	-	0,00%
Tambahan Modal Disetor Additional Paid-in Capital	3.868.733	3.868.733	-	0,00%
Surplus Revaluasi Aset Tetap Surplus on Revaluation of Fixed Assets	-	-	-	-
Pengukuran Kembali atas Program Imbalan Pasti Remeasurement of Defined Benefits Plan	(3.766)	(2.537)	(1.229)	48,44%
Keuntungan yang Belum Direalisasikan dari Efek Pada Nilai Wajar melalui Penghasilan Komprehensif Lain Unrealized Gain on Change in Fair Value of Securities at Fair Value through Other Comprehensive Income	76.115	45.646	30.469	66,75%
Saldo Laba (Defisit) **Retained Earnings (Deficit)**				
Ditentukan Penggunaannya Appropriated	2.054	2.025	29	1,43%
Tidak Ditentukan Penggunaannya Unappropriated	768.914	324.377	444.537	137,04%
Jumlah Ekuitas Total Equity	6.885.076	6.411.269	473.807	7,39%

Per 31 Desember 2023, jumlah ekuitas Bank adalah sebesar Rp6,89 triliun, mengalami peningkatan Rp474 miliar atau 7,39% dari tahun 2022 yang sebesar Rp6,41 triliun. Peningkatan tersebut utamanya disebabkan oleh perolehan laba sebesar Rp445 miliar dan pendapatan komprehensif lainnya dari peningkatan *Mark to Market* (MTM) efek-efek sebesar Rp30 miliar.

As of December 31, 2023, the Bank's total equity was IDR6.89 trillion, which marked an increase of IDR474 billion or 7.39% from IDR6.41 trillion in 2022. This increase was mainly the result of IDR445 billion in profit and other comprehensive income stemming from a IDR30 billion increase in Mark to Market (MTM) for securities.

Laba (Rugi) dan Penghasilan Komprehensif Lain Konsolidasian

Consolidated Profit (Loss) and Other Comprehensive Income

Uraian Description	2023 (Rp juta) (IDR million)	2022 (Rp juta) (IDR million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (IDR million)	Persentase (%) Percentage (%)
Pendapatan Operasional Operating Income	1.159.330	760.749	398.581	52,39%
Pendapatan Bunga Bersih Net Interest Income	1.036.755	627.229	409.526	65,29%
Pendapatan Operasional selain Bunga Operational Income other than Interest	122.575	133.520	(10.945)	(8,20%)
Biaya Kerugian Penurunan Nilai Aset Keuangan Allowance for Impairment Losses	(47.942)	(44.262)	(3.680)	8,31%
Biaya Operasional Operating Expenses	(535.827)	(359.884)	(175.943)	48,89%
Laba (Rugi) Operasional Operating Income (Loss)	575.561	356.603	218.958	61,40%
Pendapatan Non Operasional Non-Operating Income	(287)	(4.291)	4.004	(93,31%)
Laba (Rugi) Sebelum Pajak Penghasilan Income (Loss) Before Tax Expenses	575.274	352.312	222.962	63,29%
Laba (Rugi) Bersih Net Profit (Loss)	444.566	270.030	174.536	64,64%
Pendapatan (Beban) Komprehensif Lainnya Other Comprehensive Income (Expense)	39.283	15.967	23.316	146,03%
Total Laba Komprehensif Total Comprehensive Income	483.849	285.997	197.852	69,18%
Laba Bersih per Saham (dalam Rupiah Penuh) Earnings per Share (in Full Rupiah)	20,46	12,43	8,03	64,6%

Pendapatan Bunga

Bank membukukan pendapatan bunga di tahun 2023 sebesar Rp1.329 miliar, meningkat Rp561 miliar atau 73,1% dibanding tahun sebelumnya sebesar Rp768 miliar. Hal ini disebabkan oleh peningkatan pendapatan bunga kredit sejalan dengan peningkatan volume kredit dan peningkatan pendapatan bunga atas peningkatan efek-efek.

Interest income

The bank posted IDR1,329 billion in interest income in 2023. This marked an increase of IDR561 billion or 73.1% compared to the previous year's IDR768 billion. This was the result of an increase in credit interest income that was in line with an increase in credit volume and an increase in interest income (which itself was the result of an increase in securities).

Beban Bunga

Di tahun 2023, beban bunga Bank tercatat mengalami peningkatanRp152 miliar atau 108,0% dari sebesar Rp140 miliar di tahun 2022 menjadi sebesar Rp292 miliar. Hal ini dikarenakan adanya peningkatan beban bunga dana pihak ketiga sejalan dengan peningkatan dana pihak ketiga dan kenaikan suku bunga serta beban bunga dari transaksi efek-efek yang dijual dengan janji dibeli kembali (*repo*).

Pendapatan Bunga Bersih

Hingga akhir tahun 2023, Bank membukukan pendapatan bunga bersih sebesar Rp1.037 miliar, meningkat Rp410 miliar atau 65,3% dibanding tahun sebelumnya Rp627 miliar. Hal tersebut lebih disebabkan oleh peningkatan pendapatan bunga kredit dan peningkatan pendapatan bunga efek-efek.

Laba Sebelum Pajak

Laba sebelum pajak Bank di tahun 2023 tercatat sebesar Rp575 miliar, mengalami peningkatan Rp223 miliar atau setara dengan 63,3% dari tahun sebelumnya sebesar Rp352 miliar. Hal tersebut utamanya disebabkan oleh peningkatan pendapatan bunga bersih.

Laba Setelah Pajak

Per 31 Desember 2023, Bank membukukan laba setelah pajak sebesar Rp445 miliar, meningkat Rp175 miliar atau 64,6% jika dibandingkan dengan tahun 2022 yang sebesar Rp270 miliar. Peningkatan tersebut sejalan dengan peningkatan laba sebelum pajak.

Penghasilan Komprehensif Tahun Berjalan

Penghasilan komprehensif dihitung dengan menambah keuntungan dari perubahan nilai atas instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain-neto dikurangi pengukuran kembali liabilitas imbalan pasca kerja-neto. Di tahun 2023, jumlah penghasilan komprehensif tahun berjalan adalah sebesar Rp484 miliar, mengalami peningkatan Rp199 miliar atau 69,2% dibanding tahun sebelumnya sebesar Rp285 miliar. Hal ini disebabkan adanya peningkatan dari laba operasional yang berasal peningkatan pendapatan bunga bersih.

Laba Per Saham Dasar

Laba per saham dasar dihitung dengan membagi laba tahun berjalan yang tersedia bagi pemegang saham dengan rata-rata tertimbang jumlah saham biasa yang beredar pada tahun bersangkutan. Di tahun 2023, Bank membukukan laba per saham dasar sebesar Rp20,46 atau meningkat sebesar 64,6% dari tahun 2022 Rp12,43. Hal ini sejalan dengan peningkatan laba bersih.

Interest expense

In 2023, the Bank's interest expense was recorded to have increased by IDR152 billion (or 108.0%) from IDR140 billion in 2022 to IDR292 billion. This was the result of an increase in interest expenses on third party funds that was in line with both an increase in third party funds, an increase in interest rates, and in interest expenses from securities transactions sold with repurchase agreements (repo).

Net Interest Income

As of the end of 2023, the Bank recorded a net interest income of IDR1,037 billion. This marked an increase of IDR410 billion or 65.3% compared to the previous year's IDR627 billion. This was mainly the result of an increase in loan interest income and an increase in securities interest income.

Profit Before Tax

The Bank's profit before tax in 2023 was recorded at IDR575 billion, which marked an increase of IDR223 billion or equivalent to 63.3% from the previous year's IDR352 billion. This was mainly the result of an increase in net interest income.

Profit After Tax

As of December 31, 2023, the Bank posted IDR445 billion in profit after tax, which marked an increase of IDR175 billion or 64.6% compared to IDR270 billion in 2022. This increase was in line with an increase in profit before tax.

Comprehensive Income for the Year

Comprehensive income is calculated by adding the gain from changes in the value of debt instruments measured at fair value through other comprehensive income (net) minus remeasurement of post-employment benefits liabilities (net). In 2023, total comprehensive income for the current year was at IDR484 billion, which marked an increase of IDR199 billion or 69.2% compared to the previous year's IDR285 billion. This was the result of an increase in operating profit, which itself was the result of an increase in net interest income.

Basic Earnings Per Share

Basic earnings per share is calculated by dividing the current year's profit available to shareholders by the weighted average number of ordinary shares outstanding during the year. In 2023, the Bank posted IDR20.46 in basic earnings per share. This marked an increase of 64.6% from IDR12.43 in 2022. This change was in line with an increase in net profit.

Arus Kas Konsolidasian

Consolidated Cash Flows

Uraian Description	2023 (Rp juta) (IDR million)	2022 (Rp juta) (IDR million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (IDR million)	Persentase (%) Percentage (%)
Arus Kas dari Aktivitas Operasi Cash Flows from Operating Activities	2.348.097	(3.909.774)	6.257.871	160,06%
Arus Kas dari Aktivitas Investasi Cash Flows from Investing Activities	(1.355.317)	(248.861)	(1.106.456)	444,61%
Arus Kas dari Aktivitas Pendanaan Cash Flows from Financing Activities	(13.292)	4.785.874	(4.799.166)	(100.28%)
Kenaikan (Penurunan) Bersih Kas dan Setara Kas Net Increase (Decrease) in Cash and Cash Equivalents	979.488	627.239	352.249	56,16%
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents at Beginning of Year	873.888	246.649	627.239	254,30%
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents at End of Year	1.853.376	873.888	979.488	112,08%

Di tahun 2023, jumlah kas dan setara kas akhir tahun Bank tercatat sebesar Rp1.85 triliun, mengalami peningkatan Rp979 miliar atau 112,08% dibanding tahun 2022 Rp874 miliar. Peningkatan ini utamanya berasal dari peningkatan arus kas dari aktivitas operasi.

In 2023, the Bank's year-end cash and cash equivalents were recorded at IDR1.85 trillion, which marked an increase of IDR979 billion or 112.08% compared to IDR874 billion in 2022. This increase mainly was the result of an increased cash flow from operating activities.

Arus Kas dari Aktivitas Operasi

Di tahun 2023, Bank mencatatkan kas bersih yang digunakan untuk aktivitas operasi sebesar Rp2,35 triliun, meningkat Rp6,26 triliun atau 160,06% jika dibandingkan dengan tahun 2022 sebesar Rp3,91 triliun. Hal ini dipengaruhi oleh realisasi kredit pada tahun 2022 jauh lebih besar dibandingkan realisasi kredit pada tahun 2023. Dan juga dipengaruhi oleh peningkatan sumber dana dari transaksi efek-efek yang dijual dengan janji dibeli kembali (*repo*) dan peningkatan dana pihak ketiga.

Cash Flows from Operating Activities

In 2023, the Bank recorded IDR2.35 trillion in net cash used for operating activities, which marked an increase of IDR6.26 trillion or 160.06% compared to IDR3.91 trillion in 2022. This number was influenced by credit realization in 2022, which was much greater than credit realization in 2023. And it was also influenced by an increase in funding sources from securities transactions sold with repurchase agreements (repo) and an increase in third party funds.

Arus Kas dari Aktivitas Investasi

Kas bersih yang digunakan untuk aktivitas investasi di tahun 2023 tercatat mengalami peningkatan Rp1,11 triliun atau 444,61% dari sebesar Rp249 miliar pada tahun 2022 menjadi Rp1,36 triliun. Hal ini dipengaruhi oleh pengeluaran dari pembelian aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain senilai Rp3,18 triliun di tahun tersebut.

Cash Flows from Investing Activities

Net cash used for investment activities in 2023 was recorded to have increased by IDR1.11 trillion or 444.61%, up from from IDR249 billion in 2022 to IDR1.36 trillion. This was influenced by expenses from purchasing financial assets which were measured at fair value through other comprehensive income worth IDR3.18 trillion in that year.

Arus Kas dari Aktivitas Pendanaan

Bank membukukan kas bersih yang diperoleh dari aktivitas pendanaan sebesar Rp13 miliar di tahun 2023, menurun Rp4,80 triliun atau 100,28% dibanding tahun 2022 sebesar Rp4,80 triliun. Hal tersebut disebabkan karena pada tahun 2022 terdapat penambahan modal sebesar Rp4,80 triliun, sebaliknya pada tahun 2023 tidak terdapat penambahan modal.

Cash Flows from Financing Activities

The bank recorded IDR13 billion in net cash obtained from funding activities in 2023, which marked a decrease of IDR4.80 trillion or 100.28% compared to IDR4.80 trillion in 2022. This was the result of IDR4.80 trillion in additional capital in 2022, whereas there was no additional capital in 2023.

Rasio-Rasio Kinerja Keuangan

Financial Performance Ratios

Uraian Description	2023 (%)	2022 (%)	Pertumbuhan (%) Growth (%)
Rasio Kecukupan Modal Capital Adequacy Ratio (CAR)	83,35%	79,53%	3,82%
KPMM *Tier* 1 CAR Tier 1	82,29%	78,62%	3,68%
KPMM *Tier* 2 CAR Tier 2	1,06%	0,92%	0,14%
Aset Tetap terhadap Ekuitas Fixed Assets to Equity	2,94%	2,41%	0,53%
Aset Produktif dan Non-Produktif Bermasalah terhadap Total Aset Produktif dan Non-Produktif Non-Performing Productive and Non-Productive Assets to Total Productive and Non-Productive Assets	0,05%	0,00%	0,05%
Aset Produktif Bermasalah terhadap Total Aset Produktif Non-Performing Productive Assets to Total Productive Assets	0,05%	0,00%	0,05%
CKPN Aset Keuangan terhadap Aset Produktif Allowance for Impairment Losses on Financial Assets to Productive Assets	0,51%	0,52%	(0,01%)
NPL Bruto NPL Gross	0,08%	0,01%	0,07%
NPL Neto NPL Net	0,05%	0,01%	0,04%
Tingkat Pengembalian atas Aset Return on Asset — ROA	4,76%	3,55%	1,21%
Tingkat Pengembalian atas Ekuitas Return on Equity — ROE	6,70%	4,36%	2,34%
Marjin Bunga Bersih Net Interest Margin — NIM	9,01%	6,70%	2,31%
Biaya Operasional terhadap Pendapatan Operasional (BOPO) Ratio of Operating Costs to Operating Income	59,87%	60,51%	(0,65%)
Rasio Biaya terhadap Pendapatan Cost to Income Ratio (CIR)	46,25%	47,41%	(1,16%)

Uraian Description	2023 (%)	2022 (%)	Pertumbuhan (%) Growth (%)
Rasio Kredit terhadap Dana Pihak Ketiga Loan to Deposit Ratio (LDR)	150,77%	163,19%	(12,42%)
Rasio Dana Murah (CASA terhadap Dana Pihak Ketiga) Low-Cost Funds Ratio (CASA to Third-Party Funds)	10,48%	7,90%	2,58%
Rasio Liabilitas terhadap Ekuitas Ratio of Liabilities to Equity	85,19%	72,49%	12,70%
Rasio Liabilitas terhadap Aset Ratio of Liabilities to Total Assets	46,00%	42,03%	3,97%
Rasio Kas dan Setara Kas terhadap Liabilitas Ratio of Cash and Cash Equivalents to Liabilities	31,60%	18,80%	12,80%

Kemampuan Membayar Utang dan Tingkat Kolektibilitas Piutang

Solvency and Receivables Collectability Rate

Kemampuan Membayar Utang

Allo Bank mengukur kemampuannya dalam melunasi seluruh kewajibannya, baik jangka pendek maupun jangka panjang, dengan menggunakan rasio likuiditas, rasio solvabilitas dan rasio rentabilitas. Rasio-rasio tersebut menggambarkan kemampuan Bank dalam memenuhi seluruh kewajiban yang akan jatuh tempo secara tepat waktu, baik terhadap pembayaran pokok utang maupun beban bunga.

Rasio Likuiditas

Bank mengukur kemampuannya dalam memenuhi kewajiban jangka pendek dengan menggunakan rasio likuiditas yang tercermin dari Rasio Kas dan Setara Kas terhadap Liabilitas. Di tahun 2023, Rasio Kas dan Setara Kas tercatat sebesar 31,60% atau mengalami peningkatan jika dibandingkan dengan tahun sebelumnya sebesar 18,80%.

Solvency

Allo Bank measures its ability to pay off all its obligations, both short and long term, using liquidity ratios, solvency ratios and profitability ratios. These ratios illustrate the Bank's ability to fulfill all maturing obligations in a timely manner in terms of both debt principal payments and interest expenses.

Liquidity Ratios

The Bank measures its ability to meet short-term obligations using a liquidity ratio reflected in the Cash and Cash Equivalents to Liabilities Ratio. In 2023, the Cash and Cash Equivalents Ratio was recorded at 31.60%, which marked an increase of 18.80% compared to the previous year.

Rasio Solvabilitas

Rasio solvabilitas digunakan untuk mengukur kemampuan Bank dalam memenuhi seluruh kewajiban, baik jangka pendek maupun jangka panjang, yang tercermin dari Rasio Permodalan atau *Capital Adequacy Ratio* (CAR). Di tahun 2023, CAR Bank berada di posisi 83,35% atau melebihi ketentuan batas minimal yang diterapkan oleh regulator.

Rasio Rentabilitas

Bank mengukur kemampuannya dalam menghasilkan laba pada periode tertentu dengan menggunakan rasio rentabilitas. Rentabilitas tercermin dari Rasio Imbal Hasil atas Aset (ROA) dan Rasio Imbal Hasil atas Ekuitas (ROE). Di tahun 2023, ROA dan ROE Bank masing-masing tercatat sebesar 4,76% dan 6,70%, di mana capaian tersebut mengalami peningkatan jika dibanding tahun 2022 yang sebesar 3,55% dan 4,36%.

Tingkat Kolektibilitas Piutang

Bank mengukur kemampuannya dalam menagih piutang yang dimiliki melalui rasio kualitas aset Bank. Rasio ini terdiri dari Rasio NPL *Gross* dan NPL *Net*, di mana semakin kecil nilai rasionya menunjukkan semakin baiknya kemampuan Bank dalam mengumpulkan piutangnya. Di tahun 2023, NPL *Gross* Bank tercatat sebesar 0,08%, meningkat dari tahun sebelumnya sebesar 0,01%. Sementara, NPL *Net* Bank di tahun 2022 tercatat sebesar 0,05%, meningkat dibanding tahun 2022 sebesar 0,01%. Walaupun mengalami peningkatan, namun rasio NPL tersebut tergolong sangat rendah jika dibandingkan dengan rasio NPL secara nasional

Dampak Adanya Perubahan Kinerja Bank

Di tahun 2023, kinerja Allo Bank mencatatkan capaian yang signifikan. Indikator tersebut tercermin dari kinerja pendapatan bunga di tahun 2023 sebesar Rp1.329 miliar. Jumlah tersebut meningkat Rp561 miliar atau 73,1% dibanding tahun sebelumnya sebesar Rp768 miliar. Hal ini disebabkan oleh peningkatan pendapatan bunga kredit sejalan dengan peningkatan volume kredit dan peningkatan pendapatan bunga atas peningkatan efek-efek. Di sisi lain, Bank juga membukukan laba setelah pajak sebesar Rp445 miliar, meningkat Rp175 miliar atau 64,6% jika dibandingkan dengan tahun 2022 yang sebesar Rp270 miliar. Bank senantiasa berinisiatif untuk menyusun strategi, target jangka pendek dan jangka panjang dalam rangka mengembangkan skala bisnis Bank sebagai tolak ukur keberhasilan performa dengan menciptakan keunggulan-keunggulan kompetitif untuk menjadi bank umum berbasis digital terdepan.

Solvency Ratios

The solvency ratio is used to measure the Bank's ability to fulfill all obligations, both short and long term, as can be seen reflected in the Capital Adequacy Ratio (CAR). In 2023, the Bank's CAR was at 83.35%, which exceeded the minimum limit imposed by the regulator.

Profitability Ratios

The Bank measures its ability to generate profits in a certain period using a profitability ratio. Profitability is reflected in the Return on Assets (ROA) ratio and the Return on Equity (ROE) ratio. In 2023, the Bank's ROA and ROE were recorded at 4.76% and 6.70% respectively. These both represented increases compared to the previous year's respective 3.55% and 4.36%.

Receivables Collectability Rate

The Bank measures its ability to collect its receivables through the Bank's asset quality ratio. This ratio consists of the Gross NPL Ratio and Net NPL Ratio. The smaller the ratio value indicates a better ability to collect receivables. In 2023, the Bank's Gross NPL was recorded at 0.08%, an increase from the previous year's 0.01%. Meanwhile, the Bank's Net NPL in 2022 was recorded at 0.05%, an increase compared to 0.01% in 2022. Even though the number has increased, this NPL ratio is considered very low when compared to the overall national NPL ratio.

Dampak Adanya Perubahan Kinerja Bank

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Struktur Modal dan Kebijakan Manajemen atas Struktur Modal

Capital Structure and Management Policy on Capital Structure

Kebijakan Struktur Modal

Kebijakan pengelolaan modal bertujuan untuk memastikan bahwa Bank memiliki modal yang kuat untuk mendukung strategi yang diterapkan saat ini dan mempertahankan kelangsungan pengembangan di masa mendatang. Kebijakan tersebut juga bertujuan untuk memenuhi ketentuan kecukupan permodalan yang ditetapkan oleh regulator serta memastikan efisiensi struktur permodalan Bank. Untuk itu, Bank senantiasa melakukan perencanaan struktur modal berdasarkan penilaian dan penelaahan atas kebutuhan permodalan yang dipersyaratkan dan mengkombinasikannya dengan kondisi ekonomi yang terjadi.

Rencana permodalan yang disusun oleh Direksi menjadi bagian dari Rencana Bisnis Bank (RBB) yang selanjutnya disetujui oleh Dewan Komisaris. Rencana permodalan Bank disusun berdasarkan penilaian atas kecukupan kebutuhan permodalan yang dipersyaratkan, rencana pengembangan usaha, serta kebutuhan likuiditas Bank.

Dasar Pemilihan Struktur Modal

Bank mengelola struktur modalnya dengan mengacu kepada Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum yang menetapkan struktur modal paling rendah sebesar 9%-14% dari ATMR sesuai dengan Tingkat Profil Risiko. Berdasarkan penilaian internal, Direksi menetapkan Rasio Penyediaan Modal Minimum (KPMM) Bank adalah sebesar 9,90% atau memenuhi ketentuan yang berlaku.

Allo Bank juga telah memenuhi kewajiban modal inti minimum sebesar Rp3 triliun sesuai dengan POJK No. 12/POJK.03/2020 tanggal 16 Maret 2020 tentang Konsolidasi Bank Umum (KUB). Hal tersebut sejalan dengan masuknya Allo Bank ke dalam Kelompok Bank Berdasarkan Modal Inti 2 (KBMI 2) menyusul dengan Right Issue yang dilakukan pada tahun 2022. Konglomerasi Keuangan Mega Corpora sebagai LJK Terelasi, di mana yang bertindak sebagai Entitas Utama adalah PT Bank Mega Tbk, serta Bank masuk ke dalam ke dalam KUB Mega Corpora sebagai anggota, di mana yang bertindak sebagai Pelaksana Perusahaan Induk (PPI) adalah PT Bank Mega Tbk.

Capital Structure Policy

Allo Bank's capital management policy aims to ensure that the Bank has strong capital to support the strategies currently being implemented and to maintain sustainable development in the future. This policy also aims to fulfill all capital adequacy provisions established by the regulator and ensure the efficiency of the Bank's capital structure. For this reason, the Bank always carries out capital structure planning based on an assessment and review of its required capital needs and combines this with prevailing economic conditions.

The capital plan prepared by the Board of Directors is used as part of the Bank Business Plan (RBB), which is then approved by the Board of Commissioners. The Bank's capital plan is prepared based on an assessment of the adequacy of required capital requirements, business development plans, and the Bank's liquidity needs.

Basics for Selecting Capital Structure

The Bank manages its capital structure by referring to Financial Services Authority Regulation (POJK) No. 11/POJK.03/2016 concerning Minimum Capital Requirements for Commercial Banks. This regulation has established a minimum capital structure of 9%-14% of RWA in accordance with Risk Profile Level. Based on an internal assessment, the Board of Directors has determined the Bank's Minimum Capital Adequacy Ratio (KPMM) to be at 9.90% (which means that it has met the applicable regulations).

Allo Bank has also fulfilled its minimum core capital obligation of IDR3 trillion in accordance with POJK No. 12/POJK.03/2020 dated March 16, 2020 concerning Commercial Bank Consolidation (KUB). This is in line with Allo Bank's entry into the Group of Banks Based on Core Capital 2 (KBMI 2) following a Rights Issue carried out in 2022, with Mega Corpora Financial Conglomeration as a Linked financial services institution (with the main entity being PT Bank Mega) and the Bank entering the Commercial Bank Consolidation of Mega Corpora as a member, with the party acting as the Implementing Holding Company (PPI) being PT Bank Mega.

Rincian Struktur Modal

Berdasarkan POJK No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum, struktur permodalan Bank terdiri dari Modal Inti (Tier 1) dan Modal Pelengkap (Tier 2). Struktur permodalan Allo Bank untuk tahun 2023 dan 2022 yang memperhatikan risiko-risiko terkait dapat dilihat sebagai berikut:

Details of Capital Structure

In accordance with POJK No. 11/POJK.03/2016 concerning Minimum Capital Requirements for Commercial Banks, the Bank's capital structure consists of Core Capital (Tier 1) and Supplementary Capital (Tier 2). Allo Bank's capital structure for 2023 and 2022, after having taken into account related risks, can be seen detailed in the following:

Uraian Description	2023 (Rp juta) (IDR million)	2022 (Rp juta) (IDR million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (IDR million)	Persentase (%) Percentage (%)
Modal Inti (*Tier 1*) Core Capital (Tier 1)	6.811.607	6.330.169	481,438	7,61%
Modal Pelengkap (*Tier 2*) Additional Capital (Tier 2)	87.725	73.881	13.844	18,74%
Total Modal Total Capital	6.899.332	6.404.050	495.282	7,73%
ATMR Risiko Kredit RWA with Credit Risk	7.963.833	7.775.557	188.276	2,42%
ATMR Risiko Pasar RWA with Market Risk	-	-	-	0,00%
ATMR Risiko Operasional RWA with Operational Risk	313.432	276.440	36.992	13,38%
Total ATMR Total RWA	8.277.265	8.051.997	225,268	2,80%
Rasio KPMM sesuai Profil Risiko (%) CAR Ratio Based on Risk Profile (%)	9,90%	9,90%	-	0,00%
Dari CET 1 (%) From CET 1 (%)	8,84%	8,98%	(0,14%)	(1,58%)
Dari AT 1 (%) From AT 1 (%)	-	-	-	0,00%
Dari *Tier* 2 (%) From Tier 2(%)	1,06%.	0,92%	0,14%	15,51%
Rasio KPMM **CAR Ratio**				
Rasio CET 1 Ratio CET 1	82,29%	78,62%	3,68%	4,68%
Rasio *Tier* 1 Ratio Tier 1	82,29%	78,62%	3,68%	4,68%
Rasio *Tier* 2 Ratio Tier 3	1,06%	0,92%	0,14%	15,51%

Uraian Description	2023 (Rp juta) (IDR million)	2022 (Rp juta) (IDR million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (IDR million)	Persentase (%) Percentage (%)
CET 1 untuk *Buffer* (%) CET 1 for Buffer (%)	73,45%	69,63%	3,82%	5,48%
Persentase *Buffer* yang Wajib Dipenuhi oleh Bank: **Percentage of Buffer Required by Banks:**				
Capital Conservation Buffer Capital Conservation Buffer	2,50%	2,50%	-	0,00%
Countercyclical Buffer	-	-	-	0,00%
Capital Surcharge untuk Bank Sistemik Capital Surcharge for Systemic Banks	-	-	-	0,00%

Komitmen dan Kontingensi

Commitments and Contingencies

Uraian Description	2023 (Rp juta) (IDR million)	2022 (Rp juta) (IDR million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (IDR million)	Persentase (%) Percentage (%)
Komitmen Commitment				
Liabilitas Komitmen Commitment Liabilities				
Fasilitas Kredit kepada Nasabah yang Belum Digunakan Unused Loan Facilities to Debtors	(769.051)	(732.945)	(36.106)	4,93%
Kontingensi Contingencies				
Tagihan Kontingensi Contingencies Receivables				
Pendapatan Bunga dalam Penyelesaian Past Due Interest Receivables	5.324	365	4.959	1.358,63%
Kredit Hapus Buku Written-off Loans	35.198	265	34.933	13.182,26%
Total Komitmen dan Kontingensi — Neto Total Commitments and Contingencies — Net	(728.529)	(732.315)	(3.786)	0,52%

Ikatan yang Material untuk Investasi Barang Modal

Material Commitments for Investment in Capital Goods

Bank tidak memiliki ikatan material untuk investasi barang modal pada tahun buku 2023. Oleh karena itu, Bank tidak menyajikan informasi yang berkaitan dengan hal tersebut, di antaranya berupa:

1. Nama dari pihak yang melakukan ikatan;
2. Tujuan dari perikatan;
3. Sumber dana yang disiapkan untuk memenuhi perikatan tersebut;
4. Denominasi mata uang dalam ikatan tersebut; dan
5. Langkah-langkah yang direncanakan Bank untuk melindungi risiko dari posisi mata uang asing yang terkait.

The Bank had no material commitments for investment in capital goods throughout the 2023 fiscal year. As such, the Bank is not presenting information relating to this matter, including the following matters:

1. Name of the party making the bonds;
2. The purpose of engagements;
3. Sources of funds prepared for use in fulfilling obligations;
4. Denomination of currency within bonds; and
5. Steps planned by the Bank to hedge risks from any related foreign currency positions.

Realisasi Investasi Barang Modal

Realization of Investment in Capital Goods

Jenis dan Nilai Investasi Barang Modal

Bagi Bank, investasi merupakan hal penting guna mengembangkan kegiatan usaha yang dijalankan. Realisasi investasi barang modal yang dilakukan Bank dalam 2 (dua) tahun terakhir adalah sebagai berikut:

Types and Values of Investment in Capital Goods

The Bank believes that investment is an essential aspect of developing its business activities. The realization of the Bank's capital expenditure investments in the last 2 (two) years is detailed in the following table:

Jenis Barang Modal Type of Capital Goods	2023 (Rp juta) (IDR million)	2022 (Rp juta) (IDR million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (IDR million)	Persentase (%) Percentage (%)
Renovasi Bangunan Building Renovations	1.053	23.090	(22.037)	95,44%
Kendaraan Vehicles	771	1.520	(749)	49,28%

Jenis Barang Modal Type of Capital Goods	2023 (Rp juta) (IDR million)	2022 (Rp juta) (IDR million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp juta) Nominal (IDR million)	Persentase (%) Percentage (%)
Peralatan Kantor Office Equipment	13.850	101.285	(87.435)	86,33%
Aset dalam penyelesaian Assets in progress	72.657	-	72.657	N.A
Aset hak guna sewa Leasehold use right asset	4.943	48.640	(43.697)	89,84%
Jumlah Total	93.274	174.535	(81.261)	46,56%

Berdasarkan tabel di atas, terlihat bahwa realisasi investasi barang modal yang dilakukan Bank pada tahun 2023 mengalami penurunan sebesar Rp81,26 miliar atau 46,56% dari Rp174,53 miliar di tahun 2022 menjadi Rp93,74 miliar. Penurunan ini lebih disebabkan oleh realisasi investasi barang modal jenis peralatan kantor.

According to the data presented in the table above, capital goods investment made by the Bank decreased by IDR81.26 billion. It went down to IDR93.74 billion in 2023, or a reduction of 46.56% from IDR174.53 billion in 2022. This decrease was the result of investment in capital goods such as office equipment.

Tujuan Investasi Barang Modal

Tujuan utama investasi barang modal yang dilakukan oleh Bank adalah untuk membeli atau menambah nilai aset tetap. Melalui investasi barang modal diharapkan dapat memenuhi kegiatan operasional sejalan dengan ekspansi bisnis yang berkesinambungan sehingga mampu memberikan nilai tambah bagi Bank di masa mendatang.

Purpose of Investment in Capital Goods

The main purpose of capital goods investment carried out by the Bank is to purchase or increase the value of fixed assets. Through investment in capital goods, the Bank hopes that it can fulfill operational activities in line with its sustainable business expansion so as to provide added value for itself in the future.

Informasi Material mengenai Investasi, Ekspansi, Divestasi, Penggabungan Usaha, Akuisisi dan/atau Restrukturisasi Utang/Modal

Per 31 Desember 2023, Bank tidak memiliki informasi material mengenai investasi, ekspansi, divestasi, penggabungan usaha, akuisisi dan/atau restrukturisasi utang/modal yang berpengaruh terhadap kinerja keuangan maupun kinerja operasional Perusahaan.

Material Information about Investment, Expansion, Divestment, Business Merger/Consolidation, Acquisition, and/or Debt/Capital Restructuring

As of December 31, 2023, the Bank did not have any material information regarding investments, expansions, divestments, business mergers, acquisitions and/or any kind of debt/capital restructuring that could have an impact on the Company's financial performance or operational performance.

Perbandingan antara Target Anggaran dengan Realisasi dan Proyeksi Usaha

Pada awal tahun 2023, Bank telah menyusun dan menetapkan Rencana Bisnis Bank (RBB) yang memuat sejumlah target yang hendak dicapai. Penyusunan RBB senantiasa memperhatikan kondisi yang terjadi sepanjang tahun 2023 sehingga dapat mendukung tercapainya visi dan misi Bank. Perbandingan antara realisasi dan target pada tahun 2023 serta proyeksi 1 (satu) tahun mendatang dapat dilihat sebagai berikut:

Comparison between Budget Targets and Realization and Business Projections

The Bank prepared and established a Bank Business Plan (RBB) at the beginning of 2023 that contained a number of targets the Bank sought to achieve. The RBB's preparation process took into account conditions that occurred throughout 2023 so that it can be designed in a way that supported the achievement of the Bank's vision and mission. A comparison between realization and targets in 2023, as well as projections for the next 1 (one) year, can be seen in the following table:

Uraian Description	Realisasi 2023 (Rp-miliar) 2023 Realization (IDR-billion)	RBB 2023 (Rp-miliar) 2023 RBB (IDR-billion)	Pencapaian Realisasi terhadap RBB 2023 (%) Realization Achievement against 2023 RBB (%)	RBB 2024 (Rp-miliar) 2024 RBB (IDR-million)	RBB 2024 terhadap Realisasi 2023 (%) 2024 RBB against 2023 Realization (%)	RBB 2024 terhadap RBB 2023 (%) 2024 RBB against 2023 RBB (%)
Pendapatan Bunga bersih Net Interest Income	1.037	915	113,25%	1.156	111,54%	126,32%
Laba Tahun Berjalan Sebelum Pajak Profit of the Year Before Tax	575	413	139,31%	646	112,28%	156,43%
Total Aset Total Assets	12.750	12.300	103,66%	13.542	106,21%	110,09%
Kredit yang Diberikan Loans	7.386	8.000	92,32%	8.482	114,84%	106,03%
Dana Pihak Ketiga Third Party Funds	4.899	5.350	91,56%	5.929	121,03%	110,82%
Total Ekuitas Total Equity	6.885	6.681	103,06%	7.352	106,79%	110,06%
NPL *Gross* (%)	0,08%	0,31%	26,00%	0,26%	317,82%	82,62%
CAR (%)	83,35%	74,11%	112,47%	76,72%	92,05%	103,53%

Informasi dan Fakta Material yang Terjadi Setelah Tanggal Laporan Akuntan

Sejak akhir periode 31 Desember 2023 hingga tanggal laporan auditor independen pada 29 Januari 2024, tidak terdapat peristiwa atau kejadian penting yang berpengaruh signifikan terhadap laporan keuangan Perusahaan.

Material Information and Facts Occurring After the Accountant's Report Date

Between December 31, 2023 and the date of the independent auditor's report on January 29, 2024, there have been no important events or occurrences that have had a significant impact on the Company's financial statements.

Dampak Nilai Tukar Mata Uang Asing

Hingga 31 Desember 2023, Allo Bank menjalankan seluruh kegiatan usahanya dengan menggunakan mata uang Rupiah. Oleh karena itu, tidak terdapat informasi mengenai dampak nilai tukar mata uang asing yang dapat disajikan dalam Laporan Tahunan ini.

Foreign Exchange Rate Impact

As of December 31 2023, Allo Bank carried out all its business activities using the Rupiah currency. As such, no information regarding the impact of foreign currency exchange rates can be presented in this Annual Report.

Prospek Usaha

Kondisi perekonomian Indonesia saat ini dipengaruhi oleh dinamika geopolitik, rantai pasok, hingga perubahan iklim global. Perseteruan antar negara menyebabkan terganggunya kelancaran rantai pasok global sehingga harga energi dan mineral serta berbagai komoditas penting meningkat tajam. Selain itu, perubahan iklim global mempengaruhi tingkat produktivitas sektor pangan dan sektor riil lainnya. Pengetatan kebijakan moneter dan peningkatan suku bunga yang dilakukan oleh berbagai negara di dunia tidak cukup efektif untuk menurunkan tingkat inflasi sehingga mempengaruhi daya

Business Prospects

The current condition of the Indonesian economy is being influenced by geopolitical dynamics, supply chains, and global climate change. Disputes between countries have disrupted the smooth running of global supply chains, causing prices of energy and minerals as well as the prices of various important commodities to rise sharply. In addition, global climate change has affected the level of productivity in the food sector and in other real sectors. Tightening monetary policy and increasing interest rates carried out by various countries in the world have not been effective enough to reduce the

beli masyarakat global. Bank Dunia juga memprediksi lebih lanjut bahwa ekonomi Asia akan melambat akibat peningkatan signifikan utang pemerintah secara umum, serta lonjakan pesat tingkat utang korporasi khususnya di China yang berpotensi membatasi investasi publik dan swasta.

Indonesia juga diprediksi akan menghadapi tantangan gejolak ekonomi terkait dengan perhelatan pemilihan umum yang akan dilaksanakan pada tahun 2024, namun hal ini juga berpotensi akan meningkatkan aktivitas konsumsi partai politik dan meningkatkan pertumbuhan perekonomian domestik. Pemerintah Indonesia juga terus melanjutkan berbagai proyek investasi yang berdampak positif pada perekonomian, antara lain proyek strategis nasional, proyek pengembangan Ibu Kota Nusantara (IKN) dan hilirisasi industri. Dari sisi perdagangan antar negara, ditopang peningkatan ekspor terutama sektor *non-oil* dan *gas*, neraca perdagangan Indonesia melanjutkan tren surplus selama 40 bulan berturut-turut.

Secara keseluruhan, ketahanan perekonomian Indonesia dinilai baik dan relatif stabil dibandingkan volatilitas yang dialami negara-negara lain di tengah tantangan global. Hal ini tercermin dari pertumbuhan Produk Domestik Bruto (PDB) Indonesia di atas 5% sepanjang tahun 2022 dan 2023. Dengan mempertimbangkan faktor-faktor di atas, berbagai pihak sangat optimis dengan perkembangan ekonomi Indonesia di tahun 2024.

Mencermati instabilitas makro ekonomi dunia maupun indonesia yang akan terus memiliki volatilitas tinggi, industri perbankan diharapkan menjadi fondasi untuk berpartisipasi pada pertumbuhan ekonomi negara sebagai fungsi financial intermediary. Otoritas Jasa Keuangan melaporkan dalam siaran pers No.138, fungsi intermediasi perbankan berjalan dengan normal dalam menopang perekonomian baik di sisi pembiayaan (perkreditan) maupun dalam penghimpunan dana. Perbankan mampu menunjukkan resiliensi dengan permodalan yang tinggi dengan likuiditas yang memadai dan risiko kredit yang terkendali di tengah tekanan dengan tingkat suku bunga global. Bank Indonesia memprediksi pertumbuhan kredit pada tahun 2024 akan tumbuh 11%. Ke depan, pertumbuhan penyaluran kredit perbankan akan terus melanjutkan pemulihan dengan meningkatnya aktivitas perekonomian.

Otoritas Jasa Keuangan terus mendorong perkembangan industri perbankan secara berkelanjutan seperti yang tercantum dalam *Master Plan* Sektor Jasa Keuangan Indonesia (MPSJKI) 2021-2024. Salah satu cara yang dilakukan perbankan untuk meningkatkan *perceived value* pada perekonomian negara adalah dengan melakukan digitalisasi layanan perbankan. Kementerian Perekonomian menyatakan bahwa ekonomi digital telah menjelma sebagai salah satu penopang (*buffer*) bagi stabilitas perekonomian nasional ditengah berbagai tantangan global saat ini. Studi yang dilakukan oleh Google Temasek, Bain & Company menyatakan bahwa nilai ekonomi digital Indonesia pada tahun 2023 mencapai sebesar USD 82 miliar dan diprediksi akan meningkat hingga USD 109 miliar pada tahun 2025.

inflation rate. This has affected the purchasing power of the global community. The World Bank has also made further projections that the Asian economy will slow down due to a significant increase in government debt in general, as well as a rapid increase in corporate debt levels, especially in China, which has the potential to limit public and private investment.

Indonesia is also predicted to face challenges in economic turmoil related to the general election held in 2024, but this also has the potential to increase the consumption activity of political parties and do the same for domestic economic growth. The Indonesian government is also continuing to proceed with various investment projects that have a positive impact on the economy, including national strategic projects, the Indonesian Capital City (IKN) development project and industrial downstreaming. In terms of trade between countries, Indonesia's trade balance continued its surplus trend for 40 consecutive months (thanks to the support of increased exports, especially in the non-oil and gas sectors).

Overall, Indonesia's economic resilience is considered good and relatively stable compared to volatility being experienced by other countries in the midst of global challenges. This is reflected in Indonesia's Gross Domestic Product (GDP) growth being above 5% throughout 2022 and 2023. Taking into account the factors above, various parties consider themselves very optimistic about Indonesia's economic development in 2024.

Having looked at the world's macroeconomic instability and Indonesia's continuing high volatility, the banking industry is expected to serve as a financial intermediary function so that it can be the foundation for participating in the country's economic growth. The Financial Services Authority reported in its press release No. 138 that this banking intermediary function was running normally in supporting the economy both on the financing side and in raising funds. Banking is able to demonstrate resilience with high capital, adequate liquidity and controlled credit risk in the midst of pressures from global interest rates. Bank Indonesia predicts credit growth in 2024 will grow 11%. In the future, growth in banking credit distribution will continue to recover together with increasing economic activity.

The Financial Services Authority continues to encourage sustainable development within the banking industry as stated in its Indonesian Financial Services Sector Master Plan (MPSJKI) 2021-2024. One way that banks can increase perceived value in the country's economy is by digitalizing banking services. The Ministry of Economy has stated that the digital economy has emerged as a buffer for national economic stability in the midst various current global challenges. A study conducted by Google, Temasek, Bain & Company stated that the value of Indonesia's digital economy in 2023 reached USD82 billion and is predicted to increase to USD109 billion in 2025.

Dari sisi regulasi, pemerintah telah mengesahkan Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan (UU P2SK) yang bertujuan untuk mengoptimalkan fungsi intermediasi kepada usaha sektor produktif, meningkatkan inklusi dan literasi sektor jasa keuangan, mengembangkan dan memperkuat ekosistem sektor keuangan, serta mampu menciptakan sinergi dan koordinasi yang baik antar regulator serta meningkatkan daya saing masyarakat, sehingga dapat berusaha secara efektif dan efisien. Dengan UU P2SK, diharapkan pencegahan atau penanganan permasalahan perbankan dapat lebih antisipatif, dimana langkah mitigasi dilakukan lebih dini untuk mencegah permasalahan yang akan terjadi. Di sisi lain, langkah penanganan yang dibutuhkan dapat berjalan efektif dan efisien, khususnya bagi perusahaan-perusahaan yang bergerak dalam sektor keuangan.

Berdasarkan laporan Rencana Pembangunan Jangka Menengah Nasional (RPJMN) tentang besarnya potensi ekonomi digital maka pemerintah terus berupaya mendorong pengembangan ekonomi digital melalui penguatan sinergi dan inovasi kebijakan yang akan berfokus pada pemantapan ekosistem digital pada aspek pasokan (*supply*) dan pemanfaatan (*demand*) termasuk pengelolaan big data. Bank Indonesia juga terus mendorong akselerasi digitalisasi sistem pembayaran dan perluasan kerja sama sistem pembayaran antar negara guna mendorong inklusi ekonomi keuangan serta perluasan ekonomi dan keuangan digital mengingat jumlah penduduk Indonesia yang masih *unbanked* adalah sebesar 97,7 juta orang atau 48% dari penduduk. Dengan data tersebut, Otoritas Jasa Keuangan terus mendorong akselerasi indeks inklusi keuangan sesuai dengan target pemerintah mencapai 90% pada tahun 2024. Dengan perkembangan eksponensial teknologi digital seiring dengan penggunaan *smartphone* yang tinggi didukung dengan luasnya jaringan telekomunikasi, perbankan diharapkan terus beradaptasi dengan transformasi digital seiring dengan perkembangan teknologi yang semakin pesat dan akses terhadap teknologi yang semakin mudah.

From a regulatory perspective, the government passed Law No. 4 of 2023 concerning Development and Strengthening of the Financial Sector (UU P2SK). This law aimed to optimize the intermediary function for productive sector businesses, increase inclusion and literacy in the financial services sector, develop and strengthen the financial sector ecosystem, generate synergy and good coordination between regulators, and increase the competitiveness of society so that business can be carried out effectively and efficiently. This law is designed to ensure that the prevention or handling of banking problems can be done in a more anticipatory manner, with mitigation steps being taken early to prevent problems that could occur. On the other hand, any necessary handling steps can be effective and efficient, especially for companies operating in the financial sector.

According to its National Medium Term Development Plan (RPJMN) report regarding the huge potential of the digital economy, the government will continue to work in encouraging the development of the digital economy. It aims to do this through a strengthening synergies and policy innovation that will focus on strengthening the digital ecosystem in the supply and demand aspects, including big data management. Bank Indonesia also continues to encourage acceleration in the digitalization of payment systems and the expansion of payment system cooperation between countries to encourage financial economic inclusion and expansion of the digital economy and finance. This is especially important considering that the number of Indonesian people who are still unbanked is 97.7 million people, or 48% of the population. With this data, the Financial Services Authority continues to encourage the acceleration of the financial inclusion index in accordance with the government's target of reaching 90% by 2024. Thanks to the exponential development of digital technology (along with high smartphone use supported by extensive telecommunications networks), the banking industry is expected to continue to adapt to digital transformation in line with increasingly rapid technological developments and in line with increasingly easy access to technology.

Aspek Pemasaran

Marketing Aspect

Strategi Pemasaran

Seiring dengan semakin berkembang dan ketatnya persaingan di industri perbankan, khususnya bank umum berbasis digital membuat Allo Bank terus mengoptimalkan strategi guna mengoptimalkan kinerja Bank. Hal tersebut dilakukan dengan mengembangkan ekosistem utama sebagai fokus Bank agar dapat mewujudkan tujuan bisnis dan dapat memberikan nilai tambah kepada nasabah maupun pemangku kepentingan lainnya. Bank terus memperkuat fondasi bisnisnya selaku Bank umum berbasis digital dengan memperkuat sinergi dengan ekosistem CT Corpora dan mitra strategis lainnya. Bank juga memposisikan diri sebagai bank umum berbasis digital yang berfokus untuk memberikan produk dan layanan terbaik secara daring dengan jumlah kantor cabang yang terbatas sehingga para nasabah dapat mengakses layanan perbankan dengan mudah.

Untuk mencapai visinya, Manajemen Bank telah menetapkan sejumlah langkah strategis yang dapat mengoptimalkan kinerjanya, di antaranya dengan:

1. Melakukan penetrasi pasar dan memberikan nilai tambah kepada nasabah secara berkelanjutan melalui implementasi 3 pilar strategi bisnis Bank (*acquisition, engagement, and monetization*);
2. Meningkatkan layanan digital secara signifikan yang berdampak pada peningkatan aset dan liabilitas;
3. Menjalin kolaborasi dengan berbagai mitra strategis ekosistem utama melalui penerapan model *Open Banking* untuk memperkaya dan meningkatkan nilai layanan finansial yang disediakan oleh Bank;
4. Penguatan *data driven organization* dengan memanfaatkan kapabilitas *Artificial Intelligence* (AI) dan *data analytic* untuk meningkatkan keunggulan kompetitif Bank;
5. Penguatan manajemen risiko menggunakan teknologi terkini dalam rangka memperkuat operasional Bank;
6. Pengembangan talenta DIGITAL untuk mencapai kinerja Bank yang unggul; dan
7. Penguatan *Good Corporate Governance* (GCG) di seluruh fungsi organisasi Bank.

Pangsa Pasar

Kebutuhan nasabah dalam bertransaksi pada era digital adalah prioritas utama Bank dalam menciptakan produk & layanan berbasis digital yang inovatif dan memberikan kemanfaatan ekonomi tidak hanya untuk Bank tetapi juga nasabah. Bank senantiasa berinisiatif untuk menyusun strategi, target jangka pendek dan jangka panjang dalam rangka mengembangkan skala bisnis Bank sebagai tolak

Marketing Strategy

As competition in the banking industry continues to develop and become tighter, especially for digital-based commercial banks, Allo Bank continues to refine its strategies for optimizing the Bank's performance. It does this by developing its main ecosystem as its focus so that it can realize its business goals and provide added value to customers and other stakeholders. The Bank continues to strengthen its business foundation as a digital-based commercial bank by strengthening its synergies with the CT Corpora ecosystem and other strategic partners. The Bank also positions itself as a digital-based commercial bank that focuses on providing the best products and services online with a limited number of branch offices so that customers can access banking services easily.

To achieve its vision, Bank Management has established a number of strategic steps that can optimize its performance, including:

1. Penetrating the market and providing added value to customers on an ongoing basis through implementing its 3 business strategy pillars (acquisition, engagement, and monetization);
2. Significantly improving digital services, resulting in increased assets and liabilities;
3. Establishing collaboration with various key ecosystem strategic partners through the implementation of an Open Banking model to enrich and increase the value of its financial services;
4. Strengthening its data driven organization by utilizing Artificial Intelligence (AI) and data analytic capabilities to increase its competitive advantage;
5. Strengthening risk management using the latest technology in order to strengthen Bank operations;
6. Developing DIGITAL talent to achieve greater levels of Bank performance; and
7. Strengthening Good Corporate Governance (GCG) throughout all of the Bank's organizational functions.

Market Share

Serving the needs of customers as they make transactions in the digital era represent the Bank's main priority as it creates innovative digital-based products and services that can provide economic benefits. The Bank always takes the initiative to develop strategies and short-term and long-term targets in order to improve the Bank's business scale as a benchmark for successful performance.

ukur keberhasilan performa dengan menciptakan keunggulan-keunggulan kompetitif untuk menjadi bank umum berbasis digital terdepan.

Dalam kondisi ekonomi yang menantang ini industri perbankan diharapkan untuk berkembang sebagai salah satu fondasi untuk menjaga ketahanan perekonomian nasional. Salah satu cara yang secara umum dilakukan oleh industri perbankan adalah melakukan digitalisasi layanan perbankan. Hal ini dilakukan untuk meningkatkan akses terhadap layanan perbankan kepada masyarakat yang termasuk kriteria *bankable population* namun tidak memiliki akun pada bank. Potensi peningkatan layanan perbankan secara digital masih cukup tinggi. Menurut laporan Indonesia e-Conomy SEA 2022 yang disusun oleh Google, Temasek and Bain, layanan pembayaran secara digital akan tumbuh mencapai 421 miliar USD dengan *Compound Annual Growth Rate* ("CAGR") sebesar 17%, pinjaman digital akan tumbuh mencapai 16 miliar USD pada tahun 2025 dengan CAGR sebesar 51%, serta layanan remitansi secara digital akan tumbuh mencapai 3 miliar USD dengan CAGR sebesar 26% pada tahun 2025.

It does this by creating competitive advantages to become a leading digital-based commercial bank.

In these challenging economic conditions, the banking industry is expected to develop as one of the foundations for maintaining national economic resilience. One way that this is generally being carried out by the banking industry is through the digitizing of banking services. This is done to improve access to banking services for people who fall under the bankable population criteria but do not yet have an account with a bank. The potential for improving digital banking services is still quite high. According to the Indonesia e-Conomy SEA 2022 report compiled by Google, Temasek and Bain, digital payment services will grow to reach USD421 billion, with a Compound Annual Growth Rate ("CAGR") of 17%. Meanwhile, digital loans will grow to reach USD16 billion in 2025, with a CAGR of 51%. Digital remittance services will grow to reach USD3 billion with a CAGR of 26% in 2025.

Kebijakan Dividen dan Pembagiannya

Dividend Policy and Distribution

Kebijakan Pembagian Dividen

Bank menentukan jumlah dan pembayaran dividen sesuai dengan peraturan perundang-undangan yang berlaku, yaitu Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas dan Kebijakan internal mengenai Pembagian Dividen. Berdasarkan ketentuan Pasal 71 ayat 3 Undang-Undang No. 40 Tahun 2007, Anggaran Dasar Bank dan Kebijakan internal, Bank dapat membagikan dividen kepada pemegang saham apabila Bank memiliki saldo laba yang positif dan sesuai dengan kemampuan keuangan Perseroan, berdasarkan ketentuan yang berlaku. Rencana pembagian dividen didasarkan atas pemenuhan hak pemegang saham dengan mengutamakan kepentingan Bank tanpa mengabaikan sejumlah faktor, seperti tingkat kesehatan keuangan, tingkat kecukupan modal, serta kebutuhan dana untuk ekspansi usaha tanpa mengurangi hak dari RUPS untuk menentukan lain sesuai dengan ketentuan Anggaran Dasar.

Dividend Distribution Policy

The Bank determines the amount and payment of dividends in accordance with applicable laws and regulations, specifically, Law No. 40 of 2007 concerning Limited Liability Companies, as well as internal policies regarding Dividend Distributions. Based on the provisions of Article 71, Paragraph 3 of Law No. 40 of 2007, and based on the Bank's Articles of Association and internal policies, the Bank is allowed to distribute dividends to shareholders if the Bank has a positive profit balance. These dividends are also to be distributed according to the Bank's financial capabilities and on the basis of applicable regulations. The Bank's dividend distribution plan is based on fulfilling shareholder rights by prioritizing the interests of the Bank without ignoring a number of factors, such as the levels of financial soundness, levels of capital adequacy, and the need for funds that can be used for business expansion without reducing the rights of the GMS to determine otherwise in accordance with the provisions of the Bank's Articles of Association.

Kronologis Pembagian Dividen

Chronology of Dividend Distribution

Dividen Saham Stock Dividend	2023 (untuk Dividen Saham Tahun Buku 2022) (for the 2022 Fiscal Year Share Dividend)	2022 (untuk Dividen Saham Tahun Buku 2021) (for the 2021 Fiscal Year Share Dividend)
Laba Bersih (Rp juta) Net profit (IDR million)	444.566	270.030
Jumlah Dividen (Rp) Total Dividend (IDR)	Nihil Nil	Nihil Nil
Dividen Per Saham (Rp) Dividend per Share (Rp)	-	-
Payout Ratio (%)	-	-
Tanggal Pengumuman Announcement Date	-	-
Tanggal Pembayaran Payment date	-	-

Hingga 31 Desember 2023, Allo Bank tidak memiliki program kepemilikan saham oleh karyawan (ESOP) dan/atau manajemen (MSOP). Dengan demikian, tidak terdapat informasi terkait ESOP/MSOP yang dapat disajikan dalam Laporan Tahunan ini.

As of December 31, 2023, Allo Bank did not have any employee share ownership programs (ESOP) and/or management share ownership programs (MSOP). As such, there is no information related to ESOP/MSOP that can be presented in this Annual Report.

Informasi tentang Program kepemilikan Saham oleh Karyawan dan/atau Manajemen (ESOP/MSOP)

Information on Employee and/or Management Stock Ownership Program (ESOP/MSOP)

Allo Bank telah melakukan Penawaran Umum Terbatas (PUT) di tahun 2022 dalam rangka Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu (PMHMETD) III kepada para pemegang saham sebanyak 10.047.322.871 saham biasa atau

Allo Bank conducted a Limited Public Offering (PUT) in 2022 in the context of Limited Public Offering III for Pre-Emptive Rights (PMHMETD) to shareholders that totalled in at 10,047,322,871 ordinary shares (or 46.24%) of issued and fully paid capital after

Informasi tentang Realisasi Penggunaan Dana Hasil Penawaran Umum

Information on the Realization of the Use of Public Offering Funds

sebesar 46,24% dari modal ditempatkan dan disetor penuh setelah PMHMETD III dengan nilai nominal Rp100 setiap saham dengan Harga Pelaksanaan Rp478 per saham, sehingga jumlah dana yang diterima Bank dalam PMHMETD III ini sebesar Rp4.802.620 juta. Adapun realisasi penggunaan dana hasil penawaran umum tersebut adalah sebagai berikut:

PMHMETD III, and with a nominal value of IDR100 per share and an Exercise Price of IDR478 per share. As such, total funds received by the Bank in PMHMETD III amounted to IDR4,802,620 million. The actual use of funds from the public offering was as follows:

No	Jenis Penawaran Umum Public Offering Type	Tanggal Efektif Effective Date	Nilai Realisasi Hasil Penawaran Umum Realization of Fund Resulting from Public Offering			Rencana Penggunaan Dana Menurut Prospektus Plan on the Appropriation of Fund	
			Jumlah Hasil Penawaran Umum Total Fund Resulting from Public Offering	Biaya Penawaran Umum Public Offering Fee	Hasil Bersih Net Total	Kredit (85%) Loan (85%)	Infrastruktur IT (10%) IT Infrastructure (10%)
1	Penawaran Umum Terbatas III Limited Public Offering III	26 Januari 2022	4.802.620	2.224	4.800.396	4.080.336	480.040

Berdasarkan dana hasil PMHMETD III yang diperoleh Bank (setelah dikurangi komisi, biaya, dan bebas emisi lainnya), digunakan dengan rincian sebagai berikut:

- Rp4.080.336 juta (85%) untuk Kredit;
- Rp480.040 juta (10%) untuk Infrastruktur IT;
- Rp240.020 juta (5%) untuk Pengembangan operasional.

Funds the Bank obtained from PMHMETD III (after deducting commissions, fees and other free emissions) were used in the following ways:

- IDR4,080,336 million (85%) for Credit;
- IDR480,040 million (10%) for IT Infrastructure;
- IDR240,020 million (5%) for operational development.

	Realisasi Penggunaan Dana Menurut Prospektus Realization of the Appropriation of Fund						Sisa Dana Hasil Penawaran Umum Remaining Fund Resulting from Public Offering
	Pengembangan Operasional (5%) Operational Development (5%)	Jumlah Total	Kredit Loan	Infrastruktur IT IT Infrastructure	Pengembangan Operasional Operational Development	Jumlah Total	
	240.020	4.800.396	4.080.336	264.772	240.000	4.585.128	215.268

Informasi Transaksi Material yang Mengandung Benturan Kepentingan dan/atau Transaksi dengan Pihak Afiliasi/Pihak Berelasi

Information on Material Transactions Containing Conflicts of Interest and/or Transactions with Affiliated/Related Parties

Kebijakan Mekanisme Review atas Transaksi dan Pemenuhan Peraturan dan Ketentuan Terkait

Allo Bank memiliki kebijakan terkait transaksi yang mengandung benturan kepentingan dan/atau transaksi dengan pihak berelasi. Bank melakukan seluruh transaksi dengan pihak afiliasi dengan memperhatikan prinsip kehati-hatian sesuai dengan praktik bisnis yang berlaku umum serta telah memenuhi Peraturan OJK No. 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan dan PSAK No. 7 tentang Pengungkapan Pihak-pihak Berelasi.

Pada praktiknya, Direksi senantiasa memastikan seluruh kegiatan transaksi afiliasi yang dilakukan telah melalui proses yang memadai sesuai dengan prinsip transaksi yang wajar (*arm's length principle*). Dewan Komisaris dan Komite Audit juga telah melakukan telaah untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum dan telah memenuhi prinsip transaksi yang wajar (*arm's length principle*). Mekanisme *review* atas transaksi dengan pihak afiliasi dan/atau pihak berelasi dilakukan melalui proses audit oleh Satuan Kerja Audit Internal yang hasilnya kemudian dilaporkan kepada Dewan Komisaris.

Per 31 Desember 2023, Allo Bank tidak memiliki transaksi yang mengandung benturan kepentingan yang bersifat material dan berdampak terhadap kinerja keuangan dan kinerja operasional Bank.

Transaksi dengan Pihak Berelasi

Sepanjang tahun 2023, Bank melaksanakan transaksi-transaksi dengan pihak berelasi. Bank melakukan transaksi dengan pihak berelasi dengan memenuhi prinsip transaksi yang wajar (*arm's length principle*) sesuai dengan persyaratan yang disetujui oleh kedua belah pihak, yang mungkin tidak sama dengan transaksi lain yang

Policy on Review Mechanisms for Transactions and Compliance with Relevant Regulations and Requirements

The Bank has policies related to transactions containing conflicts of interest and/or transactions with related parties. The Bank's affiliate transactions are always conducted with prudence according to generally accepted business practices and in compliance with OJK Regulation No. 42/POJK.04/2020 concerning Affiliate Transactions and Conflict of Interest Transactions, as well as PSAK No. 7 on Disclosure of Related Parties.

The Board of Directors ensures that all affiliate transaction activities have gone through adequate procedures and are in line with the arm's length principle. In addition, the Board of Commissioners and the Audit Committee have also reviewed to ensure that affiliate transactions are conducted in accordance with generally accepted business practices and comply with the arm's length principle. The review mechanism for transactions with related parties concerning affiliate transactions is carried out through an audit process by the Audit Committee, the results of which are then reported to the Board of Commissioners.

As of December 31, 2023, there were no material transactions containing conflicts of interest that impacted the Bank's financial and operational performance.

Transactions with Related Parties

Throughout 2023, the Bank carried out transactions with related parties. It did this by way of compliance with an "arm's length principle" in accordance with the terms agreed by both parties, which may not be the same as other transactions carried out with unrelated parties. All transactions with related parties carried out by

dilakukan dengan pihak-pihak yang tidak berelasi. Seluruh transaksi dengan pihak berelasi yang dilakukan oleh Bank juga telah sesuai dengan PSAK No. 7 tentang Pengungkapan Pihak-pihak Berelasi dan Peraturan Bapepam dan LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 tentang Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik.

the Bank were also done in accordance with PSAK No. 7 concerning Disclosure of Related Parties and Capital Market and Financial Institutions Supervisory Agency Regulation No. KEP-347/BL/2012 dated June 25, 2012 concerning Presentation and Disclosure of Financial Reports of Issuers or Public Companies.

Nama, Sifat, Hubungan dan Sifat Transaksi Berelasi

Name, Nature of Relationship, and Nature of Related Transactions

Pihak Berelasi Related Parties	Sifat Hubungan Berelasi Nature of Relation	Sifat Transaksi Nature of Transaction
PT Mega Corpora	Pemegang saham Shareholders	Dana setoran modal, simpanan dan beban bunga Capital Deposits, Savings,and Interest Expenses
PT Bukalapak.com Tbk	Pemegang saham Shareholders	Dana setoran modal, simpanan dan beban bunga Capital Deposits, Savings,and Interest Expenses
PT Bank Mega Tbk	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Kustodian, Giro pada Bank Lain Custodian, Current Account with Other Banks
PT Bank Mega Syariah	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Giro pada bank lain Current accounts with other banks
PT Trans Media Corpora	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan beban bunga Savings and interest expenses
PT Duta Visual Nusantara Tivi Tujuh	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan beban bunga Savings and interest expenses
PT Asuransi Umum Mega	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Asuransi pemberian kredit dan properti, simpanan dan beban bunga Credit and property insurance, deposits and interest expenses
PT CT Corpora	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan beban bunga Savings and interest expenses
PT Trans Corpora	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan beban bunga Savings and interest expenses
PT PFI Mega Life Insurance	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan beban bunga Savings and interest expenses
PT Allo Fresh Indonesia	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan beban bunga Savings and interest expenses
PT Trans Retail Indonesia	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan beban bunga Savings and interest expenses
PT Mega Capital Sekuritas	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan beban bunga Savings and interest expenses
PT Trans Kalla Makassar	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Kredit yang diberikan, pendapatan bunga, simpanan dan beban bunga Credit provided, interest income, savings and interest expenses
PT Mega Finance	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan beban bunga Savings and interest expenses

Pihak Berelasi Related Parties	Sifat Hubungan Berelasi Nature of Relation	Sifat Transaksi Nature of Transaction
PT Mega Central Finance	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan beban bunga Savings and interest expenses
PT Mega Auto Finance	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan beban bunga Savings and interest expenses
PT Trans Fashion Indonesia	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan beban bunga Savings and interest expenses
PT Metropolitan Retailmart	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan beban bunga Savings and interest expenses
PT Alfa Retailindo	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan beban bunga Savings and interest expenses
PT Parabandung Propertindo	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan beban bunga Savings and interest expenses
Yayasan CT Arsa	Dimiliki oleh Pemegang Saham akhir yang sama Owned by the same ultimate shareholder	Simpanan dan beban bunga Savings and interest expenses
Perseorangan Individuals	Komisaris, Direksi, Pejabat Eksekutif, Keluarga Board of Commissioners, Board of Directors, Executive Staff, Family	Kredit yang diberikan, pendapatan bunga, simpanan dan beban bunga Credit provided, interest income, savings and interest expenses

Realisasi Transaksi Pihak Berelasi

Bank melaksanakan transaksi dengan pihak berelasi sesuai dengan ketentuan yang berlaku. Adapun Kegiatan transaksi berelasi yang dilakukan pada tahun 2022 dan 2023 adalah sebagaimana berikut:

Realization of Related Party Transactions

The Bank carries out transactions with related parties in accordance with applicable regulations. The related transaction activities carried out in 2022 and 2023 encompassed the following:

Uraian Description	2023 (Rp juta) (IDR million)	2022 (Rp juta) (IDR million)
Aset **Assets**		
Giro pada Bank Lain (Catatan 6) Current Accounts at Other Banks (Note 6)	177.910.333.490	152.186.649.430
Kredit yang Diberikan (Catatan 10) Loans (Note 10)	247.792.969.164	161.747.513.207
Pendapatan Bunga yang Masih Akan Diterima (Catatan 11) Interest Income Receivable (Note 11)	1.077.812.384	305.189.807
Total Aset yang Terkait dengan Pihak Berelasi Total Assets with related parties	1.626.781.115.038	314.239.352.444
Persentase dari Jumlah Aset Percentage of total assets	12,76%	2,84%

Uraian Description	2023 (Rp juta) (IDR million)	2022 (Rp juta) (IDR million)
Liabilitas **Liability**		
Simpanan Nasabah (Catatan 18) Deposits from Customers (Note 18)		
Giro Current Account	7.186.778.203	4.397.318.920
Tabungan Savings Deposit	-	941.078
Deposito Time Deposit	1.211.021.904.479	2.008.252.096.662
Simpanan dari Bank Lain (Catatan 19) Deposits from Other Banks (Note 19)	37.389	39.873
Efek-efek yang Dijual dengan Janji Dibeli Kembali (Catatan 17) Marketable Securities sold under agreements to resell (Note 17)	-	-
Jumlah Liabilitas yang Terkait dengan Pihak Berelasi Total Liabilities with related parties	1.218.208.720.071	2.012.650.396.533

Pernyataan Direksi terkait prinsip transaksi yang wajar (*arm's length principle*)

Direksi berkomitmen memegang prinsip *Arm's length principle* (ALP) dimana merupakan prinsip yang mengatur bahwa apabila kondisi dalam transaksi yang dilakukan antara pihak yang mempunyai Hubungan Istimewa sama atau sebanding dengan kondisi dalam transaksi yang dilakukan antara pihak yang tidak mempunyai Hubungan Istimewa yang menjadi pembanding, maka harga atau laba dalam transaksi yang dilakukan antara pihak-pihak yang mempunyai Hubungan Istimewa harus sama dengan atau berada dalam rentang harga atau laba dalam transaksi yang dilakukan antara pihak yang tidak mempunyai Hubungan Istimewa yang menjadi pembanding. Pada prinsipnya, berdasarkan pada norma bahwa harga atau laba atas transaksi yang dilakukan dengan pihak afiliasi ditentukan oleh kekuatan pasar, sehingga transaksi tersebut dapat mencerminkan harga pasar yang wajar *(Fair Market Value*/FMV).

Peran Dewan Komisaris dan komite audit dalam memenuhi prinsip transaksi yang wajar (*arm's length principle*)

Dewan Komisaris bersama dengan Komite Audit berkomitmen memegang prinsip *Arm's length principle* (ALP). Mekanisme *review* Perseroan atas transaksi dengan Pihak-pihak Berelasi dilakukan melalui proses audit khususnya audit yang telah dilakukan oleh akuntan publik dan dipublikasikan, dimana mekanisme ini tertuang dalam PSAK 7 (revisi 2014) tentang "Pengungkapan Pihak-pihak Berelasi". Pada prinsipnya, berdasarkan pada norma bahwa harga atau laba atas transaksi yang dilakukan dengan pihak afiliasi ditentukan oleh kekuatan pasar, sehingga transaksi tersebut dapat mencerminkan harga pasar yang wajar (*Fair Market Value*/FMV).

Board of Directors statement regarding the Arm's Length Principle

The Board of Directors is committed to upholding the Arm's Length Principle (ALP). This principle regulates that if the conditions in a transaction carried out between parties who have a Special Relationship are the same or comparable to the conditions in a transaction carried out between parties who do not have a Special Relationship, then the prices raised or profits generated in transactions carried out between parties who do have a special relationship must be the same as or within the range of prices or profits in transactions carried out between parties who do not have a special relationship (that act as a point of comparison). This is done so that these transactions can reflect fair market prices (Fair Market Value, or "FMV").

The Role of the Board of Commissioners and the Audit Committee in Fulfilling the Arm's Length Principle

The Board of Commissioners together with the Audit Committee are committed to upholding the Arm's Length Principle (ALP). The Company's review mechanism for transactions with Related Parties is carried out through an audit process, especially audits that have been carried out by public accountants and published. This mechanism is contained in PSAK 7 (revised in 2014) concerning "Related Party Disclosures". In principle, based on the norm that the price or profit on transactions carried out with affiliated parties is determined by market forces, these transactions are designed so that they can reflect fair market prices (Fair Market Value, or "FMV").



Informasi Keuangan yang Mengandung Kejadian yang Bersifat Luar Biasa dan Jarang Terjadi

Financial Information Containing Extraordinary and Rare Events

Sepanjang tahun 2023, Bank tidak mengalami kejadian yang bersifat luar biasa dan jarang terjadi. Dengan demikian, tidak terdapat informasi kejadian keuangan yang bersifat luar biasa dan jarang terjadi yang dapat diungkapkan dalam Laporan Tahunan ini.

Throughout 2023, the Bank did not experience any extraordinary or rare events. As such, there is no information about extraordinary and rare financial events that can be disclosed in this Annual Report.

Perubahan Peraturan Perundang-undangan yang Berpengaruh Signifikan Terhadap Perusahaan

Changes in Legislation that Have Had a Significant Influence on the Company

Di tahun 2023, terdapat perubahan peraturan perundang-undangan yang berdampak signifikan terhadap kinerja operasional dan keuangan Bank. Adapun perubahan peraturan perundang-undangan dan dampaknya terhadap Bank dapat dilihat sebagai berikut:

In 2023, there were changes made to statutory regulations that had a significant impact on the Bank's operational and financial performance. The changes in statutory regulations and their impact on the Bank can be seen detailing in the following table:

Perubahan Peraturan/ Perundang-Undangan Changes in Regulations/ Legislation	Penjelasan Explanation	Dampak terhadap Perusahaan Impact on the Company
POJK Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola bagi Bank Umum POJK Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks	Ketentuan Penerapan Tata Kelola Bagi Bank Umum yang telah diselaraskan sesuai dengan perkembangan dan kebutuhan bisnis terkini dan harmonisasi berbagai ketentuan terkait Tata Kelola Bank Umum. Provisions for the Implementation of Governance for Commercial Banks, which have been harmonized in accordance with the latest business developments and with the needs and harmonization of various provisions related to Commercial Bank Governance.	Bank akan menyesuaikan Piagam serta Prosedur Internal, Laporan Tahunan GCG dan Laporan Profil Risiko sesuai dengan ketentuan yang berlaku. The Bank will adjust its Charter and Internal Procedures, Annual GCG Report and Risk Profile Report in accordance with applicable regulations.
POJK Nomor 9 Tahun 2023 dan SEOJK Nomor 18 Tahun 2023 Tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan POJK Number 9 of 2023 and SEOJK Number 18 of 2023 concerning the Use of Public Accounting Services and Public Accounting Firms in Financial Services Activities	Ketentuan perihal Penggunaan Jasa Akuntan Publik Dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan, yang disesuaikan dengan ketentuan peraturan perundang-undangan dan kode etik profesi Akuntan Publik dan harmonisasi pengaturan untuk mewujudkan hubungan yang independen dan juga memberikan learning curve yang memadai untuk memahami kondisi pihak auditee dalam pemberian jasa audit. Provisions regarding the Use of Public Accounting Services and Public Accounting Firms in Financial Services Activities, which are adjusted to the provisions of laws and regulations and the Public Accountant professional code of ethics and harmonization of regulations to create an independent relationship and also provide an adequate learning curve to understand the condition of the auditee in the provision of audit services.	Bank telah melakukan menyesuaikan aktivitas penunjukan AP/KAP dan mengkinikan kebijakan dan prosedur internal. The Bank has adjusted its Public Accountant/Public Accountant Office appointment activities and updated its internal policies and procedures.

Perubahan Peraturan/ Perundang-Undangan Changes in Regulations/ Legislation	Penjelasan Explanation	Dampak terhadap Perusahaan Impact on the Company
PBI Nomor 11 Tahun 2023 tentang Kebijakan Insentif Likuiditas Makroprudensial dan Peraturan Anggota Dewan Gubernur Nomor 11 Tahun 2023 tentang Peraturan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial (PADG KLM). PBI Number 11 of 2023 concerning Macroprudential Liquidity Incentive Policy and Board of Governors Member Regulation Number 11 of 2023 concerning Implementing Regulations for Macroprudential Liquidity Incentive Policy (PADG KLM).	Ketentuan Kebijakan Insentif Likuiditas Makroprudensial, dimana BI memperkuat stimulus Kebijakan Makroprudensial untuk mendorong pertumbuhan kredit sektor perbankan melalui implementasi Kebijakan Insentif Likuiditas Makroprudensial (KLM) dengan pengurangan giro Bank di BI. Provisions for the Macroprudential Liquidity Incentive Policy, in which BI strengthens its Macroprudential Policy stimulus to encourage banking sector credit growth through the implementation of a Macroprudential Liquidity Incentive Policy (KLM) by reducing bank demand deposits at BI.	Bank telah menyesuaikan kebijakan dan prosedur internal serta menggunakan insentif dari BI sebagai faktor pengurang pemenuhan GWM rata-rata. Bank telah menyampaikan laporan UMi (Ultra Mikro) sesuai PADG KLM. The Bank has adjusted its internal policies and procedures and used incentives from BI as a reducing factor in meeting the average GWM. The bank has submitted a UMi (Ultra Micro) report according to KLM PADG.
SEOJK Nomor 24/ SEOJK.03/2023 Tentang Penilaian Tingkat Maturitas Digital Bank Umum SEOJK Number 24/ SEOJK.03/2023 concerning Assessment of Commercial Bank Digital Maturity Levels	Tingkat maturitas digital merupakan kondisi yang mencerminkan pemenuhan terhadap seluruh aspek dalam penyelenggaraan TI sesuai dengan POJK PTI serta kesiapan Bank dalam mendukung transformasi digital. Penilaian tingkat maturitas digital Bank dapat menjadi salah satu acuan bagi Bank untuk mengetahui keandalan infrastruktur TI serta manajemen pengelolaan infrastruktur TI, sehingga dapat digunakan oleh Bank sebagai dasar pertimbangan untuk pengembangan produk dan layanan yang lebih komprehensif bagi konsumen. Ketentuan Penilaian tingkat maturitas digital yang merupakan panduan bagi Bank untuk menentukan, menilai, dan mengevaluasi kondisi digitalisasi secara mandiri dan/atau menggunakan pihak ketiga untuk dapat mengetahui tingkat maturitas digitalisasi Bank. The digital maturity level is a condition that reflects the fulfillment of all aspects of IT implementation in accordance with POJK PTI as well as the Bank's readiness to support digital transformation. Assessments of the Bank's digital maturity level can serve as references for the Bank to determine the reliability of IT infrastructure and IT infrastructure management, so that it can be used by the Bank as a basis for consideration for developing more comprehensive products and services for consumers. Provisions for digital maturity level assessment, which is a guide for Banks to determine, assess and evaluate digitalization conditions independently and/ or using third parties to determine the Bank's digitalization maturity level.	Bank akan menyesuaikan kebijakan dan prosedur internal serta menyampaikan Laporan self-assessment tingkat maturitas digital Bank sesuai dengan batas waktu yang ditetapkan. The Bank will adjust internal policies and procedures and submit a self-assessment report on the Bank's digital maturity level according to the specified time limit.

Perubahan Peraturan/ Perundang-Undangan Changes in Regulations/ Legislation	Penjelasan Explanation	Dampak terhadap Perusahaan Impact on the Company
POJK Nomor 21 Tahun 2023 tentang Layanan Digital oleh Bank Umum. POJK Number 21 of 2023 concerning Digital Services by Commercial Banks.	Perubahan ekspektasi masyarakat terhadap layanan bank serta perkembangan layanan berbasis digital mendorong bank untuk terus mengembangkan dan berinovasi dalam memberikan layanan digital. Diperlukan ruang inovasi agar bank dapat memberikan layanan yang komprehensif kepada nasabah, namun tetap memperhatikan aspek manajemen risiko, keamanan data nasabah, serta pelindungan konsumen. Ketentuan Layanan Digital Oleh Bank Umum, yang dikinikan sebagai tindak lanjut penerbitan UU No. 4 Tahun 2023 perihal Penguatan Sektor Keuangan, Roadmap Pengembangan Perbankan Indonesia 2020-2025 dan Cetak Biru Transformasi Digital Perbankan 2021. Changes in public expectations regarding bank services and the development of digital-based services encourage banks to continue to develop and innovate in providing digital services. Space for innovation is needed so that banks can provide comprehensive services to customers. These innovations still need to pay attention to aspects risk management, customer data security, and consumer protection. Provisions for Digital Services by Commercial Banks, which were updated as a follow-up to the issuance of Law No. 4 of 2023 concerning Strengthening the Financial Sector, Roadmap for Indonesian Banking Development 2020-2025, and the Blueprint for Digital Banking Transformation 2021.	Bank akan mengkinikan Kebijakan dan prosedur internal, dan menyesuaikan infrastruktur TI serta fungsi terkait layanan digital sesuai ketentuan yang berlaku The Bank will adjust its internal policies and procedures and submit a self-assessment report on the Bank's digital maturity level according to the specified time limit.
POJK 22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan POJK 22 of 2023 concerning Consumer and Public Protection in the Financial Services Sector	Perkembangan industri jasa keuangan yang makin kompleks dan dinamis dan perkembangan digitalisasi produk dan/atau layanan di sektor jasa keuangan yang semakin pesat maka perlu didukung peningkatan aspek pelindungan konsumen dalam rangka mewujudkan sistem keuangan yang tumbuh secara berkelanjutan, stabil dan mampu melindungi kepentingan konsumen dan masyarakat. Ketentuan terkait Pelindungan Konsumen Dan Masyarakat Di Sektor Jasa Keuangan, yang dikinikan sesuai dengan UU P2SK dan tindak lanjut harmonisasi Pengaturan Pelindungan Konsumen dan Masyarakat. The increasingly complex and dynamic development of the financial services industry and the increasingly rapid development of digitalization of products and/or services in the financial services sector means that it is necessary to support increased aspects of consumer protection in order to realize a financial system that can grow sustainably, and will remain stable and capable of protecting the interests of consumers and society. Provisions related to Consumer and Public Protection in the Financial Services Sector, which are updated in accordance with the P2SK Law and as a follow-up to the harmonization of Consumer and Public Protection Regulations.	Bank akan mengkinikan Kebijakan dan prosedur internal, melakukan aktifitas dan menyampaikan laporan sesuai dengan ketentuan yang berlaku. The Bank will update its internal policies and procedures, and adjust its IT infrastructure and functions related to digital services in accordance with applicable regulations

Perubahan Peraturan/ Perundang-Undangan Changes in Regulations/ Legislation	Penjelasan Explanation	Dampak terhadap Perusahaan Impact on the Company
POJK No. 3 Tahun 2023 Tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan Bagi Konsumen dan Masyarakat POJK No. 3 of 2023 concerning Increasing Literacy and Financial Inclusion in the Financial Services Sector for Consumers and the Community	OJK melakukan penyempurnaan terhadap POJK 76 Tahun 2016 menjadi POJK Nomor 3 Tahun 2023 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan Masyarakat (POJK LIK SJK). POJK LIK SJK diterbitkan juga memperkuat komitmen, kesadaran, dan tanggung jawab PUJK yang memiliki produk dan/atau layanan serta berinteraksi langsung dengan Konsumen dan/atau masyarakat terhadap peningkatan Literasi dan Inklusi Keuangan bagi Konsumen dan masyarakat. The Financial Services Authority (OJK) has made improvements to Financial Services Authority Regulation (POJK) No. 76 of 2016 to become POJK No. 3 of 2023concerning Increasing Literacy and Financial Inclusion in the Financial Services Sector for Consumers and the Community (POJK LIK SJK). This POJK LIK SJK issued also strengthens the commitment, awareness and responsibility of Financial Services Business Actors (PUJKs) that have products and/or services and interact directly with consumers and/or the community to increase financial literacy and inclusion for consumers and the community.	Bank akan menyesuaikan kebijakan dan prosedur internal serta menyampaikan Laporan Literasi dan/atau Inklusi sesuai dengan batas waktu yang ditetapkan. The Bank will update its internal policies and procedures, carry out its activities and submit reports in accordance with applicable regulations.
POJK No. 8 Tahun 2023 Tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, Dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal Di Sektor Jasa Keuangan POJK No. 8 of 2023 concerning Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing, and Prevention of Funding for the Proliferation of Weapons of Mass Destruction in the Financial Services Sector	Otoritas Jasa Keuangan (OJK) terus memperkuat integritas sektor jasa keuangan dengan menerbitkan Peraturan OJK Nomor 8 Tahun 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan (POJK APU PPT dan PPPSPM di SJK). The Financial Services Authority (OJK) continues to strengthen the integrity of the financial services sector through its issuing of OJK Regulation Number 8 of 2023 on the Implementation of Anti-Money Laundering (AML), Counter-Terrorist Financing (CTF), and Counter-Proliferation Financing of Weapons of Mass Destruction (CPF) Program in the Financial Services Sector.	Bank telah menyesuaikan kebijakan dan prosedur yang terkait dengan program APU PPT dan PPSPM sesuai dengan POJK 8 Tahun 2023. Bank juga telah menyampaikan penilaian risiko TPPU, TPPT, dan/atau PPSPM yang telah disusun secara individual sebagaimana POJK 8 Tahun 2023. The Bank has adjusted policies and procedures related to the AML-CTF & CPF programs in accordance with POJK 8 of 2023. The Bank has also submitted a risk assessment for AML-CTF and/or CPF which has been prepared individually as per POJK 8 of 2023.
PBI No. 3 Tahun 2023 tentang Pelindungan Konsumen Bank Indonesia dan Peraturan Anggota Dewan Gubernur Nomor 20 Tahun 2023 tentang Tata Cara Pelaksanaan Pelindungan Konsumen Bank Indonesia PBI No. 3 of 2023 concerning Bank Indonesia Consumer Protection and Regulation of Members of the Board of Governors Number 20 of 2023 concerning Procedures for Implementing Bank Indonesia Consumer Protection	Penerbitan UU P2SK merupakan upaya pemerintah untuk memajukan kesejahteraan umum melalui reformasi sektor keuangan Indonesia. Salah satu isu utama yang mendorong penerbitan UU P2SK adalah masih rendahnya pelindungan konsumen dalam sektor keuangan. Pelindungan konsumen sangat penting untuk meningkatkan kepercayaan masyarakat terhadap produk dan layanan keuangan, serta mendukung tercapainya stabilitas sektor keuangan. The issuance of the P2SK Law represents the government's effort to advance general welfare through reform of the Indonesian financial sector. One of the main issues that prompted the issuance of the P2SK Law was the low level of consumer protection in the financial sector. Consumer protection is very important to increase public confidence in financial products and services, as well as supporting the achievement of stability within the financial sector.	Bank akan menyesuaikan kebijakan dan prosedur internal serta menyampaikan Laporan Literasi dan/atau Inklusi sesuai dengan batas waktu yang ditetapkan. The Bank will adjust internal policies and procedures and submit Literacy and/or Inclusion Reports according to the specified time limits.

Perubahan Kebijakan Akuntansi dan Dampaknya Terhadap Perusahaan

Changes in Accounting Policies and Their Impact on the Company

Bank telah menyusun dan menerapkan kebijakan akuntansi sesuai dengan Standar Akuntansi Keuangan (SAK) yang telah diterbitkan oleh Dewan Standar Akuntansi Keuangan-Ikatan Akuntan Indonesia (DSAK-IAI) yang berlaku efektif untuk tahun buku yang dimulai pada 1 Januari 2023. Adapun perubahan kebijakan akuntansi dan dampaknya terhadap Bank sepanjang tahun 2023 adalah sebagai berikut:

The Bank has prepared and implemented accounting policies in accordance with Financial Accounting Standards (SAK) which have been issued by the Financial Accounting Standards Board-Indonesian Accountants Association (DSAK-IAI). These policies are effective for the fiscal year that began on January 1, 2023. The changes to accounting policies and the impact these policies have had on the Bank throughout 2023 is as follows:

Perubahan Kebijakan Akuntansi dan Penjelasan Changes in Accounting Policies and Explanations	Dampak terhadap Perusahaan Impact on the Company
Amendemen PSAK 1: Penyajian Laporan Keuangan tentang Pengungkapan Kebijakan Akuntansi. Amendment to PSAK 1: Presentation of Financial Reports regarding Disclosure of Accounting Policies.	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. The implementation of these standards has not result in substantial changes on the Bank's accounting policies and have not had any material impact on financial statements in the current or previous year.
Amendemen PSAK 1: Penyajian Laporan Keuangan tentang Liabilitas Jangka Panjang dengan Kovenan. Amendment to PSAK 1: Presentation of Financial Reports on Long-Term Liabilities with Covenants.	
Amendemen PSAK 16: Aset Tetap tentang Hasil Sebelum Penggunaan yang Diintensikan. Amendment to PSAK 16: Fixed Assets Regarding Results Before Intended Use.	
Amendemen PSAK 25: Kebijakan Akuntansi, Perubahan Estimasi Akuntansi dan Kesalahan tentang Definisi Estimasi Akuntansi. Amendment to PSAK 25: Accounting Policies, Changes in Accounting Estimates and Errors Regarding the Definition of Accounting Estimates.	
Amendemen PSAK 46: Pajak Penghasilan tentang Pajak Tangguhan Terkait Aset Liabilitas yang Timbul dari Transaksi Tunggal. Amendment to PSAK 46: Income Tax Regarding Deferred Taxes Related to Assets and Liabilities Arising from a Single Transaction.	

Informasi Kelangsungan Usaha

Business Continuity Information

Hal-hal yang Berpotensi Berpengaruh Signifikan terhadap Kelangsungan Usaha

Kondisi yang penuh dengan ketidakpastian sepanjang tahun 2023 akibat masih berlanjutnya ketegangan pada geopolitik global, tingginya tingkat inflasi, dan semakin pesatnya perkembangan digital di industri perbankan menjadi tantangan tersendiri bagi Allo Bank dalam menjalankan kegiatan usahanya. Memahami kondisi yang terjadi, Bank senantiasa beradaptasi dengan memperkuat fundamental bisnis sebagai bank umum berbasis digital yang didukung oleh sumber daya manusia dan teknologi yang mumpuni sehingga Allo Bank mampu terus maju melangkah di tengah berbagai tantangan dan ketidakpastian.

Sebagai salah satu perusahaan perbankan dengan basis layanan digital, Allo Bank mempertajam fokusnya untuk mengoptimalkan layanan secara daring dengan jumlah kantor cabang yang terbatas dan membangun sinergi dengan ekosistem CT Corpora dan *strategic business partners* lainnya dalam mengembangkan *digital ecosystem* yang terintegrasi. Melalui pendekatan yang tepat, Allo Bank yakin bahwa hal tersebut mampu meningkatkan bisnis secara berkesinambungan serta berkontribusi positif pada pertumbuhan perekonomian nasional.

Assessment Manajemen atas Hal-hal yang Berpengaruh Signifikan terhadap Kelangsungan Usaha

Dalam menghadapi seluruh tantangan yang mungkin dihadapi, Allo Bank telah menyusun dan menerapkan sistem manajemen risiko yang baik, mulai dari penetapan sejumlah risiko utama hingga upaya mitigasinya.

Selain itu, manajemen Bank juga melakukan evaluasi dan *assessment* terkait hal-hal yang berpengaruh signifikan terhadap kelangsungan usaha Bank. Dewan Komisaris dan Direksi turut berperan dalam berbagai upaya untuk mengelola potensi risiko yang berpengaruh signifikan terhadap kelangsungan usaha Bank. *Assessment* manajemen dilakukan dengan memperhatikan berbagai

Matters that have the potential to have a significant impact on business continuity

Uncertain conditions throughout 2023 due to continuing tensions in global geopolitics, high levels of inflation, and increasingly rapid digital developments in the banking industry proved to be challenges for Allo Bank in carrying out its business activities. Nevertheless, the Bank continued to adapt by strengthening its business fundamentals as a digital-based commercial bank supported by qualified human resources and technology. This allowed Allo Bank to be able to continue to move forward in the midst of various challenges and uncertainties.

As a banking company with a digital service base, Allo Bank continued to sharpen its focus on optimizing online services with a limited number of branch offices and on building synergies with the CT Corpora ecosystem and other strategic business partners in developing an integrated digital ecosystem. Through the right approach, Allo Bank believes that it can improve business in a sustainable manner and contribute positively to national economic growth.

Management's Assessment of Matters that Have a Significant Influence on Business Continuity

Throughout its efforts in facing all of its potential challenges, Allo Bank has developed and implemented a good risk management system. This system begins by determining a number of main risks to mitigating efforts.

The Bank's management has also carried out evaluations and assessments regarding matters that have had a significant impact on the Bank's business continuity. The Board of Commissioners and Board of Directors play a role in various efforts to manage potential risks that have a significant impact on the Bank's business continuity. Management assessments are carried out by

faktor, seperti analisis kekuatan kondisi keuangan Bank maupun operasional. Berdasarkan hasil *assessment* tersebut, manajemen tidak mendapati adanya hal-hal yang berpengaruh signifikan terhadap kelangsungan usaha Allo Bank.

taking into account various factors, such as analyzing the strength of the Bank's financial condition and operations. Looking at the results of these assessments, the Bank's management did not find anything that has had a significant impact on Allo Bank's business continuity.

Asumsi yang Digunakan Manajemen dalam Melakukan *Assessment*

Manajemen melaksanakan *assessment* kemampuan Bank dalam melanjutkan kelangsungan usahanya di masa yang akan datang dengan menggunakan asumsi dan pertimbangan berupa analisis SWOT (*Strengths*, *Weaknesses*, *Opportunities*, *and Threats*). Analisis SWOT yang dilakukan telah mempertimbangkan sejumlah faktor yang dianggap penting, seperti kinerja keuangan, likuiditas, solvabilitas, profitabilitas, kondisi ekonomi mikro dan makro pada saat ini maupun masa yang akan datang, serta persaingan usaha di industri perbankan digital.

Assumptions Used by Management in Carrying Out Assessments

Management carries out an assessment of the Bank's ability to continue its business continuity in the future by way of using assumptions and considerations in the form of a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis. This SWOT analysis has taken into consideration a number of factors that are considered important, such as financial performance, liquidity, solvency, profitability, current and future micro- and macro-economic conditions, as well as business competition in the digital banking industry.

Pengungkapan Permodalan dan Manajemen Risiko

Uraian terkait penilaian Profil Risiko, Rentabilitas, GCG dan Permodalan adalah sebagai berikut:

A. **Profil Risiko**

Berdasarkan kondisi dan langkah-langkah yang dilakukan dalam pengelolaan risiko selama tahun 2023, maka penilaian Profil Risiko Perseroan di tahun 2023 yang telah disesuaikan dengan surat OJK No. SR-21/PB.31/2024 tanggal 12 Februari 2024 Perihal Tindak Lanjut Hasil Pemeriksaan dan Tingkat Kesehatan Bank, adalah sebagai berikut:

Capital Disclosure and Risk Management

Assessment of Risk Profile, Profitability, GCG and Capital can be described in the following manners:

A. **Risk Profile**

The conditions and steps taken for the sake of risk management throughout 2023 have resulted in the Company's Risk Profile assessments for 2023 being given the following adjustments to Financial Services Authority (OJK) Letter No. SR-21/PB.31/2024 dated February 12, 2024 Regarding Follow-ups to Audit Results and Bank Soundness Level:

Profil Risiko Risk Profile	Periode Juni 2023 June 2023 Period			Periode Desember 2023 December 2023 Period		
	Peringkat Risiko Inheren Inherent Risk Rating	Peringkat Kualitas Manajemen Risiko Risk Management Quality Rating	Peringkat Tingkat Risiko Risk Level Rating	Peringkat Risiko Inheren Inherent Risk Rating	Peringkat Kualitas Manajemen Risiko Risk Management Quality Rating	Peringkat Tingkat Risiko Risk Level Rating
Risiko Kredit Credit Risk	*Low to Moderate*	*Satisfactory*	*Low to Moderate*	*Low to Moderate*	*Fair*	*Moderate**
Risiko Pasar Market Risk	*Low to Moderate*	*Satisfactory*	*Low to Moderate*	*Low to Moderate*	*Satisfactory*	*Low to Moderate*
Risiko Likuiditas Liquidity Risk	*Low to Moderate*	*Satisfactory*	*Low to Moderate*	*Low to Moderate*	*Satisfactory*	*Low to Moderate*
Risiko Operasional Operational Risk	*Low to Moderate*	*Satisfactory*	*Low to Moderate*	*Low to Moderate*	*Fair*	*Moderate**
Risiko Stratejik Strategic Risk	*Low to Moderate*	*Satisfactory*	*Low to Moderate*	*Low to Moderate*	*Satisfactory*	*Low to Moderate*

Profil Risiko Risk Profile	Periode Juni 2023 June 2023 Period			Periode Desember 2023 December 2023 Period		
	Peringkat Risiko Inheren Inherent Risk Rating	Peringkat Kualitas Manajemen Risiko Risk Management Quality Rating	Peringkat Tingkat Risiko Risk Level Rating	Peringkat Risiko Inheren Inherent Risk Rating	Peringkat Kualitas Manajemen Risiko Risk Management Quality Rating	Peringkat Tingkat Risiko Risk Level Rating
Risiko Hukum Legal Risk	*Low to Moderate*	*Satisfactory*	*Low to Moderate*	*Low to Moderate*	*Satisfactory*	*Low to Moderate*
Risiko Kepatuhan Compliance Risk	*Low to Moderate*	*Satisfactory*	*Low to Moderate*	*Low to Moderate*	*Satisfactory*	*Low to Moderate*
Risiko Reputasi Reputational Risk	*Low*	*Satisfactory*	*Low*	*Low*	*Satisfactory*	*Low to Moderate **
Peringkat Komposit Composite Rating			*Low to Moderate*			*Moderate***

*) : *Manual Adjusment* dan metode pengukuran telah disesuaikan dengan SE OJK No. 14/SEOJK.03/2017
**) : Penyesuaian nilai komposit berdasarkan surat OJK No. SR-21/PB.31/2024 tanggal 12 Februari 2024
*) : Manual adjustment and measurement methods have been adapted to Financial Services Authority Circular Letter (SEOJK) No. 14/SEOJK.03/2017
**) : These composite value adjustment are based on Financial Services Authority (OJK) Letter No. SR-21/PB.31/2024 dated February 12, 2024

Risiko Kredit

Risiko Kredit adalah risiko yang timbul sebagai akibat kegagalan *counterparty* memenuhi liabilitasnya. Bank melakukan pengelolaan risiko kredit dengan menyusun strategi dan kerangka kerja serta menjalankan upaya mitigasi risiko atas aspek bisnis perkreditan mikro, retail, komersial, maupun konsumsi, penempatan antar-bank serta pembelian surat berharga.

1. Tata Kelola Risiko
   Dewan Komisaris dan Direksi memiliki pemahaman yang baik untuk melakukan pengawasan secara aktif terhadap manajemen perkreditan. Tugas dan wewenang Direksi dioptimalkan melalui tanggung jawab atas penyusunan rencana dan kebijakan perkreditan, memastikan kepatuhan Bank terhadap ketentuan undang-undang dan peraturan yang berlaku, serta melakukan pelaporan secara berkala kepada Dewan Komisaris mengenai pelaksanaan pemberian kredit, memitigasi setiap potensi risiko kredit, pengawasan terhadap penyimpangan dalam pemberian kredit, dan upaya terus meningkatkan kualitas kredit Bank.

   Dalam melakukan proses pemberian kredit, Bank mengacu kepada aturan regulator dan prinsip kehati-hatian dalam menilai kualitas debitur sebelum pemberian kredit dilakukan. Proses penilaian tersebut dilakukan dengan melihat faktor prospek usaha debitur, *cashflow* debitur, dan kemampuan membayar debitur.

Credit Risk

Credit Risk is any form of risk that arises as a result of the counterparty's failure to fulfill its obligations. The Bank manages credit risk by developing strategies and frameworks, as well as by carrying out risk mitigation efforts for aspects of its micro, retail, commercial and consumer credit business, its inter-bank placements and its securities purchases.

1. Risk Governance
   The Board of Commissioners and Board of Directors have good awareness and understanding on how to supervise credit management. The duties and authorities of the Board of Directors have been optimized through its responsibility for preparing credit plans and policies, through its efforts for ensuring the Bank's compliance with applicable laws and regulations, and through it submitting of periodic reports to the Board of Commissioners regarding the implementation of loans grants, mitigating any potential credit risk, supervising irregularities in loans, and continuously improving the Bank's loan quality.

   In granting loans, the Bank refers to regulatory rules and the prudent principle in assessing the quality of debtors before extending its loans. The assessment process is carried out by considering at the debtor's business prospects, the debtor's cash flow, and the debtor's ability to pay.

Pengelolaan kredit pada segmen *wholesale* dilakukan dengan suatu metode dalam memonitor kinerja debitur, sehingga tindak lanjut (*actionplan*) dapat segera dilakukan untuk mencegah penurunan kualitas kredit debitur. Bank juga melakukan proses *monitoring* yang bertujuan untuk mengidentifikasi debitur yang berpotensi mengalami kesulitan membayar kewajiban.

Pengelolaan risiko kredit Bank diarahkan untuk meningkatkan keseimbangan antara ekspansi kredit yang sehat dengan pengelolaan kredit yang *prudent*, sehingga potensi penurunan kualitas debitur dapat dimitigasi sedini mungkin.

Proses kredit telah dilakukan sesuai dengan Pedoman dan SOP perkreditan yang ada. Terdapat beberapa penyimpangan, namun hanya bersifat *minor*. Pedoman dan SOP berfungsi sebagai petunjuk dalam melakukan proses pemberian kredit, mulai dari tahap permohonan melalui proposal, proses analisa, persetujuan, dokumentasi, pengawasan, hingga proses restrukturisasi. Selain itu, penetapan suku bunga kredit selalu dikaji ulang setiap bulan melalui *Asset and Liabilities Committee* (ALCO).

2. Kerangka Manajemen Risiko
Kerangka manajemen risiko kredit mencakup kecukupan kebijakan, prosedur dan penetapan limit. Kebijakan dan prosedur pengelolaan risiko kredit yang telah disetujui oleh Direksi, telah dikomunikasikan dengan optimal oleh Divisi yang menangani aktivitas fungsional yang memiliki eksposur risiko kredit.

Untuk menjaga agar eksposur risiko kredit sesuai dengan *risk appetite*, Bank menetapkan batasan (*limit*), antara lain susunan dan kewenangan kredit yang disesuaikan dengan ukuran dan kompleksitas Bank. Selain itu, Bank juga memiliki kebijakan untuk menjaga risiko kredit sesuai dengan Batas Maksimum Pemberian Kredit (BMPK) yang sesuai dengan ketentuan pengawas.

3. Proses Manajemen Risiko
Proses manajemen risiko kredit bertujuan untuk mengidentifikasi, mengukur, memantau, dan mengendalikan Risiko Kredit. Hal yang menjadi perhatian Bank ke depan adalah mengevaluasi dan meningkatkan efektivitas pelaksanaan unit kerja yang melakukan pemantauan kualitas kredit sejak dini. Konsentrasi terbesar yang dilakukan Bank saat ini adalah memitigasi risiko kredit termasuk terhadap potensi meningkatnya risiko kredit yang lebih besar.

Kecukupan sistem informasi manajemen dinilai memenuhi ekspektasi, hal ini terlihat dari pelaporan kredit kepada Dewan Komisaris dan Direksi mengenai eksposur risiko yang berjalan dengan baik, sehingga data yang disajikan dapat membantu secara optimal dalam pengambilan

In the wholesale segment, loan management utilizes approach to monitor debtor performance, enabling prompt action plans to prevent deterioration in debtor credit quality. Additionally, the bank also conducts monitoring processes to identify debtors who have the potential to experience difficulty paying obligations.

Pengelolaan risiko kredit Bank diarahkan untuk meningkatkan keseimbangan antara ekspansi kredit yang sehat dengan pengelolaan kredit yang *prudent*, sehingga potensi penurunan kualitas debitur dapat dimitigasi sedini mungkin.

The loan process has been carried out in accordance with existing credit guidelines and SOPs. The Bank identifies some minor deviations in the loan process. Guidelines and SOPs function as guidance in the underwriting process of extending loans. In addition, the determination of loan rates is always reviewed every month through the Asset and Liabilities Committee (ALCO).

2. Risk Management Framework
Credit risk management framework includes the adequacy of policies, procedures and the determining of limits. The policies and procedures for managing credit risk that have been approved by the Board of Directors have been optimally communicated by the Division that handles functional activities that have credit risk exposure.

To align its loan risk exposure and the risk appetite, the Bank sets limits which are adjusted to the size and complexity of the Bank. In addition, the Bank also has a policy to maintain its credit risk in accordance with the Legal Lending Limit (LLL), which is in accordance with supervisory regulations.

3. Risk Management Process
The credit risk management process is built for identifying, measuring, monitoring and controlling the credit risk. Going forward, the Bank has concerns to evaluate and improve the effectiveness of its work unit implementation that monitors loan quality from the start. The Bank is currently concentrating on mitigating the loan risk, including against the potential for a greater increase in its credit risk.

The adequacy of the Bank's management information system has met minimum expectations. This can be seen reflected in the loan reporting to the Board of Commissioners and Board of Directors regarding risk exposure that has gone well. As such, the data presented can optimally assist the

keputusan. Saat ini Bank sedang mengkaji ulang seluruh SIM manajemen Risiko. Kualitas SDM Bank dalam aspek perkreditan memadai, dimana telah ada pembagian antara Lini Pertama dengan Lini Kedua. *Awareness risk taking unit* terhadap risiko kredit terus ditingkatkan seperti kompetensi dan kemampuan dalam menjalankan credit process berdasarkan aspek kehati-hatian.

4. Sistem Pengendalian Internal
   Bank terus berusaha menyempurnakan Sistem Pengendalian Internal pada aspek penyaluran kredit. Fungsi operasional dan fungsi manajemen risiko kredit telah dipisahkan secara jelas. Proses inisiasi (*ex ante*) telah dilakukan *review* secara optimal oleh tim *reviewer* yang menganalisa setiap potensi kredit yang mungkin timbul, sementara tim Internal Audit (SKAI) melaksanakan *review* secara berkala (*ex post*) untuk menilai pelaksanaan manajemen risiko kredit dan pengendalian internal pada aktivitas fungsional yang memiliki eksposur risiko kredit.

Risiko Pasar

Risiko pasar merupakan risiko yang timbul dari portofolio yang dimiliki oleh Bank karena adanya pergerakan *adverse movement* di pasar, termasuk risiko suku bunga dan risiko nilai tukar, yang berpotensi merugikan Bank. Dengan mempertimbangkan posisi Bank sebagai Bank Non-Devisa yang tidak melakukan kegiatan trading baik pada portofolio aset maupun kewajiban terhadap produk derivatif dan Fair Value Option, Bank tetap berkomitmen untuk selalu melakukan pemantauan terhadap potensi Risiko Pasar serta terus meningkatkan Kualitas Penerapan Manajemen Risiko Pasar dengan mengkaji kualitas pemenuhan serta kelengkapan dokumen secara berkala.

1. Tata Kelola Risiko
   Pengelolaan risiko pasar Bank dilakukan dengan mempertimbangkan terbatasnya instrumen yang dikelola Bank serta rendahnya potensi risiko instrumen yang dimiliki. Untuk mengelola pergerakan variabel pasar, Bank telah melakukan *Stress Testing* pada instrumen yang terekspos risiko pasar dalam rangka menghitung potensi dampak keuangan yang timbul. Selain itu, pengelolaan risiko pasar didukung oleh kerangka *limit* dan kebijakan untuk mengontrol risiko yang dapat diterima oleh Bank. Limit risiko pasar dialokasikan pada berbagai tingkatan dan dipantau oleh Divisi *Treasury* secara harian. Bank tidak terekspos secara signifikan pada risiko nilai tukar. Risiko suku bunga yang dikelola oleh Bank sebagian besar berasal dari posisi *banking book* dan tidak terdapat posisi *trading book*. Sebagai bagian dari pengelolaan risiko pasar, Bank melakukan identifikasi, pengukuran, pemantauan dan pengendalian risiko pasar, yang dilakukan oleh unit bisnis terkait.

decision-making process. Currently, the Bank is reviewing all Risk management information systems. The quality of the Bank's human resources in the credit aspect is adequate, as can be seen reflected in the division of the First Line and the Second Line. The risk-taking unit continues to improve awareness of its credit risk, such as competence and ability to carry out loan processes based on prudential aspects.

4. Internal Control System
   The Bank continues to refine its internal control system in terms of credit. The operational function and credit risk management function have been clearly separated. The initiation process (ex ante) has been optimally reviewed by a reviewer team that analyzes any credit potential that may arise, while the Audit team (SKAI) has carried out periodic reviews (ex ante) to assess the implementation of credit risk management and internal control in functional activities with credit risk exposure.

Market Risk

Market risk is any risk arising from the Bank's portfolio due to adverse movements in the market, including interest rate risk and exchange rate risk, both of which have the potential to harm the Bank. Taking into account the Bank's position as a Non-Foreign Exchange Bank that does not carry out trading activities on either asset or liability portfolios for derivative products and Fair Value Options, the Bank remains committed to always monitoring any potential Market Risk and to continuing to improve the Quality of Implementation of Market Risk Management by reviewing the quality of its documentation.

1. Risk Governance
   The Bank's market risk management is carried out by considering the limited instruments managed by the Bank and the low potential risk of the instruments it owns. To manage the movement of market variables, the Bank has carried out Stress Testing on instruments exposed to the market risk in order to measure the potential financial impact that may arise. In addition, market risk management is supported by a limit framework and policies to control risks that are acceptable to the Bank. Market risk limits are allocated at various levels and monitored by the Treasury Division on a daily basis. The Bank is not significantly exposed to exchange rate risk. Most of the interest rate risk managed by the Bank originates from its banking book position and it has no trading book position. As part of market risk management, the Bank conducts market risk identification, measurement, monitoring and control, which is carried out by business units.

Dewan Komisaris dan Direksi memiliki *awareness* dan pemahaman yang baik tentang manajemen Risiko Pasar dan sudah diinternalisasikan dengan baik pada seluruh jenjang organisasi untuk memastikan bahwa penerapan manajemen risiko terhadap nilai tukar dan suku bunga telah sesuai dengan tujuan strategis, skala, karakteristik bisnis dan profil risiko nilai tukar dan suku bunga Bank, termasuk memastikan integrasi penerapan manajemen risiko nilai tukar dan suku bunga dengan risiko-risiko lainnya yang dapat berdampak pada posisi risiko Bank.

2. Kerangka Manajemen Risiko
   Strategi manajemen risiko dilakukan searah dengan tingkat risiko yang diambil dan toleransi risiko pasar. Penetapan dan evaluasi kebijakan strategi pengelolaan risiko pasar yang berkaitan dengan risiko suku bunga dan risiko valuta asing dilakukan secara berkala melalui *Asset and Liabilities Committee* (ALCO), termasuk strategi dalam penataan portofolio investasi dan strategi penataan struktur neraca melalui antisipasi perubahan suku bunga sehingga dapat dicapai tingkat marjin bunga bersih (*Net Interest Margin - NIM*) yang optimal.

   Bank memiliki berbagai perangkat organisasi dalam mendukung terlaksananya manajemen risiko pasar secara efektif termasuk kejelasan wewenang dan tanggung jawab. Dalam hal ini, Direksi telah mendelegasikan wewenang dan tanggung jawab antara lain:
   a. Divisi *Treasury* sebagai pengelola portofolio dan transaksi jual beli valuta asing dalam rangka pemenuhan kebutuhan nasabah dan untuk memperoleh pendapatan.
   b. *Asset and Liabilities Committee* (ALCO) yang menetapkan kebijakan pada strategi risiko nilai tukar dan suku bunga.
   c. Terdapat kejelasan dalam pelaksanaan komite terkait dan telah ada delegasi wewenang yang berjalan baik.

   d. Bank saat ini telah melakukan pemenuhan SDM untuk fungsi Manajemen Risiko Pasar.

   Kebijakan pengelolaan risiko pasar dan *limit* risiko pasar ditetapkan oleh manajemen serta diinformasikan ke *risk taking unit*. Kebijakan dan *limit* ini ditinjau ulang secara berkala untuk disesuaikan dengan perkembangan kegiatan *Treasury* pada khususnya dan perkembangan pasar dan ketentuan internal maupun eksternal pada umumnya.

3. Proses Manajemen Risiko
   Proses manajemen risiko pasar dilakukan Bank melalui *Asset and Liabilities Committee* (ALCO) yang menetapkan tingkat suku bunga dengan mengoptimalkan kondisi pergerakan pasar.

The Board of Commissioners and the Board of Directors have good awareness and understanding of Market Risk management and have been properly internalized at all levels of the organization to ensure that the implementation of risk management on exchange rates and interest rates is in accordance with the strategic objectives, scale, business characteristics and risk profile the Bank's exchange rate and interest rates. It also includes ensuring the integration of the application of exchange rate and interest rate risk management with other risks that may impact the Bank's risk position.

2. Risk Management Framework
   The Bank's risk management strategy is in line with the risk levels taken and market risk tolerance. The establishment and evaluation of market risk management strategy policies related to interest rate risk and foreign currency risk are carried out periodically through the Asset and Liabilities Committee (ALCO), including strategy in structuring the investment portfolio and strategy for structuring the balance sheet structure by anticipating changes in interest rates, so that the Bank can achieve an optimal level of Net Interest Margin.

   The Bank has various organizational tools to support the implementation of effective market risk management, including clarity of authority and responsibility. In this case, the Board of Directors has delegated the following authorities and responsibilities:
   a. The Treasury Division manages portfolios and foreign exchange buying and selling transactions in order to meet customer needs and to generate income.
   b. The Asset and Liabilities Committee (ALCO) sets policies on exchange rate and interest rate risk strategies.
   c. There is clear implementation of the relevant committees and there has been a delegation of authority operates well.
   d. The Bank has currently fulfilled all of its necessary human resources for its Market Risk Management function.

   The Bank's market risk management policies and the market risk limits are determined by management and informed to the Bank's risk-taking unit. These policies and limits are reviewed periodically to adapt to developments in Treasury activities in particular and market developments and internal and external regulations in general.

3. Risk Management Process
   The market risk management process carried out by the Bank is carried out through the Asset and Liabilities Committee (ALCO) by optimizing market movement conditions.

Untuk mengelola risiko karena adanya pergerakan variabel pasar, yaitu suku bunga, nilai tukar dan harga pasar dari portofolio yang dimiliki, Bank melakukan evaluasi secara berkala terhadap limit-limit risiko pasar yang terdiri dari *budget loss limit* untuk aktivitas *trading book* serta *banking book*. Selain itu terdapat pula *limit Repricing Gap* digunakan untuk mengelola *interest rate risk in banking book* yang dilakukan secara berkala.

Sistem informasi manajemen risiko pasar memenuhi ekspektasi dimana *riskowner* menyampaikan laporan posisi risiko pasar kepada manajemen secara berkala. Bank juga memiliki Sumber Daya Manusia (SDM) yang cukup dan didukung dengan pemahaman yang baik. Bank akan terus meningkatkan kompetensi demi tercapainya strategi bisnis *treasury* sebagai *profit center* dan menerapkan strategi penempatan dana yang dapat meminimalisir kerugian yang disebabkan faktor risiko pasar.

4. Sistem Pengendalian Internal
   Bank melakukan pengendalian pembatasan kerugian yang timbul melalui penetapan limit transaksi yaitu *limit* transaksi *dealer*, *cut loss limit*, sehingga aktivitas *treasury* dapat dipantau dan dievaluasi. Pengawasan perkembangan aktivitas limit transaksi *treasury* untuk memastikan bahwa *treasury* telah mematuhi limit transaksi yang telah ditetapkan, terutama untuk *cut-loss limit* menjadi prioritas.

   Pelaksanaan kaji ulang independen (*independent review*) dilakukan oleh fungsi SKAI dengan metodologi dan frekuensi sesuai aturan, dimana hasil kaji ulang dilaporkan kepada Dewan Komisaris dan Direksi.

Risiko Likuiditas

Risiko likuiditas dapat muncul sebagai akibat dari *mismatch* antara struktur aset dan liabilitas Bank, dimana Bank berisiko untuk tidak mampu memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat dilikuidasi segera dan/atau diagunkan tanpa mengganggu aktivitas keuangan Bank. Dalam hal ini, Bank menjaga rasio-rasio penilaian risiko likuiditas, nilai *outstanding asset* likuid Bank dan rasio-rasio pendukung seperti, Aset Likuid Primer dan Aset Likuid Sekunder terhadap Total Aset. Rasio LCR dan NSFR dipertahankan di atas batas minimum regulator dan penggunaan dana selalu dilakukan secara optimal dengan tetap memperhatikan ketentuan Otoritas Jasa Keuangan/ Bank Indonesia tentang prinsip kehati-hatian serta memiliki *contingency funding plan* yang memadai sebagai mitigasi potensi risiko likuiditas yang mungkin timbul.

To manage risks due to movements in market variables, specifically, interest rates, exchange rates and market prices of the portfolio owned, the Bank carries out regular evaluations of market risk limits. These evaluations consist of budget loss limits for trading book and banking book activities. Apart from that, there is also a Repricing Gap limit used to manage interest rate risk in banking books. This gap limit is carried out periodically.

The market risk management information system has so far been assessed and it shows that it has met minimum expectations. The risk owner submits market risk position reports to management on a regular basis. Adequacy of Human Resources (HR) in managing market risk is considered sufficient and supported by a good sense of understanding. However, the Bank will continue to boost its competence to achieve a treasury business strategy as a profit center and implement a fund placement strategy that can minimize losses caused by market risk factors.

4. Internal Control System
   The Bank controls losses that arise by setting transaction limits, specifically, dealer transaction limits and cut loss limits. This allows the Bank to monitor and evaluate treasury activities, and supervise the development of treasury transaction limit activities to ensure that the treasury complies with predetermined transaction limits, especially for cut-loss limits, which is a priority.

   Independent reviews are carried out by the SKAI function, with a methodology and frequency that has been designed in accordance with applicable regulations. Results of the reviews are reported to the Board of Commissioners and Board of Directors.

Liquidity Risk

Liquidity risk can arise as a result of a mismatch between the structure of the Bank's assets and liabilities. The Bank is at risk of being unable to fulfill its maturing obligations from cash flow funding sources and/or from high-quality liquid assets that can be liquidated immediately and/or collateralized without disrupting the Bank's finance activities. In this case, the Bank maintains liquidity risk assessment ratios, the outstanding value of the Bank's liquid assets, and supporting ratios such as Primary Liquid Assets and Secondary Liquid Assets to Total Assets. The LCR and NSFR ratios are maintained above the regulator's minimum limit and the use of funds is always carried out optimally while still paying attention to the provisions of the Financial Services Authority/Bank Indonesia regarding the principle of prudence and having an adequate contingency funding plan to mitigate potential liquidity risks that may arise.

1. Tata Kelola Risiko
   Dalam mengelola likuiditas, selain *primary reserves*, Bank juga menjaga dan mempertahankan *secondary reserves* untuk memastikan likuiditas berada pada level yang aman. Ketersediaan atas *reserves* tersebut dipantau secara harian, mingguan, dan bulanan oleh Divisi *Treasury*.

   Sebagai bentuk pelaksanaan tugas, Dewan Komisaris dan Direksi memiliki *awareness* dan pemahaman yang baik mengenai manajemen Risiko Likuiditas. Budaya manajemen risiko likuiditas telah dikomunikasikan dengan baik pada seluruh level organisasi. Direksi bertanggung jawab terhadap penyusunan rencana *Contingency Funding Plan* yang berisi langkah yang harus dilakukan oleh Bank dalam mengantisipasi dan menghadapi kondisi kesulitan likuiditas. Selain itu, Direksi bertugas memantau kondisi internal dan perkembangan faktor eksternal yang secara langsung maupun tidak langsung mempengaruhi strategi bisnis Bank terkait risiko likuiditas, begitu pula Dewan komisaris selalu memberikan saran kepada Direksi dalam menentukan langkah-langkah strategis yang perlu dijalankan. Penetapan suku bunga DPK selalu dikaji ulang setiap bulan dalam rapat *Asset and Liabilities Committee* (ALCO).

2. Kerangka Manajemen Risiko
   Sebagai strategi pengelolaan risiko likuiditas, Bank mengidentifikasi dan memantau berbagai faktor utama yang mempengaruhi kemampuan Bank untuk memperoleh sumber pendanaan, termasuk sumber alternatif yang dapat memperkuat kapasitas untuk bertahan pada kondisi krisis. Fungsi pengelolaan kebutuhan likuiditas dilakukan oleh ALCO dan secara operasional oleh Divisi *Treasury*.

   Kecukupan *secondary reserves*, strategi menurunkan dana jangka pendek dan berbiaya mahal masih terus dilakukan dengan mempertimbangkan *maturity gap* yang terukur dan seimbang. Pemantauan dan pengendalian terhadap kondisi likuiditas terus menjadi perhatian dari manajemen.

   Direksi telah mendelegasikan wewenang dan tanggung jawab kepada Divisi *Treasury* dalam mengelola likuiditas Bank untuk memelihara Giro Wajib Minimum (GWM), *Loan to Funding Ratio* (LFR), serta memastikan pengelolaan *secondary reserves* sejalan dengan tujuan strategis, juga peran ALCO dalam menetapkan kebijakan dan strategi likuiditas.

   Kebijakan manajemen risiko likuiditas Bank mencakup manajemen likuiditas, pemeliharaan cadangan likuiditas yang optimal, penetapan strategi pendanaan, proyeksi arus kas, profil maturitas, penetapan limit likuiditas, dan Rencana Pendanaan Darurat (*Contingency Funding Plan*). Kebijakan ini bertujuan untuk memastikan kecukupan dana harian dalam memenuhi kewajiban pada kondisi normal maupun kondisi krisis secara tepat waktu dari berbagai sumber dana yang tersedia.

1. Risk Governance
   In managing liquidity, apart from primary reserves, the Bank also maintains secondary reserves to ensure that liquidity is at a safe level. The availability of these reserves is monitored on a daily, weekly and monthly basis by the Treasury Division.

   The Board of Commissioners and Board of Directors have good awareness and understanding of Liquidity Risk management. The culture of liquidity risk management has been well communicated at all levels of the organization. The Board of Directors is responsible for preparing the Contingency Funding Plan, which contains steps that must be taken by the Bank in anticipating and dealing with liquidity difficulties. In addition, the Board of Directorsis also tasked with monitoring internal conditions and the development of external factors that directly or indirectly affect the Bank's business strategy related to liquidity risk. Meanwhile, the Board of Commissioners always provides advice to the Board of Directors in determining the strategic steps that need to be implemented. The determination of deposit rates is always reviewed every month in the Asset and Liabilities Committee (ALCO) meeting.

2. Risk Management Framework
   As part of its liquidity risk management, the Bank identifies and monitors the main factors that affect the Bank's ability to obtain funding sources, including alternative sources that can strengthen the capacity to survive in crisis conditions. The management function of liquidity needs is carried out by ALCO and its operations are controlled by the Treasury Division.

   Adequacy of secondary reserves, strategies to reduce short-term and high-cost funds are still being implemented by taking into account a measurable and balanced maturity gap. Monitoring and control of liquidity conditions are things that always receive attention from management.

   The Board of Directors has delegated authority and responsibility to the Treasury Division in managing the Bank's liquidity to maintain the Minimum Statutory Reserves (GWM), Loan to Funding Ratio (LFR), and ensuring that the management of secondary reserves is in line with strategic goals, as well ALCO's role in setting liquidity policies and strategies.

   The Bank's liquidity risk management policy includes liquidity management, maintenance of optimal liquidity reserves, establishment of funding strategies, cash flow projections, maturity profiles, determination of liquidity limits, and Contingency Funding Plan. This policy aims to ensure adequate daily funds to meet obligations under normal conditions and crisis conditions in a timely manner from various available funding sources.

3. Proses Manajemen Risiko
   Dalam upaya mitigasi risiko likuiditas, Bank telah menerapkan Rencana Pendanaan Darurat (*Contigency Funding Plan*) dalam upaya memitigasi risiko. Bank menjaga cadangan likuiditas dengan mempertahankan jumlah aset likuid berkualitas tinggi yang cukup untuk memenuhi komitmennya kepada para nasabah dan pihak lainnya, baik dalam rangka pemberian kredit, pembayaran kembali simpanan nasabah, pemenuhan kebutuhan likuiditas dan menjaga agar jumlah aset yang jatuh tempo pada setiap periode dapat menutupi jumlah liabilitas yang jatuh tempo.

   Early Warning System (EWS) sebagai salah satu sistem informasi atas terjadinya pemburukan situasi yang bisa membahayakan posisi likuiditas terus ditingkatkan mengingat EWS merupakan sebuah metodologi analisa yang dapat digunakan untuk mendeteksi suatu masalah likuiditas, untuk mengevaluasi kebutuhan pendanaan Bank, dan strategi pada saat krisis.

4. Sistem Pengendalian Risiko
   Pengendalian risiko likuiditas dilakukan oleh Divisi *Treasury* sebagai tindak lanjut hasil pemantauan kinerja dan kepatuhan unit kerja operasional terhadap *limit* likuiditas yang telah ditetapkan. Secara khusus, Divisi *Treasury* memperhatikan indikator peringatan dini (*early-warning indicators*) dalam memantau posisi likuiditas sebagai bagian dari proses manajemen likuiditas serta untuk mengetahui peningkatan potensi risiko dalam menghadapi kondisi normal maupun kondisi tidak normal, yang meliputi strategi pendanaan mencakup diversifikasi sumber dan jangka waktu pendanaan untuk mendukung rencana bisnis Bank.

   Tanggapan terhadap temuan dan hasil kaji ulang sudah dilakukan dengan optimal, dimana *dual control system* telah diperbaiki dari sisi mekanisme dan prosedur, serta perbaikan pada fungsi pengawasan. Kaji ulang independen dilakukan termasuk adanya perbaikan dalam aspek metodologi.

Risiko Operasional

Risiko operasional adalah risiko yang disebabkan adanya ketidakcukupan dan/atau tidak berfungsinya proses internal (kebijakan, sistem dan prosedur), kesalahan sistem, kesalahan manusia, atau adanya problem eksternal yang mempengaruhi operasional Bank.

1. Tata Kelola Risiko
   Dewan Komisaris dan Direksi memiliki *awareness* dan pemahaman yang baik mengenai manajemen Risiko Operasional. Budaya manajemen Risiko Operasional telah diinternalisasikan dengan baik pada seluruh level organisasi. Penerapan manajemen risiko operasional dilakukan melalui desain struktur organisasi yang menggambarkan keterlibatan seluruh pihak yang terkait manajemen risiko

3. Risk Management Process
   In an effort to mitigate liquidity risk, the Bank has implemented Contingency Funding Plan in mitigating risks. The Bank maintains liquidity reserves by maintaining sufficient amounts of high-quality liquid assets to fulfill its commitments to customers and other parties, both in the context of extending credit, repaying customer deposits, meeting liquidity needs and maintaining that the total assets due in each period can cover amount of liabilities due.

   The Bank's Early Warning System (EWS) serves as an information system in the emergency situation that could endanger the liquidity position. It still needs to be improved, given that the EWS is an analytical methodology that can be used to detect a liquidity problem as well as evaluate the Bank's funding needs and strategies during a crisis.

4. Risk Control System
   Liquidity risk control is carried out by the Treasury Division as a follow-up to the results of monitoring the performance and compliance of operational work units with the established liquidity limits. In particular, the Treasury Division also pays attention to early-warning indicators in monitoring the liquidity position as part of the liquidity management process and to identify potential risk increases in the face of normal and abnormal conditions including funding strategies that include diversification of sources and timeframes of funding to support the Bank's business plan.

   Responses to the findings and results of the review have been carried out optimally. The dual control system has been improved in terms of mechanisms and procedures. Improvements to the supervisory function have also been made. An independent review was carried out including improvements in methodological aspect

Operational Risk

Operational risk is any risk caused by inadequacies of and/or the non-functioning of internal processes (policies, systems and procedures), system errors, human error, or external problems that affect the Bank's operations.

1. Risk Governance
   The Board of Commissioners and Board of Directors have good awareness and understanding of Operational Risk management. The Operational Risk management culture has been properly internalized at all levels of the organization. Operational risk management is implemented through the design of an organizational structure that describes the involvement of all parties in the operational

operasional, yaitu Dewan Komisaris, Direksi, Komite Manajemen Risiko, Satuan Kerja Manajemen Risiko, Unit Kerja Operasional, Fungsi Manajemen Risiko Operasional, dan Satuan Kerja Audit Internal.

Bank juga telah memiliki *Product Forum* pada level operasional untuk mendiskusikan semua insiatif produk dan aktivitas baru sebelum dilakukan eskalasi melalui Komite Produk pada level Direksi. Hal ini dilakukan secara cepat berdasarkan prinsip *agile* dalam pengembangan produk Bank, sehingga setiap risiko baru dapat diantisipasi dan dilakukan mitigasi risiko sedini mungkin.

Struktur tata kelola manajemen Risiko Operasional Bank menggambarkan keterkaitan antara fungsi manajemen Risiko Operasional pada tingkat perusahaan (*Corporate Level*), tingkat unit kerja operasional, dan keterlibatan dari Satuan Kerja Audit Internal sebagai Fungsi *Assurance*. Perumusan tingkat risiko yang diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) dilakukan sejalan dengan sasaran strategi bisnis Bank.

2. Kerangka Manajemen Risiko
Bank melakukan manajemen risiko operasional untuk memastikan bahwa risiko operasional dapat dikelola dengan baik dalam upaya memenuhi target usaha Bank dengan tetap menerapkan prinsip kehati-hatian pada setiap kegiatan usaha Bank.

Risk Taking Unit sebagai fungsi yang melakukan proses pengelolaan risiko dari setiap aktivitas di unit operasional, dalam melaksanakan tugasnya dilengkapi dengan alat bantu RCSA untuk memberikan kemudahan dalam mengelola risiko yang dimiliki oleh masing-masing unit kerja. Parameter yang terdapat dalam alat bantu yang baru merupakan pengembangan dari parameter sebelumnya yang disusun berdasarkan hasil evaluasi berkala.

Kecukupan Kebijakan dan prosedur operasional sudah dilakukan dengan memadai secara menyeluruh. Pembenahan Kebijakan dan *Standar Operating Procedure* (SOP) dalam rangka Perbaikan Tata Kelola Perusahaan (*Good Corporate Governance/GCG*).

3. Proses Manajemen Risiko
Implementasi proses identifikasi, pengukuran, pemantauan dan pengendalian risiko operasional dilakukan pada kantor pusat, seluruh kantor cabang dan unit kerja yang terkait dengan bidang operasional. Bank terus menyempurnakan metodologi pengelolaan risiko operasional. Telah dilakukan berbagai program untuk peningkatan kesadaran risiko sebagai awal dari *roll out* metodologi pengelolaan risiko. Proses ini juga mendapatkan pengawasan aktif Dekom dan keterlibatan aktif dari Direksi Bank.

risk management, specifically, the Board of Commissioners, the Board of Directors, Risk Management Committee, Risk Management Work Unit, Operational Work Unit, Operational Risk Management Function, and Internal Audit.

The Bank also has a Product Forum at the operational level to discuss product initiatives and new activities prior to escalation through the Product Committee at the Board of Directors level. This is done quickly based on agile principles in developing the Bank's products, so that any new risks can be anticipated and mitigated as early as possible.

The Bank's Operational Risk management governance structure describes the relationship between the Operational Risk management function at the corporate level, the operational work unit level, and the involvement of Internal Audit as an Assurance Function. The formulation of the risk appetite and risk tolerance is in line with the objectives of the Bank's business strategy.

2. Risk Management Framework
The Bank carries out operational risk management to ensure that operational risk can be managed properly to meet the Bank's business targets, while continuously applying the prudent principle in all of the Bank's business activities.

The Risk Taking Unit as a function that carries out the risk management process for each activity in the operational unit is equipped with RCSA tools to provide convenience in managing the risks of each work unit. The parameters contained in the new tools are a development of previous parameters, which were prepared based on the results of periodic evaluations.

Measurements on the Adequacy of Operational Policies, Procedures have been carried out thoroughly, as has Improvements of Policies and Standard Operating Procedures in the context of Improving Good Corporate Governance.

3. Risk Management Process
The process of identifying, measuring, monitoring and controlling operational risk is carried out in all branch offices and work units related to operational fields. The Bank is continuously reinforcing its operational risk management methodology. Various programs have been carried out to increase risk awareness as the start of a risk management methodology roll out. This process also receives active supervision from the Board of Commissioners and active involvement from the Bank's Directors.

Untuk memastikan Bank dapat melayani transaksi perbankan yang berlangsung 24 jam sehari tanpa gangguan, Bank telah mempersiapkan 2 (dua) *Data Center* yang dirancang dengan pendekatan *environment redundancy* dan tersinkronisasi dengan DRC untuk memastikan kelangsungan usaha apabila terjadi kegagalan pada *Data Center* Utama.

To ensure that the Bank can serve banking transactions 24 hours a day without interruption, the Bank has prepared 2 (two) Data Centers designed with a redundant environment and synchronized with DRC to ensure business continuity in the event of a failure at the Main Data Center.

4. Sistem Pengendalian Risiko
   Sistem pengendalian internal berjalan cukup efektif dalam mendukung pelaksanaan manajemen risiko Operasional. Bank terus berupaya melakukan perbaikan proses dan pengendalian internal yang lebih efisien sesuai dengan *best practice* dan arah bisnis *Bank.*

   Pelaksanaan kaji ulang independen (*independent review*) dilakukan oleh Satuan Kerja Audit Internal (SKAI) berdasarkan metodologi, dimana hasilnya dilaporkan kepada Dewan Komisaris dan Direksi. Tindak lanjut atas kaji ulang independen telah dilaksanakan dengan membuat target penyelesaian.

4. Risk Control System
   The internal control system is quite effective in supporting the implementation of Operational risk management. The Bank continues to make efforts to improve processes and internal controls that are more efficient in accordance with best practices and the Bank's business direction.

   The independent review is carried out by the Internal Audit Work Unit (SKAI) based on methodologies, where the results are reported to the Board of Commissioners and Directors. Follow-up on the independent review has been carried out by setting completion targets.

Risiko Stratejik

Risiko strategis adalah risiko antara lain disebabkan adanya penetapan dan pelaksanaan strategi Bank yang tidak tepat, pengambilan keputusan rencana bisnis yang tidak tetap atau kurang responsifnya Bank terhadap perubahan eksternal.

Strategic Risk

Strategic risk is any risk caused by things like inappropriate determination and implementation of the Bank's strategy, inconsistent business plan decision making, or the Bank's lack of responsiveness to external changes.

1. Tata Kelola Risiko
   Dewan Komisaris melakukan pengawasan aktif dengan memberikan arahan kepada Direksi yang tertuang dari rekomendasi yang disampaikan pada Rapat Komisaris dan Direksi sesuai ketentuan yang berlaku. Bank mengelola risiko stratejik melalui proses pertimbangan dan pengambilan keputusan setiap kebijakan strategis secara hati-hati oleh Direksi. Pengelolaan risiko stratejik tersebut erat kaitannya dengan kemampuan dalam menyusun rencana kerja yang terkoordinasi, baik untuk jangka panjang maupun jangka pendek oleh karenanya penetapan strategi Bank dirumuskan dengan memperhatikan peraturan Bank Indonesia/ Otoritas Jasa keuangan/ketentuan lainnya yang terkait serta memperhitungkan dampak risiko stratejik terhadap permodalan Bank.

   Rencana Bisnis Bank (RBB) disusun sesuai dengan kondisi dan kemampuan optimal atas pendayagunaan sumber daya, baik sumber daya finansial, infrastruktur dan SDM yang dimiliki. Dengan perencanaan strategis tersebut, Bank berkeyakinan dapat menjaga pertumbuhan yang berkelanjutan sehingga akan meningkatkan nilai perusahaan. Untuk meminimalkan terjadinya penyimpangan pada pelaksanaan RBB, dilakukan pemantauan pencapaian RBB melalui Komite Manajemen Risiko, dan telah dilakukan komunikasi kepada setiap jenjang organisasi, baik pada saat penyusunan rencana serta pada saat *review* pelaksanaan yang dilakukan secara rutin tiap semester.

1. Risk Governance
   The Board of Commissioners carries out active supervision by providing direction to the Directors as stated in the recommendations submitted at the Commissioners and Directors Meeting in accordance with applicable regulations. The Bank manages strategic risk through a process of careful consideration and decision making for each strategic policy by the Board of Directors. Strategic risk management is closely related to the ability to prepare coordinated work plans, both for the long and short term, therefore the determination of the Bank's strategy is formulated by taking into account Bank Indonesia regulations/Financial Services Authority/other related provisions and taking into account the impact of strategic risk on the Bank's capital.

   The Bank Business Plan (RBB) is prepared in accordance with optimal conditions and capabilities for utilizing resources, including financial resources, infrastructure and human resources. With this strategic planning, the Bank believes it can maintain sustainable growth so that it will increase company value. To minimize the occurrence of deviations in the implementation of RBB, monitoring of RBB achievements is carried out through the Risk Management Committee, and communication has been carried out to every level of the organization, both during plan preparation and during implementation reviews which are carried out regularly every semester.

2. Kerangka Manajemen Risiko
   Bank memiliki Kebijakan Manajemen Risiko Stratejik dan proses manajemen Risiko Stratejik berfungsi untuk mengidentifikasi, mengukur, memantau, dan mengendalikan Risiko Stratejik. Bank telah menetapkan pencapaian target bank dalam Rencana Bisnis Bank dengan mempertimbangkan *risk limit* (*risk appetite* dan *risk tolerance*) yang telah disepakati.

3. Proses Manajemen Risiko
   Bank telah melaksanakan evaluasi secara berkala atas realisasi RBB melalui Rapat Koordinasi Dewan Komisaris dan Direksi, sebagaimana dituangkan dalam Laporan Realisasi Rencana Bisnis Bank yang disampaikan ke OJK setiap triwulanan.

   Secara umum, Bank berupaya meningkatkan kualitas SDM sesuai dengan nilai perusahaan sehingga sejalan dengan strategi SDM yang mengacu pada strategi jangka panjang perusahaan. Bank tetap mengedepankan pelaksanaan GCG dalam proses pengelolaan risiko strategis dengan tetap memantau pencapaian Bank terhadap RBB. SIM berjalan dengan baik, termasuk laporan risiko stratejik kepada Dewan Komisaris dan Direksi. Perekrutan karyawan dilakukan untuk menunjang kebutuhan bisnis, pendidikan dan pelatihan, serta evaluasi karyawan secara regular akan ditingkatkan untuk memastikan kesesuaian kapabilitas SDM.

4. Sistem Pengendalian Internal
   Dalam pelaksanaan sistem pengendalian risiko stratejik, telah dilakukan pemantauan pencapaian realisasi dibandingkan dengan rencana yang telah ditetapkan dan memastikan risiko yang diambil masih dalam batas toleransi. Sistem pengendalian internal tersebut melibatkan seluruh manajemen dan karyawan Bank yang mencakup penetapan kebijakan dan prosedur pengendalian, serta evaluasi untuk memastikan bahwa kebijakan dan prosedur tersebut sesuai arahan Direksi telah dipatuhi dan dilaksanakan secara efektif dan konsisten.

   Pengendalian internal merupakan kegiatan yang tidak terpisahkan dari setiap fungsi atau kegiatan Bank sehari-hari dan dapat membantu Direksi dan Komisaris dalam mengelola dan mengendalikan risiko yang dapat mempengaruhi kinerja atau mengakibatkan kerugian Bank.

2. Risk Management Framework
   The Bank has a Strategic Risk Management Policy and a Strategic Risk management process that functions to identify, measure, monitor and control Strategic Risk. The Bank has determined the achievement of bank targets in the Bank Business Plan by considering the agreed risk limits (risk appetite and risk tolerance).

3. Risk Management Process
   The Bank has carried out regular evaluations of RBB realization through Coordination Meetings of the Board of Commissioners and Directors, as outlined in the Bank's Business Plan Realization Report which is submitted to the OJK every quarter.

   In general, the Bank seeks to improve the quality of human resources in accordance with company values so that it is in line with the HR strategy which refers to the company's long-term strategy. The Bank continues to prioritize the implementation of GCG in the strategic risk management process by continuing to monitor the Bank's achievement of RBB. SIM is running well, including strategic risk reports to the board of commissioners and directors. Employee recruitment is carried out to support business needs, education and training, and regular employee evaluation will be increased to ensure the suitability of HR capabilities.

4. Internal Control System
   In implementing the strategic risk control system, the process of monitoring actual Bank achievements compared to predetermined plans has been carried out and ensured that the risks taken are still within tolerance limits. The internal control system involves all Bank management and employees. This system includes the establishment of control policies and procedures, as well as evaluations to ensure that these policies and procedures are in accordance with the directives of the Board of Directors and have been complied with and implemented effectively and consistently.

   Internal control is a process that is inseparable from all functions or daily activities of the Bank. This process can assist the Board of Directors and Board of Commissioners in managing and controlling risks that may affect performance or result in losses to the Bank.

Risiko Reputasi

Risiko reputasi adalah risiko yang antara lain disebabkan oleh adanya publikasi negatif yang terkait dengan kegiatan usaha Bank atau persepsi negatif terhadap Bank.

1. Tata Kelola Risiko
   Dewan Komisaris bersama beberapa Komite di bawah Dewan Komisaris selalu melakukan pemantauannya terhadap setiap kejadian yang berpotensi risiko reputasi dan penyelesaianya. Pengelolaan risiko reputasi dilakukan dengan mengoptimalkan fungsi *Corporate Secretary* & PMO. Selain itu budaya karyawan Bank dalam berkomunikasi dan beraktifitas senantiasa berperilaku sesuai dengan kode etik perusahaan, serta memenuhi prinsip-prinsip transparansi, peningkatan kualitas pelayanan nasabah dan stakeholder lainnya, pelaksanaan komunikasi yang tepat dalam rangka menghadapi berita/publikasi yang bersifat negatif atau pencegahan informasi yang cenderung kontra produktif sebagai bagian tindakan mitigasi.

2. Kerangka Manajemen Risiko
   Strategi manajemen risiko reputasi dilakukan searah dengan *risk appetite* dan *risk tolerance*. Bank memiliki berbagai Kebijakan dan prosedur manajemen risiko reputasi Bank saat ini mulai menetapkan berbagai kebijakan dan prosedur yang relevan dengan arah bisnis Bank.

3. Proses Manajemen Risiko
   Proses manajemen risiko reputasi berjalan baik dalam mengidentifikasi, mengukur, memantau dan mengendalikan risiko sesuai dengan Kebijakan dan SOP internal yang ada. Identifikasi risiko reputasi dilakukan pada faktor risiko yang melekat pada aktivitas fungsional yang mencakup keterbukaan informasi yang material, keluhan nasabah terhadap pelayanan Bank, sikap karyawan Bank dalam melayani nasabah, dan sistem komunikasi Bank. Pengukuran risiko reputasi dilakukan berdasarkan hasil *assessment* terhadap faktor-faktor yang berpengaruh pada reputasi Bank.

   Bank telah memiliki unit Pengaduan Nasabah untuk mendukung layanan dan penanganan pengaduan nasabah dalam rangka pengendalian Risiko Reputasi. *Corporate Secretary* & PMO bertanggung jawab atas penerapan kebijakan yang berkaitan dengan penanganan dan penyelesaian pemberitaan negatif atau menghindari informasi kontraproduktif serta menjalankan fungsi kepedulian dalam rangka melaksanakan tanggung jawab sosial perusahaan (*Corporate Social Responsibility*/CSR).

   Di bidang pengembangan sumber daya manusia, Bank telah melaksanakan program pengembangan SDM di bidang pendidikan dan pelatihan bagi seluruh pegawai (sesuai *job specification*).

Reputational Risk

Reputation risk is any risk caused by things like negative publications related to the Bank's business activities or negative perceptions of the Bank.

1. Risk Governance
   The Board of Commissioners together with several committees under the Board of Commissioners always monitor every incident that has the potential to risk reputation and its resolution. Reputation risk management is carried out by optimizing the functions of the Corporate Secretary & PMO. In addition, the Bank's employee culture in communicating and carrying out activities always behaves in accordance with the company's code of ethics, as well as fulfilling the principles of transparency, improving the quality of service to customers and other stakeholders, implementing appropriate communication in order to deal with negative news/publications or preventing information that tends to counterproductive as part of mitigation measures.

2. Risk Management Framework
   The reputation risk management strategy is carried out in line with risk appetite and risk tolerance. The Bank has various reputation risk management policies and procedures. The Bank is currently starting to establish various policies and procedures that are relevant to the Bank's business direction.

3. Risk Management Process
   The reputation risk management process runs well in identifying, measuring, monitoring and controlling risks in accordance with existing internal policies and SOPs. Identification of reputation risk is carried out on risk factors inherent in functional activities which include disclosure of material information, customer complaints about Bank services, the attitude of Bank employees in serving customers, and the Bank's communication system. Reputation risk measurement is carried out based on the results of an assessment of factors that influence the Bank's reputation.

   The Bank has a Customer Complaints unit to support services and handle customer complaints in the context of controlling Reputation Risk. The Corporate Secretary & PMO is responsible for implementing policies related to handling and resolving negative news or avoiding counterproductive information as well as carrying out caring functions in order to carry out corporate social responsibility (CSR).

   In the field of human resource development, the Bank has implemented a human resource development program in the field of education and training for all employees (according to job specifications).

4. Sistem Pengendalian Risiko
   Sistem pengendalian internal risiko reputasi dilakukan melalui upaya evaluasi secara periodik atas risiko reputasi yang dihadapi Bank dan dituangkan dalam suatu laporan media *monitoring* oleh *Corporate Secretary* & PMO. Pemantauan tingkat penyelesaian komplain nasabah dan dengan komunikasi yang konsisten melalui berbagai kanal konvensional seperti telepon dan email. Pemantauan juga dilakukan melalui berbagai kanal media sosial dimana hal ini menjadi salah satu fokus dari pengendalian risiko kepatuhan untuk senantiasa menjaga keterbukaan informasi dan transparansi kepada seluruh *stakeholder*, serta menjalin hubungan yang harmonis dengan pihak media dalam hal menjaga nama baik Bank.

Risiko Hukum

Risiko hukum adalah risiko yang disebabkan oleh adanya kelemahan aspek yuridis, yang antara lain berupa tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan seperti tidak terpenuhinya syarat sah kontrak dan pengikatan agunan yang tidak sempurna.

1. Tata Kelola Risiko
   Pengelolaan risiko hukum dilaksanakan di bawah koordinasi unit kerja yang menjalankan Divisi *Legal*, yang bertindak sebagai "*legal watch*" dan bertanggung jawab memberikan *legal advice* sesuai dengan kebutuhan dan permintaan dari unit kerja, yang dinilai akan memiliki *legal impact* berdasarkan hasil analisa dari unit kerja yang mengajukan. Dewan Komisaris dan Direksi memiliki pemahaman dan kepedulian yang baik mengenai manajemen risiko hukum.

2. Kerangka Manajemen Risiko
   Strategi pengelolaan risiko hukum yang dilakukan Bank ditujukan untuk mengantisipasi timbulnya risiko hukum dan meminimalkan dampaknya. Dalam struktur organisasi, Bank sudah memiliki Divisi Hukum secara khusus untuk menunjang pelaksanaan proses manajemen risiko hukum dan adanya Divisi Legal menjadi kunci dalam mengelola dan melakukan mitigasi risiko hukum sehingga dapat memberikan perlindungan hukum dalam melaksanakan kegiatan perbankan dengan tetap memperhatikan ketentuan hukum yang berlaku.

   Bank telah memiliki kebijakan dan prosedur yang memadai dalam proses manajemen risiko hukum, dimana strategi penanganan masalah hukum ditangani oleh Divisi Legal pada masalah yang sifatnya umum dan untuk hal yang spesifik terkait perkreditan dibantu oleh unit kerja Admin Kredit, Bisnis, dan Analis Kredit.

4. Risk Control System
   The reputation risk internal control system is carried out through periodic evaluation efforts of the reputation risks faced by the Bank and is outlined in a media monitoring report by the Corporate Secretary & PMO. Monitoring the level of resolution of customer complaints and with consistent communication through various conventional channels such as telephone and email. Monitoring is also carried out through various social media channels, where this is one of the focuses of compliance risk control to always maintain information openness and transparency to all stakeholders, as well as establishing harmonious relationships with the media in terms of protecting the Bank's reputation.

Legal Risk

Legal risk is any risk caused by weaknesses in the Bank's juridical aspect, which include, among other things, legal claims, the absence of supporting legislation or weaknesses in agreements, such as not fulfilling the legal requirements of a contract and imperfect binding of collateral.

1. Risk Governance
   Legal risk management is carried out under the coordination of the work unit that runs the Legal Division, which acts as a "legal watch" and is responsible for providing legal advice in accordance with the needs and requests of the work unit, which is assessed as having a legal impact based on the results of analysis from the work unit that submitted the application. The Board of Commissioners and Directors have a good understanding and concern regarding legal risk management.

2. Risk Management Framework
   The Bank's legal risk management strategy is aimed at anticipating the emergence of legal risks and minimizing their impact. In the organizational structure, the Bank has a Legal Division specifically to support the implementation of the legal risk management process and the existence of a Legal Division is key in managing and mitigating legal risks so that it can provide legal protection in carrying out banking activities while still paying attention to applicable legal provisions.

   The Bank has adequate policies and procedures in the legal risk management process, where strategies for handling legal issues are handled by the Legal Division on general issues and for specific matters related to credit assisted by the Credit Admin, Business and Credit Analyst work units.

3. Proses Manajemen Risiko
   Proses manajemen risiko hukum memadai dalam mengidentifikasi, mengukur, memantau dan mengendalikan risiko dinilai telah berjalan sesuai SOP yang ada. Untuk mengukur kerugian akibat adanya tuntutan hukum yang memiliki potensi kerugian signifikan Bank telah mengantisipasi dengan menjalankan *contingency plan* sebagai tindakan untuk mengurangi risiko hukum, antara lain melalui penggunaan jasa pengacara dan melaporkan perkembangannya kepada Direksi.

   Pengukuran Risiko Hukum dilaksanakan berdasarkan laporan hasil evaluasi atas analisis kasus-kasus hukum secara individual terhadap kewajiban kontinjensi yang timbul dari tuntutan hukum yang terjadi. Bank juga memiliki sistem informasi manajemen risiko dan sistem pengendalian internal dalam mendukung pelaksanaan manajemen risiko hukum.

4. Sistem Pengendalian Risiko
   Bank terus melakukan berbagai peningkatan dan perbaikan pengendalian internal, sebagai berikut:
   - Melakukan identifikasi kelemahan-kelemahan yang dapat menimbulkan masalah hukum bagi Bank melalui *review* serta melakukan kajian terhadap dokumen-dokumen hukum yang timbul dari kontrak dan perjanjian yang dibuat ataupun yang terkait dengan produk dan layanan.
   - Memastikan kesesuaian dan kepastian yuridis atas perikatan antara Bank dengan para pihak dengan mengacu pada prinsip kehati-hatian dalam rangka melindungi kepentingan Bank.

Pelaksanaan kaji ulang independen (*independent review*) dilakukan oleh Satuan Kerja Audit Internal (SKAI), untuk menjadi perhatian manajemen dalam hal 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.

Risiko Kepatuhan

Risiko kepatuhan merupakan risiko yang disebabkan akibat Bank tidak mematuhi ketentuan perundang-undangan yang berlaku.

1. Tata Kelola Risiko
   Pengelolaan risiko kepatuhan dilaksanakan di bawah koordinasi Divisi Kepatuhan. Setiap pimpinan unit kerja di Bank bertanggung jawab untuk memastikan bahwa seluruh kegiatan di unit kerjanya telah dilaksanakan sesuai dengan peraturan dan perundangan serta ketentuan yang berlaku, sehingga tidak terjadi pengenaan denda atas keterlambatan, koreksi laporan ataupun hal lainnya.

3. Risk Management Process
   The legal risk management process is adequate in identifying, measuring, monitoring and controlling risks and is considered to have run according to existing SOPs. To measure losses resulting from lawsuits that have the potential for significant losses, the Bank has anticipated this by implementing a contingency plan as an action to reduce legal risk, including through the use of the services of a lawyer and reporting developments to the Board of Directors.

   Legal Risk Measurement is carried out based on evaluation reports based on analysis of individual legal cases regarding contingent liabilities arising from legal claims that occur. The Bank also has a risk management information system and internal control system to support the implementation of legal risk management.

4. Risk Control System
   The Bank continues to carry out various improvements and refinements to its internal control, including the following methods:
   - By identifying weaknesses that could cause legal problems for the Bank through reviewing legal documents arising from contracts and agreements made or related to products and services.

   - By ensuring legal suitability and certainty regarding the engagement between the Bank and the parties. It does this by way of referring to the principle of prudence in order to protect the Bank's interests.

The implementation of an independent review (independent review) is carried out by the Internal Audit Work Unit (SKAI), to draw management's attention in terms of conducting a review of both new and existing statutory regulations and actual legal events that occur in the field to ensure that the provisions The Bank internally does not deviate from applicable statutory provisions.

Compliance Risk

Compliance risk is any risk caused by the Bank not complying with applicable statutory provisions.

1. Risk Governance
   The Bank's compliance risk management is carried out under the coordination of the Compliance Division. Each work unit leader in the Bank is responsible for ensuring that all activities in their work units have been carried out in accordance with the applicable rules and regulations, so that there is no imposition of fines for delays, report corrections or other things.

Dewan Komisaris dan Direksi berperan aktif dalam menumbuhkan dan mewujudkan budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank, dengan didukung oleh Divisi Kepatuhan yang melakukan evaluasi terhadap pelaksanaan kepatuhan Bank dan mengkaji hal-hal atau aktivitas Bank yang berpotensi terhadap peningkatan risiko kepatuhan.

Manajemen Bank melakukan penerapan Tata Kelola Perusahaan dengan memenuhi prinsip-prinsip GCG, sehingga jika terdapat kelemahan dalam penerapan prinsip GCG, maka secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan oleh manajemen Bank.

2. Kerangka Manajemen Risiko
Strategi Bank dalam pengelolaan risiko kepatuhan ditujukan untuk memitigasi dampak dari pelanggaran terhadap ketentuan dan/atau peraturan perundang-undangan yang berlaku. Bank memiliki komitmen yang kuat untuk senantiasa mematuhi peraturan perundang-undangan yang berlaku dan mengambil langkah-langkah untuk memperbaiki kelemahan yang terjadi.

Kecukupan perangkat organisasi dalam mendukung terlaksananya manajemen risiko secara efektif termasuk kejelasan wewenang dan tanggung jawab, seluruh lini organisasi bertanggung jawab terhadap pengelolaan risiko kepatuhan pada seluruh aktivitas Bank untuk dapat melakukan mitigasi potensi risiko kepatuhan yang mungkin terjadi. Dewan Komisaris bertanggung jawab untuk menyetujui kebijakan manajemen risiko dan memberikan nasihat. Dengan dibantu oleh Komite Audit dan Komite Pemantau Risiko, Dewan Komisaris melakukan pengawasan terhadap pelaksanaan manajemen risiko kepatuhan.

3. Proses Manajemen Risiko
Proses manajemen risiko kepatuhan dimulai dari proses identifikasi untuk memastikan bahwa seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Bank telah sesuai dengan peraturan perundang-undangan yang berlaku. Pengukuran risiko kepatuhan dilakukan terhadap potensi kerugian yang disebabkan oleh ketidakpatuhan dan ketidakmampuan Bank dalam memenuhi ketentuan eksternal yang berlaku. Besarnya risiko kepatuhan diestimasi berdasarkan kemampuan Bank untuk memenuhi seluruh peraturan pada waktu yang lampau dan yang akan datang.

Peningkatan kualitas SDM terus dilakukan dalam rangka meningkatkan pelaksanaan pengelolaan fungsi kepatuhan Bank, yaitu dengan cara melakukan pengembangan kompetensi melalui pengadaan pendidikan dan pelatihan.

The Board of Commissioners and Directors play an active role in cultivating and realizing a culture of compliance at all levels of the Bank's organization and business activities, supported by the Compliance Division which evaluates the Bank's compliance implementation and reviews matters or Bank activities that have the potential to increase compliance risk.

The Bank's management implemented Good Corporate Governance (GCG) by fulfilling GCG principles. If there are weaknesses in the GCG principle implementation, then in general these weaknesses are less significant and can be avoided by the Bank's management.

2. Risk Management Framework
The Bank's strategy in managing compliance risk is aimed at mitigating the impact of violations of applicable provisions and/or laws and regulations. The Bank has a strong commitment to always comply with applicable laws and regulations and to take steps to remove any weaknesses that may result in its activities.

Adequate organizational tools to support the implementation of effective risk management including clarity of authority and responsibility, all lines of the organization are responsible for managing compliance risk in all Bank activities to be able to mitigate potential compliance risks that may occur. The Board of Commissioners is responsible for approving risk management policies and providing advice. With the assistance of the Audit Committee and Risk Monitoring Committee, the Board of Commissioners supervises the implementation of compliance risk management.

3. Risk Management Process
The compliance risk management process starts from the identification process to ensure that all policies, provisions, systems and procedures, as well as business activities carried out by the Bank are in accordance with applicable laws and regulations. Compliance risk is measured against potential losses caused by non-compliance and the Bank's inability to comply with applicable external regulations. The magnitude of compliance risk is estimated based on the Bank's ability to comply with all regulations in the past and in the future.

Improving the quality of human resources continues to be carried out in order to improve the implementation of the management of the Bank's compliance function, namely by developing competencies through the provision of education and training.

4. Sistem Pengendalian Risiko
   Dalam rangka meningkatkan efektivitas pengendalian internal, Bank telah membuat langkah-langkah dalam rangka mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha Bank. Bank mengambil tindakan korektif yang tepat waktu terhadap pelanggaran, kegiatan ini dilakukan untuk memastikan kepatuhan Bank terhadap pemenuhan komitmen kepada Bank Indonesia, OJK maupun otoritas pengawas lainnya. Bentuk komitmen tersebut dapat berasal dari hasil audit maupun surat Bank Indonesia, OJK dan/atau otoritas pengawas lainnya.

   Terdapat beberapa kelemahan dalam sistem pengendalian intern pada aspek kepatuhan terkait dengan pelanggaran administratif yang sifatnya minor dan *ad hoc*, namun masih dalam batas toleransi Bank. Kaji ulang independen sudah berjalan baik walaupun masih terdapat berbagai kelemahan dalam aspek metodologi.

B. ***Good Corporate Governance***

Bank melakukan penilaian sendiri terhadap seluruh kriteria/indikator penerapan tata kelola, dengan mempertimbangkan faktor yang mencakup baik *governance structure, governance process,* dan *governance outcome*, dan pemenuhan atas prinsip GCG seperti keanggotaan Dewan Komisaris, Direksi dan Komite.

Bank menyadari bahwa perbaikan dan peningkatan kualitas pelaksanaan Tata Kelola, merupakan upaya berkesinambungan, maka dari itu Bank akan melakukan hal-hal sebagai berikut:

a. Melakukan penilaian (*self-assessment*) terhadap kecukupan pelaksanaan Tata Kelola dan menyusun laporan pelaksanaan secara berkala sehingga dalam hal masih terdapat kekurangan maka dapat segera dilakukan tindakan korektif yang diperlukan.
b. Memprioritaskan komitmen yang telah dibuat oleh Bank kepada Regulator atas perbaikan Penerapan Tata Kelola sebagai tindak lanjut atas hasil pemeriksaan Otoritas Jasa Keuangan di tahun 2023.
c. Bank telah menyediakan sumber daya manusia yang berkualitas. Pemenuhan jumlah SDM dan peningkatan kemampuan dan kualitas SDM pada unit kerja terus dilakukan guna terpenuhinya tata kelola Bank yang baik.
d. Kebijakan, ketentuan, serta sistem dan prosedur yang dimiliki oleh Bank telah diperbaharui sesuai dengan ketentuan yang berlaku. Bank terus memantau implementasi kebijakan dan prosedur tersebut agar sesuai dengan ketentuan dan perundang-undangan yang berlaku.

4. Risk Control System
   In order to increase the effectiveness of internal control, the Bank has taken steps to support the creation of a culture of compliance in all Bank business activities. The Bank takes timely corrective action against violations, this activity is carried out to ensure the Bank's compliance with fulfilling commitments to Bank Indonesia, OJK and other supervisory authorities. This form of commitment can come from audit results or letters from Bank Indonesia, OJK and/or other supervisory authorities.

   There are several weaknesses in the Bank's internal control system, specifically in the compliance aspect related to minor and ad hoc administrative violations. However, these are still within the Bank's tolerance limits. The Bank's independent review is in place although there are still various weaknesses in the methodological aspect.

B. **Good Corporate Governance**

The Bank carries out its own assessment of all criteria/indicators for implementing governance, taking into account factors including governance structure, governance process and governance outcomes, and compliance with GCG principles such as membership of the Board of Commissioners, Directors and Committees.

The Bank realizes that improving and increasing the quality of its Governance implementation is a continuous effort. As such, the Bank will do the following:

a. Carry out a self-assessment on the adequacy of its governance implementation and prepare implementation reports periodically so that in the event that there are still deficiencies, the necessary corrective actions can be taken immediately.
b. Prioritize commitments made by the Bank to regulators to improve Governance Implementation as a follow-up to the results of a Financial Services Authority audit in 2023.
c. The Bank has provided sufficient quality human resources. It has fulfilled its required number of human resources and increased the capability and quality of human resources in work units to fulfill good Bank governance mandates.
d. The Bank's policies, provisions, systems and procedures have been updated in accordance with applicable regulations. The Bank continues to monitor the implementation of these policies and procedures to ensure they comply with applicable regulations and legislation.

C. **Rentabilitas**

Secara umum Allo Bank telah melakukan upaya mitigasi risiko yang cukup optimal sehingga Rentabilitas Bank tahun 2023 secara umum membaik dibandingkan tahun 2022, terlihat dari perbaikan beberapa rasio rentabilitas seperti ROA, ROE dan NIM.

D. **Permodalan**

Kewajiban Penyediaan Modal Minimum (KPMM) posisi 31 Desember 2023 adalah sebesar 83,35%. Berdasarkan capaian tersebut, kecukupan modal Bank dinilai masih mampu menyerap potensi kerugian yang dihadapi dan jauh di atas batas minimal yang dipersyaratkan regulator.

C. **Profitability**

In general, Allo Bank has made quite optimal risk mitigation efforts. As a result, the Bank's profitability in 2023 was generally better compared to 2022, as can be seen from the improvement in several profitability ratios such as ROA, ROE and NIM.

D. **Capital**

The Minimum Capital Requirement (KPMM) as of 31 December 2023 is 83.35%. Based on these achievements, the Bank's capital adequacy is considered to still be able to absorb the potential losses and is far above the minimum limit required by the regulator.

Uraian Kualitatif dan Kuantitatif terkait Permodalan dan Eksposur Risiko

Qualitative and Quantitative Descriptions Related to Capital and Risk Exposure

No.	Deskripsi Description
Modal yang Tersedia (nilai) **Available Capital (value)**	
1	Modal Inti Utama (CET1) Common Equity Tier 1 (CET 1)
2	Modal Inti (*Tier* 1) Core Capital (TIER 1)
3	Total Modal Total Capital
Aset Tertimbang Menurut Risiko (Nilai) **Risk Weighted Assets (Value)**	
4	Total Aset Tertimbang Menurut Risiko (ATMR) Total Risk Weighted Assets (RWA)
Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR **Risk-based Capital Ratio in the form of a percentage of RWA**	
5	Rasio CET1 (%) CET1 Ratio (%)
6	Rasio *Tier* 1 (%) Tier 1 Ratio (%)
7	Rasio Total Modal (%) Total Capital Ratio (%)
Tambahan CET1 yang berfungsi sebagai *buffer* dalam bentuk persentase dari ATMR **Additional CET1 which functions as a buffer in the form of a percentage of RWA**	
8	*Capital conservation buffer* (2.5% dari ATMR) (%)
9	*Countercyclical Buffer* (0 - 2.5% dari ATMR) (%)
10	*Capital Surcharge* untuk Bank Sistemik (1% - 2.5%) (%)
11	Total CET1 sebagai buffer (Baris 8 + Baris 9 + Baris 10) Total CET1 as buffer (Line 8 + Line 9 + Line 10)
12	Komponen CET1 untuk *buffer* *CET1 component for buffer*

	31-Dec-23	30-Sep-23	30-Jun-23	31-Mar-23	31-Dec-22
	6,811,607	6,742,870	6,690,832	6,424,141	6,330,169
	6,811,607	6,742,870	6,690,832	6,424,141	6,330,169
	6,899,332	6,823,125	6,774,429	6,497,668	6,404,050
	8,277,265	8,068,710	8,278,185	7,900,419	8,051,997
	82.29%	83.57%	80.82%	81.31%	78.62%
	82.29%	83.57%	80.82%	81.31%	78.62%
	83.35%	84.56%	81.83%	82.24%	79.53%
	2.500%	2.500%	2.500%	2.500%	2.500%
	0.000%	0.000%	0.000%	0.000%	0.000%
	0.000%	0.000%	0.000%	0.000%	0.000%
	2.500%	2.500%	2.500%	2.500%	2.500%
	73.45%	74.66%	71.93%	72.34%	69.63%

No.	Deskripsi Description
Rasio pengungkit sesuai Basel III **Leverage ratio according to Basel III**	
13	Total Eksposur Total Exposure
14	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) Leverage Ratio value, including the impact of adjustments to temporary exemptions for placement of current accounts with Bank Indonesia in order to comply with the GWM requirements (if any)
14b	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) Leverage Ratio value, excluding the impact of adjustments to temporary exemptions for placement of current accounts with Bank Indonesia in order to comply with the GWM provisions (if any)
14c	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset *Securities Financing Transaction* (SFT) secara gross The value of the Leverage Ratio, including the impact of adjustments to temporary exceptions for placement of current accounts with Bank Indonesia in order to comply with the GWM requirements (if any), which has included the average value of the gross carrying value of Securities Financing Transaction (SFT) assets
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* The value of the Leverage Ratio, excluding the impact of adjustments to temporary exceptions for placement of current accounts with Bank Indonesia in order to comply with the GWM requirements (if any), which has included the average value of the gross carrying value of SFT assets
Rasio Kecukupan Likuiditas (LCR) **Liquidity Coverage Ratio (LCR)**	
15	Total Aset Likuid Berkualitas Tinggi (HQLA) Total High Quality Liquid Assets (HQLA)
16	Total Arus Kas Keluar Bersih *Net Cash Outflow*
17	LCR (%)
Rasio Pendanaan Stabil Bersih (NSFR) **Net Stable Funding Ratio (NSFR)**	
18	Total Pendanaan Stabil yang Tersedia (ASF) Total Available Stable Funding (ASF)
19	Total Pendanaan Stabil yang Diperlukan (RSF) Total Required Stable Funding (RSF)
20	NSFR (%)

	31-Dec-23	30-Sep-23	30-Jun-23	31-Mar-23	31-Dec-22
	13,004,496	12,309,472	13,121,314	12,532,802	11,313,118
	52.38%	54.78%	50.99%	51.26%	55.95%
	52.38%	54.78%	50.99%	51.26%	55.95%
	0.00%	0.00%	0.00%	0.00%	0.00%
	0.00%	0.00%	0.00%	0.00%	0.00%
	3,498,660	3,278,459	3,308,422	4,061,635	3,070,175
	1,501,490	1,953,302	2,282,170	2,899,417	1,956,804
	233%	168%	145%	140%	157%
	8,945,209	8,771,047	8,357,747	8,337,616	8,371,240
	8,006,003	7,837,566	8,077,524	7,730,809	7,685,717
	112%	112%	103%	108%	109%

Template LI1: Perbedaan antara Cakupan Konsolidasi sesuai standar akuntansi dengan ketentuan kehati-hatian

Template LI1: Difference between Consolidated Coverage according to accounting standards and prudential requirements

	a	b
	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying value as reported in the published financial statements	Nilai tercatat berdasarkan prinsip kehati-hatian Carrying values under the prudential
Indonesia		
Aset **Assets**		
Kas dan Penempatan pada Bank Indonesia Cash and Placements with Bank Indonesia	437,262	437,262
Penempatan pada bank lain Placements with other banks	1,416,114	1,416,114
Portofolio aset yang diperdagangkan Traded assets portfolio	-	-
Aset keuangan yang ditetapkan pada nilai wajar Financial assets designated at fair value	-	0
Instrumen derivatif Derivative instruments	-	0
Pinjaman kepada Bank Loans to Banks	-	0
Pinjaman kepada nasabah Loans to customers	7,385,708	7,385,708
Reverse repurchase dan yang terkait *secured lending* *Reverse repurchase and related secured lending*	-	0
Instrumen keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lainnya Financial instruments measured at fair value through other comprehensive income	2,533,383	2,533,383
Surat berharga yang dijual dengan janji dibeli kembali Securities sold with a promise to repurchase	649,456	649,456
Tagihan akseptasi Acceptance receivables	-	-
Penyertaan Investment	-	-

c	d	e	f	g
Nilai tercatat masing-masing risiko Carrying value of each risk				
Sesuai kerangka risiko kredit In accordance with the credit risk framework	Sesuai kerangka counterparty credit risk In accordance with the counterparty credit risk	Sesuai kerangka sekuritisasi In accordance with the securitization	Sesuai kerangka risiko pasar In accordance with the market risk	Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal Does not refer to capital requirements or based on capital reduction
437,262	-			
1,416,114	-			
-	-			
-	-		-	
-	-		-	
-	-			
7,385,708	-			
-	-			
2,533,383	-			
649,456	-			
-	-			
-	-			

	a	b
	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying value as reported in the published financial statements	Nilai tercatat berdasarkan prinsip kehati-hatian Carrying values under the prudential
Cadangan kerugian penurunan nilai Allowance for impairment losses	(62,414)	(62,414)
Aset tetap dan inventaris Fixed assets and Inventory	262,504	262,504
Aset lain-lain Other assets	128,422	128,422
Total aset **Total Assets**	**12,750,435**	**12,750,435**
Kewajiban **Liabilities**		
Pinjaman yang diterima dari Bank Loans received from Bank	45,000	45,000.00
Kewajiban dari Bank lainnya Liabilities from other Banks	-	0
Rekening Nasabah Customer Account	4,898,665	4,898,665
Repurchase agreements dan yang terkait Repurchase agreements and related secured borrowing	611,288	611,288
Instrumen derivatif Derivative instruments	-	0
Utang akseptasi Acceptance payable	-	0
Obligasi subordinasi Subordinate bonds	-	0
Setoran jaminan Security deposit	-	0
Liabilitas pajak tangguhan - bersih Deferred tax liabilities - net	25,603	25,603
Liabilitas lain-lain Other liabilities	278,795	278,795
Total liabilitas **Total liabilities**	**5,859,351**	**5,859,351**

c	d	e	f	g
Nilai tercatat masing-masing risiko Carrying value of each risk				
Sesuai kerangka risiko kredit In accordance with the credit risk framework	Sesuai kerangka counterparty credit risk In accordance with the counterparty credit risk	Sesuai kerangka sekuritisasi In accordance with the securitization	Sesuai kerangka risiko pasar In accordance with the market risk	Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal Does not refer to capital requirements or based on capital reduction
- 62,414	-			
262,504	-			
128,422	-			
12,750,435	**-**	**-**	**-**	**-**
-	-	-	-	-

Analisis Kualitatif Qualitative Analysis
Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan mayoritas terdiri dari nilai tercatat yang sesuai dengan kerangka risiko kredit. Nilai tercatat masing-masing risiko sesuai dengan SEOJK / POJK yang berlaku The majority of carrying values as stated in published financial statements consist of carrying values in accordance with the credit risk framework. The recorded value of each risk is in accordance with the applicable SEOJK / POJK

Template LI2: Sumber perbedaan utama antara eksposur sesuai ketentuan kehati-hatian dengan carrying values sesuai standar akuntansi keuangan

Template LI2: Source of the main difference between exposure according to prudential regulations and carrying values according to financial accounting standards

	a	b	c	d	e
	Total	Item sesuai: Suitable items:			
		Kerangka risiko kredit Credit risk framework	Kerangka Sekuritas Securitization framework	Kerangka Counterparty credit risk Counterparty credit risk framework	Kerangka risiko pasar Market risk framework
Indonesia					
Nilai tercatat aset sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada *template* LI1) The carrying value of the asset is in accordance with the consolidated scope of prudential provisions (as reported in template LI1)	12,750,435	12,750,435	-	-	-
Nilai tercatat liabilitas sesuai lingkup sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada *template* LI1) Liabilities carrying value in accordance to consolidated coverage by the prudential principles (as reported to template LI1)	5,859,351	-			-
Total nilai bersih sesuai dengan cakupan konsolidasi ketentuan kehati-hatian Total net value in accordance to consolidated coverage by the prudential principles	6,891,084	12,750,435	-	-	-
Nilai rekening administratif Administrative account value	-	-	-		
Perbedaan valuasi Valuation differences	-	-	-	-	-
Perbedaan antara *setting rules*, selain dari yang termasuk pada baris 2. Differences between setting rules, other than those included in line 2.	0	0	-	-	-

	a	b	c	d	e
	Total	Item sesuai: Suitable items:			
		Kerangka risiko kredit Credit risk framework	Kerangka Sekuritas Securitization framework	Kerangka Counterparty credit risk Counterparty credit risk framework	Kerangka risiko pasar Market risk framework
Perbedaan provisi Provision differences	-	0	-	-	-
Perbedaan *prudential filters* Prudential filters differences	-	-	-	-	-
Nilai eksposur yang dipertimbangkan, sesuai dengan cakupan konsolidasi ketentuan kehati-hatian **The exposure value considered according to the prudential stipulation consolidated coverage**	**6,891,084**	**12,750,435**	**-**	**-**	**-**

Analisis Kualitatif
Qualitative Analysis

Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan mayoritas terdiri dari nilai tercatat yang sesuai dengan kerangka risiko kredit. Nilai tercatat masing-masing risiko sesuai dengan SEOJK
POJK yang berlaku/The majority of the carrying amounts reported in the published financial statements consist of carrying amounts according

Table LIA: Penjelasan mengenai perbedaan antara nilai eksposur sesuai standar akuntansi keuangan dengan ketentuan kehati-hatian
Table LIA: Explanation of the differences between exposure values according to financial accounting standards and prudential requirements

Indonesia
Bank harus menjelaskan asal perbedaan antara nilai tercatat sesuai standar akuntansi keuangan, sebagaimana dilaporkan pada laporan keuangan dan nilai eksposur sesuai ketentuan kehati-hatian, sebagaimana terdapat pada template LI1 dan LI2. Banks must explain the origin of the difference between the carrying value according to financial accounting standards, as reported in the financial statements and the exposure value according to prudential provisions, as contained in templates LI1 and LI2.
(a) Bank harus menjelaskan sumber perbedaan signifikan antara nilai pada kolom (a) dan (b) di LI1. (a) The bank must explain the source of significant differences between the values in columns (a) and (b) in LI1.
(b) Bank harus menjelaskan sumber perbedaan antara nilai tercatat dan nilai yang digunakan untuk tujuan pengaturan yang tercantum pada LI2. (b) The bank must explain the source of the difference between the recorded value and the value used for regulatory purposes as stated in LI2.
(c) Sesuai dengan implementasi dari panduan pada valuasi prudensial, bank harus menjelaskan sistem dan kontrol untuk memastikan estimasi valuasi prudensial dan dapat diandalkan. Pengungkapan harus memasukkan: (c) In accordance with the implementation of the guidelines on prudential valuation, banks should describe systems and controls to ensure prudential and reliable valuation estimates. Disclosures must include:
(i) Metodologi valuasi, termasuk penjelasan sejauh mana penggunaan metodologi *mark-to-market* dan *mark-to-model*. (i) Valuation methodology, including an explanation of the extent of use of mark-to-market and mark-to-model methodologies.
(ii) Deskripsi proses verifikasi harga independen. (ii) Description of the independent price verification process.
(iii) Prosedur untuk penyesuaian valuasi atau cadangan (termasuk deskripsi proses dan metodologi untuk menilai posisi trading dengan tipe instrumen). (iii) Procedures for valuation adjustments or reserves (including a description of the process and methodology for valuing trading positions by instrument type).

Tabel 4: Penjelasan mengenai perbedaan antara nilai eksposur sesuai standar akuntansi keuangan dengan ketentuan kehati-hatian

Table 4: Explanation of the differences between exposure values according to financial accounting standards and prudential regulations

Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan telah memperhitungkan prinsip standar kehati-hatian sehingga tidak terdapat perbedaan pada kedua nilai tersebut. Nilai tercatat sesuai masing-masing risiko merupakan nilai yang sesuai dengan POJK Perhitungan Kerangka Risiko Kredit, Perhitungan Kerangka Aset Sekuritisasi, Kerangka *Counterparty Credit Risk*, dan Kerangka Risiko Pasar.

The carrying value as stated in the published financial report has taken into account the principles of prudential standards so that there is no difference in the two values. The carrying value corresponding to each risk is the value in accordance with the POJK Credit Risk Framework Calculation, Asset Securitization Framework Calculation, Counterparty Credit Risk Framework, and Market Risk Framework.

Template CC1: Komposisi Permodalan

CC1 Template: Capital Composition

Analisa Kuantitatif: Bank diharapkan menambahkan dengan penjelasan mengenai perubahan signifikan dan penyebab utama perubahannya.

Quantitative Analysis: Banks are expected to provide an explanation of significant changes and the main causes of the changes.

	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Total (In Millions of Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi [1] No. Ref. originating from the Consolidated Balance Sheet [1]
CET 1: Instrumen dan Tambahan Modal Disetor				
1	Saham biasa (termasuk *stock surplus*)	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	6,041,759	1
2	Laba ditahan	Retained earnings	768,914	2
3	Akumulasi penghasilan komprehensif lain (dan cadangan lain)	Accumulated other comprehensive income (and other reserves)	78,169	3
4	Modal yang termasuk *phase out* dari CET1	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	N/A
5	Kepentingan Non Pengendali yang dapat diperhitungkan	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	4
6	CET1 sebelum *regulatory adjustment*		6,888,842	
CET 1: Faktor Pengurang (*Regulatory Adjustment*)				
7	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam *trading book*	Prudential valuation adjustments	-	
8	*Goodwill*	Goodwill (net of related tax liability)	-	5
9	Aset tidak berwujud lainnya (selain *Mortgage-Servicing Rights*)	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(49,942)	
10	Aset pajak tangguhan yang berasal dari *future profitability*	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	N/A	
11	*Cash-flow hedge reserve*	Cash-flow hedge reserve	N/A	
12	*Shortfall on provisions to expected losses*	Shortfall of provisions to expected losses	N/A	
13	Keuntungan penjualan aset dalam transaksi sekuritisasi	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	N/A	
14	Peningkatan/ penurunan nilai wajar atas kewajiban keuangan (DVA)	Gains and losses due to changes in own credit risk on fair valued liabilities	N/A	

	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Total (In Millions of Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi [1] No. Ref. originating from the Consolidated Balance Sheet [1]
15	Aset pensiun manfaat pasti	Defined-benefit pension fund net assets	N/A	
16	Investasi pada saham sendiri (jika belum di *net* dalam modal di Laporan Posisi Keuangan)	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	
17	Kepemilikan silang pada instrumen CET 1 pada entitas lain	Reciprocal cross-holdings in common equity	N/A	
18	Investasi pada modal bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan, *net* posisi *short* yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%)	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A	
19	Investasi signifikan pada saham biasa Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan, *net* posisi *short* yang diperkenankan (jumlah di atas batasan 10%)	Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	N/A	
20	*Mortgage servicing rights*	Mortgage servicing rights (amount above 10% threshold)	N/A	
21	Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, *net* dari kewajiban pajak)	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	
22	Jumlah melebihi batasan 15% dari:	Amount exceeding the 15% threshold	N/A	
23	investasi signifikan pada saham biasa *financials*	of which: significant investments in the common stock of financials	N/A	
24	*mortgage servicing rights*	of which: mortgage servicing rights	N/A	
25	pajak tangguhan dari perbedaan temporer	of which: deferred tax assets arising from temporary differences	N/A	
26	Penyesuaian berdasarkan ketentuan spesifik nasional	National specific regulatory adjustments	N/A	
26a.	Selisih PPKA dan CKPN	Difference between PPKA and CKPN	(27,293)	
26b.	PPKA non produktif	Non-productive PPKA	-	
26c.	Aset Pajak Tangguhan	Deferred tax assets	-	7
26d.	Penyertaan	Inclusion	-	
26e.	Kekurangan modal pada perusahaan anak asuransi	Lack of capital in insurance subsidiary companies	N/A	
26f.	Eksposur sekuritisasi	Securitization exposure	N/A	
26g.	Lainnya	Others	N/A	

	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Total (In Millions of Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi [1] No. Ref. originating from the Consolidated Balance Sheet [1]
27	Penyesuaian pada CET 1 akibat AT 1 dan Tier 2 lebih kecil daripada faktor pengurangnya	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	Jumlah pengurang (*regulatory adjustment*) terhadap CET 1	Total regulatory adjustments to Common equity Tier 1	(77,235)	
29	Jumlah CET 1 setelah faktor pengurang	Common Equity Tier 1 capital (CET1)	6,811,607	
	Modal Inti Tambahan (AT 1): Instrumen	Additional Tier 1 capital: instruments		
30	Instrumen AT 1 yang diterbitkan oleh Bank (termasuk *stock surplus*)	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	
31	Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi	of which: classified as equity under applicable accounting standards	N/A	
32	Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi	of which: classified as liabilities under applicable accounting standards	N/A	
33	Modal yang yang termasuk *phase out* dari AT 1	Directly issued capital instruments subject to phase out from Additional Tier 1	N/A	
34	Instrumen AT 1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	N/A	
35	Instrumen yang diterbitkan Entitas Anak yang termasuk *phase out*	of which: instruments issued by subsidiaries subject to phase out	N/A	
36	Jumlah AT 1 sebelum *regulatory adjustment*	Additional Tier 1 capital before regulatory adjustments	-	
	Modal Inti Tambahan: Faktor Pengurang (*Regulatory Adjustment*)	Additional Tier 1 capital: regulatory adjustments		
37	Investasi pada instrumen AT 1 sendiri	Investments in own Additional Tier 1 instruments	N/A	
38	Kepemilikan silang pada instrumen AT 1 pada entitas lain	Reciprocal cross-holdings in Additional Tier 1 instruments	N/A	
39	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi *short* yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%)	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	N/A	

	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Total (In Millions of Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi [1] No. Ref. originating from the Consolidated Balance Sheet [1]
40	Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi *short* yang diperkenankan)	Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
41	Penyesuaian berdasarkan ketentuan spesifik nasional	National specific regulatory adjustments	N/A	
41a.	Penempatan dana pada instrumen AT 1 pada Bank lain	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	N/A	
42	Penyesuaian pada AT 1 akibat *Tier* 2 lebih kecil daripada faktor pengurangnya	Total regulatory adjustments to Additional Tier 1 capital	N/A	
43	Jumlah faktor pengurang (*regulatory adjustment*) terhadap AT 1	Additional Tier 1 capital (AT1)	-	
44	Jumlah AT 1 setelah faktor pengurang	Tier 1 capital (T1 = CET 1 + AT 1)	-	
45	Jumlah Modal Inti (*Tier* 1) (CET 1 + AT 1)	Tier 1 capital (T1 = CET 1 + AT 1)	6,811,607	
	Modal Pelengkap (*Tier* 2): Instrumen dan cadangan	Tier 2 capital: instruments and provisions		
46	Instrumen Tier 2 yang diterbitkan oleh Bank (termasuk *stock surplus*)	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
47	Modal yang termasuk phase out dari *Tier* 2	Directly issued capital instruments subject to phase out from Tier 2	N/A	
48	Instrumen Tier 2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	N/A	
49	Modal yang diterbitkan Entitas Anak yang termasuk *phase out*	of which: instruments issued by subsidiaries subject to phase out	N/A	
50	Cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit	PPKA's general reserves for productive assets must be calculated in the maximum amount high at 1.25% of RWA for Credit Risk	87,725	
51	Jumlah Modal Pelengkap (*Tier* 2) sebelum faktor pengurang	Tier 2 capital before regulatory adjustments	87,725	

	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Total (In Millions of Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi [1] No. Ref. originating from the Consolidated Balance Sheet [1]
	Modal Pelengkap (*Tier* 2): Faktor Pengurang (*Regulatory Adjustment*)	Tier 2 capital: regulatory adjustments		
52	Investasi pada instrumen *Tier* 2 sendiri	Investments in own Tier 2 instruments	N/A	
53	Kepemilikan silang pada instrumen *Tier* 2 pada entitas lain	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	N/A	
54	Investasi pada kewajiban TLAC modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi *short* yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan; nilai sebelumnya ditetapkan dengan *threshold* 5% namun tidak lagi memenuhi kriteria (untuk bank Sistemik)	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	N/A	
55	Investasi signifikan pada modal atau instrumen TLAC Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi *short* yang diperkenankan)	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
56	Penyesuaian berdasarkan ketentuan spesifik nasional	National specific regulatory adjustments		
56a.	*Sinking fund*	Sinking fund	N/A	
56b.	Penempatan dana pada instrumen *Tier* 2 pada Bank lain	Placement of funds in Tier 2 instruments at other banks	N/A	
57	Jumlah faktor pengurang (*regulatory adjustment*) Modal Pelengkap	Total regulatory adjustments to Tier 2 capital	-	
58	Jumlah Modal Pelengkap (*Tier* 2) setelah regulatory adjustment	Tier 2 capital (T2)	87,725	
59	Total Modal (Modal Inti + Modal Pelengkap)	Total capital	6,899,332	
60	Total Aset Tertimbang Menurut Risiko (ATMR)	Total risk weighted assets	8,277,265	
	Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (*Capital Buffer*)	Capital ratios and buffers		
61	Rasio CET 1 (persentase terhadap ATMR)	Common Equity Tier 1 (as a percentage of risk weighted assets)	82.29%	
62	Rasio Modal Inti *Tier* 1 (persentase terhadap ATMR)	Tier 1 (as a percentage of risk weighted assets)	82.29%	
63	Rasio Total Modal (persentase terhadap ATMR)	Total capital (as a percentage of risk weighted assets)	83.35%	

	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Total (In Millions of Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi [1] No. Ref. originating from the Consolidated Balance Sheet [1]
64	*Buffer* (persentase terhadap ATMR)	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	73.45%	
65	*Capital Conservation Buffer*	of which: capital conservation buffer requirement	2.50%	
66	*Countercyclical Buffer*	of which: Bank specific countercyclical buffer requirement	0.00%	
67	*higher loss absorbency requirement*	Of which: higher loss absorbency requirement	0.00%	
68	Untuk bank umum konvensional: CET 1 yang tersedia untuk memenuhi *Buffer* (persentase terhadap ATMR) Untuk kantor cabang dari Bank yang berkedudukan di luar negeri: Bagian Dana Usaha yang ditempatkan dalam CEMA (diungkapkan sebagai persentase dari ATMR) yang tersedia untuk memenuhi *Buffer*.	For conventional commercial banks: CET 1 is available to fulfill the Buffer (percentage of RWA) For branch offices of Banks domiciled overseas: Portion of Business Funds placed in CEMA (expressed as a percentage of RWA) available to fulfill the Buffer."	73.45%	
	National minima (jika berbeda dari Basel 3)	National minima (if different from Basel 3)		
69	Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3)	National Common Equity Tier 1 minimum ratio	N/A	
70	Rasio terendah Tier 1 nasional (jika berbeda dengan Basel 3)	National Tier 1 minimum ratio	N/A	
71	Rasio terendah total modal nasional (jika berbeda dengan Basel 3)	National total capital minimum ratio	N/A	
	Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko)	Amounts below the thresholds for deduction (before risk weighting)		
72	Investasi non-signifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A	
73	Investasi signifikan pada saham biasa entitas keuangan	Significant investments in the common stock of financial entities	N/A	
74	*Mortgage servicing rights* (net dari kewajiban pajak)	Mortgage servicing rights (net of related tax liability)	N/A	
75	Aset pajak tangguhan yang berasal dari perbedaan temporer (net dari kewajiban pajak)	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	

	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Total (In Millions of Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi [1] No. Ref. originating from the Consolidated Balance Sheet [1]
	Cap yang dikenakan untuk provisi pada *Tier* 2	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisi yang dapat diakui sebagai *Tier* 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan cap)	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	
77	Cap atas provisi yang diakui sebagai *Tier* 2 berdasarkan pendekatan standar	Cap on inclusion of provisions in Tier 2 under standardised approach	N/A	
78	Provisi yang dapat diakui sebagai *Tier* 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan cap)	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A	
79	Cap atas provisi yang diakui sebagai *Tier* 2 berdasarkan pendekatan IRB	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N/A	
	Instrumen Modal yang termasuk *phase out* (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022)	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	Cap pada CET 1 yang termasuk *phase out*	Current cap on CET1 instruments subject to phase out arrangements	N/A	
81	Jumlah yang dikecualikan dari CET 1 karena adanya cap (kelebihan di atas cap setelah *redemptions* dan *maturities*)	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	
82	Cap pada AT 1 yang termasuk *phase out*	Current cap on AT1 instruments subject to phase out arrangements	N/A	
83	Jumlah yang dikecualikan dari AT 1 karena adanya cap (kelebihan di atas cap setelah *redemptions* dan *maturities*)	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	
84	Cap pada *Tier* 2 yang termasuk *phase out*	Current cap on T2 instruments subject to phase out arrangements	N/A	
85	Jumlah yang dikecualikan dari *Tier* 2 karena adanya cap (kelebihan di atas cap setelah *redemptions* dan *maturities*)	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	

REKONSILIASI PERMODALAN
CAPITAL RECONCILIATION

POSISI 31 Desember 2023
POSITION of December 31, 2023

(dalam jutaan rupiah)
(in million rupiah)

No.	POS - POS ITEMS	Neraca Publikasi Publication Balance Sheet	Neraca Publiksi dengan cakupan berdasarkan ketentuan kehati-hatian Publication Balance Sheet with coverage based on prudential provisions	No. Reff
ASET **Assets**				
1.	Kas Cash	3.849	3.849	
2.	Penempatan pada Bank Indonesia Placement with Bank Indonesia	433.413	433.413	
3.	Penempatan pada bank lain Placement with another bank	1.416.114	1.416.114	
4.	Tagihan *spot* dan derivatif Spot and derivatives receivables	-	-	
5.	Surat berharga yang dimiliki Securities	2.533.383	2.533.383	
6.	Surat berharga yang dijual dengan janji dibeli kembali *(repo)* Securities sold under repurchase agreement (repo)	649.456	649.456	
7.	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali *(reverse repo)* Receivables from securities purchased under resell agreement (reverse repo)	-	-	
8.	Tagihan akseptasi Acceptance receivables	-	-	
9.	Kredit yang diberikan Loans	7.385.708	7.385.708	
10.	Pembiayaan syariah Sharia financing	-	-	
11.	Penyertaan modal Equity participation	-		
	a. Diperhitungkan dalam KPMM Calculated in CAR	-	-	
	b. Tidak diperhitungkan dalam KPMM Not calculated in CAR	-	-	
12.	Aset keuangan lainnya Other financial assets	80.522	80.522	

No.	POS - POS ITEMS	Neraca Publikasi Publication Balance Sheet	Neraca Publiksi dengan cakupan berdasarkan ketentuan kehati-hatian Publication Balance Sheet with coverage based on prudential provisions	No. Reff
13.	Cadangan kerugian penurunan nilai aset keuangan -/- Financial assets allowance for impairment losses -/-			
	a. Surat berharga Securities	-	-	
	b. Kredit Loans	(62.198)	(62.198)	
	c. Lainnya Others	(216)	(216)	
14.	Aset tidak berwujud Intangible Assets			
	a. *Goodwill*	-	-	5
	b. Aset tidak berwujud lainnya Other intangible assets	90.318	90.318	6
	Akumulasi amortisasi aset tidak berwujud -/- Accumulated amortization of intangible assets -/-	(30.338)	(30.338)	6
15.	Aset tetap dan inventaris Fixed assets and inventory	267.601	267.601	
	Akumulasi penyusutan aset tetap dan inventaris -/- Accumulated depreciation of fixed assets and inventory -/-	(65.077)	(65.077)	
16.	Aset non produktif Non-productive assets			
	a. Properti terbengkalai Abandoned property	-	-	
	b. Aguan yang diambil alih Foreclosed assets	-	-	
	c. Rekening tunda Deferred account	-	-	
	d. Aset antar kantor Inter-office assets	-	-	
17.	Aset lainnya Other assets	47.900	47.900	
	Aset pajak tangguhan Deferred tax assets	-	-	7
	TOTAL ASET **TOTAL ASSETS**	**12.750.435**	**12.750.435**	

No.	POS - POS ITEMS	Neraca Publikasi Publication Balance Sheet	Neraca Publiksi dengan cakupan berdasarkan ketentuan kehati-hatian Publication Balance Sheet with coverage based on prudential provisions	No. Reff
LIABILITAS DAN EKUITAS **LIABILITY AND EQUITY**				
	LIABILITAS **LIABILITIES**			
1.	Giro Current Accounts	48.190	48.190	
2.	Tabungan Saving Accounts	465.110	465.110	
3.	Simpanan berjangka Time deposits	4.385.365	4.385.365	
4.	Uang elektronik Electronic money	6.008	6.008	
5.	Pinjaman dari Bank Indonesia Loan from Bank Indonesia	-	-	
6.	Pinjaman dari bank lain Loans from other banks	45.000	45.000	
7.	Liabilitas spot dan derivatif Spot and derivative liabilities	-	-	
8.	Utang atas surat berharga yang dijual dengan janji dibeli kembali *(repo)* Debt on securities sold with an agreement to repurchase (repo)	611.288	611.288	
9.	Utang akseptasi Acceptance payable	-	-	
10.	Surat berharga yang diterbitkan Securities issued	-	-	9
11.	Pinjaman pembiayaan yang diterima Loans financing received			
	a. Diperhitungkan dalam KPMM Calculated in KPMM	-	-	
	b. Tidak diperhitungkan dalam KPMM Not taken into account in KPMM	-	-	
12.	Setoran jaminan Security deposit	-	-	

No.	POS - POS ITEMS	Neraca Publikasi Publication Balance Sheet	Neraca Publiksi dengan cakupan berdasarkan ketentuan kehati-hatian Publication Balance Sheet with coverage based on prudential provisions	No. Reff
13.	Liabilitas antar kantor* Interoffice liabilities*			
	a. Melakukan kegiatan operasional di Indonesia Carrying out operational activities in Indonesia	-	-	
	b. Melakukan kegiatan operasional di luar Indonesia Carrying out operational activities outside Indonesia	-	-	
14.	Liabilitas lainnya Other liabilities	304.398	304.398	
15.	Kepentingan minoritas *Minority interest)*	-	-	
	TOTAL LIABILITAS **TOTAL LIABILITIES**	**5.865.359**	**5.865.359**	
EKUITAS **EQUITY**				
17.	Modal disetor Paid-up capital			
	Modal dasar Authorized capital	4.000.000	4.000.000	1
	Modal yang belum disetor -/- Unpaid capital -/-	(1.826.974)	(1.826.974)	1
	Saham yang dibeli kembali *(treasury stock)* -/- Repurchased shares (treasury stock) -/-	-	-	
18.	Tambahan modal disetor Additional paid-in capital			
	a. Agio	3.824.553	3.824.553	1
	b. Disagio -/-	-	-	
	c. Modal sumbangan Donated capital	-	-	
	d. Dana setoran modal Capital deposit funds	-	-	
	e. Lainnya Others	44.180	44.180	1
19.	Penghasilan koamprehensif lainnya Other comprehensive income			
	a. Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing Adjustments resulting from the translation of financial statements in foreign currency	-	-	

No.	POS - POS ITEMS	Neraca Publikasi Publication Balance Sheet	Neraca Publiksi dengan cakupan berdasarkan ketentuan kehati-hatian Publication Balance Sheet with coverage based on prudential provisions	No. Reff
	b. Keuntungan (kerugian) dari perubahan nilai aset keuangan dalam kelompok tersedia untuk diukur pada nilai wajar melalui penghasilan komprehensif lain Gains (losses) from changes in the value of financial assets in the group are available to be measured at fair value through other comprehensive income	76.115	76.115	3
	c. Bagian efektif lindung nilai arus kas The effective portion of the cash flow hedge	-	-	
	d. Keuntungan revaluasi aset tetap Gain on revaluation of fixed assets	-	-	
	e. Bagian pendapatan komprehensif lain dari entitas asosiasi Share of other comprehensive income of associated entities	-	-	
	f. Keuntungan (kerugian) aktuarial program imbalan pasti Actuarial gains (losses) of defined benefit plans	(3.766)	(3.766)	
	g. Pajak penghasilan terkait dengan laba komprehensif lain Income tax is related to other comprehensive income	-	-	
	h. Lainnya Others	-	-	
20.	Selisih kuasi reorganisasi The difference in quasi-reorganization	-	-	
21.	Selisih restrukturisasi entitas sepengendali Differences in restructuring of entities under common control	-	-	
22.	Ekuitas lainnya Other equity	-	-	
23.	Cadangan Reserve			
	a. Cadangan umum General reserve	2.054	2.054	3
	b. Cadangan tujuan Goal backup	-	-	
24.	Laba rugi Profit and loss			
	a. Tahun-tahun lalu Preceeding years	324.348	324.348	2
	b. Tahun berjalan Current year	444.566	444.566	2

No.	POS - POS ITEMS	Neraca Publikasi Publication Balance Sheet	Neraca Publiksi dengan cakupan berdasarkan ketentuan kehati-hatian Publication Balance Sheet with coverage based on prudential provisions	No. Reff
	c. Dividen yang dibayarkan -/- Dividends paid -/-	-	-	
	TOTAL EKUITAS YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK **TOTAL ATTRIBUTABLE EQUITY**	**6.885.076**	**6.885.076**	
25.	Kepentingan non pengendali Non-controlling interests			4
	TOTAL EKUITAS **TOTAL EQUITY**	**6.885.076**	**6.885.076**	
	TOTAL LIABILITAS DAN EKUITAS **TOTAL OF LIABILITIES AND EQUITIES**	**12.750.435**	**12.750.435**	

Analisis Kualitatif
Qualitative Analysis

Permodalan Bank dihitung mengikuti ketentuan POJK No.11/POJK.03/2016 tanggal 29 Januari 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum dan memastikan bahwa Bank memiliki struktur permodalan yang sehat dan sesuai dengan profil risiko, target bisnis dan ketentuan permodalan dari Regulator.
Bank capital is calculated following the provisions of POJK No.11/POJK.03/2016 dated January 29, 2016 on the Minimum Capital Requirements for Commercial Banks and ensures that the Bank has a sound capital structure and is in accordance with the risk profile, business targets and capital requirements of the Regulator.

Table CCA: Fitur Utama Permodalan Bank

CCA Table: Main Features of Bank Capital

Analisa Kuantitatif: Bank diharapkan menyedian informasi syarat dan ketenyan termasuk permodalan.

Quantitative Analysis: Banks are expected to provide information on terms and conditions including capital.

		a
	Indonesia	Informasi Kuantitatif/Kualitatif Quantitative/Qualitative Information
1	Penerbit Issuer	N/A
2	Nomor identifikasi Identification number	N/A
3	Hukum yang digunakan Law used	N/A
3a	Sarana yang memungkinkan kewajiban pelaksanaan pada Bagian 13 dari Lembar Istilah TLAC tercapai (untuk instrumen TLAC sah lainnya yang diatur oleh hukum asing) Means of enabling the performance obligations under Section 13 of the TLAC Glossary to be achieved (for other valid TLAC instruments governed by foreign law)	N/A
	Perlakuan Instrumen berdasarkan ketentuan KPMM Instrument treatment under CAR Provisions	
4	Pada saat masa transisi At the time of transition	N/A
5	setelah masa transisi After transition	N/A
6	Apakah instrumen *eligible* untuk Individu Konsolidasi atau Konsolidasi dan Individu Is the instrument eligible for Individual Consolidation or Consolidation and Individual	N/A
7	Jenis Instrumen Types of Instruments	N/A
8	Jumlah yang diakui dalam perhitungan KPMM Recognized value in CAR calculation	-
9	Nilai par dari instrumen The par value of instrument	N/A
10	Klasifikasi sesuai standar akuntansi keuangan Classification according to financial accounting standards	N/A
11	Tanggal penerbitan Issuance date	N/A
12	Tidak ada jatuh tempo (*perpetual*) atau dengan jatuh tempo Perpetual or with maturity date	N/A
13	Tanggal jatuh tempo Maturity date	N/A
14	Eksekusi *call option* atas persetujuan Otoritas Jasa Keuangan Call option execution with the Financial Services Authority approval	N/A

		a
	Indonesia	Informasi Kuantitatif/Kualitatif Quantitative/Qualitative Information
15	Tanggal *call option*, jumlah penarikan dan persyaratan call option lainnya (bila ada) Call option date, withdrawal amount and other call option requirements (if any)	N/A
16	*Subsequent call option*	N/A
	Kupon/dividen Coupons/dividends	
17	Dividen/kupon dengan bunga tetap atau floating Dividends/coupons with fixed or floating interest	N/A
18	Tingkat dari *coupon rate* atau index lain yang menjadi acuan The level of the coupon rate or other index that is used as a reference	N/A
19	Ada atau tidaknya *dividend stopper* *Whether or not there is a dividend stopper*	N/A
20	*Fully discretionary; partial* atau *mandatory* Fully discretionary; partial or mandatory	N/A
21	Apakah terdapat fitur *step up* atau insentif lain Is there a step up feature or other incentives?	N/A
22	Non-kumulatif atau kumulatif Non-cumulative or cumulative	N/A
23	Dapat dikonversi atau tidak dapat dikonversi Convertible or non-convertible	N/A
24	Jika dapat dikonversi, sebutkan *trigger point*-nya If convertible, state the trigger point	N/A
25	Jika dapat dikonversi, apakah seluruh atau sebagian If it is convertible, whether in whole or in part	N/A
26	Jika dapat dikonversi, bagaimana *rate* konversinya If convertible, what is the conversion rate	N/A
27	Jika dapat dikonversi; apakah *mandatory* atau optional If convertible; is it mandatory or optional	N/A
28	Jika dapat dikonversi, sebutkan jenis instrumen konversinya If convertible, state the type of conversion instrument	N/A
29	Jika dapat dikonversi, sebutkan *issuer of instrument it converts into* If convertible, state issuer of instrument it converts into	N/A
30	Fitur *write-down* Write-down feature	Ya
31	Jika terjadi *write-down*, sebutkan *trigger*-nya If write-down occurs, name the trigger	N/A
32	Jika terjadi *write-down*, apakah penuh atau sebagian If write-down occurs, is it whole or partly	N/A
33	Jika terjadi *write down*; permanen atau temporer If write-down occurs, is it permanent or temporary	N/A

		a
	Indonesia	Informasi Kuantitatif/Kualitatif Quantitative/Qualitative Information
34	Jika terjadi *write down* temporer, jelaskan mekanisme *write-up* If a temporary write down occurs, explain the write-up mechanism	N/A
34a	Tipe subordinasi Types of subordinates	N/A
35	Hierarki instrumen pada saat likuidasi Instruments Hierarchy at the time of liquidation	N/A
36	Apakah terdapat fitur yang *non-compliant* Are there any non-compliant features	N/A
37	Jika Ya, jelaskan fitur yang *non-compliant* If Yes, explain the non-compliant features	N/A

Tabel 1 : Pengungkapan Struktur Permodalan
Table 1: Disclosure of Capital Structure

(dalam jutaan rupiah)
(in million rupiah)

KOMPONEN MODAL CAPITAL COMPONENT	31 December 2023	31 December 2022
I Modal Inti (*Tier* 1) Core Capital (Tier 1)	6.811.607	6.330.169
Modal Inti Utama **Common Equity Tier 1 (CET 1)**	**6.811.607**	**6.330.169**
1.1 Modal disetor (Setelah dikurangi *Treasury Stock*) **Paid Up Capital (after reduced by Treasury Stock)**	**2.173.026**	**2.173.026**
1.2 Cadangan Tambahan Modal **Additional Capital Allowance**	**4.688.523**	**4.219.086**
1.2.1 Faktor Penambah Enhancement Factor		
1.2.1.1 Pendapatan komprehensif lainnya Other comprehensive income		
1.2.1.1.1 Selisih lebih penjabaran laporan keuangan Differences in the translation of financial statements	-	-
1.2.1.1.2 Potensi keuntungan dari peningkatan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual Potential gain from an increase in the fair value of financial assets in the available-for-sale group	76.115	45.646
1.2.1.1.3 Saldo surplus revaluasi aset tetap Fixed assets revaluation surplus balance	-	-
1.2.1.2 Cadangan tambahan modal lainnya *Other disclosed reserves*		
1.2.1.2.1 Agio	3.824.553	3.824.553
1.2.1.2.2 Cadangan umum General reserve	2.054	2.025
1.2.1.2.3 Laba tahun-tahun lalu Previours year profits	324.348	54.348
1.2.1.2.4 Laba tahun berjalan Profit for the year	444.566	270.029
1.2.1.2.5 Dana setoran modal Capital Deposits	-	-
1.2.1.2.6 Lainnya Others	44.180	44.180
1.2.2 Faktor Pengurang Deduction Factor		
1.2.2.1 Pendapatan komprehensif lainnya Other comprehensive income		

KOMPONEN MODAL CAPITAL COMPONENT			31 December 2023	31 December 2022
		1.2.2.1.1 Selisih kurang penjabaran laporan keuangan Differences in the translation of financial statements	-	-
		1.2.2.1.2 Potensi kerugian dari penurunan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual Potential loss from decrease in fair value of available-for-sale financial assets	-	-
	1.2.2.2	Cadangan tambahan modal lainnya *Other disclosed reserves*		
		1.2.2.2.1 Disagio	-	-
		1.2.2.2.2 Rugi tahun-tahun lalu Previous year loss	-	-
		1.2.2.2.3 Rugi tahun berjalan Loss for the year	-	-
		1.2.2.2.4 Selisih kurang antara Penyisihan Penghapusan Aset (PPA) dan Cadangan Kerugian Penurunan Nilai (CKPN) atas aset produktif Less difference between Allowance for Asset Losses (PPA) and Allowance for Impairment Losses (CKPN) on earning assets	(27.293)	(21.695)
		1.2.2.2.5 Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam *trading book* *The difference between the amount of fair value adjustment of financial instruments in the trading book*	-	-
		1.2.2.2.6 PPA aset non produktif yang wajib dibentuk PPA for non-productive assets that must be formed	-	-
		1.2.2.2.7 Lainnya Others	-	-
1.3	**Kepentingan Non Pengendali yang dapat diperhitungkan** **Considerable non-controlling interest**			
1.4	**Faktor Pengurang Modal Inti Utama** **Main Core Capital Deduction Factor**		**(49.942)**	**(61.943)**
	1.4.1	Perhitungan pajak tangguhan Deferred tax calculation	-	-
	1.4.2	*Goodwill*	-	-
	1.4.3	Seluruh Aset tidak berwujud lainnya All other intangible assets	(49.942)	(61.943)
	1.4.4	Penyertaan yang diperhitungkan sebagai faktor pengurang The inclusion considered as a deduction factor	-	-

KOMPONEN MODAL CAPITAL COMPONENT			31 December 2023	31 December 2022
	1.4.5	Kekurangan modal pada perusahaan anak asuransi Lack of capital in the insurance subsidiary company	-	-
	1.4.6	Eksposur sekuritisasi Securitization Exposure	-	-
	1.4.7	Faktor pengurang modal inti utama lainnya Other major core capital deduction factors	-	-
		1.4.7.1 Penempatan dana pada instrumen AT1 dan atau *Tier* 2 pada bank lain Placement of funds in AT1 and or Tier 2 instruments at other banks	-	-
		1.4.7.2 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat Cross-ownership in another entity acquired based on a transfer by law, gift, or testamentary grant	-	-
	Modal Inti Tambahan **Additional Tier 1 (AT 1)**		**-**	**-**
	2.1	Instrumen yang memenuhi persyaratan AT 1 Instruments that meet AT 1 requirements	-	-
	2.2	Agio Disagio	-	-
	2.3	Faktor Pengurang: Modal Inti Tambahan *) Deducting Factor: Additional Core Capital *)	-	-
		2.3.1 Penempatan dana pada instrumen AT1 dan atau *Tier 2* pada bank lain Placement of funds in AT1 and or Tier 2 instruments at other banks	-	-
		2.3.2 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat Cross-ownership in another entity acquired based on a transfer by law, gift, or testamentary grant	-	-
II	Modal Pelengkap *(Tier 2)* *Supplementary Capital (Tier 2)*		87.725	73.881
	1	Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan *Tier 2* *Capital instruments in the form of shares or other that meet Tier 2 requirements*	-	-
		Agio disagio	-	-
		Cadangan umum PPA atas aset produktif yang wajib dibentuk (paling tinggi 1,25% ATMR Risiko Kredit) PPA general reserve for productive assets that must be established (maximum 1.25% Credit Risk RWA)	87.725	73.881
		Faktor Pengurang Modal Pelengkap Supplementary Capital Reduction Factors	-	-

	KOMPONEN MODAL CAPITAL COMPONENT	31 December 2023	31 December 2022
4	*Sinking Fund*	-	-
4	Penempatan dana pada instrumen AT1 dan atau *Tier 2* pada bank lain Placement of funds in AT1 and or Tier 2 instruments at other banks	-	-
4	Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat Cross-ownership in another entity acquired based on a transfer by law, gift, or testamentary grant	-	-
TOTAL MODAL **TOTAL CAPITAL**		**6.899.332**	**6.404.050**

	31 Desember 2023	31 December 2022	KETERANGAN DESCRIPTION	31 December 2023	31 December 2022
ASET TERTIMBANG MENURUT RISIKO Assets Considered Risk			RASIO KPMM		
ATMR RISIKO KREDIT RWA Credit Risk	7.963.833	7.775.557	Rasio CET 1 (%) CET 1 Ratio	82,29%	78,62%
ATMR RISIKO PASAR RWA Market Risk	-	-	Rasio *Tier 1 (%)* Tier 1 Ratio	82,29%	78,62%
ATMR RISIKO OPERASIONAL RWA Operational Risk	313.432	276.440	Rasio *Tier 2 (%)* Tier 2 Ratio	1,06%	0,92%
TOTAL ATMR	8.277.265	8.051.997	Rasio KPMM (%) KPMM Ratio	83,35%	79,53%
RASIO KPMM SESUAI PROFIL RISIKO (%) CAR Ratio Based on Risk Profile (%)	9,90%	9,90%	CET 1 UNTUK *BUFFER (%)* CET 1 FOR BUFFER	73,45%	79,53%
ALOKASI PEMENUHAN KPMM SESUAI PROFIL RISIKO Allocation of Compliance Car According to Risk Profile			PERSENTASE *BUFFER* YANG WAJIB DIPENUHI OLEH BANK (%) PERCENTAGE OF BUFFER REQUIRED TO BE FULFILLED BY THE BANK (%)	2,500%	2,500%
Dari CET 1 (%) From CET 1 (%)	8,84%	8,98%	*Capital Conservation Buffer (%)*	2,500%	2,500%
Dari AT 1 (%) From AT 1 (%)	0,00%	0,00%	*Countercyclical Buffer (%)*	0,000%	0,000%
Dari *Tier 2* (%) From Tier 2 (%)	1,06%	0,92%	*Capital Surcharge* untuk Bank Sistemik (%) Capital Surcharge for Systemic Banks (%)	0,000%	0,000%

Pengungkapan Kualitatif mengenai Struktur Permodalan dan Kecukupan Permodalan/Qualitative Disclosures regarding Capital Structure and Capital Adequacy

Sebagai bagian dari entitas perbankan di Indonesia, Bank selalu berupaya untuk memenuhi ketentuan yang berlaku dari regulator. Pada 31 Desember 2023 dan 2022, modal Bank dihitung mengikuti ketentuan POJK No.11/POJK.03/2016 tanggal 29 Januari 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.

As part of the banking entity in Indonesia, the Bank always strives to comply with applicable regulations from the regulator. On December 31, 2023 and 2022, the Bank's capital is calculated following the provisions of POJK No.11/POJK.03/2016 dated January 29, 2016 concerning the Minimum Capital Requirements for Commercial Banks.

Risiko Kredit
Credit Risk

CRA : Pengungkapan Informasi mengenai Kualitatif Terkait Risiko Kredit Secara Umum

CRA : Disclosure of Qualitative Information Related to Credit Risk in General

Risiko Kredit
Credit Risk

Pengungkapan Kualitas Kredit atas Aset (CR1)

Disclosure of Credit Quality of Assets (CR1)

Bank Secara Individu

Bank Individually

		Nilai Tercatat Bruto Gross Carrying Amount		
		Tagihan yang Telah Jatuh Tempo Past Due Claims	Tagihan yang Belum Jatuh Tempo Undue Claims	CKPN
		a	b	c
1	Kredit Loans	6.000	7.379.707	62.198
2	Surat Berharga Securities	-	2.533.383	-
3	Surat Berharga/Piutang Subordinasi Securities/Subordinated Receivables	-	-	-
4	Surat Berharga yang dijual dengan janji dibeli kembali (Repo) Securities sold with an agreement to repurchase (Repo)	-	-	-
5	Penempatan pada Bank Indonesia Placement with Bank Indonesia	-	433.413	-
6	Penempatan pada Bank lain Placement with Other Banks	-	1.416.321	-
7	Tagihan Akseptasi Acceptance Receivables	-	-	-
8	Instrumen ekuitas Equity instruments	-	-	-
9	Instrumen modal lainnya Other capital instruments	-	-	-
10	Penyertaan dalam rangka program nasional Participation in the framework of national programs	-	-	-
11	Tagihan Bunga yang belum diterima Interest Bills that have not been received	-	20.440	-
12	Tagihan Lainnya Other bills	-	-	-
13	Aset Lainnya Other Assets	-	318.958	-
3	Transaksi Rekening Administratif Administrative Account Transaction	-	-	-
4	Total	6.000	9.913.091	62.198

CKPN		CKPN (Pendekatan IRB IRB Approach)	Nilai Bersih Net Value (a+b-c)
Stage 2 dan Stage 3 Stage 2 and Stage 3	Stage 1		
d	e	f	g
7.165	55.033		7.323.510
-	-		2.533.383
-	-		-
-	-		-
-	-		433.413
-	-		1.416.321
-	-		-
-	-		-
-	-		-
-	-		-
-	-		20.440
-	-		-
-	-		318.958
-	-		-
7.165	55.033	-	9.856.893

Risiko Kredit
Credit Risk

Pengungkapan Mutasi Kredit dan Surat Berharga yang Telah Jatuh Tempo (CR2)

Disclosure of Credit Movements and Overdue Securities (CR2)

(dalam jutaan rupiah)
(in million rupiah)

		Bank Secara Individu Bank as an Individual
		a
1	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada periode pelaporan terakhir Credit and Securities that have matured in the last reporting period	-
2	Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak periode pelaporan terakhir Credit and Securities that have matured since the last reporting period	-
3	Kredit dan Surat Berharga yang kembali menjadi tagihan yang belum jatuh tempo Credit and Securities that return to bills that have not yet matured	7.379.707
4	Nilai hapus buku Write-off value	35.191
5	Perubahan lain Other changes	-
6	**Kredit dan Surat Berharga yang Telah Jatuh Tempo pada akhir periode pelaporan (1+2-3-4+5)** **Credit and Securities that have matured at the end of the reporting period (1+2-3-4+5)**	**6.000**

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Risiko Kredit
Credit Risk

CRB : Pengungkapan Tambahan terkait Kualitas Kredit atas Aset

CRB: Additional Disclosures regarding Credit Quality of Assets

CRB : Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank Secara Individu

CRB: Disclosure of Net Receivables by Region - Individual Banks

No.	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023							
		Tagihan Bersih Berdasarkan Wilayah Net Billing Disclosure by Region							
		Jakarta	Bandung	Surabaya	Semarang	Medan	Makassar	Banjarmasin	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Tagihan kepada Pemerintah *Claims on Sovereign*	3.026.284	-	-	-	-	-	-	**3.026.284**
2	Tagihan kepada Entitas Sektor Publik *Claims on Public Sector Entity*	-	-	-	-	-	-	-	**-**
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Claims on Multilateral Development Banks and International Institutions*	-	-	-	-	-	-	-	**-**
4	Tagihan kepada Bank *Claims on Banks*	1.416.915	-	-	-	-	-	-	**1.416.915**
5	Tagihan berupa *Covered Bond* Covered Bond Claims	-	-	-	-	-	-	-	**-**
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Claims to Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	-	**-**

31 Desember 2022
December 31, 2022

Tagihan Bersih Berdasarkan Wilayah
Net Billing Disclosure by Region

Jakarta	Bandung	Surabaya	Semarang	Medan	Makassar	Banjarmasin	Total
(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
2.610.274	-	-	-	-	-	-	44.510.991
-	-	-	-	-	-	-	590.863
-	-	-	-	-	-	-	-
189.830	-	-	-	-	-	-	2.134.040
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	3.194.506

No.	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023							
		Tagihan Bersih Berdasarkan Wilayah Net Billing Disclosure by Region							
		Jakarta	Bandung	Surabaya	Semarang	Medan	Makassar	Banjarmasin	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	-	-
8	Kredit Beragun Properti Rumah Tinggal Residential Property Secured Loans	-	-	-	-	-	-	-	-
9	Kredit Beragun Properti Rumah Komersil Commercial Home Property Secured Loans	-	-	-	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing and Construction Loans	-	-	-	-	-	-	-	-
11	Kredit Pegawai/ Pensiunan Employee Loan/Pension	-	-	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small/Enterprise and Retail Portfolio	420.742	-	-	-	-	-	-	**420.742**
13	Tagihan kepada Korporasi Claims on Corporate	6.934.114	-	-	-	-	-	-	**6.934.114**
14	Tagihan yang Telah Jatuh Tempo Past Due Claims	30.852	-	-	-	-	-	-	**30.852**
15	Aset Lainnya Other Assets	318.958	-	-	-	-	-	-	**318.958**
	Total	**12.147.865**	**-**	**-**	**-**	**-**	**-**	**-**	**12.147.865**

31 Desember 2022
December 31, 2022

Tagihan Bersih Berdasarkan Wilayah
Net Billing Disclosure by Region

Jakarta	Bandung	Surabaya	Semarang	Medan	Makassar	Banjarmasin	Total
(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
-	-	-	-	-	-	-	668
-	-	-	-	-	-	-	775.530
-	-	-	-	-	-	-	3.261.902
-	-	-	-	-	-	-	3.383.418
-	-	-	-	-	-	-	1.928
146.405	-	-	-	-	-	-	35.704.960
7.068.953	-	-	-	-	-	-	48.270.066
7.287	-	-	-	-	-	-	875.662
481.939	-	-	-	-	-	-	9.365.628
10.504.688	**-**	**-**	**-**	**-**	**-**	**-**	**10.504.688**

CRB : Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank Secara Individu

CRB: Disclosure of Net Claims by Economic Sector - Individual Banks

No.	Sektor Ekonomi Economic Sector	31 Desember 2023 December 31, 2023						
		Tagihan Kepada Pemerintah Claims on Sovereign	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Tagihan Berupa Covered Bond Covered Bond Claims	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya Claims from Securities Companies and other Financial Services Institutions	Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Intrumen Modal Lainnya Claims in the Form of Securities/ Subordinated Debt, Equity and Other Capital Instruments
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Pertanian, Kehutanan Dan Perikanan Agriculture, Forestry and Fisheries	-	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and excavation	-	-	-	-	-	-	-
3	Industri Pengolahan Manufacturing	-	-	-	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas, Udara Dingin Procurement of Electricity, Gas, Steam/ Hot Water, Cold Air	-	-	-	-	-	-	-
5	Pengelola Air, Limbah, Daur Ulang Sampah Water, Waste, Waste Recycling Management	-	-	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-	-
7	Perdagangan, Reparasi, Rawat Mobil & Motor Trading, Repair, Car & Motorcycle Maintenance	-	-	-	-	-	-	-

Kredit Beragun Rumah Tinggal Residential Mortgage Loans	Kredit Beragun Properti Komersial Commercial Property Mortgage Loans	Kredit Pegawai/ Pensiuna Employee Loan/Pension	Kredit untuk Pengadaan Tanah, Pengolahaan Tanah dan Konstruksi Loans for Land Acquisition, Land Cultivation and Construction	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	Tagihan kepada Korporasi Claims on Corporate	Tagihan yang Telah Jatuh Tempo Past Due Claims	Aset Lainnya Other Assets
(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
-	-	-	-	-	*460.915*	-	-
-	-	-	-	-	*477.058*	-	-
-	-	-	-	-	*1.449.000*	-	-
-	-	-	-	-	*37.238*	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-		-	-

No.	Sektor Ekonomi Economic Sector	31 Desember 2023 December 31, 2023						
		Tagihan Kepada Pemerintah Claims on Sovereign	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Tagihan Berupa Covered Bond Covered Bond Claims	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya Claims from Securities Companies and other Financial Services Institutions	Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Intrumen Modal Lainnya Claims in the Form of Securities/ Subordinated Debt, Equity and Other Capital Instruments
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-	-
9	Penyediaan Akomodasi, Makan dan Minum Accommodation, food and drink	-	-	-	-	-	-	-
10	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Information and Communication	-	-	-	-	-	-	-
12	Real Estat Real Estate	-	-	-	-	-	-	-
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific and Technical Activities	-	-	-	-	-	-	-
14	Penyewaan, Tenaga Kerja, Agen Perjalanan Rentals, Labor, Travel Agents	-	-	-	-	-	-	-
15	Admin Pemerintahan, Pertahanan, Jam-Sos Government Admin, Defense, Social Security	-	-	-	-	-	-	-
16	Pendidikan Education	-	-	-	-	-	-	-

Kredit Beragun Rumah Tinggal Residential Mortgage Loans	Kredit Beragun Properti Komersial Commercial Property Mortgage Loans	Kredit Pegawai/ Pensiuna Employee Loan/Pension	Kredit untuk Pengadaan Tanah, Pengolahaan Tanah dan Konstruksi Loans for Land Acquisition, Land Cultivation and Construction	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	Tagihan kepada Korporasi Claims on Corporate	Tagihan yang Telah Jatuh Tempo Past Due Claims	Aset Lainnya Other Assets
(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	*4.200.265*	-	-
-	-	-	-	-	*59.639*	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

No.	Sektor Ekonomi Economic Sector	31 Desember 2023 December 31, 2023						
		Tagihan Kepada Pemerintah Claims on Sovereign	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Tagihan Berupa Covered Bond Covered Bond Claims	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya Claims from Securities Companies and other Financial Services Institutions	Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Intrumen Modal Lainnya Claims in the Form of Securities/ Subordinated Debt, Equity and Other Capital Instruments
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
17	Aktivitas Kesehatan Manusia dan Sosial Human Health and Social Activities	-	-	-	-	-	-	-
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment and Recreation	-	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-	-
20	Aktivitas Rt Pemberi Kerja,Barang-Jasa Employer Household Activities, Goods and Services	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional, Ekstra Lain International Agency Activities, Other Extras	-	-	-	-	-	-	-
22	Rumah Tangga Household	-	-	-	-	-	-	-
23	Bukan Lapangan Usaha Lainnya Non-Business Fields	-	-	-	-	-	-	-
24	Lainnya Others	-	-	-	-	-	-	-
	Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**

Kredit Beragun Rumah Tinggal Residential Mortgage Loans	Kredit Beragun Properti Komersial Commercial Property Mortgage Loans	Kredit Pegawai/ Pensiuna Employee Loan/Pension	Kredit untuk Pengadaan Tanah, Pengolahaan Tanah dan Konstruksi Loans for Land Acquisition, Land Cultivation and Construction	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	Tagihan kepada Korporasi Claims on Corporate	Tagihan yang Telah Jatuh Tempo Past Due Claims	Aset Lainnya Other Assets
(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
-	-	-	-	-	-	-	-
-	-	-	-	-	*250.000*	-	-
-	-	-	-	-		-	-
-	-	-	-	-	-	-	-
-	-		-	-	-	-	
-	-	-	-	*420.742*	-	*30.852*	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	**-**	**-**	**-**	**420.742**	**6.934.114**	**30.852**	**-**

Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank Secara Individu

Disclosure of Net Receivables Based on Economic Sector - Individual Banks

No.	Sektor Ekonomi Economic Sector	31 Desember 2022 December 31, 2022					
		Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Tagihan Berupa Covered Bond Covered Bond Claims	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya Claims from Securities Companies and other Financial Services Institutions	Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Intrumen Modal Lainnya Claims in the Form of Securities/ Subordinated Debt, Equity and Other Capital Instruments
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Pertanian, Kehutanan Dan Perikanan Agriculture, Forestry and Fisheries	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and excavation	-	-	-	-	-	-
3	Industri Pengolahan Manufacturing	-	-	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas,Udara Dingin Procurement of Electricity, Gas, Steam/ Hot Water, Cold Air	-	-	-	-	-	-
5	Pengelola Air, Limbah, Daur Ulang Sampah Water, Waste, Waste Recycling Management	-	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-
7	Perdagangan, Reparasi,Rawat Mobil & Motor Trading, Repair, Car & Motorcycle Maintenance	-	-	-	-	-	-

Kredit Beragun Rumah Tinggal Residential Mortgage Loans	Kredit Beragun Properti Komersial Commercial Property Mortgage Loans	Kredit Pegawai/ Pensiuna Employee Loan/Pension	Kredit untuk Pengadaan Tanah, Pengolahaan Tanah dan Konstruksi Loans for Land Acquisition, Land Cultivation and Construction	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	Tagihan kepada Korporasi Claims on Corporate	Tagihan yang Telah Jatuh Tempo Past Due Claims	Aset Lainnya Other Assets
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

No.	Sektor Ekonomi Economic Sector	31 Desember 2022 December 31, 2022					
		Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Tagihan Berupa Covered Bond Covered Bond Claims	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya Claims from Securities Companies and other Financial Services Institutions	Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Intrumen Modal Lainnya Claims in the Form of Securities/ Subordinated Debt, Equity and Other Capital Instruments
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-
9	Penyediaan Akomodasi, Makan dan Minum Accommodation, food and drink	-	-	-	-	-	-
10	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Information and Communication	-	-	-	-	-	-
12	Real Estat Real Estate	-	-	-	-	-	-
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific and Technical Activities	-	-	-	-	-	-
14	Penyewaan, Tenaga Kerja, Agen Perjalanan Rentals, Labor, Travel Agents	-	-	-	-	-	-
15	Admin Pemerintahan, Pertahanan, Jam-Sos Government Admin, Defense, Social Security	-	-	-	-	-	-
16	Pendidikan Education	-	-	-	-	-	-

Kredit Beragun Rumah Tinggal Residential Mortgage Loans	Kredit Beragun Properti Komersial Commercial Property Mortgage Loans	Kredit Pegawai/ Pensiuna Employee Loan/Pension	Kredit untuk Pengadaan Tanah, Pengolahaan Tanah dan Konstruksi Loans for Land Acquisition, Land Cultivation and Construction	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	Tagihan kepada Korporasi Claims on Corporate	Tagihan yang Telah Jatuh Tempo Past Due Claims	Aset Lainnya Other Assets
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

No.	Sektor Ekonomi Economic Sector	31 Desember 2022 December 31, 2022					
		Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Tagihan Berupa Covered Bond Covered Bond Claims	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan lainnya Claims from Securities Companies and other Financial Services Institutions	Tagihan Berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Intrumen Modal Lainnya Claims in the Form of Securities/ Subordinated Debt, Equity and Other Capital Instruments
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
17	Aktivitas Kesehatan Manusia dan Sosial Human Health and Social Activities	-	-	-	-	-	-
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment and Recreation	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-
20	Aktivitas Rt Pemberi Kerja,Barang-Jasa Employer Household Activities, Goods and Services	-	-	-	-	-	-
21	Aktivitas Badan Internasional, Ekstra Lain International Agency Activities, Other Extras	-	-	-	-	-	-
22	Rumah Tangga Household	-	-	-	-	-	-
23	Bukan Lapangan Usaha Lainnya Non-Business Fields	-	-	-	-	-	-
24	Lainnya Others	-	-	-	-	-	-
	Total	**-**	**-**	**-**	**-**	**-**	**-**

Kredit Beragun Rumah Tinggal Residential Mortgage Loans	Kredit Beragun Properti Komersial Commercial Property Mortgage Loans	Kredit Pegawai/ Pensiuna Employee Loan/Pension	Kredit untuk Pengadaan Tanah, Pengolahaan Tanah dan Konstruksi Loans for Land Acquisition, Land Cultivation and Construction	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	Tagihan kepada Korporasi Claims on Corporate	Tagihan yang Telah Jatuh Tempo Past Due Claims	Aset Lainnya Other Assets
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

CRB : Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank Secara Individu

CRB: Disclosure of Net Claims Based on Remaining Contract Term - Individual Banks

No.	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023			
		Tagihan bersih berdasarkan sisa jangka waktu kontrak Net Billing Disclosures Based on Remaining Contract Period			
		≤ 1 tahun year	> 1 thn s.d. 3 thn > 1 yrs to 3 yrs	> 3 thn s.d. 5 thn > 3 yrs to 5 yrs	> 5 thn > 5 yrs
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan kepada Pemerintah Claims on Sovereign	199.971	-	-	2.592.871
2	Tagihan kepada Entitas Sektor Publik Claims on Public Sector/Entity	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-
4	Tagihan kepada Bank Claims on Banks	1.200.000	-	-	-
5	Tagihan berupa Covered Bond Covered Bond Claims	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Claims to Securities Companies and Other Financial Services Institutions	-	-	-	-
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-
8	Kredit Beragun Properti Rumah Tinggal Residential Property Secured Loans	-	-	-	-
9	Kredit Beragun Properti Komersial Commercial Property Secured Loans	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing and Construction Loans	-	-	-	-
11	Kredit Pegawai/Pensiunan *Employee Loan/Pension*	-	-	-	-

			31 Desember 2022 December 31, 2022					
			Tagihan bersih berdasarkan sisa jangka waktu kontrak Net Billing Disclosures Based on Remaining Contract Period					
Non-Contractual	Total	≤ 1 tahun year	> 1 thn s.d. 3 thn > 1 yrs to 3 yrs	> 3 thn s.d. 5 thn > 3 yrs to 5 yrs	> 5 thn > 5 yrs	Non-Contractual	Total
(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
233.442	3.026.284						-
-	-						-
-	-						-
216.321	1.416.321						-
-	-						-
-	-						-
-	-						
-	-						
-	-						
-	-						
-	-						-

No.	Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023			
		Tagihan bersih berdasarkan sisa jangka waktu kontrak Net Billing Disclosures Based on Remaining Contract Period			
		≤ 1 tahun year	> 1 thn s.d. 3 thn > 1 yrs to 3 yrs	> 3 thn s.d. 5 thn > 3 yrs to 5 yrs	> 5 thn > 5 yrs
(1)	(2)	(3)	(4)	(5)	(6)
12	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel/Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small/Enterprise and Retail Portfolio	420.498	137	108	-
13	Tagihan kepada Korporasi *Claims on Corporate*	250.000	1.499.481	3.307.455	1.877.178
14	Tagihan yang Telah Jatuh Tempo *Past Due Claims*	30.852	-	-	-
15	Aset Lainnya *Other Assets*	-	-	-	-
	Total	**2.101.320**	**1.499.618**	**3.307.563**	**4.470.049**

CRB : Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank Secara Individu

CRB: Disclosure of Receivables and Provisions by Region - Bank Individually

No.	Keterangan Description	31 Desember 2023 December 31, 2023					
		Wilayah Region					
		Jakarta	Bandung	Surabaya	Semarang	Medan	Makassar
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Claims	11.823.358	-	-	-	-	-
2	Tagihan yang mengalami penurunan nilai Impairment losses/on Receivables	30.852	-	-	-	-	-
	a. Belum jatuh tempo Current	-	-	-	-	-	-
	b. Telah jatuh tempo Due date	30.852	-	-	-	-	-

31 Desember 2022
December 31, 2022

Tagihan bersih berdasarkan sisa jangka waktu kontrak
Net Billing Disclosures Based on Remaining Contract Period

Non-Contractual	Total	≤ 1 tahun year	> 1 thn s.d. 3 thn > 1 yrs to 3 yrs	> 3 thn s.d. 5 thn > 3 yrs to 5 yrs	> 5 thn > 5 yrs	Non-Contractual	Total
(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
-	420.742	-	-	-	-	-	-
-	6.934.114	-	-	-	-	-	-
-	30.852	-	-	-	-	-	-
318.958	318.958	-	-	-	-	-	-
768.721	**12.147.270**	**-**	**-**	**-**	**-**	**-**	**-**

31 Desember 2023 (ID Pelapor)
December 31, 2023 (Reporter ID)

Wilayah
Region

Banjarmasin	Total	Jakarta	Bandung	Surabaya	Semarang	Medan	Makassar	Banjarmasin	Total
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
-	**11.823.358**	-	-	-	-	-	-	-	**-**
-	**30.852**	-	-	-	-	-	-	-	**-**
-	**-**	-	-	-	-	-	-	-	**-**
-	**30.852**	-	-	-	-	-	-	-	**-**

No.	Keterangan Description	31 Desember 2023 December 31, 2023					
		Wilayah Region					
		Jakarta	Bandung	Surabaya	Semarang	Medan	Makassar
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
3	Cadangan kerugian penurunan nilai (CKPN) - *Stage* 1 Reserve for impairment losses (CKPN) - Stage 1	55.033	-	-	-	-	-
4	Cadangan kerugian penurunan nilai (CKPN) - *Stage* 2 Reserve for impairment losses (CKPN) - Stage 2	4.834	-	-	-	-	-
5	Cadangan kerugian penurunan nilai (CKPN) - *Stage* 3 Reserve for impairment losses (CKPN) - Stage 3	2.330	-	-	-	-	-
6	Tagihan yang dihapus buku Write-off	35.191	-	-	-	-	-

CRB : Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank Secara Individu

Billing Disclosure and Reservation Based on Economic Sector - Individual Banks

No.	Sektor Ekonomi Economic Sector	31 Desember 2022 December 31, 2022					
		Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Impairment losses on Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Allowance for Impairment	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Allowance for Impairment	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Allowance for Impairment
			Belum Jatuh Tempo Current	Telah Jatuh Tempo Due date			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Pertanian, Kehutanan Dan Perikanan Agriculture, Forestry and Fisheries	460.915	-	-	1.835	-	-
2	Pertambangan Dan Penggalian Mining and excavation	477.058	-	-	1.873	-	-
3	Industri Pengolahan Manufacturing	1.449.000	-	-	9.998	-	-
4	Pengadaan Listrik, Gas, Uap Air Panas,Udara Dingin Procurement of Electricity, Gas, Steam Hot Water, Cold Air	37.238	-	-	227	-	-

31 Desember 2023 (ID Pelapor)
December 31, 2023 (Reporter ID)

					Wilayah Region				
Banjarmasin	Total	Jakarta	Bandung	Surabaya	Semarang	Medan	Makassar	Banjarmasin	Total
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
-	**55.033**	-	-	-	-	-	-	-	**-**
-	**4.834**	-	-	-	-	-	-	-	**-**
-	**2.330**	-	-	-	-	-	-	-	**-**
-	**35.191**	-	-	-	-	-	-	-	**-**

Tagihan yang Dihapus Buku Write-off	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Impairment losses on Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Allowance for Impairment	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Allowance for Impairment	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Allowance for Impairment	Tagihan yang Dihapus Buku Write-off
		Belum Jatuh Tempo Current	Telah Jatuh Tempo Due date				
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
-							
-							
-							
-	-	-	-	-	-	-	-

No.	Sektor Ekonomi Economic Sector	31 Desember 2022 December 31, 2022					
		Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Impairment losses on Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Allowance for Impairment	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Allowance for Impairment	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Allowance for Impairment
			Belum Jatuh Tempo Current	Telah Jatuh Tempo Due date			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
5	Pengelola Air, Limbah, Daur Ulang Sampah Water, Waste, Waste Recycling Management	-	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-
7	Perdagangan, Reparasi,Rawat Mobil & Motor Trading, Repair, Car & Motorcycle Maintenance	-	-	-	-	-	-
8	Pengangkutan Dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-
9	Penyediaan Akomodasi, Makan Dan Minum Accommodation, food and drink	-	-	-	-	-	-
10	Informasi Dan Komunikasi Information and Communication	4.200.265	-	-	33.422	-	-
11	Aktivitas Keuangan Dan Asuransi Information and Communication	59.639	-	-	417	-	-
12	Real Estat Real Estate	-	-	-	-	-	-
13	Aktivitas Profesional, Ilmiah Dan Teknis Professional, Scientific And Technical Activities	-	-	-	-	-	-
14	Penyewaan, Tenaga Kerja, Agen Perjalanan Rentals, Labor, Travel Agents						

Tagihan yang Dihapus Buku Write-off	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Impairment losses on Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Allowance for Impairment	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Allowance for Impairment	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Allowance for Impairment	Tagihan yang Dihapus Buku Write-off
		Belum Jatuh Tempo Current	Telah Jatuh Tempo Due date				
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-						

No.	Sektor Ekonomi Economic Sector	31 Desember 2022 December 31, 2022					
		Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Impairment losses on Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Allowance for Impairment	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Allowance for Impairment	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Allowance for Impairment
			Belum Jatuh Tempo Current	Telah Jatuh Tempo Due date			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
15	Admin Pemerintahan, Pertahanan, Jam-Sos Government Admin, Defense, Social Security	-	-	-	-	-	-
16	Pendidikan Education						
17	Aktivitas Kesehatan Manusia Dan Sosial Human Health And Social Activities	-	-	-	-	-	-
18	Kesenian, Hiburan Dan Rekreasi Arts, Entertainment and Recreation	250.000	-	-	2.473	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-
20	Aktivitas Rt Pemberi Kerja,Barang-Jasa Employer Household Activities, Goods and Services	-	-	-	-	-	-
21	Aktivitas Bdn Internasional,Ekstra Lain International Agency Activities, Other Extras						
22	Rumah Tangga Household	420.742	-	30.852	4.788	4.834	2.330
23	Bukan Lapangan Usaha Lainnya Non-Business Fields	-	-	-	-	-	-
24	Lainnya Others	-	-	-	-	-	-
	Total	**7.354.856**	**-**	**30.852**	**55.033**	**4.834**	**2.330**

Tagihan yang Dihapus Buku Write-off	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Impairment losses on Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Allowance for Impairment	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Allowance for Impairment	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Allowance for Impairment	Tagihan yang Dihapus Buku Write-off
		Belum Jatuh Tempo Current	Telah Jatuh Tempo Due date				
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
-	-						
-	-						
-	-						
-	-						
-	-						
-	-						
-	-						
35.191	-						
	-						
	-						
35.191	**-**						

CRB : Pengungkapan Tagihan Berdasarkan Hari Tunggakan - Bank Secara Individu

CRB: Disclosure of Bills Based on Days of Overdue - Individual Banks

No.	Jenis Eksposur Types of Exposure	31 Desember 2022 December 31, 2022				31 Desember 2022 December 31, 2022			
		Tagihan Berdasarkan Hari Tunggakan Claims Based on Days Overdue				Tagihan Berdasarkan Hari Tunggakan Claims Based on Days Overdue			
		>90 hari s.d. 120 hari >90 days to 120 days	>120 hari s.d. 180 hari >120 days to 180 days	>180 hari >180 days	Total	>90 hari s.d. 120 hari >90 days to 120 days	>120 hari s.d. 180 hari >120 days to 180 days	>180 hari >180 days	Total
a	b	c	d	e	f	g	h	i	j
1	Kredit yang termasuk dalam Tagihan yang Telah Jatuh Tempo Loans included in Past Due Claims	24.851	6.000	-	30.852				
2	Surat Berharga yang termasuk dalam Tagihan yang Telah Jatuh Tempo Securities included in Past Due Claims	-	-	-	-				
	Total	**24.851**	**6.000**	**-**	**30.852**				

Risiko Kredit
Credit Risk

CRB-A : Pengungkapan Tambahan terkait Perlakuan terhadap Aset Bermasalah

CRB-A: Additional Disclosures Regarding Treatment of Non-Performing Assets

		Performing (Kualitas L dan DPK) Performing		Non Performing					
				Tagihan yang Mengalami Penurunan Nilai Impairment losses on Receivables		Tagihan yang Tidak Mengalami Penurunan Nilai Claims That Are Not Impaired in Value			
						Memiliki Tunggakan >90 Hari Have >90 Days in Arrears		Memiliki Tunggakan <90 Hari Have >90 Days in Arrears	
		Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN
		a	b	c	d	e	f	g	h
1	Surat Berharga Securities	2.533.383	-	-	-	-	-	-	-
2	Kredit Loans	7.379.707	59.868	6.000	2.330	-	-	-	-
	a. Korporasi Corporate	6.934.114	50.246	-	-	-	-	-	-
	b. Ritel Retail	445.593	9.622	6.000	2.330	-	-	-	-
3	Transaksi Rekening Administratif Administrative Account Transactions	-	-	-	-	-	-	-	-

CRB-A: Pengungkapan Aset Restrukturisasi Performing dan Non-Performing

CRB-A: Disclosure of Performing and Non-Performing Restructuring Assets

		Performing (Kualitas L dan DPK)/ Performing (L and DPK Quality)		Non Performing (Kualitas KL, D, M) Non Performing (KL, D, M quality)		Stage 1		Stage 2		Stage 3	
		Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN
		a	b	c	d	e	f	g	h	i	j
1	Surat Berharga Securities	2.533.383	-	-	-	-	-	-	-	-	-
2	Kredit Loans	7.379.707	59.868	6.000	2.330	7.354.856	55.033	24.851	4.834	6.000	2.330
	a. Korporasi Corporate	6.934.114	50.246	-	-	6.934.114	50.246	-	-	-	-
	b. Ritel Retail	445.593	9.622	6.000	2.330	420.742	4.788	24.851	4.834	6.000	2.330
3	Transaksi Rekening Administratif Administrative Account Transactions	-	-	-	-	-	-	-	-	-	-

CRC: Pengungkapan Kualitatif terkait Teknik MRK

CRC: Qualitative Disclosures related to MRK Techniques

Pengungkapan Kuantitatif terkait Teknik MRK (CR3)

Quantitative Disclosures related to MRK Techniques (CR3)

Bank secara Individu

Bank Individually

(dalam jutaan rupiah)
(in million rupiah)

		Tagihan yang Tidak Dijamin dengan Teknik MRK Tagihan yang Tidak Dijamin dengan Teknik MRK	Tagihan yang Dijamin dengan Teknik MRK Claims Guaranteed with MRK Techniques	Tagihan yang Dijamin dengan Agunan Claims Secured by Collateral	Tagihan yang Dijamin dengan Garansi, Penjaminan dan/atau Asuransi Kredit Claims Secured by Guarantee, Guarantee and/or Credit Insurance	Tagihan yang Dijamin dengan Derivatif Kredit Claims Secured by Credit Derivatives
		a	b	c	d	e
1	Kredit Loans	7.371.375	-	6.934.222	-	
2	Surat Berharga Securities	2.533.383	-	-	-	
3	Total	9.904.758	-	6.934.222	-	
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo Maturity Loans and Securities	30.852	-	-	-	

CRD: Pengungkapan Penggunakan Peringkat Kredit Eksternal

CRD: Disclosure of Use of External Credit Ratings

Pengungkapan Eksposur Risiko Kredit dan Dampak Teknik MRK (CR4)

Disclosure of Credit Risk Exposure and Impact of MRK Techniques (CR4)

Bank Secara Individu

Bank Individually

(dalam jutaan rupiah)
(in million rupiah)

	Kategori Portfolio Portfolio Category	Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Claims Before Implementation of FKK and MRK Techniques		Tagihan Bersih Setelah penerapan FKK dan Teknik MRK Net Claims After implementing FKK and MRK Techniques		ATMR dan Rata-Rata Bobot Risiko ATMR and Average Risk Weight	
		Laporan Posisi Keuangan Financial Position Statement	TRA	Laporan Posisi Keuangan Financial Position Statement	TRA	ATMR	Rata-Rata Bobot Risiko Average Weight Risk (e/(c+d)
		a	b	c	d	e	f
1	Tagihan kepada Pemerintah Claims on Sovereign	3.182.839	-	3.182.839	-	-	0,0%
2	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entity	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Claims on Banks	1.416.321	-	1.416.321	-	283.383	20,0%
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims to Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-
5	Tagihan berupa Covered Bond Covered Bond Claims	-	-	-	-	-	-
6	Tagihan kepada Korporasi - Eksposur Korporasi Umum Claims on Corporations - General Corporate Exposure	6.934.250	-	6.950.768	-	6.959.416	100,1%
	Tagihan kepada perusahaan efek dan lembaga jasa keuangan lain Claims to securities companies and other financial services institutions			-	-	-	-
	Eksposur Pembiayaan Khusus Special Financing Exposure	-	-	-	-	-	-

	Kategori Portfolio Portfolio Category	Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Claims Before Implementation of FKK and MRK Techniques		Tagihan Bersih Setelah penerapan FKK dan Teknik MRK Net Claims After implementing FKK and MRK Techniques		ATMR dan Rata-Rata Bobot Risiko ATMR and Average Risk Weight	
		Laporan Posisi Keuangan Financial Position Statement	TRA	Laporan Posisi Keuangan Financial Position Statement	TRA	ATMR	Rata-Rata Bobot Risiko Average Weight Risk (e/(c+d)
		a	b	c	d	e	f
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small, and Retail Portfolios	445.457	5.324	449.379	-	315.557	70,2%
9	Kredit Beragun Properti Loans Secured by Property	-	-	-	-	-	-
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti Residential Property-Backaged Loans whose Payments Are Not Materially Dependent on Property Cash Flow	-	-	-	-	-	-
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti Residential Property-Backaged Loans whose Payments Depend Materially on the Property's Cash Flows	-	-	-	-	-	-
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans Where Payments Are Not Materially Dependent on Property Cash Flows	-	-	-	-	-	-
	Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans Where Payments Depend Materially on the Property's Cash Flows	-	-	-	-	-	-
	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing and Construction Loans	-	-	-	-	-	-

	Kategori Portfolio Portfolio Category	Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Claims Before Implementation of FKK and MRK Techniques		Tagihan Bersih Setelah penerapan FKK dan Teknik MRK Net Claims After implementing FKK and MRK Techniques		ATMR dan Rata-Rata Bobot Risiko ATMR and Average Risk Weight	
		Laporan Posisi Keuangan Financial Position Statement	TRA	Laporan Posisi Keuangan Financial Position Statement	TRA	ATMR	Rata-Rata Bobot Risiko Average Weight Risk (e/(c+d)
		a	b	c	d	e	f
10	Aset Lainnya Other Assets	310.404	-	310.404	-	318.958	102,8%
11	Tagihan yang Telah Jatuh Tempo Past Due Claims	6.000	-	6.000	-	28.163	469,3%
12	Kredit Pegawai Pensiun Employee Loan Pension	-	-	-	-	-	-
13	**Total**	**12.295.271**	**5.324**	**12.315.711**	**-**	**7.905.478**	**64,2%**

Pengungkapan Tambahan
Additional Disclosure

1. Dalam perhitungan CKPN Bank berpedoman pada PSAK 71 dimana Bank menggunakan faktor kuantitatif termasuk penentuan status berdasarkan hari tunggakan dan informasi kualitatif lainnya yang bisa mengindikasikan telah terjadi peningkatan risiko kredit signifikan dan gagal bayar (*default*)
2. Dalam pengenaan FKK, Bank berpedoman pada ketentuan Perhitungan ATMR untuk Risiko Kredit dengan Pendekatan Standar Bagi Bank Umum
3. Pengenaan MRK pada perhitungan Bank berasal dari Agunan yang menjadi faktor pengurang tagihan bersih pada Laporan Posisi Keuangan

1. In calculating CKPN, the Bank is guided by PSAK 71 where the Bank uses quantitative factors including determining status based on days of arrears and other qualitative information which can indicate that there has been a significant increase in credit risk and default.
2. In imposing FKK, the Bank is guided by the provisions for calculating RWA for Credit Risk using the Standard Approach for Commercial Banks
3. The imposition of MRK in the Bank's calculations comes from Collateral which is a factor reducing net claims in the Statement of Financial Position

Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5)
Exposure Disclosure by Asset Class and Risk Weight (CR5)

Bank Secara Individu
Bank Individually

(dalam jutaan rupiah)
(in million rupiah)

	Kategori Portfolio Portfolio Category	0%	20%	50%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After FKK and MRK Techniques
1	Tagihan Kepada Pemerintah Claims on Sovereign	3.026.284	-	-	-	-	-	3.026.284

	Kategori Portfolio Portfolio Category	20%	50%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After FKK and MRK Techniques
2	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entity	-	-	-	-	-	-

	Kategori Portfolio Portfolio Category	0%	20%	30%	50%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After FKK and MRK Techniques
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Public Sector Entity	-	-	-	-	-	-	-	-

	Kategori Portfolio Portfolio Category	20%	30%	40%	50%	75%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After FKK and MRK Techniques
4	Tagihan kepada Bank Claims on Banks	1.416.915	-	-	-	-	-	-	-	1.416.321
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Claims to Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	-	-	-

	Kategori Portfolio Portfolio Category	10%	15%	20%	25%	35%	50%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After FKK and MRK Techniques
5	Tagihan berupa *Covered Bond* Covered Bond Claims	-	-	-	-	-	-	-	-	-

	Kategori Portfolio Portfolio Category	20%	50%	65%	75%	80%	85%	100%	130%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After FKK and MRK Techniques
6	Tagihan kepada Korporasi Umum Claims on General Corporations	-	-	-	-	-	-	6.959.416	-	-	-	6.959.416
	Tagihan kepada Perusahaan efek dan lembaga jasa keuangan lain Claims to Securities Companies and Other Financial Services Institutions	-	-	-	-		-	-		-	-	-
	Eksposur Pembiayaan Khusus Special Financing Exposure	-	-		-	-		-	-	-	-	-

	Kategori Portfolio Portfolio Category	75%	100%	150%	250%	400%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After FKK and MRK Techniques
7	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	-

	Kategori Portfolio Portfolio Category	45%	67,5%	75%	85%	100%	112,5%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After FKK and MRK Techniques
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro Businesses, Small Businesses, and Retail Portfolios	-	-	420.743	-	-	-	-	-	449.379

	Kategori Portfolio Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%	60%	65%
9	Kredit Beragun Properti Property Mortgage Loans										
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti Residential Property-Backaged Loans whose Payments Are Not Materially Dependent on Property Cash Flow	-	-	-	-	-	-	-	-	-	-
	tanpa pendekatan pembagian kredit without a loan sharing approach	-	-	-	-	-	-	-	-	-	-
	dengan menggunakan pendekatan pembagian kredit (dijamin) using a loan sharing approach (guaranteed)		-								
	dengan menggunakan pendekatan pembagian kredit (dijamin) using a loan sharing approach (guaranteed)	-	-		-		-		-		-
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti Residential Property-Backaged Loans whose Payments Depend Materially on the Property's Cash Flows				-	-		-		-	
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans Whose Payments Are Not Materially Dependent on Property Cash Flows	-	-		-		-		-	-	-
	tanpa pendekatan pembagian kredit without credit sharing approach	-	-		-		-		-	-	
	dengan menggunakan pendekatan pembagian kredit (dijamin) using the credit sharing approach (guaranteed)									-	

	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After FKK and MRK Techniques
										-
	-	-	-	-	-	-		-	-	-
	-	-	-	-	-	-		-	-	-
									-	-
		-	-		-			-	-	-
		-				-		-	-	-
		-	-		-			-	-	-
									-	-
									-	-

	Kategori Portfolio Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%	60%	65%
	dengan menggunakan pendekatan pembagian kredit (dijamin) using the credit sharing approach (guaranteed)	-	-		-		-		-		-
	Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans Whose Payments Depend Materially on the Property's Cash Flows										
	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing and Construction Loans										

	Kategori Portfolio Portfolio Category	50%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After FKK and MRK Techniques
10	Tagihan yang telah jatuh tempo Past Due Claims	-	14.735	8.952	-	23.687

	Kategori Portfolio Portfolio Category	0%	20%	100%	150%	1250%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After FKK and MRK Techniques
11	Aset Lainnya Other Assets	310.404	-	-	-	-	-	310.404

	Kategori Portfolio Portfolio Category	50%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After FKK and MRK Techniques
12	Kredit Pegawai Pensiun Employee Loan/Pension	-	-	-	-	-

	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Claims After FKK and MRK Techniques
		-	-		-			-	-	-
	-			-			-	-	-	-
					-			-	-	-

No	Bobot Risiko Weight Risk	Tagihan Bersih Laporan Posisi Keuangan Net Claims Statement of Financial Position	Tagihan Bersih TRA (sebelum pengenaan FKK) TRA Net Claims (before imposition of FKK)	Rata-Rata FKK Average FKK	Tagihan Bersih (Setelah pengenaan FKK dan Teknik MRK Net Claims (After imposition of FKK and MRK Technique
1	<40%	4.599.160	-	-	4.599.160
2	40%-70%	-	-	-	-
3	75%	445.457	5.324	-	449.379
4	80%	-	-	-	-
5	85%	-	-	-	-
6	90%-100%	7.244.654	-	-	7.261.172
7	105%-130%	-	-	-	-
8	150%	-	-	-	-
9	250%	-	-	-	-
10	400%	6.000	-	-	6.000
11	1250%	-	-	-	-
12	Total Tagihan Bersih Total Net Claims	12.295.271	5.324	0,0%	12.315.711

Pengungkapan Tambahan
1. Dalam perhitungan CKPN Bank berpedoman pada PSAK 71 dimana Bank menggunakan faktor kuantitatif termasuk penentuan status berdasarkan hari tunggakan dan informasi kualitatif lainnya yang bisa mengindikasikan telah terjadi peningkatan risiko kredit signifikan dan gagal bayar (*default*)
2. Dalam pengenaan FKK, Bank berpedoman pada ketentuan Perhitungan ATMR untuk Risiko Kredit dengan Pendekatan Standar Bagi Bank Umum
3. Pengenaan MRK pada perhitungan Bank berasal dari Agunan yang menjadi faktor pengurang tagihan bersih pada Laporan Posisi Keuangan

1. In calculating CKPN, the Bank is guided by PSAK 71, where the Bank uses quantitative factors including determining status based on days of arrears and other qualitative information which could indicate that there has been a significant increase in credit risk and default.
2. In imposing FKK, the Bank is guided by the provisions for calculating RWA for Credit Risk using the Standard Approach for Commercial Banks
3. The imposition of MRK in the Bank's calculations comes from Collateral which is a factor reducing net claims in the Statement of Financial Position

Risiko Kredit
Credit Risk

Tabel 21 : Pengungkapan Kualitatif Mengenai Counterparty Credit Risk

Table 21: Qualitative Disclosures Regarding Counterparty Credit Risk

Eksposur Risiko Kredit akibat Kegagalan Pihak lawan (Counterparty Credit Risk) saat ini terdiri dari Reverse Repo Pemerintah dan Transaksi Derivatif yang berasal dari Kategori Portofolio Tagihan Kepada Bank dan Tagihan kepada Korporasi.

Bank melakukan pengelolaan risiko ini secara komprehensif salah satunya dengan melakukan pemantauan pada ekposur Counterparty Credit Risk setiap bulannya termasuk pengukuran nilai Potential Future Exposure (PFE) serta melakukan stress test terhadap Credit Valuation Adjustment (CVA) setidaknya satu kali dalam setahun yang dilaporkan ke Regulator.

Credit Risk Exposure due to Counterparty Credit Risk currently consists of Government Reverse Repo and Derivative Transactions originating from the Portfolio Category of Receivables from Banks and Claims from Corporations.

The Bank carries out comprehensive risk management, one of which is by monitoring Counterparty Credit Risk exposure every month, including measuring the Potential Future Exposure (PFE) value and carrying out stress tests on the Credit Valuation Adjustment (CVA) at least once a year which is reported to the Regulator."

Tabel 22 : Analisis Eksposur Counterparty Credit Risk
Table 22: Counterparty Credit Risk Exposure Analysis

(dalam jutaan rupiah)
(in million rupiah)

		31 Desember 2023 December 31, 2023					
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan regulatory EAD Alpha is used for regulatory EAD calculations	Tagihan Bersih Net Claims	ATMR
1	SA-CCR (untuk derivatif) SA-CCR (for derivatives)	-	-			-	-
2	Metode Internal Model (untuk derivatif dan SFT) Internal Model Method (for derivatives and SFT)					N/A	N/A
3	Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT) A simple approach to credit risk mitigation (for SFT)					N/A	N/A
4	Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT) Comprehensive approach to credit risk mitigation (for SFT)					-	-
5	**VaR untuk SFT** **VaR for SFT**					**N/A**	**N/A**
Total							**-**

Tabel 24 : Eksposur Counterparty Credit Risk Berdasarkan Kategori Portfolio dan Bobot Risiko

Table 24: Counterparty Credit Risk Exposure Based on Portfolio Category and Risk Weight

(dalam jutaan rupiah)
(in million rupiah)

Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023								
	0%	10%	20%	50%	75%	100%	150%	Lainnya Others	Total Tagihan Bersih Total Net Claims
Tagihan kepada Pemerintah Claims on Sovereign	3.026.284	-	-	-	-	-	-	-	3.026.284
Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entity	-	-	-	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-
Tagihan kepada Bank Claims on Banks	-	-	1.416.915	-	-	-	-	-	1.416.915
Tagihan berupa *Covered Bond* Covered Bond Claims	-	-	-	-	-	-	-	-	-
Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Claims to Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	-	-	-
Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Claims in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	-	-	-
Kredit Beragun Properti Rumah Tinggal Residential Property Secured Loans	-	-	-	-	-	-	-	-	-

Kategori Portofolio Portfolio Category	31 Desember 2023 December 31, 2023								
	0%	10%	20%	50%	75%	100%	150%	Lainnya Others	Total Tagihan Bersih Total Net Claims
Kredit Beragun Properti Komersial Commercial Property Mortgage Loans	-	-	-	-	-	-	-	-	-
Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing and Construction Loans	-	-	-	-	-	-	-	-	-
Kredit Pegawai/ Pensiunan Employee Loan/Pension	-	-	-	-	-	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro Businesses, Small Businesses, and Retail Portfolios	-	-	-	-	420.743	-	-	-	420.743
Tagihan kepada Korporasi Claims on Corporate	-	-	-	-	-	6.959.416	-	-	6.959.416
Tagihan yang Telah Jatuh Tempo Past Due Claims	-	-	-	-	-	14.735	8.952	-	23.687
Aset Lainnya Other Assets	-	-	-	-	-	-	-	-	-
Total	**3.026.284**	**-**	**1.416.915**	**-**	**420.743**	**6.974.151**	**8.952**	**-**	**11.847.045**

Risiko Kredit
Credit Risk

Tabel 25: Tagihan Bersih Derivatif Kredit

Table 25: Net Credit Derivatives Claims

Pada posisi Desember 2023, Bank tidak memiliki tagihan bersih derivatif kredit baik untuk proteksi yang dibeli maupun proteksi yang dijual.

As of December 2023, the Bank did not have net credit derivative claims for either purchased protection or sold protection.

Risiko Kredit
Credit Risk

Tabel 26: Pengungkapan Kualitatif Mengenai Eksposur Sekuritisasi

Table 26: Qualitative Disclosures Regarding Securitization Exposures

Pada posisi Desember 2023, Bank tidak memiliki Eksposur Sekuritisasi.

As of December 2023, the Bank did not have Securitization Exposure.

Risiko Kredit
Credit Risk

Tabel 27: Eksposur Sekuritisasi pada *Banking Book*

Table 27: Securitization Exposure in Banking Book

Pada posisi 31 Desember 2023, Bank tidak memiliki eksposur sekuritisasi pada *Banking Book.*

As of December 31, 2023, the Bank did not have securitization exposure in the Banking Book.

Risiko Kredit
Credit Risk

Tabel 28: Eksposur Sekuritisasi pada *Trading Book*

Table 28: Securitization Exposure in Trading Book

Pada posisi 31 Desember 2023, Bank tidak memiliki eksposur sekuritisasi pada *Banking Book*.

As of December 31, 2023, the Bank did not have securitization exposure in the Banking Book.

Definisi
Definition

(i) Ketika bank sebagai originator maka eksposur sekuritisasi berada pada posisi *retained*, meskipun tidak cocok untuk kerangka sekuritisasi yang dikarenakan tidak adanya transfer risiko yang signifikan dan efektif (yang dapat dipresentasikan secara terpisah).

(i) When the bank acts as an originator, the securitization exposure is in a retained position, although it is not suitable for a securitization framework due to the absence of significant and effective risk transfer (which can be presented separately).

(ii) Apabila bank sebagai sponsor eksposur sekuritisasi termasuk eksposur kepada *commercial paper conduits* dimana bank menyediakan *programme-wide enhancements*, likuiditas dan fasilitas lainnya. Ketika bank sebagai originator dan sponsor, harus menghindari pencatatan ganda. Terkait hal ini bank dapat menyatukan dua kolom "Bank sebagai originator" dan "Bank sebagai sponsor" dan menggunakan kolom "Bank sebagai originator sponsor".
(ii) If the bank acts as a sponsor, securitization exposure includes exposure to commercial paper conduits, for which the bank provides program-wide enhancements, liquidity and other facilities. When the bank is the originator and sponsor, the bank must avoid double listing. In this regard, the bank can combine the two columns "Bank as originator" and "Bank as sponsor" and use the column "Bank as originator sponsor".

(iii) Eksposur sekuritisasi ketika bank bertindak sebagai investor adalah investasi yang dibeli perjanjian dengan pihak ketiga.
(iii) Securitization exposure when a bank acts as an investor is an investment purchased agreement with a third party.

Transaksi sintetis: jika bank telah membeli proteksi harus melaporkan jumlah eksposur bersih yang muncul pada kolom originator sponsor (jika jumlahnya tidak diamankan). Jika bank telah menjual proteksi, nilai eksposur dari proteksi kredit harus dilaporkan pada kolom "investor".
Synthetic transactions: if the bank has purchased protection, the bank must report the net exposure amount that appears in the originator sponsor column (if the amount is not secured). If the bank has sold protection, the exposure value of the credit protection must be reported in the "investor" column.

Re-sekuritisasi: semua eksposur sekuritisasi terkait *re-securitisation* harus dilengkapi pada baris “re-sekuritisasi”, dan tidak pada baris sebelumnya (dengan tipe *underlying asset*) yang mengandung eksposur sekuritisasi selain re-sekuritisasi.
Re-securitization: all securitization exposures related to re-securitization must be completed on the “re-securitization” line, and not on the previous line (by underlying asset type) that contains securitization exposures other than re-securitization.

Risiko Kredit
Credit Risk

Tabel 29: Eksposur Sekuritisasi pada *Banking Book* dan terkait Persyaratan Modalnya - Bank Bertindak sebagai Originator atau Sponsor

Table 29: Securitization Exposure in the Banking Book and related Capital Requirements - Bank Acting as Originator or Sponsor

Pada posisi 31 Desember 2023, Bank tidak memiliki eksposur sekuritisasi pada *Banking Book* dan terkait Persyaratan Modalnya - Bank Bertindak sebagai Originator atau Sponsor.

As of December 31, 2023, the Bank did not have securitization exposure in the Banking Book and related Capital Requirements - Bank Acts as Originator or Sponsor.

Risiko Kredit
Credit Risk

Tabel 30: Eksposur Sekuritisasi pada *Banking Book* dan terkait Persyaratan Modalnya - Bank Bertindak sebagai Investor

Table 30: Securitization Exposure in the Banking Book and related Capital Requirements - The Bank Acts as Investor

Pada posisi 31 Desember 2023, Bank tidak memiliki eksposur sekuritisasi pada *Banking Book* dan terkait Persyaratan Modalnya - Bank Bertindak sebagai Investor.

As of 31 December 2023, the Bank did not have securitization exposure in the Banking Book and related Capital Requirements - The Bank Acts as an Investor.

Tabel 15a : Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar

(dalam jutaan rupiah)

Table 15a: Market Risk Disclosure Using Standard Method

No.	Jenis Risiko Type of Risk	31 Desember 2023 December 31, 2023				31 Desember 2022 December 31, 2022			
		Bank		Konsolidasi Consoldiated		Bank		Konsolidasi Consoldiated	
		Beban Modal Capital Charges	ATMR RWA	Beban Modal Capital Charges	ATMR RWA	Beban Modal Capital Charges	ATMR RWA	Beban Modal Capital Charges	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Risiko Suku Bunga Interest Risk								
	a. Risiko Spesifik Specific Risk	-	-	-	-	-	-	-	-
	b. Risiko Umum General Risk	-	-	-	-	-	-	-	-
2	Risiko Nilai Tukar Foreign Exchange Risk	-	-	-	-	-	-	-	-
3	Risiko Ekuitas *) Equity Risk *)	-	-	-	-	-	-	-	-
4	Risiko Komoditas *) Commodity Risk *)	-	-	-	-	-	-	-	-
5	Risiko Option Option Risk	-	-	-	-	-	-	-	-
6	CVA		-				-		-
	Total	-	-	**-**	**-**	-	-	**-**	**-**

Tabel 15b : Pengungkapan Risiko Pasar dengan Model Internal (*Value at Risk*)

Market Risk Disclosure with Internal Models (Value at Risk)

Pada posisi 31 Desember 2023 dan 31 Desember 2022, Perusahaan tidak memiliki Risiko Pasar dengan Model Internal (*Value at Risk*)

As of December 31, 2023 and December 31, 2022, the Company does not have Market Risk with an Internal Model (Value at Risk)

Tabel 15c : Laporan Penerapan Manajemen Risiko untuk *Interest Rate Risk in Banking Book* (IRRBB)

Table 15c: Risk Management Implementation Report for Interest Rate Risk in Banking Book (IRRBB)

LAPORAN PENERAPAN MANAJEMEN RISIKO UNTUK IRRBB
RISK MANAGEMENT IMPLEMENTATION REPORT FOR IRRBB

Analisis Kualitatif
Qualitative Analysis

1.	Definisi IRRBB untuk Pengukuran dan Pengendalian Risiko Suku Bunga Definition of IRRBB for Measuring and Controlling Interest Rate Risk
	IRRBB merupakan risiko yang timbul akibat perubahan nilai suku bunga yang menyebabkan perubahan nilai kini (*present value*) dan penetapan arus kas pada masa mendatang (*timing of future cashflow*) yang mempengaruhi nilai ekonomis (*economic value*) dari aset, liabilities, dan transaksi rekening administratif Bank serta menyebabkan perubahan pada nilai pendapatan bunga bersih (*net interest income*). Karena efeknya yang mempengaruhi nilai ekonomis maupun pendapatan, maka Bank perlu melakukan identifikasi risiko secara akurat serta perhitungan dan pelaporan IRRBB kepada OJK sesuai dengan standar dan acuan yang diatur sehingga dapat melakukan tindak lanjut perbaikan yang sesuai. IRRBB is a risk that arises due to changes in the value of interest rates which cause changes in present value and the determination of future cash flows (timing of future cash flow) and affects the economic value of assets, liabilities and administrative account transactions of the Bank as well as causing changes in the value of net interest income. Because the effects affect economic value and income, the Bank needs to accurately identify risks and calculate and report IRRBB to the OJK in accordance with regulated standards and references so that they can carry out appropriate corrective follow-up.
2.	Strategi Manajemen Risiko dan Mitigasi Risiko untuk IRRBB Risk Management and Risk Mitigation Strategy for IRRBB
	Bank menyusun Strategi Manajemen Risiko serta Mitigasi Risiko dengan menetapkan tingkat Risiko yang akan diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) yang sejalan dengan strategi bisnis Bank serta kebijakan dan prosedur untuk mengendalikan IRRBB. Bentuk kebijakan dan prosedur memberikan gambaran mengenai delegasi kekuasaan, wewenang dan tanggung jawab untuk setiap jenjang jabatan maupun strategi lindung nilai (*hedging*). Selain itu Bank perlu memperhatikan *gap risk, basis risk,* atau posisi tertentu dengan opsi yang melekat (*embedded options*) dan opsi yang eksplisit (*explicit options*). Selanjutnya kebijakan dan prosedur Manajemen Risiko IRRBB akan dikaji ulang minimal 1 (satu) kali dalam 1 (satu) tahun. The Bank develops a Risk Management and Risk Mitigation Strategy by determining the level of risk to be taken (risk appetite) and risk tolerance (risk tolerance) which is in line with the Bank's business strategy as well as policies and procedures to control IRRBB. The form of policies and procedures provides an overview of the delegation of power, authority and responsibility for each level of position as well as hedging strategies. In addition, the Bank needs to pay attention to gap risk, basis risk, or certain positions with embedded options and explicit options. Furthermore, the IRRBB Risk Management policies and procedures will be reviewed at least 1 (one) time in 1 (one) year.

LAPORAN PENERAPAN MANAJEMEN RISIKO UNTUK IRRBB
RISK MANAGEMENT IMPLEMENTATION REPORT FOR IRRBB

3. Periodisasi Perhitungan IRRBB dan Pengukuran Spesifik yang Digunakan Bank untuk Mengukur Sensitivitas terhadap IRRBB
IRRBB Calculation Periodization and Specific Measurements Used by the Bank to Measure Sensitivity to IRRBB

Berdasarkan aturan dari regulator, Bank melakukan perhitungan IRRBB setiap 3 (tiga) bulan sekali sesuai dengan periode pelaporan Profil Risiko Pasar dan pelaporan Tingkat Kesehatan Bank. Namun, Bank tetap melakukan perhitungan IRRBB secara bulanan sebagai bentuk pengendalian risiko.

Pengukuran spesifik digunakan untuk instrumen aset maupun liabilitas yang memiliki sifat behavioural seperti Credit Prepayment Rate (CPR) pada eksposur Kredit, *Term Deposit Redemption Ratio* (TDRR) pada eksposur Deposito, dan sifat behavioral *Non Maturity Deposit* (NMD) pada eksposur Tabungan ataupun Giro dengan menggunakan data historis. Selain itu juga memperhitungkan proyeksi *cashflow* pembayaran angsuran bulanan untuk instrumen Kredit dengan jenis suku bunga tetap (*fixed rate*) sedangkan untuk Kredit dengan jenis suku bunga mengambang (*floating rate*) ditetapkan memiliki jangka waktu *repricing* pada 1 (satu) bulan.

Based on the rules of the regulator, the Bank calculates the IRRBB every 3 (three) months in accordance with the Market Risk Profile reporting period and Bank Health Level reporting. However, the Bank continues to calculate the IRRBB on a monthly basis as a form of risk control.

Specific measurements are used for asset and liability instruments that have behavioral characteristics such as Credit Prepayment Rate (CPR) on Credit exposures, Term Deposit Redemption Ratio (TDRR) on Deposit exposures, and the behavioral nature of Non Maturity Deposits (NMD) on Savings or Current Account exposures using historical data. "In addition, the Bank also takes into account cash flow projections for monthly installment payments for Credit instruments with a fixed interest rate, while for Credit with a floating interest rate, it is determined to have a repricing period of 1 (one) month."

4. Skenario *Shock* Suku Bunga dan Skenario Stress yang Digunakan Bank dalam Perhitungan IRRBB dengan Menggunakan EVE dan NII
Interest Rate Shock Scenarios and Stress Scenarios Used by the Bank in Calculating IRRBB Using EVE and NII

Berdasarkan ketentuan regulator, Bank menerapkan 6 (enam) jenis skenario *shock* suku bunga untuk perhitungan ΔEVE, yaitu *Parallel Up, Parallel Down, Steepener, Flattener, Short Rates Up, dan Short Rates Down.* Sedangkan untuk perhitungan ΔNII menggunakan 2 (dua) skenario shock, yaitu *Parallel Up* dan *Parallel Down.*

Dalam proses scenario shock suku bunga, Bank menggunakan 2 (dua) jenis mata uang, yaitu mata uang Rupiah dan mata uang valuta asing dengan menggunakan pendekatan mata uang US Dollar. Untuk skenario shock suku bunga dengan jenis *Parallel*, Bank menggunakan besaran perubahan nilai suku bunga sebesar 400 bps untuk Rupiah dan 200 bps untuk US Dollar. Sedangkan dalam kondisi *short* menggunakan besaran perubahan nilai suku bunga masing-masing 500 bps (Rupiah) dan 300 bps (US Dollar) serta untuk kondisi *long* menggunakan besaran perubahan nilai suku bunga masing-masing 350 bps (Rupiah) dan 150 bps (US Dollar). Seluruh besaran tersebut mengikuti aturan dari regulator.

Based on regulatory provisions, the Bank applies 6 (six) types of interest rate shock scenarios for calculating ΔEVE, namely Parallel Up, Parallel Down, Steepener, Flattener, Short Rates Up, and Short Rates Down. Meanwhile for calculating ΔNII uses 2 (two)) shock scenarios, namely Parallel Up and Parallel Down.

In the interest rate shock scenario process, the Bank uses 2 (two) types of currency, namely the Rupiah currency and foreign currency, namely the US Dollar currency. For the Parallel type interest rate shock scenario, the Bank uses an interest rate change of 400 bps for the Rupiah and 200 bps for the US Dollar. Meanwhile, in the short condition, the Bank uses the amount of change in the value of the interest rate of 500 bps (Rupiah) and 300 bps (US Dollar), respectively, while for the long condition, the Bank uses the amount of change in the value of the interest rate of 350 bps (Rupiah) and 150 respectively. bps (US Dollars). All these amounts follow the rules of the regulator.

5. Asumsi Pemodelan yang Berdampak secara Signifikan dalam Perhitungan IRRBB, yang mana Asumsi tersebut Berbeda dari Perhitungan IRRBB dengan Pendekatan Standar
Modeling Assumptions that Have a Significant Impact on IRRBB Calculations, Where These Assumptions Are Different from IRRBB Calculations with the Standard Approach

Seluruh asumsi pemodelan yang dilakukan oleh Bank dalam perhitungan IRRBB telah sesuai dengan pendekatan standar maupun acuan yang telah ditetapkan oleh Regulator. Sehingga untuk saat ini Bank tidak memiliki asumsi pemodelan khusus yang memiliki pendekatan yang berbeda dari pendekatan standar.
All modeling assumptions made by the Bank in calculating the IRRBB adhere to the standard and reference approaches set by the Regulator. Hence, the Bank currently does not have special modeling assumptions that have a different approach from the standard approach.

LAPORAN PENERAPAN MANAJEMEN RISIKO UNTUK IRRBB
RISK MANAGEMENT IMPLEMENTATION REPORT FOR IRRBB

6. Lindung Nilai (hedging) terhadap IRRBB (apabila ada) dan Perlakuan Akuntansi terkait
Hedging against IRRBB (if any) and related Accounting Treatment

Saat ini Bank tidak melakukan tindakan lindung nilai (hedging)
Currently the Bank is not taking hedging actions against IRRBB." terhadap IRRBB.

7. Penjelasan Komprehensif mengenai Asumsi Utama Pemodelan dan Parametric yang Digunakan untuk Menghitung ΔEVE dan ΔNII:
Comprehensive Explanation of the Main Modeling and Parametric Assumptions Used to Calculate ΔEVE and ΔNII:

a. *Credit Prepayment Rate* (CPR)

Bank menentukan model *Credit Prepayment Risk* (CPR) berdasarkan data historis terpanjang yang dimiliki oleh Bank dengan periode data dari 2008 — 2023. Penentuan rate CPR dilakukan dengan cara membandingkan *plafond* Kredit yang memiliki status pelunasan dipercepat (*Prepayment*) dengan seluruh *plafond* kredit yang dimiliki pada data historis, baik yang berstatus pelunasan dipercepat, berstatus lunas sesuai dengan tanggal jatuh tempo, maupun yang masih berstatus aktif. Selanjutnya diperoleh nilai rate CPR yang digunakan sebagai asumsi awal adanya potensi Kredit yang pelunasannya akan dipercepat dalam perhitungan proyeksi *cashflow* IRRBB.
The Bank determines the Credit Prepayment Risk (CPR) model based on the longest historical data held by the Bank with a data period from 2008 — 2023. The CPR rate is determined by comparing the credit ceilings that have accelerated repayment (Prepayment) status with all the credit ceilings in the data. historical, either those with accelerated repayment status, those with full payment according to the due date, or those still with active status. Afterwards, the CPR rate value is obtained and used as an initial assumption of potential credit whose repayment will be accelerated in calculating the IRRBB cash flow projection.

b. *Term Deposit Redemption Ratio* (TDRR)

Bank menentukan model *Term Deposit Redemption Ratio* (TDRR) berdasarkan data historis terpanjang yang dimiliki oleh Bank dengan periode data dari 2008 — 2023. Penentuan rate TDRR dilakukan dengan cara membandingkan *outstanding* Deposito yang memiliki status pencairan dipercepat (*Early Redemption*) dengan seluruh *outstanding* Deposito yang dimiliki pada data historis, baik yang berstatus pencairan dipercepat, berstatus pencairan sesuai dengan tanggal jatuh tempo, maupun yang masih berstatus aktif. Selanjutnya diperoleh nilai rate TDRR yang digunakan sebagai asumsi awal adanya potensi Deposito yang pencairannya akan dipercepat dalam perhitungan proyeksi *cashflow* IRRBB.
The Bank determines the Term Deposit Redemption Ratio (TDRR) model based on the longest historical data held by the Bank with a data period from 2008 — 2023. The TDRR rate is determined by comparing outstanding deposits that have an accelerated disbursement status (Early Redemption) with all outstanding deposits owned on historical data, both those with accelerated disbursement status, disbursement status according to the due date, and those still with active status. Next, the TDRR rate value is obtained which is used as an initial assumption of the potential for deposits whose disbursement will be accelerated in calculating the IRRBB cash flow projection.

c. *Non-Maturity Deposit* (NMD)

Bank membagi NMD menjadi 3 (tiga) berdasarkan aturan, yaitu Transaksional, Non-Transaksional, dan Korporasi (*Wholesale*). Dimana pendekatan tersebut menggunakan asumsi simpanan stabil dan tidak stabil dari model perhitungan *Liquidity Coverage ratio* (LCR) untuk menentukan nominal Transaksional dan Non-Transaksional. Kategori Transaksional diasumsikan sebagai simpanan stabil sedangkan Kategori Non-Transaksional diasumsikan sebagai simpanan tidak stabil pada LCR. Untuk simpanan Korporasi (*Wholesale*) hanya dibedakan berdasarkan bidang usaha nasabah.

Bank menentukan besarnya nilai *core deposit* untuk Tabungan dan Giro menggunakan data historis selama 10 (sepuluh) Tahun dari 2013 — 2023. Dimana asumsi *core deposit* yang digunakan adalah nilai nominal minimal pada Tabungan dan Giro selama kurun waktu data historis tersebut dan nilai minimal tersebut ditempatkan pada *bucket repricing* yang sesuai dengan kategori NMD. Selanjutnya apabila nominal Tabungan dan Giro pada saat tanggal pelaporan melebihi nilai minimal (*core deposit*) maka kelebihan tersebut dianggap sebagai *non-core deposit* yang akan ditempatkan pada bucket *repricing overnight*.

Banks divide NMD into 3 (three) based on rules, namely Transactional, Non-Transactional and Corporate (Wholesale). This approach uses the assumption of stable and unstable deposits from the Liquidity Coverage ratio (LCR) calculation model to determine the nominal Transactional and Non- Transactional. The Transactional Category is assumed to be stable deposits while the Non-Transactional Category is assumed to be unstable deposits in the LCR. For Corporate (Wholesale) deposits, they are only differentiated based on the customer's line of business.

The Bank determines the amount of the core deposit value for Savings and Current Accounts using historical data for 10 (ten) years from 2013 — 2023. The core deposit assumption used is the minimum nominal value for Savings and Current Accounts during the historical data period and the minimum value is placed in the bucket repricing in accordance with the NMD category. Furthermore, if the nominal Savings and Current Accounts at the reporting date exceeds the minimum value (core deposit), the excess is considered as a non-core deposit which will be placed in the overnight repricing bucket."

LAPORAN PENERAPAN MANAJEMEN RISIKO UNTUK IRRBB
RISK MANAGEMENT IMPLEMENTATION REPORT FOR IRRBB

d. Metode Agregasi antar Mata Uang dan Korelasi Suku Bunga antar Mata Uang yang Signifikan
Aggregation Method between Currencies and Significant Correlation of Interest Rates between Currencies

Bank perlu melakukan agregasi perhitungan ΔEVE antar masing-masing mata uang agar diperoleh nilai konsolidasi dari seluruh mata uang yang menggambarkan kondisi Bank secara umum. Bank mengambil nilai agregasi sebesar 50% yang akan digunakan untuk membobot (*weighted*) nilai perhitungan ΔEVE pada mata uang valuta asing. Dimana aturan yang digunakan adalah jika nilai ΔEVE pada perhitungan valuta asing mengalami keuntungan maka hanya diambil 50% dari nilai ΔEVE tersebut untuk dijumlahkan dengan nilai ΔEVE mata uang Rupiah. Namun hal ini tidak berlaku jika nilai ΔEVE mata uang valuta asing mengalami kerugian.

Banks need to aggregate ΔEVE calculations between each currency in order to obtain a consolidated value for all currencies that describes the general condition of the Bank. The bank takes an aggregate value of 50% which will be used to weight (weighted) the calculated value of ΔEVE in foreign currency. The rule used is that if the ΔEVE value in the foreign exchange calculation experiences a profit then only 50% of the ΔEVE value is taken to be added to the ΔEVE value of the Rupiah currency. However, this does not apply if the ΔEVE value of the foreign exchange currency experiences a loss.

8. Informasi Lainnya
Other Information

Tidak ada
None

Analisis Kuantitatif
Quantitative Analysis

1. Rata-rata Jangka Waktu Penyesuaian Suku Bunga (repricing maturity) yang Diterapkan untuk NMD
Average Period of Interest Rate Adjustment (repricing maturity) Applied to NMD

Bank mengikuti aturan dari regulator dengan menetapkan rata-rata jangka waktu penyesuaian suku bunga (*repricing maturity*) untuk NMD pada kisaran 5 Tahun untuk NMD Transaksional, 4,5 Tahun untuk NMD Non-Transaksional, dan 4 Tahun untuk NMD Korporasi.
The Bank follows the rules of the regulator by setting the average period for interest rate adjustment (repricing maturity) for NMD at around 5 years for transactional NMD, 4.5 years for non-transactional NMD, and 4 years for corporate NMD.

2. Jangka Waktu Penyesuaian Suku Bunga (*repricing maturity*) Terlama yang Diterapkan untuk NMD
Longest Period of Interest Rate Adjustment (repricing maturity) Applied to NMD

Bank mengikuti aturan dari regulator dengan menerapkan jangka waktu penyesuaian suku bunga (repricing maturity) untuk NMD pada kisaran 5 Tahun untuk NMD Transaksional, 4,5 Tahun untuk NMD Non-Transaksional, dan 4 Tahun untuk NMD Korporasi.
The Bank adheres to the rules of the regulator by implementing an interest rate adjustment period (repricing maturity) for NMD in the range of 5 years for transactional NMD, 4.5 years for non-transactional NMD, and 4 years for corporate NMD.

Tabel 15d: Laporan Perhitungan *Interest Rate Risk in Banking Book* (IRRBB)

Interest Rate Risk in Banking Book (IRRBB) Calculation Report

dalam Juta Rupiah
in Million Rupiah

No.	Skenario Shock Shock Scenario	ΔEVE 31 Desember 2023 December 31, 2023	ΔEVE 30 September 2023 September 30, 2023	ΔNII 31 Desember 2023 December 31, 2023	ΔNII 30 September 2023 September 30, 2023
1	*Paralel Up* (400 bps)	-	-	-	-
2	*Paralel Down* (400 bps)	-	-	-	-
3	*Steepener*	-	-		
4	*Flattener*	-	-		
5	*Short Rate Up*	-	-		
6	*Short Rate Down*	-	-		
	Nilai Kerugian Maksimum (Absolut) **Maximum Loss Value (Absolute)**	**-**	**-**	**-**	**-**
	Modal Tier 1 (utk ΔEVE) atau *Projected Income* (utk ΔNII) Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	-	-	-	-
	Nilai Maksimum dibagi *Modal Tier*-1 (utk ΔEVE) atau *Projected Income* (untuk ΔNII) **Maximum Value divided by Tier-1 Capital (for ΔEVE) or Projected Income (for ΔNII)**	**-**	**-**	**-**	**-**

Tabel 39: LIQA - Manajemen Risiko Likuiditas

Table 39: LIQA - Liquidity Risk Management

LIQA - Manajemen Risiko Likuiditas
LIQA - Liquidity Risk Management

Pengungkapan kualitatif
Qualitative disclosure

1. Tata kelola pengelolaan risiko likuiditas, termasuk: toleransi risiko; struktur dan tanggung jawab pengelolaan risiko likuiditas; pelaporan likuiditas internal; dan komunikasi strategi, kebijakan dan praktik risiko likuiditas di seluruh lini bisnis dan dengan dewan direksi.
   Liquidity risk management governance, including: risk tolerance; liquidity risk management structure and responsibilities; internal liquidity reporting; and communication of liquidity risk strategies, policies and practices across business lines and with the board of directors.

   a. Toleransi Risiko
      Risk Tolerance

      Bank menetapkan limit toleransi (*risk tolerance*) & *risk appetite*Risiko Likuiditas yang konsisten dan relevan dengan bisnis serta kompleksitas kegiatan usaha Bank. Limit tersebut meliputi antara lain limit *Liquidity Coverage Ratio* (LCR), limit *Net Stable Funding Ratio* (NSFR), limit Rasio Intermediasi Makroprudensial (RIM), limit *mismatch* arus kas baik dalam jangka pendek maupun jangka panjang termasuk arus kas yang berasal dari rekening administratif, limit konsentrasi pada aset dan kewajiban, dan rasio-rasio likuiditas lainnya. Penetapan limit toleransi dilakukan agar Bank dapat mengelola likuiditas pada kondisi normal maupun krisis. Penetapan besaran limit *risk appetite* dan *risk tolerance* diajukan oleh Satuan Kerja Manajemen Risiko (SKMR) dan disetujui oleh Dewan Direksi dan Komisaris melalui Komite Manajemen Risiko (KMR). Apabila terjadi pelampauan limit, maka Satuan Kerja Manajemen Risiko (SKMR) akan berkoordinasi dengan Unit Bisnis terkait untuk menyusun *action plan*.
      The Bank sets tolerance limits (risk tolerance) & risk appetiteLiquidity Risk that is consistent and relevant to the business and complexity of the Bank's business activities. These limits include, among others, Liquidity Coverage Ratio (LCR) limits, Net Stable Funding Ratio (NSFR) limits, Macroprudential Intermediation Ratio (RIM) limits, cash flow mismatch limits both in the short and long term including cash flows originating from administrative accounts, concentration limits on assets and liabilities, and other liquidity ratios. Tolerance limits are determined so that the Bank can manage liquidity in normal and crisis conditions. Determination of the risk appetite and risk tolerance limits is proposed by the Risk Management Work Unit (SKMR) and approved by the Board of Directors and Commissioners through the Risk Management Committee (KMR). If the limit is exceeded, the Risk Management Work Unit (SKMR) will coordinate with the relevant Business Unit to prepare an action plan.

   b. Struktur dan Tanggung Jawab Pengelolaan Risiko Likuiditas
      Liquidity Risk Management Structure and Responsibilities

      Bank menetapkan struktur organisasi, perangkat dan kelengkapan unit/fungsi terkait dengan penerapan manajemen risiko untuk Risiko Likuiditas yang sesuai dengan karakteristik dan kompleksitas kegiatan usaha Bank. Penanggung jawab dari pengelolaan Risiko Likuiditas adalah Unit Bisnis yang aktivitasnya terekspos langsung oleh Risiko Likuiditas. Unit Bisnis tersebut selanjutnya dibantu oleh Satuan Kerja Manajemen Risiko (SKMR) dengan memberikan masukan dan analisa yang objektif dalam proses identifikasi, pengukuran, pemantauan, dan pelaporan Risiko Likuiditas secara independen. Dewan Direksi dan Komisaris bertanggung jawab untuk memastikan bahwa penerapan manajemen Risiko Likuiditas telah sesuai dengan tujuan strategis, skala, karakteristik bisnis, dan profil Risiko Likuiditas Bank, termasuk memastikan integrasi penerapan manajemen risiko untuk Risiko Likuiditas dengan risiko-risiko lainnya yang dapat berdampak pada posisi likuiditas Bank.
      The Bank determines the organizational structure, tools and equipment of units/functions related to the implementation of risk management for Liquidity Risk in accordance with the characteristics and complexity of the Bank's business activities. The person responsible for managing Liquidity Risk is the Business Unit whose activities are directly exposed to Liquidity Risk. The Business Unit is further assisted by the Risk Management Work Unit (SKMR) by providing objective input and analysis in the process of identifying, measuring, monitoring and reporting Liquidity Risk independently. The Board of Directors and Commissioners are responsible for ensuring that the implementation of Liquidity Risk management is in accordance with the Bank's strategic objectives, scale, business characteristics and Liquidity Risk profile, including ensuring the integration of the implementation of risk management for Liquidity Risk with other risks that can have an impact on the liquidity position Bank.

   c. Pelaporan Likuiditas Internal dan Komunikasi Strategi
      Internal Liquidity Reporting and Strategy Communication

LIQA - Manajemen Risiko Likuiditas
LIQA - Liquidity Risk Management

Bank memiliki Sistem Informasi Manajemen Risiko yang memadai dan andal untuk keperluan pelaporan terkait Risiko Likuiditas. Secara umum, Bank telah menyampaikan dan melaporkan informasi terkait manajemen risiko untuk Risiko Likuiditas yang terdiri dari: rasio-rasio likuiditas, arus kas dan profil maturitas, *stress testing* Likuiditas, Profil Risiko Likuiditas, serta informasi lainnya yang terkait dengan posisi Likuiditas Bank dan kepatuhan Bank terhadap kebijakan dan prosedur Risiko Likuiditas. Seluruh informasi disampaikan ke Unit Bisnis terkait serta Dewan Direksi dan Komisaris melalui kanal sistem informasi internal Bank dan rapat Komite Manajemen Risiko (KMR) secara bulanan. Satuan Kerja Manajemen Risiko (SKMR) selanjutnya akan berkoordinasi secara periodik dengan Unit Bisnis terkait yang mengelola Risiko Likuiditas jika terjadi pelampauan terhadap kebijakan maupun limit untuk Risiko Likuiditas dan menyusun rencana aksi (*action plan*).
The Bank has an adequate and reliable Risk Management Information System for reporting purposes related to Liquidity Risk. In general, the Bank has submitted and reported information related to risk management for Liquidity Risk which consists of: liquidity ratios, cash flow and maturity profile, Liquidity stress testing, Liquidity Risk Profile, as well as other information related to the Bank's Liquidity position and Bank compliance. regarding Liquidity Risk policies and procedures. All information is submitted to the relevant Business Units as well as the Board of Directors and Commissioners through the Bank's internal information system channels and monthly Risk Management Committee (KMR) meetings. The Risk Management Work Unit (SKMR) will then coordinate periodically with the relevant Business Unit that manages Liquidity Risk if there is an exceedance of the policies or limits for Liquidity Risk and prepare an action plan.

d. Kebijakan dan Praktik Risiko Likuiditas di Seluruh Lini Bisnis dan dengan Dewan Direksi
Liquidity Risk Policies and Practices across Business Lines and with the Board of Directors

Dalam prakteknya, Unit Bisnis yang terekspos oleh Risiko Likuiditas akan menyampaikan informasi mengenai kondisi indikator makroekonomi dan proyeksi bisnis melalui rapat *Asset and Liability Committee* (ALCO) serta dapat mengajukan besaran limit dan toleransi risiko yang terkait dengan Risiko Likuiditas kepada Satuan Kerja Manajemen Risiko (SKMR) untuk dikaji dan diajukan ke Komite Manajemen Risiko untuk mendapatkan persetujuan. Unit Bisnis terkait juga menyusun *action plan*, mengembangkan *risk culture* yang kuat, serta menerapkan kebijakan dan prosedur manajemen risiko untuk Risiko Likuiditas yang telah ditetapkan oleh Dewan Direksi. Selanjutnya Dewan Direksi akan memantau dan memastikan bahwa penerapan manajemen risiko untuk Risiko Likuiditas telah berjalan sesuai dengan tujuan dan karakteristik Bank dengan dibantu oleh Satuan Kerja Manajemen Risiko.
In practice, Business Units that are exposed to Liquidity Risk will submit information regarding the condition of macroeconomic indicators and business projections through Asset and Liability Committee (ALCO) meetings and can submit limits and risk tolerances related to Liquidity Risk to the Risk Management Work Unit (SKMR) to be reviewed and submitted to the Risk Management Committee for approval. Relevant Business Units also prepare action plans, develop a strong risk culture, and implement risk management policies and procedures for Liquidity Risk that have been determined by the Board of Directors. Furthermore, the Board of Directors will monitor and ensure that the implementation of risk management for Liquidity Risk has been carried out in accordance with the Bank's objectives and characteristics with the assistance of the Risk Management Work Unit.

2. Strategi pendanaan, termasuk kebijakan sumber diversifikasi dan tenor pendanaan, dan apakah strategi pendanaannya terpusat atau terdesentralisasi.
Funding strategy, including diversification source policy and funding tenor, and whether the funding strategy is centralized or decentralized.

Secara umum, Bank akan menyusun strategi pendanaan sebagai bagian dari upaya pengendalian Risiko Likuiditas. Strategi tersebut mencakup strategi diversifikasi sumber dan jangka waktu pendanaan yang dikaitkan dengan karakteristik dan rencana bisnis Bank. Hal ini tercantum dalam limit risiko Untuk Risiko Likuiditas terkait dengan konsentrasi pendanaan seperti konsentrasi Deposito terhadap Total DPK, konsentrasi DPK special rate terhadap Total DPK, konsentrasi DPK Korporasi terhadap Total DPK, serta konsentrasi Kewajiban *Interbank*.
In general, the Bank will develop a funding strategy as part of efforts to control Liquidity Risk. This strategy includes a strategy to diversify sources and funding periods that are linked to the characteristics and business plans of the Bank. This is stated in the risk limit for Liquidity Risk related to funding concentrations such as the concentration of Deposits to Total DPK, the concentration of special rate DPK to Total DPK, the concentration of Corporate DPK to Total DPK, and the concentration of Interbank Liabilities.

3. Teknik mitigasi risiko likuiditas.
Liquidity risk mitigation techniques.

Bank melakukan mitigasi risiko likuiditas dengan cara memantau limit-limit risiko likuiditas yang telah ditetapkan oleh manajemen Bank. Apabila limit tersebut mengalami pelampauan *(breach)*, maka Satuan Kerja Manajemen Risiko berkordinasi dengan Unit Bisnis Terkait untuk melakukan *action plan*.
The Bank mitigates liquidity risk by monitoring the liquidity risk limits set by the Bank's management. If the limit is exceeded (breached), the Risk Management Work Unit coordinates with the Related Business Unit to carry out an action plan.

LIQA - Manajemen Risiko Likuiditas
LIQA - Liquidity Risk Management

4.	Penjelasan tentang bagaimana *stress-test* digunakan. Explanation of how stress-tests are used.
	Stress Testing Likuiditas digunakan untuk mengetahui kemampuan Bank untuk memenuhi kebutuhan likuiditas dalam kondisi krisis dengan menggunakan skenario stress test secara spesifik (*Bank specific scenario*) maupun stress pada pasar (*general market stress scenario*). Liquidity Stress Testing is used to determine the Bank's ability to meet liquidity needs in crisis conditions by using specific stress test scenarios (Bank specific scenarios) and market stress (general market stress scenarios).
5.	Garis besar rencana pendanaan mendesak bank. Outline the bank's urgent funding plan.
	Dalam rangka pengendalian likuiditas dalam kondisi krisis, dibentuk suatu organisasi *Liquidity Crisis Center Management* (LCCM) yang memiliki tugas dan tanggung jawab melakukan pemantauan secara *continue* mengenai kondisi likuiditas bank. Apabila kondisi likuiditas bank berada dalam kriteria risiko *high*, maka Bank akan mengaktifkan Rencana Pendanaan Darurat. In order to control liquidity in crisis conditions, a Liquidity Crisis Center Management (LCCM) organization was formed which has the task and responsibility of carrying out continuous monitoring of bank liquidity conditions. If the bank's liquidity condition is within the high risk criteria, the Bank will activate the Emergency Funding Plan.
6.	Alat ukur atau metrik yang disesuaikan yang menilai struktur neraca bank atau arus kas proyeksi dan posisi likuiditas masa depan, dengan memperhitungkan risiko transaksi rekening administratif yang khusus untuk bank tersebut. A customized measuring tool or metric that assesses a bank's balance sheet structure or projected cash flow and future liquidity position, taking into account off-balance sheet transaction risks specific to that bank.
	Pengukuran yang digunakan Bank dalam melakukan proyeksi arus kas yaitu dengan melihat kegiatan bisnis utama bank berdasarkan pendekatan informasi bisnis, *remaining maturity* (*contractual*) maupun *behavioral* dalam *on & off balance sheet*. Selain itu, bank juga melakukan Rencana Pendanaan/Penggunaan (RPP) dalam pengelolaan likuiditas jangka pendek. The measurement used by the Bank in making cash flow projections is by looking at the bank's main business activities based on the business information approach, remaining maturity (contractual) and behavior in on & off balance sheet. Apart from that, the bank also carries out a Funding/Use Plan (RPP) to manage short-term liquidity.

Tabel 40 : Pengungkapan Risiko Operasional - Bank Secara Individu

Table 40: Operational Risk Disclosure - Bank Individually

No.	Pendekatan Yang Digunakan Approach	Jumlah Total
1	Pendekatan Standar Standard Approach	
	- Komponen Indikator Bisnis (KIB) Components of Business Indicators (KIB)	25.074,59
	- Faktor Pengali Kerugian Intern (FPKI) Internal Loss Multiplier Factor (FPKI)	1,00000000
	- Modal Minimum Risiko Operasional (MMRO) Minimum Operational Risk Capital (MMRO)	25.074,59
	- ATMR untuk Risiko Operasional RWA for Operational Risk	313.437,50

Risiko Operasional
Operational Risk

Tabel 41: Pengungkapan Kualitatif Umum

Table 41: General Qualitative Disclosures

	Analisis Kualitatif Qualitative Analysis	
1.	Bank telah mengimplementasikan kebijakan manajemen risiko sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/ 2016 dan Surat Edaran OJK Nomor 34/SEOJK/032016 tentang Penerapan Manajemen Risiko Bagi Bank Umum serta mengacu juga pada peraturan internal mengenai Kebijakan Manajemen Risiko.	The Bank has implemented risk management policies in accordance with the Financial Services Authority Regulation Number 18/ POJK.03/ 2016 and OJK Circular Letter Number 34/SEOJK/032016 concerning the Implementation of Risk Management for Commercial Banks and also refers to internal regulations regarding Risk Management Policies.
	Beberapa Kebijakan Internal yang terkait Manajemen Risiko Operasional diantaranya SK Manajemen Risiko Operasional; SE Kerangka Kerja Manajemen Risiko; SK Komite Manajemen Risiko; SE Pedoman Penyusunan ATMR Risiko Operasional; SE Pedoman Penyusunan Profil Risiko; SK Kewajiban Penyediaan Modal Minimum (KPMM) sesuai Profil Risiko; SK Kebijakan Risk Limit; SE Pengelolaan Risiko Produk Bank; SE *Risk Control & Self Assessment* (RCSA); SE *Key Risk Indicator* (KRI); SE Prosedur dan Panduan *Incident Reporting & Management*; SK Implementasi RP pada Masing-Masing Divisi; SK *Crisis Management Plan* (CMP); SK *Business Continuity Management* (BCM); SK *Business Continuity Plan* (BCP); SE Prosedur dan Penyusunan BIA dan BCP Unit Kerja; dan SK Kebijakan *Risk Management* Terkait Kegiatan Alih Daya.	Some of the Internal Policies related to Operational Risk Management include Operational Risk Management Decree; Risk Management Framework Decree; Risk Management Committee Decree; Operational Risk RWA Preparation Guidelines; Risk Profile Preparation Guidelines; Minimum Capital Adequacy Decree (CAR) according to Risk Profile; Risk Limit Policy Decree; SE Bank Product Risk Management; SE Risk Control & Self Assessment (RCSA); SE Key Risk Indicator (KRI); SE Incident Reporting & Management Procedures and Guidelines; SK RP Implementation in Each Division; SK Crisis Management Plan (CMP); SK Business Continuity Management (BCM); SK Business Continuity Plan (BCP); SE Procedures and Preparation of BIA and BCP Work Units; and SK Risk Management Policies Related to Outsourcing Activities.
	Kebijakan Manajemen Risiko Operasional berperan sebagai panduan bagi Bank dalam mengelola Risiko Operasional yang melekat pada berbagai aktivitas Operasional dan Bisnis Bank, terutama untuk menetapkan tanggung jawab, akuntabilitas, dan menyelaraskan proses kerja. Harapannya, hal ini dapat mengurangi potensi kerugian yang disebabkan oleh gangguan proses internal, kesalahan manusia, kegagalan sistem, dan/atau peristiwa-peristiwa eksternal, dengan mengantisipasi timbulya insiden/ kesalahan akibat kurangnya pengelolaan Risiko Operasional yang efektif.	The Operational Risk Management Policy serves as a guide for the Bank in managing Operational Risk inherent in various Operational and Business activities of the Bank, especially to assign responsibilities, accountabilities, and harmonize work processes. It is expected to reduce potential losses caused by internal process disruptions, human errors, system failures, and/or external events, by anticipating the occurrence of incidents/errors due to lack of effective Operational Risk management.

Analisis Kualitatif
Qualitative Analysis

2. Dalam rangka meningkatkan efektivitas implementasi Manajemen Risiko Operasional, Bank telah memiliki Unit Kerja *Enterprise*, Operational, and Market Risk (EOMR) yang salah satu fungsinya terkait Manajemen Risiko Operasional dan berada dibawah koordinasi Satuan Kerja Manajemen Risiko dengan tugas dan tanggung jawab yang telah dirumuskan dengan jelas dan akuntabel. Unit Kerja ini memiliki tugas membantu Direksi dalam mengelola Risiko Operasional, memantau proses pelaksanaan Manajemen Risiko Operasional secara menyeluruh, memastikan kebijakan Manajemen Risiko Operasional berjalan pada seluruh tingkat Organisasi Bank. Dalam pelaksanaannya Unit Kerja EOMR berkoordinasi dengan beberapa Unit Kerja pada setiap kesempatan seperti Unit Kerja Internal Audit, Unit Kerja *Cyber Risk*, Unit Kerja Legal, Unit Kerja Kepatuhan serta Unit Kerja untuk membahas isu-isu Risiko Operasional yang kritikal agar risiko-risiko tersebut dapat dimitigasi dan dikendalikan secara efektif sejak dini.

   Untuk mendukung implementasi Kerangka Kerja Manajemen Risiko Operasional telah dibentuk 3 unsur penanggung jawab pengelola di masing-masing Unit Kerja yang terdiri dari *Risk Owner*, *Operational Risk Manager* (*Risk Specialist*) dan *Responsible Person* (RP). *Risk Owner* merupakan pemimpin tertinggi di Direktorat, Unit Kerja Bisnis dan unit kerja pendukung yang bertanggung jawab mengelola Risiko Operasional di unit kerja yang dipimpinnya, termasuk memastikan dipatuhinya peraturan dalam pelaksanaan kegiatan bisnis, operasional, dan transaksional. *Operational Risk Manager* (ORM) merupakan fungsi manajemen Risiko Operasional yang membantu *Risk Owner* mengimplementasikan Kerangka Kerja Manajemen Risiko Operasional. Sedangkan *Responsible Person* (RP) bertugas membantu Kepala Divisinya mengelola Risiko Operasional terutama dalam hal Pelaporan Kejadian Risiko (*Incident Report*), *Risk & Control Self-Assessment* (RCSA), *Key Risk Indicators* (KRI) serta permasalahan risiko operasional lainnya yang tidak ter-*cover* pada area kerjanya.

In order to improve the effectiveness of Operational Risk Management implementation, the Bank has an Enterprise, Operational, and Market Risk (EOMR) Work Unit, one of whose functions is related to Operational Risk Management and is under the coordination of the Risk Management Work Unit with clearly defined and accountable duties and responsibilities. This Working Unit has the task of assisting the Board of Directors in managing Operational Risk, monitoring the overall Operational Risk Management implementation process, ensuring Operational Risk Management policies are implemented at all levels of the Bank's Organization. In its implementation, the EOMR Work Unit coordinates with several Work Units at every opportunity, such as the Internal Audit Work Unit, Cyber Risk Work Unit, Legal Work Unit, Compliance Work Unit and Work Units to discuss critical Operational Risk issues so that these risks can be effectively mitigated and controlled early on.

To support the implementation of the Operational Risk Management Framework, the Company has established 3 elements of responsible managers in each Work Unit consisting of Risk Owner, Operational Risk Manager (Risk Specialist) and Responsible Person (RP). The Risk Owner is the highest leader in the Directorate, Business Unit and supporting work units who is responsible for managing Operational Risk in the work unit he/she leads, including ensuring that regulations in the implementation of business, operational and transactional activities are complied with. Operational Risk Manager (ORM) is an Operational Risk management function that helps the Risk Owner implement the Operational Risk Management Framework. Meanwhile, the Responsible Person (RP) is tasked with assisting the Head of his division to manage Operational Risk, especially in terms of Incident Reporting, Risk & Control Self-Assessment (RCSA), Key Risk Indicators (KRI) and other operational risk issues that are not covered in his work area.

Analisis Kualitatif
Qualitative Analysis

3.	Bank mengembangkan metodologi Manajemen Risiko Operasional dalam rangka penyempurnaan ORM tools yang telah ada. ORM Tools adalah adalah alat atau sistem yang dirancang untuk membantu Bank dalam mengidentifikasi, menilai, mengendalikan, dan memantau Risiko Operasional. ORM Tools memiliki tiga modul yakni *Risk Control Self Assessment* (RCSA), *Key Risk Indicator* (KRI) dan *Incident Report*. RCSA digunakan untuk membantu *risk owner* dalam melakukan proses manajemen risiko operasional yang mencakup identifikasi dan pengukuran risiko operasional secara mandiri yang bersifat prediktif dan antisipatif. Selanjutnya, KRI adalah alat bantu yang memberikan informasi sejak dini mengenai gejala maupun risiko yang trennya menunjukkan peningkatan. Sedangkan *Incident Report* merupakan *tools* yang berfungsi sebagai *database* peristiwa risiko, yang digunakan untuk data pembelajaran Bank.	The Bank developed an Operational Risk Management methodology in order to improve the existing ORM tools. ORM Tools is a tool or system designed to assist the Bank in identifying, assessing, controlling and monitoring Operational Risk. ORM Tools has three modules namely Risk Control Self Assessment (RCSA), Key Risk Indicator (KRI) and Incident Report. RCSA is used to assist risk owners in conducting an operational risk management process that includes the identification and measurement of operational risks independently which is predictive and anticipatory. Furthermore, KRI is a tool that provides early information about symptoms and risks whose trends show an increase. Meanwhile, Incident Report is a tool that serves as a database of risk events, which is used for the Bank's learning data.
	Bank juga membangun *database* peristiwa risiko, termasuk di dalamnya data kerugian karena risiko operasional, melalui modul *Incident Report*. Hal ini merupakan bagian dari kegiatan Bank mendata *Risk & Loss Event Data* (RLED) yang akan digunakan di dalam perhitungan Modal Risiko Operasional dan ATMR Risiko Operasional. Peristiwa yang dicatat meliputi *Loss Event* dan/atau *Near Miss Event*. Kejadiannya dapat berasal dari kegiatan yang bersifat transaksional maupun non transaksional. *Near Miss* merupakan peristiwa risiko yang nyaris menimbulkan kerugian finansial atau yang telah menimbulkan kerugian finansial namun kerugian tersebut sudah *recovery* seluruhnya, dengan catatan pada saat pencatatan *Incident Report* peristiwa risiko sudah terselesaikan baik di hari yang sama dengan peristiwa ataupun tidak, sedangkan *Loss Event* merupakan peristiwa risiko yang berdampak finansial atau hilangnya dana Bank.	The Bank also develops a database of risk events, including data on losses due to operational risk, through the Incident Report module. This is part of the Bank's activities to record Risk & Loss Event Data (RLED) which will be used in the calculation of Operational Risk Capital and Operational Risk RWA. The events recorded include Loss Event and/or Near Miss Event. The events may originate from transactional or non-transactional activities. Near Miss is a risk event that almost causes financial loss or that has caused financial loss but the loss has been fully recovered, with a note, at the time of recording, the Incident Report of the risk event has been resolved either on the same day as the event or not, while Loss Event is a risk event that has a financial impact or loss of Bank funds.
	Peristiwa Risiko Operasional wajib dianalisis kronologi, penyebab, dan dampaknya untuk memperoleh informasi yang lengkap dan komprehensif. Seluruh peristiwa risiko yang memiliki dampak kerugian finansial harus dicatat di dalam modul *Incident Report* berapapun nilai kerugiannya. Terhadap Peristiwa Risiko yang telah dicatat Unit Kerja terkait memantau kerugian dari *Loss Event* mengenai *update* setiap *recovery* kerugian sampai dengan final serta pembukuan kerugian final dalam buku Bank. Unit Kerja EOMR akan merekonsiliasi *Loss* yang dicatat pada Catatan Peristiwa Risiko dengan yang dicatat di GL Kerugian Bank.	Operational Risk Events must be analyzed in terms of chronology, causes, and impacts to obtain complete and comprehensive information. All risk events that have a financial loss impact must be recorded in the Incident Report module regardless of the loss value. For Risk Events that have been recorded, the relevant Work Unit monitors losses from the Loss Event regarding updates on each loss recovery up to the final and final loss bookkeeping in the Bank's books. The EOMR Work Unit will reconcile the Loss recorded in the Risk Event Record with that recorded in the Bank's Loss GL.
4.	Satuan Kerja Manajemen Risiko (SKMR) khususnya Unit Kerja EOMR telah menerbitkan dan menyusun beberapa laporan kondisi risiko-risiko yang terkait dengan Bank kepada jajaran Manajemen. Laporan-laporan ini dibuat dalam rangka mendukung kinerja unit terkait melalui penyediaan data yang informatif, lengkap, dan terkini dalam rangka pengendalian risiko diantaranya Laporan *Risk Limit*, Kewajiban Penyediaan Modal Minimum (KPMM), Penilaian Tingkat Kesehatan Bank, *Risk & Loss Event Database* (RLED), *Risk & Control Self Assessment* (RCSA), *Key Risk Indicator* (KRI). Perhitungan Aset Tertimbang Menurut Risiko (ATMR) Operasional dengan Menggunakan Pendekatan Indikator Dasar pada periode sebelumnya dan Perhitungan Aset Tertimbang Menurut Risiko (ATMR) Operasional dengan Menggunakan Indikator Standar pada periode 2023 sesuai dengan SEOJK No. 6/SEOJK.03/2022.	The Risk Management Work Unit (SKMR), especially the EOMR Work Unit, has issued and compiled several reports on the condition of risks related to the Bank to the Management. These reports are made in order to support the performance of related units through the provision of informative, complete, and up-to-date data in the context of risk control including Risk Limit Reports, Minimum Capital Adequacy Requirements (CAR), Bank Health Level Assessment, Risk & Loss Event Database (RLED), Risk & Control Self Assessment (RCSA), Key Risk Indicator (KRI). Calculation of Operational Risk Weighted Assets (RWA) using the Basic Indicator Approach in the previous period and Calculation of Operational Risk Weighted Assets (RWA) using Standard Indicators in the 2023 period is accordance with SEOJK No. 6/SEOJK.03/2022.
	Di dalam Penilaian Tingkat Kesehatan Bank terdapat beberapa jenis risiko salah satunya Operasional dimana parameter-parameter penilaian pada risiko inheren adalah Karakteristik dan Kompleksitas Bisnis, Sumber Daya Manusia, Teknologi Informasi dan Infrastruktur Pendukung, *Fraud* dan Kejadian Eksternal. Parameter tersebut sesuai dengan Surat Edaran OJK terkait Penilaian Tingkat Kesehatan Bank.	In the Assessment of the Bank's Soundness Level, there are several types of risks, one of which is Operational where the assessment parameters on inherent risk are Business Characteristics and Complexity, Human Resources, Information Technology and Supporting Infrastructure, Fraud and External Events. These parameters are in accordance with the OJK Circular Letter related to Bank Health Level Assessment.

Analisis Kualitatif
Qualitative Analysis

5.	Bank senantiasa menyempurnakan implementasi Manajemen Risiko Operasional dengan meningkatkan kesadaran para Pegawai terhadap risiko serta menyempurnakan Kebijakan dan Prosedur operasional Bank. Berbagai upaya ini ditujukan untuk memitigasi risiko inheren dan terus meningkatkan sistem pengendalian khususnya terhadap Risiko Operasional. Bank juga terus-menerus meningkatkan kesadaran risiko seluruh pegawainya melalui berbagai media termasuk diantaranya email blast dan sosialisasi secara langsung.	The Bank continues to improve the implementation of Operational Risk Management by raising employee awareness of risks and improving the Bank's operational policies and procedures. These various efforts are aimed at mitigating inherent risks and continuing to improve the control system, especially for Operational Risk. The Bank also continuously increases risk awareness of all its employees through various media including email blasts and direct outreach.
	Bank dalam menentukan tingkat Risiko yang diambil, Toleransi Risiko, dan Strategi Bank secara keseluruhan selalu memperhatikan kemampuan modal Bank untuk dapat menyerap eksposur risiko atau kerugian yang timbul berdasarkan pengalaman kerugian di masa lalu, kemampuan sumber daya manusia, serta kepatuhan terhadap ketentuan internal dan eksternal yang berlaku. Bank telah menetapkan Limit Risiko secara memadai sesuai sasaran strategis dan strategi bisnis Bank secara keseluruhan yang wajib dipatuhi oleh seluruh lini organisasi, oleh karenanya Bank menerbitkan Kebijakan Risk Limit. Limit Risiko yang ditetapkan oleh Bank secara berkala ditinjau ulang minimal satu tahun sekali untuk memastikan kesesuaiannya dengan arah dan strategi bisnis Bank.	In determining the level of risk taken, risk tolerance and overall bank strategy, the Bank always pays attention to the bank's capital ability to absorb risk exposure or losses that arise based on past loss experience, human resource capabilities, and compliance with internal and external regulations. applies. The Bank has set Risk Limits adequately in accordance with the Bank's overall strategic targets and business strategy which must be adhered to by all lines of the organization, therefore the Bank has issued a Risk Limit Policy. The Risk Limits set by the Bank are periodically reviewed at least once a year to ensure they are in line with the Bank's business direction and strategy.
	Bank telah menerapkan Budaya Risiko (*Risk Culture*) antara lain dengan secara konsisten menerapkan proses identifikasi, pengukuran, pemantauan, pengendalian dan pelaporan atas potensi kerugian yang dapat dialami Bank (*Potential Loss*), mencegah kejadian risiko (*Risk Event*) dan meminimalkan kerugian Bank (*Risk Loss*). Kemudian melaksanakan proses identifikasi, pengukuran, pemantauan, pengendalian dan pelaporan setiap jenis dan kelompok risiko yang dilakukan secara berkesinambungan. Budaya Manajemen Risiko diinternalisasikan pada seluruh level Organisasi untuk mendorong konsistensi dan efektivitas Penerapan Manajemen Risiko Bank dan merupakan tanggung jawab bersama seluruh karyawan di setiap lini organisasi.	The Bank has implemented a Risk Culture, among others, by consistently implementing the process of identifying, measuring, monitoring, controlling and reporting potential losses that the Bank may experience (Potential Loss), preventing risk events (Risk Events) and minimizing Bank losses (Risk loss). Afterwards, the Bank carries out the process of identifying, measuring, monitoring, controlling and reporting each type and group of risks on an ongoing basis. Risk Management Culture is internalized at all levels of the Organization to encourage consistency and effectiveness in the Implementation of Bank Risk Management and is the shared responsibility of all employees in every line of the organization.
	Terdapat *Product & Activity Forum* yang secara rutin dilakukan untuk mengidentifikasi dan memitigasi risiko yang melekat pada produk dan aktivitas baru. Untuk mempermudah proses mitigasi Risiko Produk oleh *Product Owner* dan unit-unit kerja yang terkait lainnya, Bank telah menyusun Kebijakan Pengelolaan Risiko Produk Bank.	Product & Activity Forum is regularly held to identify and mitigate risks inherent in new products and activities. To simplify the Product Risk mitigation process by Product Owners and other related work units, the Bank has developed a Bank Product Risk Management Policy.
	Semua uang tunai yang dikelola oleh Bank telah diasuransikan, jenis asuransi uang tunai pada Bank terdapat dalam *Cash In Save* (uang dalam khazanah utama) dan *Cash In Transit* (uang dalam perjalanan).	All cash managed by the Bank is insured, while the types of cash insurance at the Bank are Cash In Save (money in the main treasury) and Cash In Transit (money in transit).
	Sebagai bentuk pengawasan aktif Dewan Direksi atas implementasi Kualitas Penerapan Manajemen Risiko yang salah satunya terkait Risiko Operasional, Bank telah memiliki Komite Manajemen Risiko yang tujuan utamanya adalah untuk mengidentifikasi dan mengelola risiko utama pada *level* Bank.	As part of proactive oversight by the Board of Directors concerning Quality Risk Management Applications, particularly related to Operational Risk, the Bank has established a Risk Management Committee. The primary goal of this committee is to identify and manage key risks at the Bank level.



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Tata Kelola Perusahaan yang Baik

Good Corporate Governance

allobank

Prinsip Dasar Penerapan Tata Kelola Perusahaan yang Baik

Basic Principles of Good Corporate Governance

Komitmen dan Konsistensi Penerapan GCG Secara Berkelanjutan

Allo Bank percaya bahwa penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*/ GCG) dapat mendorong terciptanya persaingan yang sehat dan iklim usaha yang kondusif. Mengingat pentingnya penerapan GCG, Bank berkomitmen untuk senantiasa menjalankan GCG pada keseharian bisnis yang dijalankan sebagai unsur penting dalam menunjang pertumbuhan dan stabilitas kinerja usaha yang berkesinambungan.

Selain itu, implementasi GCG juga menjadi salah satu pilar utama pada konsep pembangunan berkelanjutan yang diharapkan mampu membentuk fondasi iklim yang sehat. Allo Bank berupaya untuk terus memastikan penerapan GCG dapat dilakukan secara komprehensif di seluruh organisasi Bank, baik dari jajaran Dewan Komisaris, Direksi, maupun Insan Bank lainnya.

Bank berkeyakinan bahwa GCG menjadi salah satu faktor fundamental bagi investor dalam menilai kinerja perusahaan di masa mendatang. Untuk memastikan proses tata kelola dilaksanakan secara baik, Allo Bank secara berkala melakukan *review* dan pengkinian terhadap kebijakan tata kelola sebagai salah satu wujud komitmen peningkatan kualitas penerapan tata kelola di seluruh lini organisasi Bank.

Penerapan Prinsip Tata Kelola Perusahaan

Bank menjalankan seluruh kegiatan usahanya dengan berpegang teguh pada 5 (lima) prinsip dasar GCG yang tertuang dalam Pedoman Umum *Good Corporate Governance* yang dikeluarkan oleh Komite Nasional Kebijakan Governance (KNKG) dengan rincian sebagai berikut:

Commitment and Consistency of Sustainable GCG Implementation

Allo Bank believes that the implementation of Good Corporate Governance (GCG) can encourage the creation of sound competition and a conducive business climate. In regard with the importance of implementing GCG, the Bank is committed to always implementing GCG in its daily business activities as an important element in supporting sustainable growth and stability of business performance.

Apart from that, the implementation of GCG is also one of the main pillars of the concept of sustainable development which is expected to be able to form the foundation of a favorable climate. Allo Bank strives to continue to ensure that GCG implementation can be carried out comprehensively throughout the Bank's organization, both from the Board of Commissioners, Directors and other Bank Personnel.

The Bank believes that GCG serves as one of the fundamental factors for investors in assessing company performance in the future. To ensure that the governance process is implemented appropriately, Allo Bank conducts a periodic reviews and updates governance policies, demonstrating its commitment to improving the quality of governance implementation across all lines of the Bank's organization.

Implementation of Corporate Governance Principles

The Bank carries out all its business activities by adhering to the 5 (five) basic principles of GCG as stated in the General Guidelines for Good Corporate Governance issued by the National Committee for Governance Policy (KNKG) with the following details:

Transparansi **Transparency**	Allo Bank berkomitmen dalam memberikan pengungkapan informasi secara tepat waktu, jelas, akurat, dan dapat diakses oleh pemegang saham dan pemangku kepentingan Allo Bank is committed to providing timely, clear, accurate, and accessible information disclosure to shareholders and stakeholders.
Akuntabilitas **Accountability**	Bank menetapkan fungsi, tugas, wewenang, serta tanggung jawab pada seluruh lini organisasi yang diatur sesuai pedoman dan tata tertib pada masing-masing fungsi, serta dapat mempertanggungjawabkan kinerjanya secara akuntabel. The Bank determines the functions, duties, authorities, and responsibilities of all lines of the Bank's organization which are regulated according to the guidelines and rules for each function, and being accountable for their performance in an accountable manner.
Tanggung Jawab **Responsibilities**	Keselarasan kebijakan internal Bank dengan peraturan perundang-undangan yang berlaku dan pertanggungjawaban kepada nasabah serta berpegang pada prinsip kehati-hatian (*prudential bank practices*). Alignment of the Bank's internal policies with applicable laws and regulations and accountability to customers and adhering to prudential bank practices.
Independensi **Independency**	Bank berkomitmen dalam menjalankan bisnis secara profesional dan menghindari terjadinya dominasi yang tidak wajar serta pengaruh dari pihak manapun. The Bank is committed to conducting business in a professional manner and avoiding unfair domination and influence from any party.
Kewajaran dan Kesetaraan **Fairness & Equality**	Bank memperhatikan asas keadilan dan kesetaraan (*equal treatment*) dalam memenuhi hak-hak pemangku kepentingan yang timbul berdasarkan kebijakan atas ketentuan dan peraturan perundang-undangan yang berlaku. The Bank pays attention to the principles of justice and equality (equal treatment) in fulfilling the rights of stakeholders that arise based on policies on the provisions and applicable laws and regulations.

Dasar Penerapan Tata Kelola Perusahaan yang Baik

Penerapan Tata Kelola Perusahaan yang Baik di Allo Bank mengacu pada ketentuan perundang-undangan yang berlaku, antara lain:

1. Undang-undang Republik Indonesia No. 10 tahun 1998 tentang perubahan atas Undang-undang No. 7 tahun 1992 tentang Perbankan.
2. Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas.
3. Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
4. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka.
5. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.
6. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.
7. Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik.

Basis for Implementation of Good Corporate Governance

The implementation of good corporate governance at Allo Bank refers to the prevailing laws and regulations, including:

1. Law of the Republic of Indonesia No. 10 of 1998 concerning amendments to Law no. 7 of 1992 concerning Banking.
2. Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies.
3. Financial Services Authority Regulation (POJK) No. 55/POJK.03/2016 concerning the Implementation of Governance for Commercial Banks.
4. Financial Services Authority Regulation (POJK) No. 21/PJOK.04/2015 concerning the Implementation of Guidelines for Public Company Governance.
5. SE OJK No. 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance.
6. Financial Services Authority (SEOJK) No. 13/SEOJK.03/2017 concerning the Implementation of Good Corporate Governance for Commercial Banks.
7. Financial Services Authority Regulation No. 31/POJK.04/2015 regarding Disclosure of Information or Material Facts by Issuers or Public Companies.

8. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank.
9. Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
10. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum.

Tujuan Penerapan Tata Kelola Perusahaan yang Baik

Tujuan penerapan Tata Kelola Perusahaan yang Baik di lingkungan Bank, antara lain:
1. Mendorong peningkatan kualitas pengelolaan bank yang sehat, berdasarkan prinsip kehati-hatian dan beretika, yang dapat meningkatkan daya saing bank.
2. Mengoptimalkan nilai perusahaan bagi Pemegang Saham dengan tetap memperhatikan kepentingan lainnya.

8. Financial Services Authority Regulation No. 37/POJK.03/2019 regarding Transparency and Publication of Bank Reports.
9. Financial Services Authority Regulation No. 4/POJK.03/2016 regarding Assessment of the Soundness Level of Commercial Banks.
10. Financial Services Authority Circular Letter No. 14/SEOJK.03/2017 regarding Assessment of the Soundness Level of Commercial Banks.

Objectives of Implementing Good Corporate Governance

The objectives of implementing Good Corporate Governance within the Bank include:
1. Encouraging improvement in the quality of sound bank management, based on prudential and ethical principles, which can enhance bank competitiveness.
2. Optimizing company value for Shareholders while still paying attention to other interests.

Perkembangan Penerapan Tata Kelola Perusahaan yang Baik

Development of Good Corporate Governance Implementation

Perkembangan GCG Allo Bank di Tahun 2023

Allo Bank terus membangun fondasi yang kuat dengan membangun tata kelola yang baik, sistem yang handal serta pemenuhan sumber daya manusia yang sesuai dengan arah rencana bisnis Bank. Di samping itu, Bank selalu memantau dan mengikuti perkembangan ekonomi di Indonesia untuk menyesuaikan langkah strategis yang diambil oleh Bank. Semua kebijakan, ketentuan, serta sistem dan prosedur yang dimiliki oleh Allo Bank diperbaharui secara berkala dan disesuaikan dengan ketentuan yang berlaku, perkembangan teknologi dan best practices yang ada di pasar dan juga mengikuti perkembangan bisnis.

Development of Allo Bank's GCG in 2023

Allo Bank continues to build a strong foundation by building good governance, reliable systems and fulfilling human resources in accordance with the direction of the Bank's business plan. In addition, the Bank always monitors and follows economic developments in Indonesia to adjust the strategic steps taken by the Bank. All policies, provisions, systems and procedures owned by Allo Bank are updated regularly and adapted to applicable regulations, technological developments and best practices in the market and also following business developments.

Penilaian Penerapan Tata Kelola Perusahaan yang Baik

Assessment of the Good Corporate Governance Implementation



Dasar Penilaian dan Metode

Allo Bank terus melakukan upaya perbaikan/penyempurnaan terhadap implementasi GCG dengan mengukur atau melakukan penilaian (*assessment*) terhadap hasil tata kelola di Bank. Hasil tata kelola merupakan keluaran hasil dari penerapan struktur dan proses tata kelola, baik dari aspek hasil kinerja maupun cara-cara/praktik-praktik yang digunakan untuk mencapai hasil kinerja tersebut.

Penerapan kualitas tata kelola Bank dilakukan melalui mekanisme *self-assessment* oleh pihak internal terhadap kecukupan pelaksanaan GCG dan menyusun laporan pelaksanaannya. Dengan demikian, apabila masih terdapat kekurangan dalam praktiknya Bank segera melakukan tindakan korektif yang diperlukan.

Basis of Assessment and Methods

Allo Bank continues to make efforts to improve/perfect GCG implementation by measuring or conducting assessments of governance results at the Bank. Governance results are the output resulting from the implementation of governance structures and processes, both in terms of performance results and the methods/practices used to achieve these performance results.

The implementation of the quality of Bank governance is carried out through a self-assessment mechanism by internal parties regarding the adequacy of GCG implementation and preparing implementation reports. Thus, if there are still deficiencies in practice, the Bank immediately takes the necessary corrective action.

Kriteria Penilaian Tata Kelola Perusahaan

Dalam proses *self-assessment*, Bank memiliki sejumlah faktor penilaian tata kelola di lingkup Bank sesuai dengan POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum dengan rincian sebagai berikut:

1. Pelaksanaan tugas dan tanggung jawab Direksi;
2. Pelaksanaan tugas dan tanggungjawab Dewan Komisaris;
3. Kelengkapan dan pelaksanaan tugas komite;
4. Penanganan benturan kepentingan;
5. Penerapan fungsi kepatuhan;
6. Penerapan fungsi audit internal;
7. Penerapan fungsi audit eksternal;
8. Penerapan manajemen risiko termasuk sistem pengendalian internal;
9. Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*);
10. Transparansi kondisi keuangan dan non keuangan Bank, laporan pelaksanaan tata kelola dan pelaporan internal; dan
11. Rencana strategis Bank.

Assessment Penerapan Tata Kelola Perusahaan yang Baik Tahun 2023

Di tahun 2023, Allo Bank telah melakukan penilaian secara mandiri (*self-assessment*) yang dilakukan oleh pihak internal atas penerapan tata kelola perusahaan. *Self-assessment* ini dilakukan pada periode Semester I 2023 dan Semester II 2023 dengan menggunakan metode kertas penilaian sendiri (*self-assessment*) sebagaimana diatur dalam POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, dengan mempertimbangkan berbagai faktor penilaian secara komprehensif dan terstruktur, yang mencakup *governance structure*, *governance process*, dan *governance outcome*.

Corporate Governance Assessment Criteria

In the self-assessment process, the Bank has a number of governance assessment factors within the Bank in accordance with POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks with the following details:

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 committee tasks;
4. Handling conflicts of interest;
5. Implementation of compliance functions;
6. Implementation of internal audit functions;
7. Implementation of external audit functions;
8. Implementation of risk management, including internal control systems;
9. Provision of funds to related parties and large exposures;
10. Transparency of the Bank's financial and non financial conditions, governance implementation reports, and internal reporting; and
11. Bank's strategic plan.

Assessment of Good Corporate Governance Implementation in 2023

In 2023, Allo Bank's internal parties carried out an independent assessment (self-assessment) on the implementation of corporate governance. This self-assessment was carried out in Semester I 2023 and Semester II 2023 using the self-assessment paper method as regulated in POJK No. 17 of 2023 concerning Implementation of Governance for Commercial Banks, considering various assessment factors in a comprehensive and structured manner, which includes governance structure, governance process and governance outcomes.



Penerapan dan Kesesuaian atas Pedoman Tata Kelola Perusahaan Terbuka

Implementation and Compatibility of Public Company Governance Guidelines

Allo Bank telah melaksanakan dan berkomitmen untuk selalu mematuhi seluruh peraturan perundang-undangan maupun ketentuan yang dikeluarkan oleh regulator. Bank juga berupaya melakukan perbaikan untuk menciptakan nilai tambah bagi pemegang saham dan para pemangku kepentingan lainnya. Bank senantiasa menekankan seluruh kegiatan usahanya pada prinsip-prinsip transparansi, akuntabilitas, dan penyampaian informasi yang wajar sebagai pegangan bagi entitas usaha, terutama mengingat status Bank sebagai sebuah perusahaan publik. Demikian pula dengan hak pemegang saham tanpa terkecuali, khususnya pemegang saham minoritas yang harus menjadi perhatian dari perusahaan publik terkait.

Di samping dasar penerapan tata kelola yang telah dijabarkan di atas, penerapan tata kelola perusahaan di Allo Bank juga berpedoman kepada Tata Kelola Perusahaan Terbuka yang diatur berdasarkan Peraturan OJK No. 21/POJK.04/2015 tanggal 16 November 2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka, yang dijabarkan dalam Surat Edaran OJK No. 32/SEOJK.04/2015 tanggal 17 November 2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Pedoman tersebut yang memuat aspek, prinsip dan rekomendasi Tata Kelola Perusahaan yang Baik berguna untuk mendorong penerapan praktik tata kelola sesuai dengan praktik internasional yang patut diteladani Perusahaan Terbuka.

Allo Bank has implemented and is committed to always complying with all laws and regulations issued by regulators. The Bank also seeks to make improvements to create added value for shareholders and other stakeholders. The Bank always emphasizes all its business activities on the principles of transparency, accountability and the delivery of reasonable information as a guide for business entities, especially considering the Bank's status as a public company. Likewise, the rights of shareholders without exception, especially minority shareholders, must be the concern of the relevant public company.

In addition to the basic governance implementation described above, the implementation of corporate governance at Allo Bank is also guided by Public Company Governance which is regulated based on OJK Regulation No. 21/POJK.04/2015 dated 16 November 2015 concerning the Implementation of Public Company Governance Guidelines, which are outlined in OJK Circular Letter No. 32/SEOJK.04/2015 dated 17 November 2015 concerning Guidelines for Public Company Governance. These guidelines, which contain aspects, principles and recommendations for Good Corporate Governance, are useful for encouraging the implementation of governance practices in accordance with exemplary international practices for Public Companies.

Struktur Tata Kelola Perusahaan yang Baik

Good Corporate Governance Structure

Berdasarkan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, struktur tata kelola perusahaan secara garis besar terdiri dari 3 (tiga) organ utama, yaitu Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi. RUPS sendiri merupakan forum tertinggi di perusahaan, sedangkan keberadaan Dewan Komisaris dan Direksi merupakan pengejawantahan dari sistem kepengurusan perusahaan dua badan (*two-tier system*).

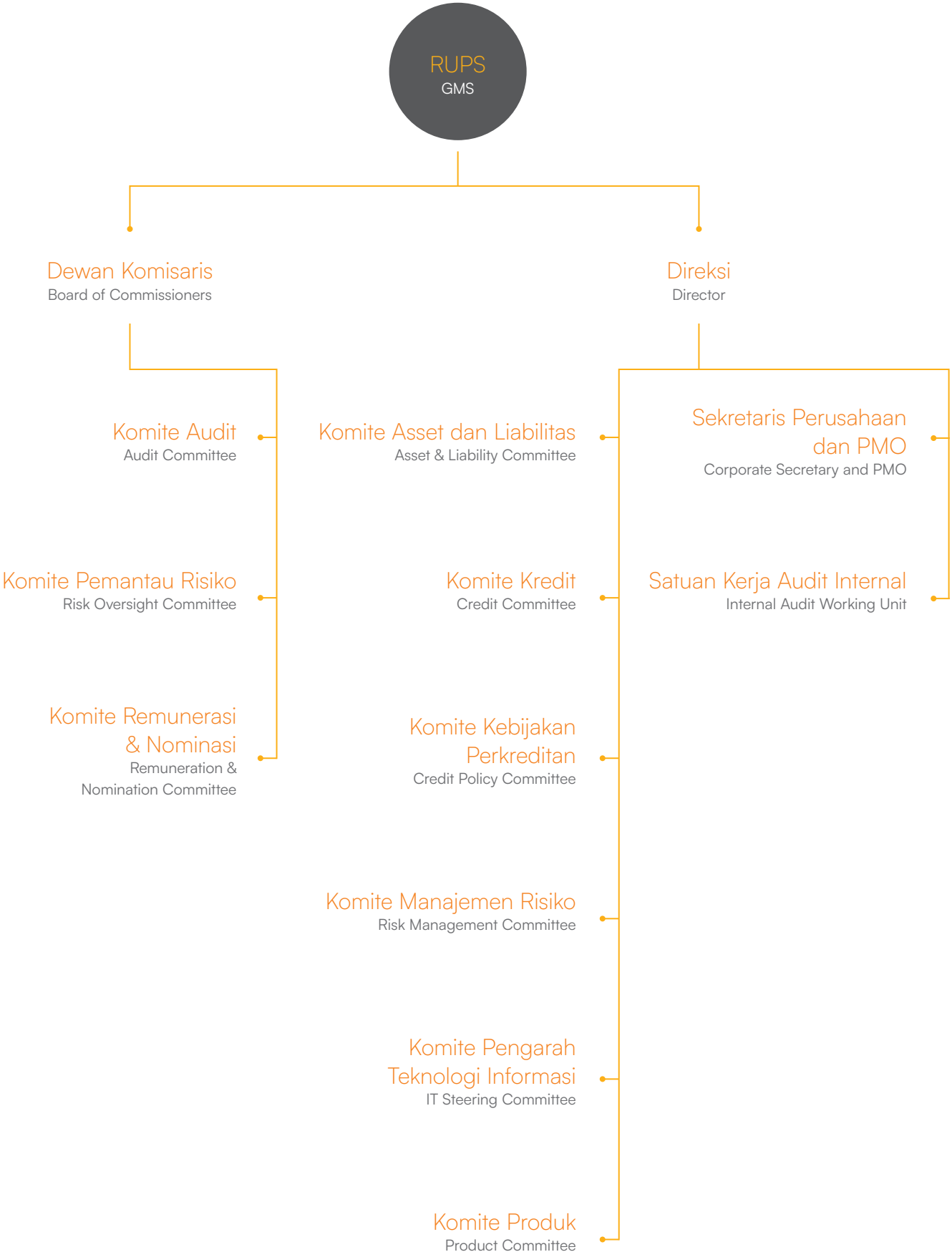
Sementara, Dewan Komisaris bertindak sebagai pengawas dan pengarah, Direksi bertindak sebagai pengurus perusahaan sehari-hari. Dalam menjalankan tugasnya, Dewan Komisaris turut dibantu oleh Komite Dewan Komisaris yang dibentuk untuk membantu dan meningkatkan fungsi pengawasan yang dijalankan oleh Dewan Komisaris, di antaranya Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi.

Sementara itu, dalam melaksanakan tugasnya untuk mengelola dan mengendalikan operasional bisnis serta bertanggung jawab atas implementasi GCG di Bank, Direksi turut dibantu oleh sejumlah Komite di bawah Direksi, antara lain Komite Kredit, Komite Kebijakan Perkreditan, Komite Aktiva dan Pasiva, Komite Manajemen Risiko, Komite Pengarah Teknologi Informasi, dan Komite Produk. Selain itu, Direksi juga dibantu oleh organ pendukung lain yang bersifat struktural, yaitu *Corporate Secretary* & PMO dan Satuan Kerja Audit Internal (SKAI).

Based on Law no. 40 of 2007 concerning Limited Liability Companies, the corporate governance structure generally consists of 3 (three) main organs, namely the General Meeting of Shareholders (GMS), the Board of Commissioners and the Board of Directors. The GMS itself is the highest forum in the company, while the existence of the Board of Commissioners and Directors is an embodiment of the two-tier company management system (two-tier system).

Meanwhile, the Board of Commissioners acts as supervisor and director, while the Board of Directors acts as day-to-day management of the company. In carrying out its duties, the Board of Commissioners is also assisted by the Board of Commissioners Committee which was formed to assist and improve the supervisory function carried out by the Board of Commissioners, including the Audit Committee, Risk Oversight Committee, and Remuneration and Nomination Committee.

Meanwhile, in carrying out its duties to manage and control business operations and be responsible for the implementation of GCG in the Bank, the Board of Directors is also assisted by a number of Committees under the Board of Directors, including the Credit Committee, Credit Policy Committee, Assets and Liabilities Committee, Risk Management Committee, Information Technology Steering Committee, and Product Committee. Apart from that, the Board of Directors is also assisted by other structural supporting organs, namely the Corporate Secretary & PMO and the Internal Audit Work Unit (SKAI).


RUPS
GMS
Dewan Komisaris
Board of Commissioners
Direksi
Director
Komite Audit
Audit Committee
Komite Pemantau Risiko
Risk Oversight Committee
Komite Remunerasi & Nominasi
Remuneration & Nomination Committee
Komite Asset dan Liabilitas
Asset & Liability Committee
Komite Kredit
Credit Committee
Komite Kebijakan Perkreditan
Credit Policy Committee
Komite Manajemen Risiko
Risk Management Committee
Komite Pengarah Teknologi Informasi
IT Steering Committee
Komite Produk
Product Committee
Sekretaris Perusahaan dan PMO
Corporate Secretary and PMO
Satuan Kerja Audit Internal
Internal Audit Working Unit

Rapat Umum Pemegang Saham

General Meeting of Shareholders

Struktur Pemegang Saham

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi dalam struktur GCG Allo Bank yang berfungsi sebagai pengambil keputusan tertinggi dalam Bank, dan memiliki wewenang yang tidak dimiliki oleh Dewan Komisaris ataupun Direksi. RUPS juga merupakan sarana bagi para pemegang saham untuk mengambil keputusan penting dan strategis terkait keberlanjutan jangka panjang Bank, dengan memperhatikan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku, termasuk menyetujui perubahan Anggaran Dasar, menyetujui laporan tahunan dan membagikan dividen. RUPS juga memiliki wewenang untuk menunjuk dan memberhentikan anggota Dewan Komisaris dan Direksi, mendelegasikan wewenang kepada Dewan Komisaris dan Direksi serta mengambil keputusan terkait tindakan Bank yang membutuhkan persetujuan pemegang saham.

Dasar Hukum Penyelenggaraan RUPS

Penyelenggaran RUPS mengacu pada sejumlah peraturan perundang-undangan, di antaranya:

1. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas.
2. Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Perencanaan dan Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Publik.
3. Peraturan Otoritas Jasa Keuangan No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Publik Secara Elektronik.

Hak Pemegang Saham dalam RUPS

Pemegang saham memiliki sejumlah hak dalam pelaksanaan RUPS sesuai ketentuan yang berlaku, di antaranya:

1. Pemegang saham berhak untuk hadir dalam RUPS baik sendiri maupun diwakili berdasarkan surat kuasa. Pemegang saham yang berhak hadir dalam RUPS adalah pemegang saham yang namanya tercatat dalam daftar pemegang saham Bank 1 (satu) hari kerja sebelum pemanggilan RUPS.
2. Pemegang saham berhak memperoleh informasi mata acara RUPS dan bahan terkait mata acara RUPS sepanjang tidak bertentangan dengan kepentingan Bank.
3. Pemegang saham atau kuasa mereka berhak untuk mengajukan pertanyaan dan/atau menyatakan pendapat/tanggapan sehubungan dengan mata acara RUPS dan hal-hal lain yang berhubungan mata acara RUPS yang bersangkutan sebelum diadakan pengambilan keputusan.

Shareholders Structure

The General Meeting of Shareholders (GMS) is the highest organ in Allo Bank's GCG structure which functions as the highest decision maker in the Bank, and has authority that is not possessed by the Board of Commissioners or Directors. The GMS is also a means for shareholders to make important and strategic decisions regarding the long-term sustainability of the Bank, taking into account the provisions of the Articles of Association and applicable laws and regulations, including approving changes to the Articles of Association, approving the annual report and distributing dividends. The GMS also has the authority to appoint and dismiss members of the Board of Commissioners and Directors, delegate authority to the Board of Commissioners and Directors and make decisions regarding Bank actions that require shareholder approval.

Legal Basis for Holding GMS

The holding of the GMS refers to a number of statutory regulations, including:

1. Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies.
2. Financial Services Authority Regulation No. 15/POJK.04/2020 concerning Planning and Implementation of the General Meeting of Shareholders of Public Companies.
3. Financial Services Authority Regulation No. 16/POJK.04/2020 concerning the Electronic Implementation of the General Meeting of Shareholders of Public Companies.

Rights of the Shareholders at the GMS

Shareholders have a number of rights in implementing the GMS in accordance with applicable regulations, including:

1. Shareholders have the right to attend the GMS either alone or represented based on a power of attorney. Shareholders who are entitled to attend the GMS are shareholders whose names are recorded in the Bank's shareholder register 1 (one) working day before the invitation to the GMS.
2. Shareholders have the right to obtain information on the GMS agenda and materials related to the GMS agenda as long as it does not conflict with the interests of the Bank.
3. Shareholders or their proxies have the right to ask questions and/or express opinions/responses in connection with the GMS agenda and other matters related to the relevant GMS agenda before a decision is made.

4. Pemegang saham berhak mengeluarkan suara dalam RUPS. Tiap saham memberi hak kepada pemegangnya untuk mengeluarkan 1 (satu) suara. Apabila seorang pemegang saham memiliki lebih dari 1 (satu) saham, maka ia hanya diminta untuk memberikan suara 1 (satu) kali dan suaranya itu mewakili seluruh saham yang dimilikinya atau diwakilinya.

Jenis-Jenis RUPS

Allo Bank memiliki 2 (dua) jenis RUPS, yakni RUPS Tahunan (RUPST) dan RUPS Luar Biasa (RUPSLB). RUPST dapat diadakan sebanyak 1 (satu) kali dalam setahun, sementara RUPSLB dapat diadakan kapan saja berdasarkan kebutuhan Bank, di mana seluruh hasil dan keputusan RUPS akan diterapkan secara wajar dan transparan. Meski demikian, RUPS dan pemegang saham tidak berwenang untuk melakukan intervensi dalam pelaksanaan tugas, fungsi, dan otoritas Dewan Komisaris dan Direksi dalam menjalankan kewajibannya dan menggunakan haknya sesuai dengan Anggaran Dasar dan peraturan yang berlaku.

Penyelenggaraan RUPS Tahun 2023

Sepanjang tahun 2023, Allo Bank telah menyelenggarakan RUPS sebanyak 1 kali yang terdiri dari 1 (satu) kali RUPS Tahunan. Bank telah menunjuk pihak-pihak independen, yaitu Notaris, Konsultan Hukum dan Biro Administrasi Efek untuk melakukan perhitungan dan/atau validasi dan pengambilan suara dalam RUPS. Adapun rincian rapat beserta agenda dan tindak lanjut keputusannya dapat dilihat sebagai berikut:

4. Shareholders have the right to vote at the GMS. Each share gives the holder the right to cast 1 (one) vote. If a shareholder owns more than 1 (one) share, then he is only asked to vote 1 (one) time and his vote represents all the shares he owns or represents.s

Types of GMS

Allo Bank has 2 (two) types of GMS, namely the Annual GMS (AGMS) and Extraordinary GMS (EGMS). The AGM can be held 1 (one) time a year, while the EGMS can be held at any time based on the Bank's needs, where all GMS results and decisions will be implemented fairly and transparently. However, the GMS and shareholders are not authorized to intervene in the implementation of the duties, functions and authority of the Board of Commissioners and Directors in carrying out their obligations and exercising their rights in accordance with the Articles of Association and applicable regulations.

GMS Implementation in 2023

Throughout 2023, Allo Bank has held 1 GMS consisting of 1 (one) Annual GMS. The Bank has appointed independent parties, namely Notaries, Legal Consultants and Securities Administration Bureaus to carry out calculations and/or validation and voting at the GMS. The details of the meeting along with the agenda and follow-up decisions can be seen as follows:

RUPS Tahunan tanggal 19 Mei 2023
Annual GMS on 19 May 2023

Hari/Tanggal Day/Date	Jumat, 19 Mei 2023 *Friday, May 19, 2023*
Waktu Time	14.00 - 15.45 WIB *14.00 — 15.45 WIB (Western Indonesia Time)*
Tempat Venue	Auditorium Menara Bank Mega Lantai 3
Kehadiran Attendance	**Dewan Komisaris** | Board of Commissioners • Komisaris Utama Independen | Independent President Commissioner : Aviliani • Komisaris Independen | Independent Commissioner : Rosmaya • Komisaris | Commissioner : Ali Gunawan **Direksi** | Board of Directors • Direktur Utama | President Director : Indra Utoyo • Direktur | Director : Ari Yanuanto Asah • Direktur | Director : Arief Tendeas • Direktur | Director : Ganda Raharja Rusli • Direktur | Director : Sajal Bhatnagar

Jumlah Pemegang Saham yang Bertanya Number of Shareholders Who Asked Questions	Kehadiran Para Pemegang Saham Dengan memperhatikan daftar pemegang saham per tanggal 26 April 2022, RUPS Tahunan telah dihadiri atau diwakili oleh para pemegang saham yang memiliki 20.680.773.480 saham atau 95,17% dari jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan yang seluruhnya berjumlah 21.730.256.442 saham. RUPS Tahunan dipimpin oleh Aviliani selaku Komisaris Utama Independen. Dalam setiap pembahasan agenda RUPS Tahunan, para pemegang saham telah diberikan kesempatan untuk menyampaikan pandangannya dan/atau pertanyaan terkait dengan usulan agenda yang dibahas dalam RUPS Tahunan. Walaupun terdapat satu pertanyaan terkait laporan keuangan Perseroan, tidak ada pemegang saham yang menyampaikan pendapatnya pada saat pembahasan setiap agenda yang diusulkan dalam RUPST. Keputusan atas keseluruhan agenda RUPS Tahunan diambil berdasarkan musyawarah untuk mufakat. Presence of Shareholders Taking into account the list of shareholders as of April 26, 2022, the Annual GMS was attended or represented by shareholders holding 20.680.773.48 shares or 95,17% of the total shares with valid voting rights issued by the Company, which amounted to 21,730,256,442 shares in total. The Annual GMS is chaired by Aviliani as Independent Main Commissioner. In each discussion of the Annual GMS agenda, shareholders have been given the opportunity to express their views and/or questions related to the proposed agenda discussed at the Annual GMS. Even though there was one question regarding the Company's financial statements, no shareholders expressed their opinions during the discussion of any proposed agenda at the AGMS. Decisions on the entire agenda of the Annual GMS are taken based on deliberation to reach consensus.
Informasi Ketidakhadiran Dewan Komisaris dan Direksi dalam RUPS Information on Attendance of the Board of Commissioners and Directors at the GMS	Seluruh Dewan Komisaris serta Direksi hadir dalam RUPS. *All of the Board of Commissioners and Board of Directors were present at the GMSs*

Tahapan pelaksanaan RUPS Tahunan tanggal 19 Mei 2023 adalah sebagai berikut:

The stages for implementing the Annual GMS on 19 May 2023 are as follows:

Kegiatan Activity	Tanggal Date	Keterangan Remark
Pengumuman RUPS Tahunan *Annual GMS Announcement*	12 April 2023 *April 12, 2023*	Pengumuman pelaksanaan RUPS Tahunan kepada Pemegang Saham melalui website PT Bursa Efek Indonesia (www.idx.co.id), situs web Bank (www.allobank.com) dan situs *website* eASY.KSEI melalui https://akses.ksei.co.id *Announcement of the implementation of the Annual GMS to Shareholders via the PT Bursa Efek Indonesia website (www.idx.co.id), the Bank website (www.allobank.com) and the eASY.KSEI website via https://akses.ksei.co. Id*
Pemanggilan RUPS Tahunan *Invitation to the Annual GMS*	27 April 2023 *April 27, 2023*	Pemanggilan RUPS Tahunan kepada Pemegang Saham melalui *website* PT Bursa Efek Indonesia (www.idx.co.id), situs web Bank (www.allobank.com) dan situs *website* eASY.KSEI melalui https://akses.ksei.co.id *Call for the Annual GMS to Shareholders via the PT Bursa Efek Indonesia website (www.idx.co.id), the Bank website (www.allobank.com) and the eASY.KSEI website via https://akses.ksei.co.id*
Publikasi Ringkasan Risalah RUPS Tahunan *Publication of Summary of Annual GMS Minutes*	23 Mei 2023 *May 23, 2023*	Pemberitahuan publikasi Ringkasan Risalah RUPS Tahunan kepada Masyarakat melalui *website* PT Bursa Efek Indonesia (www.idx.co.id), situs web Bank (www.allobank.com) dan situs *website* eASY.KSEI melalui https://akses.ksei.co.id *Notification of the publication of the Summary of Annual GMS Minutes to the Public via the PT Bursa Efek Indonesia website (www.idx.co.id), the Bank website (www.allobank.com) and the eASY.KSEI website via https://akses.ksei.co.id*

Hasil Keputusan RUPS telah dituangkan dalam Akta Berita Acara RUPS Tahunan No. 07 tanggal 19 Mei 2023. Seluruh keputusan dalam RUPS dilakukan dengan musyawarah mufakat. Adapun hasil keputusan RUPS serta pelaksanaannya dan tindak lanjutnya oleh Manajemen Bank hingga akhir tahun 2023 adalah sebagai berikut:

The results of the GMS Decisions have been stated in the Deed of Minutes of the Annual GMS No. 07 dated May 19, 2023. All decisions at the GMS were made by deliberation and consensus. The results of the GMS decisions as well as their implementation and follow-up by Bank Management until the end of 2023 are as follows:

Mata Acara Rapat dan Keputusannya serta Tindak Lanjut atas Hasil Keputusan Rapat
Meeting Agenda and Decisions, as well as Follow-up on Meeting Resolutions

1 Agenda Mata Acara 1
First Meeting Agenda

Persetujuan Laporan Direksi dan Laporan Pengawasan Dewan Komisaris serta Laporan Tahunan termasuk Pengesahan Laporan Keuangan Perseroan untuk Tahun Buku yang berakhir tanggal 31 Desember 2022.
Approval of the Directors' Report and the Board of Commissioners' Supervision Report as well as the Annual Report including Ratification of the Company's Financial Report for the Fiscal Year ending December 31, 2022.

Keputusan Mata Acara 1
Decision of the First Meeting Agenda:

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting			
	Setuju Consenting	Tidak Setuju Dissenting	Abstain	Total Jumlah Suara Setuju Total Number of Consenting Votes
	20.680.773.462 saham atau 99,9999999% 20,680,773,462 shares or 99.9999999%	18 saham atau 0,0000001% 18 shares or 0.0000001%	Nihil Nil	20.680.773.462 saham atau 99,9999999% 20,680,773,462 shares or 99.9999999%

1. Menerima baik dan menyetujui Laporan Direksi mengenai pengurusan Perseroan dan Laporan Pengawasan Dewan Komisaris selama tahun buku 2022 serta Laporan Tahunan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022.
2. Menerima dan mengesahkan Laporan Keuangan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2022 yang termasuk didalamnya Neraca dan perhitungan Laba-Rugi yang telah diaudit Kantor Akuntan Publik Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan dengan laporannya No. 00114/2.1051/AU.1/07/0008-3/1/III/2023 tanggal 8 Maret 2023.
3. Memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya kepada para anggota Direksi dan Dewan Komisaris atas pengurusan dan pengawasan yang telah dijalankan selama tahun buku 2022 sepanjang tindakan-tindakan tersebut tercermin dalam Laporan Keuangan tersebut.

1. Receive and approve the Directors' Report regarding the management of the Company and the Board of Commissioners' Supervision Report for the 2022 fiscal year as well as the Annual Report for the fiscal year ending December 31, 2022.
2. Receive and approve the Financial Report for the Fiscal Year ending December 31, 2022 which includes the Balance Sheet and Profit and Loss calculations which have been audited by the Public Accounting Firm Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan with report No. 00114/2.1051/AU.1/07/0008-3/1/III/2023 dated 8 March 2023.
3. Provide full repayment and release of responsibility to members of the Board of Directors and Board of Commissioners for the management and supervision that has been carried out during the 2022 fiscal year as long as these actions are reflected in the Financial Report.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2023:
Follow-up on the Results of Meeting Resolutions Until End of 2023:

Laporan Keuangan dan Laporan Tahunan telah disampaikan kepada OJK dan Bursa Efek Indonesia melalui Sistem Pelaporan Elektronik, dan telah dipublikasikan melalui situs *website* Perseroan.

The Financial Report and Annual Report have been submitted to the OJK and the Indonesian Stock Exchange via the Electronic Reporting System, and have been published on the Company's website.

2 Agenda Mata Acara 2
Second Meeting Agenda:

Penetapan Penggunaan Laba Bersih Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2022.
Determination of the Use of the Company's Net Profit for the Fiscal Year ending December 31, 2022.

Keputusan Mata Acara 2
Decision of the Second Meeting Agenda:

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting			
	Setuju Consenting	Tidak Setuju Dissenting	Abstain	Total Jumlah Suara Setuju Total Number of Consenting Votes
	20.680.773.462 saham atau 99,9999999% 20,680,773,462 shares or 99.9999999%	18 saham atau 0,0000001% 18 shares or 0.0000001%	Nihil Nil	20.680.773.462 saham atau 99,9999999% 20,680,773,462 shares or 99.9999999%

Menetapkan seluruh Laba Bersih Perseroan tahun buku 2022 yaitu sebesar Rp 270.029.411.193 (Dua Ratus Tujuh Puluh Miliar Dua Puluh Sembilan Juta Empat Ratus Sebelas Ribu Seratus Sembilan Puluh Tiga Rupiah) digunakan sebagai berikut:

1. Sebesar Rp 29.411.193 (Dua Puluh Sembilan Juta Empat Ratus Sebelas Ribu Seratus Sembilan Puluh Tiga Rupiah) disisihkan sebagai dana cadangan guna memenuhi ketentuan Pasal 70 UUPT; dan
2. Sisanya sebesar Rp 270.000.000.000 (Dua Ratus Tujuh Puluh Miliar Rupiah) akan dibukukan sebagai laba ditahan.

Determining the entire Net Profit of the Company for the 2022 Fiscal year, namely IDR 270,029,411,193 (Two Hundred Seventy Billion Twenty Nine Million Four Hundred Eleven Thousand One Hundred Ninety Three Rupiah) is used as follows:

1. An amount of IDR 29,411,193 (Twenty Nine Million Four Hundred Eleven Thousand One Hundred Ninety Three Rupiah) is set aside as reserve funds to fulfill the provisions of Article 70 of the Company Law; And
2. The remaining IDR 270,000,000,000 (Two Hundred and Seventy Billion Rupiah) will be recorded as retained earnings.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2023:
Follow-up on the Results of Meeting Resolutions Until End of 2023:

Bank telah menetapkan penggunaan laba bersih sesuai dengan hasil keputusan Rapat Umum Pemegang Saham Tahunan dalam pembukuan keuangan Bank.

The Bank has determined the use of net profit in accordance with the results of the decision of the Annual General Meeting of Shareholders in the Bank's financial books.

3 Agenda Mata Acara 3
Third Meeting Agenda:

Laporan Direksi atas Rencana Kerja (*Business Plan*) Perseroan Tahun 2023 dan Laporan Rencana Aksi Keuangan Berkelanjutan
The Board of Directors' Report on the Company's Business Plan for 2023 and Report on the Sustainable Financial Action Plan.

Untuk mata acara Rapat Ketiga ini tidak mengambil keputusan Rapat karena sifatnya hanya untuk dikomunikasikan kepada para Pemegang Saham.
For the agenda of the Third Meeting, no resolutions are made at the Meeting because they are only intended to be communicated to Shareholders.

4 Agenda Mata Acara 4
Fourth Meeting Agenda:

Penunjukkan Kantor Akuntan Publik yang akan melakukan audit atas Laporan Keuangan Perseroan untuk Tahun Buku 2023.
Appointment of a Public Accounting Firm that will audit the Company's Financial Report for the 2023 Financial Year.

Keputusan Mata Acara 4
Decision of Fourth Meeting Agenda:

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting			
	Setuju Consenting	Tidak Setuju Dissenting	Abstain	Total Jumlah Suara Setuju Total Number of Consenting Votes
	20.680.667.162 saham atau 99,9994859% 20,680,667,162 shares or 99.9994859%	106.318 saham atau 0,0005141% 106,318 shares or 0.0005141%	Nihil Nil	20.680.667.162 saham atau 99,9994859% 20,680,667,162 shares or 99.9994859%

Memberikan wewenang dan kuasa kepada Dewan Komisaris dan dengan memperhatikan rekomendasi dari Komite Audit, untuk menunjuk Kantor Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan, yang akan melakukan audit terhadap keuangan Perseroan tahun buku 2023, untuk mendapatkan auditor dengan kualitas dan harga terbaik.

Granting authority and power to the Board of Commissioners and taking into account recommendations from the Audit Committee, to appoint a Public Accounting Firm registered with the Financial Services Authority, which will conduct an audit of the Company's finances for the 2023 fiscal year, to obtain auditors with the best quality and price.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2023:
Follow-up on the Results of Meeting Resolutions Until End of 2023:

Penunjukan Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar & Rekan telah dilakukan oleh Dewan Komisaris dengan memperhatikan rekomendasi dari Komite Audit dan telah dilaporkan kepada OJK melalui Surat No. 051/BBHI/X/2023 tertanggal 19 Oktober 2023.

The appointment of Public Accountant Firm Amir Abadi Jusuf, Aryanto, Mawar & Partners has been carried out by the Board of Commissioners taking into account recommendations from the Audit Committee and has been reported to the OJK through Letter No. 051/BBHI/X/2023 dated October 19, 2023.

5 Agenda Mata Acara 5
Fifth Meeting Agenda:

Penetapan Honorarium dan Tunjangan Lainnya bagi Direksi dan Dewan Komisaris Perseroan untuk Tahun 2023.
Determination of Honorarium and Other Benefits for the Company's Directors and Board of Commissioners for 2023.

Keputusan Mata Acara 5
Decision of Fifth Meeting Agenda

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting			
	Setuju Consenting	Tidak Setuju Dissenting	Abstain	Total Jumlah Suara Setuju Total Number of Consenting Votes
	20.680.773.462 saham atau 99,9999999% 20,680,773,462 shares or 99.9999999%	18 saham atau 0,0000001% 18 shares or 0.0000001%	Nihil Nill	20.680.773.462 saham atau 99,9999999% 20,680,773,462 shares or 99.9999999%

1. Menetapkan budget honorarium bagi seluruh anggota Dewan Komisaris maksimal sebesar Rp385.000.000,- (Tiga Ratus Delapan Puluh Lima Juta Rupiah) per bulan, pajak ditanggung Perseroan, dan memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan untuk menetapkan pembagiannya serta tunjangan lainnya bagi masing-masing anggota Dewan Komisaris, yang berlaku sampai dengan diputuskan lain dalam Rapat Umum Pemegang Saham Tahunan berikutnya.
2. Menyetujui pemberian kuasa dan wewenang kepada Dewan Komisaris untuk dan atas nama Rapat menetapkan gaji dan tunjangan lainnya bagi masing-masing anggota Direksi Perseroan.

1. Determine the honorarium budget for all members of the Board of Commissioners at a maximum of IDR 385,000,000 (Three Hundred and Eighty Five Million Rupiah) per month, tax borne by the Company, and give power and authority to the Company's Board of Commissioners to determine the distribution and other allowances for each member of the Board of Commissioners, which is valid until otherwise decided at the next Annual General Meeting of Shareholders.
2. Approved the granting of power and authority to the Board of Commissioners for and on behalf of the Meeting to determine salaries and other allowances for each member of the Company's Board of Directors.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2023:
Follow-up on the Results of Meeting Resolutions Until End of 2023

Penetapan gaji anggota Direksi dan honorarium anggota Dewan Komisaris untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 telah dilakukan oleh Dewan Komisaris.

Determination of salaries for members of the Board of Directors and honorarium for members of the Board of Commissioners for the fiscal year ending December 31, 2023 has been carried out by the Board of Commissioners.

6

Agenda Mata Acara 6
Sixth Meeting Agenda:

Laporan dan Pertanggungjawaban Realisasi Penggunaan Dana Hasil Penawaran Umum Terbatas III (PUT III).
Report and Accountability for the Realization of Use of Funds from Limited Public Offering III (PUT III).

Keputusan Mata Acara 6
Decision of Sixth Meeting Agenda

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting			
	Setuju Consenting	Tidak Setuju Dissenting	Abstain	Total Jumlah Suara Setuju Total Number of Consenting Votes
	20.680.773.462 saham atau 99,9999999%	18 saham atau 0,0000001%	Nihil Nil	20.680.773.462 saham atau 99,9999999%
	20,680,773,462 shares or 99.9999999%	18 saham atau 0,0000001%		20.680.773.462 saham atau 99,9999999%

Menerima dan menyetujui Laporan dan Pertanggungjawaban Perseroan atas Realisasi Penggunaan Dana Hasil Penawaran Umum Terbatas III untuk posisi per tanggal Rapat.

Receive and approve the Company's Report and Accountability for the Realization of Use of Funds from Limited Public Offering III for positions as of the Meeting date.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2023:
Follow-up on the Results of Meeting Resolutions Until End of 2023

Bank telah mempertanggungjawabkan realisasi penggunaan dana hasil penawaran umum termasuk pelaporannya kepada OJK melalui Sarana Pelaporan Elektronik sesuai dengan ketentuan dalam POJK No. 30/POJK.04/2015 tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum.

The Bank has been responsible for the realization of the use of funds from the public offering including reporting it to the OJK via Electronic Reporting Means in accordance with the provisions in POJK No. 30/POJK.04/2015 concerning Report on the Realization of Use of Public Offering Proceeds

7

Agenda Mata Acara 7
Seventh Meeting Agenda:

Perubahan Anggaran Dasar Perseroan.
Changes to the Company's Articles of Association

Keputusan Mata Acara 7
Decision of Seventh Meeting Agenda

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting			
	Setuju Consenting	Tidak Setuju Dissenting	Abstain	Total Jumlah Suara Setuju Total Number of Consenting Votes
	20.678.295.790 saham atau 99,9880194% 20,678,295,790 shares or 99.9880194%	2.477.690 saham atau 0,0119806% 2,477,690 shares or 0.0119806%	Nihil Nill	20.678.295.790 saham atau 99,9880194% 20,678,295,790 shares or 99.9880194%

1. Menyetujui perubahan dan penyesuaian kembali Anggaran Dasar Perseroan, guna menyesuaikan dengan ketentuan peraturan perundang-undangan yang berlaku.
2. Menyetujui pemberian kuasa dan wewenang kepada Direksi Perseroan untuk melakukan perubahan atas ketentuan Anggaran Dasar dimaksud sesuai dengan keputusan Rapat, menyatakan keputusan Rapat ini dalam akta notaris termasuk untuk menyusun kembali seluruh ketentuan anggaran dasar dalam satu akta notaris jika diperlukan, serta untuk mengurus persetujuan dan pelaporan perubahan anggaran dasar tersebut ke Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan melakukan setiap tindakan yang diperlukan untuk terlaksananya perubahan ketentuan anggaran dasar Perseroan.

1. Approve changes and readjustments to the Company's Articles of Association, in order to conform to the provisions of applicable laws and regulations.
2. Approved the granting of power and authority to the Company's Board of Directors to make changes to the provisions of the Articles of Association in accordance with the Meeting's decision, stating the decision of this Meeting in a notarial deed including to re-arrange all provisions of the articles of association in one notarial deed if necessary, as well as to arrange approval and reporting changes to the articles of association to the Minister of Law and Human Rights of the Republic of Indonesia and taking any actions necessary to implement changes to the provisions of the Company's articles of association.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2023:
Follow-up on the Results of Meeting Resolutions Until End of 2023

Anggaran Dasar Bank telah diubah sebagaimana dinyatakan dalam Akta No. 01 tanggal 14 Juni 2023 yang telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia tanggal 12 Juli 2023 No. AHU-0039698.AH.01.02.Tahun 2023 dan pemberitahuan atas perubahan anggaran dasarnya telah diterima serta dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai surat tertanggal 12 Juli 2023 No. AHU-AH.01.03-0090650.

The Bank's Articles of Association have been amended as stated in Deed No. 01 dated June 14, 2023 which has received approval from the Minister of Law and Human Rights of the Republic of Indonesia dated July 12, 2023 No. AHU-0039698.AH.01.02.Year 2023 and notification of changes to its articles of association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with letter dated July 12, 2023 No. AHU-AH.01.03-0090650.

Penyelenggaraan RUPS Tahun 2022

Sepanjang tahun 2022, Allo Bank telah menyelenggarakan RUPS sebanyak 1 (satu) kali RUPS Tahunan. Bank telah menunjuk pihak-pihak independen, yaitu Notaris, Konsultan Hukum dan Biro Administrasi Efek untuk melakukan perhitungan dan/atau validasi dan pengambilan suara dalam RUPS. Adapun rincian rapat beserta agenda dan tindak lanjut keputusannya dapat dilihat sebagai berikut:

Holding of The 2022 GMS

Throughout 2022, Allo Bank held 1 (one) Annual GMS. The Bank has appointed independent parties, namely Notaries, Legal Consultants and Securities Administration Bureaus to carry out calculations and/or validation and voting at the GMS. The details of the meeting along with the agenda and follow-up decisions can be seen as follows:

RUPS tanggal 19 Mei 2022 tentang Rapat Umum Pemegang Saham Tahunan 2022

GMS dated 19 May 2022 concerning the 2022 Annual General Meeting of Shareholders

Hari/Tanggal Day/Date	Kamis, 19 Mei 2022 Thursday, May 19, 2023
Waktu Time	14.00 WIB — selesai 14.00 WIB — Finished
Tempat Venue	Auditorium Menara Bank Mega Lantai 3 Auditorium of Bank Mega Tower, 3rd Floor
Kehadiran Attendance	**Dewan Komisaris | Board of Commissioners** Komisaris Independen | Independent Commissioner : Robertus Soedaryatmo Yosowidagdo Komisaris | Commissioner : Ali Gunawan **Direksi | Board of Directors** Direktur | Director : Ari Yanuanto Asah Direktur | Director : Arief Tendeas Direktur | Director : Ganda Raharja Rusli Dengan memperhatikan daftar pemegang saham per tanggal 26 April 2022, RUPS Tahunan telah dihadiri atau diwakili oleh para pemegang saham yang memiliki 21.157.007.051 saham atau 97,36% dari jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan yang seluruhnya berjumlah 21.730.256.442 saham. RUPS Tahunan dipimpin oleh Ali Gunawan selaku Komisaris Perseroan. Dalam setiap pembahasan agenda RUPS Tahunan, para pemegang saham telah diberikan kesempatan untuk menyampaikan pandangannya dan/atau pertanyaan terkait dengan usulan agenda yang dibahas dalam RUPS Tahunan. Tidak ada pemegang saham yang mengajukan pertanyaan dan/atau menyampaikan pendapatnya pada saat pembahasan setiap agenda yang diusulkan dalam RUPST. Keputusan atas keseluruhan agenda RUPS Tahunan diambil berdasarkan musyawarah untuk mufakat. Taking into account the list of shareholders as of April 26 2022, the Annual GMS was attended or represented by shareholders who own 21,157,007,051 shares or 97.36% of the total number of shares with valid voting rights issued by the Company, totaling 21,730. 256,442 shares. The Annual GMS was chaired by Ali Gunawan as Commissioner of the Company. In each discussion of the Annual GMS agenda, shareholders have been given the opportunity to express their views and/or questions related to the proposed agenda discussed at the Annual GMS. No shareholders asked questions and/or expressed their opinions during the discussion of each proposed agenda at the AGMS. Decisions on the entire agenda of the Annual GMS are taken based on deliberation to reach consensus.
Informasi Ketidakhadiran Dewan Komisaris dan Direksi dalam RUPS Information on Attendance of the Board of Commissioners and Directors at the GMS	Seluruh Dewan Komisaris dan Direksi hadir dalam RUPS All of the Board of Commissioners and Board of Directors were present at the GMSs

Hasil Keputusan RUPS telah dituangkan dalam Akta Berita Acara Rapat Umum Pemegang Saham Tahunan No. 02 tanggal 19 Mei 2022. Seluruh keputusan dalam RUPS dilakukan dengan musyawarah mufakat. Adapun hasil keputusan RUPS serta pelaksanaannya dan tindak lanjutnya oleh Manajemen Bank hingga akhir tahun 2022 adalah sebagai berikut:

The results of the GMS Decisions have been stated in the Deed of Minutes of the Annual General Meeting of Shareholders No. 02 dated May 19, 2022. All decisions at the GMS are made by deliberation and consensus. The results of the GMS decisions as well as their implementation and follow-up by Bank Management until the end of 2022 are as follows:

Mata Acara Rapat dan Keputusannya serta Tindak Lanjut atas Hasil Keputusan Rapat
Meeting Agenda, Resolution and the Follow-up of the Meeting Resolution

Agenda Mata Acara 1
First Meeting Agenda:

Persetujuan Laporan Direksi dan Laporan Pengawasan Dewan Komisaris serta Pengesahan Laporan Tahunan Perseroan untuk Tahun Buku yang berakhir tanggal 31 Desember 2021.
Approval of the Directors' Report and Board of Commissioners' Supervision Report and Ratification of the Company's Annual Report for the Fiscal year ending December 31, 2021.

Keputusan Mata Acara 1
Decision of First Meeting Agenda

Tidak ada yang bertanya dalam Mata Acara Rapat Pertama.
No inquiry was made during the First Meeting Agenda.

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting		
	Setuju Consenting	Tidak Setuju Dissenting	Abstain
	21.148.794.351 Saham atau 99,9611821% 21,148,794,351 Shares or 99.9611821%	60.200 saham atau 0,0002845% 60,200 shares or 0.0002845%	8.152.500 saham atau 0,0385333% 8,152,500 shares or 0.0385333%

Menerima baik dan menyetujui Laporan Direksi mengenai pengurusan Perseroan selama tahun buku 2021 dan Laporan Pengawasan Dewan Komisaris untuk tahun buku yang berakhir pada tanggal 31 Desember 2021 termasuk menerima dan mengesahkan Laporan Keuangan Tahun Buku 2021 yang termasuk didalamnya Neraca dan perhitungan Laba Rugi yang telah diaudit Kantor Akuntan Publik Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan dengan laporannya No. 00051/2.1051/AU.1/07/0008-2/1/II/2022 tanggal 8 Februari 2022 serta memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya kepada para anggota Direksi dan Dewan Komisaris atas pengurusan dan pengawasan yang telah dijalankan selama tahun buku tahun 2021 sepanjang tindakan-tindakan tersebut tercermin dalam Laporan Keuangan tersebut.

Accept and approve the Board of Directors' Report regarding the management of the Company during the 2021 fiscal year and the Board of Commissioners' Supervision Report for the fiscal year ending December 31, 2021 including receiving and ratifying the 2021 Fiscal year Financial Report which includes the Balance Sheet and Profit and Loss calculations which have been audited by the Accounting Firm Public Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Partners with report No. 00051/2.1051/AU.1/07/0008-2/1/II/2022 dated February 8, 2022 and providing full repayment and release of responsibility to members of the Board of Directors and Board of Commissioners for the management and supervision that has been carried out during the 2021 fiscal year as long as these actions are reflected in the Financial Report.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2022:
Follow-up on the Results of Meeting Resolutions Until End of 2022:

Laporan Keuangan dan Laporan Tahunan telah disampaikan kepada OJK dan Bursa Efek Indonesia melalui Sistem Pelaporan Elektronik, dan telah diunggah pada situs *website* Perseroan.

The Financial Statements and Annual Report have been submitted to the OJK and the Indonesia Stock Exchange through the Electronic Reporting System, and have been uploaded to the Company's website.

2 Agenda Mata Acara 2
Second Meeting Agenda:

Penetapan Penggunaan Laba Bersih Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2021.
Determination of the use of the Company's net profit for the Fiscal Year ending on December 31, 2021.

Keputusan Mata Acara 2
Decision of the Second Metting Agenda:

Tidak ada yang bertanya dalam Mata Acara Rapat Kedua
No inquiry was made during the Second Meeting Agenda.

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting		
	Setuju Consenting	Tidak Setuju Dissenting	Abstain
	21.147.804.551 saham atau 99,9565038% 21,147,804,551 shares or 99.9565038%	1.050.000 saham atau 0,0049629% 1,050,000 shares or 0.0049629%	8.152.500 saham atau 0,0385333% 8,152,500 shares or 0.0385333%

Penetapan Penggunaan Laba Bersih Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2021 sebesar Rp192.474.618.193,- (seratus sembilan puluh dua miliar empat ratus tujuh puluh empat juta enam ratus delapan belas ribu seratus sembilan puluh tiga Rupiah) digunakan sebagai berikut:
1. sebesar Rp24.618.193,- (dua puluh empat juta enam ratus delapan belas ribu seratus sembilan puluh tiga Rupiah) disisihkan sebagai dana cadangan guna memenuhi ketentuan Pasal 70 UUPT; dan
2. sisanya sebesar Rp192.450.000.000,- (seratus sembilan puluh dua miliar empat ratus lima puluh juta Rupiah) akan dibukukan sebagai laba ditahan.

Determination of the Use of the Company's Net Profit for the Fiscal Year ending December 31, 2021 in the amount of IDR 192,474,618,193 (one hundred ninety-two billion four hundred seventy four million six hundred eighteen thousand one hundred ninety three Rupiah) is utilized as follows:
1. An amount of IDR 24,618,193, - (twenty four million six hundred eighteen thousand one hundred and ninety three Rupiah) set aside as a reserve funds to comply with the provisions of Article 70 UUPT; and
2. The remaining amount of IDR 192,450,000,000 (one hundred and ninety two billion, four hundred and fifty million Rupiah) will be recorded as retained earnings.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2022:
Follow-up on the Results of Meeting Resolutions Until End of 2022:

Bank telah menetapkan penggunaan laba bersih sesuai dengan hasil keputusan Rapat Umum Pemegang Saham Tahunan dalam pembukuan keuangan Bank.

The bank has determined the allocation of net profit in accordance with the resolution of the Annual General Meeting of Shareholders in the bank's financial statements.

3 Agenda Mata Acara 3
Third Meeting Agenda:

Laporan Direksi atas Rencana Kerja (*Business Plan*) Perseroan Tahun 2022 dan Laporan Rencana Aksi Keuangan Berkelanjutan
The Board of Directors' Report on the Company's Business Plan for 2022 and Report on the Sustainable Financial Action Plan.

Keputusan Mata Acara 3
Decision of Third Meeting Agenda:

Tidak ada yang bertanya dalam Mata Acara Rapat Ketiga. Dalam agenda ini tidak mengambil keputusan Rapat karena sifatnya hanya untuk dikomunikasikan kepada Pemegang Saham.
No one asked questions in the Third Meeting Agenda. This agenda does not take decisions at the Meeting because it is only to be communicated to Shareholders.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2022:
Follow-up on the Results of Meeting Resolutions Until End of 2022:

N/A

4 Agenda Mata Acara 4
Fourth Meeting Agenda:

Penetapan Honorarium dan Tunjangan Lainnya Bagi Direksi dan Dewan Komisaris Perseroan untuk Tahun 2022.
Determination of Honorarium and Other Allowances for the Board of Directors and Board of Commissioners of the Company for the Year 2022.

Keputusan Mata Acara 4:
Decision of the fourth meeting Agenda:

Tidak ada yang bertanya dalam Mata Acara Rapat Keempat
No inquiry was made during the Fourth Meeting Agenda.

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting		
	Setuju Consenting	Tidak Setuju Dissenting	Abstain
	21.147.746.680 saham atau 99,9562302% 21,147,746,680 shares or 99.9562302%	60.371 saham atau 0,0002853% 60,371 shares or 0.0002853%	9.200.000 saham atau 0,0434844% 9,200,000 shares or 0.0434844%

1. Menetapkan budget honorarium bersih bagi seluruh anggota Dewan Komisaris maksimal sebesar Rp350.000.000,- (tiga ratus lima puluh juta Rupiah) per bulan, pajak ditanggung Perseroan, dan memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan untuk menetapkan pembagiannya serta tunjangan lainnya bagi masing masing anggota Dewan Komisaris, yang berlaku sampai dengan diputuskan lain dalam Rapat Umum Pemegang Saham Tahunan berikutnya.
2. Menyetujui pemberian kuasa dan wewenang kepada Dewan Komisaris untuk dan atas nama Rapat menetapkan gaji dan tunjangan lainnya bagi masing-masing anggota Direksi Perseroan.

1. Determine the net honorarium budget for all members of the Board of Commissioners of a maximum of IDR 350,000,000 (three hundred and fifty million Rupiah) per month, taxes borne by the Company, and give power and authority to the Company's Board of Commissioners to determine the distribution and other allowances for each each member of the Board of Commissioners, which is valid until otherwise decided at the next Annual General Meeting of Shareholders.
2. Approved the granting of power and authority to the Board of Commissioners for and on behalf of the Meeting to determine salaries and other allowances for each member of the Company's Board of Directors.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2022:
Follow-up on the Results of Meeting Resolutions Until End of 2022:

Penetapan gaji anggota Direksi dan honorarium anggota Dewan Komisaris untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 telah dilakukan oleh Dewan Komisaris.

The determination of the salaries of the Board of Directors and the honorarium for the Board of Commissioners for the fiscal year ended on December 31, 2022, has been carried out by the Board of Commissioners.

5 Agenda Mata Acara 5
Fifth Meeting Agenda:

Penunjukkan Kantor Akuntan Publik yang akan melakukan audit atas Laporan Keuangan Perseroan untuk Tahun Buku 2022.
Appointment of Public Accounting Firm to conduct an audit on the Company's Financial Statements for the 2022 Fiscal Year.

Keputusan Mata Acara 5
Decision of Fifth Meeting Agenda:

Tidak ada yang bertanya dalam Mata Acara Rapat Kelima
No inquiry was made during the Fifth Meeting Agenda.

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting		
	Setuju Consenting	Tidak Setuju Dissenting	Abstain
	21.146.181.580 saham atau 99,9488327% 21,146,181,580 shares or 99.9488327%	2.672.800 saham atau 0,01263332% 2,672,800 shares or 0.01263332%	8.152.671 saham atau 0,0385341% 8,152,671 shares or 0.0385341%

Memberikan wewenang dan kuasa kepada Dewan Komisaris dan dengan memperhatikan rekomendasi dari Komite Audit, untuk menunjuk Kantor Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan, yang akan melakukan audit terhadap keuangan Perseroan tahun buku 2022, untuk mendapatkan auditor dengan kualitas dan harga terbaik.

Granting authority and power to the Board of Commissioners and taking into account recommendations from the Audit Committee, to appoint a Public Accounting Firm registered with the Financial Services Authority, which will conduct an audit of the Company's finances for the 2022 fiscal year, to obtain auditors with the best quality and price.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2022:
Follow-up on the Results of Meeting Resolutions Until End of 2022:

Penunjukan Kantor Akuntan Publik Kosasih, Nurdiyaman, Mulyadi, Tjahjo dan Rekan (firma anggota jaringan Crowe Global) telah dilakukan oleh Dewan Komisaris dengan memperhatikan rekomendasi dari Komite Audit dan telah dilaporkan kepada OJK melalui Surat No. 114/BBHI/X/2022 tertanggal 18 Oktober 2022.

The appointment of the Public Accounting Firm Kosasih, Nurdiyaman, Mulyadi, Tjahjo and Partners (a member firm of the Crowe Global network) has been made by the Board of Commissioners, taking into account the recommendations of the Audit Committee and has been reported to the Financial Services Authority through Letter No. 114/BBHI/X/2022 dated October 18, 2022.

6

Agenda Mata Acara 6
Sixth Meeting Agenda:

Persetujuan Pengalihan Aset dan Liabilitas Perseroan kepada PT Bank Mega Tbk yang merupakan pihak yang terafiliasi sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan No.42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan dan memiliki nilai yang material sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan No. 17/POJK.04/2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha.
Approval for the Transfer of the Company's Assets and Liabilities to PT Bank Mega Tbk, which is an affiliated party as referred to in Financial Services Authority Regulation No. 42/POJK.04/2020 regarding Affiliated Transactions and Conflict of Interest Transactions, and has a material value as referred to in Financial Services Authority Regulation No. 17/POJK.04/2020 regarding Material Transactions and Changes in Business Activities.

Keputusan Mata Acara 6
Decision of Sixth Meeting Agenda

Tidak ada yang bertanya dalam Mata Acara Rapat Keenam
No inquiry was made during the Sixth Meeting Agenda

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting		
	Setuju Consenting	Tidak Setuju Dissenting	Abstain
	7.503.897.609 saham atau 92,8091366% 7,503,897,609 shares or 92.8091366%	12.540 saham atau 0,0001551% 12,540 shares or 0.0001551%	8.152.671 atau 0,1008332% 8,152,671 or 0.1008332%

1. Menyetujui pengalihan Aset dan Liabilitas Perseroan kepada PT Bank Mega Tbk yang merupakan pihak yang terafiliasi sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan No. 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan dan memiliki nilai yang material sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan No. 17/POJK.04/2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha; dan 2. Pemberian kuasa dan wewenang dengan substitusi kepada Direksi Perseroan termasuk namun tidak terbatas untuk melakukan segala tindakan untuk pelaksanaan pengalihan aset dan liabilitas Perseroan kepada PT Bank Mega Tbk dengan memperhatikan peraturan perundang-undangan yang berlaku.	1. Approved the transfer of the Company's Assets and Liabilities to PT Bank Mega Tbk, which is an affiliated party as referred to in Financial Services Authority Regulation No. 42/POJK.04/2020 regarding Affiliated Transactions and Conflict of Interest Transactions, and has a material value as referred to in Financial Services Authority Regulation No. 17/POJK.04/2020 regarding Material Transactions and Changes in Business Activities; and 2. Granted power and authority with substitution to the Board of Directors of the Company, including but not limited to taking all necessary actions for the implementation of the transfer of the Company's Assets and Liabilities to PT Bank Mega Tbk, in accordance with applicable laws and regulations.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2022:
Follow-up on the Results of Meeting Resolutions Until End of 2022:

Tujuan agar Bank dapat lebih fokus pada pengembangan produk dan layanan perbankan digital, Bank telah menyelesaikan pengalihan aset dan liabilitas tertentu yang terkait dengan layanan bank konvensional kepada PT Bank Mega Tbk dimana detail pengalihan tersebut telah dilaporkan dalam Laporan Keuangan Bank.	In order for the Bank to be more focused on developing digital banking products and services, the Bank has completed the transfer of certain assets and liabilities related to conventional banking services to PT Bank Mega Tbk, where the details of the transfer have been reported in the Bank's Financial Statements.

7

Agenda Mata Acara 7
Seventh Meeting Agenda:

Laporan dan Pertanggungjawaban Realisasi Penggunaan Dana Hasil Penawaran Umum.
Report and Accountability for the Realization of the Use of Proceeds from Public Offering.

Keputusan Mata Acara 7
Decision of Seventh Meeting Agenda:

Tidak ada yang bertanya dalam Mata Acara Rapat Ketujuh
No inquiry was made during the Seventh Meeting Agenda

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting		
	Setuju Consenting	Tidak Setuju Dissenting	Abstain
	21.148.794.180 saham atau 99,9611813% 21,148,794,180 shares or 99.9611813%	2.500 saham atau 0,00000118% 2,500 shares or 0.00000118%	8.210.371 atau 0,0388069% 8,210,371 or 0.0388069%

Menerima dan menyetujui Laporan dan Pertanggungjawaban Perseroan atas Realisasi Penggunaan Dana Hasil Penawaran Umum untuk posisi per tanggal Rapat.	Received and approved the Company's Report and Accountability for the Realization of the Use of Proceeds from Public Offering as of the date of the Meeting.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2022:
Follow-up on the Results of Meeting Resolutions Until End of 2022:

Bank telah mempertanggungjawabkan realisasi penggunaan dana hasil penawaran umum termasuk pelaporannya kepada OJK melalui Sarana Pelaporan Elektronik sesuai dengan ketentuan dalam POJK No. 30/POJK.04/2015 tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum.	The Bank has accounted for the realization of the use of proceeds from public offering, including reporting to OJK through the Electronic Reporting Facility, in accordance with the provisions of POJK No. 30/POJK.04/2015 concerning Reports on the Realization of the Use of Proceeds from a Public Offering.

Agenda Mata Acara 8
Eighth Meeting Agenda:

Perubahan Susunan Pengurus Perseroan.
Changes in the Composition of the Company's Management.

Keputusan Mata Acara 8
Decision of Eighth Meeting Agenda:

Tidak ada yang bertanya dalam Mata Acara Rapat Kedelapan
No inquiry was made during the Seventh Meeting Agenda

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting		
	Setuju Consenting	Tidak Setuju Dissenting	Abstain
	21.148.565.411 saham atau 99,9601000% 21,148,565,411 shares or 99.9601000%	279.100 saham atau 0,0013192% 279,100 shares or 0.0013192%	8.162.540 saham atau 0,0385808% 8,162,540 shares or 0.0385808%

1. Menyetujui pengangkatan Ibu Dra. Aviliani MSi. sebagai Komisaris Utama (Independen) Perseroan, Ibu Rosmaya sebagai Komisaris (Independen) Perseroan, Bapak Ir. Indra Utoyo MSc. sebagai Direktur Utama Perseroan dan Bapak Sajal Bhatnagar sebagai Direktur Perseroan, serta memberhentikan dengan hormat Bapak Robertus Soedaryatmo Yosowidagdo sebagai Komisaris (Independen) Perseroan, dengan ketentuan sebagai berikut:
   a. Pengangkatan Ibu Dra. Aviliani MSi. sebagai Komisaris Utama (Independen) Perseroan, Bapak Ir. Indra Utoyo MSc. sebagai Direktur Utama Perseroan dan Bapak Sajal Bhatnagar sebagai Direktur Perseroan akan berlaku efektif setelah yang bersangkutan lulus uji kepatutan dan kelayakan oleh Otoritas Jasa Keuangan.
   b. Pengangkatan Ibu Rosmaya sebagai Komisaris (Independen) Perseroan akan berlaku efektif setelah bulan Juli 2022 dan yang bersangkutan telah lulus uji kepatutan dan kelayakan oleh Otoritas Jasa Keuangan
   c. Pemberhentian dengan hormat Bapak Robertus Soedaryatmo Yosowidagdo sebagai Komisaris (Independen) Perseroan akan berlaku efektif setelah Ibu Dra. Aviliani MSi. sebagai Komisaris Utama (Independen) Perseroan atau Ibu Rosmaya sebagai Komisaris (Independen) telah lulus uji kepatutan dan kelayakan oleh Otoritas Jasa Keuangan.

1. Approved the appointment of Mrs. Dra. Aviliani MSi. as the President Commissioner (Independent) of the Company, Mrs. Rosmaya as the Commissioner (Independent) of the Company, Mr. Ir. Indra Utoyo MSc. as the President Director of the Company, and Mr. Sajal Bhatnagar as the Director of the Company, and respectfully dismissed Mr. Robertus Soedaryatmo Yosowidagdo as the Commissioner (Independent) of the Company, with the following provisions:
   a. The appointment of Mrs. Dra. Aviliani MSi as the President Commissioner (Independent) of the Company, Mr. Ir. Indra Utoyo MSc. As the President Director of the Company, and Mr. Sajal Bhatnagar as the Director of the Company will be effective after they have passed the fit and proper test by the Financial Services Authority.
   b. The appointment of Mrs. Rosmaya as Commissioner (Independent) of the Company will be effective after July 2022 and after she has passed the fit and proper test by the Financial Services Authority.
   c. The honorable dismissal of Mr. Robertus Soedaryatmo Yosowidagdo as Commissioner (Independent) of the Company will be effective after Mrs. Dra. Aviliani MSi. as the President Commissioner (Independent) of the Company or Mrs. Rosmaya as Commissioner (Independent) has passed the fit and proper test by the Financial Services Authority.

2. Setelah pengangkatan dan pemberhentian tersebut berlaku efektif maka susunan pengurus Perseroan berubah menjadi sebagai berikut: Dewan Komisaris: • Komisaris Utama (Independen) : Dra. Aviliani MSi. • Komisaris (Independen) : Rosmaya • Komisaris : Ali Gunawan Direksi: • Direktur Utama : Ir. Indra Utoyo MSc. • Direktur : Ari Yanuanto Asah • Direktur : Arief Tendeas • Direktur : Ganda Raharja Rusli • Direktur : Sajal Bhatnagar	2. After the appointment and dismissal become effective, the composition of the Company's management will be as follows: The Board of Commissioners: • President Commissioner (Independent) : Dra. Aviliani MSi. • Commissioner (Independent) : Rosmaya • Commissioner : Ali Gunawan The Board of Directors: • President Director : Ir. Indra Utoyo MSc. • Director : Ari Yanuanto Asah • Director : Arief Tendeas • Director : Ganda Raharja Rusli • Director : Sajal Bhatnagar
3. Memberi kuasa kepada Direksi Perseroan untuk menyatakan keputusan Rapat ini dalam akta notaris, membuat penegasan perubahan susunan pengurus dalam akta notaris apabila pengangkatan seluruh pengurus tersebut telah berlaku efektif serta melaporkan perubahan susunan pengurus Perseroan kepada instansi yang berwenang.	3. Authorized the Board of Directors of the Company to declare the resolutions of this Meeting in a notarial deed, to make a statement of the changes of the management composition in a notarial deed when the appointment of all of the aforementioned management members has become effective, and to report the changes in the composition of the Company's management to the competent authority.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2022:
Follow-up on the Results of Meeting Resolutions Until End of 2022:

1. Sdri. Aviliani telah memperoleh persetujuan OJK atas penilaian Uji Kemampuan dan Kepatutan sebagaimana dinyatakan dalam surat No. Kep-24/PB.1/2022 tanggal 9 Juni 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdri. Aviliani selaku Calon Komisaris Utama Independen PT Allo Bank Indonesia Tbk. 2. Sdri. Rosmaya telah memperoleh persetujuan OJK atas penilaian Uji Kemampuan dan Kepatutan sebagaimana dinyatakan dalam surat No. Kep-41/PB.1/2022 tanggal 16 Agustus 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdri. Rosmaya selaku Calon Komisaris Independen PT Allo Bank Indonesia Tbk. 3. Sdr. Indra Utoyo telah memperoleh persetujuan OJK atas penilaian Uji Kemampuan dan Kepatutan sebagaimana dinyatakan dalam surat No. Kep-23/PB.1/2022 tanggal 9 Juni 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Indra Utoyo selaku Calon Direktur Utama PT Allo Bank Indonesia Tbk 4. Sdr. Sajal Bhatnagar telah memperoleh persetujuan OJK atas penilaian Uji Kemampuan dan Kepatutan sebagaimana dinyatakan dalam surat No. Kep-40/PB.1/2022 tanggal 16 Agustus 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Sajal Bhatnagar selaku Calon Direktur Digital PT Allo Bank Indonesia Tbk	1. Ms. Aviliani has obtained approval from OJK for the assessment of the Fit and Proper Test as stated in letter No. Kep-24/PB.1/2022 dated June 9, 2022 regarding the Results of the Assessment of the Fit and Proper Test of Ms. Aviliani as the Candidate for President Commissioner (Independent) of PT Allo Bank Indonesia Tbk. 2. Ms. Rosmaya has obtained OJK's approval for the assessment of the Fit and Proper Test as stated in letter No. Kep-41/PB.1/2022 dated August 16, 2022 concerning the Results of the Fit and Proper Test of Ms. Rosmaya as the Candidate for Independent Commissioner of PT Allo Bank Indonesia Tbk. 3. Mr. Indra Utoyo has obtained OJK's approval for the assessment of the Fit and Proper Test as stated in letter No. Kep-23/PB.1/2022 dated June 9, 2022 concerning the Results of the Fit and Proper Test of Mr. Indra Utoyo as the Candidate for President Director of PT Allo Bank Indonesia Tbk. 4. Mr. Sajal Bhatnagar has obtained OJK's approval for the assessment of the Fit and Proper Test as stated in letter No. Kep-40/PB.1/2022 dated August 16, 2022 concerning the Results of Assessment of the Fit and Proper Test of Mr. Sajal Bhatnagar as the Candidate for Digital Director of PT Allo Bank Indonesia Tbk.
Direksi Bank telah melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara ini sesuai dengan peraturan perundang-undangan yang berlaku.	The Bank's Board of Directors has taken all necessary actions related to the decision of this meeting agenda in accordance with the applicable laws and regulations.



Agenda Mata Acara 9
Ninth Meeting Agenda:

Perubahan Tempat Kedudukan Perseroan.
Change of Company Domicile.

Keputusan Mata Acara 9
Decision of Ninth Meeting Agenda:

Tidak ada yang bertanya dalam Mata Acara Rapat Kesembilan
No inquiry was made during the ninth Meeting Agenda

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting		
	Setuju Consenting	Tidak Setuju Dissenting	Abstain
	21.147.807.051 saham atau 99,9565156% 21,147,807,051 shares or 99.9565156%	1.047.500 saham atau 0,0049511% 1,047,500 shares or 0.0049511%	8.152.500 saham atau 0,0385333% 8,152,500 shares or 0.0385333%

Menyetujui perubahan tempat kedudukan Perseroan dari Asean Tower, Jalan KH. Samanhudi No.10, Jakarta Pusat menjadi Menara Bank Mega lantai 5-6, Jalan Kapten P. Tendean Kav.12-14A, Jakarta Selatan.

Approved the change of the Company's domicile from Asean Tower, Jalan KH. Samanhudi No.10, Central Jakarta to Bank Mega Tower 5th-6th Floor, Jalan Kapten P. Tendean Kav.12-14A, South Jakarta.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2022:
Follow-up on the Results of Meeting Resolutions Until End of 2022:

Bank telah menyelesaikan relokasi kantor pusat ke Menara Bank Mega efektif pada tanggal 13 Juli 2022. Hal ini bertujuan untuk meningkatkan sinergi, efisiensi dan mengoptimalkan kinerja Bank dalam ekosistem CT Corpora.

The Bank has successfully relocated its head office to Bank Mega Tower, effective on July 13, 2022. This is intended to improve synergy, efficiency, and optimizing the Bank's performance within the CT Corpora ecosystem.

10 Agenda Mata Acara 10
Tenth Meeting Agenda:

Perubahan Anggaran Dasar Perseroan.
Amendment of the Company's Articles of Association.

Keputusan Mata Acara 10
Decision of Tenth Meeting Agenda:

Tidak ada yang bertanya dalam Mata Acara Rapat Kesepuluh.
No inquiry was made during the Tenth Meeting Agenda.

Pengambilan Keputusan Decision Making	Dengan Pemungutan Suara By Voting		
	Setuju Consenting	Tidak Setuju Dissenting	Abstain
	21.145.905.151 saham atau 99,9475261% 21,145,905,151 shares or 99.9475261%	21.145.905.151 saham atau 99,9475261% 21,145,905,151 shares or 99.9475261%	8.152.500 saham atau 0,0385333% 8,152,500 shares or 0.0385333%

1. Menyetujui perubahan Pasal 1 ayat 1 Anggaran Dasar Perseroan tentang tempat kedudukan Perseroan menjadi di Jakarta Selatan.
2. Menyetujui perubahan Pasal 3 Anggaran Dasar Perseroan guna menyesuaikan dengan Klasifikasi Baku Lapangan Usaha tahun 2020 serta dengan tetap memperhatikan kegiatan usaha Bank Umum sesuai dengan Undang-Undang Perbankan serta peraturan pelaksanaan yang terkait.
3. Menyetujui pemberian kuasa dan wewenang kepada Direksi Perseroan untuk melakukan perubahan atas ketentuan Pasal 1 ayat 1 dan Pasal 3 Anggaran Dasar dimaksud sesuai dengan keputusan Rapat, menyatakan keputusan Rapat ini dalam akta notaris termasuk untuk menyusun kembali seluruh ketentuan anggaran dasar dalam satu akta notaris jika diperlukan serta untuk mengurus persetujuan dan pelaporan perubahan anggaran dasar tersebut ke Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan melakukan setiap tindakan yang diperlukan untuk terlaksananya perubahan ketentuan anggaran dasar Perseroan.

1. Approved the amendment to Article 1 paragraph 1 of the Company's Articles of Association regarding the domicile of the Company, which is now located in South Jakarta.
2. Approved the amendment to Article 3 of the Company's Articles of Association in order to adjust to the 2020 Standard Classification of Business Fields, while still taking into account the Commercial Bank's business activities in accordance with the Banking Law and related implementing regulations.
3. Approved the granting of power and authority to the Board of Directors of the Company to make amendments to Article 1 paragraph 1 and Article 3 of the Articles of Association in accordance with the resolution of this Meeting, to declare this Meeting's resolution in a notarial deed, including rearranging all provisions of the Articles of Association in one notarial deed if necessary, and arranging the approval and reporting of the amendments to the Articles of Association to the Minister of Law and Human Rights of the Republic of Indonesia, as well as to take any necessary actions for the implementation of the amendment to the provisions of the Company's Articles of Association.

Tindak Lanjut atas Hasil Keputusan Hingga Akhir Tahun 2022:
Follow-up on the Results of Meeting Resolutions Until End of 2022:

Anggaran Dasar Bank telah diubah sebagaimana dinyatakan dalam Akta No. 03 tanggal 19 Mei 2022 yang telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia tanggal 27 Mei 2022 No. AHU-0035787.AH.01.02.Tahun 2022 dan pemberitahuan atas perubahan anggaran dasarnya telah diterima serta dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai surat tertanggal 27 Mei 2022 No. AHUAH.01.09-0016194.

The Articles of Association of the Bank have been amended as stated in Deed No. 03 dated May 19, 2022, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia on May 27, 2022, with the registration No. AHU-0035787.AH.01.02.Tahun 2022. The notification of the amendment of the Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia according to the letter dated May 27, 2022, with the reference No. AHU-AH.01.09-0016194.

Dewan Komisaris
Board of Commissioners

Dewan Komisaris adalah Organ Bank yang bertugas untuk melakukan pengawasan secara umum dan/atau khusus sesuai dengan Anggaran Dasar, memberikan nasihat kepada Direksi, serta memastikan bahwa Bank melaksanakan prinsip-prinsip GCG. Dewan Komisaris bertanggung jawab kepada Pemegang Saham dalam hal mengawasi kebijakan Direksi terhadap operasional Bank secara umum yang mengacu kepada rencana bisnis yang telah disetujui Dewan Komisaris dan Pemegang Saham, serta memastikan kepatuhan terhadap seluruh peraturan dan perundang-undangan yang berlaku.

The Board of Commissioners is a Bank Organ whose task is to carry out general and/or specific supervision in accordance with the Articles of Association, provide advice to the Board of Directors, and ensure that the Bank implements GCG principles. The Board of Commissioners is responsible to the Shareholders in terms of supervising the Board of Directors' policies regarding the Bank's operations in general which refer to the business plan that has been approved by the Board of Commissioners and Shareholders, as well as ensuring compliance with all applicable laws and regulations.

Kriteria Dewan Komisaris

1. Setiap anggota Dewan Komisaris memenuhi persyaratan penilaian kemampuan dan kepatutan sesuai dengan Peraturan OJK mengenai Penilaian Kemampuan dan Kepatutan bagi Dewan Komisaris dan Direksi, yaitu persyaratan integritas, kompetensi dan reputasi keuangan. Persyaratan tersebut harus dipenuhi Dewan Komisaris pada saat diangkat dan selama menjabat.
2. Dewan Komisaris wajib memenuhi persyaratan integritas, kompetensi dan reputasi keuangan sesuai dengan ketentuan yang berlaku. Persyaratan ini agar dimuat dalam surat pernyataan yang didokumentasikan oleh Bank dengan baik.

3. Persyaratan integritas yang dipenuhi, minimal sebagai berikut:
   a. Memiliki akhlak dan moral yang baik, paling sedikit ditunjukan dengan sikap mematuhi ketentuan yang berlaku, termasuk tidak pernah dihukum karena terbukti melakukan tindak pidana dalam jangka waktu tertentu sebelum dicalonkan.
   b. Cakap melakukan perbuatan hukum.
   c. Memiliki komitmen untuk mematuhi peraturan perundang-undangan dan mendukung kebijakan regulator yang berlaku.
   d. Memiliki komitmen terhadap pengembangan operasional Bank yang sehat.
   e. Tidak sedang dalam proses hukum dan/atau proses uji kemampuan dan kepatutan pada suatu Bank.
   f. Tidak termasuk sebagai pihak yang dilarang untuk menjadi Dewan Komisaris.
   g. Memiliki komitmen untuk tidak melakukan dan/atau mengulangi perbuatan dan/atau tindakan tertentu, bagi calon Dewan Komisaris yang pernah memiliki predikat tidak lulus dalam uji kemampuan dan kepatutan.

Criteria for the Board of Commissioners

1. Each member of the Board of Commissioners fulfills the fit and proper test requirements in accordance with the OJK Regulation regarding Fit and Proper Test for the Board of Commissioners and Directors, namely the requirements for integrity, competence, and financial reputation. These requirements must be fulfilled by the Board of Commissioners at the time of appointment and throughout their tenure.
2. The Board of Commissioners must meet the integrity, competency, and financial reputation requirements in accordance with applicable regulations. These requirements should be included in a well-documented statement letter by the Bank.
3. The integrity requirements that must be fulfilled are as follows:
   a. Possess good morals and ethics, demonstrated at least by complying with applicable regulations, including not having been convicted of a crime within a certain period before being nominated.
   b. Capable of carrying out legal actions.
   c. Have a commitment to comply with laws and regulations and support the applicable regulatory policies.
   d. Have a commitment to the development of a healthy Bank operation.
   e. Currently not in a legal process and/or a fit and proper test process at a Bank.
   f. Does not work in a company that prohibits becoming a member of the Board of Commissioners.
   g. Have a commitment not to engage in and/or repeat certain actions or behaviors, for candidates for the Board of Commissioners who previously failed the fit and proper test.

4. Persyaratan Kompetensi yang harus dipenuhi, minimal:
   a. Memiliki pengetahuan di bidang perbankan dan/atau bidang keuangan yang memadai dan relevan dengan jabatannya;
   b. Memiliki pengalaman dan keahlian di bidang perbankan dan/atau bidang keuangan;
   c. Memiliki pengetahuan mengenai tugas dan tanggung jawab serta pemahaman mengenai kegiatan bisnis utama dan risiko utama Bank;
   d. Memiliki Sertifikat Manajemen Risiko minimal Jenjang 6 (enam).
5. Persyaratan reputasi keuangan yang harus dipenuhi, antara lain:
   a. Tidak memiliki kredit macet, dan
   b. Tidak pernah dinyatakan pailit atau menjadi Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perseroan dinyatakan pailit dalam jangka waktu 5 (lima) tahun terakhir sebelum dicalonkan.
6. Tidak pernah menjadi anggota Dewan Komisaris yang selama menjabat:
   a. Pernah tidak menyelenggarakan Rapat Umum Pemegang Saham (RUPS) tahunan.
   b. Pertanggungjawabannya sebagai anggota Dewan Komisaris, pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Dewan Komisaris kepada RUPS.
   c. Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan (OJK) tidak memenuhi kewajiban menyampaikan Laporan Tahunan dan/atau Laporan Keuangan kepada OJK.

Pengangkatan dan Pemberhentian Anggota Dewan Komisaris

Ketentuan Pengangkatan

1. Anggota Dewan Komisaris diangkat berdasarkan keputusan RUPS dengan memperhatikan rekomendasi komite yang menjalankan fungsi nominasi.
2. Anggota Dewan Komisaris diangkat untuk masa jabatan tertentu dan dapat diangkat kembali saat masa jabatannya telah berakhir.
3. 1 (satu) periode masa jabatan anggota Dewan Komisaris paling lama 3 (tiga) tahun atau sampai dengan penutupan RUPS tahunan pada akhir 1 (satu) periode masa jabatan dimaksud.
4. Komisaris baru yang merupakan tambahan dari jumlah anggota Dewan Komisaris sebelumnya, maka masa jabatan Komisaris baru tersebut berakhir dalam waktu yang sama dengan anggota Dewan Komisaris lainnya yang masih menjabat.
5. Persyaratan atas pengangkatan Komisaris yang merupakan Tenaga Kerja Asing harus memenuhi ketentuan tentang Pemanfaatan Tenaga Kerja Asing yang dikeluarkan oleh OJK dan instansi terkait lainnya.

4. The minimum competency requirements that must be fulfilled are:
   a. Have knowledge in banking and/or finance that is adequate and relevant to the position.
   b. Have experience and expertise in banking and/or finance.
   c. Have knowledge about the duties and responsibilities as well as understanding the main business activities and main risks of the Bank.
   d. Have a Risk Management Certificate of at least Level 6 (six).
5. The financial reputation requirements that must be fulfilled, among others:
   a. Does not have non-performing loans, and
   b. Never been declared bankrupt or served as a member of the Board of Commissioners that was found guilty of causing a company to declare bankrupt within the last 5 (five) years before being nominated.
6. Never been a member of the Board of Commissioners who, during their tenure:
   a. Failed to hold the Annual General Meeting of Shareholders (AGM).
   b. Their accountability as a member of the Board of Commissioners was not accepted by the GMS or they failed to provide accountability as a member of the Board of Commissioners to the GMS.
   c. Caused a company that obtained a license, approval, or registration from the Financial Services Authority (OJK) to fail to fulfill its obligation to submit Annual Reports and/or Financial Statements to the OJK.

The Appointment and Dismissal of Members of the Board of Commissioners

Appointment Requirements

1. Members of the Board of Commissioners are appointed based on the decision of the GMS.
2. Members of the Board of Commissioners are appointed for a certain term of office and may be reappointed when their term of office has ended.
3. The maximum term of office for a member of the Board of Commissioners is 3 (three) years or until the closing of the annual GMS at the end of the said term of office.
4. With the addition of a new Commissioner to the previously existing number of members in the Board of Commissioners, the term of office of the new Commissioner ends at the same time as the other members of the Board of Commissioners who are still in office.
5. The appointment of a Commissioner who is a Foreign Worker must comply with the provisions on the Utilization of Foreign Workers issued by the OJK and other related agencies.

6. Setiap usulan penggantian dan/atau pengangkatan anggota Dewan Komisaris kepada RUPS wajib memperhatikan rekomendasi Komite yang menjalankan fungsi Nominasi.

7. Anggota komite yang menjalankan fungsi nominasi yang memiliki benturan kepentingan wajib mengungkapkan dalam usulan yang direkomendasikan.Jika anggota Komite Remunerasi dan Nominasi memiliki benturan kepentingan dengan usulan yang direkomendasikan, maka wajib diungkapkan dalam usulan tersebut.
8. Anggota Dewan Komisaris harus memenuhi persyaratan telah lulus Penilaian Kemampuan dan Kepatutan sesuai dengan ketentuan OJK.
9. Dewan Komisaris yang berasal dari Direksi atau Pejabat Eksekutif Bank atau pihak-pihak yang mempunyai hubungan dengan Bank, yang dapat mempengaruhi kemampuannya untuk bertindak independen, wajib menjalani masa tunggu (*cooling off*) selama 1 (satu) tahun.
10. Honorarium dan/atau tunjangan Dewan Komisaris ditentukan oleh RUPS.

Ketentuan Pemberhentian

1. Setiap pemberhentian dan/atau penggantian anggota Dewan Komisaris kepada RUPS wajib memperhatikan rekomendasi komite yang menjalankan fungsi nominasi dan mengedepankan kepentingan utama dari Bank.

2. Pemberhentian atau penggantian anggota Dewan Komisaris sebelum periode masa jabatannya berakhir wajib memperhatikan paling sedikit:
   a. anggota Dewan Komisaris dinilai tidak mampu melaksanakan tugas dan tanggung jawab dalam pengelolaan dan pelaksanaan strategi Bank yang sehat;
   b. pemberhentian atau penggantian anggota Dewan Komisaris tidak didasarkan atas penilaian subjektif dari pemegang saham, namun didasarkan dari penilaian yang objektif terkait pengelolaan Bank;
   c. pemberhentian atau penggantian anggota Dewan Komisaris telah melalui perencanaan dan mekanisme yang berlaku, yang paling sedikit memperhatikan penilaian dari komite yang menjalankan fungsi nominasi dan telah diagendakan dalam RUPS;
   d. pemberhentian atau penggantian anggota Dewan Komisaris tidak mengakibatkan terjadinya permasalahan dalam pengorganisasian dan kegiatan usaha Bank;
   e. pelaksanaan pemberhentian atau penggantian anggota Dewan Komisaris mengedepankan pola komunikasi yang baik dari berbagai pihak terkait; dan
   f. dilakukan dengan mengedepankan penerapan Tata Kelola yang Baik pada Bank dan aspek kehati-hatian.

3. Anggota Dewan Komisaris dapat mengundurkan diri dari jabatannya sebelum masa jabatannya berakhir.

6. Every proposal for replacement and/or appointment of members of the Board of Commissioners to the GMS must take into account the recommendations of the Committee which carries out the Nomination function.
7. Committee members carrying out nomination functions who have a conflict of interest are required to disclose it in the recommended proposal. If members of the Remuneration and Nomination Committee have a conflict of interest with the recommended proposal, then they must disclose it in the proposal.
8. Members of the Board of Commissioners must meet the requirements of having passed the Fit and Proper Test in accordance with OJK regulations.
9. Board of Commissioners who come from the Bank's Board of Directors or Executive Officers or parties that have a relationship with the Bank that may affect their ability to act independently, must undergo a cooling-off period of 1 (one) year.

10. The honorarium and/or allowances of the Board of Commissioners are determined by the GMS.

Dismissal Requirements

1. Every dismissal and/or replacement of members of the Board of Commissioners at the GMS must take into account the recommendations of the committee which carries out the nomination function and prioritizes the main interests of the Bank.
2. Dismissal or replacement of a member of the Board of Commissioners before the end of their term of office must take into account at least:
   a. members of the Board of Commissioners are deemed unable to carry out their duties and responsibilities in the management and implementation of sound Bank strategies;
   b. dismissal or replacement of members of the Board of Commissioners is not based on the subjective assessment of shareholders, but is based on an objective assessment regarding the management of the Bank;
   c. the dismissal or replacement of members of the Board of Commissioners has gone through applicable planning and mechanisms, which at least takes into account the assessment of the committee that carries out the nomination function and has been on the agenda at the GMS;
   d. dismissal or replacement of members of the Board of Commissioners does not result in problems in the organization and business activities of the Bank;
   e. The implementation of the dismissal or replacement of members of the Board of Commissioners prioritizes good communication patterns from various related parties; And
   f. carried out by prioritizing the implementation of Good Governance in the Bank and prudential aspects.

3. Members of the Board of Commissioners may resign from their positions before their term of office ends.

4. Masa jabatan anggota Dewan Komisaris berakhir dengan sendirinya apabila:
   a. Mengundurkan diri dengan pemberitahuan secara tertulis;
   b. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku;
   c. Meninggal dunia;
   d. Diberhentikan berdasarkan keputusan RUPS;
   e. Dinyatakan pailit atau ditaruh di bawah pengampunan berdasarkan suatu penetapan Pengadilan;
   f. Terbukti terlibat dalam kejahatan keuangan.
5. Komisaris berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada Bank selambat-lambatnya 90 (sembilan puluh) hari sebelum tanggal pengunduran dirinya.
6. Bank wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri Komisaris dimaksud paling lambat 90 (sembilan puluh) hari setelah diterimanya surat pengunduran diri tersebut.
7. Apabila Komisaris mengundurkan diri sehingga mengakibatkan jumlah anggota Dewan Komisaris menjadi kurang dari 3 (tiga) orang, maka pengunduran diri tersebut sah apabila telah ditetapkan dalam RUPS dan telah diangkat anggota Dewan Komisaris yang baru sehingga memenuhi persyaratan minimal jumlah anggota Dewan Komisaris.
8. RUPS dapat mengangkat orang lain untuk mengisi jabatan seorang Komisaris yang diberhentikan dari jabatannya atau untuk mengisi suatu lowongan. Masa jabatan seorang yang diangkat untuk menggantikan anggota Dewan Komisaris yang berhenti atau mengisi lowongan adalah selama sisa jangka waktu masa jabatan anggota Dewan Komisaris yang diberhentikan atau digantikan tersebut.
9. Otoritas Jasa Keuangan berwenang melakukan evaluasi terhadap keputusan pemberhentian atau penggantian anggota Dewan Komisaris yang dilakukan sebelum periode masa jabatan anggota Dewan Komisaris berakhir.
10. Bank wajib melakukan keterbukaan informasi kepada masyarakat dan menyampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah:
    a. Diterimanya permohonan pengunduran diri anggota Dewan Komisaris.
    b. Dilakukan penyelenggaraan RUPS.

Komposisi Dewan Komisaris

1. Dewan Komisaris terdiri dari sedikitnya 3 (tiga) anggota dan paling banyak sama dengan jumlah anggota Direksi.
2. Dewan Komisaris dipimpin oleh Komisaris Utama atau Presiden Komisaris.
3. Dewan Komisaris terdiri dari Komisaris dan Komisaris Independen. Paling kurang 50% (lima puluh persen) dari jumlah anggota Dewan Komisaris adalah Komisaris Independen.
4. Paling kurang 1 (satu) anggota Komisaris wajib berdomisili di Indonesia.

4. The term of office of a member of the Board of Commissioners ends automatically if:
   a. Resign with written notification;
   b. No longer meets applicable statutory requirements;
   c. Die;
   d. Dismissed based on GMS decision;
   e. Declared bankrupt or placed under amnesty based on a Court decision;
   f. Proven to be involved in financial crimes.
5. The Commissioner has the right to resign from his position by notifying the Bank in writing no later than 90 (ninety) days before the date of his resignation.
6. The Bank is required to hold a GMS to decide on the Commissioner's resignation request no later than 90 (ninety) days after receipt of the resignation letter.
7. If the Commissioner resigns, resulting in the number of members of the Board of Commissioners becoming less than 3 (three) people, then the resignation is valid if it has been determined at the GMS and new members of the Board of Commissioners have been appointed so that it meets the minimum requirements for the number of members of the Board of Commissioners.
8. The GMS may appoint another person to fill the position of a Commissioner who is dismissed from office or to fill a vacancy. The term of office of a person appointed to replace a member of the Board of Commissioners who has resigned or filled a vacancy is for the remaining term of office of the member of the Board of Commissioners who has been dismissed or replaced.
9. The Financial Services Authority has the authority to evaluate decisions to dismiss or replace members of the Board of Commissioners made before the term of office of members of the Board of Commissioners ends.
10. Banks are required to disclose information to the public and submit it to the OJK no later than 2 (two) working days after:
    a. Acceptance of resignation requests from members of the Board of Commissioners.
    b. A GMS was held.

Composition of the Board of Commissioners

1. The Board of Commissioners consists of at least 3 (three) members and a maximum of the same number of members as the Board of Directors.
2. The Board of Commissioners is led by the President Commissioner or President Commissioner.
3. The Board of Commissioners consists of Commissioners and Independent Commissioners. At least 50% (fifty percent) of the total members of the Board of Commissioners are Independent Commissioners.
4. At least 1 (one) Commissioner must reside in Indonesia.

Masa Jabatan Dewan Komisaris

Berdasarkan Anggaran Dasar Pasal 20 ayat 6, Dewan Komisaris diangkat oleh RUPS untuk jangka waktu terhitung sejak pengangkatannya sampai penutupan RUPS tahunan ketiga berikutnya dengan tidak mengurangi hak RUPS untuk memberhentikan sewaktu-waktu.

Term of Office of the Board of Commissioners

Based on Article 20 paragraph 6 of the Articles of Association, the Board of Commissioners is appointed by the GMS for a period starting from their appointment until the closing of the next third annual GMS without prejudice to the GMS's right to dismiss them at any time.

Susunan dan Dasar Pengangkatan Dewan Komisaris Tahun 2023

Per 31 Desember 2023, Allo Bank tidak mengalami perubahan pada susunan dan komposisi Dewan Komisaris. Adapun komposisi Dewan Komisaris Bank pada tahun 2023 dapat dilihat sebagai berikut:

Composition and Basis of Appointment of the Board of Commissioners in 2023

As of December 31 2023, Allo Bank has experienced no changes to the composition of the Board of Commissioners. The composition of the Bank's Board of Commissioners in 2023 is presented as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Legal Standing	Masa Jabatan Term of Office	Periode Jabatan Period
Aviliani	Komisaris Utama Independen Independent President Commissioner	RUPS Tahunan 19 Mei 2022 Annual GMS May 19, 2022	2022 - RUPS Tahunan Tahun 2025 2022 - 2025 Annual GMS	Pertama First
Rosmaya	Komisaris Independen Independent Commissioner	RUPS Tahunan 19 Mei 2022 Annual GMS May 19, 2022	2022 - RUPS Tahunan Tahun 2025 2022 - 2025 Annual GMS	Pertama First
Ali Gunawan	Komisaris Commissioner	RUPS Tahunan 07 Mei 2022 Annual GMS May 07, 2022	2021 - RUPS Tahunan Tahun 2024 2021 - 2024 Annual GMS	Pertama First

Profil masing-masing anggota Dewan Komisaris Allo Bank dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

A brief profile of each member of the Board of Commissioners can be seen in the Board of Commissioners Profile section, in the Company Profile chapter of this Annual Report.

Penilaian kelayakan dan Kepatutan Dewan Komisaris

Seluruh calon anggota Dewan Komisaris wajib lulus dalam uji kemampuan dan kepatutan (*fit and proper test*) dan memperoleh persetujuan dari OJK sebelum menjalankan tugas dan fungsi sesuai jabatannya. Hal tersebut telah diatur oleh Peraturan OJK No. 27/POJK.03/2016 tentang Uji Kemampuan dan Kepatutan (*fit and proper test*) bagi Pihak Utama Lembaga Jasa Keuangan.

Adapun penjelasan status uji kemampuan dan kepatutan Dewan Komisaris Allo Bank yang menjabat hingga akhir tahun 2023 dapat dilihat sebagai berikut:

Fit and Proper Assessment of the Board of Commissioners

All prospective members of the Board of Commissioners are required to pass a fit and proper test and obtain approval from the OJK before carrying out their duties and functions according to their position. This has been regulated by OJK Regulation no. 27/POJK.03/2016 concerning Fit and Proper Tests for Main Parties of Financial Services Institutions.

The explanation of the status of the fit and proper test of the Board of Commissioners of Allo Bank who served until the end of 2023 can be seen as follows:

Nama Name	Jabatan Position	Status	Persetujuan OJK terkait Uji Kemampuan dan Kepatutan OJK approval regarding Fit and Proper Test
Aviliani	Komisaris Utama Independen Independent President Commissioner	Lulus Passed	Keputusan Deputi Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan No. Kep-24/PB.1/2022 tanggal 9 Juni 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Ibu Aviliani selaku Calon Komisaris Utama Independen PT Allo Bank Indonesia Tbk. Decision of the Deputy Commissioner for Banking Supervision I of the Financial Services Authority No. Kep-24/PB.1/2022 dated June 9, 2022 regarding the Assessment Results of the Fit and Proper Test of Ms. Aviliani as Candidate for Independent President Commissioner of PT Allo Bank Indonesia Tbk.
Rosmaya	Komisaris Independen Independent Commissioner	Lulus Passed	Keputusan Deputi Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan No. Kep-41/PB.1/2022 tanggal 16 Agustus 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Ibu Rosmaya selaku Calon Komisaris Independen PT Allo Bank Indonesia Tbk. The decision of Deputy Commissioner for Banking Supervision I of the Financial Services Authority No. Kep-41/PB.1/2022 dated August 16, 2022 regarding the Assessment Results of the Fit and Proper Test of Ms. Rosmaya as a Candidate for Independent Commissioner of PT Allo Bank Indonesia Tbk.
Ali Gunawan	Komisaris Commissioner	Lulus Passed	Keputusan Deputi Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan No. KEP-49/PB.1/2021 Tanggal 13 Juli 2021 tentang Hasil Penilaian Kemampuan dan Kepatutan Bapak Ali Gunawan selaku Anggota Dewan Komisaris PT Allo Bank Indonesia Tbk. The decision of Deputy Commissioner for Banking Supervision I of the Financial Services Authority No. KEP-49/PB.1/2021 dated July 13, 2021 regarding the Assessment Results of the Fit and Proper Test of Mr. Ali Gunawan as a Member of the Board of Commissioners of PT Allo Bank Indonesia Tbk.

Pedoman Kerja Dewan Komisaris

Allo Bank telah memiliki Buku Panduan bagi Dewan Komisaris yang berfungsi sebagai panduan dalam memahami peraturan-peraturan terkait tata kerja Dewan Komisaris yang telah ditetapkan dalam *BOC Charter,* yang disusun berdasarkan prinsip-prinsip hukum korporasi, ketentuan Anggaran Dasar, peraturan dan ketentuan perundang-undangan yang berlaku, arahan Pemegang Saham, serta praktik-praktik terbaik (*best practices*) GCG.

BOC Charter ini diharapkan dapat mempermudah Dewan Komisaris memahami peraturan-peraturan yang terkait dengan tata kerja Dewan Komisaris, menghilangkan praktik pengambilan keputusan berdasarkan kebiasaan (yang tidak tertulis) serta memperjelas tingkat akuntabilitas dalam pengambilan keputusan. Aspek yang diatur dalam *BOC Charter* meliputi:

1. Persyaratan Anggota Dewan Komisaris;
2. Persyaratan Komisaris Independen;
3. Pengangkatan Anggota Dewan Komisaris;
4. Pemberhentian Anggota Dewan Komisaris;
5. Komposisi Dewan Komisaris;
6. Rangkap Jabatan Anggota Dewan Komisaris;
7. Transparansi, Independensi, dan Etika Jabatan Dewan Komisaris;
8. Tugas, Tanggung Jawab dan Wewenang Dewan Komisaris;
9. Kehadiran dan Waktu Kerja Dewan Komisaris;
10. Tata Tertib Rapat Dewan Komisaris;

Work Guidelines of Board of Commissioners

Allo Bank has a Guidebook for the Board of Commissioners which functions as a guide in understanding the regulations relating to the work procedures of the Board of Commissioners which have been stipulated in the BOC Charter, which is prepared based on the principles of corporate law, the provisions of the Articles of Association, regulations and statutory provisions. applicable, Shareholder directions, as well as GCG best practices.

The BOC Charter is expected to help the Board of Commissioners understand the regulations related to the work procedures of the Board of Commissioners, eliminate the practice of making decisions based on habits (which are not written) and clarify the level of accountability in decision making. Aspects regulated in the BOC Charter include:

1. Requirements for Members of the Board of Commissioners;
2. Requirements for Independent Commissioners;
3. Appointment of Members of the Board of Commissioners;
4. Dismissal of Members of the Board of Commissioners;
5. Composition of the Board of Commissioners;
6. Concurrent Position as Member of the Board of Commissioners;
7. Transparency, Independence and Ethics of the Board of Commissioners;
8. Duties, Responsibilities and Authorities of the Board of Commissioners;
9. Attendance and working hours of the Board of Commissioners;
10. Rules and Regulations for Board of Commissioners Meetings;

11. Penilaian Kinerja Dewan Komisaris;
12. Komite Pendukung Tugas Dewan Komisaris;
13. Pelaporan.

Tugas, Tanggung Jawab, dan Wewenang Dewan Komisaris

1. Tugas dan tanggung jawab Dewan Komisaris:
   a. Mengarahkan, memantau dan mengevaluasi kebijakan strategis Bank agar sesuai dengan tujuan Bank dengan memperhatikan ketentuan dan peraturan yang berlaku pada industri perbankan.
   b. Memastikan Direksi telah melaksanakan prinsip kehati-hatian dalam kegiatan usaha Bank.
   c. Memastikan terselenggaranya pelaksanaan Prinsip Tata Kelola yang Baik dalam setiap kegiatan usaha Bank pada seluruh tingkatan/jenjang organisasi.
   d. Memastikan penerapan manajemen risiko telah memadai sesuai dengan kebijakan manajemen risiko dan strategi manajemen risiko.
   e. Memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari SKAI, auditor eksternal, hasil pemeriksaan OJK, Bank Indonesia dan/atau hasil pengawasan otoritas lainnya.
   f. Melakukan evaluasi pelaksanaan fungsi kepatuhan Bank paling kurang 2 (dua) kali dalam satu tahun dengan memberikan saran-saran dalam rangka meningkatkan kualitas pelaksanaan fungsi kepatuhan Bank kepada Direktur Utama dengan tembusan kepada Direktur yang membawahkan fungsi kepatuhan.
   g. Menumbuhkan budaya kepatuhan dan budaya anti *fraud* pada seluruh jajaran organisasi.
2. Dewan Komisaris tidak diperkenankan terlibat dalam pengambilan keputusan kegiatan operasional Bank, kecuali untuk penyediaan dana kepada pihak terkait dan hal-hal yang diatur dalam Anggaran Dasar Bank atau peraturan perundang-undangan yang berlaku.
3. Wewenang Dewan Komisaris:
   a. Memeriksa semua pembukuan, surat dan alat bukti lainnya.
   b. Memeriksa dan mencocokan keadaan uang kas, surat berharga dan lain-lain.
   c. Mengetahui segala tindakan yang telah dijalankan oleh Direksi.
   d. Memasuki bangunan dan halaman atau tempat lain yang dipergunakan atau yang dikuasai oleh Bank.
   e. Meminta Direksi dan/atau pejabat lainnya untuk memberikan penjelasan tentang segala hal yang berhubungan dengan pengelolaan Bank.
   f. Meminta Direksi dan/atau pejabat lainnya di bawah Direksi, dengan sepengetahuan Direksi, untuk menghadiri rapat Dewan Komisaris.
   g. Menghadiri rapat Direksi dan memberikan pandangan pandangan terhadap hal-hal yang dibicarakan dalam rapat.

11. Performance Assessment of the Board of Commissioners;
12. Duties Supporting Committee of the Board of Commissioners;
13. Reporting.

Duties, Responsibilities and Authorities of the Board of Commissioners

1. Duties and responsibilities of the Board of Commissioners:
   a. Direct, monitor and evaluate the Bank's strategic policies so that they are in line with the Bank's objectives by paying attention to the rules and regulations applicable to the banking industry.
   b. Ensure that the Board of Directors has implemented the principle of prudence in the Bank's business activities.
   c. Ensure the implementation of Good Governance Principles in every Bank business activity at all organizational levels.
   d. Ensure that the implementation of risk management is adequate in accordance with risk management policies and risk management strategies.
   e. Ensure that the Board of Directors has followed up on audit findings and recommendations from SKAI, external auditors, OJK, Bank Indonesia audit results and/or supervision results from other authorities.
   f. Evaluate the implementation of the Bank's compliance function at least 2 (two) times a year by providing suggestions in order to improve the quality of the implementation of the Bank's compliance function to the President Director with a copy to the Director in charge of the compliance function.
   g. Fostering a culture of compliance and anti-fraud culture at all levels of the organization.
2. The Board of Commissioners is not permitted to be involved in making decisions on the Bank's operational activities, except for the provision of funds to related parties and matters regulated in the Bank's Articles of Association or applicable laws and regulations.
3. Authority of the Board of Commissioners:
   a. Examine all books, letters and other evidence.
   b. Check and verify the condition of cash, securities and others.
   c. Know all actions that have been carried out by the Board of Directors.
   d. Enter buildings and grounds or other places used or controlled by the Bank.
   e. Ask the Directors and/or other officials to provide explanations regarding all matters relating to Bank management.
   f. Request the Directors and/or other officials under the Directors, with the knowledge of the Directors, to attend meetings of the Board of Commissioners.
   g. Attend Board of Directors meetings and provide views on matters discussed at meetings.

h. Memberitahukan kepada OJK atas pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan; dan/atau keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.
i. Menetapkan Batasan nilai perbuatan hukum Direksi yang memerlukan persetujuan tertulis Dewan Komisaris.

j. Memberikan putusan terhadap usulan perbuatan hukum Direksi yang memerlukan persetujuan Dewan Komisaris.

k. Memberikan tanggapan tertulis untuk memberikan pendapat dan saran kepada RUPS atas usulan perbuatan hukum yang akan dilaksanakan oleh Direksi yang akan diajukan kepada RUPS untuk mendapat persetujuan.
l. Komisaris melalui rapat Dewan Komisaris, berdasarkan suara terbanyak berhak memberhentikan untuk sementara seorang atau lebih anggota Direksi dari jabatannya apabila anggota Direksi tersebut bertindak bertentangan dengan Anggaran Dasar dan/atau peraturan perundang-undangan yang berlaku.
m. Pemberhentian tersebut harus diberitahukan kepada yang bersangkutan disertai dengan alasannya.
n. Menunjuk salah seorang Direktur untuk menjalankan pekerjaan Direktur yang lowong dengan memperhatikan ketentuan yang berlaku.
o. Menyelenggarakan RUPS paling lambat 90 (sembilan puluh) hari sesudah pemberhentian sementara tersebut yang akan memutuskan apakah Direksi yang bersangkutan akan diberhentikan seterusnya atau dikembalikan kepada kedudukannya semula. Direksi yang diberhentikan sementara itu diberi kesempatan untuk hadir guna membela diri.
p. Apabila RUPS tersebut tidak dapat mengambil keputusan atau tidak diadakan dalam jangka waktu paling lambat 90 (sembilan puluh) hari setelah pemberhentian sementara tersebut, maka pemberhentian sementara itu menjadi batal demi hukum dan yang bersangkutan berhak menjabat kembali jabatannya semula.

4. Apabila seluruh anggota Direksi diberhentikan sementara dan Bank tidak mempunyai seorangpun anggota Direksi maka untuk sementara Dewan Komisaris diwajibkan untuk mengurus Bank. Dalam hal demikian Dewan Komisaris berhak untuk memberikan kekuasaan sementara kepada seorang atau lebih di antara mereka atas tanggungan mereka bersama.

Pembagian Tugas Pengawasan Dewan komisaris

Dewan Komisaris Allo Bank senantiasa melakukan fungsi pengawasan atas pengelolaan maupun implementasi strategi manajemen guna mewujudkan tujuan Bank. Dewan Komisaris melaksanakan fungsi pengawasan sesuai dengan masing-masing latar belakang bidang yang dikuasai oleh masing-masing anggota. Pembidangan tugas masing-masing anggota Dewan Komisaris Allo Bank adalah sebagai berikut:

h. Notify OJK of violations of laws and regulations in the financial and banking sector; and/or circumstances or predicted circumstances that could endanger the continuity of the Bank's business.
i. Determine limits on the value of the Board of Directors' legal actions that require written approval from the Board of Commissioners.
j. Provide decisions on proposed legal actions by the Board of Directors that require approval from the Board of Commissioners.
k. Provide written responses to provide opinions and suggestions to the GMS regarding proposed legal actions to be implemented by the Board of Directors which will be submitted to the GMS for approval.
l. The Commissioners, through a meeting of the Board of Commissioners, based on the majority vote, have the right to temporarily dismiss one or more members of the Board of Directors from their positions if the members of the Board of Directors act contrary to the Articles of Association and/or applicable laws and regulations.
m. The termination must be notified to the person concerned along with the reasons.
n. Appoint one of the Directors to carry out the vacant Director's work with due observance of applicable regulations.

o. Hold a GMS no later than 90 (ninety) days after the temporary dismissal which will decide whether the relevant Directors will be permanently dismissed or returned to their original positions. Directors who were temporarily dismissed were given the opportunity to appear to defend themselves.

p. If the GMS cannot make a decision or is not held within a period of no later than 90 (ninety) days after the temporary dismissal, then the temporary dismissal becomes null and void and the person concerned has the right to return to his or her original position.

4. If all members of the Board of Directors are temporarily dismissed and the Bank does not have a single member of the Board of Directors, the Board of Commissioners is temporarily required to manage the Bank. In such cases the Board of Commissioners has the right to grant temporary powers to one or more of them at their collective expense.

Division of Supervisory Duties of the Board of Commissioners

The Board of Commissioners of Allo Bank always carries out supervisory functions over the management and implementation of management strategies to realize the Bank's objectives. The Board of Commissioners carries out supervisory functions in accordance with the respective field backgrounds controlled by each member. The division of duties of each member of the Board of Commissioners of Allo Bank is as follows:

Nama Name	Jabatan Position	Bidang Tugas Fiel of Duty
Aviliani	Komisaris Utama Independen Independent President Commissioner	Ketua Komite Audit Ketua Komite Remunerasi dan Nominasi Chairwoman of Audit Committee Chairwoman of the Remuneration and Nomination Committee
Rosmaya	Komisaris Independen Independent Commissioner	Ketua Komite Pemantau Risiko Chairwoman of the Risk Oversight Committee
Ali Gunawan	Komisaris Commissioner	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee

Independensi Dewan Komisaris

1. Mayoritas anggota Dewan Komisaris dilarang saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Direksi dan/atau dengan anggota Dewan Komisaris lain.
2. Mantan anggota Direksi atau Pejabat Eksekutif Bank atau pihak-pihak yang mempunyai hubungan dengan Bank, yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen, wajib menjalani masa tunggu (*cooling off*) paling singkat 1 (satu) tahun sebelum menjadi Komisaris Independen pada Bank.
3. Ketentuan di atas tidak berlaku bagi mantan anggota Direksi yang membawahi fungsi pengawasan atau Pejabat Eksekutif yang melakukan fungsi pengawasan pada Bank.

4. Anggota Dewan Komisaris wajib menandatangani Surat Pernyataan Independensi yang berlaku sesuai dengan periode atau masa jabatan sebagaimana ditetapkan dalam RUPS.

Independence of the Board of Commissioners

1. The majority of the Board of Commissioners members are prohibited from having family relationships up to the second degree with other members of the Board of Directors and/or with other members of the Board of Commissioners.
2. Former members of the Board of Directors or Executive Officers of the Bank, or parties who have relationships with the Bank that can influence their ability to act independently, must undergo a minimum cooling-off period of 1 (one) year before becoming an Independent Commissioner at the Bank.

3. The above provision does not apply to former members of the Board of Directors who are in charge of supervisory functions or Executive Officers who conduct supervisory functions at the Bank.
4. Members of the Board of Commissioners are required to sign a Declaration of Independence letter that applies according to the period or term of office as determined in the GMS.

Program Orientasi bagi Anggota Dewan Komisaris Baru

BOC Charter Allo Bank mengatur bahwa anggota Dewan Komisaris yang baru diangkat wajib untuk mengikuti program pengenalan perusahaan. Program pengenalan tersebut dilakukan untuk memberikan pemahaman mengenai tugas dan tanggung jawab sebagai anggota Dewan Komisaris agar dijalankan sebaik-baiknya. Kegiatan ini juga bertujuan agar anggota Dewan Komisaris dapat memahami latar belakang dan kegiatan usaha Bank agar dapat mempermudah dan melancarkan pelaksanaan tugas Dewan Komisaris secara efektif.

Sehubungan dengan tidak adanya perubahan komposisi dan susunan Dewan Komisaris hingga akhir tahun 2023, Bank tidak melaksanakan program pengenalan Dewan Komisaris baru.

Orientation Program for New Members of Board of Commissioners

Allo Bank's BOC Charter stipulates that newly appointed members of the Board of Commissioners are required to take part in a company introduction program. This introductory program was carried out to provide an understanding of the duties and responsibilities as a member of the Board of Commissioners so that they can be carried out as well as possible. This activity also aims to enable members of the Board of Commissioners to understand the background and business activities of the Bank in order to facilitate and expedite the effective implementation of the Board of Commissioners' duties.

Due to the absence of changes in the composition and structure of the Board of Commissioners until the end of 2023, the Bank is not implementing a program to introduce a new Board of Commissioners.

Peningkatan Kompetensi Dewan Komisaris

Allo Bank memfasilitasi seluruh Insan Bank di seluruh level untuk melaksanakan program pengembangan kompetensi guna menciptakan SDM yang unggul dan berdaya saing. Informasi mengenai peningkatan kompetensi Dewan Komisaris sepanjang tahun 2023 dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

Pelaksanaan Tugas Dewan Komisaris Tahun 2023

Sepanjang tahun 2023, Dewan Komisaris telah melaksanakan tugas dan fungsinya dalam mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis, meliputi:

1. Hasil dan Rekomendasi Pelaksanaan Fungsi Kepatuhan Bank untuk Periode Semester II 2023 dengan nomor surat MD 001/KOMISARIS/2023 tanggal 2 Januari 2023.
2. Hasil dan Rekomendasi Pelaksanaan Fungsi Kepatuhan Bank untuk periode Semester I 2023 dengan nomor surat MD 003/KOMISARIS/2023 tanggal 2 Agustus 2023.

Penilaian Kinerja Organ dan Komite Pendukung di Bawah Dewan Komisaris

Dalam melaksanakan tugas dan fungsi pengawasan atas pengelolaan Bank, Dewan Komisaris turut dibantu oleh sejumlah Komite, yakni Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi. Dewan Komisaris melakukan evaluasi setiap tahun atas kinerja komite-komite tersebut sesuai dengan kriteria yang ditetapkan oleh Komite Remunerasi dan Nominasi. Sepanjang tahun 2023, Dewan Komisaris menilai bahwa seluruh Komite di bawah Dewan Komisaris telah menjalankan tugas dan tanggung jawabnya dengan baik.

Competency Development of Board of Commissioners

Allo Bank facilitates all Bank Personnel at all levels to carry out competency development programs to create superior and competitive human resources. Information regarding increasing the competency of the Board of Commissioners throughout 2023 can be seen in the Company Profile Chapter in this Annual Report.

Implementation of Duties of the Board of Commissioners in 2023

Throughout 2023, the Board of Commissioners has carried out its duties and functions in directing, monitoring and evaluating the implementation of strategic policies, including:

1. Results and Recommendations for the Implementation of the Bank's Compliance Function for Semester II 2023 with letter number MD 001/KOMISARIS/2023 dated January 2, 2023.
2. Results and Recommendations for the Implementation of the Bank's Compliance Function for the Semester I 2023 period with letter number MD 003/KOMISARIS/2023 dated August 2, 2023.

Performance Assessment of Supporting Organs and Committees under Board of Commissioners

In carrying out its supervisory duties and functions over the management of the Bank, the Board of Commissioners is assisted by a number of Committees, namely the Audit Committee, Risk Oversight Committee, and Remuneration and Nomination Committee. The Board of Commissioners annually evaluates the performance of these committees in accordance with the criteria set by the Remuneration and Nomination Committee. Throughout 2023, the Board of Commissioners assessed that all Committees under the Board of Commissioners have carried out their duties and responsibilities accordingly.

Komisaris Independen

Independent Commissioner

Komisaris Independen merupakan anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris, anggota Direksi dan/atau pemegang saham pengendali atau dengan Bank yang mungkin menghalangi atau menghambat posisinya untuk bertindak independen sesuai dengan prinsip-prinsip GCG. Komisaris Independen diangkat oleh RUPS dan tidak memiliki hubungan afiliasi dengan pihak yang berkepentingan, terutama pemegang saham mayoritas, anggota Direksi, dan/atau anggota Dewan Komisaris. Sesuai ketentuan pasal 20 ayat (3) POJK 33/2014, minimal 30% dari anggota Dewan Komisaris adalah Komisaris Independen. Di tahun 2022 Bank memiliki 2 (dua) orang Komisaris Independen dari total 3 (tiga) orang anggota Dewan Komisaris.

Kriteria Penentuan Komisaris Independen

Komisaris Independen wajib memenuhi persyaratan umum Dewan Komisaris serta beberapa kriteria lainnya, yaitu:

1. Penunjukan Komisaris sebagai Komisaris Independen harus mendapatkan persetujuan OJK.
2. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan atau mengawasi kegiatan Bank dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen pada periode berikutnya.
3. Tidak mempunyai saham baik langsung maupun tidak langsung pada Bank.
4. Tidak mempunyai hubungan afiliasi dengan Bank, anggota Dewan Komisaris, anggota Direksi atau Pemegang Saham Utama Bank.
5. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan Bank.

Independent Commissioner is a member of the Board of Commissioners who does not have any financial, managerial, share ownership, and/or family relationships with the members of the Board of Commissioners, members of the Board of Directors, and/or controlling shareholders or with the Bank that may impede or hinder their ability to act independently in accordance with the principles of GCG. Independent Commissioners are appointed by the GMS and have no affiliation with interested parties, especially majority shareholders, members of the Board of Directors, and/or members of the Board of Commissioners. In accordance with Article 20 Paragraph (3) of POJK 33/2014, at least 30% of the Board of Commissioners members must be Independent Commissioners. In 2022, the Bank has 2 (two) Independent Commissioners out of a total of 3 (three) members of the Board of Commissioners

Criteria for Determining Independent Commissioners

Independent Commissioners are required to fulfill the general requirements of the Board of Commissioners as well as several other criteria, namely:

1. The appointment of a Commissioner as an Independent Commissioner must obtain approval from the OJK.
2. They are not a person who works or has the responsibility to plan, lead, control or supervise the Bank's activities within the last 6 (six) months, except for reappointment as an Independent Commissioner in the following period.
3. They do not own shares, either directly or indirectly, in the Bank.
4. They do not have affiliation with the Bank, members of the Board of Commissioners, members of the Board of Directors or the Bank's Controlling Shareholders.
5. They do not have any direct or indirect business relationships related to Bank activities.

6. Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Bank.

7. Komisaris Independen yang telah menjabat selama 2 (dua) periode masa jabatan dapat diangkat kembali pada periode selanjutnya sepanjang:
   a. Rapat Dewan Komisaris menilai bahwa Komisaris Independen tetap dapat bertindak independen
   b. Komisaris Independen tersebut menyatakan dirinya tetap independen dalam RUPS
   c. Menandatangani Surat Pernyataan Independen dan hal ini diungkapkan dalam Laporan Pelaksanaan Tata Kelola.
8. Dalam hal Komisaris Independen menjabat pada Komite Audit, Komisaris Independen yang bersangkutan hanya dapat diangkat kembali pada Komite Audit untuk 1 (satu) periode masa jabatan Komite Audit berikutnya.
9. Komisaris Non Independen dapat beralih menjadi Komisaris Independen setelah memenuhi persyaratan sebagai Komisaris Independen. Komisaris Non Independen yang akan beralih menjadi Komisaris Independen wajib menjalani masa tunggu (*cooling off*) paling singkat 6 (enam) bulan. Peralihan dari Komisaris Non Independen menjadi Komisaris Independen wajib memperoleh persetujuan OJK.
10. Mantan anggota Direksi atau Pejabat Eksekutif Bank atau pihak-pihak yang mempunyai hubungan dengan Bank, yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen wajib menjalani masa tunggu (*cooling off*) paling singkat 1 (satu) tahun sebelum menjadi Komisaris Independen pada Bank yang bersangkutan.
11. Memiliki Sertifikasi Manajemen Risiko minimal Jenjang 6.

Komposisi dan Jumlah Komisaris Independen

Per 31 Desember 2023, jumlah Komisaris Independen Bank terdiri dari 2 (dua) orang dari jumlah keseluruhan anggota Dewan Komisaris yang sebanyak 3 (tiga) orang. Adapun Komisaris Independen Bank adalah sebagai berikut:

1. Ibu Aviliani yang diangkat berdasarkan Surat Keputusan Deputi Komisioner Pengawas Perbankan I, OJK No. KEP-24/PB.1/2022 tanggal 09 Juni 2022
2. Ibu Rosmaya yang diangkat berdasarkan Surat Keputusan Deputi Komisioner Pengawas Perbankan I, OJK No. KEP- 41/PB.1/2022 tanggal 16 Agustus 2022

Pernyataan Independensi

Seluruh Komisaris Independen Allo Bank telah membuat Surat Pernyataan Independensi dan telah disampaikan kepada OJK. Di samping itu, anggota Dewan Komisaris juga berkewajiban untuk melapor apabila terjadi perubahan status yang mempengaruhi independensinya serta memastikan praktik ini telah dilaksanakan sesuai dengan prinsip GCG.

6. They do not have any family relationship with the Board of Commissioners, the Board of Directors and Controlling Shareholders of the Bank.
7. Independent Commissioners who have served for 2 (two) terms of office may be reappointed in the next period as long as:
   a. The Board of Commissioners assesses that Independent Commissioners can still act independently
   b. The Independent Commissioner stated that he remained independent at the GMS
   c. Sign an Independent Statement Letter and this is disclosed in the Governance Implementation Report.
8. In the event that an Independent Commissioner serves on the Audit Committee, the Independent Commissioner concerned can only be reappointed on the Audit Committee for 1 (one) subsequent term of office on the Audit Committee.
9. Non-Independent Commissioners may transition to become Independent Commissioners after fulfilling the requirements as Independent Commissioners. Non-Independent Commissioners who will transition to become Independent Commissioners are required to undergo a cooling off period of at least 6 (six) months. The transition from Non-Independent Commissioner to Independent Commissioner must obtain OJK approval.
10. Former members of the Board of Directors or Executive Officers of the Bank or parties who have a relationship with the Bank, who can influence the ability of the person concerned to act independently must undergo a cooling off period of at least 1 (one) year before becoming an Independent Commissioner at the Bank in question. concerned.
11. They must have a minimum Risk Management Certification Level 6.

Composition and Number of Independent Commissioners

As of December 31, 2023, the number of Independent Commissioners of the Bank consisted of 2 (two) people out of the total number of members of the Board of Commissioners which was 3 (three) people. The Bank's Independent Commissioners are as follows:

1. Mrs. Aviliani who was appointed based on the Decree of the Deputy Commissioner for Banking Supervision I, OJK No. KEP-24/PB.1/2022 dated June 9, 2022
2. Mrs. Rosmaya who was appointed based on the Decree of the Deputy Commissioner for Banking Supervision I, OJK No. KEP- 41/PB.1/2022 dated August 16, 2022

Independence Statement

All Independent Commissioners of Allo Bank have prepared a Statement of Independence and have submitted it to the OJK. In addition, members of the Board of Commissioners are also obliged to report if there is a change in status that affects their independence and ensure that this practice has been implemented in accordance with GCG principles.

Surat Pernyataan Independensi Komisaris Independen
Independent Statement Letter of Independent Commissioner

Surat Pernyataan Independen Aviliani selaku Komisaris Utama Independen

Independent Statement Letter of Aviliani as Independent President Commissioner



SURAT PERNYATAAN INDEPENDEN
PT ALLO BANK INDONESIA, Tbk.

Saya yang bertanda tangan di bawah ini :

Nama : DRA. Aviliani, MSi
Tempat/tanggal Lahir :
Alamat domisili :

Nomor telepon rumah :
Jabatan : Calon Komisaris Utama Independen PT Allo Bank Indonesia, Tbk.
Nama Perusahaan : PT Allo Bank Indonesia, Tbk.
Nomor telepon perusahaan : 021-3941178

Dengan ini menyatakan bahwa saya:

1. Tidak memiliki hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan, dan/atau hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris lain, dan/atau pemegang saham pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuan saya untuk bertindak independen sebagaimana diatur dalam ketentuan Otoritas Jasa Keuangan yang mengatur mengenai Penerapan Tata Kelola Bagi Bank Umum.
2. Apabila kemudian hari ditemukan bahwa saya memiliki hubungan sebagaimana dimaksud pada angka 1 maka saya bersedia melepaskan jabatan Komisaris Utama Independen saya dan bersedia untuk diganti.

Demikian pernyataan independensi saya, yang telah saya buat dengan sebenar-benarnya.

Jakarta, 18 April 2022

Mengetahui :

Ganda Marja Rusli
Direktur Risk & Kepatuhan PT Allo Bank Indonesia, Tbk.

DRA. Aviliani, MSi

Surat Pernyataan Independen Rosmaya selaku Komisaris Independen

Independent Statement Letter of Rosmaya as Independent Commissioner



Surat Pernyataan

Saya yang bertandatangan di bawah ini:

Nama : Rosmaya
No. K T P :
Alamat :

Dengan ini menyatakan bahwa apabila Pengangkatan saya sebagai Komisaris Independen PT Allo Bank Indonesia Tbk disetujui oleh Otoritas Jasa Keuangan, maka saya berkomitmen untuk bersikap independen dalam pelaksanaan tugas saya sebagai Komisaris Independen PT Allo Bank Indonesia Tbk.

Apabila dalam perkembangan selanjutnya, Otoritas Jasa Keuangan menilai saya tidak memenuhi kualifikasi saya dalam surat pernyataan dan/atau kompetensi saya tidak memadai sebagai Komisaris Independen/PT Allo Bank Indonesia Tbk, maka saya bersedia mengundurkan diri dari jabatan tersebut dengan atau tanpa diminta oleh Rapat Umum Pemegang Saham PT Allo Bank Indonesia Tbk.

Demikian surat pernyataan ini saya buat sebenar-benarnya dengan penuh tanggung jawab.

Jakarta, 3 Agustus 2022

(Rosmaya)

Direksi

Board of Directors

Direksi adalah organ utama yang bertugas menjalankan tindakan pengurusan untuk mencapai visi dan misi demi kepentingan Bank. Direksi juga bertanggung jawab mewakili Allo Bank, baik di dalam dan di luar pengadilan. Masing-masing anggota Direksi dapat melaksanakan tugas dan mengambil keputusan sesuai dengan pembagian tugas dan wewenangnya, namun pelaksanaan tugas oleh masing-masing anggota Direksi tetap merupakan tanggung jawab bersama.

Persyaratan Anggota Direksi

1. Setiap anggota Direksi harus memenuhi persyaratan penilaian kemampuan dan kepatutan sesuai Peraturan OJK mengenai Penilaian Kemampuan dan Kepatutan bagi Dewan Komisaris dan Direksi, yaitu persyaratan integritas, kompetensi dan reputasi keuangan. Persyaratan tersebut harus dipenuhi anggota Direksi pada saat diangkat dan selama menjabat.

2. Persyaratan integritas yang harus dipenuhi, antara lain:
   a. Memiliki akhlak dan moral yang baik, paling sedikit ditunjukan dengan sikap mematuhi ketentuan yang berlaku, termasuk tidak pernah dihukum karena terbukti melakukan tindak pidana dalam jangka waktu tertentu sebelum dicalonkan.
   b. Cakap melakukan perbuatan hukum.
   c. Memiliki komitmen untuk mematuhi peraturan perundang-undangan dan mendukung kebijakan regulator yang berlaku.
   d. Memiliki komitmen terhadap pengembangan operasional Bank yang sehat.
   e. Tidak sedang dalam proses hukum dan/atau proses uji kemampuan dan kepatutan pada suatu Bank.
   f. Tidak termasuk sebagai pihak yang dilarang untuk menjadi Direksi.
   g. Memiliki komitmen untuk tidak melakukan dan/atau mengulangi perbuatan dan/atau tindakan tertentu, bagi calon Direksi yang pernah memiliki predikat tidak lulus dalam uji kemampuan dan kepatutan dan telah menjalani masa sanksi.
3. Persyaratan kompetensi yang harus dipenuhi, antara lain:
   a. Memiliki pengetahuan di bidang perbankan dan/atau bidang keuangan yang memadai dan relevan dengan jabatannya.
   b. Memiliki pengalaman dan keahlian di bidang perbankan dan/atau bidang keuangan.
   c. Memiliki kemampuan untuk melakukan pengelolaan strategis dalam rangka pengembangan Bank yang sehat.

The Board of Directors is the main organ tasked with carrying out management actions to achieve the vision and mission for the interests of the Bank. The Board of Directors is also responsible for representing Allo Bank, both inside and outside the court. Each member of the Board of Directors carries out their duties and makes decisions in accordance with their division of duties and authority. However, the implementation of duties by each member of the Board of Directors remains a shared responsibility.

Requirements for Members of the Board of Directors

1. Each member of the Board of Directors must meet the requirements for assessing their ability and suitability according to the OJK Regulation regarding the Assessment of Capability and Suitability for the Board of Commissioners and Board of Directors, including requirements for integrity, competence, and financial reputation. These requirements must be met by the member of the Board of Directors at the time of appointment and throughout their tenure.
2. The integrity requirements that must be met include:
   a. Have good ethics and morals, demonstrated at least by adhering to applicable regulations, including not having been convicted of a criminal offense within a certain period before being nominated.
   b. Capable of performing legal actions.
   c. Have a commitment to complying with applicable laws and regulations and supporting the policies of the relevant regulators.
   d. Have a commitment to the development of a healthy Bank operation.
   e. Not involved in legal proceedings and/or capability and suitability assessments at another Bank.
   f. Not included in the list of prohibited individuals from serving as a Director.
   g. Have a commitment to not engage in or repeat certain actions or behaviors for candidates for the Board of Directors who have previously been designated as failing the fit and proper test and have undergone a period of sanctions.
3. The competence requirements that must be met include:
   a. Have adequate knowledge in the field of banking and/or finance that is relevant to their position.
   b. Have experience and expertise in the field of banking and/or finance.
   c. Have the ability to conduct strategic management in order to develop a healthy Bank.

d. Mayoritas anggota Direksi wajib memiliki pengalaman paling sedikit 5 (lima) tahun di bidang operasional Bank dan paling rendah sebagai Pejabat Eksekutif bank.

e. Memiliki Sertifikasi Manajemen Risiko sampai dengan level 5.

4. Persyaratan reputasi keuangan yang harus dipenuhi, antara lain:
   a. Tidak memiliki kredit macet, dan
   b. Tidak pernah dinyatakan pailit atau menjadi Direksi yang dinyatakan bersalah menyebabkan suatu perseroan dinyatakan pailit, dalam jangka waktu 5 (lima) tahun terakhir sebelum dicalonkan.
5. Tidak pernah menjadi anggota Dewan Komisaris dan/atau Direksi yang selama menjabat:
   a. Pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan.
   b. Pernah tidak menyelenggarakan RUPS tahunan.
   c. Pertanggungjawabannya sebagai anggota Direksi pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi kepada RUPS, dan
   d. Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan atau pendaftaran dari OJK tidak memenuhi kewajiban menyampaikan Laporan Tahunan dan/atau Laporan Keuangan kepada OJK.

Persyaratan Direktur Kepatuhan

Selain memenuhi kriteria umum bagi anggota Direksi, Direktur yang membawahi fungsi kepatuhan juga wajib memenuhi sejumlah persyaratan sebagai berikut:
1. Memenuhi persyaratan independensi.
2. Direktur Utama dilarang merangkap jabatan sebagai Direktur yang membawahi fungsi kepatuhan.
3. Dilarang membawahi fungsi: Bisnis, Operasional, Manajemen Risiko yang melakukan pengambilan keputusan pada kegiatan usaha Bank, *treasury*, keuangan dan akuntansi, logistik dan pengadaan barang/jasa, teknologi informasi dan audit internal

Pengangkatan Anggota Direksi

1. Anggota Direksi diangkat berdasarkan keputusan RUPS.

2. Anggota Direksi diangkat untuk masa jabatan tertentu dan dapat diangkat kembali.
3. Satu periode masa jabatan anggota Direksi paling lama 5 (lima) tahun atau sampai dengan penutupan RUPS tahunan pada akhir 1 (satu) periode masa jabatan dimaksud.
4. Usulan penggantian dan/atau pengangkatan anggota Direksi oleh Dewan Komisaris dalam RUPS, harus memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi.

d. The majority of the members of the Board of Directors must have at least 5 (five) years of experience in the operational aspects of a bank and at least as an Executive Officer of a bank.
e. Have Risk Management Certification up to level 5.

4. The financial reputation requirements that must be met include:
   a. Don't have non-performing loans, and
   b. Have not been declared bankrupt or become a Director who has been found guilty of causing a company to be declared bankrupt, within the last 5 (five) years prior to the nomination.
5. Have never been a member of the Board of Commissioners and/or Board of Directors who, during their tenure:
   a. Have been convicted of a criminal offense that has harmed the state's finances and/or is related to the financial sector.

   b. Have failed to hold an annual GMS.
   c. Have had their accountability as a member of the Board of Directors rejected by the GMS or have failed to provide accountability as a member of the Board of Directors to the GMS, and
   d. Have caused a company that has obtained a permit, approval, or registration from the OJK to fail to fulfill its obligations to submit Annual Reports and/or Financial Statements to the OJK.

Requirements of Compliance Director

Apart from meeting the general criteria for members of the Board of Directors, the Director in charge of the compliance function is also required to fulfill a number of requirements as follows:
1. Fulfill independence requirements.
2. The President Director is prohibited from holding concurrent positions as Director in charge of the compliance function.
3. Prohibited from being in charge of functions: Business, Operations, Risk Management which makes decisions on Bank business activities, treasury, finance and accounting, logistics and procurement of goods/services, information technology and internal audit

Appointment of Members of the Board of Directors

1. Board of Directors members are appointed based on the decision of the GMS.
2. Board of Directors members are appointed for a specific term and may be reappointed.
3. The maximum term for a Board of Directors member is 5 (five) years or until the end of 1 (one) term period, which ends with the annual GMS meeting.
4. Proposals for the replacement and/or appointment of Board of Directors members by the Board of Commissioners in GMS, must consider the recommendations of the Remuneration and Nomination Committee.

5. Persyaratan pengangkatan Direksi yang merupakan tenaga kerja asing harus tunduk kepada ketentuan tentang Pemanfaatan Tenaga Kerja Asing dan Program Alih Pengetahuan sebagaimana diatur dalam Peraturan OJK serta ketentuan instansi terkait lainnya.
6. Honorarium dan/atau tunjangan Direksi ditentukan dalam RUPS.

Pengunduran Diri Anggota Direksi & Pergantian Anggota Direksi

1. Anggota Direksi dapat mengundurkan diri dari jabatannya sebelum masa jabatannya berakhir.
2. Masa jabatan Direksi berakhir dengan sendirinya apabila Direksi tersebut:
   a. Mengundurkan diri dengan pemberitahuan secara tertulis;
   b. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku;
   c. Meninggal dunia;
   d. Diberhentikan berdasarkan keputusan RUPS;
   e. Dinyatakan pailit atau ditaruh dibawah pengampuan berdasarkan suatu penetapan Pengadilan;
   f. Terbukti terlibat dalam kejahatan keuangan.
3. Direksi berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada Bank selambat lambatnya 90 (sembilan puluh) hari sebelum tanggal pengunduran dirinya.
4. Bank wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Direksi dimaksud paling lambat 90 (sembilan puluh) hari setelah diterimanya surat pengunduran diri tersebut.
5. Apabila anggota Direksi mengundurkan diri sehingga mengakibatkan jumlah anggota Direksi menjadi kurang dari 3 (tiga) orang, maka pengunduran diri tersebut sah apabila telah ditetapkan dalam RUPS dan telah diangkat anggota Direksi yang baru sehingga memenuhi persyaratan minimal jumlah anggota Direksi
6. RUPS dapat mengangkat orang lain untuk mengisi jabatan seorang Direktur yang diberhentikan dari jabatannya atau untuk mengisi suatu lowongan. Masa jabatan seorang yang diangkat untuk menggantikan anggota Direksi yang berhenti atau mengisi lowongan adalah selama sisa jangka waktu masa jabatan anggota Direksi yang diberhentikan atau digantikan tersebut.
7. Bagi Direktur Utama dan/atau Direktur Kepatuhan, pemberhentian, penggantian dan/atau pengunduran diri sebelum masa jabatan berakhir harus mendapatkan persetujuan terlebih dahulu dari OJK sebelum diputuskan dalam RUPS:
   a. Penyampaian permohonan kepada OJK sebagaimana dimaksud disampaikan Bank paling lama 1 (satu) bulan sebelum rencana pelaksanaan RUPS yang memuat agenda pemberhentian atau penggantian Direktur Utama dan/atau direktur yang membawahi fungsi kepatuhan, dengan memuat: (i) alasan/pertimbangan pemberhentian, penggantian dan/atau pengunduran diri; (ii) Profil calon

5. The appointment requirements for foreign workers who serve as Board of Directors members must comply with the provisions on the Utilization of Foreign Workers and Knowledge Transfer Program as stipulated by the OJK regulation and other relevant agencies.
6. The honorarium and/or benefits for Board of Directors members are determined at GMS.

Resignation and Replacement of Directors

1. Members of the Board of Directors may resign from their positions before their term of office ends.
2. The term of office of a Director ends automatically if the Director:
   a. Resign with written notification;
   b. No longer meets applicable statutory requirements;
   c. Passes away;
   d. Dismissed based on GMS decision;
   e. Declared bankrupt or placed under guardianship based on a court decision;
   f. Proven to be involved in financial crimes.
3. Directors have the right to resign from their positions by notifying the Bank in writing no later than 90 (ninety) days before the date of their resignation.
4. The Bank is obliged to hold a GMS to decide on the request for resignation of the member of the Board of Directors no later than 90 (ninety) days after receipt of the letter of resignation.
5. If a member of the Board of Directors resigns resulting in the number of members of the Board of Directors being less than 3 (three) people, then the resignation is valid if it has been determined in the GMS and new members of the Board of Directors have been appointed so that it meets the minimum requirements for the number of members of the Board of Directors
6. The GMS may appoint another person to fill the position of a Director who is dismissed from his position or to fill a vacancy. The term of office of a person appointed to replace a member of the Board of Directors who has resigned or filled a vacancy is for the remaining term of office of the member of the Board of Directors who has been dismissed or replaced.
7. For the President Director and/or Compliance Director, dismissal, replacement and/or resignation before the end of the term of office must obtain prior approval from the OJK before being decided at the GMS:
   a. Submission of the application to the OJK as intended is submitted by the Bank no later than 1 (one) month before the planned implementation of the GMS which contains the agenda for dismissal or replacement of the President Director and/or director in charge of the compliance function, by including: (i) reasons/considerations for dismissal, replacement and/or resignation; (ii) The profile

pengganti yang dinilai memenuhi persyaratan untuk dilakukan penilaian kemampuan dan kepatutan
   b. Bilamana OJK menilai rencana dimaksud tidak layak maka: (i) Rencana tersebut tidak disetujui OJK; (ii) Bank dilarang memuat agenda tersebut dalam RUPS.
8. Bank wajib menyampaikan kepada OJK dan melakukan keterbukaan informasi paling lambat 2 (dua) hari kerja setelah:
   a. Diterimanya permohonan pengunduran diri anggota Direksi.
   b. Dilakukan penyelenggaraan RUPS.
9. Selain Anggaran Dasar Perusahaan, pengunduran diri anggota Direksi juga tunduk kepada ketentuan OJK dan/atau aturan otoritas terkait lainnya.

Pemberhentian Sementara Anggota Direksi

1. Anggota Direksi dapat diberhentikan untuk sementara oleh Dewan Komisaris dengan menyebutkan alasannya.
2. Pemberhentian sementara wajib diberitahukan secara tertulis kepada anggota Direksi yang bersangkutan.
3. Dewan Komisaris harus menyelenggarakan RUPS untuk mencabut atau menguatkan keputusan pemberhentian sementara tersebut.
4. RUPS harus diselenggarakan dalam jangka waktu paling lambat 90 (sembilan puluh) hari setelah tanggal pemberhentian sementara.
5. Dalam RUPS anggota Direksi yang bersangkutan diberi kesempatan untuk membela diri.
6. Dengan lampauan jangka waktu penyelenggaraan RUPS atau RUPS tidak dapat mengambil keputusan, pemberhentian sementara menjadi batal.
7. Anggota Direksi yang diberhentikan untuk sementara tidak berwenang:
   a. Menjalankan pengurusan Bank untuk kepentingan Bank sesuai dengan maksud dan tujuan Bank
   b. Mewakili Bank di dalam maupun di luar pengadilan.
8. Pembatasan kewenangan berlaku sejak keputusan pemberhentian sementara oleh Dewan Komisaris sampai dengan terdapat keputusan RUPS yang menguatkan atau membatalkan pemberhentian sementara atau lampaunya jangka waktu penyelenggaraan RUPS.
9. Bank wajib melakukan keterbukaan informasi kepada masyarakat dan menyampaikan kepada OJK mengenai keputusan pemberhentian sementara dan hasil penyelenggaraan RUPS atau informasi mengenai batalnya pemberhentian sementara oleh Dewan Komisaris karena tidak terselenggaranya RUPS sampai dengan lampaunya jangka waktu, paling lambat 2 (dua) hari kerja setelah terjadinya peristiwa tersebut.

of the replacement candidate who is deemed to meet the requirements for a fit and proper test
   b. If OJK assesses that the plan is not feasible then: (i) The plan is not approved by OJK; (ii) Banks are prohibited from including this agenda in the GMS.
8. The Bank is required to submit information to the OJK and disclose information no later than 2 (two) working days after:
   a. Acceptance of resignation requests from members of the Board of Directors.
   b. A GMS was held.
9. In addition to the Company's Articles of Association, resignation of members of the Board of Directors is also subject to OJK provisions and/or other relevant authority regulations.

Temporary Suspension of Board of Directors Member

1. A Board of Directors member may be temporarily suspended by the Board of Commissioners by stating the reasons.
2. The temporary suspension must be notified in writing to the respective Board of Directors member.
3. The Board of Commissioners must convene a General Meeting of Shareholders to revoke or confirm the temporary suspension decision.
4. The General Meeting of Shareholders must be held no later than 90 (ninety) days after the date of the temporary suspension.
5. In the General Meeting of Shareholders, the respective Board of Directors member shall be given an opportunity to defend himself or herself.
6. If the General Meeting of Shareholders (GMS) fails to make a decision or does not take place within the specified period, the temporary suspension of a Board of Directors member will be revoked.
7. A temporarily suspended Board of Directors member is not authorized to:
   a. Conduct the management of the Bank for the benefit of the Bank in accordance with the Bank's objectives and purposes
   b. Represent the Bank in or outside the court.
8. The authority restrictions are in effect from the temporary suspension decision by the Board of Commissioners until there is a GMS decision that confirms or cancels the temporary suspension or until the expiration of the GMS holding period.
9. The Bank is obliged to disclose information to the public and report to the OJK regarding the decision of the temporary suspension and the results of the GMS or information on the revocation of the temporary suspension by the Board of Commissioners due to the failure to hold the GMS until the holding period expires, no later than 2 (two) working days after the event.

Pengangkatan, Pemberhentian, dan Pengunduran Diri Direktur yang Membawahi Fungsi Kepatuhan

1. Pengangkatan, pemberhentian dan/atau pengunduran diri Direktur Kepatuhan mengacu pada ketentuan mengenai pengangkatan, pemberhentian dan/atau pengunduran diri anggota Direksi sebagaimana ketentuan di atas.
2. Dalam hal Direktur Kepatuhan tidak dapat menjalankan tugas jabatannya selama lebih dari 7 (tujuh) hari kerja berturut-turut maka pelaksanaan tugas yang bersangkutan wajib digantikan sementara oleh Direktur lain sampai dengan Direktur Kepatuhan dapat menjalankan tugas jabatannya kembali
3. Dalam hal Direktur Kepatuhan berhalangan tetap, mengundurkan diri, atau habis masa jabatannya maka Bank wajib segera mengangkat pengganti Direktur Kepatuhan. Selama dalam proses penggantian Direktur Kepatuhan, Bank wajib menunjuk atau menugaskan salah satu Direktur lainnya untuk sementara melaksanakan tugas Direktur Kepatuhan.
4. Direktur yang melaksanakan tugas sementara sebagai Direktur Kepatuhan, baik karena berhalangan sementara maupun berhalangan tetap, harus memenuhi ketentuan atau persyaratan untuk menjadi Direktur Kepatuhan.
5. Dalam hal Direktur lain sebagai pengganti tidak ada yang memenuhi ketentuan, maka jabatan Direktur Kepatuhan dapat dirangkap sementara oleh Direktur lainnya yang membawahi fungsi-fungsi bisnis, operasional, manajemen risiko yang melakukan pengambilan keputusan pada kegiatan usaha Bank, treasury, keuangan dan akuntansi, logistic dan pengadaan barang/jasa, teknologi informasi atau audit internal.
6. Dalam hal anggota Direksi hanya terdiri dari 1 (satu) orang direktur, tugas dan tanggung jawab direktur yang membawahi fungsi kepatuhan dilaksanakan oleh kepala satuan kerja kepatuhan Bank paling lama 6 (enam) bulan.
7. Penggantian sementara jabatan Direktur Kepatuhan wajib dilaporkan kepada OJK.
8. Pengangkatan pengganti Direktur yang membawahkan fungsi kepatuhan dilakukan paling lambat 6 (enam) bulan setelah Direktur yang membawahkan fungsi kepatuhan berhalangan tetap, mengundurkan diri atau habis masa jabatannya.

Susunan dan Dasar Pengangkatan Direksi Tahun 2023

Allo Bank telah menyusun jumlah dan komposisi Direksi sedemikian rupa sehingga memungkinkan pengambilan keputusan dapat dilakukan secara efektif, tepat dan cepat, serta dapat bertindak independen. Per 31 Desember 2023, Bank tidak mengalami perubahan susunan dan komposisi Direksi. Adapun komposisi Direksi Bank hingga saat ini dapat dilihat sebagai berikut:

Appointment, Termination, and Resignation of Director in Charge of Compliance Function

1. The appointment, dismissal, and/or resignation of the Compliance Director shall refer to the provisions regarding the appointment, dismissal, and/or resignation of members of the Board of Directors as stipulated above.
2. In the event that the Compliance Director is unable to perform his/her duties for more than 7 (seven) consecutive working days, the duties of the Compliance Director shall be temporarily replaced by another Director until the Compliance Director can resume his/her duties.
3. In the event that the Compliance Director is permanently unable to perform his/her duties, resigns, or completes his/her term of office, the Bank shall immediately appoint a replacement for the Compliance Director. During the process of replacing the Compliance Director, the Bank shall appoint or assign one of the other Directors to temporarily carry out the duties of the Compliance Director.
4. A temporary Director who is appointed to carry out the duties of the Compliance Director, either due to temporary or permanent impediments, must meet the requirements or qualifications to become a Compliance Director.
5. In the event that no other Director meets the qualifications to replace the Compliance Director, the position may be temporarily held by another Director who oversees business functions, operational functions, risk management functions, decision-making in the Bank's business activities, treasury, finance and accounting, logistics and procurement of goods/services, information technology, or internal audit.
6. In the event that the members of the Board of Directors only consist of 1 (one) director, the duties and responsibilities of the director in charge of the compliance function are carried out by the head of the Bank's compliance work unit for a maximum of 6 (six) months.
7. The temporary replacement of the position of Compliance Director must be reported to the OJK.
8. Appointment of a substitute for the Director in charge of the compliance function shall be made no later than 6 (six) months after the Director in charge of the compliance function is permanently absent, resigns or ends his term of office.

Composition and Basis of Appointment of the Board of Directors in 2023

Allo Bank has arranged the number and composition of the Board of Directors in such a way as to enable decision making to be carried out effectively, precisely and quickly, and to act independently. As of December 31, 2023, the Bank has experienced no changes in the composition of the Board of Directors. The composition of the Bank's Board of Directors to date can be seen as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Office	Periode Jabatan Period
Indra Utoyo	Direktur Utama President Director	RUPS Tahunan 19 Mei 2022 Annual GMS May 19, 2022	2022 - RUPS Tahunan Tahun 2025 2022 - Annual GMS 2025	Pertama First
Ari Yanuanto Asah	Direktur Director	RUPS Luar Biasa 29 Januari 2021 Extraordinary GMS January 29, 2021	2021 - RUPS Tahunan Tahun 2024 2021 - Annual GMS 2024	Pertama First
Arief Tendeas	Direktur Director	RUPS Luar Biasa 29 Januari 2021 Extraordinary GMS January 29, 2021	2021 - RUPS Tahunan Tahun 2024 2021 - Annual GMS 2024	Pertama First
Ganda Raharja Rusli	Direktur Director	RUPS Luar Biasa 15 Oktober 2021 Extraordinary GMS October 15, 2021	2021 - RUPS Tahunan Tahun 2024 2021 - Annual GMS 2024	Pertama First
Sajal Bhatnagar	Direktur Director	RUPS Tahunan 19 Mei 2022 Annual GMS May 19, 2022	2022 - RUPS Tahunan Tahun 2025 2022 - Annual GMS 2025	Pertama First

Profil masing-masing Direksi Allo Bank dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

The profile of each Allo Bank Director can be seen in the Company Profile Chapter in this Annual Report.

Penilaian Kelayakan dan Kepatutan Direksi

Peraturan OJK No. 27/POJK.03/2016 tentang Uji Kemampuan dan Kepatutan (*fit and proper test*) bagi Pihak Utama Lembaga Jasa Keuangan, mengatur bahwa seluruh calon Direksi wajib lulus *fit and proper test* dan memperoleh persetujuan dari OJK sebelum menjalankan tugas dan fungsi dalam jabatannya. Adapun penjelasan status uji kemampuan dan kepatutan Direksi yang menjabat hingga akhir tahun 2023 dapat dilihat sebagai berikut:

Fit and Proper Assessment of the Board of Directors

OJK Regulation no. 27/POJK.03/2016 concerning Fit and Proper Tests for Main Parties of Financial Services Institutions regulates that all prospective Directors are required to pass a fit and proper test and obtain approval from the OJK before carrying out their duties and functions in their position. The explanation of the status of the fit and proper test for Directors serving until the end of 2023 can be seen as follows:

Nama Name	Jabatan Position	Status	Persetujuan OJK terkait Uji Kemampuan dan Kepatutan OJK approval regarding Fit and Proper Test
Indra Utoyo	Direktur Utama President Director	Lulus Passed	Salinan Keputusan Deputi Komisioner Pengawas Perbankan I OJK No. Kep-23/PB.1/2022 tertanggal 9 Juni 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Indra Utoyo selaku Calon Direktur Utama PT Allo Bank Indonesia Tbk. Copy of Decree of Deputy Commissioner for Banking Supervision I OJK No. Kep-23/PB.1/2022 dated June 9, 2022 concerning Results of the Fit and Proper Test of Mr. Indra Utoyo as Candidate for President Director of PT Allo Bank Indonesia Tbk.
Ari Yanuanto Asah	Direktur Keuangan, Operasi dan Human Capital Finance, Operations and Human Capital Director	Lulus Passed	Salinan Keputusan Deputi Komisioner Pengawas Perbankan I OJK No. KEP-24/PB.1/2021 tanggal 6 April 2021 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Ari Yanuanto Asah selaku Direktur Operasional dan IT PT Bank Harda Internasional Tbk. Copy of Decree of Deputy Commissioner for Banking Supervision I OJK No. KEP-24/PB.1/2021 dated April 6, 2021 concerning the Results of the Fit and Proper Test of Mr. Ari Yanuanto Asah as Director of Operations and IT of PT Bank Harda Internasional Tbk.

Nama Name	Jabatan Position	Status	Persetujuan OJK terkait Uji Kemampuan dan Kepatutan OJK approval regarding Fit and Proper Test
Arief Tendeas	Direktur Bisnis Business Director	Lulus Passed	Salinan Keputusan Deputi Komisioner Pengawas Perbankan I OJK No. KEP-25/PB.1/2021 tertanggal 6 April 2021 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Arief Tendeas selaku Direktur Bisnis PT Bank Harda Internasional Tbk. Copy of the Decree of the Deputy Commissioner of Banking Supervision I OJK No. KEP-25/PB.1/2021 dated April 6, 2021 concerning the Results of the Fit and Proper Test of Mr. Arief Tendeas as the Business Director of PT Bank Harda Internasional Tbk.
Ganda Raharja Rusli	Direktur Risiko, Kepatuhan & Hukum Risk, Compliance & Legal Director	Lulus Passed	Salinan Keputusan Deputi Komisioner Pengawas Perbankan I OJK No. KEP-70/PB.1/2021 tertanggal 14 Desember 2021 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Ganda Raharja Rusli selaku Direktur Kepatuhan PT Allo Bank Indonesia Tbk Copy of the Decree of the Deputy Commissioner of Banking Supervision I OJK No. KEP-70/PB.1/2021 dated December 14, 2021 concerning the Results of the Fit and Proper Test of Mr. Ganda Raharja Rusli as the Compliance Director of PT Allo Bank Indonesia Tbk.
Sajal Bhatnagar	Direktur Digital Digital Director	Lulus Passed	Salinan Keputusan Deputi Komisioner Pengawas Perbankan I OJK No. Kep-40/PB.1/2022 tertanggal 16 Agustus 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Sajal Bhatnagar selaku Direktur of Digital PT Allo Bank Indonesia Tbk. Copy of the Decree of the Deputy Commissioner of Banking Supervision I at OJK No. Kep-40/PB.1/2022 dated August 16, 2022 concerning the Results of the Fit and Proper Test of Mr. Sajal Bhatnagar as the Digital Director of PT Allo Bank Indonesia Tbk.

Pedoman Kerja Direksi

Direksi melaksanakan tugas dan tanggung jawabnya dengan berpedoman pada *BOD Charter* Bank. *BOD Charter* tersebut mengatur hal-hal terkait dengan Direksi, mencakup:

1. Persyaratan Anggota Direksi;
2. Persyaratan Direktur Kepatuhan;
3. Pengangkatan Anggota Direksi;
4. Pengunduran Diri Anggota Direksi;
5. Pemberhentian Sementara Anggota Direksi;
6. Pengangkatan, Pemberhentian, dan Pengunduran Diri Direktur yang Membawahi Fungsi Kepatuhan;
7. Susunan dan Pembagian Tugas Direksi;
8. Rangkap Jabatan Direksi;
9. Transparansi, Independensi, dan Etika Jabatan Direksi;
10. Tugas dan Tanggung Jawab Direksi;
11. Kehadiran dan Waktu Kerja Direksi;
12. Tata Tertib Rapat Direksi;
13. Penilaian Kinerja Direksi.

Tugas dan Tanggung Jawab Direksi

Direksi berperan sebagai organ Bank yang memiliki tugas dan tanggung jawab secara kolektif dalam pelaksanaan pengelolaan Bank sesuai dengan kewenangan sebagaimana diatur dalam Anggaran Dasar dan peraturan perundang-undangan yang berlaku untuk mencapai tujuan Bank, antara lain:

Board of Directors Charter

The Board of Directors carries out its duties and responsibilities based on the Bank's BOD Charter. The BOD Charter regulates matters related to the Board of Directors, including:

1. Requirements for the Board of Directors;
2. Requirements for Director of Compliance;
3. Appointment of the Board of Directors;
4. Resignation of the Board of Directors;
5. Temporary Dismissal of the Board of Directors;
6. Appointment, Dismissal, and Resignation of Directors in charge of Compliance Functions;
7. Structure and Division of Duties of the Board of Directors;
8. Concurrent Positions of the Board of Directors;
9. Transparency, Independence, and Job Ethics of the Board of Directors;
10. Duties and Responsibilities of the Board of Directors;
11. Attendance and Working Hours of the Board of Directors;
12. Rules of Procedure for Board Meetings;
13. Performance Assessment of the Board of Directors.

Duties and Responsibilities of the Board of Directors

The Board of Directors acts as the Bank's organ with collective duties and responsibilities in managing the Bank in accordance with the authority as stipulated in the Articles of Association and applicable laws and regulations to achieve the Bank's objectives, including:

1. Setiap anggota Direksi wajib melaksanakan tugas dan tanggung jawab dengan itikad baik, penuh tanggung jawab dan kehati-hatian.
2. Dalam menjalankan tugas dan tanggung jawab atas pengurusan, Direksi wajib menyelenggarakan RUPS tahunan dan RUPS lainnya sebagaimana diatur dalam peraturan perundang-undangan dan Anggaran Dasar.
3. Direksi wajib mempertanggungjawabkan pelaksanaan tugasnya kepada pemegang saham melalui RUPS.
4. Membuat kebijakan strategis terkait pengelolaan perusahaan sesuai dengan kewenangan yang diberikan.
5. Membuat dan menyusun rencana kerja tahunan yang memuat juga anggaran tahunan Bank dan disampaikan kepada Dewan Komisaris untuk memperoleh persetujuan.
6. Melaksanakan prinsip-prinsip Tata Kelola Perusahaan yang Baik dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
7. Memastikan penerapan manajemen risiko telah memadai sesuai dengan Kebijakan Manajemen Risiko dan Strategi Manajemen Risiko yang telah ditetapkan.
8. Mengembangkan budaya anti fraud dan budaya kepatuhan pada seluruh jajaran organisasi.
9. Menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Internal Bank, auditor eksternal, hasil pengawasan OJK, BI dan/atau hasil pengawasan otoritas lain.
10. Menyusun kebijakan remunerasi dan mengungkapkan kepada pegawai kebijakan yang bersifat strategis di bidang kepegawaian.
11. Menyusun dan memberikan Laporan Keuangan dan kegiatan usaha Bank kepada pihak-pihak yang berwenang sebagaimana diatur dalam peraturan perbankan dan perundang-undangan yang berlaku.
12. Direksi dilarang menggunakan penasihat perorangan dan/atau jasa profesional sebagai tenaga ahli atau konsultan. Larangan sebagaimana dimaksud tidak berlaku untuk penggunaan penasihat perorangan dan/atau jasa profesional dengan ketentuan:
    a. Untuk proyek khusus;
    b. Berdasarkan pada kontrak kerja yang jelas;
    c. Untuk proyek khusus; b. Berdasarkan pada kontrak kerja yang jelas;
    d. Dilaksanakan oleh pihak yang tidak menduduki jabatan struktural pada Bank;dan
    e. Dilaksanakan oleh pihak yang tidak mempunyai wewenang untuk membuat keputusan operasional bank.
13. Dalam pengelolaan data dan informasi terkait Bank, Direksi wajib:
    a. Memiliki dan menyediakan data dan informasi yang akurat,relevan,dan tepat waktu, termasuk kepada Dewan Komisaris; dan
    b. Melaksanakan pengelolaan data dan informasi sesuai dengan tata kelola yang baik pada Bank dan ketentuan peraturan perundang-undangan.
14. Untuk mendukung efektivitas pelaksanaan tugas dan tanggung jawab Direksi dapat membentuk komite. Dalam hal membentuk komite, Direksi wajib melakukan evaluasi terhadap kinerja komite setiap akhir tahun buku.

1. Each member of the Board of Directors must carry out their duties and responsibilities in good faith, full responsibility, and prudence.
2. In carrying out their duties and responsibilities in management, the Board of Directors must hold the annual GMS and other GMS as stipulated in the laws and regulations and the Articles of Association.
3. The Board of Directors must be accountable for the implementation of their duties to shareholders through the GMS.
4. Make strategic policies related to the management of the company in accordance with the authority given.
5. Create and prepare the annual work plan that also includes the Bank's annual budget and submitting it to the Board of Commissioners for approval.
6. Implement the principles of Good Corporate Governance in all Bank business activities at all levels of the organization.
7. Ensure that the implementation of risk management is adequate in accordance with the Risk Management Policy and Risk Management Strategy that have been established.
8. Develop an anti-fraud culture and a compliance culture throughout the organization.
9. Follow up on audit findings and recommendations from the Bank's Internal Audit Unit, external auditors, OJK and/or other supervisory authorities' surveillance results.
10. Develop a remuneration policy and disclosing to employees the strategic policies in the field of personnel management.
11. Prepare and provide Financial Reports and Bank business activities to authorized parties as regulated in banking regulations and applicable laws.
12. The Board of Directors are prohibited from using individual advisors and/or professional services as experts or consultants. The prohibition as intended does not apply to the use of individual advisors and/or professional services provided that:
    a. For special projects;
    b. Based on a clear employment contract;
    c. For special projects; b. Based on a clear employment contract;
    d. Carried out by parties who do not hold structural positions at the Bank; and
    e. Carried out by parties who do not have the authority to make bank operational decisions.
13. In managing data and information related to the Bank, the Board of Directors is obliged to:
    a. have and provide accurate, relevant and timely data and information, including to the Board of Commissioners; And
    b. carry out data and information management in accordance with good governance at the Bank and statutory provisions.
14. To support the effective implementation of duties and responsibilities, the Board of Directors may form committees. In the case of forming a committee, the Board of Directors is obliged to evaluate the performance of the committee at the end of each fiscal year.

15. Setiap anggota Direksi bertanggung jawab secara tanggung renteng atas kerugian Bank yang disebabkan oleh kesalahan atau kelalaian anggota Direksi dalam menjalankan tugasnya.
16. Anggota Direksi tidak dapat diminta pertanggungjawaban atas kerugian Bank apabila dapat membuktikan:
    a. Kerugian tersebut bukan karena kesalahan atau kelalaiannya.
    b. Telah melakukan pengurusan dengan itikad baik, penuh tanggung jawab dan kehati-hatian untuk kepentingan dan sesuai dengan maksud dan tujuan Bank.
    c. Tidak mempunyai benturan kepentingan baik langsung maupun tidak langsung atas tindakan pengurusan yang mengakibatkan kerugian.
    d. Telah mengambil tindakan untuk mencegah timbul atau berlanjutnya kerugian tersebut.
17. Direktur Kepatuhan memiliki tugas dan tanggung jawab yang paling kurang mencakup:
    a. Merumuskan strategi guna mendorong terciptanya budaya kepatuhan Bank.
    b. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi.
    c. Menetapkan sistem dan prosedur kepatuhan yang akan digunakan untuk menyusun ketentuan dan pedoman internal Bank.
    d. Memastikan bahwa seluruh kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan OJK, Bank Indonesia dan peraturan perundang-undangan yang berlaku.
    e. Meminimalkan risiko kepatuhan Bank.
    f. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Bank tidak menyimpang dari ketentuan OJK, Bank Indonesia dan peraturan perundang-undangan yang berlaku.
    g. Melakukan tugas-tugas lainnya yang terkait dengan fungsi Kepatuhan.

Independensi Direksi

1. Anggota Direksi baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebihi 25% (dua puluh lima persen) dari modal disetor pada suatu perusahaan lain.
2. Kepemilikan saham anggota Direksi secara sendiri sendiri atau bersama-sama sehubungan penerimaan bonus dan/atau tantiem dalam bentuk saham yang mengakibatkan kepemilikan saham sebesar 25% (dua puluh lima persen) atau lebih dikecualikan dari poin (1).
3. Kepemilikan saham direktur utama atau direktur yang membawahkan fungsi kepatuhan yang berasal dari pemberian bonus, tantiem, program kepemilikan Saham Bagi Manajemen, dan/atau Program kepemilikan saham bagi karyawan pada perusahaan yang merupakan pemegang saham pengendali dan/atau pengendali terakhir Bank, tidak diperhitungkan dalam penilaian independensi terhadap pemegang saham pengendali, sepanjang:
    i) kepemilikan saham merupakan kebijakan dari pemegang saham pengendali dan/atau pengendali terakhir Bank dan bukan merupakan inisiatif dari Direktur Utama atau Direktur yang membawahkan fungsi Kepatuhan;

15. Each member of the Board of Directors is jointly and severally responsible for losses to the Bank caused by errors or negligence of members of the Board of Directors in carrying out their duties.
16. Members of the Board of Directors cannot be held responsible for Bank losses if they can prove:
    a. The loss was not due to his fault or negligence.
    b. Has carried out management in good faith, full responsibility and prudence for the benefit and in accordance with the Bank's aims and objectives.
    c. Have no conflict of interest, either directly or indirectly, regarding management actions that result in losses.
    d. Have taken action to prevent the occurrence or continuation of such losses.
17. The Compliance Director has duties and responsibilities which at least include:
    a. Formulate strategies to encourage the creation of a culture of Bank compliance.
    b. Propose compliance policies or compliance principles that will be determined by the Board of Directors.
    c. Establish compliance systems and procedures that will be used to develop the Bank's internal regulations and guidelines.
    d. Ensure that all policies, provisions, systems and procedures as well as business activities carried out by the Bank are in accordance with the provisions of the OJK, Bank Indonesia and applicable laws and regulations.
    e. Minimize Bank compliance risks.
    f. Take preventive measures so that policies and/or decisions taken by the Bank's Board of Directors do not deviate from the provisions of the OJK, Bank Indonesia and applicable laws and regulations.
    g. Perform other tasks related to the Compliance function.

Independence of the Board of Directors

1. Members of the Board of Directors, individually or collectively, are prohibited from owning shares exceeding 25% (twenty five percent) of the paid-up capital in another company.
2. Share ownership of members of the Board of Directors individually or together in connection with receiving bonuses and/or bonuses in the form of shares which results in share ownership of 25% (twenty five percent) or more is excluded from point (1).
3. Share ownership of the main director or director in charge of the compliance function originating from the provision of bonuses, bonuses, share ownership programs for management, and/or share ownership programs for employees in companies that are controlling shareholders and/or the ultimate controller of the Bank, is not taken into account in assessing the independence of controlling shareholders, as long as:
    i) share ownership is the policy of the controlling shareholder and/or ultimate controller of the Bank and is not an initiative of the President Director or Director in charge of the Compliance function;

ii) kepemilikan saham tidak untuk diperdagangkan; dan
iii) yang bersangkutan menyampaikan surat pernyataan bahwa senantiasa bertindak independen selama menjadi direktur utama atau direktur yang membawahkan fungsi kepatuhan walaupun memiliki saham pemegang saham pengendali dan/atau pengendali terakhir Bank.

4. Mayoritas anggota Direksi dilarang memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Direksi dan/atau dengan anggota Dewan Komisaris.
5. Direktur yang membawahi fungsi Kepatuhan wajib memenuhi persyaratan independen sebagaimana ditetapkan oleh peraturan Regulator.
6. Anggota Direksi dilarang memberikan kuasa umum kepada pihak lain yang mengakibatkan pengalihan tugas dan fungsi Direksi.
7. Menandatangani Surat Pernyataan Independensi yang berlaku sesuai dengan periode/masa jabatan sebagaimana ditetapkan dalam RUPS.
8. Menandatangani Surat Pernyataan tidak memanfaatkan Bank untuk keuntungan pribadi yang berlaku sesuai dengan periode/masa jabatan sebagaimana ditetapkan dalam RUPS.

Pembagian Tugas Direksi

1. Pembagian tugas Direksi diputuskan dalam RUPS. Dalam hal RUPS tidak menetapkan, maka pembagian tugas dan wewenang anggota Direksi ditetapkan berdasarkan keputusan Direksi dengan persetujuan Dewan Komisaris.
2. Dalam pelaksanaan tugas, masing-masing Direksi dapat mengambil keputusan sesuai dengan pembagian tugas dan kewenangannya.
3. Kedudukan masing-masing anggota Direksi adalah setara. Tugas Direktur Utama adalah mengkoordinasikan kegiatan/aktivitas kerja Direksi.
4. Dalam hal salah satu Direktur berhalangan sementara, maka Direktur Utama dapat menentukan pengganti sementara dengan persetujuan Dewan Komisaris. Khusus untuk penggantian sementara Direktur yang membawahi fungsi kepatuhan harus mengikuti Peraturan OJK tentang Pelaksanaan Fungsi Kepatuhan bagi Bank Umum.

Program Orientasi bagi Anggota Direksi Baru

BOD Charter Allo Bank mengatur bahwa anggota Direksi yang baru diangkat wajib untuk mengikuti program pengenalan perusahaan. Program pengenalan tersebut dilakukan untuk memberikan pemahaman mengenai tugas dan tanggung jawab sebagai anggota Direksi agar dijalankan sebaik-baiknya. Kegiatan ini juga bertujuan agar anggota Direksi dapat memahami latar belakang dan

ii) share ownership is not for trading; And
iii) the person concerned submits a statement that he/she always acts independently while serving as the main director or director in charge of the compliance function even though he/she has shares as the controlling shareholder and/or ultimate controller of the Bank.

4. The majority of members of the Board of Directors are prohibited from having family relationships up to the second degree with fellow members of the Board of Directors and/or with members of the Board of Commissioners.
5. The Director in charge of the Compliance function is required to fulfill the independent requirements as determined by Regulatory regulations.
6. Members of the Board of Directors are prohibited from granting general power of attorney to other parties which results in the transfer of the duties and functions of the Board of Directors.
7. Sign a Statement of Independence which is valid in accordance with the period/term of office as determined in the GMS.
8. Sign a Statement Letter not to use the Bank for personal gain which applies in accordance with the period/term of office as determined in the GMS.

Division of Duties of the Board of Directors

1. The division of duties of the Board of Directors is determined in the General Meeting of Shareholders (GMS). In case the GMS does not stipulate, the division of tasks and authorities of the Board of Directors' members shall be determined based on the decision of the Board of Directors with the approval of the Board of Commissioners.
2. In performing their duties, each member of the Board of Directors may make decisions in accordance with their assigned tasks and authorities.
3. Each member of the Board of Directors has an equal position. The President Director's task is to coordinate the work activities of the Board of Directors.
4. In case one of the Directors is temporarily unavailable, the President Director may appoint a temporary replacement with the approval of the Board of Commissioners. For the temporary replacement of the Director in charge of compliance functions, it must comply with the OJK Regulation on the Implementation of Compliance Functions for Commercial Banks.

Orientation Program for New Members of Board of Directors

Allo Bank's BOD Charter stipulates that newly appointed members of the Board of Directors are required to take part in a company introduction program. This introductory program is carried out to provide an understanding of the duties and responsibilities as a member of the Board of Directors so that they can be carried out as well as possible. This activity also aims to enable members of

kegiatan usaha Bank agar dapat mempermudah dan melancarkan pelaksanaan tugas Direksi secara efektif.

Sehubungan dengan tidak adanya perubahan komposisi dan susunan Direksi hingga akhir tahun 2023, Bank tidak melaksanakan program pengenalan Direksi baru.

Peningkatan Kompetensi Direksi

Allo Bank memfasilitasi seluruh Insan Bank di seluruh level untuk melaksanakan program pengembangan kompetensi guna menciptakan SDM yang unggul dan berdaya saing. Informasi mengenai peningkatan kompetensi Direksi sepanjang tahun 2023 dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

Pelaksanaan Tugas Direksi Tahun 2023

Sepanjang tahun 2023, Direksi telah melaksanakan tugas dan tanggung jawabnya dalam pengelolaan Bank sesuai dengan peraturan perundang-undangan yang berlaku, Anggaran Dasar, dan Rencana Bisnis Bank, antara lain dengan:

1. Memimpin tim manajemen dalam proses penyusunan dan evaluasi strategi Bank melalui berbagai rapat dan diskusi tentang Rencana Bisnis Bank (RBB).
2. Menetapkan langkah strategis untuk mencapai misi Bank untuk menyediakan layanan perbankan digital di Indonesia dengan mendayagunakan berbagai kekuatan kompetitif yang dimiliki.
3. Mengelola risiko-risiko Bank yang dihadapi sesuai dengan risk appetite, dengan bantuan berbagai komite di bawah Direksi.
4. Mengeluarkan berbagai keputusan melalui perangkat kebijakan berupa Keputusan Direksi, Peraturan Direksi, Surat Edaran, dan Instruksi Direksi sebagai bagian dari pelaksanaan tata kelola yang baik.

Penilaian Kinerja Organ dan Komite Pendukung di Bawah Direksi

Direksi menjalankan fungsi, tugas, dan tanggung jawab atas pengelolaan Bank dengan dibantu oleh organ pendukung yang bersifat struktural, yaitu Sekretaris Perusahaan & PMO dan Satuan Kerja Audit Internal (SKAI), maupun organ non-struktural, yakni Komite Kredit, Komite Kebijakan Perkreditan, Komite Aktiva dan Pasiva, Komite Manajemen Risiko, Komite Pengarah Teknologi Informasi, dan Komite Produk.

Di tahun 2023, Bank menilai seluruh Komite di bawah Direksi dan organ pendukung struktural lainnya telah melaksanakan tugas dan tanggung jawabnya dengan baik.

the Board of Directors to understand the background and business activities of the Bank in order to facilitate and expedite the effective implementation of the Board of Directors' duties.

As the composition of the Board of Directors did not change until the end of 2023, the Bank will not implement a program for introducing new Directors.

Competency Development of the Board of Directors

Allo Bank facilitates all Bank Personnel at all levels to carry out competency development programs to create superior and competitive human resources. Information regarding increasing the competency of the Board of Directors throughout 2023 can be seen in the Company Profile Chapter in this Annual Report.

Implementation of Directors' Duties in 2023

Throughout 2023, the Board of Directors carried out its duties and responsibilities in managing the Bank in accordance with applicable laws and regulations, the Articles of Association and the Bank's Business Plan, including by:

1. Leading the management team in the process of preparing and evaluating the Bank's strategy through various meetings and discussions on the Bank Business Plan (RBB).
2. Determining strategic steps to achieve the Bank's mission to provide digital banking services in Indonesia by utilizing various competitive strengths.
3. Managing the Bank's risks in accordance with the risk appetite, with the assistance of various committees under the Board of Directors.
4. Issuing various decisions through policy instruments in the form of Directors' Decisions, Directors' Regulations, Circulars and Directors' Instructions as part of the implementation of good governance.

Performance Assessment of Supporting Organs and Committees under Board of Directors

The Board of Directors carries out functions, duties and responsibilities for the management of the Bank with the assistance of structural supporting organs, namely the Corporate Secretary & PMO and the Internal Audit Work Unit (SKAI), as well as non-structural organs, namely the Credit Committee, Credit Policy Committee, Assets and Liabilities, Risk Management Committee, Information Technology Steering Committee, and Product Committee.

In 2023, the Bank assessed that all Committees under the Board of Directors and other structural supporting organs have carried out their duties and responsibilities well.

Transparansi Informasi terkait Dewan Komisaris dan Direksi

Transparency of Information Regarding The Board of Commissioners and Board of Directors

Assessment Penerapan GCG untuk Aspek Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi selaku organ utama dalam struktur Bank memiliki peran sentral dalam pertumbuhan bisnis Allo Bank. Untuk itu, Bank senantiasa melakukan evaluasi berupa penilaian (*assessment*) terhadap kedua organ tersebut. *Assessment* ini bertujuan untuk memberikan evaluasi dan rekomendasi atas kinerja kedua organ, serta melakukan tindak lanjut atas rekomendasi yang muncul dari proses *assessment* tersebut.

Di tahun 2023, assessment penerapan GCG Allo Bank memperoleh nilai komposit sebesar 2,08 atau memperoleh predikat "BAIK" dari aspek Dewan Komisaris dan Direksi, masing-masing aspek memperoleh skor sebesar 0,18 dan 0,37

Assessment of GCG Implementation for the Board of Commissioners and Board of Directors

As the main organs in the Bank's structure, the Board of Commissioners and Directors have a central role in Allo Bank's business growth. For this reason, the Bank always carries out evaluations in the form of assessments of these two organs. This assessment aims to provide evaluations and recommendations on the performance of the two organs, as well as to carry out follow-up actions on recommendations that emerge from the assessment process.

In 2023, the assessment of Allo Bank's GCG implementation obtained a composite score of 2.08 or obtained the predicate "GOOD" from the aspects of the Board of Commissioners and Directors, each aspect obtained a score of 0.18 and 0.37

Hasil Assessment Penerapan GCG Aspek Dewan Komisaris dan Direksi Tahun Buku 2023

Assessment results of the implementation of GCG for the Board of Commissioners and Directors aspect for the 2023 fiscal year

Aspek Pengujian Testing Aspects	Bobot Weight	Penerapan Tahun Buku 2023 Achievements for the 2023 Fiscal Year		
		Nilai Grade	Rating	Klasifikasi Kualitas Penerapan GCG Classification of GCG Implementation Quality
Dewan Komisaris Board of Commissioners	10%	0,18	1,76	BAIK GOOD
Direksi Board of Directors	20%	0,37	1,85	BAIK GOOD

Nilai Komposit < 1,5 : Sangat Baik | 1,5 <= Nilai Komposit < 2,5 : Baik | 2,5 >= Nilai Komposit <3,5 : Cukup Baik | 3,5 >= Nilai Komposit < 4,5 : Kurang Baik | 4,5 >= Nilai Komposit <= Tidak Baik

Composite Score < 1.5: Excellent | 1.5 <= Composite Score < 2.5: Good | 2.5 >= Composite Score < 3.5: Fairly Good | 3.5 >= Composite Score < 4.5: Less Good | 4.5 >= Composite Score <= Poor

Penilaian Kinerja Dewan Komisaris dan Direksi

Penilaian Kinerja Dewan Komisaris

Allo Bank secara rutin melakukan evaluasi terhadap kinerja Dewan Komisaris yang dilakukan oleh Pemegang Saham dalam forum RUPS dengan menggunakan metode penilaian mandiri (*self-assessment*). Pelaksanaan *self-assessment* tersebut dilakukan sesuai dengan Peraturan OJK No. 55/POJK.03/2016 dan Surat Edaran OJK No. 13/SEOJK.03/2017 yang mewajibkan Bank Umum untuk melakukan penilaian terhadap penerapan tata kelola Bank.

Bank melaksanakan proses penilaian dengan melakukan evaluasi dari segi kompetensi dan keahlian/pengalaman, kinerja komite-komite Dewan Komisaris, efektivitas pelaksanaan tanggung jawab Dewan Komisaris dan penilaian mandiri maupun penilaian rekan sejawat terhadap pelaksanaan fungsi pengawasan oleh masing-masing anggota Dewan Komisaris. Selanjutnya, hasil penilaian tersebut akan disimpulkan ke dalam laporan dan diajukan kepada Pemegang Saham melalui RUPS.

Penilaian Kinerja Direksi

Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas mengatur bahwa dalam hal Direksi terdiri dari 2 (dua) anggota Direksi atau lebih maka tanggung jawab Direksi berlaku secara tanggung renteng. Terdapat 2 (dua) macam prosedur penilaian kriteria kinerja Direksi, antara lain:

- Penilaian Kinerja oleh RUPS
  Masing-masing Anggota Direksi akan dievaluasi setiap tahunnya oleh Dewan Komisaris untuk disampaikan kepada Pemegang Saham dalam RUPS, berdasarkan hasil kinerja keseluruhan dari tugas dan kewajiban Direksi secara kolegial maupun individual. Hal ini menjadi salah satu bahan pertimbangan bagi pemegang saham untuk memberhentikan dan/atau menunjuk kembali anggota Direksi.
- Prosedur Pelaksanaan Assessment Kinerja Direksi

  Self-assessment atau penilaian sendiri dilakukan oleh masing-masing anggota Direksi untuk menilai pelaksanaan kinerja Direksi secara kolegial, dan bukan menilai kinerja individual masing-masing anggota Direksi. Dengan adanya *self-assessment* ini diharapkan masing-masing anggota Direksi dapat berkontribusi untuk memperbaiki kinerja Direksi secara berkesinambungan.

Prosedur penilaian kinerja Direksi melalui pelaksanaan *self-assessment* GCG dilakukan pada bulan Juni dan Desember setiap tahunnya yang berdasarkan pengelolaan Bank, pencapaian target, upaya penanggulangan kendala dan manajemen risiko, serta penerapan tata kelola perusahaan yang dilakukan. Dewan komisaris akan mengevaluasi melalui rapat dengan Komite Remunerasi dan Nominasi kemudian hasilnya akan dilaporkan kepada pemegang saham dalam RUPS Tahunan.

Performance Assessment of the Board of Commissioners and Board of Directors

Assessment of the Board of Commissioners' Performance

Allo Bank routinely evaluates the performance of the Board of Commissioners by Shareholders in the GMS forum using the self-assessment method. The self-assessment was carried out in accordance with OJK Regulation no. 55/POJK.03/2016 and OJK Circular No. 13/SEOJK.03/2017 which requires Commercial Banks to carry out an assessment of the implementation of Bank governance.

The Bank carries out the assessment process by conducting evaluations in terms of competency and expertise/experience, the performance of the Board of Commissioners committees, the effectiveness of implementing the responsibilities of the Board of Commissioners and self-assessment and peer assessment of the implementation of the supervisory function by each member of the Board of Commissioners. Furthermore, the results of the assessment will be summarized in a report and submitted to Shareholders through the GMS.

Assessment of the Board of Directors' Performance

Based on Law No. 40 of 2007 regarding Limited Liability Companies, if the Board of Directors consists of two or more members, their responsibility applies jointly and respectively. There are two types of procedures for assessing the Board of Directors' performance as follows:

- Performance Assessment by GMS
  Each member of the Board of Directors will be evaluated annually by the Board of Commissioners to be presented to Shareholders at the GMS, based on the results of the overall performance of the duties and obligations of the Board of Directors both collegial and individual. This is a consideration for shareholders when dismissing and/or reappointing members of the Board of Directors.
- Procedures for Implementing Directors' Performance Assessments
  Self-assessment is carried out by each member of the Board of Directors to assess the implementation of the performance of the Board of Directors in a collegial manner, and not to assess the individual performance of each member of the Board of Directors. With this self-assessment, it is expected that each member of the Board of Directors can contribute to improving the performance of the Board of Directors on an ongoing basis.

The procedure for assessing the performance of the Board of Directors through the implementation of a GCG self-assessment is carried out in June and December each year based on the Bank's management, target achievement, efforts to overcome obstacles and risk management, as well as the implementation of corporate governance. The Board of Commissioners will evaluate it through meetings with the Remuneration and Nomination Committee and then the results will be reported to shareholders at the Annual GMS.

Selanjutnya, Dewan Komisaris dan Direksi menyampaikan usulan persetujuan atas pencapaian kinerja Direksi dalam RUPS dan RUPS akan memberikan pembebasan tanggung jawab sepenuhnya kepada para anggota Direksi atas pengurusan yang telah dijalankan selama tahun buku yang lalu, sejauh tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan, kecuali perbuatan penggelapan, penipuan dan tindakan pidana lainnya.

Keberagaman Komposisi Dewan Komisaris dan Direksi

Penetapan komposisi Dewan Komisaris dan Direksi mengacu pada kebijakan keberagaman berdasarkan ketentuan Pemegang Saham dengan memperhatikan pengetahuan, usia, jenis kelamin, pendidikan dan pengalaman yang sesuai dengan kebutuhan dari Bank, sehingga mendapatkan komposisi Dewan Komisaris dan Direksi yang optimal guna meningkatkan kinerja Bank ke depannya.

Keberagaman komposisi Dewan Komisaris dan Direksi merupakan bagian dari upaya dari Allo Bank untuk mendorong proses pengambilan keputusan yang lebih objektif, komprehensif, optimal, dan memiliki dampak positif terhadap pengawasan dan pengelolaan Bank. Keberagaman komposisi ini diharapkan dapat memperkaya sudut pandang dan kepentingan dalam proses pengambilan keputusan, baik di tubuh Dewan Komisaris maupun Direksi, sehingga mampu memberikan nilai tambah bagi aspek operasional dan usaha Bank.

Furthermore, the Board of Commissioners and Directors submit a proposal for approval of the performance achievements of the Board of Directors at the GMS and the GMS will grant full release from responsibility to the members of the Board of Directors for the management carried out during the previous fiscal year, as long as these actions are reflected in the Annual Report and Financial Report, except embezzlement, fraud and other criminal acts.

Diversity in the Composition of the Board of Commissioners and Directors

Determination of the composition of the Board of Commissioners and Directors refers to the diversity policy based on the provisions of Shareholders by taking into account knowledge, age, gender, education and experience in accordance with the needs of the Bank, so as to obtain an optimal composition of the Board of Commissioners and Directors in order to improve the Bank's performance in the future.

The diversity of the composition of the Board of Commissioners and Directors is part of Allo Bank's efforts to encourage a decision-making process that is more objective, comprehensive, optimal, and has a positive impact on the supervision and management of the Bank. It is hoped that this diversity in composition will enrich the viewpoints and interests in the decision-making process, both within the Board of Commissioners and the Board of Directors, so as to provide added value to the Bank's operational and business aspects.

Tabel Keberagaman Komposisi Dewan Komisaris dan Direksi Allo Bank

Table of Diversity of Allo Bank's Board Composition

Nama Name	Kewarganegaraan Citizenship	Usia Age	Gender	Pendidikan Terakhir Highest Education	Pengalaman dan Keahlian Experience and Expertise
Komisaris **Board of Commissioners**					
Aviliani Komisaris Utama Independen Independent President Commissioner	Indonesia Indonesian	62	Perempuan Female	Doktor Manajemen Bisnis (S3) Ph.D. in Business Management	Manajemen Management
Rosmaya Komisaris Independen Independent Commissioner	Indonesia Indonesian	64	Perempuan Female	Magister Administrasi dan Pengembangan SDM (S2) Master's Degree in Administration and HR Development	Administrasi dan Pengembangan SDM Administration and HR Development
Ali Gunawan Komisaris Commissioner	Indonesia Indonesian	60	Laki-laki Male	Sarjana Ekonomi Akuntansi (S1) Bachelor's Degree in Accounting	Akuntansi Accounting

Nama Name	Kewarganegaraan Citizenship	Usia Age	Gender	Pendidikan Terakhir Highest Education	Pengalaman dan Keahlian Experience and Expertise
Direksi **Board of Directors**					
Indra Utoyo Direktur Utama President Director	Indonesia Indonesian	61	Laki-laki Male	Doktor Ekonomi dan Bisnis Bidang Manajemen Stratejik (S3) Ph.D. in Economics and Business in Strategic Management	Teknologi Informasi, Ekonomi dan Manajemen Strategi Information Technology, Economics and Strategic Management
Ari Yanuanto Asah Direktur Keuangan, Operasi & Human Capital Finance, Operations & Human Capital Director	Indonesia Indonesian	54	Laki-laki Male	Magister Manajemen Sistem Informasi (S2) Master's Degree in Information Systems Management	Sistem Informasi Information System
Arief Tendeas Direktur Bisnis Business Director	Indonesia Indonesian	49	Laki-laki Male	Magister Manajemen Sistem Informasi (S2) Master's Degree in Information Systems Management	Sistem Informasi Information System
Ganda Raharja Rusli Direktur Risiko, Kepatuhan & Hukum Risk, Compliance & Legal Director	Indonesia Indonesian	50	Laki-laki Male	Sarjana Matematika (S1) Bachelor's Degree in Mathematics	Matematika Mathematics
Sajal Bhatnagar Direktur Digital Digital Director	India Indian	36	Laki-laki Male	Post Graduate Diploma di IIM Calcutta Post Graduate Diploma at IIM Calcutta	Manajemen dan Strategi Management and Strategy

Rapat Dewan Komisaris dan Direksi

Rapat Dewan Komisaris

BOC Charter Allo Bank mengatur bahwa Dewan Komisaris dapat melaksanakan rapat secara berkala, minimal 1 (satu) kali dalam 2 (dua) bulan atau lebih jika dianggap perlu oleh Dewan Komisaris. Rapat Dewan Komisaris wajib dihadiri oleh seluruh anggota Dewan Komisaris secara fisik paling kurang 2 (dua) kali dalam setahun. Selain itu, Dewan Komisaris wajib mengadakan rapat bersama Direksi secara berkala minimal 1 (satu) kali dalam 4 (empat) bulan. Rapat internal Dewan Komisaris maupun rapat gabungan dengan Direksi diadakan di tempat kedudukan Bank atau tempat kegiatan usaha utama Bank.

Meetings of the Board of Commissioners and Board of Directors

Board of Commissioners Meeting

Allo Bank's BOC Charter stipulates that the Board of Commissioners can hold regular meetings, at least 1 (one) time in 2 (two) months or more if deemed necessary by the Board of Commissioners. All members of the Board of Commissioners must physically attend meetings of the Board of Commissioners at least 2 (two) times a year. In addition, the Board of Commissioners is required to hold regular meetings with the Board of Directors at least 1 (one) time in 4 (four) months. Internal meetings of the Board of Commissioners and joint meetings with the Board of Directors are held at the Bank's domicile or the Bank's main business activities.

Rapat adalah sah dan berhak mengambil keputusan yang mengikat apabila dihadiri dan/atau diwakili lebih dari ½ (satu per dua) dari jumlah anggota Dewan Komisaris yang sedang menjabat (kuorum). Keputusan rapat harus diambil berdasarkan musyawarah untuk mufakat. Dalam hal keputusan berdasarkan musyawarah untuk mufakat tidak tercapai maka keputusan dilakukan berdasarkan suara terbanyak. Dewan Komisaris dapat juga mengambil keputusan yang sah tanpa mengadakan rapat, dengan ketentuan semua anggota Dewan Komisaris telah diberitahu secara tertulis mengenai usul keputusan yang dimaksud dan semua anggota Dewan Komisaris memberikan persetujuan mengenai usul yang diajukan secara tertulis dengan menandatangani sirkuler tersebut.

A meeting is valid and has the right to make binding decisions if attended and/or represented by more than ½ (one half) of the number of members of the Board of Commissioners who are currently serving (quorum). Meeting decisions must be taken based on deliberation to reach consensus. In the event that a decision based on deliberation to reach consensus is not reached, the decision is made based on the majority vote. The Board of Commissioners can also make valid decisions without holding a meeting, provided that all members of the Board of Commissioners have been notified in writing regarding the proposed decision in question and all members of the Board of Commissioners have given their approval to the proposal submitted in writing by signing the circular.

Hasil rapat wajib dituangkan dalam risalah rapat, kemudian ditandatangani oleh seluruh anggota Dewan Komisaris yang hadir dan disampaikan kepada seluruh anggota Dewan Komisaris. Untuk rapat Dewan Komisaris bersama dengan Direksi, risalah rapat ditandatangani oleh Direksi dan Dewan Komisaris yang hadir dan disampaikan kepada seluruh Direksi dan Dewan Komisaris. Perbedaan pendapat yang terjadi dalam rapat wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut. Risalah rapat merupakan bukti sah, baik untuk para anggota Dewan Komisaris maupun pihak lain mengenai keputusan yang diambil dalam rapat yang bersangkutan. Risalah rapat wajib diadministrasikan dengan baik oleh Sekretaris Perusahaan.

The results of the meeting must be stated in the minutes of the meeting, then signed by all members of the Board of Commissioners present and submitted to all members of the Board of Commissioners. For joint meetings between the Board of Commissioners and the Board of Directors, the minutes of the meeting are signed by the Directors and Board of Commissioners present and submitted to all Directors and Board of Commissioners. Differences of opinion that occur at the meeting must be stated clearly in the minutes of the meeting along with the reasons for the difference of opinion. Minutes of meetings are valid evidence, both for members of the Board of Commissioners and other parties, regarding the decisions taken at the meeting in question. Minutes of meetings must be properly administered by the Corporate Secretary.

Sepanjang tahun 2023, Dewan Komisaris telah menyelenggarakan Rapat Dewan Komisaris sebanyak 14 (empat belas) kali dan Rapat Dewan Komisaris bersama Direksi sebanyak 12 (dua belas) kali. Rincian risalah dan tingkat kehadiran Dewan Komisaris dalam rapat sepanjang tahun 2023 disajikan sebagai berikut.

Throughout 2023, the Board of Commissioners held 14 (fourteen) Board of Commissioners meetings and 12 (twelve) Board of Commissioners and Board of Directors meetings. Details of the minutes and attendance levels of the Board of Commissioners at meetings throughout 2023 are presented as follows.

Risalah dan Peserta Rapat Internal Dewan Komisaris Tahun 2023

Minutes and Participants of the 2023 Board of Commissioners Internal Meeting

No	Tanggal Date	Agenda	Peserta Participants
1	25 Januari 2023 January 25, 2023	Tindak lanjut temuan audit OJK Struktur Keanggotaan Komite Pemantau Risiko Follow up on OJK audit findings Risk Oversight Committee Membership Structure	Aviliani Rosmaya Ali Gunawan
2	6 Maret 2023 March 6, 2023	Pengembangan *Human Capital* Human Capital Development	Aviliani Rosmaya Ali Gunawan
3	27 Maret 2023 March 27, 2023	Penggunaan Kantor Akuntan Publik Baru untuk Audit Laporan Keuangan Bank Tahun Buku 2023 Use of a New Public Accounting Firm to Audit Bank Financial Reports for the 2023 Fiscal Year	Aviliani Rosmaya Ali Gunawan
4	17 April 2023 April 17, 2023	1. Proposal sistem *Voicebot* untuk *Digital Loan Collection* 2. *PayLater Risk Acceptance Criteria* 1. Proposal for a Voicebot system for Digital Loan Collection 2. PayLater Risk Acceptance Criteria	Aviliani Rosmaya Ali Gunawan

No	Tanggal Date	Agenda	Peserta Participants
5	12 Juni 2023 June 12, 2023	APU PPT *Update* AML-CTF Update	Aviliani Rosmaya Ali Gunawan
6	21 Juni 2023 June 21, 2023	Struktur Komite Kredit, *Position Limit* dan *Stop Loss* serta *Matrix* keterlibatan Komisaris Credit Committee Structure, Position Limit and Stop Loss as well as Commissioner involvement Matrix	Aviliani Rosmaya Ali Gunawan
7	24 Juli 2023 July 24, 2023	1. Pembahasan Komite di bawah Direksi 2. tindak lanjut temuan audit OJK 1. Discussion of Committees under the Board of Directors 2. follow up on OJK audit findings	Aviliani Rosmaya Ali Gunawan
8	7 Agustus 2023 August 7, 2023	Kewajiban Audit Eksternal untuk pemenuhan LPS External Audit obligations for LPS compliance	Aviliani Rosmaya Ali Gunawan
9	4 September 2023 September 4, 2023	Perubahan Susunan Komite Direksi Allo Bank Changes in the Composition of the Allo Bank Board of Directors Committee	Aviliani Rosmaya Ali Gunawan
10	13 September 2023 September 13, 2023	Tindak Lanjut atas Perubahan Anggaran Dasar PT Allo Bank Indonesia Tbk Follow-up on Changes to the Articles of Association of PT Allo Bank Indonesia Tbk	Aviliani Rosmaya Ali Gunawan
11	25 Oktober 2023 October 25, 2023	Pemaparan POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum POJK Exposure No. 17 of 2023 concerning Implementation of Governance for Commercial Banks	Aviliani Rosmaya Ali Gunawan
12	6 November 2023 November 6, 2023	Penyesuaian SK Dewan Komisaris berdasarkan Anggaran Dasar tahun 2023 Adjustment of the Board of Commissioners' Decree based on the 2023 Articles of Association	Aviliani Rosmaya Ali Gunawan
13	22 November 2023 November 22, 2023	Pembahasan Rencana Aksi Keuangan Berkelanjutan tahun 2024 Discussion of the 2024 Sustainable Finance Action Plan	Aviliani Rosmaya Ali Gunawan
14	11 Desember 2023 December 11, 2023	Penerapan Program APU PPT & PPPSPM Implementation of the AML-CTF & CPF Program	Aviliani Rosmaya Ali Gunawan

Risalah dan Peserta Rapat Gabungan Dewan Komisaris dan Direksi Tahun 2023

Minutes and Participants of the 2022 Joint Meeting of the Board of Commissioners & Directors

No	Tanggal Date	Agenda	Peserta Participants
1	30 Januari 2023 January 30, 2023	1. *Digital Business Update* 2. *Wholesale Banking Update* 3. Kinerja Finansial Desember 2022 4. *Any Other Business* 1. Digital Business Update 2. Wholesale Banking Update 3. Financial Performance December 2022 4. Any Other Business	Aviliani Rosmaya Ali Gunawan Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar

No	Tanggal Date	Agenda	Peserta Participants
2	27 Februari 2023 February 27, 2023	1. *Digital Business Update* 2. *Wholesale Banking Update* 3. Kinerja Finansial Januari 2023 4. *Any Other Business* 1. Digital Business Update 2. Wholesale Banking Update 3. Financial Performance January 2023 4. Any Other Business	Aviliani Rosmaya Ali Gunawan Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
3	27 Maret 2023 March 27, 2023	1. *Digital Business Update* 2. *Wholesale Banking Update* 3. Kinerja Finansial Februari 2023 4. *Any Other Business* 1. Digital Business Update 2. Wholesale Banking Update 3. Financial Performance February 2023 4. Any Other Business	Aviliani Rosmaya Ali Gunawan Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
4	10 April 2023 April 10, 2023	1. *Digital Business Update* 2. *Wholesale Banking Update* 3. Kinerja Finansial Maret 2023 4. *Any Other Business* 1. Digital Business Update 2. Wholesale Banking Update 3. Financial Performance March 2023 4. Any Other Business	Aviliani Rosmaya Ali Gunawan Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
5	29 Mei 2023 May 29, 2023	1. *Digital Business Update* 2. *Wholesale Banking Update* 3. Kinerja Finansial Maret 2023 4. *Any Other Business* 1. Digital Business Update 2. Wholesale Banking Update 3. Financial Performance March 2023 4. Any Other Business	Aviliani Rosmaya Ali Gunawan Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
6	26 Juni 2023 June 6, 2023	1. *Digital Business Update* 2. *Wholesale Banking Update* 3. Kinerja Finansial Maret 2023 4. *Any Other Business* 1. Digital Business Update 2. Wholesale Banking Update 3. Financial Performance March 2023 4. Any Other Business	Aviliani Rosmaya Ali Gunawan Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
7	31 Juli 2023 July 7, 2023	1. *Digital Business Update* 2. *Wholesale Banking Update* 3. Kinerja Finansial Maret 2023 4. *Any Other Business* 1. Digital Business Update 2. Wholesale Banking Update 3. Financial Performance March 2023 4. Any Other Business	Aviliani Rosmaya Ali Gunawan Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar

No	Tanggal Date	Agenda	Peserta Participants
8	28 Agustus 2023 August 28, 2023	1. *Digital Business Update* 2. *Wholesale Banking Update* 3. Kinerja Finansial Maret 2023 4. *Any Other Business* 1. Digital Business Update 2. Wholesale Banking Update 3. Financial Performance March 2023 4. Any Other Business	Aviliani Rosmaya Ali Gunawan Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
9	25 September 2023 September 25, 2023	1. *Digital Business Update* 2. *Wholesale Banking Update* 3. Kinerja Finansial Maret 2023 4. *Any Other Business* 1. Digital Business Update 2. Wholesale Banking Update 3. Financial Performance March 2023 4. Any Other Business	Aviliani Rosmaya Ali Gunawan Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
10	30 Oktober 2023 October 30, 2024	1. *Digital Business Update* 2. *Wholesale Banking Update* 3. Kinerja Finansial Maret 2023 4. *Any Other Business* 1. Digital Business Update 2. Wholesale Banking Update 3. Financial Performance March 2023 4. Any Other Business	Aviliani Rosmaya Ali Gunawan Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
11	27 November 2023 November 27, 2023	1. *Digital Business Update* 2. *Wholesale Banking Update* 3. Kinerja Finansial Maret 2023 4. *Any Other Business* 1. Digital Business Update 2. Wholesale Banking Update 3. Financial Performance March 2023 4. Any Other Business	Aviliani Rosmaya Ali Gunawan Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
12	18 Desember 2023 December 18, 2023	1. *Digital Business Update* 2. *Wholesale Banking Update* 3. Kinerja Finansial Maret 2023 4. *Any Other Business* 1. Digital Business Update 2. Wholesale Banking Update 3. Financial Performance March 2023 4. Any Other Business	Aviliani Rosmaya Ali Gunawan Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar

Tingkat Kehadiran Dewan Komisaris dalam Rapat Internal dan Rapat Bersama Direksi

Attendance Records of the Board of Commissioners in Internal Meetings and Joint Meetings with the Board of Directors

Nama Name	Jabatan Position	Rapat Gabungan Dewan Komisaris dengan Direksi Joint Meeting of the Board of Commissioners and the Board of Directors			Rapat Internal Dewan Komisaris Internal Meeting of the Board of Commissioners			Jumlah Rapat Dewan Komisaris Total Number of Board of Commissioners Meetings		
		Jumlah dan (%) Kehadiran Total and (%) Attendance			Jumlah dan (%) Kehadiran Total and (%) Attendance			Jumlah dan (%) Kehadiran Total and (%) Attendance		
		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	%
Aviliani	Komisaris Utama Independen Independent President Commissioner	12	12	100	14	14	100	26	26	100
Rosmaya	Komisaris Independen Independent Commissioner	12	12	100	14	14	100	26	26	100
Ali Gunawan	Komisaris Commissioner	12	12	100	14	14	100	26	26	100

Rapat Direksi

BOD Charter Allo Bank mengatur bahwa Direksi dapat menyelenggarakan rapat internal secara berkala sebanyak 1 (satu) kali dalam 1 (satu) bulan atau lebih jika dianggap perlu oleh Direktur Utama atau anggota Direksi lainnya. Di samping itu, Direksi wajib mengadakan rapat Direksi bersama dengan Dewan Komisaris secara berkala minimal 1 (satu) kali dalam 4 (empat) bulan.

Keputusan rapat Direksi diambil berdasarkan musyawarah untuk mufakat. Dalam hal keputusan berdasarkan musyawarah untuk mufakat tidak tercapai maka keputusan diambil dengan pemungutan suara berdasarkan suara setuju lebih dari ½ (satu per dua) dari jumlah suara yang dikeluarkan yang sah dalam rapat.

Di tahun 2023, Direksi telah menyelenggarakan Rapat Internal sebanyak 50 kali dan Rapat Direksi bersama Dewan Komisaris sebanyak 12 (dua belas) kali. Rincian risalah dan tingkat kehadiran Dewan Komisaris dalam rapat sepanjang tahun 2023 disajikan sebagai berikut.

Board of Directors Meeting

Allo Bank's BOD Charter regulates that the Board of Directors can hold regular internal meetings 1 (one) time in 1 (one) month or more if deemed necessary by the President Director or other members of the Board of Directors. In addition, the Board of Directors is required to hold joint Board of Directors meetings with the Board of Commissioners periodically at least 1 (one) time in 4 (four) months.

Decisions at the Board of Directors meetings are taken based on deliberation to reach consensus. In the event that a decision based on deliberation to reach consensus is not reached, the decision is taken by voting based on affirmative votes of more than ½ (one-half) of the number of valid votes cast at the meeting.

In 2023, the Board of Directors has held 50 Internal Meetings and 12 (twelve) Board of Directors and Board of Commissioners meetings. Details of the minutes and attendance levels of the Board of Commissioners at meetings throughout 2023 are presented as follows.

Risalah dan Peserta Rapat Internal Direksi Tahun 2023

Minutes and Participants of the 2023 Board of Directors Internal Meeting

No	Tanggal Date	Agenda	Peserta Participants
1	3 Januari 2023 January 3, 2023	1. *Market Conduct Review* 2. *Compliance Update* 3. *Procurement & Business Planning Organization Update* 4. *Bloomberg Budget Proposal* 5. *Partnership Update*	Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
2	10 Januari 2023 January 10, 2023	1. *Human Capital Update* 2. *User Business Access* 3. *Market Conduct Update* 4. *Fraud Organization Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
3	17 Januari 2023 January 17, 2023	1. *Vendor Management Framework* 2. *Cost Allocation* 3. Sosialisasi POJK 4. PACE *Update* 5. *Digital Product Update* 6. *Corporate Customer Engagement* 7. *Policy & Procedure Project Update* 8. *Contact Center* 9. *Vendor Management Framework* 10. *Cost Allocation* 11. *POJK dissemination* 12. *PACE Update* 13. *Digital Product Updates* 14. *Corporate Customer Engagement* 15. *Policy & Procedure Project Update* 16. *Contact Center*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
4	24 Januari 2023 January 24, 2023	1. *Credit Pipeline Update* 2. *Partnership Update* 3. *Asean Tower Update* 4. *ATMR update BASEL III — Operational Risk* 5. *ATMR update BASEL III — Credit Risk* 6. *Independent Audit Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
5	31 Januari 2023 January 31, 2023	1. *PACE Update* 2. *RCSA Update* 3. *IT Project Update* 4. *Policy & Procedure Update* 5. *Digital Credit Underwriting* 6. *Bank Devisa* 7. *Event* Nonton Bareng	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
6	7 Februari 2023 February 7, 2023	1. *Procurement & Business Planning Update* 2. *Paylater Update* 3. *BCM Project Charter*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
7	14 Februari 2023 February 14, 2023	1. *AML-CTF System Development* 2. *Fraud Monitoring* 3. *Partnership Update* 4. *Collection Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar

No	Tanggal Date	Agenda	Peserta Participants
8	21 Februari 2023 February 21, 2023	1. *Policy & Procedure Update* 2. *Procurement Update* 3. *Product Update* 4. *Growth Update* 5. *Bank Devisa Update* 6. *Partnership Update* 7. *Fraud Update* 8. *AML-CTF Update* 9. *Digital Lending Update* 10. *Finance & Accounting Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
9	28 Februari 2023 February 28, 2023	1. PACE *Update* 2. *Data Platform* 3. *Digital Lending Update* 4. *Product Update* 5. *Partnership Update* 6. *Digital & Wholesale Performance* 7. *Paylater Findings* 8. *Compliance Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
10	7 Maret 2023 March 7, 2023	1. *Audit Update* 2. *RUPS Update* 3. *Policy & Procedure Update* 4. *Partnership Update* 5. *IT Organization* 6. *CT Corpora Agreement* 7. *Accounting & Finance Update* 8. *Credit Review Update* 9. *Sales Ops Hiring Plan* 10. *Compliance Update* 11. *Data Center Interior Budget*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
11	14 Maret 2023 March 14, 2023	1. *Cyber Risk Update* 2. Himbauan PPATK/*PPATK Appeal* 3. *Product Update* 4. *Partnership Update* 5. *Growth Update* 6. *Corporate Funding Organization* 7. PACE *Update* 8. Allo Club 9. Bank Devisa	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
12	21 Maret 2023 March 21, 2023	1. *Customer Verification Cost Update* 2. *Compliance Update* 3. *Interbank Scorecard* 4. *Contact Center Update* 5. *Policy & Procedure Project Update* 6. *Branch Branding Ramadhan*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
13	28 Maret 2023 March 28, 2023	1. *Cyber Risk Update* 2. *PACE Update* 3. *Flexible Deposit Rate* 4. *Digital Loan Update* 5. *Road to* Allo Bank Festival	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
14	4 Maret 2023 March 4, 2023	1. *Partnership Update* 2. *Digital Loan Update* 3. RUPS *Budget* 4. *Compliance Update* 5. *Risk Profile Indicator Update* 6. Allo Bisnis *Update* 7. *Credit Risk Stress Test*	Indra Utoyo Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar

No	Tanggal Date	Agenda	Peserta Participants
15	11 April 2023 April 11, 2023	1. *Internal Audit Finding* 2. *Credit Pipeline* 3. *Digital Product Update* 4. PACE *Update* 5. *Voicebot Budget* 6. *Partnership Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
16	18 April 2023 April 18, 2023	1. *Internal Audit Finding* 2. *Compliance* 3. *Partnership* 4. *Collection*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
17	2 Mei 2023 May 2, 2023	1. *Road To* Allo Bank Festival 2. SNAP API 3. *Partnership Update* 4. *Treasury Update* 5. *Credit Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
18	9 Mei 2023 May 9, 2023	1. *Internal Audit Finding* 2. *Customer Data Quality* 3. *Partnership Update* 4. *Digital Lending Update* 5. *Policy & Procedure Project Update* 6. E-materai	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
19	16 Mei 2023 May 16, 2023	1. *Cyber Security Testing* 2. *Credit Process* 3. SNAP API *Update* 4. Bank Devisa *Update* 5. *Product Update* 6. *Credit Document Archiving* 7. *Partnership Update* 8. PACE *Update* 9. *Fraud Case Discussion*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
20	23 Mei 2023 May 23, 2023	1. Internal Audit Update 2. Compliance Update 3. Operational Risk Update 4. PACE Update 5. Product & Apps UI/UX 6. Offline Partnership 7. Bank Devisa Update	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
21	30 Mei 2023 May 30, 2023	1. *Compliance Update* 2. Allo Buddy *for Paylater* 3. *Information Security Policy* 4. *Workplace Experience Survey* 5. Bank Devisa *Update* 6. *Partnership Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
22	6 Juni 2023 June 6, 2023	1. PACE *Update* 2. Allo Bisnis *Update* 3. *Enterprise Risk Update* 4. IT *Strategy & Governance Update* 5. Bank Devisa *Update* 6. *Digital Product Update* 7. *Fraud Update* 8. *Credit Risk Update* 9. *Partnership Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar

No	Tanggal Date	Agenda	Peserta Participants
23	13 Juni 2023 June 13, 2023	1. *Credit Risk Update* 2. *Partnership Update* 3. IT *Infrastructure Reinforcement* 4. *Accountability Matrix* 5. TBO & *Covenant Document*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
24	20 Juni 2023 June 20, 2023	1. RBB *Revision* 2. *Digital Lending Update* 3. *Fraud Detection System* 4. *Partnership Update* 5. *Treasury Update* 6. *Safe Deposit Box Update* 7. *Digital Product Update*	Indra Utoyo Ari Yanuanto Asah Ganda Raharja Rusli Sajal Bhatnagar
25	27 Juni 2023 June 27, 2023	1. SNAP API *Update* 2. *Transaction Processing & Monitoring Update* 3. *Data Center Update* 4. *Digital Business Growth* 5. VISA Card *Management System* (CMS) 6. *Business & Partnership Update* 7. PACE *Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
26	4 Juli 2023 July 4, 2023	1. Komite Dibawah Direksi 2. *License Vendor* PSAK 71 3. MPP *for Research Activity* 4. *Digital Loan Tenor* 5. Pendaftaran Merek Allo Bank Festival/Allo Bank Festival Trademark Registration 6. *Endpoint Detection & Response Tool* 7. *Collection Update* 8. MyAllo *Integration* 9. BCM *Update* 10. *Business & Partnership Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
27	11 Juli 2023 July 11, 2023	1. *Credit Update* 2. *People Operations Update* 3. PACE *Update* 4. *Digital Product Update* 5. *Corporate Social Responsibility* 6. *Business & Partnership Update* 7. NFSR *Update* 8. *Compliance Update* 9. *Digital Lending Update* 10. *Contact Center Update* 11. *Promo Engine*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
28	18 Juli 2023 July 18, 2023	1. IT *Infrastructure & Operations Organization Update* 2. Rekening Dana Nasabah/Customer Fund Account 3. *Digital Product Update* 4. *Digital Lending Update* 5. PACE *Update* 6. *Business & Partnership Update* 7. Bank Devisa *Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
29	25 Juli 2023 July 25, 2023	1. *Paylater Case* 2. *People & Culture Organization* 3. *Digital Product Update* 4. *Growth Update* 5. *Business & Partnership Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar

No	Tanggal Date	Agenda	Peserta Participants
30	1 Agustus 2023 August 1, 2023	1. *Accounting & Financial System* 2. *Security Awareness & Phishing Simulation* 3. Google *Workspace* 4. *Contact Center Update* 5. *Digital Lending Update* 6. *Business & Partnership Update* 7. *Digital Product Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
31	8 Agustus 2023 August 8, 2023	1. *Fraud Case* 2. *Stress Test* 3. *Key Risk Indicator* (KRI) 4. *Testing Vendor* 5. *Growth Update* 6. *Business & Partnership Update* 7. *Digital Product Update* 8. PACE *Update*	Indra Utoyo Ari Yanuanto Asah Ganda Raharja Rusli Sajal Bhatnagar
32	15 Agustus 2023 August 15, 2023	1. *Policy & Procedure Update* 2. *Business & Partnership Update* 3. *Growth Update* 4. *Compliance Update* 5. ODC *Extension* 6. PACE *Update* 7. RDN *Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
33	22 Agustus 2023 August 22, 2023	1. *Credit Update* 2. KYC *Vendor Update* 3. *Business & Partnership Update* 4. *ManPower Planning* 5. *Compliance Update* 6. *Corporate Calendar*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
34	29 Agustus 2023 August 29, 2023	1. *Credit Risk Update* 2. *Anti-Fraud Rules Review* 3. Ayoconnect 4. *Digital Strategy Update* 5. *Secure Parking Update* 6. *Compliance Update* 7. *Business & Partnership Update* 8. *SFP Network Security Module*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
35	5 September 2023 September 5, 2023	1. *Customer Event Sponsorship* 2. *Server & Network Data Center* 3. *Raw Data AML CTF* 4. *Digital Lending Update* 5. *Partnership Update* 6. *Digital Strategy Organization* 7. *Digital Non-Lending Product Organization* 8. *Growth Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
36	12 September 2023 September 12, 2023	1. Pendaftaran Merek/Trademark Registration 2. *Credit Risk Update* 3. *Partnership Update2* 4. Creative Lab MPP 5. *Task Force - BI Fast* 6. *Digital Product Update* 7. Skema Insentif Proses *Collection*/Incentive Collection Process Scheme 8. *Growth Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar

No	Tanggal Date	Agenda	Peserta Participants
37	19 September 2023 September 19, 2023	1. *Regulatory Reporting System* 2. PSAK 71 3. *Digital Non-Lending Product Update* 4. Allo Grow *Promo* 5. *Partnership Update* 6. *Infomedia 3rd Party Assessment* 7. *Compliance AML CTF MPP*	Indra Utoyo Ari Yanuanto Asah Ganda Raharja Rusli Sajal Bhatnagar
38	26 September 2023 September 26, 2023	1. *Customer Protection Self-Assessment* 2. *Partnership Update* 3. *Growth Update* 4. *IT Security Enhancement* 5. *Credit Risk MPP* 6. *IT Directorate MPP* 7. *Data Center*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
39	3 October 2023 October 3, 2023	1. Allo Hangout *Update* 2. *Handover* Literasi dan Inklusi/Literacy and Inclusion Handover 3. *Limit BMPK* 4. *Partnership Update* 5. *Internal Audit MPP* 6. *Cyber Risk MPP*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
40	10 October 2023 October 10, 2023	1. *Anti-Fraud Rule* 2. *Stress Test Debitur Kredit*/Credit Debtor Stress Test 3. *Calendar 2024* 4. *EOMR MPP* 5. Allo Grow *Interest Rate* 6. *Self-Assessment* Penerapan Pelindungan Konsumen/ Self-Assessment of Consumer Protection Implementation 7. *Business & Partnership Update* 8. Allo Hangout *Update* 9. *Growth Update* 10. *Digital Lending Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
41	17 October 2023 October 17, 2023	1. *Mezzanine Renovation Plan* 2. *Growth Update* 3. *AML CTF System Development* 4. *e-KYC Update* 5. *PACE Initiatives* 6. Allo Hangout *Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
42	24 October 2023 October 24, 2023	1. *Credit Update* 2. Nonton Bareng *Event*/Watch Along Event 3. *Digital Lending Update* 4. *Partnership Update* 5. *Growth Update* 6. *CSR Update* 7. *IT Security Update* 8. *Digital Product Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar

No	Tanggal Date	Agenda	Peserta Participants
43	31 October 2023 October 31, 2023	1. *Process Management Update* 2. *Partnership Update* 3. *Growth Update* 4. *Funding Update* 5. *Office Renovation Plan Update* 6. *Regulatory Reporting System* 7. *HC initiatives* 8. *Digital Product Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
44	7 November 2023 November 7, 2023	1. *Credit Risk Update* 2. *BCM Update* 3. *Riplay Update* 4. Allo Hangout *Update* 5. *HC initiatives* 6. *Partnership Update* 7. *Fraud Management Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli
45	14 November 2023 November 14, 2023	1. *Fraud Management Update* 2. *IT Security Update* 3. *Partnership Update* 4. *Growth Update* 5. *Digital Lending Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
46	21 November 2023 November 21, 2023	1. *Compliance Update* 2. *Digital Product Update* 3. *Treasury Update* 4. *Contact Center Vendor Update* 5. *Growth Update* 6. *Partnership Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
47	28 November 2023 November 28, 2023	1. *BCM Update* 2. *KCI Update* 3. *Partnership Update* 4. *Digital Product Update* 5. *Growth Update* 6. *Digital Lending Update* 7. *Credit Risk Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
48	5 Desember 2023 December 5, 2023	1. *Bank Devisa Update* 2. *IT Infrastructure Update* 3. *IT Security Update* 4. *HC Update* 5. *Partnership Update*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
49	12 Desember 2023 December 12, 2023	1. *Contact Center Update* 2. *Partnership Update* 3. *Vending Machine Initiative* 4. *Bank Devisa Update* 5. *Annual & Sustainability Report*	Indra Utoyo Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar
50	19 Desember 2023 December 19, 2023	1. *Cyber Risk Update* 2. *Customer Data Update* 3. *Virtual Debit Card Update* 4. *DLP Tools* 5. *HC Update* 6. *Partnership Update*	Ari Yanuanto Asah Arief Tendeas Ganda Raharja Rusli Sajal Bhatnagar

Tingkat Kehadiran Direksi dalam Rapat Internal dan Rapat bersama Dewan Komisaris

Attendance Records of the Board of Directors in Internal Meetings and Joint Meetings with the Board of Commissioners

Nama Name	Jabatan Position	Rapat Gabungan Dewan Komisaris dengan Direksi Joint Meeting of the Board of Commissioners and the Board of Directors			Rapat Internal Direksi Internal Meeting Directors			Jumlah Rapat Direksi Total of Meetings Directors		
		Jumlah dan (%) Kehadiran Total and (%) Attendance			Jumlah dan (%) Kehadiran Total and (%) Attendance			Jumlah dan (%) Kehadiran Total and (%) Attendance		
		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	%
Indra Utoyo	Direktur Utama President Director	12	12	100%	50	48	96%	62	60	97%
Ari Yanuanto Asah	Direktur Keuangan, Operasi & Human Capital Finance, Operations & Human Capital Director	12	12	100%	50	49	98%	62	61	98%
Arief Tendeas	Direktur Bisnis Business Director	12	12	100%	50	47	94%	62	59	96%
Ganda Raharja Rusli	Direktur Risiko, Kepatuhan & Hukum Risk, Compliance & Legal Director	12	12	100%	50	50	100%	62	62	100%
Sajal Bhatnagar	Direktur Digital Digital Director	12	12	100%	50	49	98%	62	61	98%

Nominasi dan Remunerasi Dewan Komisaris dan Direksi

Nomination and Remuneration of Board of Commissioners and Directors

Pemegang saham memiliki kewenangan untuk mengangkat dan memberhentikan anggota Dewan Komisaris dan Direksi melalui mekanisme RUPS. Pemegang saham juga berwenang untuk mendelegasikan penetapan besaran remunerasi bagi anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris dengan mempertimbangkan rekomendasi dari Komite Remunerasi dan Nominasi.

Prosedur Nominasi Dewan Komisaris dan Direksi

Calon anggota Dewan Komisaris dan Direksi dapat berasal dari pemegang saham pengendali atau dari sumber-sumber lainnya. Bank telah menetapkan sejumlah kriteria bagi anggota Dewan Komisaris dan Direksi sesuai dengan ketentuan yang berlaku.

Setiap calon yang dinominasikan akan dikaji oleh Komite Remunerasi dan Nominasi untuk disampaikan kepada Dewan Komisaris lalu diusulkan kepada Pemegang Saham. Penetapan calon yang dinominasikan dilakukan melalui mekanisme RUPS untuk kemudian mengikuti tahapan selanjutnya, yaitu uji kepatutan dan kelayakan yang dilakukan oleh OJK.

Kebijakan Remunerasi Dewan Komisaris dan Direksi

Remunerasi Dewan Komisaris dan Direksi Perseroan ditetapkan berdasarkan Keputusan RUPS setiap tahunnya. Besaran remunerasi serta fasilitas lain yang diberikan bagi Dewan Komisaris akan ditetapkan di dalam RUPS Tahunan oleh Pemegang Saham dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi.

Prosedur penetapan remunerasi bagi Dewan Komisaris dan Direksi terdiri dari:
1. Pemegang Saham melakukan pembahasan pada RUPS.
2. RUPS memberikan wewenang dan kuasa kepada Dewan Komisaris untuk menetapkan besaran remunerasi.
3. Komite Remunerasi dan Nominasi melakukan kajian dan evaluasi untuk menentukan remunerasi bagi Dewan Komisaris.

Shareholders have the authority to appoint and dismiss members of the Board of Commissioners and Directors through the GMS mechanism. Shareholders are also authorized to delegate the determination of the amount of remuneration for members of the Board of Commissioners and Directors to the Board of Commissioners by considering recommendations from the Remuneration and Nomination Committee.

Nomination Procedure for Board of Commissioners and Directors

The Board of Commissioners and Directors candidates may come from controlling shareholders or from other sources. The Bank has established a number of criteria for members of the Board of Commissioners and Directors in accordance with applicable regulations.

Each nominated candidate will be reviewed by the Remuneration and Nomination Committee to be submitted to the Board of Commissioners and then proposed to Shareholders. The determination of the nominated candidates is carried out through the GMS mechanism and then follows the next stage, namely the fit and proper test carried out by the OJK.

Remuneration Policy for Board of Commissioners and Directors

The remuneration for the Company's Board of Commissioners and Directors is determined based on the decision of the GMS every year. The amount of remuneration and other facilities provided to the Board of Commissioners will be determined at the Annual GMS by the Shareholders, taking into account the recommendations of the Remuneration and Nomination Committee.

The procedure for determining the remuneration for the Board of Commissioners and Directors can be seen in the description below:
1. The Shareholders conduct discussions at the GMS.
2. The GMS delegates authority to the Board of Commissioners to determine the amount of remuneration.
3. The Remuneration and Nomination Committee conducts a study and evaluation to determine the remuneration for the Board of Commissioners.

4. Komite Remunerasi dan Nominasi memberikan rekomendasi kepada Dewan Komisaris.
5. Dewan Komisaris melakukan pembahasan atas usulan Komite Remunerasi dan Nominasi untuk kemudian diusulkan melalui surat kepada Pemegang Saham Pengendali.
6. Surat Penetapan oleh Pemegang Saham Pengendali kepada Dewan Komisaris.
7. Surat Dewan Komisaris kepada Direksi tentang Penetapan Remunerasi Dewan Komisaris dan Direksi.

4. The Remuneration and Nomination Committee provides recommendations to the Board of Commissioners.
5. The Board of Commissioners discusses the recommendations from the Remuneration and Nomination Committee and proposes them to the Controlling Shareholders through a letter.
6. The Controlling Shareholders issue a Letter of Appointment to the Board of Commissioners.
7. The Board of Commissioners issues a letter to the Directors regarding the determination of remuneration for the Board of Commissioners and Directors.

Struktur Remunerasi Anggota Dewan Komisaris dan Direksi

Penerapan kebijakan remunerasi Dewan Komisaris dan Direksi Allo Bank mengacu pada ketentuan Peraturan OJK No. 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum serta Surat Edaran OJK No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bank Umum.

Berdasarkan kebijakan tersebut, Dewan Komisaris dan Direksi menerima paket remunerasi yang terdiri dari:
1. Remunerasi yang bersifat tetap, yaitu remunerasi yang tidak dikaitkan dengan kinerja dan risiko, antara lain honorarium dan tunjangan hari raya.
2. Remunerasi yang bersifat variabel, yaitu Remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain jasa produksi atau bentuk lainnya yang dipersamakan dengan itu.

Remuneration Structure for Members of the Board of Commissioners and Directors

The implementation of the remuneration policy for the Board of Commissioners and Board of Directors of Allo Bank refers to the provisions of OJK Regulation No. 45/POJK.03/2015 regarding the Implementation of Governance in Providing Remuneration for Commercial Banks and OJK Circular Letter No. 40/SEOJK.03/2016 regarding the Implementation of Governance in Providing Remuneration for Commercial Banks.

Based on the policy, the Board of Commissioners and Board of Directors receive a remuneration package consisting of:
1. Fixed remuneration, which is not related to performance and risk, including honorarium and holiday allowances.
2. Variable remuneration, which is linked to performance and risk, including production fees or equivalent forms.

No	Jenis Remunerasi dan Fasilitas Lain Types of Remuneration and Other Facilities	Jumlah Diterima dalam Tahun 2023 Types of Remuneration and Other Facilities			
		Dewan Komisaris Board of Commissioners		Direksi Board of Directors	
		Orang People	Rp (Juta) IDR (Million)	Orang People	Rp (Juta) IDR (Million)
1	Remunerasi (Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura) Remuneration (Salary, bonuses, regular allowances, bonuses and other facilities in the form of in-kind)	3	5.356	5	16.069
2	Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan, dsb) yang: Other facilities in kind (housing, transportation, health insurance, etc.) which:				
	a. Dapat dimiliki Can be owned	Asuransi Kesehatan Health Insurance		Asuransi Kesehatan Health Insurance	
	b. Tidak Dapat dimiliki Cannot be owned	Transportasi Transportation		Transportasi Transportation	

Jumlah Remunerasi Per Orang dalam Tahun 2023 Total Remuneration Per Person in 2023	Direktur Board of Directors	Komisaris Board of Commissioners
Di atas Rp2 Miliar More than IDR 2 Billion	5	1
Di atas Rp1 Miliar s/d Rp2 Miliar Between IDR 1 to IDR 2 billion	-	2
Di atas Rp500 juta s/d Rp1 Miliar Between IDR 500 million to IDR 1 billion	-	-
Rp500 juta ke bawah Under IDR 500 million	-	-

Uraian Description	Rasio Ratio
Gaji Pegawai tertinggi dan terendah The highest and lowest Employee salaries	32.68 x
Gaji Direksi tertinggi dan terendah The highest and lowest Directors salaries	1.94 x
Gaji Komisaris tertinggi dan terendah The highest and lowest Commissioner salaries	1.50 x
Gaji Komisaris tertinggi dan Pegawai tertinggi Highest Commissioner and Highest Employee Salary	2.06 x

Pengungkapan Hubungan Afiliasi antara Direksi, Dewan Komisaris dan Pemegang Saham Utama dan/atau Pengendali

Transparansi Hubungan Usaha dan Hubungan Afiliasi antara Dewan Komisaris, Direksi atau dengan Pemegang Saham Utama/Pengendali sampai dengan Entitas Pemilik Akhir

Hubungan afiliasi antara Direksi, Dewan Komisaris dan Pemegang Saham Bank dapat dilihat dari sifat hubungan keluarga, keuangan, kepemilikan saham dan kepengurusan di Perusahaan lain (rangkap jabatan) yang menimbulkan benturan kepentingan, termasuk diantaranya hubungan keluarga sedarah sampai dengan derajat ketiga, baik menurut garis lurus maupun garis ke samping atau hubungan semenda; atau hubungan istimewa yang muncul sebagai akibat dari hubungan pihak berelasi.

Hubungan afiliasi anggota Dewan Komisaris dengan sesama anggota Dewan Komisaris dan/atau anggota Direksi serta Pemegang Saham Utama/Pengendali sampai dengan entitas pemilik akhir dapat dilihat sebagai berikut:

Disclosure of Affiliation Relationships between Board of Directors, Board of Commissioners, and Major Shareholders and/or Controllers

Transparency of Business Relationships and Affiliation Relationships between the Board of Commissioners, Board of Directors, or Major Shareholders/Controllers with Ultimate Ownership Entities

Affiliate relationship between the Board of Directors, Board of Commissioners and Bank Shareholders can be seen from the nature of family, financial, share ownership and management relationships in other companies (concurrent positions) which give rise to conflicts of interest, including blood family relationships up to the third degree, both in a straight line or sideways lines or cement relationships; or special relationships that arise as a result of related party relationships.

The affiliate relationship of members of the Board of Commissioners with fellow members of the Board of Commissioners and/or members of the Board of Directors as well as Major/Controlling Shareholders up to the final owner entity can be seen as follows:

	Hubungan Afiliasi Affiliate Relations		
	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pemegang Saham Utama/Pengendali Major/Controlling Shareholder
Dewan Komisaris **Board of Commissioners**			
Aviliani	✕	✕	✕
Rosmaya	✕	✕	✕
Ali Gunawan	✕	✕	✕
Direksi **Board of Directors**			
Indra Utoyo	✕	✕	✕
Ari Yanuanto Asah	✕	✕	✕
Arief Tendeas	✕	✕	✕
Ganda Raharja Rusli	✕	✕	✕
Sajal Bhatnagar	✕	✕	✕

✓ = terdapat adanya hubungan | has relationship
✕ = = tidak terdapat adanya hubungan | has no relationship

Pengungkapan Rangkap Jabatan Dewan Komisaris dan Direksi

Rangkap Jabatan Dewan Komisaris

Ketentuan rangkap jabatan anggota Dewan Komisaris diatur dalam *BOC Charter* tentang Rangkap Anggota Dewan Komisaris dengan rincian sebagai berikut:

1. Komisaris dilarang melakukan rangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris dan/atau Pejabat Eksekutif dalam:
   a. Lembaga keuangan atau perusahaan keuangan, baik Bank maupun bukan Bank, atau
   b. Lebih dari 1 (satu) lembaga bukan keuangan atau perusahaan bukan keuangan, baik yang berkedudukan di dalam maupun di luar negeri.
2. Komisaris hanya dapat merangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris dan Pejabat Eksekutif pada:
   a. 1 (satu) lembaga/perusahaan bukan lembaga keuangan, atau
   b. 1 (satu) perusahaan anak bukan Bank yang dikendalikan oleh Bank
3. Tidak termasuk rangkap jabatan, apabila:
   a. Komisaris Non Independen menjalankan tugas fungsional dari pemegang saham Bank yang berbentuk badan hukum pada kelompok usahanya; dan/atau

Disclosure of Concurrent Positions of Board of Commissioners and Board of Directors

Concurrent Positions of Board of Commissioners

Provisions for concurrent positions for members of the Board of Commissioners are regulated in the BOC Charter concerning Concurrent Members of the Board of Commissioners with the following details:

1. Commissioners are prohibited from holding concurrent positions as members of the Board of Directors, members of the Board of Commissioners and/or Executive Officers in:
   a. Financial institutions or financial companies, whether banks or non-banks, or
   b. More than 1 (one) non-financial institution or non-financial company, either domiciled at home or abroad.
2. Commissioners can only hold concurrent positions as members of the Board of Directors, members of the Board of Commissioners and Executive Officers when:
   a. 1 (one) non-financial institution/company, or
   b. 1 (one) non-Bank subsidiary company controlled by the Bank
3. Not including concurrent positions, if:
   a. Non-Independent Commissioners carry out the functional duties of Bank shareholders in the form of legal entities in their business groups; and/or

b. Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba, sepanjang yang bersangkutan tidak mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Dewan Komisaris Bank.

b. Commissioners hold positions in non-profit organizations or institutions, as long as the person concerned does not neglect the implementation of their duties and responsibilities as a member of the Bank's Board of Commissioners.

Nama Name	Rangkap Jabatan di Perseroan/Instansi Lain Concurrent Positions in Other Companies/Agencies
Aviliani	Komisaris Independen PT Aplikanusa Lintasarta Independent Commissioner of PT Aplikanusa Lintasarta
Rosmaya	Anggota Dewan Pengawas Independen ASPI. Member of ASPI Independent Supervisory Board.
Ali Gunawan	Group Financial Director, Direktur Mega Corpora dan Direktur/Komisaris di beberapa perusahaan dalam kelompok usaha CT Corpora. Group Financial Director, Director of Mega Corpora and Director/Commissioner in several companies within the CT Corpora business group.

Di tahun 2023, terdapat 3 (tiga) anggota Dewan Komisaris yang memiliki rangkap jabatan, namun hal ini tidak melanggar ketentuan yang dimuat dalam Anggaran Dasar Bank dan peraturan yang berlaku.

In 2023, there were 3 (three) members of the Board of Commissioners who held concurrent positions, but this does not violate the provisions contained in the Bank's Articles of Association and applicable regulations.

Rangkap Jabatan Direksi

Ketentuan rangkap jabatan anggota Direksi diatur dalam BOD Charter tentang Rangkap Jabatan Direksi, mencakup:

1. Anggota Direksi dilarang merangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif pada bank, perusahaan dan/atau lembaga lain.

2. Tidak termasuk rangkap jabatan dalam hal Direksi yang bertanggung jawab terhadap pengawasan atas penyertaan Bank pada perusahaan anak, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada perusahaan anak bukan bank yang dikendalikan oleh Bank, sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi Bank.

Concurrent Positions of the Board of Directors

Provisions for concurrent positions for members of the Board of Directors are regulated in the BOD Charter concerning Multiple Positions for Directors, including:

1. Members of the Board of Directors are prohibited from holding concurrent positions as members of the Board of Directors, members of the Board of Commissioners or Executive Officers at banks, companies and/or other institutions.
2. Excluding concurrent positions in the event that the Directors who are responsible for supervising the Bank's investment in subsidiary companies, carry out functional duties as members of the Board of Commissioners in non-bank subsidiary companies controlled by the Bank, as long as this does not result in the person concerned neglecting the implementation of their duties and responsibilities as member of the Bank's Board of Directors.

Nama Name	Rangkap Jabatan di Perseroan/Instansi Lain Concurrent Positions in Other Companies/Agencies
Indra Utoyo	✕
Ari Yanuanto Asah	✕
Arief Tendeas	✕
Ganda Raharja Rusli	✕
Sajal Bhatnagar	✕

Di tahun 2023, seluruh anggota Direksi Allo Bank tidak memiliki rangkap jabatan di Bank, perusahaan, maupun lembaga lainnya.

In 2023, all members of the Allo Bank Board of Directors did not have concurrent positions at the Bank, company or other institution.



Pengungkapan Kepemilikan Saham Dewan Komisaris dan Direksi

Disclosure of Share Ownership of the Board of Commissioners and Directors

Nama Name	Saham Allo Bank Allo Bank shares		Saham Perusahaan Lain >5% Other Company Shares >5%	
	Nilai Shares	Persen Percent	Nilai Shares	Persen Percent
Dewan Komisaris **Board of Commissioner**				
Aviliani	-	-	Nihil	-
Ali Gunawan	9.868.300	0,045	Nihil	-
Rosmaya	-	-	Nihil	-
Direksi **Board of Directors**				
Indra Utoyo	500.000	0,00	Nihil	-
Ari Yanuanto Asah	-	-	Nihil	-
Ganda Raharja Rusli	47.384	0,00	Nihil	-
Sajal Bhatnagar	-	-	Nihil	-
Arief Tendeas	-	-	Nihil	-

Organ Pendukung Dewan Komisaris

Board of Commissioners Supporting Organ

Dalam menjalankan fungsinya, terdapat 3 (tiga) komite yang dibentuk oleh Dewan Komisaris, yakni Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi guna membantu Dewan Komisaris dalam melaksanakan tugas pengawasan.

In carrying out its functions, there are 3 (three) committees established by the Board of Commissioners, namely the Audit Committee, the Risk Oversight Committee, and the Remuneration and Nomination Committee to assist the Board of Commissioners in carrying out its supervisory duties.

Komite Audit | Audit Committee

Komite Audit merupakan organ pendukung Dewan Komisaris yang bertugas untuk mendukung pelaksanaan tugas Dewan Komisaris dalam memantau dan mengevaluasi perencanaan dan pelaksanaan audit dan kecukupan proses laporan pelaporan keuangan termasuk memberikan rekomendasi penunjukan akuntan publik serta melakukan pengawasan terhadap efektivitasnya.

The Audit Committee is a supporting organ of the Board of Commissioners whose task is to support the implementation of the Board of Commissioners' duties in monitoring and evaluating the planning and implementation of audits and the adequacy of the financial reporting process, including providing recommendations for the appointment of public accountants and supervising their effectiveness.

Dasar Hukum

Pembentukan Komite Audit berpedoman dan berlandaskan kepada peraturan perundang- undangan yang berlaku serta *best practices* yang diterapkan di lembaga perbankan di Indonesia, termasuk:

1. Peraturan Otoritas Jasa Keuangan ("POJK") POJK No. 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
2. POJK No. 17/POJK.03/2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
3. POJK No. 13/POJK.03/2017 tanggal 27 Maret 2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.
4. POJK No. 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.
5. SEOJK No. 36/SEOJK.03/2017 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.
6. Anggaran Dasar Bank.

Legal Basis

The formation of the Audit Committee is guided by and based on applicable laws and regulations as well as best practices implemented in banking institutions in Indonesia, including:

1. Financial Services Authority Regulation ("POJK") POJK No. 33/POJK.04/2014 dated December 8, 2014 concerning the Directors and Board of Commissioners of Issuers or Public Companies.
2. POJK No. 17/POJK.03/2023 dated September 14, 2023 concerning Implementation of Governance for Commercial Banks.
3. POJK No. 13/POJK.03/2017 dated March 27, 2017 concerning the Use of Public Accounting Services and Public Accounting Firms in Financial Services Activities.
4. POJK No. 1/POJK.03/2019 dated January 28, 2019 concerning Implementation of the Internal Audit Function in Commercial Banks.
5. SEOJK No. 36/SEOJK.03/2017 concerning Procedures for Using the Services of Public Accountants and Public Accounting Firms in Financial Services Activities.
6. Bank Articles of Association.

Tujuan Pembentukan Komite Audit

Selain sebagai salah satu bentuk pemenuhan terhadap ketentuan dari OJK, pembentukan Komite Audit bertujuan untuk:

1. Membantu/mendukung efektivitas pelaksanaan tugas Dewan Komisaris dalam melakukan pengawasan atas pengelolaan perusahaan oleh Direksi.
2. Melakukan pengawasan dan evaluasi atas penerapan fungsi audit internal dan eksternal, kecukupan pengendalian internal pada proses pelaporan keuangan.
3. Memberikan rekomendasi penunjukan Kantor Akuntan Publik kepada Dewan Komisaris.

Pedoman Kerja: Piagam Komite Audit

Komite Audit telah memiliki pedoman kerja yang ditetapkan dalam Piagam Komite Audit dalam melaksanakan tugas dan tanggung jawabnya dalam melakukan pengawasan terhadap pengendalian internal. Piagam Komite Audit dan Kode Etik Komite Audit Allo Bank telah disesuaikan dengan Peraturan OJK No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.

Masa Tugas dan Kompensasi

1. Masa tugas anggota Komite Audit tidak boleh lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan dapat dipilih kembali untuk 1 (satu) periode berikutnya.
2. Apabila anggota Dewan Komisaris yang menjadi Ketua Komite Audit berhenti sebelum masa tugasnya sebagai Komisaris Bank, maka Ketua Komite Audit digantikan oleh Komisaris Independen lainnya.
3. Apabila masa tugas sebagai Dewan Komisaris berakhir, maka berakhir pula masa tugasnya sebagai Anggota Komite Audit.
4. Anggota Komite Audit yang berasal dari Pihak Independen Non Komisaris diberi honorarium bulanan yang jumlahnya ditetapkan oleh Dewan Komisaris dengan tetap mengacu pada ketentuan perundangan yang berlaku.

Persyaratan Keanggotaan

1. Persyaratan umum:
   a. Memiliki integritas, akhlak dan moral yang baik.
   b. Tidak memiliki kepentingan/keterkaitan pribadi yang dapat menimbulkan conflict of interest terhadap Bank.
2. Persyaratan Kompetensi:
   a. Memiliki keahlian, kemampuan, pengetahuan dan pengalaman yang memadai yang berhubungan dengan tugas dan tanggung jawabnya.
   b. Memiliki pengetahuan yang cukup untuk memahami bisnis dan industri perbankan, proses audit, manajemen risiko dan kemampuan membaca laporan keuangan dan laporan-laporan terkait pelaksanaan pengendalian internal industri perbankan.

Purpose of Establishing the Audit Committee

In addition to commitment to complying with the OJK regulations, the establishment of an Audit Committee aims to:

1. Assist/support the effectiveness of the Board of Commissioners' supervisory duties over the management of the company by the Board of Directors.
2. Supervise and evaluate the implementation of internal and external audit functions, the adequacy of internal controls on financial reporting processes.
3. Provide recommendations for the appointment of Public Accountant Firm to the Board of Commissioners.

Work Guidelines: Audit Committee Charter

The Audit Committee has work guidelines stipulated in the Audit Committee Charter in carrying out its duties and responsibilities in supervising internal control. Allo Bank's Audit Committee Charter and Audit Committee Code of Ethics have been adapted to OJK Regulation No. 55/POJK.04/2015 concerning the Establishment and Guidelines for Implementing the Work of the Audit Committee.

Term of Service and Compensation

1. The term of office of members of the Audit Committee may not be longer than the term of office of the Board of Commissioners as regulated in the Articles of Association and may be re-elected for 1 (one) subsequent period.
2. If the member of the Board of Commissioners who is the Head of the Audit Committee resigns before his/her term of office as Bank Commissioner, the Head of the Audit Committee will be replaced by another Independent Commissioner.
3. If the term of service as a Board of Commissioners ends, the term of duty as a Member of the Audit Committee also ends.
4. Audit Committee members who come from Independent Non-Commissioner Parties are given a monthly honorarium, the amount of which is determined by the Board of Commissioners while still referring to the applicable statutory provisions.

Membership Requirements

1. General requirements:
   a. Have integrity, good morals and morals.
   b. Have no personal interests/relationships that could give rise to a conflict of interest towards the Bank.
2. Competency Requirements:
   a. Have adequate skills, abilities, knowledge and experience related to their duties and responsibilities.
   b. Have sufficient knowledge to understand the business and banking industry, audit processes, risk management and the ability to read financial reports and reports related to the implementation of internal control in the banking industry.

c. Mampu bekerja sama dan memiliki kemampuan berkomunikasi dengan baik dan efektif serta bersedia menyediakan waktu yang cukup untuk melaksanakan tugasnya.
d. Memiliki pengetahuan yang memadai tentang Anggaran Dasar Bank, peraturan perundangan di bidang perbankan, Pasar Modal dan peraturan perundangan terkait lainnya.
e. Bersedia meningkatkan kompetensi secara terus-menerus melalui pendidikan dan pelatihan.

3. Persyaratan Independensi:
a. Tidak memiliki saham Bank, baik langsung maupun tidak langsung.
b. Dalam hal anggota Komite Audit memperoleh saham Bank baik langsung maupun tidak langsung akibat suatu peristiwa hukum, saham tersebut wajib dialihkan kepada pihak lain dalam jangka waktu paling lama 6 (enam) bulan setelah diperolehnya saham tersebut;
c. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa asuransi, jasa non-asuransi, jasa penilai dan/atau jasa konsultasi lain kepada Bank dalam waktu 6 (enam) bulan terakhir;
d. Tidak memiliki hubungan afiliasi dengan Bank, Komisaris, Direksi dan pemegang saham utama Bank.
e. Tidak memiliki hubungan usaha baik langsung maupun tidak langsung dengan Bank.
f. Mantan anggota Direksi atau Pejabat Eksekutif Bank atau pihak yang mempunyai hubungan dengan Bank yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen dilarang menjadi Pihak Independen dalam anggota komite pada Bank yang bersangkutan sebelum menjalani masa tunggu paling singkat 6 (enam) bulan.
g. Masa tunggu paling singkat 6 (enam) bulan tidak berlaku bagi mantan anggota Direksi yang membawahkan fungsi pengawasan atau Pejabat Eksekutif yang melakukan fungsi pengawasan pada Bank.

4. Kerahasiaan:
a. Anggota Komite Audit wajib menjaga kerahasiaan atas seluruh dokumen dan/atau informasi Bank serta segala sesuatu yang berhubungan dengan Bank dan pelaksanaan tugas Komite. Adapun pengklasifikasian kerahasiaan dokumen dan/atau informasi Bank tersebut mengacu pada ketentuan internal dan peraturan perundang- undangan yang berlaku.
b. Kewajiban untuk merahasiakan berlaku pula apabila masa jabatan sebagai anggota Komite Audit maupun masa jabatan sebagai anggota Dewan Komisaris di Bank berakhir.

c. Able to work together and have the ability to communicate well and effectively and willing to provide sufficient time to carry out their duties.
d. Have adequate knowledge of the Bank's Articles of Association, laws and regulations in the banking sector, Capital Markets and other related laws and regulations.
e. Be willing to continuously improve competence through education and training.

3. Independence Requirements:
a. Do not own Bank shares, either directly or indirectly.
b. In the event that a member of the Audit Committee acquires the Bank shares either directly or indirectly as a result of a legal incident, the shares must be transferred to another party within a period of no later than 6 (six) months after acquiring the shares;
c. Not a person in a Public Accounting Firm, Legal Consultant Firm, Public Appraisal Services Firm or other party providing insurance services, non-insurance services, appraisal services and/or other consulting services to the Bank within the last 6 (six) months;
d. Have no affiliation with the Bank, Commissioners, Directors and main shareholders of the Bank.
e. Have no direct or indirect business relationship with the Bank.
f. Former members of the Board of Directors or Executive Officers of the Bank or parties who have a relationship with the Bank that can influence the person's ability to act independently are prohibited from becoming Independent Parties as members of the committee at the Bank concerned before undergoing a waiting period of at least 6 (six) months.
g. The shortest waiting period of 6 (six) months does not apply to former members of the Board of Directors who are in charge of supervisory functions or Executive Officers who carry out supervisory functions at the Bank.

4. Confidentiality:
a. Audit Committee members are required to maintain the confidentiality of all Bank documents and/or information as well as everything related to the Bank and the implementation of the Committee's duties. The classification of confidentiality of Bank documents and/or information refers to internal provisions and applicable laws and regulations.
b. The obligation to keep confidential also applies if the term of office as a member of the Audit Committee or term of office as a member of the Board of Commissioners at the Bank ends.

Komposisi Anggota Komite Audit

Ketentuan keanggotaan Komite Audit Bank ditetapkan sebagai berikut:

1. Komite Audit sekurang-kurangnya terdiri dari 3 (tiga) orang yang berasal dari Komisaris Independen dan Pihak Independen.
2. Komposisi keanggotaan Komite Audit paling kurang 1 (satu) orang Komisaris Independen sebagai Ketua merangkap anggota, 1 (satu) orang Pihak Independen Non Komisaris yang memiliki keahlian di bidang keuangan atau akuntansi, dan 1 (satu) orang Pihak Independen Non Komisaris yang memiliki keahlian di bidang hukum atau perbankan.
3. Keahlian Anggota Komite Audit yang berasal dari Pihak Independen dibuktikan paling sedikit dengan kepemilikan sertifikat kompetensi yang mendukung pelaksanaan fungsi dan tanggung jawab Komite.
4. Anggota Direksi Bank maupun Bank lain dilarang menjadi anggota Komite Audit.
5. Komisaris Independen dan Pihak Independen yang menjadi anggota Komite Audit paling sedikit berjumlah 51% (lima puluh satu persen) dari jumlah anggota Komite Audit.
6. Ketua Komite Audit hanya dapat merangkap jabatan sebagai ketua Komite paling banyak pada 1 (satu) Komite lainnya.
7. Dalam melaksanakan tugas sehari-hari Komite dapat dibantu oleh staf dan atau Sekretaris Komite yang ditunjuk berdasarkan keputusan rapat Komite Audit.

Per 31 Desember 2023, komposisi Komite Audit berjumlah 3 (tiga) orang yang terdiri dari 1 (satu) orang Ketua yang berasal dari Komisaris Independen Bank dan 2 (dua) orang anggota yang berasal dari pihak independen. Adapun komposisi anggota Komite Audit Bank pada tahun 2023 adalah sebagai berikut:

Composition of Audit Committee Members

The terms of membership of the Bank Audit Committee are determined as follows:

1. The Audit Committee consists of at least 3 (three) members from Independent Commissioners and Independent Parties.
2. The composition of the Audit Committee membership is at least 1 (one) Independent Commissioner as Chair and member, 1 (one) Independent Non-Commissioner who has expertise in the field of finance or accounting, and 1 (one) Independent Non-Commissioner who has expertise in the field of law or banking.
3. The expertise of Audit Committee Members who come from Independent Parties is proven at least by having a competency certificate that supports the implementation of the Committee's functions and responsibilities.
4. Members of the Board of Directors of Banks or other Banks are prohibited from becoming members of the Audit Committee.
5. Independent Commissioners and Independent Parties who are members of the Audit Committee constitute at least 51% (fifty one percent) of the total members of the Audit Committee.
6. The Head of the Audit Committee can only hold the same position as a Head of Committee for a maximum of 1 (one) other Committee.
7. In carrying out the daily duties of the Committee, the Committee can be assisted by staff and/or the Committee Secretary appointed based on the decision of the Audit Committee meeting.

As of December 31, 2023, the composition of the Audit Committee consisted of 3 (three) people consisting of 1 (one) Chairman who served as an Independent Commissioner of the Bank and 2 (two) members who came from independent parties. The composition of the Bank's Audit Committee members in 2023 is as follows:

Susunan Komite Audit per 31 Desember 2023

Composition of the Audit Committee as of December 31, 2023

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Office	Periode Jabatan Period
Aviliani	Ketua Chairwoman	Surat Keputusan No. SK: 081/DIRAB/22 tanggal 27 September 2022 tentang Penetapan Struktur Keanggotaan Komite Audit. Decision Letter No. SK: 081/DIRAB/22 dated September 27, 2022 concerning Determination of the Audit Committee Membership Structure.	Mengikuti masa jabatan sebagai Dewan Komisaris Following the term of office as the Board of Commissioners	
Siswandi Pujo Sasongko	Anggota Member	Surat Keputusan No. SK: 081/DIRAB/22 tanggal 27 September 2022 tentang Penetapan Struktur Keanggotaan Komite Audit. Decision Letter No. SK: 081/DIRAB/22 dated September 27, 2022 concerning Determination of the Audit Committee Membership Structure.	2 tahun 2 years	26 September 2022 s/d 25 September 2024 September 26, 2022 to September 25, 2024

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Office	Periode Jabatan Period
Aulia Usmanto	Anggota Member	Surat Keputusan No. SK: 081/DIRAB/22 tanggal 27 September 2022 tentang Penetapan Struktur Keanggotaan Komite Audit. Decision Letter No. SK: 081/DIRAB/22 dated September 27, 2022 concerning Determination of the Audit Committee Membership Structure.	2 tahun 2 years	31 Agustus 2022 s/d 1 September 2024 August 31, 2022 to September 1, 2024

Aviliani

Ketua Komite Audit/Komisaris Utama Independen
Chairwoman of the Audit Committee/Independent President Commissioner

Profil Aviliani selaku Ketua Komite Audit/Komisaris Utama Independen dapat dilihat pada bagian Profil Dewan Komisaris dalam Bab Profil Perusahaan Laporan Tahunan ini.

Aviliani's profile as Chair of the Audit Committee/Independent Main Commissioner can be seen in the Profile of the Board of Commissioners section in the Company Profile Chapter of this Annual Report.

Kewarganegaraan
Citizenship
Indonesia
Indonesia

Usia
Age
56 tahun
56 years old

Kelahiran
Place of Birth
Madiun, 24 April 1967
Madiun, April 24, 1967

Domisili
Domicile
Pamulang, Tangerang Selatan, Banten
Pamulang, South Tangerang, Banten



Siswandi Pujo Sasongko

Anggota Komite Audit
Audit Committee Member

Riwayat Pendidikan Educational background	S1 Akuntansi Bachelor's Degree in Accounting
Riwayat Pekerjaan Employment History	• Fraud Banking Investigation Bank Mega, 2012 - 2022 • Audit Bank Mega, 1992 - 2012 • Staf Akuntansi Bank Karman, 1991 — 1992 • Fraud Banking Investigation at Bank Mega, 2012 - 2022 • Audit at Bank Mega, 1992 - 2012 • Accounting Staff at Bank Karman, 1991 - 1992
Pendidikan dan/atau Sertifikasi Profesi yang Berlaku Applicable Education and/or Professional Certifications	• Digitalization of Risk Management, 2022 • Sertifikasi Management Level-3, 2016 • Risk Management Implementation & Risk Based Audit, 2004



Kewarganegaraan
Citizenship
Indonesia
Indonesia

Usia
Age
48 tahun
48 years old

Kelahiran
Place of Birth
Jakarta, 4 Juli 1976
Jakarta, July 4, 1976

Domisili
Domicile
Matraman, Jakarta Timur, DKI Jakarta
Matraman, East Jakarta, DKI Jakarta

Aulia Usmanto

Anggota Komite Audit
Audit Committee Member

Riwayat Pendidikan Educational background	S1 Teknik Industri Bachelor's Degree in Industrial Engineering
Riwayat Pekerjaan Employment History	• ABN Amro Bank 1999-2007 • BII 2007 - 2009 • Bank Bumi Putra 2009 - 2011 • UOB Indonesia, 2011 - 2014 • Standard Chartered, 2014 - 2015 • HSBC, 2015 - 2019
Pendidikan dan/atau Sertifikasi Profesi yang Berlaku Applicable Education and/or Professional Certifications	• Digitalization of Risk Management, 2022 • Sertifikasi Management Level-3, 2016. • Digitalization of Risk Management, 2022 • Management Level-3 Certification, 2016

Tugas dan Tanggung Jawab Komite Audit

Dalam menjalankan fungsinya, Komite harus bertindak secara independen dalam melaksanakan tugas dan tanggung jawab antara lain sebagai berikut:

1. Memastikan kecukupan dan integritas pengendalian internal dan sistem informasi manajemen terkait;
2. Melakukan penelaahan dan memastikan kesesuaian dengan standar akuntansi keuangan atas informasi keuangan yang akan dikeluarkan Bank kepada publik dan/atau pihak otoritas antara lain laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Bank;
3. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Bank;
4. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan Auditor Eksternal atas jasa yang diberikannya;
5. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan Auditor Eksternal yang didasarkan pada independensi, ruang lingkup penugasan, dan imbalan jasa;

Duties and Responsibilities of the Audit Committee

In carrying out its functions, the Committee must act independently in carrying out its duties and responsibilities, including the following:

1. Ensure the adequacy and integrity of internal controls and related management information systems;
2. Review and ensure compliance with financial accounting standards for financial information that will be released by the Bank to the public and/or authorities, including financial reports, projections and other reports related to the Bank's financial information;
3. Review compliance with laws and regulations relating to Bank activities;
4. Provide independent opinions in the event of differences of opinion between management and the External Auditor regarding the services provided;
5. Provide recommendations to the Board of Commissioners regarding the appointment of an External Auditor based on independence, scope of assignment and compensation for services;

6. Melakukan penelaahan atas pelaksanaan tugas pemeriksaan oleh Satuan Kerja Audit Internal dan mengawasi pelaksanaan tindak lanjut oleh Direksi atas temuan Satuan Kerja Audit Internal;
7. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tindak lanjut oleh Direksi atas hasil temuan Auditor Eksternal dan hasil pemeriksaan OJK/BI;
8. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Bank;
9. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Bank;
10. Memberikan rekomendasi kepada Dewan Komisaris mengenai pengangkatan dan pemberhentian Kepala Satuan Kerja Audit Internal dan memastikan bahwa laporan pengangkatan dan pemberhentian Kepala Satuan Kerja Audit Internal yang ditandatangani ditandatangani oleh Direktur Utama dan Komisaris Utama disampaikan kepada OJK paling lambat 10 (sepuluh) hari kerja setelah tanggal pengangkatan atau pemberhentian Kepala Satuan Kerja Audit Internal;
11. Dalam pelaksanaan fungsi audit internal, Komite Audit bertanggung jawab:
    a. memantau dan mengkaji efektivitas pelaksanaan audit internal;
    b. mengevaluasi kinerja Satuan Kerja Audit Internal;
    c. memastikan Satuan Kerja Audit Internal melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor eksternal dan Otoritas Jasa Keuangan;
    d. memastikan Satuan Kerja Audit Internal bekerja secara independen;
    e. memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup dan anggaran Satuan Kerja Audit Internal;
    f. meninjau laporan audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengatasi kelemahan pengendalian, fraud, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau masalah lain yang diidentifikasi dan dilaporkan oleh Satuan Kerja Audit Internal;
    g. memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan Satuan Kerja Audit Internal secara keseluruhan serta penghargaan kinerja; dan
    h. memastikan Satuan Kerja Audit Internal menjunjung tinggi integritas dalam pelaksanaan tugas.
12. Komite Audit wajib memastikan bahwa laporan khusus mengenai setiap temuan audit internal yang diperkirakan dapat membahayakan kelangsungan usaha Bank yang ditandatangani oleh Direktur Utama dan Komisaris Independen yang menjadi Ketua Komite Audit disampaikan kepada OJK paling lambat 3 (tiga) hari kerja setelah ditemukan.
13. Komite Audit wajib memastikan bahwa laporan pelaksanaan dan pokok-pokok hasil audit internal disampaikan kepada OJK secara semesteran paling lambat:
    a. tanggal 31 Juli tahun berjalan untuk semester kesatu;
    b. tanggal 31 Januari tahun berikutnya untuk semester kedua.

6. Review the implementation of audit duties by the Internal Audit Work Unit and supervise the implementation of follow-up actions by the Board of Directors regarding the findings of the Internal Audit Work Unit;
7. Monitor and evaluate the implementation of follow-up actions by the Board of Directors regarding the findings of the External Auditor and the results of OJK/BI audits;
8. Review complaints related to the Bank's accounting and financial reporting processes;
9. Review and provide advice to the Board of Commissioners regarding potential conflicts of interest of the Bank;
10. 1Provide recommendations to the Board of Commissioners regarding the appointment and dismissal of the Head of the Internal Audit Work Unit and ensure that the report on the appointment and dismissal of the Head of the Internal Audit Work Unit signed by the President Director and President Commissioner is submitted to the OJK no later than 10 (ten) working days after the date appointment or dismissal of the Head of the Internal Audit Work Unit;
11. In implementing the internal audit function, the Audit Committee is responsible for:
    a. monitoring and reviewing the effectiveness of internal audit implementation;
    b. evaluating the performance of the Internal Audit Work Unit;
    c. ensuring that the Internal Audit Work Unit communicates with the Board of Directors, Board of Commissioners, external auditors and the Financial Services Authority;
    d. ensuring that the Internal Audit Work Unit works independently;
    e. providing recommendations to the Board of Commissioners regarding the preparation of the audit plan, scope and budget of the Internal Audit Work Unit;
    f. reviewing audit reports and ensuring that the Board of Directors takes necessary corrective action quickly to address control weaknesses, fraud, compliance issues with policies, laws and regulations, or other problems identified and reported by the Internal Audit Work Unit;
    g. providing recommendations to the Board of Commissioners regarding the provision of annual remuneration for the Internal Audit Work Unit as a whole as well as performance awards; And
    h. ensuring that the Internal Audit Work Unit upholds integrity in carrying out its duties.
12. The Audit Committee is obliged to ensure that a special report regarding any internal audit findings that are expected to compromise the Bank's business continuity, signed by the President Director and Independent Commissioner who is the Chair of the Audit Committee, is submitted to the OJK no later than 3 (three) working days after the discovery.
13. The Audit Committee is obliged to ensure that the implementation report and main points of internal audit results are submitted to the OJK on a semi-annual basis no later than:
    a. July 31 of the current year for the first semester;
    b. January 31 of the following year for the second semester.

14. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan pengendali mutu independen dari pihak eksternal untuk melakukan kaji ulang terhadap kinerja Satuan Kerja Audit Internal. Komite Audit wajib memastikan bahwa laporan hasil kaji ulang pihak eksternal yang independen yang ditandatangani oleh Direktur Utama dan Komisaris Utama disampaikan kepada OJK paling lambat 2 (dua) bulan setelah periode pengkajian berakhir;
15. Melakukan pertemuan secara berkala dengan unit-unit kerja terkait guna membahas hal-hal yang berada dalam lingkup pengawasannya;
16. Menyusun Piagam Kerja Komite Audit dan melakukan reviu sesuai kebutuhan paling kurang 2 (dua) tahun sekali;
17. Melaporkan hasil pemantauan dan penelaahan secara berkala, serta memberi masukan atas hal-hal yang perlu menjadi perhatian Dewan Komisaris;
18. Ketua Komite Audit bertugas dan bertanggung jawab untuk melakukan koordinasi atas seluruh kegiatan Komite untuk memenuhi tujuan Komite sesuai dengan pembentukannya;
19. Ketua dan anggota Komite Audit bertanggung jawab untuk hal-hal sebagai berikut:
    a. Menentukan rencana kerja tahunan.
    b. Menentukan jadwal rapat tahunan.
    c. Membuat laporan berkala mengenai kegiatan Komite serta hal-hal yang dirasakan perlu untuk menjadi perhatian Dewan Komisaris.
    d. Menunjuk anggota Komite Audit non Dewan Komisaris atau menunjuk pihak ketiga lainnya sebagai sekretaris Komite untuk mencatat Rapat Komite dan membuat Risalah Rapat Komite.
    e. Menghadiri rapat.
    f. Berperan aktif dan memberikan kontribusinya dalam setiap kegiatan Rapat Komite.

14. Provide recommendations to the Board of Commissioners regarding the appointment of an independent quality controller from an external party to review the performance of the Internal Audit Work Unit. The Audit Committee is obliged to ensure that the independent external party review report signed by the President Director and President Commissioner is submitted to the OJK no later than 2 (two) months after the review period ends;
15. Hold regular meetings with related work units to discuss matters within the scope of their supervision;
16. Develop an Audit Committee Work Charter and conduct a review as needed at least once every 2 (two) years;
17. Report the results of monitoring and reviews periodically, as well as provide input on matters that need the attention of the Board of Commissioners;
18. The Head of the Audit Committee is tasked with and responsible for coordinating all Committee activities to fulfill the Committee's objectives in accordance with its formation;
19. The Head and members of the Audit Committee are responsible for the following matters:
    a. Determining the annual work plan.
    b. Determining the annual meeting schedule.
    c. Making periodic reports regarding Committee activities and matters deemed necessary for the attention of the Board of Commissioners.
    d. Appointing non-Board of Commissioners Audit Committee members or appoint other third parties as Committee secretaries to record Committee Meetings and prepare Minutes of Committee Meetings.
    e. Attending meetings.
    f. Playing an active role and contribute to every Committee Meeting activity.

Independensi Komite Audit

Setiap anggota Komite Audit diwajibkan memberikan pernyataan independensi yang diperbarui setiap tahun. Pernyataan independensi Komite Audit disusun sesuai POJK No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit Pasal 7, terkait persyaratan Keanggotaan dan Masa tugas Komite Audit.

Independence of the Audit Committee

Each member of the Audit Committee is required to provide an updated statement of independence every year. The statement of independence of the Audit Committee is prepared in accordance with POJK No. 55/POJK.04/2015 concerning the Establishment and Guidelines for the Work Implementation of Audit Committee in Article 7, regarding the requirements for membership and the term of office of the Audit Committee.

Aspek Independensi Independence Aspect	Aviliani	Siswandi Pujo Sasongko	Aulia Usmanto
Tidak memiliki hubungan afiliasi dengan Pemegang Saham, Dewan Komisaris, serta Direksi. Has no affiliation with the Shareholders, the Board of Commissioners, and the Board of Directors.	✓	✓	✓
Tidak memiliki hubungan usaha secara langsung dan tidak langsung dengan perusahaan. Has no direct or indirect business relationship with the Company.	✓	✓	✓

Aspek Independensi Independence Aspect	Aviliani	Siswandi Pujo Sasongko	Aulia Usmanto
Tidak memiliki hubungan kepengurusan dengan perusahaan. Has no management relationship with the Company	✓	✓	✓
Tidak memiliki saham langsung maupun tidak langsung di perusahaan. Does not own direct or indirect shares in the Company.	✓	✓	✓

✓ = ada | ✗ = tidak ada
✓ = has relationship | ✗ = has no relationship

Rapat Komite Audit

Komite Audit dapat melaksanakan rapat sekurang-kurangnya sebanyak 1 (satu) kali dalam 1 (satu) bulan. Rapat Komite Audit juga dapat dihadiri oleh anggota Dewan Komisaris, Direksi, atau Auditor Eksternal Bank apabila diperlukan.

Sepanjang tahun 2023, Komite Audit telah menyelenggarakan rapat sebanyak 10 (sepuluh)kali dengan frekuensi kehadiran dan rincian agenda pembahasan yang disajikan sebagai berikut:

Audit Committee Meeting

The Audit Committee can hold meetings at least 1 (one) time in 1 (one) months. Audit Committee meetings can also be attended by members of the Board of Commissioners, Directors or External Auditors of the Bank if necessary.

Throughout 2023, the Audit Committee has held 10 (ten) meetings with the frequency of attendance and details of the discussion agenda presented as follows:

Nama Name	Jabatan Position	Jumlah Kehadiran Rapat Number of Meeting
Aviliani	Ketua Komite Audit Head of Audit Committee	10
Siswandi Pujo S	Anggota Komite Audit Member of Audit Committee	10
Aulia Usmanto	Anggota Komite Audit Member of Audit Committee	10

No	Tanggal Pelaksanaan Date	Agenda Rapat Meeting Agenda
1	01 Maret 2023 March 1, 2023	1. Pemenuhan Struktur Organisasi dan MPP 2. Pemenuhan Training dan Peningkatan Kompetensi 3. *User Access* untuk keperluan Audit 4. Aktivitas Audit Q1 - 2023 (LHPK dan Allo App) 5. Monitoring Tindak Lanjut hasil temuan *Audit Plan* 2022 dan OJK Audit 2022 6. *Audit Tools* 7. *Whistleblowing System Update* 1. Fulfillment of Organizational Structure and MPP 2. Fulfillment of Training and Competency Improvement 3. User Access for Audit purposes 4. Audit Activities Q1 - 2023 (LHPK and Allo App) 5. Follow-up monitoring of the findings of the 2022 Audit Plan and 2022 OJK Audit 6. Audit Tools 7. Whistleblowing System Update
2	15 Maret 2023 March 15, 2023	Usulan Pergantian Kantor Akuntan Publik untuk Audit Laporan Keuangan Bank Tahun Buku 2023 Proposed Change of Public Accounting Firm for Audit of Bank Financial Reports for the 2023 Fiscal Year

No	Tanggal Pelaksanaan Date	Agenda Rapat Meeting Agenda
3	08 Mei 2023 May 8, 2023	Pemaparan Laporan Keuangan Bank per periode Triwulan I Tahun 2023 Presentation of Bank Financial Reports for the first quarter of 2023
4	21 Juni 2023 June 21, 2023	Permohonan rekomendasi Jasa Audit oleh Kantor Akuntan Publik untuk melakukan kaji ulang terhadap penerapan fungsi SKAI (TI dan Umum) Request for recommendations for Audit Services by the Public Accounting Firm to conduct a review of the implementation of the SKAI function (IT and General)
5	26 Juni 2023 June 26, 2023	1. Pemenuhan Struktur Organisasi dan MPP IAFM 2. Follow Up dan Monitoring Tindak Lanjut Audit Semester I - 2023 3. *Update* Proses Audit Periode berjalan 1. Fulfillment of the IAFM Organizational Structure and MPP 2. Follow Up and Monitoring Audit Follow-up Semester I - 2023 3. Update the Audit Process for the current period
6	20 September 2023 September 20, 2023	Pembahasan Proposal KAP Amir Abadi Jusuf, Aryanto, Mawar & Rekan. Pemberian Rekomendasi AP dan KAP untuk Audit Laporan Keuangan Bank yang berakhir tanggal 31 Desember 2023 Discussion of KAP Proposal Amir Abadi Jusuf, Aryanto, Mawar & Partners. Providing AP and KAP Recommendations for Audit of Bank Financial Reports ending December 31, 2023
7	25 September 2023 September 25, 2023	1. Pemenuhan Struktur Organisasi dan MPP 2. Aktivitas Audit selama Q1/2023 - Q3/2023 3. Laporan Fraud selama Q1/2023 - Q3/2023 4. Laporan Semester I - 2023 5. Implementasi Penerapan Strategi Anti Fraud 6. *Update* Proses Audit Periode berjalan dan yang akan datang 1. Fulfillment of Organizational Structure and MPP 2. Audit activities during Q1/2023 - Q3/2023 3. Fraud Report during Q1/2023 - Q3/2023 4. Semester I Report - 2023 5. Implementation of the Anti-Fraud Strategy 6. Update the Audit Process for the current and future periods
8	16 Oktober 2023 October 16, 2023	Diskusi dengan Tim KAP dan AP untuk Audit Laporan Keuangan Bank yang berakhir tanggal 31 Desember 2023 Discussion with KAP and AP Teams for Audit of Bank Financial Reports ending December 31, 2023
9	22 November 2023 November 22, 2023	Penelaahan Rencana Aksi Keuangan Berkelanjutan tahun 2024 Review of the 2024 Sustainable Finance Action Plan
10	13 Desember 2023 December 13, 2023	Penelaahan Program APU PPT & PPPSPM di Allo Bank Review of the AML-CTF & CPF Program at Allo Bank

Peningkatan Kompetensi Komite Audit

Allo Bank memfasilitasi seluruh Insan Bank di seluruh level untuk melaksanakan program pengembangan kompetensi guna menciptakan SDM yang unggul dan berdaya saing. Informasi mengenai peningkatan kompetensi Komite Audit sepanjang tahun 2023 dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

Competency Development of Audit Committee

Allo Bank facilitates all Bank Personnel at all levels to carry out competency development programs to create superior and competitive human resources. Information regarding increasing the competency of the Audit Committee throughout 2023 can be seen in the Company Profile Chapter in this Annual Report.

Laporan Pelaksanaan Tugas Komite Audit

Sepanjang tahun 2023, Komite Audit telah melaksanakan tugasnya serta menyampaikan saran/rekomendasi melalui pelaksanaan sejumlah kegiatan, di antaranya:

1. Penyampaian Rencana kerja Komite Audit Tahun 2023 dengan surat No. 002/KOMISARIS/2023.
2. Laporan Evaluasi Komite Audit terhadap Pelaksanaan Pemberian Jasa Audit atas Informasi Keuangan Historis Tahunan dengan surat No. 003/KOMISARIS/2023.
3. Rekomendasi Komite Audit mengenai Penunjukan Akuntan Publik dan Kantor Akuntan Publik dengan surat No. 004/KOMISARIS/2023.

Audit Committee Task Implementation Report

Throughout 2023, the Audit Committee has carried out its duties and provided suggestions/recommendations through carrying out a number of activities, including:

1. Submission of the 2023 Audit Committee work plan with letter No. 002/COMMISSIONER/2023.
2. Audit Committee Evaluation Report on the Implementation of Audit Services for Annual Historical Financial Information with letter No. 003/COMMISSIONER/2023.
3. Recommendation of the Audit Committee regarding the Appointment of a Public Accountant and Public Accounting Firm with letter No. 004/COMMISSIONER/2023.

Komite Pemantau Risiko | Risk Oversight Committee

Komite Pemantau Risiko adalah komite yang dibentuk oleh dan bertanggung jawab kepada Dewan Komisaris dalam membantu pelaksanaan tugas dan fungsi pengawasan Dewan Komisaris, khususnya evaluasi kepatuhan antara kebijakan dan parameter manajemen risiko dengan implementasinya.

The Risk Oversight Committee is a committee formed by and responsible to the Board of Commissioners in assisting the implementation of the duties and supervisory functions of the Board of Commissioners, in particular evaluating compliance between risk management policies and parameters and their implementation.

Dasar Hukum

Pembentukan Komite Pemantau Risiko berpedoman dan berlandaskan kepada peraturan perundang-undangan yang berlaku serta *best practices* yang diterapkan di lembaga perbankan di Indonesia, termasuk:

1. Peraturan Otoritas Jasa Keuangan ("POJK") No.33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
2. POJK No. 17/POJK.03/2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
3. SEOJK No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum
4. POJK No. 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.
5. POJK No. 38/POJK.03/2016 tanggal 14 Desember 2016 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum.
6. Anggaran Dasar Bank.

Legal Basis

The formation of the Risk Oversight Committee is guided by and based on applicable laws and regulations as well as best practices implemented in banking institutions in Indonesia, including:

1. Financial Services Authority Regulation ("POJK") No.33/POJK.04/2014 dated December 8, 2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies.
2. POJK No. 17/POJK.03/2023 dated September 14, 2023 concerning Implementation of Governance for Commercial Banks.
3. SEOJK No. 13/SEOJK.03/2017 dated March 17, 2017 concerning Implementation of Governance for Commercial Banks
4. POJK No. 18/POJK.03/2016 dated March 16, 2016 concerning the Implementation of Risk Management for Commercial Banks.
5. POJK No. 38/POJK.03/2016 dated December 14, 2016 concerning the Implementation of Risk Management in the Use of Information Technology by Commercial Banks.
6. Bank Articles of Association.

Tujuan Pembentukan Komite Pemantau Risiko

Komite Pemantau Risiko dibentuk sesuai dengan ketentuan dari Otoritas Jasa Keuangan dengan tujuan untuk membantu fungsi pengawasan Dewan Komisaris terkait:

1. evaluasi kepatuhan antara kebijakan dan parameter manajemen risiko dengan implementasinya.
2. memberikan rekomendasi guna menjaga kualitas penerapan manajemen risiko
3. meningkatkan *control environment* secara keseluruhan

Purpose of Establishing a Risk Oversight Committee

The Risk Oversight Committee was formed in accordance with the provisions of the Financial Services Authority with the aim of assisting the supervisory function of the Board of Commissioners regarding:

1. evaluate compliance between risk management policies and parameters and their implementation.
2. provide recommendations to maintain the quality of risk management implementation
3. improve the overall control environment

Pedoman Kerja: Piagam Komite Pemantau Risiko

Komite Pemantau Risiko telah memiliki pedoman kerja yang ditetapkan dalam Piagam Komite Pemantau Risiko. Piagam tersebut mengatur mengenai tugas dan tanggung jawab Komite, wewenang, struktur keanggotaan, persyaratan keanggotaan, mekanisme kerja, etika, waktu kerja, dan mekanisme rapat.

Masa Tugas dan Kompensasi

1. Masa tugas anggota Komite Pemantau Risiko tidak boleh lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan dapat dipilih kembali untuk 1 (satu) periode berikutnya.
2. Apabila anggota Dewan Komisaris yang menjadi Ketua Komite Pemantau Risiko berhenti sebelum masa tugasnya sebagai Komisaris Bank, maka Ketua Komite Pemantau Risiko digantikan oleh Komisaris Independen lainnya.
3. Apabila masa tugas sebagai Dewan Komisaris berakhir, maka berakhir pula masa tugasnya sebagai Anggota Komite Pemantau Risiko.
4. Anggota Komite Pemantau Risiko yang berasal dari Pihak Independen Non Komisaris diberi honorarium bulanan yang jumlahnya ditetapkan oleh Dewan Komisaris dengan tetap mengacu pada ketentuan perundangan yang berlaku.

Keanggotaan Komite Pemantau Risiko

Ketentuan keanggotaan Komite Pemantau Risiko Bank ditetapkan sebagai berikut:
1. Komite Pemantau Risiko sekurang-kurangnya terdiri dari 3 (tiga) orang yang berasal dari Komisaris Independen dan Pihak Independen.
2. Komposisi keanggotaan Komite Pemantau Risiko paling kurang 1 (satu) orang Komisaris Independen sebagai Ketua merangkap anggota, 1 (satu) orang Pihak Independen Non Komisaris yang memiliki keahlian di bidang keuangan, dan 1 (satu) orang Pihak Independen Non Komisaris yang memiliki keahlian di bidang manajemen risiko.
3. Anggota Komite Pemantau Risiko yang berasal dari Pihak Independen dinilai memiliki keahlian di bidang keuangan dalam hal memenuhi kriteria:
   a. Memiliki pengetahuan di bidang ekonomi, bidang keuangan dan/atau bidang perbankan.
   b. Memiliki pengalaman kerja paling sedikit 5 (lima) tahun di bidang ekonomi, bidang keuangan, dan/atau bidang perbankan.

Charter of the Risk Oversight Committee

The Risk Oversight Committee has work guidelines set out in the Risk Oversight Committee Charter. The charter regulates the duties and responsibilities of the Committee, authority, membership structure, membership requirements, work mechanisms, ethics, working hours and meeting mechanisms.

Term of Service and Compensation

1. The term of office of members of the Risk Oversight Committee may not be longer than the term of office of the Board of Commissioners as regulated in the Articles of Association and may be re-elected for 1 (one) subsequent period.
2. If the member of the Board of Commissioners who is the Chair of the Risk Oversight Committee resigns before his term of office as Bank Commissioner, then the Chair of the Risk Oversight Committee will be replaced by another Independent Commissioner.
3. If the term of service as a member of the Board of Commissioners ends, the term of duty as a Member of the Risk Oversight Committee also ends.
4. Members of the Risk Oversight Committee who come from Independent Non-Commissioner Parties are given a monthly honorarium whose amount is determined by the Board of Commissioners while still referring to the applicable statutory provisions.

Membership of the Risk Oversight Committee

The provisions for membership of the Bank Risk Oversight Committee are determined as follows:
1. The Risk Oversight Committee consists of at least 3 (three) people from Independent Commissioners and Independent Parties.
2. The composition of the Risk Oversight Committee membership is at least 1 (one) Independent Commissioner as Chair and member, 1 (one) Independent Non-Commissioner who has expertise in the field of finance, and 1 (one) Independent Non-Commissioner who has expertise in the field of risk management.
3. Members of the Risk Oversight Committee who come from Independent Parties are considered to have expertise in the financial sector in terms of meeting the following criteria:
   a. Have knowledge in the field of economics, finance and/or banking.
   b. Have work experience of at least 5 (five) years in the field of economics, finance, and/or banking.

4. Anggota Komite Pemantau Risiko yang berasal dari Pihak Independen dinilai memiliki keahlian di bidang manajemen risiko dalam hal memenuhi kriteria:
   a. Wajib memiliki sertifikat manajemen risiko sebagaimana yang berlaku bagi Direksi
   b. Memiliki sertifikat kompetensi yang mendukung pelaksanaan fungsi dan tanggung jawab Komite.
5. Anggota Direksi Bank maupun Bank lain dilarang menjadi anggota Komite Pemantau Risiko.
6. Komisaris Independen dan Pihak Independen yang menjadi anggota Komite Pemantau Risiko paling sedikit berjumlah 51% (lima puluh satu persen) dari jumlah anggota Komite Pemantau Risiko.
7. Ketua Komite Pemantau Risiko hanya dapat merangkap jabatan sebagai ketua Komite paling banyak pada 1 (satu) Komite lainnya.
8. Dalam melaksanakan tugas sehari-hari Komite dapat dibantu oleh staf dan atau Sekretaris Komite yang ditunjuk berdasarkan keputusan rapat Komite Pemantau Risiko.

4. Members of the Risk Oversight Committee who come from Independent Parties are considered to have expertise in the field of risk management in terms of meeting the following criteria:
   a. Must have a risk management certificate as applicable to the Board of Directors
   b. Have a competency certificate that supports the implementation of the Committee's functions and responsibilities.
5. Members of the Board of Directors of rge Bank or other Banks are prohibited from becoming members of the Risk Oversight Committee.
6. Independent Commissioners and Independent Parties who are members of the Risk Oversight Committee constitute at least 51% (fifty one percent) of the total members of the Risk Oversight Committee.
7. The Head of the Risk Oversight Committee can only hold the same position as Committee Chair in a maximum of 1 (one) other Committee.
8. In carrying out its daily duties, the Committee may be assisted by staff and/or the Committee Secretary appointed based on the decision of the Risk Oversight Committee meeting.

Komposisi Anggota Komite Pemantau Risiko

Di tahun 2023, komposisi Komite Pemantau Risiko Allo Bank mengalami perubahan yang telah ditetapkan berdasarkan Surat Keputusan No. SK: 019/DIRAB/23 tanggal 08 Maret 2023 tentang Penetapan Struktur Keanggotaan Komite Pemantau Risiko dengan rincian sebagai berikut:

Composition of the Risk Oversight Committee

In 2023, the composition of the Allo Bank Risk Oversight Committee underwent changes which have been determined based on Decree No. SK: 019/DIRAB/23 dated March 8, 2023 concerning the Determination of the Membership Structure of the Risk Oversight Committee with the following details:

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Office	Periode Jabatan Period
Rosmaya	Ketua Chairwoman	Surat Keputusan No. SK: 019/DIRAB/23 tanggal 08 Maret 2023 tentang Penetapan Struktur Keanggotaan Komite Pemantau Risiko Decree No. SK: 019/DIRAB/23 dated 08 March 2023 concerning Determination of the Membership Structure of the Risk Oversight Committee	Mengikuti masa jabatan sebagai Dewan Komisaris Following the term of office as the Board of Commissioners	
Aulia Usmanto	Anggota Member	Surat Keputusan No. SK: 019/DIRAB/23 tanggal 08 Maret 2023 tentang Penetapan Struktur Keanggotaan Komite Pemantau Risiko Decree No. SK: 019/DIRAB/23 dated 08 March 2023 concerning Determination of the Membership Structure of the Risk Oversight Committee	2 tahun 2 years	-
Lista Irna	Anggota Member	Surat Keputusan No. SK: 019/DIRAB/23 tanggal 08 Maret 2023 tentang Penetapan Struktur Keanggotaan Komite Pemantau Risiko Decree No. SK: 019/DIRAB/23 dated 08 March 2023 concerning Determination of the Membership Structure of the Risk Oversight Committee	2 tahun 2 years	-

Rosmaya

Ketua Komite Pemantau Risiko/Komisaris Independen
Chairman of the Risk Oversight Committee/Independent Commissioner

Profil Rosmaya selaku Ketua Komite Pemantau Risiko/Komisaris Independen dapat dilihat pada bagian Profil Dewan Komisaris dalam Bab Profil Perusahaan Laporan Tahunan ini.

Rosmaya's profile as Chair of the Risk Oversight Committee/Independent Commissioner can be seen in the Board of Commissioners Profile section in the Company Profile Chapter of this Annual Report.

Aulia Usmanto

Anggota Komite Pemantau Risiko
Member of the Risk Oversight Committee

Profil Aulia Usmanto selaku anggota Komite Pemantau Risiko dapat dilihat pada bagian Profil Anggota Komite Audit dalam Bab Tata Kelola Perusahaan Laporan Tahunan ini.

Aulia Usmanto's profile as a member of the Risk Oversight Committee can be seen in the Profile of Audit Committee Members section in the Corporate Governance Chapter of this Annual Report.

Kewarganegaraan Citizenship	**Indonesia** Indonesia
Usia Age	**56 tahun** 56 years old
Kelahiran Place of Birth	**Cerenti, 15 Oktober 1967** Cerenti, 15 October 1967
Domisili Domicile	**DKI Jakarta**



Lista Irna

Anggota Komite Pemantau Risiko
Member of the Risk Oversight Committee

Riwayat Pendidikan Educational background	• S2 MBA, Swiss German University (2005) Masters of MBA, Swiss German University (2005)
Riwayat Pekerjaan Employment History	• Bank Mandiri, 2016-2020 • Rabo Bank dan LPPI, 2016 • Bank Danamon, 2010-2016
Pendidikan dan/atau Sertifikasi Profesi yang Berlaku Applicable Education and/or Professional Certifications	Sertifikasi LSPP Jenjang 7 LSPP Certification Level 7

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Dalam menjalankan fungsinya, Komite harus bertindak secara independen dalam melaksanakan tugas dan tanggung jawab antara lain sebagai berikut:

1. Melakukan pemantauan dan evaluasi atas:
   a. Kesesuaian antara kebijakan manajemen risiko dan kebijakan manajemen risiko terintegrasi Bank dengan pelaksanaan kebijakan tersebut.
   b. Pelaksanaan rencana kerja dan tugas Komite Manajemen Risiko, Komite Manajemen Risiko Terintegrasi, Satuan Kerja Manajemen Risiko, serta Satuan Kerja Manajemen Risiko Terintegrasi Bank.
   c. Kecukupan proses identifikasi, pengukuran, pemantauan, pengendalian dan sistem informasi manajemen risiko.
   d. Kepatuhan Bank terhadap Anggaran Dasar, peraturan Otoritas Pengawas Bank dan Pasar Modal, serta peraturan perundangan lainnya yang terkait dengan manajemen risiko.

2. Melakukan pemantauan dan penelaahan atas:
   a. Laporan Tingkat Kesehatan Bank berbasis risiko.
   b. Laporan lainnya terkait dengan pengelolaan 10 (sepuluh) jenis risiko yaitu Risiko Kredit, Risiko Pasar, Risiko Operasional, Risiko Likuiditas, Risiko Hukum, Risiko Kepatuhan, Risiko Reputasi, Risiko Stratejik, Risiko Transaksi Intra Group, dan Risiko Asuransi.
   c. Kebijakan umum perkreditan serta kewajiban lainnya yang diwajibkan Regulator untuk disampaikan kepada Dewan Komisaris oleh Direksi.

3. Memberikan rekomendasi kepada Dewan Komisaris atas:
   a. Hal-hal yang dapat mendukung peningkatan efektivitas pelaksanaan manajemen risiko di Bank.
   b. Kesesuaian antara kebijakan manajemen risiko Bank dan kebijakan manajemen risiko terintegrasi dengan pelaksanaan kebijakan tersebut
   c. untuk memastikan bahwa Bank telah mengelola risiko-risiko secara memadai.
   d. Pelaksanaan rencana kerja dan tugas Komite Manajemen Risiko, Komite Manajemen Risiko Terintegrasi, Satuan Kerja Manajemen Risiko, serta Satuan Kerja Manajemen Risiko Terintegrasi Bank.
4. Melakukan pertemuan secara berkala dengan unit-unit kerja terkait guna membahas hal-hal yang berada dalam lingkup pengawasannya.
5. Melaporkan hasil pemantauan dan penelaahan secara berkala, serta memberi masukan atas hal-hal yang perlu menjadi perhatian Dewan Komisaris.
6. Menyusun Piagam Kerja Komite Pemantau Risiko dan melakukan reviu sesuai kebutuhan paling kurang 2 (dua) tahun sekali.
7. Ketua Komite Pemantau Risiko bertugas dan bertanggung jawab untuk melakukan koordinasi atas seluruh kegiatan Komite untuk memenuhi tujuan Komite sesuai dengan pembentukannya.

Duties and Responsibilities of Risk Oversight Committee

In carrying out its functions, the Committee must act independently in carrying out its duties and responsibilities, including the following:

1. Monitor and evaluate:
   a. Conformity between risk management policies and the Bank's integrated risk management policies with the implementation of these policies.
   b. Implementation of work plans and duties of the Risk Management Committee, Integrated Risk Management Committee, Risk Management Work Unit, and the Bank's Integrated Risk Management Work Unit.
   c. Adequacy of identification, measurement, monitoring, control processes and risk management information systems.
   d. Bank compliance with the Articles of Association, regulations of the Bank and Capital Market Supervisory Authority, as well as other laws and regulations related to risk management.

2. Monitor and review:
   a. Risk-based Bank Soundness Level Report.
   b. Other reports related to the management of 10 (ten) types of risk, namely Credit Risk, Market Risk, Operational Risk, Liquidity Risk, Legal Risk, Compliance Risk, Reputation Risk, Strategic Risk, Intra Group Transaction Risk, and Insurance Risk.
   c. General credit policies and other obligations required by the Regulator to be submitted to the Board of Commissioners by the Board of Directors.

3. Provide recommendations to the Board of Commissioners regarding:
   a. Matters that can support increasing the effectiveness of risk management implementation in the Bank.
   b. Conformity between the Bank's risk management policies and integrated risk management policies with the implementation of these policies
   c. Ensure that the Bank has managed risks adequately.
   d. Implementation of work plans and duties of the Risk Management Committee, Integrated Risk Management Committee, Risk Management Work Unit, and the Bank's Integrated Risk Management Work Unit.
4. Hold regular meetings with related work units to discuss matters within the scope of their supervision.
5. Report the results of monitoring and reviews periodically, as well as provide input on matters that need the attention of the Board of Commissioners.
6. Develop a Risk Oversight Committee Work Charter and conduct reviews as needed at least once every 2 (two) years.
7. The Head of the Risk Oversight Committee is tasked and responsible for coordinating all Committee activities to fulfill the Committee's objectives in accordance with its formation.

8. Ketua dan anggota Komite Pemantau Risiko bertanggung jawab untuk hal-hal sebagai berikut:
   a. Menentukan rencana kerja tahunan.
   b. Menentukan jadwal rapat tahunan.
   c. Membuat laporan berkala mengenai kegiatan Komite serta hal-hal yang dirasakan perlu untuk menjadi perhatian Dewan Komisaris.
   d. Menunjuk anggota Komite Pemantau Risiko non Dewan Komisaris atau menunjuk pihak ketiga lainnya sebagai sekretaris Komite untuk mencatat Rapat Komite dan membuat Risalah Rapat Komite.
   e. Menghadiri rapat.
   f. Berperan aktif dan memberikan kontribusinya dalam setiap kegiatan Rapat Komite.

8. The head and members of the Risk Oversight Committee are responsible for the following matters:
   a. Determine the annual work plan.
   b. Determine the annual meeting schedule.
   c. Make periodic reports regarding Committee activities and matters deemed necessary for the attention of the Board of Commissioners.
   d. Appoint non-Board of Commissioners Risk Oversight Committee members or appoint other third parties as Committee secretaries to record Committee Meetings and prepare Minutes of Committee Meetings.
   e. Attend meetings.
   f. Play an active role and contribute to every Committee Meeting activity.

Independensi Anggota Komite Pemantau Risiko

Seluruh anggota Komite berasal dari pihak independen dan tidak memiliki hubungan keuangan, kepengurusan, kepemilikan dan/atau keluarga dengan anggota Dewan Komisaris, Direksi, dan Pemegang Saham Pengendali atau hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak independen. Seluruh anggota Komite Pemantau Risiko telah menandatangani surat pernyataan independen yang didokumentasikan oleh Bank.

Risk Oversight Committee Independence

All members of the Committee come from independent parties and have no financial, managerial, ownership, and/or familial relationships with members of the Board of Commissioners, Board of Directors, Controlling Shareholders or relationships with the Bank that could affect their ability to act independently. All members of the Risk Oversight Committee have signed an independent sstatement letter which has been documented by the Bank.

Aspek Independensi Independence Aspect	Rosmaya	Aulia Usmanto	Lista Irna
Tidak memiliki memiliki hubungan afiliasi dengan Pemegang Saham, Dewan Komisaris, serta Direksi. Has no affiliation with the Shareholders, the Board of Commissioners, and the Board of Directors.	✓	✓	✓
Tidak memiliki memiliki hubungan afiliasi dengan Pemegang Saham, Dewan Komisaris, serta Direksi. Has no affiliation with the Shareholders, the Board of Commissioners, and the Board of Directors.	✓	✓	✓
Tidak memiliki hubungan kepengurusan dengan perusahaan. Has no management relationship with the Company.	✓	✓	✓
Tidak memiliki saham langsung maupun tidak langsung di perusahaan. Does not own direct or indirect shares in the Company.	✓	✓	✓

✓ = ada | ✗ = tidak ada
✓= has relationship | ✗ = has no relationship

Rapat Komite Pemantau Risiko

Komite Pemantau Risiko dapat melaksanakan rapat sekurang-kurangnya sebanyak 1 (satu) kali dalam 1 (tiga) bulan. Rapat Komite Pemantau Risiko dapat dihadiri oleh anggota Dewan Komisaris dan anggota Direksi apabila diperlukan.

Risk Oversight Committee Meeting

The Risk Oversight Committee can hold meetings at least 1 (one) time in 1 (one) months. Risk Oversight Committee meetings can be attended by members of the Board of Commissioners and members of the Board of Directors if necessary.

Sepanjang tahun 2023, Komite Pemantau Risiko Bank telah menyelenggarakan rapat sebanyak 13 (tiga belas) kali dengan frekuensi kehadiran anggota sebagai berikut:

Throughout 2023, the Bank Risk Oversight Committee held 13 (thirteen) meetings with the frequency of member attendance as follows:

Nama Name	Jabatan Position	Jumlah Kehadiran Rapat Number of Meeting
Rosmaya	Ketua Chairwoman	13
Aulia Usmanto	Anggota Member	13
Lista Irna	Anggota Member	13

No	Tanggal Pelaksanaan Date	Agenda Rapat Meeting Agenda
1	25 Januari 2023 January 25, 2023	1. Tingkat Kesehatan Bank Semester II - 2022 dan *Risk Profile* Q4-2022 2. *Operational Risk Loss* 3. *Incident Report* 4. *Credit Risk Monitoring* 5. *Compliance Monitoring* 1. Bank Health Level Semester II - 2022 and Risk Profile Q4-2022 2. Operational Risk Loss 3. Incident Report 4. Credit Risk Monitoring 5. Compliance Monitoring
2	28 Februari 2023 February 28, 2023	Manajemen Risiko Likuiditas Bank Bank Liquidity Risk Management
3	29 Maret 2023 March 29, 2023	Manajemen Risiko *Cyber Security* *Cyber Risk Management Secu*
4	10 April 2023 April 10, 2023	1. *Stress Test atas Wholesale Lending Portfolio* 2. Kerjasama Konsultasi Pengajuan Kredit 1. Stress Test of Wholesale Lending Portfolio 2. Credit Application Consultation Collaboration
5	12 April 2023 April 12, 2023	*Product Roadmap & Digital Lending Update*
6	22 Mei 2023 May 22, 2023	1. 1Q23 *Risk Profile* 2. *Operational Risk Update* 3. *Cybersecurity Risk Awareness* 4. Infrastruktur Bank Devisa
7	12 Juli 2023 July 12, 2023	*Dashboard* IT Infrastruktur
8	26 Juli 2023 July 26, 2023	Tingkat Kesehatan Bank Semester I 2023 Bank Soundness Level Semester I 2023
9	16 Agustus 2023 August 16, 2023	Update Kebijakan dan Prosedur Update Policies and Procedures

No	Tanggal Pelaksanaan Date	Agenda Rapat Meeting Agenda
10	13 September 2023 September 13, 2023	Pengelolaan *Vendor Management* *Vendor Management*
11	18 Oktober 2023 October 18, 2023	3Q23 *Risk Profile*
12	22 November 2023 November 22, 2023	Rencana Aksi Keuangan Berkelanjutan tahun 2024 Sustainable Finance Action Plan 2024
13	4 Desember 2023 December 4, 2023	Digital Strategi Digital Strategy

Peningkatan Kompetensi Komite Pemantau Risiko

Allo Bank memfasilitasi seluruh Insan Bank di seluruh level untuk melaksanakan program pengembangan kompetensi guna menciptakan SDM yang unggul dan berdaya saing. Informasi mengenai peningkatan kompetensi Komite Pemantau Risiko sepanjang tahun 2023 dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

Laporan Pelaksanaan Tugas Pemantau Risiko

Sepanjang tahun 2023, Komite Pemantau Risiko telah melaksanakan tugasnya melalui sejumlah kegiatan, seperti:

1. Memantau dan melakukan evaluasi terhadap delapan tipe risiko Utama Bank, di antaranya Risiko Kredit, Pasar, Likuiditas, Operasional, Reputasi, Hukum, Strategis, dan Kepatuhan.
2. Memantau dan mengevaluasi kebijakan Manajemen Risiko, serta kebijakan-kebijakan lain yang terkait dengan risiko Bank.
3. Memantau Risk Appetite, termasuk limit toleransi dan limit risiko sesuai dengan matrik risiko yang telah ditetapkan untuk delapan jenis risiko dan ketahanan modal.
4. Memantau permodalan Bank dengan mengaitkan tingkat risiko dengan kecukupan modal untuk mengantisipasi potensi kerugian yang dapat timbul dari aktivitas usaha Bank.
5. Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.
6. Memantau Tingkat Kesehatan Bank berdasarkan penilaian mandiri.

Competency Development of Risk Oversight Committee

Allo Bank facilitates all Bank Personnel at all levels to carry out competency development programs to create superior and competitive human resources. Information regarding increasing the competence of the Risk Oversight Committee throughout 2023 can be seen in the Company Profile Chapter in this Annual Report.

Implementation Report of Risk Oversight Committee Duties

Throughout 2023, the Risk Oversight Committee carried out its duties through a number of activities, such as:

1. Monitor and evaluate eight main types of Bank risk, including Credit, Market, Liquidity, Operational, Reputation, Legal, Strategic and Compliance Risk.
2. Monitor and evaluate Risk Management policies, as well as other policies related to Bank risk.
3. Monitor Risk Appetite, including tolerance limits and risk limits in accordance with the risk matrix that has been determined for eight types of risk and capital resilience.
4. Monitor the Bank's capital by comparing the level of risk to capital adequacy to anticipate potential losses that could arise from the Bank's business activities.
5. Monitor and evaluate the implementation of the duties of the Risk Management Committee and Risk Management Work Unit.
6. Monitor the Bank's Soundness Level based on independent assessment.

Komite Remunerasi dan Nominasi | Remuneration and Nomination Committee

Komite Remunerasi dan Nominasi merupakan komite yang dibentuk oleh Dewan Komisaris untuk melakukan pengawasan dan memberikan pendapat yang independen kepada Dewan Komisaris terkait kebijakan remunerasi dan nominasi.

Dasar Hukum

Pembentukan Komite Remunerasi dan Nominasi berpedoman dan berlandaskan kepada peraturan perundang-undangan yang berlaku serta *best practices* yang diterapkan di lembaga perbankan di Indonesia, termasuk:

1. Peraturan Otoritas Jasa Keuangan ("POJK") No. 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
2. POJK No. 17/POJK.03/2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
3. SEOJK No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum
4. POJK No. 34/POJK.04/2014 tanggal 8 Desember 2014 tentang Komite Nominasi Dan Remunerasi Emiten Atau Perusahaan Publik.
5. Anggaran Dasar Bank.

Persyaratan Keanggotaan Komite Remunerasi dan Nominasi

1. Persyaratan umum:
   a. Memiliki integritas, akhlak dan moral yang baik.
   b. Tidak memiliki kepentingan/keterkaitan pribadi yang dapat menimbulkan *conflict of interest* terhadap Bank.
2. Persyaratan Kompetensi:
   a. Memiliki keahlian, kemampuan, pengetahuan dan pengalaman yang memadai yang berhubungan dengan tugas dan tanggung jawabnya.
   b. Memiliki pengetahuan yang memadai tentang Anggaran Dasar Bank, peraturan perundangan di bidang perbankan, Pasar Modal dan peraturan perundangan terkait sumber daya manusia.
   c. Bersedia meningkatkan kompetensi secara terus-menerus melalui pendidikan dan pelatihan.
3. Kerahasiaan:
   a. Anggota Komite Remunerasi dan Nominasi wajib menjaga kerahasiaan atas seluruh dokumen dan/atau informasi Bank serta segala sesuatu yang berhubungan dengan Bank dan pelaksanaan tugas Komite. Adapun pengklasifikasian kerahasiaan dokumen dan/atau informasi Bank tersebut mengacu pada ketentuan internal dan peraturan perundang- undangan yang berlaku.

The Remuneration and Nomination Committee is formed by the Board of Commissioners to supervise and provide independent opinions to the Board of Commissioners regarding remuneration and nomination policies.

Legal Basis

The formation of the Remuneration and Nomination Committee is guided by and based on applicable laws and regulations as well as best practices implemented in banking institutions in Indonesia, including:

1. Financial Services Authority Regulation ("POJK") No. 33/POJK.04/2014 dated December 8, 2014 concerning Directors and Board of Commissioners of Issuers or Public Companies.
2. POJK No. 17/POJK.03/2023 dated September 14, 2023 concerning the Implementation of Governance for Commercial Banks.
3. SEOJK No. 13/SEOJK.03/2017 dated March 17, 2017 concerning Implementation of Governance for Commercial Banks
4. POJK No. 34/POJK.04/2014 dated December 8, 2014 concerning Nomination and Remuneration Committees for Issuers or Public Companies.
5. Bank Articles of Association.

Membership Requirements for the Remuneration and Nomination Committee

1. General requirements:
   a. Have integrity, good morals and morals.
   b. Have no personal interests/relationships that could give rise to a conflict of interest towards the Bank.
2. Competency Requirements:
   a. Have adequate skills, abilities, knowledge and experience related to their duties and responsibilities.
   b. Have adequate knowledge of the Bank's Articles of Association, laws and regulations in the banking sector, Capital Markets and laws and regulations related to human resources.
   c. Be willing to continuously improve competence through education and training.
3. Confidentiality:
   a. Members of the Remuneration and Nomination Committee are obliged to maintain the confidentiality of all Bank documents and/or information as well as everything related to the Bank and the implementation of the Committee's duties. The classification of confidentiality of Bank documents and/or information refers to internal provisions and applicable laws and regulations.

b. Kewajiban untuk merahasiakan berlaku pula apabila masa jabatan sebagai anggota Komite Remunerasi dan Nominasi maupun masa jabatan sebagai anggota Dewan Komisaris di Bank berakhir.

Pedoman Kerja: Piagam Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi telah memiliki pedoman kerja yang ditetapkan dalam Piagam Komite Remunerasi dan Nominasi. Piagam tersebut mengatur mengenai tugas dan tanggung jawab Komite, wewenang, struktur keanggotaan, persyaratan keanggotaan, mekanisme kerja, etika, waktu kerja, dan mekanisme rapat.

Masa Tugas Komite Remunerasi dan Nominasi

1. Masa tugas anggota Komite Remunerasi dan Nominasi tidak boleh lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar.

2. Penggantian anggota Komite Remunerasi dan Nominasi yang bukan berasal dari Dewan Komisaris dilakukan paling lambat 60 (enam puluh) hari sejak anggota Komite Remunerasi dan Nominasi dimaksud tidak dapat lagi melaksanakan fungsinya.

3. Apabila anggota Dewan Komisaris yang menjadi Ketua Komite Remunerasi & Nominasi berhenti sebelum masa tugasnya sebagai Komisaris Bank, maka Ketua Komite Remunerasi & Nominasi digantikan oleh Komisaris Independen lainnya.

4. Apabila masa tugas sebagai Dewan Komisaris berakhir, maka berakhir pula masa tugasnya sebagai Anggota Komite Remunerasi dan Nominasi.

Komposisi dan Struktur Keanggotaan Komite Nominasi dan Remunerasi

Ketentuan keanggotaan Komite Remunerasi dan Nominasi Bank ditetapkan sebagai berikut:

1. Komposisi keanggotaan Komite Remunerasi dan Nominasi wajib beranggotakan paling sedikit:
   a. 1 (satu) orang Komisaris Independen sebagai Ketua merangkap anggota;
   b. 1 (satu) orang Komisaris Non-Independen;
   c. 1 (satu) orang Pejabat Eksekutif yang membawahi fungsi Sumber Daya Manusia.
2. Anggota Direksi Bank maupun Bank lain dilarang menjadi anggota Komite Remunerasi dan Nominasi.

3. Dalam hal Anggota Komite Remunerasi dan Nominasi ditetapkan lebih dari 3 (tiga) orang, maka Komisaris Independen paling sedikit berjumlah 2 (dua) orang.

b. The obligation to keep various matters confidential also applies if the term of office as a member of the Remuneration and Nomination Committee or the term of office as a member of the Board of Commissioners at the Bank ends.

Work Guidelines: Remuneration and Nomination Committee Charter

The Remuneration and Nomination Committee has work guidelines stipulated in the Remuneration and Nomination Committee Charter. The charter regulates the duties and responsibilities of the Committee, authority, membership structure, membership requirements, work mechanisms, ethics, working hours and meeting mechanisms.

Term of Service of the Remuneration and Nomination Committee

1. The term of office of members of the Remuneration and Nomination Committee may not be longer than the term of office of the Board of Commissioners as regulated in the Articles of Association.
2. Replacement of members of the Remuneration and Nomination Committee who are not members of the Board of Commissioners shall be carried out no later than 60 (sixty) days after the members of the Remuneration and Nomination Committee are no longer able to carry out their functions.
3. If the member of the Board of Commissioners who is the Chair of the Remuneration & Nomination Committee resigns before his term of office as Bank Commissioner, then the Head of the Remuneration & Nomination Committee will be replaced by another Independent Commissioner.
4. If the term of service as a member of the Board of Commissioners ends, the term of duty as a member of the Remuneration and Nomination Committee also ends.

Composition and Membership Structure of Remuneration and Nomination Committee

The provisions for membership of the Bank's Remuneration and Nomination Committee are determined as follows:

1. The membership composition of the Remuneration and Nomination Committee must consist of at least:
   a. 1 (one) Independent Commissioner as Chairman and member;
   b. 1 (one) Non-Independent Commissioner;
   c. 1 (one) Executive Officer in charge of Human Resources functions.
2. Members of the Board of Directors of the Bank or other Banks are prohibited from being members of the Remuneration and Nomination Committee.
3. In the event that the members of the Remuneration and Nomination Committee are determined to be more than 3 (three) people, the number of Independent Commissioners shall be at least 2 (two) people.

4. Ketua Komite Remunerasi dan Nominasi hanya dapat merangkap jabatan sebagai ketua Komite paling banyak pada 1 (satu) Komite lainnya.

Di tahun 2023, komposisi Komite Remunerasi dan Nominasi mengalami perubahan sebagaimana tertuang dalam Surat Keputusan No. SK: 090/DIRAB/23 tanggal 1 November 2023 tentang Komite Remunerasi dan Nominasi dengan rincian sebagai berikut:

4. The Head of the Remuneration and Nomination Committee can only hold the same position as Committee Chair in a maximum of 1 (one) other Committee.

In 2023, the composition of the Remuneration and Nomination Committee changed as stated in Decree No. SK: 090/DIRAB/23 dated November 1, 2023 concerning the Remuneration and Nomination Committee with the following details:

Nama Name	Jabatan Positon	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Office
Aviliani	Ketua Chairwoman	Surat Keputusan No. SK: 090/DIRAB/23 tanggal 1 November 2023 tentang Komite Remunerasi dan Nominasi Decree No. SK: 090/DIRAB/23 dated November 1, 2023 concerning Remuneration and Nomination Committee	Mengikuti masa jabatan sebagai Dewan Komisaris Following the term of office as the Board of Commissioners.
Ali Gunawan	Anggota Member	Surat Keputusan No. SK: 090/DIRAB/23 tanggal 1 November 2023 tentang Komite Remunerasi dan Nominasi Decree No. SK: 090/DIRAB/23 dated November 1, 2023 concerning Remuneration and Nomination Committee	Mengikuti masa jabatan sebagai Dewan Komisaris Following the term of office as the Board of Commissioners.
Netty Delima Simanjuntak	Anggota Member	Surat Keputusan No. 090/DIRAB/23 tanggal 1 November 2023 tentang Komite Remunerasi dan Nominasi Decree No. SK: 090/DIRAB/23 dated November 1, 2023 concerning Remuneration and Nomination Committee	

Aviliani

Ketua Komite Remunerasi dan Nominasi/Komisaris Utama Independen
Head of the Remuneration and Nomination Committee/Independent Main Commissioner

Profil Aviliani selaku Ketua Komite Remunerasi dan Nominasi/Komisaris Utama Independen dapat dilihat pada bagian Profil Dewan Komisaris dalam Bab Profil Perusahaan Laporan Tahunan ini.

Aviliani's profile as Head of the Remuneration and Nomination Committee/Independent Main Commissioner can be seen in the Profile of the Board of Commissioners section in the Company Profile Chapter of this Annual Report.

Ali Gunawan

Anggota Komite Remunerasi dan Nominasi/Komisaris
Member of Remuneration and Nomination Committee/Commissioner

Profil Ali Gunawan selaku anggota Komite Remunerasi dan Nominasi/Komisaris dapat dilihat pada bagian Profil Dewan Komisaris dalam Bab Profil Perusahaan Laporan Tahunan ini.

Ali Gunawan's profile as a member of the Remuneration and Nomination Committee/Commissioner can be seen in the Profile of the Board of Commissioners section in the Company Profile Chapter of this Annual Report.



Kewarganegaraan Citizenship	**Indonesia** Indonesia
Usia Age	**47 tahun** 47 years old
Kelahiran Place of Birth	**Jakarta, 24 April 1976** Jakarta, April 24, 1967
Domisili Domicile	**Pamulang, Tangerang Selatan, Banten** Pamulang, South Tangerang, Banten

Netty Delima Simanjuntak

Anggota Komite Remunerasi dan Nominasi
Member of Remuneration and Nomination Committee

Riwayat Pendidikan Educational Background	• S1 Psikologi/Bachelor of Psychology • S2 Profesi Psikolog/Master's Degree as a Psychologist
Riwayat Pekerjaan Employment History	• Experd Consultant, 2001 - 2006 • Hutchison CP Telecommunication, 2006 - 2008 • Adira Dinamika Multi Finance, 2008 - 2012 • Dinamika Talenta Consultant, 2012 - 2014 • Bank CTBC Indonesia, 2014 - 2017 • Bank Mega, 2017 - 2023
Pendidikan dan/atau Sertifikasi Profesi yang Berlaku Applicable Education and/or Professional Certifications	• Psychologist Practitioner Certification, 2001 • Coaching Practitioner Certification, 2020

Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Dalam menjalankan fungsinya, Komite harus bertindak secara independen dalam melaksanakan tugas dan tanggung jawab antara lain sebagai berikut:

1. Terkait Kebijakan Remunerasi:
   a. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
      - Struktur remunerasi;
      - Kebijakan atas remunerasi; dan
      - Besaran atas remunerasi bagi Anggota Direksi dan/atau Anggota Dewan Komisaris.

   b. Struktur, kebijakan, dan besaran remunerasi sebagaimana dimaksud di atas wajib dievaluasi oleh Komite Remunerasi dan Nominasi paling kurang 1 (satu) kali dalam 1 (satu) tahun.

   c. Struktur remunerasi sebagaimana dimaksud di atas dapat berupa gaji, honorarium, insentif, dan/atau tunjangan yang bersifat tetap dan/atau variable.
   d. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian remunerasi yang diterima masing-masing anggota Direksi dan/atau anggota Dewan Komisaris.

Duties and Responsibilities of the Remuneration and Nomination Committee

In carrying out its functions, the Committee must act independently in carrying out its duties and responsibilities, including the following:

1. Regarding Remuneration Policy:
   a. Provide recommendations to the Board of Commissioners regarding:
      - Remuneration structure;
      - Policies on remuneration; And
      - Amount of remuneration for Members of the Board of Directors and/or Members of the Board of Commissioners.
   b. The structure, policies and amount of remuneration as referred to above must be evaluated by the Remuneration and Nomination Committee at least 1 (one) time in 1 (one) year.
   c. The remuneration structure as referred to above may include salary, honorarium, incentives and/or allowances which are fixed and/or variable.
   d. Assist the Board of Commissioners in conducting performance assessments according to the remuneration received by each member of the Board of Directors and/or members of the Board of Commissioners.

e. Melakukan evaluasi terhadap kebijakan remunerasi yang didasarkan atas kinerja, risiko, kewajaran dengan *peer group*, sasaran, dan strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang- undangan dan potensi pendapatan Bank di masa yang akan datang.
f. Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris mengenai:
   - Kebijakan remunerasi bagi Direksi dan Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham; dan
   - Kebijakan remunerasi bagi pegawai secara keseluruhan untuk disampaikan kepada Direksi.
g. Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan yang berlaku.
h. Melakukan evaluasi secara berkala terhadap penerapan kebijakan remunerasi di Bank

2. Terkait Kebijakan Nominasi:
   a. Menyusun dan memberikan rekomendasi kepada Dewan Komisaris mengenai:
      - Komposisi jabatan anggota Direksi dan/atau anggota Dewan Komisaris.
      - Kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi.
      - Kebijakan evaluasi kinerja bagi anggota Direksi dan/atau anggota Dewan Komisaris.
   b. Menyusun kebijakan evaluasi kinerja dan melakukan penilaian kinerja Direksi dan/atau Dewan Komisaris berdasarkan tolok ukur yang telah disusun sebagai bahan evaluasi.
   c. Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris.
   d. Mengidentifikasi dan memberikan rekomendasi mengenai calon anggota Direksi dan/atau calon anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham;
   e. Memberikan rekomendasi kepada Dewan Komisaris mengenai Pihak Independen yang akan menjadi Anggota Komite Audit dan Anggota Komite Pemantau Risiko Bank.

3. Menyusun Piagam Kerja Komite Remunerasi dan Nominasi dan melakukan tinjauan sesuai kebutuhan paling kurang 2 (dua) tahun sekali.
4. Ketua Komite Remunerasi dan Nominasi bertugas dan bertanggung jawab untuk melakukan koordinasi atas seluruh kegiatan Komite untuk memenuhi tujuan Komite sesuai dengan pembentukannya.

e. Evaluate remuneration policies based on performance, risk, fairness with peer groups, targets and long-term strategies of the Bank, fulfillment of reserves as regulated in statutory regulations and the Bank's potential income in the future.
f. Submit evaluation results and recommendations to the Board of Commissioners regarding:
   - Remuneration policy for Directors and Board of Commissioners to be submitted to the General Meeting of Shareholders; And
   - The remuneration policy for employees as a whole is to be submitted to the Board of Directors.
g. Ensure that the remuneration policy is in accordance with applicable regulations.
h. Conduct regular evaluations of the implementation of remuneration policies at the Bank

2. Regarding Nomination Policy:
   a. Prepare and provide recommendations to the Board of Commissioners regarding:
      - Composition of positions of members of the Board of Directors and/or members of the Board of Commissioners.
      - Policies and criteria required in the Nomination process.
      - Performance evaluation policy for members of the Board of Directors and/or members of the Board of Commissioners.
   b. Develop performance evaluation policies and assess the performance of the Board of Directors and/or Board of Commissioners based on benchmarks that have been prepared as evaluation material.
   c. Provide recommendations to the Board of Commissioners regarding capacity development programs for members of the Board of Directors and/or members of the Board of Commissioners.
   d. Identify and provide recommendations regarding prospective members of the Board of Directors and/or prospective members of the Board of Commissioners to the Board of Commissioners to be submitted to the General Meeting of Shareholders;
   e. Provide recommendations to the Board of Commissioners regarding Independent Parties who will become Members of the Audit Committee and Members of the Bank Risk Oversight Committee.

3. Prepare a Remuneration and Nomination Committee Work Charter and conduct reviews as needed at least once every 2 (two) years.
4. The Head of the Remuneration and Nomination Committee is tasked with and responsible for coordinating all Committee activities to fulfill the Committee's objectives in accordance with its formation.

5. Ketua dan Anggota Komite Remunerasi dan Nominasi bertanggung jawab untuk hal — hal sebagai berikut:
   a. Menentukan rencana kerja tahunan;
   b. Menentukan jadwal rapat tahunan;
   c. Membuat laporan berkala mengenai kegiatan Komite serta hal-hal yang dirasakan perlu untuk menjadi perhatian Dewan Komisaris;
   d. Menghadiri rapat;
   e. Berperan aktif dan memberikan kontribusinya dalam setiap kegiatan Rapat Komite.

Wewenang Komite Remunerasi dan Nominasi

Dalam melaksanakan tugasnya, Komite memiliki wewenang sebagai berikut:
1. Melakukan komunikasi dengan Kepala Unit Kerja dan pihak-pihak lain di Bank untuk memperoleh informasi, klarifikasi serta meminta dokumen dan laporan yang diperlukan.
2. Mengakses catatan atau informasi tentang pegawai, dana, aset serta sumber daya perusahaan lainnya yang berkaitan dengan pelaksanaan tugasnya.
3. Mendapatkan masukan dan atau saran dari pihak luar Bank yang berkaitan dengan tugasnya.
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

Independensi Anggota Komite Remunerasi dan Nominasi

Seluruh anggota komite senantiasa bertindak secara independen dalam melaksanakan fungsi dan tugas Dewan Komisaris terkait remunerasi dan nominasi terhadap anggota Direksi dan anggota Dewan Komisaris untuk terus memperkuat sistem dan remunerasi Bank yang berbasis kinerja. Hal tersebut sebagaimana tertuang dalam Piagam Kerja Komite Remunerasi dan Nominasi dalam memberikan petunjuk kerja bagi masing-masing Anggota Komite dalam menjalankan aktivitas profesionalnya secara terstruktur, sistematis, mudah dipahami dan konsisten, sehingga dapat dijadikan acuan bagi mereka dalam melaksanakan tugas dan tanggung jawab serta meningkatkan kualitas dan efektifitas kerja antara berbagai organ dalam Bank.

Penyelenggaraan Rapat Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi telah memiliki ketentuan terkait penyelenggaraan rapat sebagai berikut:
1. Komite Remunerasi dan Nominasi mengadakan rapat secara berkala paling sedikit 1 kali dalam 3 (tiga) bulan.
2. Rapat Komite hanya dapat dilaksanakan jika dihadiri mayoritas anggota komite, termasuk kehadiran:
   a. 1 (satu) orang Komisaris Independen; dan
   b. 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi Sumber Daya Manusia.

5. The Head and Members of the Remuneration and Nomination Committee are responsible for the following matters:
   a. Determine the annual work plan;
   b. Determine the annual meeting schedule;
   c. Make periodic reports regarding Committee activities and matters deemed necessary for the attention of the Board of Commissioners;
   d. Attend meetings;
   e. Play an active role and contribute to every Committee Meeting activity.

Authority of the Remuneration and Nomination Committee

In carrying out its duties, the Committee has the following authorities:
1. Communicate with the Head of Work Unit and other parties at the Bank to obtain information, clarification and request necessary documents and reports.
2. Access records or information about employees, funds, assets and other company resources related to the implementation of their duties.
3. Obtain input and/or suggestions from parties outside the Bank related to their duties.
4. Carry out other authorities granted by the Board of Commissioners.

Independence of Remuneration and Nomination Committee Members

All committee members always act independently in carrying out the functions and duties of the Board of Commissioners regarding remuneration and nomination of members of the Board of Directors and members of the Board of Commissioners to continue to strengthen the Bank's performance-based remuneration and system. This is as stated in the Remuneration and Nomination Committee Work Charter in providing work instructions for each Committee Member in carrying out their professional activities in a structured, systematic, easy to understand and consistent manner, so that it can be used as a reference for them in carrying out their duties and responsibilities and improving quality. and work effectiveness between various organs within the Bank.

Implementation of Remuneration and Nomination Committee Meetings

The Remuneration and Nomination Committee has provisions on holding meetings as follows:
1. The Remuneration and Nomination Committee holds regular meetings at least once every 3 (three) months.
2. Committee meetings can only be held if attended by the majority of committee members, including the presence of:
   a. 1 (one) Independent Commissioner; And
   b. 1 (one) Executive Officer in charge of the Human Resources function.

3. Keputusan rapat Komite Remunerasi dan Nominasi diambil berdasarkan musyawarah untuk mufakat.
4. Dalam hal tidak terjadi musyawarah mufakat sebagaimana dimaksud pada butir 3, pengambilan keputusan dilakukan berdasarkan suara terbanyak.
5. Setiap rapat Komite Remunerasi dan Nominasi dituangkan dalam risalah rapat, termasuk apabila terdapat perbedaan pendapat, yang ditandatangani oleh seluruh anggota Komite yang hadir.
6. Rapat dapat dilakukan baik secara tatap muka maupun virtual melalui media telekonferensi atau sarana media lainnya yang memungkinkan semua peserta Rapat Komite saling melihat dan mendengar secara langsung serta berpartisipasi dalam rapat.

3. Remuneration and Nomination Committee meeting decisions are taken based on deliberation to reach consensus.
4. In the event that consensus deliberation as referred to in point 3 does not occur, decisions are made based on the majority vote.
5. Every meeting of the Remuneration and Nomination Committee is outlined in the minutes of the meeting, including differences of opinion, which are signed by all Committee members present.
6. Meetings can be held either face-to-face or virtually via teleconferencing or other media facilities that enable all Committee Meeting participants to see and hear each other directly and participate in the meeting.

Sepanjang tahun 2023, Komite Remunerasi dan Nominasi telah menyelenggarakan rapat sebanyak 6 kali dengan frekuensi kehadiran dan rincian agenda pembahasan sebagai berikut:

Throughout 2023, the Remuneration and Nomination Committee held 6 meetings with the frequency of attendance and details of the discussion agenda as follows:

Nama Name	Jabatan Position	Jumlah Kehadiran Rapat Number of Meeting Attendance
Aviliani	Ketua Komite Remunerasi dan Nominasi Head of the Remuneration and Nomination Committee	6
Ali Gunawan	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee	6
Netty Delima Simanjuntak	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee	-

No	Tanggal Pelaksanaan Date	Agenda Rapat Meeting Agenda
1	16 Januari 2023 January 16, 2023	Laporan Rekrutmen Pejabat Eksekutif dan Pejabat Lead Executive Officer and Lead Officer Recruitment Report
2	01 Maret 2023 March 1, 2023	Keputusan Calon Anggota Komite Pemantau Risiko Bank Decision of Candidates for Bank Risk Oversight Committee Members
3	12 April 2023 April 12, 2023	Penunjukan Anggota Komite Tata Kelola Terintegrasi Bank Appointment of Members of the Bank's Integrated Governance Committee
4	22 Mei 2023 May 22, 2023	Penyesuaian Remunerasi Pengurus Komisaris dan Direksi Bank Adjustment of Remuneration for Bank Commissioners and Directors
5	12 Juli 2023 July 12, 2023	Penunjukan Anggota Support Group Tata Kelola Terintegrasi Bank Appointment of Members of the Bank's Integrated Governance Support Group
6	16 Oktober 2023 October 16, 2023	Perubahan Susunan Anggota Komite Remunerasi dan Nominasi Bank Changes in the Composition of Members of the Bank's Remuneration and Nomination Committee

Peningkatan Kompetensi Komite Remunerasi dan Nominasi

Allo Bank memfasilitasi seluruh Insan Bank di seluruh level untuk melaksanakan program pengembangan kompetensi guna menciptakan SDM yang unggul dan berdaya saing. Informasi mengenai peningkatan kompetensi Komite Remunerasi dan Nominasi sepanjang tahun 2023 dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

Laporan Pelaksanaan Tugas Komite Remunerasi dan Nominasi

Di tahun 2023, Komite Remunerasi dan Nominasi telah melaksanakan tugas dan tanggung jawabnya melalui sejumlah kegiatan, seperti:

1. Menerima dan mencatat pengangkatan Lista Irna sebagai anggota independen Komite Pemantau Risiko dan Netty Delima Simanjuntak sebagai anggota Komite Remunerasi dan Nominasi mewakili fungsi HCSS.
2. Mencatat dan mendukung penyesuaian remunerasi untuk pengurus Bank.

Competency Development of Remuneration and Nomination Committee

Allo Bank facilitates all Bank Personnel at all levels to carry out competency development programs to create superior and competitive human resources. Information regarding increasing the competency of the Remuneration and Nomination Committee throughout 2023 can be seen in the Company Profile Chapter in this Annual Report.

Report on the Implementation of Duties of the Remuneration and Nomination Committee

In 2023, the Remuneration and Nomination Committee carried out its duties and responsibilities through a number of activities, such as:

1. Receive and record the appointment of Lista Irna as an independent member of the Risk Oversight Committee and Netty Delima Simanjuntak as a member of the Remuneration and Nomination Committee representing the HCSS function.
2. Record and support remuneration adjustments for Bank management.



Organ Pendukung Direksi

Supporting Organs of the Board of Directors

Berdasarkan ketentuan perundang-undangan, Direksi dapat membentuk organ yang dapat membantu pelaksanaan tugas Direksi Allo Bank. Di tahun 2023, Direksi telah membentuk beberapa komite, seperti Komite Manajemen Risiko, Komite Kredit, Komite ALCO, Komite Pengarah Teknologi Informasi, Komite Produk, serta Sekretaris Perusahaan.

Based on statutory provisions, the Board of Directors shall form organs that can assist the duties of the Allo Bank Board of Directors. In 2023, the Board of Directors formed several committees, such as the Risk Management Committee, Credit Committee, ALCO Committee, Information Technology Steering Committee, Product Committee, and Corporate Secretary.

Komite Manajemen Risiko | Risk Management Committee

Komite Manajemen Risiko dibentuk dengan tujuan untuk mendukung Direksi dalam hal pelaksanaan penerapan manajemen risiko sesuai dengan ketentuan OJK dan kebutuhan Bank. Terkait hal ini, Komite Manajemen Risiko bertugas untuk membantu memastikan bahwa pengelolaan seluruh risiko telah dilakukan secara sistematis, terintegrasi, dan berkesinambungan.

The Risk Management Committee is formed with the aim of supporting the Board of Directors in implementing risk management in accordance with OJK regulations and the Bank's needs. In this regard, the Risk Management Committee is tasked with helping to ensure that the management of all risks is carried out in a systematic, integrated and sustainable manner.

Komposisi Komite Manajemen Risiko

Composition of Risk Management Committee

Jabatan di Bank Position in the Bank	Jabatan Keanggotaan Komite Position in the Committee Membership
Direktur Utama President Director	Ketua Chairman
Direktur Bisnis Business Director	Anggota Member
Direktur Risiko, Kepatuhan & Hukum Risk, Compliance & Legal Director	Anggota Member
Direktur Keuangan, Operasi & Human Capital Finance, Operations & Human Capital Director	Anggota Member
Direktur Digital Digital Director	Anggota Member
Divisi Enterprise, Operational & Market Risk Enterprise, Operational & Market Risk Division	Sekretaris Secretary

Tugas dan Wewenang Komite Manajemen Risiko

Komite Manajemen Risiko memiliki tugas dan tanggung jawab untuk melakukan evaluasi dan memberikan rekomendasi kepada Direktur Utama terkait Manajemen Risiko, seperti:

1. Penyusunan kebijakan Manajemen Risiko serta perubahannya, termasuk strategi Manajemen Risiko, Tingkat Risiko yang diambil dan Toleransi Risiko, kerangka Manajemen Risiko serta rencana kontinjensi untuk mengantisipasi terjadinya kondisi tidak normal.
2. Penyusunan kebijakan Manajemen Risiko serta perubahannya, termasuk strategi Manajemen Risiko, Tingkat Risiko yang diambil dan Toleransi Risiko, kerangka Manajemen Risiko serta rencana kontinjensi untuk mengantisipasi terjadinya kondisi tidak normal.
3. Penetapan kebijakan dan/atau keputusan bisnis yang menyimpang dari prosedur normal, seperti pelampauan ekspansi usaha yang signifikan dibandingkan dengan Rencana Bisnis Bank yang telah ditetapkan sebelumnya, atau pengambilan posisi/eksposur Risiko yang melampaui limit yang telah ditetapkan.
4. Menetapkan Risk Limit (Risk Appetite dan Risk Tolerance) dari setiap bidang Risiko (Risk Taking Limit).
5. Memantau dan mengevaluasi penerapan Risk Limit disesuaikan dengan ketentuan Risk Limit yang berlaku.
6. Menetapkan kebijakan yang harus diambil berdasarkan hasil evaluasi.
7. Mengevaluasi Laporan Profil Risiko Triwulanan dan Semesteran serta Laporan Penilaian Tingkat Kesehatan Bank (PTKB) sebelum disampaikan ke OJK sebagai laporan rutin.
8. Mengevaluasi agar strategi bisnis Bank sejalan dengan strategi Risiko.
9. Memantau isu-isu yang cukup signifikan melalui laporan yang disampaikan oleh sekretariat Komite Manajemen Risiko.

Laporan Pelaksanaan Tugas Komite Manajemen Risiko

Pada tahun 2023, Komite Manajemen Risiko telah melaksanakan tugasnya, antara lain:

1. Memperbaharui Kebijakan Manajemen Risiko.
2. Mengesahkan pembaruan piagam (*charter*) Komite Manajemen Risiko.
3. Memberikan rekomendasi atas penetapan Tingkat Kesehatan Bank.
4. Mengevaluasi hasil penilaian delapan jenis Profil Risiko Bank, di antaranya Risiko Kredit, Pasar, Likuiditas, Operasional, Reputasi, Hukum, Strategis, dan Kepatuhan.
5. Memonitor *Risk Appetite Statement Bank*, termasuk limit risiko sesuai dengan matrik risiko yang telah ditetapkan untuk delapan jenis risiko dan ketahanan modal.
6. Mengevaluasi pengelolaan permodalan Bank dengan mengaitkan tingkat risiko dengan kecukupan modal sesuai dengan ketentuan.

Duties and Authorities of the Risk Management Committee

The Risk Management Committee has the duty and responsibility to carry out evaluations and provide recommendations to the President Director regarding Risk Management, such as:

1. Preparation of Risk Management policies and changes thereto, including Risk Management strategies, Level of Risk taken and Risk Tolerance, Risk Management framework and contingency plans to anticipate the occurrence of abnormal conditions.
2. Preparation of Risk Management policies and changes thereto, including Risk Management strategies, Level of Risk taken and Risk Tolerance, Risk Management framework and contingency plans to anticipate the occurrence of abnormal conditions.
3. Determination of policies and/or business decisions that deviate from normal procedures, such as exceeding significant business expansion compared to the Bank's previously determined Business Plan, or taking Risk positions/exposures that exceed predetermined limits.
4. Determine the Risk Limit (Risk Appetite and Risk Tolerance) for each Risk area (Risk Taking Limit).
5. Monitor and evaluate the implementation of Risk Limits in accordance with applicable Risk Limit provisions.
6. Determine the policies that must be taken based on the evaluation results.
7. Evaluate the Quarterly and Semester Risk Profile Reports as well as the Bank Health Level Assessment Report (PTKB) before submitting it to the OJK as a routine report.
8. Conduct evaluation to align the Bank's business strategy with the Risk strategy.
9. Monitor significant issues through reports submitted by the Risk Management Committee secretariat

Report on the Implementation of Risk Management Committee Activities

In 2023, the Risk Management Committee carried out its duties, including:

1. Update the Risk Management Policy.
2. Ratify the renewal of the Risk Management Committee charter.
3. Provide recommendations on determining the Bank's Health Level.
4. Evaluate the results of assessing eight types of Bank Risk Profiles, including Credit, Market, Liquidity, Operational, Reputation, Legal, Strategic and Compliance Risk.
5. Monitor the Bank's Risk Appetite Statement, including risk limits in accordance with the risk matrix that has been determined for eight types of risk and capital resilience.
6. Evaluate the Bank's capital management by linking the level of risk to capital adequacy in accordance with regulations.

Komite Kredit | Credit Committee

Komite Kredit dibentuk dengan fungsi untuk membantu dalam menetapkan keputusan di bidang perkreditan, khususnya dalam rangka memberikan persetujuan/menolak suatu usulan permohonan kredit yang dituangkan dalam bentuk proposal kredit yang diajukan oleh calon debitur/debitur melalui petugas Bank yang telah ditunjuk.

The Credit Committee was formed with the function of assisting in making decisions in the field of credit, especially in the context of approving/rejecting a proposed credit application outlined in the form of a credit proposal submitted by a prospective debtor/debtor through an appointed Bank officer.

Komposisi Komite Kredit
Composition of Credit Committee

Jabatan di Bank Position in the Bank	Jabatan Keanggotaan Komite Position in the Committee Membership
Direktur Utama President Director	Ketua Chairman
Direktur Bisnis atau Direktur Digital Business Director or Digital Director	Anggota Member
Direktur Risiko, Kepatuhan & Hukum Risk, Compliance & Legal Director	Undangan Tetap Permanent Invitee
Credit Review & Restructure Specialist	Sekretaris Secretary

Tugas dan Wewenang Komite Kredit

1. Bertanggung jawab untuk memberikan persetujuan atau penolakan atas permohonan kredit dan/atau permohonan restrukturisasi kredit setelah memperoleh informasi yang cukup dari pengusul.
2. Dalam memberikan keputusan atas usulan kredit dan/atau restrukturisasi kredit, Komite Kredit wajib:
   a. Mempertimbangkan kajian dari Unit Kerja yang membawahi fungsi *Credit Review & Restructure*, Unit Kerja yang membawahi fungsi *Legal*, dan Unit Kerja yang membawahi fungsi *Compliance*. Hasil kajian tersebut dapat digunakan sebagai dasar untuk melakukan perubahan dan/atau penambahan persyaratan guna memitigasi risiko kredit yang mungkin akan timbul.
   b. Memastikan bahwa seluruh aspek telah memenuhi prinsip pemberian kredit yang sehat sesuai dengan Pedoman Kebijakan Perkreditan Bank, tidak melanggar ketentuan prinsip kehati-hatian Bank yang berpedoman pada peraturan atau ketentuan eksternal maupun internal, dan memastikan kelayakan pemberian kredit serta meminimalkan potensi *moral hazard*.

Duties and Authorities of the Credit Committee

1. Responsible for approving or rejecting credit applications and/or credit restructuring applications after obtaining sufficient information from the proposer.

2. In making decisions on credit proposals and/or credit restructuring, the Credit Committee is obliged to:
   a. Consider studies from the Work Unit in charge of the Credit Review & Restructure function, the Work Unit in charge of the Legal function, and the Work Unit in charge of the Compliance function. The results of this study can be used as a basis for making changes and/or additional requirements to mitigate credit risks that may arise.

   b. Ensure that all aspects fulfill the principles of providing healthy credit in accordance with the Bank's Credit Policy Guidelines, do not violate the provisions of the Bank's prudential principles which are guided by external and internal regulations or provisions, and ensure the appropriateness of providing credit and minimize the potential for moral hazard.

Laporan Pelaksanaan Tugas Komite Kredit

Sepanjang tahun 2023, Komite Kredit telah melaksanakan kegiatan sesuai dengan fungsinya yaitu dengan mengevaluasi dan memutuskan proposal kredit yang diajukan oleh petugas bank atas proposal kredit baru sesuai dengan ketentuan yang berlaku.

Report on the Implementation of Credit Committee Duties

Throughout 2023, the Credit Committee carried out activities in accordance with its function, namely by evaluating and deciding on credit proposals submitted by bank officers on new credit proposals in accordance with applicable regulations.

Komite Kebijakan Perkreditan | Credit Policy Committee

Komite Kebijakan Perkreditan bertujuan untuk membantu Direksi terkait tugas dan tanggung jawab pengelolaan kebijakan perkreditan yang bertujuan untuk mendukung pemberian kredit yang sehat dan mengandung unsur pengendalian internal mulai tahap awal proses kegiatan perkreditan sampai dengan tahap pemantauan perkreditan dengan memperhatikan prinsip kehati-hatian.

The Credit Policy Committee aims to assist the Board of Directors regarding the duties and responsibilities of managing credit policies which aim to support sound credit provision and contain elements of internal control from the initial stages of the credit activity process up to the credit monitoring stage by observing the precautionary principle.

Persyaratan Keanggotaan Komite Kebijakan Perkreditan

Duties and Authorities of the Credit Policy Committee

Komposisi Komite Kebijakan Perkreditan
Composition of Credit Policy Committee

Jabatan di Bank Position in the Bank	Jabatan Keanggotaan Komite Position in the Committee Membership
Direktur Utama President Director	Ketua Chairman
Direktur Bisnis Business Director	Wakil Ketua Vice Chairman
Direktur Keuangan, Operasi & Human Capital Finance, Operations & Human Capital Director	Undangan Tetap Permanent Invitee
Direktur Digital Digital Director	Undangan Tetap Permanent Invitee
Direktur Risiko, Kepatuhan & Hukum Risk, Compliance & Legal Director	Anggota Member
Process Management Head	Anggota Member
Legal Head	Anggota Member
Internal Audit & Fraud Management Head	Anggota Member
Credit Operations Head	Anggota Member
Treasury Head	Anggota Member

Jabatan di Bank Position in the Bank	Jabatan Keanggotaan Komite Position in the Committee Membership
Credit Head	Anggota Member
Collection Head	Anggota Member
Credit Review & Restructure Head	Anggota Member
Compliance, AML & CTF Head	Anggota Member
Enterprise, Operational & Market Risk Head	Anggota Member
Credit Risk Head	Sekretaris (merangkap anggota) Secretary (concurrently as a member)

Tugas dan Wewenang Komite Kebijakan Perkreditan

1. Menyampaikan laporan tertulis secara berkala kepada Direksi dengantembusan kepada Dewan Komisaris, mengenai:
   a. Hasil pengawasan atas penerapan dan pelaksanaan KPB.
   b. Hasil pemantauan dan evaluasi pelaksanaan ketentuan perkreditanyang sudah dijalankan
2. Memberikan saran mengenai langkah-langkah perbaikan yang sebaiknya diambil untuk memitigasi risiko yang mungkin timbul atas implementasi suatu kebijakan dalam laporan tertulis yang dibuat secara berkala.

Duties and Authorities of the Credit Policy Committee

1. Submit regular written reports to the Board of Directors with a copy to the Board of Commissioners, regarding:
   a. Results of supervision of the implementation and implementation of the KPB.
   b. Results of monitoring and evaluation of the implementation of credit provisions that have been implemented.
2. Provide suggestions regarding corrective steps that should be taken to mitigate risks that may arise from the implementation of a policy in written reports that are made periodically.

Laporan Pelaksanaan Tugas Komite Kebijakan Perkreditan

Sepanjang tahun 2023, Komite Kebijakan Perkreditan telah melaksanakan kegiatan sesuai dengan fungsinya yaitu memberikan masukan kepada Direksi terkait penyusunan, mengawasi penerapan dan melakukan evaluasi atas kebijakan perkreditan Bank dalam rangka memitigasi proses perkreditan sesuai dengan prinsip kehati-hatian.

Report on the Implementation of Credit Policy Committee Activities

Throughout 2023, the Credit Policy Committee carried out activities according to its function, namely providing input to the Board of Directors regarding preparation, overseeing the implementation and evaluating the Bank's credit policies in order to mitigate the credit process in accordance with the precautionary principle.

Komite ALCO | ALCO Committee

Allo Bank membentuk Komite Aset dan Liabilitas (ALCO) yang memiliki tugas dan tanggung jawab dalam pembahasan dan pengambilan keputusan strategis terkait pengelolaan aset dan liabilitas dengan tetap mempertimbangkan aspek pertumbuhan, kesinambungan bisnis, dan profitabilitas.

Allo Bank formed an Assets and Liabilities Committee (ALCO) which has duties and responsibilities in discussing and making strategic decisions regarding asset and liability management while still considering aspects of growth, business continuity and profitability.

Komposisi Komite ALCO

Composition of ALCO Committee

Jabatan di Bank Position in the Bank	Jabatan Keanggotaan Komite Position in the Committee Membership
Direktur Utama President Director	Ketua Chairman
Direktur Bisnis Business Director	Wakil Ketua Vice Chairman
Direktur Keuangan, Operasi & Human Capital Finance, Operations & Human Capital Director	Anggota Tetap Permanent Member
Direktur Risiko, Kepatuhan & Hukum Risk, Compliance & Legal Director	Anggota Tetap Permanent Member
Direktur Digital Digital Director	Anggota Tetap Permanent Member
Finance & Accounting Head	Anggota Tetap Permanent Member
Funding Head	Anggota Tetap Permanent Member
Credit Head	Anggota Tetap Permanent Member
Credit Risk Head	Anggota Tetap Permanent Member
Treasury Head	Sekretaris Secretary

Tugas dan Wewenang Komite ALCO

1. Menetapkan target keuangan Bank guna mempertahankan dan meningkatkan nilai Bank melalui optimalisasi *spread* antara pendapatan dan biaya pada tingkat risiko yang dapat ditoleransi.
2. Memastikan pelaksanaan disiplin *Asset and Liabilities* Management mengarah kepada pencapaian target-target keuangan melalui penetapan Rencana Bisnis; komposisi neraca & *off balance sheet* aktiva/pasiva; dan penentuan tingkat suku bunga dan/atau pricing untuk semua produk dan jasa Bank.

Laporan Pelaksanaan Tugas Komite ALCO

Sepanjang tahun 2023, Komite ALCO telah melaksanakan kegiatan sesuai dengan fungsinya yaitu mengoptimalkan neraca Bank agar menghasilkan profit yang maksimal dan memelihara likuiditas Bank sesuai kebutuhan neraca serta memastikan kondisi likuiditas yang patuh terhadap peraturan internal dan eksternal, Antara lain dengan cara mengelola risiko suku bunga di neraca Bank serta merumuskan *contingency funding plan* sesuai dengan peraturan yang berlaku.

Duties and Authorities of the ALCO Committee

1. Determine the Bank's financial targets to maintain and increase the Bank's value by optimizing the spread between income and costs at a tolerable risk level.
2. Ensure that the implementation of Asset and Liabilities Management discipline leads to the achievement of financial targets through the establishment of a Business Plan; composition of balance sheet & off balance sheet assets/liabilities; and determining interest rates and/or pricing for all Bank products and services.

Report on the Implementation of ALCO Committee Activities

Throughout 2023, the ALCO Committee carried out activities in accordance with its function, namely optimizing the Bank's balance sheet to produce maximum profits and maintaining the Bank's liquidity according to balance sheet requirements and ensuring liquidity conditions comply with internal and external regulations, including by managing interest rate risk on the balance sheet. Bank and formulate contingency funding plans in accordance with applicable regulations.

Komite Pengarah Teknologi Informasi | Information Technology Steering Committee

Komite Pengarah Teknologi Informasi bertugas memberikan rekomendasi kepada Direksi dalam tugas dan tanggung jawabnya atas pengambilan keputusan strategis terkait dengan area teknologi informasi.

The Information Technology Steering Committee is tasked with providing recommendations to the Board of Directors regarding their duties and responsibilities for making strategic decisions related to the information technology area.

Komposisi Komite Teknologi Informasi
Composition of Information Technology Committee

Jabatan di Bank Position in the Bank	Jabatan Keanggotaan Komite Position in the Committee Membership
Direktur TI IT Director	Ketua Chairman
Direktur Keuangan, Operasi dan Human Capital Finance, Operations and Human Capital Director	Anggota Member
Direktur Risiko, Kepatuhan & Hukum Risk, Compliance & Legal Director	Anggota Member
Direktur Digital Digital Director	Anggota Member
Direktur Bisnis Business Director	Undangan Tetap Permanent Invitee
IT Strategy & Governance Head	Sekretaris Secretary

Tugas dan Wewenang Komite Pengarah Teknologi Informasi

Komite Teknologi Informasi bertugas memberikan arahan dan keputusan dalam ruang lingkup sebagai berikut:

1. Rencana Strategis Teknologi Informasi yang sejalan dengan rencana strategis kegiatan usaha Bank.
2. Perumusan kebijakan, standar, dan prosedur Teknologi Informasi yang utama.
3. Kesesuaian antara proyek Teknologi Informasi yang disetujui dengan Rencana Strategis Teknologi Informasi.
4. Kesesuaian antara pelaksanaan proyek Teknologi Informasi dengan rencana proyek yang disepakati.
5. Kesesuaian antara Teknologi Informasi dengan kebutuhan sistem informasi manajemen serta kebutuhan kegiatan usaha Bank.
6. Efektivitas langkah-langkah dalam meminimalkan risiko atas investasi Bank pada sektor Teknologi Informasi agar investasi Bank pada sektor Teknologi Informasi memberikan kontribusi terhadap pencapaian tujuan bisnis Bank.
7. Pemantauan atas kinerja Teknologi Informasi dan upaya peningkatan kinerja Teknologi Informasi.

Duties and Authorities of the Information Technology Steering Committee

The Information Technology Committee is tasked with providing direction and decisions within the following scope:

1. Information Technology Strategic Plan which is in line with the Bank's strategic plan for business activities.
2. Formulation of key Information Technology policies, standards and procedures.
3. Conformity between approved Information Technology projects and the Information Technology Strategic Plan.
4. Conformity between the implementation of the Information Technology project and the agreed project plan.
5. Compatibility between Information Technology and the needs of management information systems and the needs of the Bank's business activities.
6. Effectiveness of steps in minimizing risks on Bank investments in the Information Technology sector so that Bank investments in the Information Technology sector contribute to achieving the Bank's business objectives.
7. Monitoring Information Technology performance and efforts to improve Information Technology performance.

8. Upaya penyelesaian berbagai masalah terkait Teknologi Informasi yang tidak dapat diselesaikan oleh unit kerja pengguna dan penyelenggara Teknologi Informasi secara efektif, efisien, dan tepat waktu.
9. Kecukupan dan alokasi sumber daya yang dimiliki Bank.
10. Melakukan evaluasi dan persetujuan untuk pelaksanaan proyek Teknologi Informasi.

Laporan Pelaksanaan Tugas Komite Teknologi Informasi

Sepanjang tahun 2023, Komite Teknologi Informasi telah melaksanakan berbagai kegiatan termasuk laporan realisasi rencana pengembangan, biaya investasi, biaya operasional dan evaluasi kinerja teknologi informasi. Di samping itu, Komite juga memberikan rekomendasi terkait rencana strategis pengembangan teknologi informasi Bank di masa depan.

8. Efforts to resolve various problems related to Information Technology that cannot be resolved by the work units of Information Technology users and providers effectively, efficiently and on time.
9. Adequacy and allocation of resources owned by the Bank.
10. Evaluate and approve the implementation of Information Technology projects.

Implementation Report of Information Technology Committee Activities

Throughout 2023, the Information Technology Committee carried out various activities including reports on the realization of development plans, investment costs, operational costs and evaluation of information technology performance. In addition, the Committee also provided recommendations regarding the Bank's strategic plan for developing information technology in the future.

Komite Produk | Product Committee

Komite Produk merupakan Komite Direksi yang bertugas untuk memastikan bahwa produk dan aktivitas baru yang dikembangkan Bank sudah sesuai dengan rencana dan strategi Bank serta risiko-risiko yang dihadapi Bank.

The Product Committee is a Board of Directors Committee responsible for ensuring that new products and activities developed by the Bank are in line with the Bank's plans and strategies as well as the risks faced by the Bank.

Komposisi Komite Produk
Composition of Product Committee

Jabatan di Bank Position in the Bank	Jabatan Keanggotaan Komite Position in the Committee Membership
Direktur Bisnis Business Director	Ketua Chairman
Direktur Digital Digital Director	Anggota Member
Direktur Utama President Director	Undangan Tetap Permanent Invitee
Direktur Risiko, Kepatuhan & Hukum Risk, Compliance & Legal Director	Undangan Tetap Permanent Invitee
Direktur Keuangan, Operasi & Human Capital Finance, Operations & Human Capital Director	Undangan Tetap Permanent Invitee
Compliance & AML CTF Head	Anggota *Working Committee* Working Committee Member
Internal Audit & Fraud Management Head	Anggota *Working Committee* Working Committee Member
Enterprise, Operational & Market Risk Head	Anggota *Working Committee* Working Committee Member

Jabatan di Bank Position in the Bank	Jabatan Keanggotaan Komite Position in the Committee Membership
Legal Head	Anggota *Working Committee* Working Committee Member
Finance & Accounting Head	Anggota *Working Committee* Working Committee Member
Process Management Head	Anggota *Working Committee* Working Committee Member
Application Management Head	Anggota *Working Committee* Working Committee Member
Digital Strategy Head	Sekretaris Secretary

Tugas dan Wewenang Komite Produk

1. Memastikan bahwa Produk atau Aktivitas Baru yang akandikembangkan, sudah sesuai dengan rencana dan strategi Bank serta risiko-risiko yang dihadapi.
2. Memberikan dan menyetujui Produk atau Aktivitas Baru yang diajukan.

Laporan Pelaksanaan Tugas Komite Produk

Sepanjang tahun 2023, Komite Produk telah melaksanakan kegiatan sesuai dengan fungsinya yaitu memastikan pengembangan produk dan layanan Bank serta aktivitas di dalamnya sudah berjalan sesuai dengan rencana dan strategi Bank serta sudah mengidentifikasi risiko-risiko yang dihadapi.

Duties and Authorities of the Product Committee

1. Ensure that the New Products or Activities to be developed are in accordance with the Bank's plans and strategies as well as the risks faced.
2. Provide and approve the proposed New Product or Activity.

Implementation Report of Product Committee Activities

Throughout 2022, the Product Committee carried out activities in accordance with its function, which is to ensure the development of the Bank's products and services and the activities therein are in line with the Bank's plans and strategies, as well as having identified the risks faced.

Sekretaris Perusahaan & PMO | Corporate Secretary & PMO

Sekretaris Perusahaan & *Program Management Office* ("PMO") merupakan organ pendukung Direksi yang bertanggung jawab terhadap pembentukan citra positif Bank serta kegiatan penyampaian informasi material Allo Bank secara tepat waktu dan akurat kepada seluruh pemangku kepentingan. Sekretaris Perusahaan & PMO bertanggung jawab menyediakan dan menyampaikan informasi kepada masyarakat umum maupun untuk kepentingan investor yang berhubungan dengan kinerja Bank secara tepat waktu, akurat, dan transparan sesuai ketentuan dan perundang-undangan yang berlaku bagi Bank dan sebagai sebuah perusahaan publik.

Dasar Hukum

1. Peraturan OJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum.
2. Peraturan OJK No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.

The Corporate Secretary & Project Management Office ("PMO") is a supporting organ of the Board of Directors responsible for creating a positive image of the Bank and the timely and accurate delivery of material information about Allo Bank to all stakeholders. The Corporate Secretary & PMO is responsible for providing and disseminating information to the public and for the interest of investors related to the Bank's performance in a timely, accurate, and transparent manner, in accordance with the regulations and laws applicable to banks and public companies.

Legal Basis

1. OJK Regulation No. 55/POJK.03/2016 concerning the Implementation of Governance for Commercial Banks.
2. OJK Regulation No. 35/POJK.04/2014 concerning Corporate Secretary of Issuers or Public Companies.

Pihak yang Mengangkat dan Memberhentikan Sekretaris Perusahaan & PMO

Sekretaris Perusahaan & PMO bertanggung jawab langsung kepada Direksi serta diangkat dan diberhentikan atas Keputusan Direksi berdasarkan mekanisme internal Bank. Pengangkatan Sekretaris Perusahaan & PMO dilakukan dengan mempertimbangkan kemampuan profesional serta integritasnya di masyarakat dan bisnis.

Authorities Appointing and Dismissing the Corporate Secretary & PMO

The Corporate Secretary & PMO is directly responsible to the Board of Directors and is appointed and dismissed based on the Board of Directors' decree following the internal mechanism of the Bank. The appointment of the Corporate Secretary & PMO takes into account his/her professional capabilities and integrity in society and business.

Pejabat Sekretaris Perusahaan dan Dasar Pengangkatan

Allo Bank melalui Direktur Utama menunjuk Stacey Aryadi Suryoputro sebagai *Head* Sekretaris Perusahaan & PMO sesuai dengan Surat Keputusan (SK) PT Allo Bank Indonesia Tbk ("Bank") No. 074/ DIRAB/22 tertanggal 3 Oktober 2022.

Corporate Secretary Officer and Appointment Basis

Allo Bank, through the President Director, appointed Stacey Aryadi Suryoputro as Head Corporate Secretary & PMO in accordance with PT Allo Bank Indonesia Tbk ("Bank") Decree (SK) No. 074/ DIRAB/22 dated October 3, 2022.



Kewarganegaraan
Citizenship
Indonesia
Indonesia

Usia
Age
47 tahun
47 years old

Kelahiran
Place of Birth
Jakarta, 28 Agustus 1976
Jakarta August 28, 1976

Domisili
Domicile
DKI Jakarta

Stacey Aryadi Suryoputro

Sekretaris Perusahaan & PMO
Corporate Secretary & PMO

Riwayat Pendidikan Educational background	Masters of Business Administration (MBA) and Bachelor of Science (BSc.) dari Arkansas State University (USA) Masters of Business Administration (MBA) and Bachelor of Science (BSc.) from Arkansas State University (USA)
Riwayat Pekerjaan Employment history	• Sekretaris Perusahaan di PT Bank Commonwealth. • Head of Strategy and Corporate Communication di PT Bank Ganesha Tbk. • Corporate Strategy & Marketing Research di PT Bank Permata Tbk. • Head of Government and Investor Relations di PT Bank Permata Tbk. • Change Program Management Officer dan Treasury Dealer di PT Bank Lippo Tbk. • Corporate Secretary at PT Bank Commonwealth, • Head of Strategy and Corporate Communication at PT Bank Ganesha Tbk, • Corporate Strategy & Marketing Research at PT Bank Permata Tbk, • Head of Government and Investor Relations at PT Bank Permata Tbk, • Change Program Management Officer and Treasury Dealer at PT Bank Lippo Tbk.
Hubungan Afiliasi Affiliation Relationship	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris dan Direksi dan Pemegang Saham Pengendali No affiliation relationship with members of the Board of Commissioners and Directors and Controlling Shareholders

Tugas dan Tanggung Jawab Sekretaris Perusahaan

1. Mengikuti perkembangan Pasar Modal khususnya peraturan perundang-undangan yang berlaku di bidang Pasar Modal.
2. Memberikan masukan kepada Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik untuk mematuhi ketentuan peraturan perundang-undangan di bidang Pasar Modal.

3. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola perusahaan yang meliputi:
   a. Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada Situs Web Emiten atau Perusahaan Publik.
   b. Penyampaian laporan kepada Otoritas Jasa Keuangan secara tepat waktu.
   c. Penyelenggaraan dan dokumentasi RUPS.
   d. Penyelenggaraan dan dokumentasi rapat Direksi dan/ atau Dewan Komisaris.
   e. Pelaksanaan program orientasi terhadap perusahaan bagi Direksi dan/atau Dewan Komisaris.
   f. Sebagai penghubung dengan pemegang saham, OJK dan pemangku kepentingan lainnya.

Peningkatan Kompetensi Sekretaris Perusahaan & PMO

Program pengembangan kompetensi merupakan bagian dari pengembangan talenta Sekretaris Perusahaan & PMO, khususnya untuk mengikuti perkembangan isu-isu seputar korporasi dan fungsi-fungsi di bawah Sekretaris Perusahaan & PMO. Informasi mengenai peningkatan kompetensi Sekretaris Perusahaan & PMO sepanjang tahun 2023 dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

Laporan Singkat Pelaksanaan Tugas dan Tanggung Jawab Sekretaris Perusahaan & PMO Tahun 2023

Sekretaris Perusahaan & PMO telah melaksanakan tugas dan tanggung jawabnya melalui sejumlah kegiatan, seperti:
1. Menyusun buku Laporan Tahunan dan Laporan Berkelanjutan 2022;
2. Mengorganisasikan dan mendokumentasikan RUPS Tahunan tahun buku 2022 pada tanggal 19 Mei 2023;
3. Menyampaikan laporan berkala serta keterbukaan informasi kepada OJK dan BEI sesuai dengan ketentuan dan peraturan yang berlaku terkait Pasar Modal dengan tepat waktu;
4. Mengorganisasikan rapat Direksi, rapat Dewan Komisaris, rapat Gabungan Dewan Komisaris dan Direksi, Rapat Komite Audit dan Komite Pemantau Risiko serta membuat dan mengadministrasikan risalah rapat dan daftar hadirnya;

Duties and Responsibilities of the Corporate Secretary

1. Monitoring the development of the Capital Market, especially the applicable laws and regulations in the field of Capital Market.
2. Providing input to the Board of Directors and Board of Commissioners of the Issuer or Public Company to comply with the provisions of laws and regulations in the field of Capital Market.
3. Assisting the Board of Directors and Board of Commissioners in implementing corporate governance, which includes:
   a. Information disclosure to the public, including the availability of information on the Issuer's or Public Company's website.

   b. Submitting reports to the Financial Services Authority in a timely manner.
   c. Organizing and documenting the GMS.
   d. Organizing and documenting meetings of the Board of Directors and/or the Board of Commissioners.
   e. Implementing the company orientation program for the Board of Directors and/or the Board of Commissioners.
   f. Acting as a liaison with shareholders, OJK, and other stakeholders.

Competency Development of Corporate Secretaries & PMOs

The competency development program is part of the talent development of the Corporate Secretary & PMO, especially to follow developments in issues surrounding the corporation and functions under the Corporate Secretary & PMO. Information regarding improving the competency of the Corporate Secretary & PMO throughout 2023 can be seen in the Company Profile Chapter in this Annual Report.

Brief Report on the Implementation of Duties and Responsibilities of the Corporate Secretary & PMO for 2023

The Corporate Secretary & PMO has carried out his duties and responsibilities through a number of activities, such as:
1. Prepare the 2022 Annual Report and Sustainability Report;

2. Organize and document the 2022 Annual GMS on May 19, 2023;
3. Submit periodic reports and information disclosure to the OJK and IDX in accordance with applicable rules and regulations relating to the Capital Market in a timely manner;
4. Organize Board of Directors meetings, Board of Commissioners meetings, Joint Board of Commissioners and Directors meetings, Audit Committee and Risk Oversight Committee meetings as well as preparing and administering minutes of meetings and attendance lists;

5. Mengawasi proses registrasi pemegang saham Perseroan yang dilakukan oleh Biro Administrasi Efek yang ditunjuk serta melaporkan perubahannya kepada Direksi dan regulator;
6. Menyusun serta menerapkan berbagai kebijakan dan prosedur terkait komunikasi korporat, transparansi & pengungkapan informasi berkelanjutan dan Tata Kelola Perusahaan yang Baik;
7. Memperbarui data informasi korporasi yang dimuat dalam situs web Perseroan, terutama terkait Tata Kelola dan Hubungan Investor (*Investor Relation*), dalam rangka meningkatkan kualitas serta kemudahan akses keterbukaan informasi Perseroan bagi pemegang saham, publik dan seluruh pemangku kepentingan;
8. Memberikan informasi terkini kepada Direksi dan Dewan Komisaris Perseroan terkait saham Perseroan serta peraturan-peraturan terkait pasar modal yang diterbitkan oleh OJK dan BEI;
9. Menyusun dan mengusulkan rencana kerja Sekretaris Perusahaan & PMO kepada Direksi Perseroan;
10. Bekerja sama dengan unit-unit terkait dalam menyelenggarakan program orientasi bagi para anggota Direksi dan Dewan Komisaris baru;
11. Menyelenggarakan Paparan Publik Tahunan pada tanggal 15 Desember 2023, serta melakukan dokumentasi yang dipersyaratkan oleh peraturan dan ketentuan yang berlaku terkait Pasar Modal.

5. Supervise the Company's shareholder registration process carried out by the appointed Securities Administration Bureau and report changes to the Board of Directors and regulators;
6. Develop and implement various policies and procedures related to corporate communications, transparency & continuous information disclosure and good corporate governance;
7. Update corporate information data contained on the Company's website, especially regarding Governance and Investor Relations, in order to improve the quality and ease of access to Company information disclosure for shareholders, the public and all stakeholders;
8. Provide the latest information to the Company's Directors and Board of Commissioners regarding the Company's shares as well as regulations related to the capital market issued by the OJK and BEI;
9. Prepare and propose work plans for the Corporate Secretary & PMO to the Company's Directors;
10. Cooperate with related units in organizing orientation programs for new members of the Board of Directors and Board of Commissioners;
11. Organize an Annual Public Expose on December 15, 2023, as well as carry out documentation required by applicable rules and regulations related to the Capital Market.

Satuan Kerja Audit Internal | Internal Audit Unit

Satuan Kerja audit Internal (SKAI) sebagai third line of defense memiliki tugas dan tanggung jawab menjalankan fungsi audit intern di Allo Bank secara berkesinambungan. SKAI bertugas sebagai penjaminan (*assurance*) dalam mengevaluasi proses tata kelola, pengelolaan risiko dan efektivitas pengendalian internal pada semua aspek kegiatan Bank melalui pendekatan berbasis risiko. Selain itu, SKAI juga bertugas sebagai fungsi konsultatif untuk memberikan masukan atas pengendalian internal kepada divisi lainnya, seperti pemberian rekomendasi atau saran perbaikan dalam berbagai pemeriksaan yang dilakukan, masukan atas draft kebijakan atau prosedur, masukan atas inisiatif Bank, dan lainnya.

The Internal Audit Work Unit (SKAI) as the third line of defense has the duties and responsibilities of carrying out the internal audit function at Allo Bank on an ongoing basis. SKAI serves as assurance in evaluating governance processes, risk management and the effectiveness of internal control in all aspects of the Bank's activities through a risk-based approach. Apart from that, SKAI also has a consultative function to provide input on internal control to other divisions, such as providing recommendations or suggestions for improvements in various audits carried out, input on draft policies or procedures, input on Bank initiatives, and others.

Dasar Hukum

1. Peraturan OJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum.
2. Peraturan OJK No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Internal pada Bank Umum.
3. Peraturan OJK No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal.

Legal Bas

1. OJK Regulation No. 55/POJK.03/2016 regarding the Implementation of Governance for Commercial Banks.
2. OJK Regulation No. 1/POJK.03/2019 regarding the Implementation of Internal Audit Function in Commercial Banks.
3. OJK Regulation No. 56/POJK.04/2015 concerning the Establishment and Guidelines for the Preparation of Internal Audit Unit Charter.

Pihak yang Mengangkat dan Memberhentikan Kepala SKAI

Kepala SKAI diangkat dan diberhentikan oleh Direktur Utama setelah mendapat persetujuan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit untuk selanjutnya dilaporkan kepada Otoritas Jasa Keuangan (OJK).

Struktur dan Kedudukan SKAI

Satuan Kerja Audit Internal Allo Bank dipimpin oleh Kepala SKAI yang bertanggung jawab langsung kepada Direktur Utama dan memiliki akses komunikasi langsung kepada Komite Audit. Kepala SKAI membawahi *Audit Non-Digital*, *Audit Digital*, *Audit Information Technology*, dan *Fraud Management*. Per 31 Desember 2023, SKAI Allo Bank beranggotakan 9 (sembilan) orang, termasuk Kepala SKAI.

Piagam Audit Internal

Allo Bank telah memiliki Piagam Audit Internal (Internal Audit Charter) yang ditetapkan pada tanggal 1 Desember 2021 yang telah diselaraskan dengan ketentuan regulator, yaitu Peraturan OJK No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Internal pada Bank Umum. Piagam Audit Bank memuat hal-hal penting terkait Audit Internal, seperti Visi dan Misi, Definisi Audit Internal, Struktur dan Kedudukan SKAI, Fungsi dan Ruang Lingkup Tugas, Wewenang, Independensi, Kode Etik, Tanggung Jawab, Akuntabilitas, Standar Profesional Audit Intern, Profesionalisme, Kualitas Assurance dan Program Pengembangan.

Piagam Audit Internal Allo Bank berfungsi sebagai pedoman pelaksanaan penugasan SKAI untuk memastikan ruang lingkup kegiatan Audit Internal mencakup seluruh aspek dan kegiatan di Bank. Selain itu, piagam ini juga merupakan salah satu bentuk komitmen Bank dalam memenuhi ketentuan yang berlaku, seperti Peraturan OJK No. 56/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal, Peraturan Bank Indonesia No. 01/6/PBI/1999 tanggal 20 September 1999 tentang Penugasan Direktur Kepatuhan (*Compliance Director*), dan Penerapan Standar Pelaksanaan Fungsi Audit Internal Bank Umum (SPFAIB) yang kemudian diperbaharui dengan Peraturan Bank Indonesia No. 13/2/PBI/2011 tanggal 12 Januari 2011 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum sebagai ukuran minimal yang harus dipatuhi oleh Bank sebagai perusahaan publik, serta untuk memastikan terselenggaranya fungsi audit internal Bank yang efektif melalui kesamaan pemahaman dan dukungan komitmen mengenai visi, misi, struktur dan kedudukan, kewenangan, fungsi, tugas, tanggung jawab, independensi, dan ruang lingkup pekerjaan audit intern Bank, Dewan Komisaris, serta Direksi.

Appointment and Dismissal of the Head of SKAI

The Head of the SKAI is appointed and dismissed by the President Director after obtaining approval from the Board of Commissioners, taking into account the recommendations of the Audit Committee, and subsequently reported to the Financial Services Authority (OJK).

Structure and Position of SKAI

Allo Bank's Internal Audit Work Unit is led by the Head of SKAI who reports directly to the President Director and has direct communication access to the Audit Committee. The Head of SKAI oversees Non-Digital Audit, Digital Audit, Information Technology Audit and Fraud Management. As of December 31, 2023, SKAI Allo Bank has 9 (nine) members, including the Head of SKAI.

Internal Audit Charter

Allo Bank has an Internal Audit Charter which was established on December 1, 2021 which has been aligned with regulatory provisions, namely OJK Regulation No. 1/POJK.03/2019 concerning Implementation of the Internal Audit Function in Commercial Banks. The Bank's Audit Charter contains important matters related to Internal Audit, such as Vision and Mission, Definition of Internal Audit, Structure and Position of SKAI, Function and Scope of Duties, Authority, Independence, Code of Ethics, Responsibility, Accountability, Professional Standards for Internal Audit, Professionalism, Quality Assurance and Development Program.

The Allo Bank Internal Audit Charter functions as a guideline for implementing SKAI assignments to ensure the scope of Internal Audit activities covers all aspects and activities at the Bank. Apart from that, this charter also represents the Bank's commitment to complying with applicable regulations, such as OJK Regulation no. 56/POJK.04/2015 dated December 23, 2015 concerning the Formation and Guidelines for Preparing the Internal Audit Unit Charter, Bank Indonesia Regulation no. 01/6/PBI/1999 dated September 20, 1999 concerning the Assignment of the Compliance Director, and the Implementation of Standards for the Implementation of the Internal Audit Function for Commercial Banks (SPFAIB), which was later updated with Bank Indonesia Regulation No. 13/2/PBI/2011 dated January 12, 2011 concerning the Implementation of the Compliance Function of Commercial Banks as a minimum measure that must be adhered to by the Bank as public companies, as well as to ensure the implementation of the Bank's internal audit function effectively through a common understanding and commitment support regarding the vision, mission, structure and position, authority, functions, duties, responsibilities, independence and scope of work of the Bank's internal audit, the Board of Commissioners and the Board of Directors.

Kepala SKAI dan Dasar Pengangkatan

Allo Bank melalui Direksi menunjuk Dani Bayu Angkat sebagai Kepala SKAI berdasarkan Surat Keputusan No. 062/DIRAB/22 tanggal 22 Agustus 2022 yang telah disampaikan kepada OJK melalui surat No. 150/DIR-BIS-REG/22 tanggal 30 Agustus 2022.

Head of SKAI and Basis for Appointment

Allo Bank, through the Board of Directors, appointed Dani Bayu as Head of SKAI based on Decree No. 062/DIRAB/22 dated August 22, 2022 which was submitted to OJK via letter No. 150/DIR-BIS-REG/22 dated August 30, 2022.

Kewarganegaraan
Citizenship
Indonesia
Indonesia

Usia
Age
39 tahun
39 years old

Kelahiran
Place of Birth
Medan, April 4, 1985
Medan, 4 April 1985

Domisili
Domicile
Bogor, Jawa Barat
Bogor, West Java



Dani Bayu Angkat

Kepala SKAI
Head of SKAI

Riwayat Pendidikan Educational background	• Lulus dari Institut Pertanian Bogor pada tahun 2007 • Melanjutkan pendidikan di Universitas Indonesia dan memperoleh gelar Magister Sains - Manajemen Perbankan pada tahun 2013. • Graduated from Bogor Agricultural Institute in 2007 and continued his education at the University of Indonesia, obtaining a Master of Science degree in Banking Management in 2013.
Riwayat Pekerjaan Employment history	Dani Bayu Angkat bergabung dengan Allo Bank sebagai Kepala SKAI sejak Agustus 2022. Sebelumnya beliau menjabat sebagai Head of Anti Fraud Management & Investigation di QNB Indonesia sejak September 2021. Beliau memulai kariernya di Bank Danamon Indonesia sebagai Credit Risk Control (2007-2009), Fraud Prevention (2009-2011) dan QA Manager (2011-2012). Beliau pernah berkarir di Panin Bank sebagai Audit Team Leader (2012-2017) dan IBS Tower sebagai Head of Anti Fraud (2017-2020), kemudian berkarier di fintech P2P Akseleran sebagai Audit Manager (2020-2021). Dani Bayu Angkat joined Allo Bank as Head of SKAI in August 2022. Previously, he served as Head of Anti Fraud Management & Investigation at QNB Indonesia since September 2021. He began his career at Bank Danamon Indonesia as Credit Risk Control (2007- 2009), Fraud Prevention (2009-2011), and QA Manager (2011-2012). He worked at Panin Bank as Audit Team Leader (2012-2017) and at IBS Tower as Head of Anti Fraud (2017-2020), then pursued a career in the fintech P2P Akseleran as Audit Manager (2020-2021).
Hubungan Afiliasi Affiliation Relationship	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris dan Direksi dan Pemegang Saham Pengendali No affiliation relationship with members of the Board of Commissioners and Directors and Controlling Shareholders

Tugas dan tanggung jawab Satuan Kerja Audit Internal

Fungsi SKAI adalah memberikan jasa *assurance* dan *consulting* yang independen dan objektif guna memberikan nilai tambah dan perbaikan operasional Bank, antara lain:

- Membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan, maupun pemantauan hasil audit.
- Mengembangkan rencana audit tahunan berbasis risiko yang komprehensif dan memiliki fleksibilitas, dengan mempertimbangkan masukan dari Dewan Komisaris, Komite Audit, dan Audit Eksternal (regulator).
- Memberikan saran perbaikan serta penilaian yang independen dan objektif mengenai kecukupan dan efektivitas sistem pengendalian internal Bank.
- Membantu proses peningkatan kualitas internal control, manajemen risiko dan tata kelola yang berkelanjutan.
- Melakukan audit investigasi dan berkoordinasi dengan divisi dan pihak terkait lainnya.
- Menyampaikan laporan hasil audit dan laporan hasil tindak lanjut audit secara berkala kepada Komite Audit dan Manajemen Bank.

Duties and Responsibilities of the Internal Audit Un

The function of the SKAI is to provide independent and objective assurance and consulting services to add value and improve the operational performance of the bank, including:

- Assisting the President Director and Board of Commissioners in their oversight role by operationalizing the planning, implementation, and monitoring of audit results.
- Developing a comprehensive and flexible annual audit plan based on risk, taking into consideration inputs from the Board of Commissioners, Audit Committee, and External Auditors (regulator).
- Provide suggestions for improvements as well as independent and objective assessments regarding the adequacy and effectiveness of the Bank's internal control system.
- Assisting in the process of improving the quality of internal control, risk management and sustainable governance.
- Conducting investigative audits and coordinate with divisions and other related parties.
- Submitting audit results reports and audit follow-up reports periodically to the Audit Committee and Bank Management.

Sertifikasi Profesi

Bank berupaya untuk memastikan seluruh Auditor yang dimiliki telah memiliki kualifikasi dan kompetensi yang memadai dalam melaksanakan fungsi dan tugasnya. Untuk itu, Allo Bank mendorong dan memfasilitasi Auditor untuk mengikuti program sertifikasi sehingga dapat memastikan kualitas Audit yang optimal sesuai dengan ketentuan yang berlaku. Adapun sertifikasi yang telah dimiliki oleh Auditor Allo Bank hingga tahun 2023 disajikan sebagai berikut:

Professional Certification

The Bank strives to ensure that all Auditors have adequate qualifications and competence in carrying out their functions and duties. For this reason, Allo Bank encourages and facilitates auditors to take part in the certification program so that they can ensure optimal audit quality in accordance with applicable regulations. The certifications held by Allo Bank Auditors until 2023 are presented as follows:

Tabel Sertifikasi Profesi Auditor Perseroan Tahun 2023

Table of the Company's Auditor Professional Certification for 2023

No	Sertifikasi Certifications	Total
1	Sertifikasi Manajemen Risiko Risk Management Certification	5
2	ISO 27001:2022 Auditor	1
3	Sertifikasi Kompetensi Auditor Auditor Competency Certification	2
4	*Anti Fraud Management*	1

Peningkatan Kompetensi SKAI

Selain mengikuti program sertifikasi, Bank juga memfasilitasi Auditor Internal untuk mengikuti program pelatihan dan program pengembangan kompetensi lainnya guna memperluas wawasan serta meningkatkan keahlian yang dapat mendukung kegiatan audit internal yang dilakukan. Informasi mengenai peningkatan kompetensi SKAI sepanjang tahun 2023 dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

Laporan Pelaksanaan Tugas SKAI Tahun 2023

Per 31 Desember 2023, SKAI telah menyelesaikan 15 (lima belas) penugasan audit yang terdiri dari audit reguler maupun audit atas permintaan tambahan dari manajemen. Atas audit yang telah dilakukan, SKAI memberikan 137 rekomendasi, di mana 46 rekomendasi audit belum jatuh tempo pada 31 Desember 2023. Seluruh rekomendasi audit yang telah jatuh tempo telah ditindaklanjuti dengan tepat waktu.

Tinjauan dan Hasil Penelitian SKAI atas Efektivitas Sistem Pengendalian Internal

SKAI selaku lini ketiga melakukan pemeriksaan terhadap efektivitas sistem pengendalian internal melalui kegiatan audit berbasis risiko yang tertuang dalam Program Kerja Audit Tahunan 2023 yang telah disetujui oleh Direktur Utama dan Dewan Komisaris berdasarkan rekomendasi Komite Audit. Berdasarkan hasil pemeriksaan terhadap efektivitas sistem pengendalian internal Bank, SKAI menyimpulkan bahwa sistem pengendalian internal Bank telah memadai untuk memitigasi risiko yang secara signifikan dapat mengganggu operasional Bank, walaupun masih terdapat beberapa aspek pengendalian yang perlu ditingkatkan sehingga pengendalian internal menjadi lebih efektif dan efisien.

Rencana Kerja Audit Tahun 2024

Rencana Kerja Audit Tahun 2024 disusun dengan mempertimbangkan strategi dan rencana bisnis Allo Bank di tahun 2024. Rencana Kerja Audit Tahun 2024 menggunakan pendekatan audit berbasis risiko dengan fokus pengawasan seluruh kegiatan operasional Allo Bank. Untuk merealisasikan rencana kerjanya, SKAI akan terus melakukan peningkatan kompetensi auditor, pengembangan metodologi serta optimalisasi alat bantu audit. Berdasarkan pertimbangan-pertimbangan tersebut, SKAI telah menetapkan sejumlah rencana kerja audit di tahun 2024 dengan merencanakan pelaksanaan 14 (empat belas) penugasan audit.

Penyimpangan Internal Fraud

Sepanjang tahun 2023, Bank tidak memiliki adanya kasus penyimpangan *internal fraud* sebagaimana yang telah disampaikan kepada OJK dalam Pelaporan Penerapan Strategi *Anti Fraud* Semester I dan Semester II tahun 2023. SKAI telah melakukan fungsi investigasi sesuai dengan penerapan strategi *anti-fraud* serta menjalankan fungsi deteksi melalui *Whistleblowing System* (WBS).

Competency Development of SKAI

In addition to participating in the certification program, the Bank also facilitates Internal Auditors to take part in training programs and other competency development programs to broaden their horizons and improve skills that can support the internal audit activities carried out. Information regarding improving SKAI competency throughout 2023 can be seen in the Company Profile Chapter in this Annual Report.

SKAI Task Implementation Report for 2023

As of December 31, 2023, SKAI has completed 15 (fifteen) audit assignments consisting of regular audits and audits at additional requests from management. Based on the audits that have been carried out, SKAI provided 137 recommendations, of which 46 audit recommendations are not yet due by December 31, 2023. All audit recommendations that are due have been followed up in a timely manner.

Review and Results of the SKAI Research on the Effectiveness of the Internal Control System

As the third line, SKAI carries out checks on the effectiveness of the internal control system through risk-based audit activities as outlined in the 2023 Annual Audit Work Program which has been approved by the President Director and Board of Commissioners based on the recommendations of the Audit Committee. Based on the results of the examination of the effectiveness of the Bank's internal control system, SKAI concluded that the Bank's internal control system was adequate to mitigate risks that could significantly disrupt the Bank's operations, although there were still several aspects of control that needed to be improved so that internal control became more effective and efficient.

The 2024 Audit Work Plan

The 2024 Audit Work Plan was prepared taking into account Allo Bank's strategy and business plans for 2024. The 2024 Audit Work Plan uses a risk-based audit approach with a focus on monitoring all Allo Bank operational activities. To realize its work plan, SKAI will continue to improve auditor competency, develop methodology and optimize audit tools. Based on these considerations, SKAI has determined a number of audit work plans for 2024 by planning the implementation of 14 (fourteen) audit assignments.

Internal Fraud Deviations

Throughout 2023, the Bank had no cases of internal fraud as reported to the OJK in the Report on the Implementation of Anti-Fraud Strategy for Semester I and Semester II of 2023. SKAI has carried out investigation functions in accordance with the implementation of anti-fraud strategies and carried out detection functions through Whistleblowing System (WBS).

Fungsi Kepatuhan
Compliance Function

Dengan semakin meningkatnya kompleksitas kegiatan usaha Bank sejalan dengan perkembangan teknologi, globalisasi, dan integrasi pasar keuangan, Bank dihadapkan pada penambahan eksposur risiko sehingga diperlukan upaya yang bersifat preventif (*ex-ante*) maupun kuratif (*ex-post*) untuk memitigasi risiko tersebut. Untuk itu, Bank membentuk Satuan Kerja Kepatuhan yang bertugas untuk menjalankan fungsi kepatuhan guna memastikan eksposur risiko dalam kegiatan usaha Bank dapat ditekan melalui tindakan yang bersifat preventif (*ex-ante*).

Tanggung jawab fungsi kepatuhan Bank berdasarkan Peraturan OJK No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, antara lain untuk:
1. Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank.
2. Mengelola risiko kepatuhan yang dihadapi oleh Bank.
3. Memastikan agar kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan.
4. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada OJK dan/atau otoritas pengawas lain yang berwenang.

Struktur Fungsi Kepatuhan

Pembentukan Satuan Kerja Kepatuhan selaku pelaksana fungsi kepatuhan Bank telah ditetapkan melalui SK Direksi No. 012/DIRAB/24 tanggal 26 Februari 2024 tentang Perubahan Struktur Organisasi (Maret 2024) PT Allo Bank Indonesia Tbk. Satuan Kerja Kepatuhan bertanggung jawab langsung kepada Direktur yang membawahkan fungsi kepatuhan. Penunjukan dan pengangkatan Direktur yang membawahkan fungsi kepatuhan telah memenuhi persyaratan yang berlaku dan dilaksanakan melalui proses sebagaimana ditentukan oleh OJK.

With the increasing complexity of the Bank's business activities in line with technological developments, globalization and financial market integration, the Bank is faced with additional risk exposure so that preventive (ex-ante) and curative (ex-post) efforts are needed to mitigate these risks. For this reason, the Bank established a Compliance Work Unit whose task is to carry out compliance functions to ensure that risk exposure in the Bank's business activities can be reduced through preventive (ex-ante) actions.

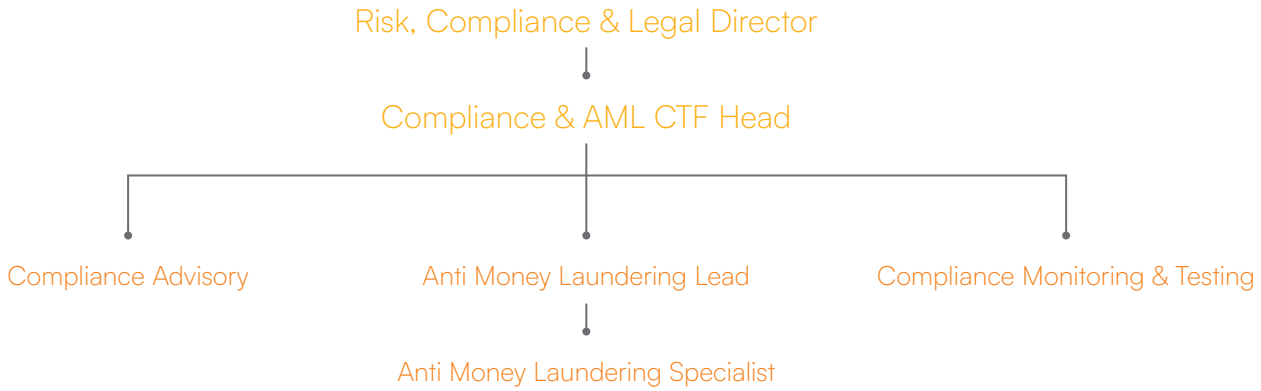
The responsibility of the Bank's compliance function is based on OJK Regulation no. 46/POJK.03/2017 concerning Implementation of Commercial Bank Compliance Functions, including:
1. Ensure the implementation of a compliance culture at all levels of the Bank's organization and business activities.
2. Manage the compliance risks faced by the Bank.
3. Ensure that the policies, regulations, systems, procedures, and business activities carried out by the Bank are in accordance with the Financial Services Authority regulations and legal provisions.
4. Ensure the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/or other relevant supervisory authorities.

Compliance Function Structure

The establishment of a Compliance Work Unit to implement the Bank's compliance function has been determined through Directors' Decree No. 012/DIRAB/24 dated February 26, 2024 concerning Changes in Organizational Structure (March 2024) of PT Allo Bank Indonesia Tbk. The Compliance Work Unit is directly responsible to the Director who is in charge of the compliance function. The appointment and appointment of the Director in charge of the compliance function has met the applicable requirements and is carried out through a process as determined by the OJK.

Struktur Organisasi Fungsi Kepatuhan

Compliance Function Organizational Structure



Tugas dan Tanggung Jawab Fungsi Kepatuhan

1. Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank.
2. Mengelola risiko kepatuhan yang dihadapi oleh Bank.
3. Memastikan agar kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan.
4. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.
5. Mengkoordinasi penerapan program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT, dan PPPSPM), termasuk di dalamnya bertanggung jawab untuk melakukan penilaian risiko penerapan program APU, PPT, dan PPPSPM sesuai ketentuan dari regulator.

Pelaksanaan Kegiatan di Tahun 2023

Pada tahun 2023, fungsi kepatuhan telah melaksanakan tugasnya melalui sejumlah kegiatan, seperti:

1. Melakukan Sosialisasi ketentuan yang diterbitkan oleh Regulator.
2. Melakukan *Compliance Campaign* secara tatap muka dan *online*.
3. Melakukan kegiatan *Compliance Awareness* melalui sarana *e-mail*.
4. Mensirkulasikan setiap ketentuan baru dari Regulator (OJK, Bank Indonesia, PPATK, dan peraturan perundang-undangan lainnya yang berlaku) secara berkala ke semua jenjang organisasi sehingga Bank selalu *update* dengan ketentuan baru.

Duties and Responsibilities of the Compliance Function

1. Establish a compliance culture at all levels of the organization and the Bank's business activities.
2. Manage compliance risks faced by the Bank.
3. Ensure that the policies, regulations, systems, and procedures, as well as the business activities conducted by the Bank, comply with the Financial Services Authority regulations and the provisions of laws and regulations.
4. Ensure the Bank's compliance with commitments made by the Bank to the Financial Services Authority and/or other authorized supervisory authorities.
5. Coordinate the implementation Anti Money Laundering, Counter-Terrorist Financing and Counter-Proliferation Financing of Weapons of Mass Destruction program, including being responsible for conducting risk assessments for the implementation of the AML-CTF & CPF programs in accordance with the provisions of the regulator.

Implementation of Activities in 2023

In 2023, the compliance function carried out its duties through a number of activities, such as:

1. Disseminate the provisions issued by the Regulator.
2. Conduct Compliance Campaigns face to face and online.
3. Carry out Compliance Awareness activities via e-mail.
4. Circulate any new provisions from Regulators (OJK, Bank Indonesia, PPATK, and other applicable laws and regulations) periodically to all levels of the organization so that the Bank is always updated with new provisions

Akuntan Publik

Public Accountant

Kepatuhan terhadap Standar Akuntansi Keuangan Indonesia

Akuntan publik merupakan organ eksternal Bank yang berfungsi sebagai pengawas independen terhadap aspek keuangan perusahaan serta memberikan opini terkait kesesuaian penyajian laporan keuangan Bank terhadap Standar Akuntansi Keuangan (SAK) yang berlaku di Indonesia.

Mekanisme Penunjukan Akuntan Publik

Berdasarkan keputusan RUPS Tahunan, Dewan Komisaris Bank telah menyetujui penunjukan Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar & Rekan (RSM Indonesia) untuk melakukan pekerjaan mengaudit Laporan Keuangan Bank tahun buku yang berakhir pada tanggal 31 Desember 2023. Penunjukan Kantor Akuntan Publik tersebut berdasarkan rekomendasi Komite Audit, di mana proses pemilihannya dilakukan sesuai dengan mekanisme pengadaan barang dan jasa yang berlaku. Untuk menjamin independensi dan kualitas hasil pemeriksaan, Auditor Eksternal yang ditunjuk tidak memiliki benturan kepentingan dengan Bank.

Compliance with Indonesian Financial Accounting Standards

Public accountants are external organs of the Bank that function as independent supervisors of the company's financial aspects and provide opinions regarding the suitability of the presentation of the Bank's financial reports to the Financial Accounting Standards (SAK) that apply in Indonesia.

Public Accountant Appointment Mechanism

Based on the decision of the Annual GMS, the Bank's Board of Commissioners has approved the appointment of the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar & Rekan (RSM Indonesia) to carry out the work of auditing the Bank's Financial Statements for the fiscal year ending December 31, 2023. The appointment of the Public Accounting Firm is based on recommendations of the Audit Committee, where the selection process is carried out in accordance with the applicable procurement mechanism for goods and services. To ensure the independence and quality of audit results, the appointed External Auditor has no conflict of interest with the Bank.

Daftar Akuntan Publik 5 Tahun Terakhir dan Biayanya

List of Public Accountants for the Last 5 Years and Their Fees

Tahun Years	Kantor Akuntan Publik Public accounting firm	Akuntan Publik Public Accountant	Biaya (Rp) Cost (IDR)
2023	KAP Amir Abadi Jusuf, Aryanto, Mawar & Rekan (RSM Indonesia)	Bimo Iman Santoso, S.E., Ak., CPA	950.000.000,-
2022	KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo dan Rekan (Anggota Crowe Global)	Mulyadi	480.000.000,-
2021	KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo dan Rekan (Anggota Crowe Global)	Mulyadi	352.000.000,-
2020	KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo dan Rekan (Anggota Crowe Global)	Mulyadi	320.000.000,-
2019	Gani Sigiro & Handayani (Anggota Grant Thornton)	Tagor Sidik Sigiro, CPA	305.000.000,-

Jasa Lain yang Diberikan

Di tahun 2023, tidak terdapat jasa lain yang diberikan oleh Akuntan Publik.

Other Services Provided

In 2023, there were no other services provided by Public Accountants.

Manajemen Risiko

Manajemen Risiko

Bank menyadari sepenuhnya bahwa risiko merupakan bagian yang tak terpisahkan dari proses organisasi, sehingga pengelolaan risiko menjadi tanggung jawab manajemen dalam memastikan tercapainya sasaran organisasi. Menindaklanjuti hal ini, maka internalisasi proses manajemen risiko di Bank akan melekat pada setiap aktivitas yang dilakukan oleh Bank. Bank senantiasa menerapkan manajemen risiko terpadu dan komprehensif sehingga mampu mendukung pencapaian target kinerja dan menjaga kelangsungan usaha.

Bank meyakini bahwa strategi manajemen risiko yang proaktif dapat meningkatkan efektivitas penggunaan modal dan tingkat pengembalian modal sehingga dapat memberikan nilai tambah bagi pemegang saham. Bank juga memperhatikan cakupan penilaian penerapan manajemen risiko melalui profil risiko Bank, baik penilaian *inherent risk* maupun penilaian kualitas penerapan manajemen risiko serta menyesuaikan setiap indikator penilaian sesuai dengan peraturan yang baru dengan menggunakan konsep *Risk Based Bank Rating* (RBBR).

Mekanisme pengelolaan risiko secara *day to day* dengan berdasarkan prinsip kehati-hatian telah dituangkan dalam beberapa kebijakan dan prosedur, yang merupakan aturan acuan dalam implementasi manajemen risiko pada seluruh kegiatan bisnis Bank yang meliputi kebijakan, strategi, organisasi, sistem informasi manajemen risiko, pengawasan risiko, pengelolaan produk, aktivitas baru dan *Business Continuity Plan* (BCP). Untuk menjamin tercapainya praktik manajemen risiko yang baik pada Bank, Komite Pemantau Risiko dan Komite Audit berkontribusi dalam mendukung pelaksanaan tugas Dewan Komisaris. Komite Pemantau Risiko memiliki tanggung jawab dalam pemantauan dan evaluasi pelaksanaan manajemen risiko di Bank, sedangkan Komite Audit bertanggung jawab dalam pemantauan dan evaluasi pelaksanaan audit, pengendalian proses internal dan pelaporan keuangan.

Gambaran Umum Manajemen Risiko

Untuk mencapai tujuan di atas dan sejalan dengan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, perlu dibangun kesadaran dan budaya manajemen risiko terpadu (*integrated risk culture*). Fokus Penerapan manajemen risiko terutama difokuskan pada efektivitas penerapan tata kelola dan kerangka kerja manajemen risiko.

The Bank fully understands that risk is an inseparable part of the organizational process, making risk management the responsibility of management in ensuring the achievement of organizational goals. Following up on this, the internalization of the risk management process in the Bank will be embedded in every activity carried out by the Bank. The Bank consistently applies integrated and comprehensive risk management to support the achievement of performance targets and maintain business continuity.

The Bank believes that a proactive risk management strategy can improve the effectiveness of capital utilization and the level of equity return thereby providing added value for shareholders. The Bank also pays attention to the scope of assessing the implementation of risk management through the Bank's risk profile, including the assessment of inherent risk and the assessment of the quality of risk management implementation, and adjusts each assessment indicator according to new regulations using the Risk Based Bank Rating (RBBR) concept.

The day-to-day risk management mechanism based on the principle of prudence has been outlined in several policies and procedures, which serve as reference rules in the implementation of risk management in all the Bank's business activities. These include policies, strategies, organization, risk management information systems, risk supervision, product management, new activities, and Business Continuity Plan (BCP). To ensure the achievement of good risk management practices in the Bank, the contributions of the Risk Oversight Committee and the Audit Committee are considered adequate in supporting the execution of the Board of Commissioners' duties. The Risk Oversight Committee is responsible for monitoring and evaluating the implementation of risk management in the Bank, while the Audit Committee is responsible for monitoring and evaluating the implementation of audits, internal process controls, and financial reporting.

General Overview of Risk Management

To achieve the above objectives and in line with the Financial Services Authority Regulation No. 18/POJK.03/2016 dated March 16, 2016, on the Implementation of Risk Management for Commercial Banks, it is necessary to raise awareness and an integrated risk management culture. The focus of risk management implementation is primarily on the effectiveness of governance and risk management framework implementation.

Kerangka Manajemen Risiko

Kerangka kerja manajemen risiko Bank menetapkan pendekatan pengelolaan risiko dan kerangka pengendalian di mana risiko dikelola untuk mendapatkan keseimbangan antara risiko (*risk*) dan pendapatan (*return*). Penerapan kerangka kerja manajemen risiko dilakukan melalui perumusan tingkat risiko yang akan diambil (risk appetite), dan toleransi risiko (*risk tolerance*) bagi setiap jenis risiko, pengembangan kebijakan dan prosedur manajemen risiko yang berkesesuaian serta pengembangan struktur pengendalian internal secara terpadu. Selain itu, Bank juga membangun budaya risiko yang menitikberatkan kesadaran seluruh pegawai akan risiko dan efektivitas proses manajemen risiko.

Penerapan manajemen risiko di Allo Bank mengacu pada empat pilar manajemen risiko, yaitu:
1. Pengawasan aktif Dewan Komisaris dan Direksi.
2. Kecukupan kebijakan, prosedur, dan penetapan limit manajemen risiko.
3. Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian Risiko serta sistem informasi manajemen risiko.
4. Sistem pengendalian internal yang menyeluruh.

Penerapan manajemen risiko Allo Bank juga berpedoman pada dokumen-dokumen dari *Basel Committee on Banking Supervision*.

Struktur Organisasi dan Tata Kelola

Tata kelola manajemen risiko di Allo Bank dilakukan melalui pembentukan Komite Manajemen Risiko dan Komite Asset Liability (ALCO) pada tingkat Direksi serta Komite Pemantau Risiko pada tingkat Dewan Komisaris. Komite Pemantau Risiko bertanggung jawab untuk mengevaluasi keakuratan kebijakan manajemen risiko dan implementasinya, memantau serta mengevaluasi kinerja dari Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko. Komite Manajemen Risiko menetapkan strategi, kebijakan, dan prosedur manajemen risiko, serta memantau implementasinya, mengembangkan budaya pengelolaan risiko, dan memastikan sumber daya yang memadai telah dikembangkan untuk memastikan pengelolaan risiko di Allo Bank. ALCO bertanggung jawab untuk mengelola modal dan menetapkan kebijakan terkait dengan pengelolaan neraca dan kepatuhan terhadapnya, termasuk di dalamnya manajemen risiko likuiditas, kecukupan modal, dan risiko suku bunga.

Jenis Risiko

Sesuai peraturan POJK No. 18/POJK.03/2016 dan SEOJK No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum, Allo Bank mengelola risiko berdasarkan aktivitas fungsional bank yang terdiri dari:

Risk Management Framework

The Bank's risk management framework establishes a risk management approach and control framework in which risks are managed to achieve a balance between risk and return. The implementation of the risk management framework is carried out through the formulation of the level of risk to be taken (risk appetite) and risk tolerance for each type of risk, the development of appropriate risk management policies and procedures, and the development of an integrated internal control structure. In addition, the Bank also builds a risk culture that emphasizes the awareness of all employees of the risks and the effectiveness of the risk management process.

The implementation of risk management at Allo Bank refers to the four pillars of risk management, namely:
1. Active supervision by the Board of Commissioners and Directors.
2. Adequacy of risk management policies, procedures, and limits.
3. Adequacy of risk identification, measurement, monitoring, and control processes, as well as risk management information systems.
4. A comprehensive internal control system.

Allo Bank's risk management implementation is also guided by documents from the Basel Committee on Banking Supervision.

Organizational Structure and Governance

Risk management governance at Allo Bank is carried out through the establishment of a Risk Management Committee and Asset Liability Committee (ALCO) at the Board of Directors level, as well as the Risk Oversight Committee at the Board of Commissioners level. The Risk Oversight Committee is responsible for evaluating the accuracy of risk management policies and their implementation, monitoring and evaluating the performance of the Risk Management Committee and Risk Management Unit. The Risk Management Committee sets risk management strategies, policies, and procedures, monitors their implementation, develops risk management culture, and ensures that adequate resources have been developed to ensure risk management at Allo Bank. ALCO is responsible for managing capital and setting policies related to balance sheet management and compliance with it. This includes liquidity risk management, capital adequacy, and interest rate risk.

Types of Risk

In accordance with POJK No. 18/POJK.03/2016 and SEOJK No. 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks, Allo Bank manages risks based on the functional activities of the bank, which consist of:

Risiko Kredit

Risiko Kredit adalah risiko yang timbul sebagai akibat kegagalan *counterparty* memenuhi liabilitasnya. Bank melakukan pengelolaan risiko kredit dengan menyusun strategi dan kerangka kerja serta menjalankan upaya mitigasi risiko atas aspek bisnis perkreditan mikro, retail, komersial, maupun konsumsi, penempatan antar-bank serta pembelian surat berharga. Bank memiliki aktivitas perkreditan melalui model bisnis kredit digital, seperti *Paylater* dan *Instant Cash*. Bank menerapkan proses risk management mulai dari identifikasi, pengukuran, pemantauan hingga pengendalian risiko kredit untuk dapat dikelola dengan tepat dan efektif.

Bank menyadari bahwa dengan mengubah model bisnis menjadi digital, risiko yang melekat pada aktivitas perkreditan yang berbasis *platform digital* akan timbul, mulai dari akses calon debitur yang lebih luas karena dapat diakses oleh calon debitur kapanpun dan dimanapun. Selain itu platform digital membutuhkan verifikasi calon debitur dan dokumen persyaratan yang lebih akurat akibat tidak adanya tatap muka langsung dengan calon debitur dan tanpa penyerahan dokumentasi fisik.

Untuk menjaga agar kualitas kredit Bank tetap terjaga dengan baik, maka pemantauan terhadap kualitas kredit terus dilakukan secara rutin, baik per kategori kredit maupun portofolio kredit secara keseluruhan. Sistem pengukuran profil risiko debitur, prosedur, sistem manajemen risiko, sistem database dan organisasi perkreditan terus disempurnakan dengan penekanan kepada penerapan prinsip "empat mata" (*four eyes principle*) dimana keputusan kredit diambil berdasarkan pertimbangan dari dua sisi, yaitu sisi pengembangan bisnis dan sisi analisis risiko kredit.

Risiko Pasar

Risiko pasar (*market risk*) merupakan risiko yang timbul dari portofolio yang dimiliki oleh Bank karena adanya pergerakan variabel pasar (*adverse movement*) yang berpotensi merugikan Bank. Risiko pasar sendiri dibagi menjadi 2 (dua), yakni risiko suku bunga dan risiko nilai tukar. Secara umum, langkah-langkah dan rencana yang dilakukan untuk mengantisipasi risiko pasar atas transaksi yang terkait dengan risiko nilai tukar dan suku bunga adalah dengan melakukan penetapan dan kontrol limit risiko pasar seperti *Limit VaR*, *Limit Nominal* dan *Limit Stop Loss* serta melakukan *stress test* dalam mengukur risiko. Pengelolaan risiko pasar sebagai Bank umum berbasis digital juga akan tetap berpedoman dalam pengelolaan risiko pasar yang sehat.

Risiko Likuiditas

Risiko likuiditas muncul sebagai akibat dari mismatch struktur aset dan liabilitas Bank. Bank mengelola risiko likuiditas untuk memastikan kemampuan dalam memenuhi liabilitas kepada nasabah atau counterparty yang jatuh tempo dengan menjaga dan mempertahankan jumlah aset likuid yang cukup untuk membayar simpanan para nasabah, penyediaan dana dalam rangka pemberian kredit, pemenuhan kebutuhan likuiditas operasional dan menjaga agar jumlah aset yang jatuh tempo pada setiap periode dapat

Credit Risk

Credit Risk is the risk that arises as a result of the counterparty's failure to fulfill its obligations. The Bank manages credit risk by developing strategies and frameworks as well as carrying out risk mitigation efforts for aspects of the micro, retail, commercial and consumer credit business, inter-bank placements and securities purchases. The Bank has credit activities through digital credit business models, such as Paylater and Instant Cash. The Bank implements a risk management process starting from identification, measurement, monitoring to controlling credit risk so that it can be managed appropriately and effectively.

The Bank realizes that by changing its business model to digital, the risks inherent in credit activities based on digital platforms will arise, starting from wider access to potential debtors because they can be accessed by potential debtors anytime and anywhere. Apart from that, digital platforms require more accurate verification of potential debtors and required documents due to the absence of face-to-face contact with potential debtors and no submission of physical documentation.

To ensure that the Bank's credit quality is well maintained, monitoring of credit quality continues to be carried out regularly, both per credit category and the credit portfolio as a whole. Debtor risk profile measurement systems, procedures, risk management systems, database systems and credit organizations continue to be refined with an emphasis on implementing the "four eyes principle" where credit decisions are taken based on considerations from two sides, namely the business development side and the analysis side. credit risk.

Market Risk

Market risk is a risk that arises from the portfolio owned by the Bank due to movements in market variables (adverse movements) which have the potential to harm the Bank. Market risk itself is divided into 2 (two), namely interest rate risk and exchange rate risk. In general, the steps and plans taken to anticipate market risks for transactions related to exchange rate and interest rate risks are by determining and controlling market risk limits such as VaR Limits, Nominal Limits and Stop Loss Limits as well as conducting stress tests to measure risk. Market risk management as a digital-based commercial bank will also remain guided by sound market risk management.

Liquidity Risk

Liquidity risk arises as a result of the mismatch in the structure of the Bank's assets and liabilities. The Bank manages liquidity risk to ensure the ability to fulfill obligations to customers or counterparties that are due by safeguarding and maintaining sufficient liquid assets to pay customer deposits, provide funds for providing credit, fulfill operational liquidity needs and guard against the amount of assets that the maturity date in each period can cover the amount of liabilities that are due. The Bank will continue to improve and

menutupi jumlah liabilitas yang jatuh tempo. Bank akan terus meningkatkan dan mengembangkan manajemen risiko likuiditas yang efektif dan efisien untuk mengelola serta mengendalikan akibat dari aktivitas bank.

develop effective and efficient liquidity risk management to manage and control the consequences of bank activities.

Bank senantiasa mengidentifikasi dan memantau faktor utama yang mempengaruhi kemampuan Bank untuk memperoleh dana, termasuk mengidentifikasi dan memantau alternatif pendanaan yang dapat memperkuat kapasitasnya untuk bertahan pada kondisi krisis antara lain:

- Memenuhi *primary reserve* yang menjadi kewajiban untuk memenuhi persyaratan internal maupun eksternal;
- Memelihara *secondary reserve* dalam bentuk Surat Berharga dan antar Bank Aktiva dalam rangka memenuhi kebutuhan operasional harian dan memenuhi kebutuhan tak terduga, seperti adanya penarikan uang dalam jumlah besar;
- Strategi suku bunga, alternatif investasi bagi pemilik dana, perubahan perilaku nasabah, perubahan nilai tukar dan selisih suku bunga yang ditawarkan oleh bank bank pesaing utama atau hal lain yang mempengaruhi perubahan struktur dana, volatilitas dana, serta *core funds* dipantau secara berkala;
- Melakukan perhitungan dan pemantauan proyeksi *cashflow* dan profil maturitas Bank serta melakukan pengendalian agar tetap terjaga sesuai appetite manajemen;
- Tetap mempertahankan core deposan pada level atau persentase tertentu dan mengupayakan penyebaran jangka waktu penempatan dana pihak ketiga sehingga tidak terkonsentrasi pada satu titik jatuh tempo; dan
- Mengupayakan pendanaan berbiaya rendah melalui program pemasaran maupun segmentasi.

The Bank always identifies and monitors the main factors that influence the Bank's ability to obtain funds, including identifying and monitoring funding alternatives that can strengthen its capacity to survive crisis conditions, including:

- Fulfill primary reserve which is an obligation to fulfill internal and external requirements;
- Maintain secondary reserves in the form of Securities and inter-bank assets in order to meet daily operational needs and meet unexpected needs, such as withdrawals of large amounts of money;
- Interest rate strategies, investment alternatives for fund owners, changes in customer behavior, changes in exchange rates and interest rate differences offered by major competing banks or other things that influence changes in fund structure, fund volatility and core funds are monitored regularly;
- Calculating and monitoring cash flow projections and the Bank's maturity profile and carrying out controls so that they are maintained in line with management appetite;
- Maintain core depositors at a certain level or percentage and strive to spread the placement period for third party funds so that they are not concentrated at one maturity point; And
- Seek low-cost funding through marketing and segmentation programs.

Risiko Operasional

Risiko operasional adalah risiko yang disebabkan adanya ketidakcukupan dan/atau tidak berfungsinya proses internal (kebijakan, sistem dan prosedur), kesalahan sistem, kesalahan manusia, atau adanya problem eksternal yang mempengaruhi operasional Bank. Untuk meminimalisasi risiko operasional pada setiap aktivitas fungsional, maka Bank menyusun kebijakan dan prosedur serta penetapan limit yang ditujukan untuk memantau secara intensif kerugian risiko operasional pada seluruh aspek operasional Bank.

Operational Risk

Operational risk is a risk caused by inadequacy and/or non-functioning of internal processes (policies, systems and procedures), system errors, human error, or external problems that affect the Bank's operations. To minimize operational risk in each functional activity, the Bank develops policies and procedures as well as setting limits aimed at intensively monitoring operational risk losses in all aspects of the Bank's operations.

Dalam melakukan pengelolaan risiko operasional, Bank menerapkan metodologi untuk mengidentifikasi dan mengukur risiko operasional. Metodologi ini digunakan untuk mengukur penerapan kontrol terhadap risiko-risiko utama yang telah diidentifikasi sebelumnya, sehingga dapat mengidentifikasi risiko tersebut secara dini, sehingga dapat segera memperbaiki kontrol yang diperlukan. Sebagai penunjang proses mitigasi dan pengendalian risiko operasional, Bank senantiasa melakukan:

In managing operational risk, the Bank applies a methodology to identify and measure operational risk. This methodology is used to measure the implementation of controls on the main risks that have been previously identified, so as to identify these risks early, so that necessary controls can be immediately improved. To support the operational risk mitigation and control process, the Bank always carries out:

- Menggunakan sistem APU PPT & PPPSPM untuk memitigasi risiko akibat transaksi pencucian uang dan pendanaan terorisme;
- Melakukan uji coba kelangsungan operasional bisnis dalam *Business Continuity Management* (BCM) yang mencakup *Emergency Response Plan* (ERP), *Crisis Management Plan* (CMP), Disaster *Recovery Plan* (DRP) dan *Business Continuity Plan* (BCP); dan
- Penanganan atas pengaduan nasabah yang lebih profesional dengan tersedianya *problem handling* (*help desk*).

Risiko Strategis

Risiko strategis adalah risiko antara lain disebabkan adanya penetapan dan pelaksanaan strategi Bank yang tidak tepat, pengambilan keputusan rencana bisnis yang tidak tetap atau kurang responsifnya Bank terhadap perubahan eksternal. Pengelolaan risiko strategis melalui proses pertimbangan dan pengambilan keputusan setiap kebijakan secara kolektif dan komprehensif oleh Direksi dan Komite-komite yang telah dibentuk serta memantau realisasi rencana strategis dengan membandingkan target yang akan dicapai dan memastikan bahwa risiko yang akan diambil masih dalam batas toleransi.

Seiring dengan strategi Bank yang menggunakan model bisnis digital, maka Bank mengelola kesesuaian strategi tersebut sesuai dengan lingkungan bisnis yang ada. Bank juga mengukur tingkat persaingan dan posisi bisnis Bank dalam formulasi strategi bisnis, serta pencapaian rencana bisnis terhadap realisasi kinerja yang dicapai.

Risiko Reputasi

Risiko reputasi adalah risiko yang antara lain disebabkan oleh adanya publikasi negatif yang terkait dengan kegiatan usaha Bank atau persepsi negatif terhadap Bank. Identifikasi risiko reputasi dilakukan pada faktor-faktor risiko yang melekat pada aktivitas fungsional yang mencakup keterbukaan (*disclosure requirement*), keluhan nasabah terhadap pelayanan Bank, perilaku karyawan Bank dalam melayani nasabah dan sistem komunikasi Bank serta seluruh aktivitas perbankan.

Sebagai salah satu entitas anak di bawah CT Corpora melalui Mega Corpora, Bank percaya bahwa hal ini dapat meningkatkan reputasinya dalam industri perbankan. Meskipun demikian, kompleksitas produk dan bisnis dapat meningkatkan potensi risiko yang ada karena model bisnis digital yang meningkatkan frekuensi interaksi digital dengan nasabah. Bank juga memastikan adanya perlindungan nasabah dengan melakukan identifikasi, menyiapkan dan memastikan kesiapan komunikasi kepada para nasabah agar tidak menimbulkan dampak negatif bagi nasabah yang berpotensi menjadi pemberitaan negatif. Selain itu, Bank bersikap proaktif terkait dengan penanganan komplain yang diterima dengan mengetahui *root cause* permasalahan dan merumuskan solusi yang tepat dalam menindaklanjuti keluhan nasabah.

- Using the AML-CTF & CPF system to mitigate risks resulting from money laundering and terrorism financing transactions;
- Conducting business operational continuity trials in Business Continuity Management (BCM) which includes Emergency Response Plan (ERP), Crisis Management Plan (CMP), Disaster Recovery Plan (DRP) and Business Continuity Plan (BCP); And
- More professional handling of customer complaints with the availability of problem handling (help desk).

Strategic Risk

Strategic risk is the risk arising, among other things, from the establishment and implementation of inadequate Bank strategies, unstable or indecisive business plan decisionmaking, or the Bank's insufficient responsiveness to external changes. Strategic risk management involves the collective and comprehensive consideration and decision-making of each policy by the Board of Directors and established Committees, monitoring the realization of strategic plans by comparing the targets to be achieved, and ensuring that the risks taken are still within acceptable tolerance limits.

In line with the Bank's strategy of using a digital business model, the Bank manages the suitability of this strategy according to the existing business environment. The Bank also measures the level of competition and the Bank's business position in the formulation of business strategies, as well as the achievement of business plans against the realization of the performance achieved.

Reputation Risk

Reputation risk is a risk caused, among other things, by negative publications related to the Bank's business activities or negative perceptions of the Bank. Identification of reputation risk is carried out on risk factors inherent in functional activities which include disclosure requirements, customer complaints regarding Bank services, behavior of Bank employees in serving customers and the Bank's communication system as well as all banking activities.

As a subsidiary under CT Corpora through Mega Corpora, the Bank believes that this can improve its reputation in the banking industry. However, product and business complexity can increase the potential risks that exist due to digital business models that increase the frequency of digital interactions with customers. The Bank also ensures customer protection by identifying, preparing and ensuring communication readiness with customers so as not to have a negative impact on customers which has the potential to become negative news. In addition, the Bank is proactive in handling complaints received by knowing the root cause of the problem and formulating appropriate solutions in following up on customer complaints.

Risiko Hukum

Risiko hukum adalah risiko yang disebabkan oleh adanya kelemahan aspek yuridis, yang antara lain berupa tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan seperti tidak terpenuhinya syarat sah kontrak dan pengikatan agunan yang tidak sempurna. Faktor risiko hukum juga sejalan dengan rencana pengembangan bisnis Bank. Bank akan melakukan identifikasi, mengukur dan mengendalikan risiko hukum yang timbul dari operasional bank dalam model bisnis digital serta risiko hukum yang melekat dengan rencana kerjasama/sinergi dengan perusahaan lain, baik dalam ekosistem CT Corpora maupun kerja sama dengan perusahaan pihak ketiga lainnya.

Bank mengelola risiko hukum dengan memastikan seluruh aktivitas dan hubungan kegiatan usaha Bank dengan pihak ketiga didasarkan pada aturan dan persyaratan yang dapat melindungi kepentingan Bank dari segi hukum melalui:

- Peninjauan secara berkala dengan memastikan seluruh aktivitas dan hubungan kegiatan usaha Bank dengan pihak ketiga didasarkan pada aturan dan persyaratan yang dapat melindungi kepentingan Bank dari segi hukum;
- Pengembangan budaya kepatuhan dan kepedulian terhadap risiko hukum kepada seluruh pegawai pada setiap jenjang organisasi secara berkelanjutan.

Risiko Kepatuhan

Risiko kepatuhan merupakan risiko yang disebabkan akibat Bank tidak mematuhi ketentuan perundang-undangan yang berlaku. Kegiatan usaha bank yang terus mengalami perubahan tersebut sejalan dengan perkembangan teknologi informasi, globalisasi dan integrasi pasar keuangan, sehingga kompleksitas kegiatannya semakin tinggi. Kompleksitas kegiatan usaha bank yang semakin meningkat memerlukan adanya peningkatan peran dan fungsi Satuan Kerja Kepatuhan dalam pengelolaan Risiko Kepatuhan, agar Bank senantiasa mematuhi seluruh ketentuan dan perundang-undangan yang berlaku serta komitmen yang dibuat oleh Bank kepada regulator.

Bank mengelola risiko kepatuhan dengan melakukan penelaahan secara komprehensif untuk memastikan kesesuaian kebijakan standar operasi dan prosedur serta pengembangan produk baru dengan peraturan eksternal. Satuan kerja Kepatuhan telah melaksanakan pengkajian dalam rangka mencegah penyimpangan terhadap peraturan perundangan-undangan dan ketentuan lain yang berlaku, meliputi:

- Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank;
- Mengelola risiko kepatuhan yang dihadapi oleh Bank, dengan mengacu pada berbagai ketentuan terkait tata kelola bank umum; dan
- Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan atau otoritas pengawas lain yang berwenang.

Legal Risk

Legal risk is a risk caused by weaknesses in the juridical aspect, which include, among other things, legal claims, the absence of supporting legislation or weaknesses in the agreement such as non-fulfillment of legal contract requirements and incomplete binding of collateral. Legal risk factors are also in line with the Bank's business development plans. The Bank will identify, measure and control legal risks arising from bank operations in the digital business model as well as legal risks inherent in plans for collaboration/synergy with other companies, both within the CT Corpora ecosystem and collaboration with other third-party companies.

The Bank manages legal risk by ensuring that all of the Bank's business activities and relationships with third parties are based on rules and requirements that can protect the Bank's interests from a legal perspective through:

- Periodic reviews to ensure that all Bank business activities and relationships with third parties are based on rules and requirements that can protect the Bank's interests from a legal perspective;
- Developing a culture of compliance and awareness of legal risks for all employees at every level of the organization on an ongoing basis.

Compliance Risk

Compliance risk is a risk caused by the Bank not complying with applicable statutory provisions. Bank business activities continue to experience changes in line with developments in information technology, globalization and financial market integration, so that the complexity of their activities is increasingly high. The increasing complexity of bank business activities requires an increase in the role and function of the Compliance Work Unit in managing Compliance Risk, so that the Bank always complies with all applicable regulations and legislation as well as commitments made by the Bank to regulators.

The Bank manages compliance risk by conducting comprehensive reviews to ensure the conformity of standard operating policies and procedures as well as new product development with external regulations. The Compliance work unit has carried out reviews in order to prevent deviations from applicable laws and regulations, including:

- Realizing the implementation of a culture of compliance at all levels of the Bank's organization and business activities;
- Manage compliance risks faced by the Bank, by referring to various provisions related to commercial bank governance; And
- Ensure the Bank's compliance with commitments made by the Bank to the Financial Services Authority and/or other competent supervisory authorities.

Profil Risiko dan Tingkat Kesehatan Bank

Berdasarkan pada peraturan OJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, Bank harus melakukan *self assessments* melalui Profil Risiko yang dilaporkan ke Regulator secara triwulanan. Proses penilaian Profil Risiko Bank meliputi 8 risiko utama yaitu risiko kredit, risiko pasar, risiko likuiditas, risiko stratejik, risiko operasional, risiko hukum, risiko kepatuhan, dan risiko reputasi.

Penilaian atas Profil Risiko dilakukan dimana parameter-parameter pengukuran risiko tidak hanya menggunakan data historis, tetapi juga dengan *forward looking* dengan mempertimbangkan strategi bisnis dan kondisi makroekonomi. Melalui Profil Risiko, Allo Bank dapat mengelola risiko melalui tindakan yang tepat, dan dilakukan secara menyeluruh dan komprehensif berdasarkan dengan lini bisnis Bank. Berdasarkan pada peraturan OJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank, Allo Bank telah melakukan penilaian atas Tingkat Kesehatan Bank yang meliputi 4 (empat) faktor, antara lain *Risk Profile*, *Good Corporate Governance* (GCG), *Earnings*, dan *Capital*.

Adapun hasil dari *self-assessment* GCG Bank di tahun 2023 adalah sebagai berikut:

Risk Profile and Bank Soundness Level

Based on OJK regulation No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks, the Bank must carry out self-assessments through Risk Profiles which are reported to the Regulator on a quarterly basis. The Bank Risk Profile assessment process includes 8 main risks, namely credit risk, market risk, liquidity risk, strategic risk, operational risk, legal risk, compliance risk and reputation risk.

An assessment of the Risk Profile is carried out where the risk measurement parameters not only use historical data, but also look forward looking by considering business strategy and macroeconomic conditions. Through the Risk Profile, Allo Bank can manage risks through appropriate actions, and carried out thoroughly and comprehensively based on the Bank's business lines. Based on OJK regulation no. 4/POJK.03/2016 concerning Bank Soundness Level Assessment, Allo Bank has carried out an assessment of Bank Soundness Level, which includes 4 (four) factors, including Risk Profile, Good Corporate Governance (GCG), Earnings, and Capital.

The results of the Bank's GCG self-assessment in 2023 are as follows:

Periode Penilaian Assessment Period	Hasil *Self Assessment* Self Assessment Results		Definisi Peringkat Rating Definition
Semester I - 2023	Individual	2	Mencerminkan Manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip-prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. The rating indicates that the Bank's Management has implemented what is categorized as generally good levels of Governance. This can be seen reflected in the Bank's adequate fulfillment of Governance principles. In the event that there are weaknesses in the Bank's implementation of Governance principles, these weaknesses are generally vieweed as less significant and can be resolved with normal actions by the Bank's management.
Semester II - 2023	Individual	2	

Sementara itu sesuai surat OJK No. SR-21/PB.31/2024 tanggal 12 Februari 2024, penerapan Tata Kelola Bank untuk posisi Juni 2023 adalah Baik dan posisi Desember 2023 adalah Cukup Baik.

According to Financial Services Authority (OJK) Letter No. SR-21/PB.31/2024 dated February 12 2024, Bank Governance implementation for the June 2023 position was categorized as being "Good", while its December 2023 position was categorized as being "Fairly Good".

Sistem Pengendalian Internal

Internal Control System

Sistem pengendalian internal merupakan suatu mekanisme proses pengawasan yang ditetapkan oleh manajemen Bank secara berkesinambungan (*ongoing basis*) yang kualitas desain dan pelaksanaannya dipengaruhi oleh Dewan Komisaris, Direksi, serta seluruh pejabat dan pegawai Bank, dirancang untuk dapat memberikan keyakinan yang memadai guna:

1. Menjaga dan mengamankan harta kekayaan Bank.
2. Menjamin tersedianya laporan yang akurat.
3. Meningkatkan kepatuhan terhadap ketentuan yang berlaku.
4. Mengurangi dampak kerugian keuangan, penyimpangan termasuk kecurangan (*fraud*) dan pelanggaran aspek kehati-hatian.
5. Meningkatkan efektivitas organisasi dan meningkatkan efisiensi biaya.

Pedoman Sistem Pengendalian Internal

Sistem pengendalian internal merupakan komponen penting dalam manajemen bank dan menjadi dasar bagi kegiatan operasional bank yang sehat dan aman. Pedoman sistem pengendalian internal Allo Bank telah mengacu pada Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tentang pedoman Standar Sistem Pengendalian Intern bagi Bank Umum mencakup 5 (lima) elemen pokok yang saling berkaitan, yaitu:

1. Pengawasan oleh manajemen dan kultur pengendalian.
2. Identifikasi dan penilaian risiko.
3. Kegiatan pengendalian dan pemisahan fungsi.
4. Sistem akuntansi, informasi, dan komunikasi.
5. Kegiatan pemantauan dan tindakan koreksi penyimpangan.

Hasil Evaluasi Penerapan Sistem Pengendalian Internal

Evaluasi atas pelaksanaan sistem pengendalian internal dilakukan oleh manajemen Bank pada setiap jenjang organisasi. Satuan Kerja Audit Internal melakukan evaluasi atas kecukupan dan efektivitas Sistem Pengawasan Internal secara menyeluruh dan pengawasan yang dilakukan untuk mendukung asersi Direksi tentang efektivitas Sistem Pengendalian Internal Bank yang diterapkan.

Evaluasi yang dilakukan disampaikan kepada manajemen, kemudian ditindaklanjuti dan dimonitor pelaksanaannya untuk memastikan Sistem Pengendalian Internal Bank telah cukup memadai dalam mendukung pencapaian tujuan dan sasaran yang

The internal control system is a supervisory process mechanism established by the Bank's management on an ongoing basis, whose design and implementation quality is influenced by the Board of Commissioners, Directors, as well as all Bank officials and employees, designed to provide adequate confidence in order to:

1. Maintain and secure the Bank's assets.
2. Ensure the availability of accurate reports.
3. Increase compliance with applicable regulations.
4. Reduce the impact of financial losses, irregularities including fraud and violations of prudential aspects.
5. Increase organizational effectiveness and increase cost efficiency.

Internal Control System Guidelines

The internal control system is an important component in bank management and is the basis for healthy and safe bank operational activities. Allo Bank's internal control system guidelines refer to Financial Services Authority Circular Letter No. 35/SEOJK.03/2017 concerning guidelines for Internal Control System Standards for Commercial Banks covering 5 (five) main interrelated elements, namely:

1. Management supervision and control culture.
2. Risk identification and assessment.
3. Control activities and segregration of functions.
4. Accounting, information and communication systems.
5. Monitoring activities and corrective actions for deviations.

Results of Evaluation of the Implementation of the Internal Control System

Evaluation of the implementation of the internal control system is carried out by Bank management at every level of the organization. The Internal Audit Work Unit evaluates the adequacy and effectiveness of the Internal Control System as a whole and the supervision carried out to support the Board of Directors' assertions regarding the effectiveness of the Bank's Internal Control System implemented.

The evaluation carried out is submitted to management, then its implementation is followed up and monitored to ensure that the Bank's Internal Control System is adequate to support the achievement of the goals and targets that have been set. Based

telah ditetapkan. Berdasarkan hasil pemeriksaan serta paparan hasil evaluasi terhadap efektivitas dan kecukupan pengendalian internal pada Bank, khususnya pada kecukupan sistem, prosedur, struktur organisasi, sumber daya manusia, dan pelaporan, Bank menyimpulkan bahwa sistem pengendalian internal telah berjalan baik, termasuk diantaranya kelengkapan, akurasi, dan ketersediaan data pada sistem informasi.

on the results of the examination and presentation of evaluation results on the effectiveness and adequacy of internal control at the Bank, particularly on the adequacy of systems, procedures, organizational structure, human resources and reporting, the Bank concluded that the internal control system has been running well, including completeness, accuracy and availability of data in information systems.

Penilaian Kecukupan Penerapan Sistem Pengendalian Internal oleh Direksi dan/atau Dewan Komisaris

Berdasarkan hasil evaluasi atas efektivitas dan kecukupan pengendalian internal Bank, khususnya pada kecukupan sistem, prosedur, struktur organisasi, sumber daya manusia, dan pelaporan, Direksi menilai bahwa penerapan Sistem Pengendalian Internal telah berjalan dengan baik dan memadai, baik dari kecukupan infrastruktur maupun metode. Meski demikian, Bank berkomitmen untuk terus meningkatkan kualitas penerapan sistem pengendalian internal.

Assessment of the Adequacy of Implementation of the Internal Control System by the Board of Directors and/or Board of Commissioners

Based on the results of the evaluation of the effectiveness and adequacy of the Bank's internal control, particularly the adequacy of systems, procedures, organizational structure, human resources and reporting, the Board of Directors assesses that the implementation of the Internal Control System has been running well and is adequate, both in terms of the adequacy of infrastructure and methods. However, the Bank is committed to continuing to improve the quality of the implementation of the internal control system.

Perkara Penting

Berikut disampaikan permasalahan hukum, baik perdata maupun pidana yang dihadapi oleh Bank dalam 2 (dua) tahun terakhir.

Litigation

The following is a presentation of the legal problems, both civil and criminal, faced by the Bank in the last 2 (two) years.

Permasalahan Hukum Legal Cases	2023		2022	
	Perdata Civil	Pidana Criminal	Perdata Civil	Pidana Criminal
Selesai dan telah mempunyai kekuatan hukum tetap Completed and has permanent legal force	1	-	2	-
Dalam proses penyelesaian In the process of being resolved	1	-	-	-
Jumlah Total	2	-	2	-

Perkara Penting yang Dihadapi Bank

Litigation Faced by the Bank

No.	Nomor Register Perkara/ Putusan Case/Decision Register Number	Pokok Perkara/Gugatan Main Case/Claim	Status Penyelesaian Completion Status	Pengaruh terhadap Perusahaan Influence on the Company
1.	755/Pdt.G/2022/PN Jkt.Sel	Perbuatan Melawan Hukum Unlawful Acts	Allo memenangkan perkara dan sudah inkrah Allo overcame the case and has moved on	-
2.	671/Pdt.G/2023/PNJkt.Ut.	Perbuatan Melawan Hukum Unlawful Acts	Allo memenangkan perkara pada tingkat PN dan penggugat sedang melakukan banding Allo overcame the case at the District Court level and the plaintiff is currently appealing	-

Permasalahan Hukum yang Dihadapi Dewan Komisaris dan Direksi yang Sedang Menjabat

Sepanjang tahun 2023, tidak terdapat permasalahan hukum yang dihadapi oleh Dewan Komisaris maupun Direksi yang sedang menjabat.

Legal Issues Faced by the Board of Commissioners and Board of Directors in Office

Throughout 2023, there were no legal problems faced by the incumbent Board of Commissioners or Directors.

Sanksi Administratif

Berikut disampaikan sanksi administratif yang didapatkan oleh Allo Bank di sepanjang tahun 2023:

Administrative Sanctions

The following is a presentation of the administrative sanctions received by Allo Bank throughout 2023:

Sanksi Penalty	Periha Regarding	Nominal
Administratif Administrative	Sanksi Administratif atas kesalahan isian angka kredit investasi (Rupiah) dan konsumsi (Rupiah) pada lampiran revisi Rencana Bisnis Bank Administrative Sanctions for incorrectly e ntering investment (Rupiah) and consumption (Rupiah) credit figures in the revised Bank Business Plan attachment	Rp 200.000,00
Administratif Administrative	Kesalahan pelaporan SLIK berdasarkan Laporan Hasil Pemeriksaan (LHP) 31 Agustus 2023 SLIK reporting errors based on the Audit Results Report (LHP) August 31, 2023	Rp 50.000.000,00

Akses Informasi dan Data Perusahaan

Allo Bank berkomitmen untuk menerapkan prinsip-prinsip GCG secara menyeluruh, salah satunya melalui keterbukaan informasi secara internal maupun eksternal. Untuk itu, Bank menyediakan akses informasi seperti Aksi Korporasi, Laporan Tahunan, Laporan Keuangan, dan *press release* secara *real-time* yang dapat diakses oleh para pemangku kepentingan melalui situs web yang beralamat www.allobank.com.

Access to Information and Company Data

Allo Bank is committed to implementing GCG principles comprehensively, one of which is through information disclosure internally and externally. For this reason, the Bank provides real-time access to information such as Corporate Actions, Annual Reports, Financial Reports and press releases which can be accessed by stakeholders via the website at www.allobank.com.

Transparansi Kondisi Keuangan dan Non Keuangan

Bank berupaya untuk menerapkan prinsip-prinsip terbaik (*best practice*) GCG, khususnya terkait transparansi dengan menyediakan keterbukaan informasi keuangan dan non keuangan. Hal tersebut juga menjadi salah satu bentuk tanggung jawab Bank terhadap pemangku kepentingan dan pemenuhan atas ketentuan yang berlaku.

Financial and Non-Financial Condition Transparency

The Bank strives to implement the best practices of GCG, especially regarding transparency by providing open financial and non-financial information. This is also a form of the Bank's responsibility towards stakeholders and compliance with applicable regulations.

Informasi kondisi keuangan dan non-keuangan Allo Bank telah dituangkan secara jelas dalam beberapa laporan, di antaranya dalam Laporan Tahunan, Laporan Keuangan Publikasi Triwulan, Laporan Bulanan, dan Laporan non-keuangan Lainnya. Transparansi Laporan Keuangan dan Non-keuangan Bank dapat dilihat di situs web resmi Bank, yakni www.allobank.com.

Information on Allo Bank's financial and non-financial conditions has been stated clearly in several reports, including the Annual Report, Quarterly Published Financial Reports, Monthly Reports and other non-financial reports. Transparency of the Bank's Financial and Non-financial Reports can be seen on the Bank's official website, namely www.allobank.com.

Kode Etik dan Budaya Perusahaan

Allo Bank menjadikan kode etik dan budaya perusahaan sebagai pedoman yang harus diikuti dan diimplementasikan oleh seluruh Insan Bank dalam menjalankan kegiatan usaha maupun operasi secara beretika dan berintegritas. Bank senantiasa

Code of Conduct and Corporate Culture

Allo Bank makes the code of ethics and corporate culture a guideline that must be followed and implemented by all Bank Personnel in carrying out business activities and operations ethically and with integrity. The Bank continues to update its code of ethics and

memperbaharui kode etik dan budaya yang dimiliki agar tetap relevan dengan perkembangan regulasi, norma, dan bisnis Bank yang bersifat dinamis.

Isi Kode Etik dan Pernyataan Kode Etik Berlaku bagi Seluruh Insan Allo Bank

Allo Bank telah memiliki Kode Etik Perilaku (*Code of Conduct*) yang disahkan berdasarkan Surat Keputusan Direksi No. 015/DIRAB/22 tentang Kode Etik Perilaku (*Code of Conduct*). Kode Etik Perilaku ini berlaku bagi Dewan Komisaris, Direksi, dan karyawan Allo Bank. Seluruh karyawan telah menandatangani pernyataan bahwa yang bersangkutan telah memahami dan akan menaati serta menjalankan Kode Etik Bank Allo Bank tersebut.

Secara garis besar, Kode Etik Allo Bank mengatur tentang:
1. Mematuhi peraturan perundang-undangan yang berlaku, baik internal maupun eksternal.
2. Menolak penyuapan, korupsi dan aktivitas ilegal lainnya.
3. Dilarang menerima atau meminta hadiah/hiburan dari nasabah dalam bentuk apapun.
4. Menjaga agar tidak terjadi benturan kepentingan, baik dengan nasabah, karyawan Bank, pemegang saham, anggota Dewan Komisaris, anggota Direksi, dan/atau pihak terkait dengan Bank.
5. Mencegah pencucian uang, membocorkan rahasia perusahaan dan menjaga kerahasiaan informasi nasabah.
6. Tidak menyalahgunakan jabatan dan wewenangnya untuk kepentingan pribadi maupun keluarga.
7. Tidak melakukan perbuatan tercela yang dapat merugikan nasabah maupun Bank.
8. Senantiasa berusaha untuk meningkatkan pengetahuan, khususnya pada industri perbankan.

Sosialisasi Kode Etik

Bank secara berkala melakukan kegiatan sosialisasi Kode Etik Perilaku melalui kegiatan internal serta membagikan buku saku kode etik kepada seluruh karyawan. Sosialisasi kode etik ini bertujuan untuk meningkatkan kesadaran para karyawan untuk terus menjalankan kegiatan operasional secara beretika dan berintegritas.

culture so that it remains relevant to the dynamic developments in regulations, norms and the Bank's business.

Contents of the Code of Conduct and Statement of the Code of Conduct Applies to All Allo Bank Personnel

Allo Bank has a Code of Conduct which was approved based on Directors' Decree No. 015/DIRAB/22 concerning Code of Conduct. This Code of Ethics applies to the Board of Commissioners, Directors and employees of Allo Bank. All employees have signed a statement that they understand and will comply with and implement the Bank Allo Bank Code of Ethics.

In general, the Allo Bank Code of Ethics regulates:
1. Comply with applicable laws and regulations, both internal and external.
2. Reject bribery, corruption and other illegal activities.
3. It is prohibited to accept or ask for gifts/entertainment from customers in any form.
4. Ensure that there are no conflicts of interest, whether with customers, Bank employees, shareholders, members of the Board of Commissioners, members of the Board of Directors, and/or parties related to the Bank.
5. Prevent money laundering, leak company confidential matter and maintain the confidentiality of customer information.
6. Do not abuse his position and authority for personal or family interests.
7. Do not commit disgraceful acts that could harm customers or the Bank.
8. Always strive to increase knowledge, especially in the banking industry.

Dissemination of the Code of Ethics

The Bank regularly carries out outreach activities on the Code of Ethics through internal activities and distributes code of ethics pocketbooks to all employees. The dissemination of this code of ethics aims to increase employee awareness to continue carrying out operational activities ethically and with integrity.

Budaya Perusahaan

Nilai-nilai yang dikembangkan oleh karyawan Allo Bank adalah:
1. ***Data-driven*** - Kami mengambil keputusan dan memecahkan masalah berdasarkan data dan informasi yang kredibel;
2. ***Impact*** - Kami memberikan solusi dan dampak positif kepada semua stakeholders;
3. ***Growth*** - Kami terus menerus tumbuh dan berkembang secara berkesinambungan untuk masa depan yang lebih baik;
4. ***In harmony*** - Kami bekerjasama dengan semua pihak secara harmonis yang berorientasi pada hasil;
5. ***Transparency*** - Kami berperilaku jujur dan transparan dalam segala aspek pekerjaan;
6. ***Agility*** - Kami tangkas beradaptasi terhadap semua perubahan yang terjadi; dan
7. ***Learning*** - Kami terus belajar, berbagi dan menerapkan pengetahuan dan keterampilan baru untuk mengembangkan kompetensi diri.

Corporate Culture

The values developed by Allo Bank employees are:
1. **Data-driven** - We make decisions and solve problems based on credible data and information;
2. **Impact** - We provide positive solutions and impact to all stakeholders;
3. **Growth** - We continuously grow and develop sustainably for a better future;
4. **In harmony** - We collaborate with all parties harmoniously towards result-oriented;
5. **Transparency** - We are honest and transparent in all aspects of our work;
6. **Agility** - We are nimble in adapting to all changes that occur; and
7. **Learning** - We continuously learn, share, and apply new knowledge and skills to develop our competencies.

Pelanggaran dan Sanksi

Bank menegakkan Kode Etik Perilaku yang dimiliki dengan mengenakan sanksi atas pelanggaran yang terjadi sesuai dengan tingkat pelanggaran yang dilakukan. Adapun rincian sanksi yang dikenakan atas pelanggaran kode etik Bank dalam 2 (dua) tahun terakhir dapat dilihat sebagai berikut:

Violations and Sanctions

The Bank enforces its Code of Ethics by imposing sanctions for violations that occur according to the level of the violation committed. The details of sanctions imposed for violations of the Bank's code of ethics in the last 2 (two) years can be seen as follows:

Sanksi Penalty	2023	2022
Tindakan Disiplin Ringan | Light Disciplinary Action	1	1
Tindakan Disiplin Sedang | Moderate Disciplinary Action	-	-
Tindakan Disiplin Berat | Severe Disciplinary Action	-	-
Jumlah | Total	1	1

Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal

Implementation of Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction Program

Sebagai bentuk pemenuhan ketentuan OJK, Bank Indonesia, maupun peraturan perundang-undangan lainnya, Direksi dan Dewan Komisaris berkomitmen penuh untuk memastikan Allo Bank melakukan seluruh kegiatan usahanya dengan tetap mendukung Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT) dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM).

Dewan Komisaris melakukan pengawasan secara aktif dalam mengawasi pelaksanaan tanggung jawab Direksi terhadap penerapan program APU PPT & PPPSPM, termasuk komitmen yang dibuat oleh Allo Bank kepada Otoritas Jasa Keuangan/Bank Indonesia serta pelaporan kepada regulator sesuai peraturan yang berlaku. Bank senantiasa meningkatkan kualitas penerapan Program APU PPT & PPPSPM, baik melalui pengawasan aktif dari manajemen, penyempurnaan kebijakan, penyelenggaraan program pelatihan, penyempurnaan sistem informasi, maupun inisiatif-inisiatif lainnya.

Berdasarkan Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 8 Tahun 2023 Tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan, Allo Bank telah menerapkan program APU PPT & PPPSPM yang mencakup sejumlah faktor, seperti:

1. Pengawasan Aktif Direksi dan Dewan Komisaris.
2. Kebijakan dan prosedur.
3. Pengendalian internal.
4. Sistem informasi manajemen.
5. SDM dan pelatihan.

As a form of compliance with OJK, Bank Indonesia and other statutory regulations, the Board of Directors and Board of Commissioners are fully committed to ensuring that Allo Bank carries out all its business activities while continuing to support the Implementation of Anti-Money Laundering (AML), Counter-Terrorist Financing (CTF), and Counter-Proliferation Financing (CPF) of Weapons of Mass Destruction Program.

The Board of Commissioners carries out active supervision in supervising the implementation of the Board of Directors' responsibilities regarding the implementation of the AML-CTF & CPF program, including commitments made by Allo Bank to the Financial Services Authority/Bank Indonesia as well as reporting to regulators in accordance with applicable regulations. The Bank continues to improve the quality of the implementation of the AML-CTF & CPF Program, either through active supervision from management, improving policies, implementing training programs, improving information systems, and other initiatives.

Based on OJK Regulation Regulation of the Financial Services Authority of the Republic of Indonesia Number 8 of 2023 concerning the Implementation of Anti-Money Laundering Programs, Prevention of Financing of Terrorism, and Prevention of Financing the Proliferation of Weapons of Mass Destruction in the Financial Services Sector, Allo Bank has implemented an AML-CTF & CPF program that covers a number of factors, such as:

1. Active supervision of the Board of Directors and Board of Commissioners.
2. Policies and procedures.
3. Internal control.
4. Management information system.
5. Human resources and training.

Penerapan Program Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT) dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM) Tahun 2023

1. Struktur Organisasi dalam Penerapan Program APU PPT & PPPSPM

   Dalam menerapkan program APU PPT & PPPSPM, Bank menetapkan Divisi Compliance dan AML/CTF sebagai Unit Kerja Khusus (UKK) penerapan program APU PPT & PPPSPM yang mana Divisi *Compliance* dan AML/CTF melapor dan bertanggung jawab langsung kepada Direktur yang membawahi fungsi kepatuhan di Allo Bank dalam hal ini Direktur Risiko, Kepatuhan & Hukum. Selain itu penerapan APU PPT & PPPSPM juga diterapkan oleh Kepala Bagian Operasional di setiap Kantor Cabang yang memiliki fungsi supervisl dan memastikan bahwa kegiatan operasional di Kantor Cabang masing-masing telah sesuai dengan penerapan program APU PPT & PPPSPM.

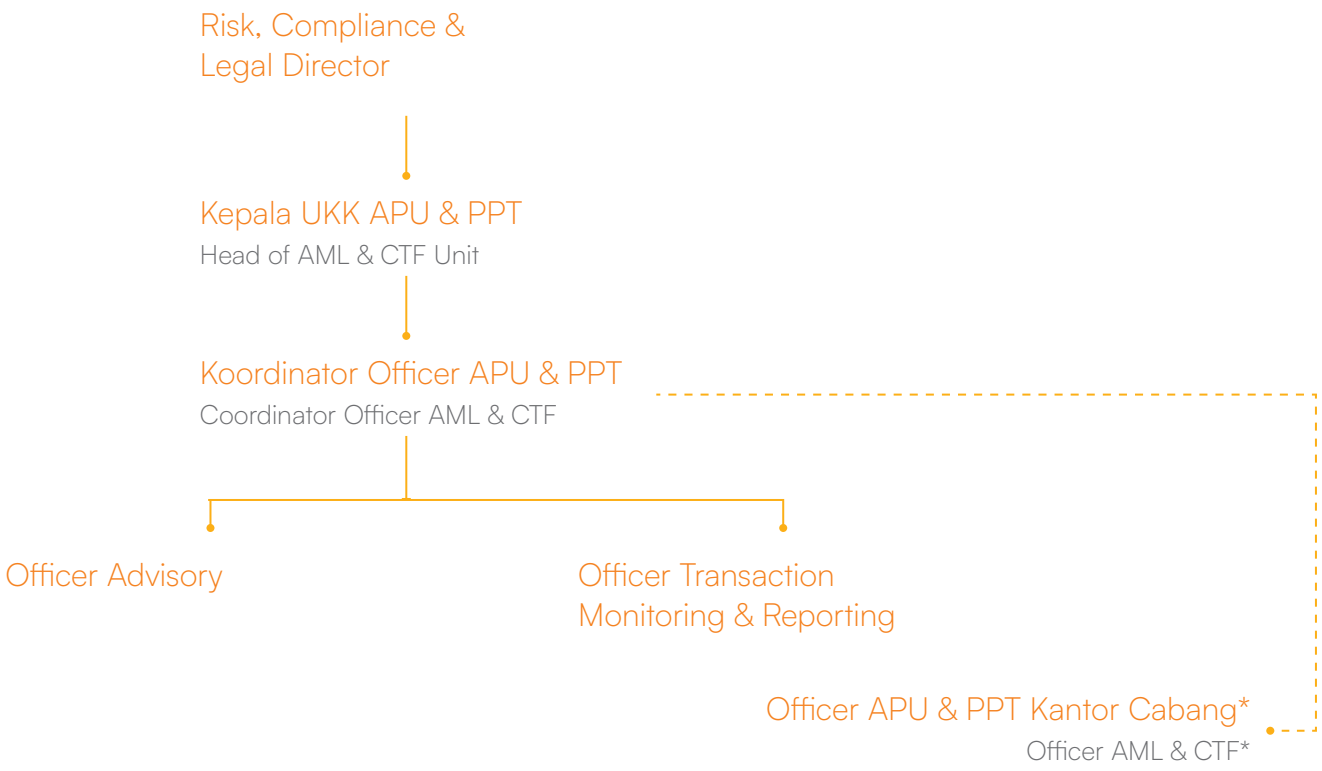
   Adapun struktur organisasi APU PPT & PPPSPM pada tahun 2023 digambarkan sebagai berikut:

Implementation of the Anti Money Laundering (AML), Counter-Terrorist Financing (CTF) and Counter-Proliferation Financing of Weapons of Mass Destruction (CPF)

1. Organizational Structure in Implementing the AML-CFT & CPF Program

   In implementing the AML-CTF & CPF program, the Bank designated the Compliance and AML/CTF Divisions as Special Work Units (UKK) for implementing the AML-CTF & CPF programs where the Compliance and AML/CTF Divisions report and are directly responsible to the Director who oversees the compliance function at Allo Bank, in this case the Director of Risk, Compliance & Legal. Apart from that, the implementation of AML-CTF & CPF is also implemented by the Head of Operations at each Branch Office who has a supervisory function and ensures that operational activities in each Branch Office are in accordance with the implementation of the AML-CFT & CPF program.

   The organizational structure of AML-CFT & CPF in 2023 is described as follows:



Catatan :
- ——— : Merupakan unit kerja dibawah Direktur yang membawahi fungsi kepatuhan yang memiliki fungsi utama menerapkan program APU PPT & PPPSPM di Bank.
- - - - - - - - : Merupakan unit kerja dibawah Direktur yang membawahi fungsi operasional dan yang memiliki fungsi tambahan untuk memastikan penerapan program APU PPT & PPPSPM di Kantor Cabang.

Notes :
- ——— : Is a work unit under the Director that oversees the compliance function which has the main function of implementing the AML-CTF & CPF program at the Bank.
- - - - - - - - : Is a work unit under the Director which oversees operational functions and which has additional functions to ensure the implementation of the AML-CTF & CPF program in Branch Offices.

2. Program Dalam Penerapan Program APU PPT & PPPSPM
Dalam upaya pencegahan dan meminimalisasi Bank digunakan sebagai sarana pencucian uang, pendanaan terorisme dan pendanaan proliferasi senjata pemusnah massal, maka Allo Bank menerapkan program APU PPT & PPPSPM melalui:

a. Pengawasan Aktif Direksi dan Komisaris
Peran aktif dari Direksi dan Dewan Komisaris sangat diperlukan dalam menciptakan efektivitas penerapan Program APU PPT & PPPSPM, mengingat peranan Direksi dan Dewan Komisaris akan mempengaruhi Tingkat pencapaian tujuan organisasi untuk penerapan Program APU PPT & PPPSPM. Bentuk pengawasan aktif Direksi dan Dewan Komisaris antara lain sebagai berikut:

1) Persetujuan Direksi atas penetapan Divisi Compliance & AML/CTF sebagai UKK yang bertanggung jawab terhadap penerapan Program APU PPT & PPPSPM;

2) Persetujuan Direksi dan Dewan Komisaris atas Kebijakan APU PPT & PPPSPM;
3) Laporan berkala (bulanan, triwulanan dan semesteran) terkait kewajiban pelaporan dan implementasi Program APU PPT & PPPSPM kepada Direksi dan Dewan Komisaris;
4) Persetujuan Direksi atas Laporan Rencana dan Realisasi Pengkinian Data Nasabah;
5) AML Forum yang dihadiri Direksi dan Dewan Komisaris untuk membahas pelaksanaan Program APU PPT & PPPSPM.

b. Kecukupan dan Efektivitas Kebijakan & Prosedur
Bank telah menyusun Kebijakan dan Prosedur APU PPT & PPPSPM yang secara berkala dilakukan peninjuan dan penyempurnaan sesuai ketentuan yang berlaku. Untuk memperkuat penerapan APU PPT & PPPSPM, maka di setiap prosedur produk dan aktivitas perbankan diatur pula prosedur pelaksanaan APU PPT & PPPSPM guna mengidentifikasi dan melakukan penilaian risiko tindak pidana pencucian uang, tindak pidana pendanaan terorisme dan/atau tindak pidana pendanaan proliferasi senjata pemusnah massal untuk masing - masing produk atau aktivitas. Untuk memastikan implementasi Program APU PPT & PPSPM telah berjalan sebagaimana mestinya maka dilakukan supervisi oleh Divisi Compliance & AML/CTF.

Kebijakan dan prosedur penerapan program APU PPT sejalan dan sesuai dengan Peraturan OJK (POJK) No. 8 Tahun 2023 tentang Penerapan Program APU PPT & PPPSPM di sektor jasa keuangan, yang antara lain mengatur:

1) Pengawasan Aktif Direksi dan Dewan Komisaris;

2) Prosedur *Customer Due Diligence* dan/atau *Enhanced Due Diligence* terhadap Calon Nasabah/Nasabah/

2. Program in Implementing the AML-CTF & CPF Program
In an effort to prevent and minimize banks being used as a means of money laundering, financing terrorism and funding the proliferation of weapons of mass destruction, Allo Bank implements the AML-CTF & CPF program through:

a. Active Supervision of Directors and Commissioners
The active role of the Board of Directors and Board of Commissioners is very necessary in creating effective implementation of the AML-CTF & CPF Program, considering that the role of the Directors and Board of Commissioners will influence the level of achievement of organizational goals for implementing the AML-CTF & CPF Program. Forms of active supervision by the Board of Directors and Board of Commissioners include the following:
1) Approval from the Board of Directors on the appointment of the Compliance & AML/CTF Division as UKK responsible for implementing the AML-CTF & CPF Program;
2) Approval of the Board of Directors and Board of Commissioners on the AML-CTF & CPF Policy;
3) Periodic reports (monthly, quarterly and semi-annually) regarding reporting obligations and implementation of the AML-CTF & CPF Program to the Board of Directors and Board of Commissioners;
4) Approval from the Board of Directors on the Plan and Realization Report on Updating Customer Data;
5) AML Forum attended by the Board of Directors and Board of Commissioners to discuss the implementation of the AML-CTF & CPF Program.

b. Adequacy and Effectiveness of Policies & Procedures
The Bank has prepared AML-CTF & CPF Policies and Procedures which are regularly reviewed and refined in accordance with applicable regulations. To strengthen the implementation of AML-CTF & CPF, every banking product and activity procedure also regulates procedures for implementing AML-CTF & CPF to identify and assess the risk of criminal acts of money laundering, criminal acts of financing terrorism and/or criminal acts of funding the proliferation of weapons of mass destruction for each product or activity. To ensure that the implementation of the AML-CTF & CPF Program is running as it should, supervision is carried out by the Compliance & AML/CTF Division.

The policies and procedures for implementing the AML-CTF program are in line with and in accordance with OJK Regulation (POJK) No. 8 of 2023 concerning Implementation of the AML-CTF & CPF Program in the financial services sector, which among other things regulates:

1) Active Supervision of the Board of Directors and Board of Commissioners;
2) Customer Due Diligence and/or Enhanced Due Diligence procedures for prospective Customers/

Beneficial Owner/Walk in Customer termasuk memastikan bahwa mereka tidak masuk dalam Daftar Terduga Teroris dan Organisasi Teroris dan/atau Daftar Proliferasi Senjata Pemusnah Massal dan daftar *watchlist* lainnya (OFAC *List*, UN *List*);
3) Penerapan Program APU PPT & PPPSPM berdasarkan pendekatan berbasis risiko (*Risk-Based Approach*);
4) Prosedur Pemantauan Profil dan Transaksi Nasabah;
5) Pelaksanaan Prosedur Transfer Dana;
6) Penatausahaan Dokumen Nasabah dan Transaksi;
7) Penerapan Program APU PPT & PPPSPM di Jaringan
8) Kantor dan Entitas Anak dalam Konglomerasi Keuangan;
9) Pengendalian Internal; dan
10) Sumber Daya Manusia dan Pelatihan

c. Pengendalian intern yang efektif dalam penerapan APU PPT & PPPSPM antara lain dilakukan dengan :
1) Dimilikinya kebijakan dan prosedur APU PPT & PPPSPM serta pemantauan internal yang memadai;
2) Adanya batasan wewenang dan tanggung jawab yang jelas terhadap satuan kerja terkait dengan penerapan program APU PPT & PPPSPM baik melalui *first line of defense* (*risk taking unit*), *second line of defense* maupun *third line of defense*; dan
3) Dilakukannya pemeriksaan untuk memastikan efektivitas pelaksanaan Program APU PPT & PPPSPM oleh Satuan Kerja Audit Internal.

d. Sistem Manajemen Informasi
Untuk mengoptimalkan pemantauan transaksi dalam pelaksanaan Program APU PPT & PPPSPM, Bank secara berkelanjutan mengembangkan teknologi sistem informasi, antara lain:
1) Melakukan penyempurnaan sistem dan aplikasi pendukung untuk *Anti Money Laundering Detection System*, *Filtering & Screening Terrorist* (DTTOT List), PEP *Screening Detection* dan *Customer Due Diligence Risk Scoring*, baik secara batch maupun realtime. AML System digunakan untuk mendukung pelaksanaan Prinsip Mengenal Nasabah yang lebih Optimal, khususnya dalam pendeteksian/ pemantauan transaksi nasabah yang memiliki pola perilaku dan pola transaksi pencucian uang dan pendanaan terorisme.
2) Pengembangan aplikasi pemanfaatan data *Politically Exposed Person* (PEP) PPATK;
3) Pengembangan aplikasi KYC untuk melakukan *filtering* dan *screening* calon nasabah terhadap Data Teroris/ *Terrorist List*, Daftar Proliferasi Senjata Pemusnah Massal, PEP List, OFAC *List*, UN *List* dan *Fraudulent List*;
4) Pengembangan sistem aplikasi internal pendukung kewajiban pelaporan sesuai dengan *requirement format* pelaporan GoAML PPATK;

Customers/Beneficial Owner/Walk in Customers including ensuring that they are not included in the List of Suspected Terrorists and Terrorist Organizations and/or the Proliferation of Weapons of Mass Destruction List and other watchlists (OFAC List, UN List);
3) Implementation of the AML-CTF & CPF Program based on a risk-based approach;
4) Customer Profile and Transaction Monitoring Procedures;
5) Implementation of Fund Transfer Procedures;
6) Administration of Customer Documents and Transactions;
7) Implementation of the AML-CTF & CPF Program on the Network
8) Offices and Subsidiaries in Financial Conglomerates;
9) Internal Control; And
10) Human Resources and Training

c. Effective internal control in implementing AML-CTF & CPF includes, among other things, carried out by:
1) Having AML-CTF & CPF policies and procedures as well as adequate internal monitoring;
2) There are clear boundaries of authority and responsibility for work units related to the implementation of the AML-CTF & CPF program either through the first line of defense (risk taking unit), second line of defense and third line of defense; And
3) Conducted inspections to ensure the effectiveness of the implementation of the AML-CTF & CPF Program by the Internal Audit Work Unit.

d. Information Management System
To optimize transaction monitoring in the implementation of the AML-CTF & CPF Program, the Bank continuously develops information system technology, including:
1) Improve the supporting systems and applications for the Anti Money Laundering Detection System, Terrorist Filtering & Screening (DTTOT List), PEP Screening Detection and Customer Due Diligence Risk Scoring, both in batch and real time. The AML System is used to support more optimal implementation of Know Your Customer Principles, especially in detecting/monitoring customer transactions that have money laundering and terrorism financing behavior and transaction patterns.
2) Developing an application for utilizing PPATK Politically Exposed Person (PEP) data;
3) Developing a KYC application to filter and screen prospective customers against Terrorist Data/Terrorist List, Proliferation of Weapons of Mass Destruction List, PEP List, OFAC List, UN List and Fraudulent List;
4) Development of an internal application system to support reporting obligations in accordance with PPATK's GoAML reporting format requirements;

5) Pengembangan *system interface* GoAML dalam mendukung kewajiban pelaporan yang telah disesuaikan dengan ketentuan GoAML;
6) Pengembangan Aplikasi Sistem Terduga Pendanaan Terorisme (SIPENDAR) PPATK;

e. Sumber Daya Manusia dan Pelatihan
Bank secara berkesinambungan menyelenggarakan pelatihan, sosialisasi dan Reminder mengenai penerapan Program APU PPT & PPPSPM kepada seluruh pegawai secara berkesinambungan untuk meningkatkan kompetensi, antara lain meliputi:
1) Pelatihan, metode pelatihan dapat dilakukan secara elektronik/online base, maupun melalui tatap muka.
2) Pelaksanaan Supervisi dan Sosialisasi penerapan Program APU PPT & PPPSPM
3) Penyampaian Email Blast terkait tipologi, modus terbaru dan lesson learned terkait APU PPT & PPPSPM kepada Pegawai Bank.

f. Melaksanakan program Peningkatan kualitas data nasabah
g. Menjalin dan membina kerja sama maupun koordinasi dengan pihak regulator dan Aparat Penegak Hukum, khususnya dalam pemenuhan permintaan data dan/atau informasi nasabah.
h. Berperan aktif dalam program kerja dan kegiatan rezim APU PPT yang diselenggarakan oleh regulator/pemerintah.

3. Penguatan Program APU PPT & PPPSPM
Semakin kompleksnya produk, jasa dan layanan perbankan, serta meningkatnya penggunaan teknologi digital, hal ini berpotensi meningkatkan risiko perbankan untuk digunakannya sebagai sarana pencucian uang, pendanaan terorisme dan pendanaan proliferasi senjata pemusnah massal oleh para pelaku kejahatan. Sehubungan dengan hal tersebut, Bank perlu memastikan bahwa implementasi APU PPT & PPPSPM telah berjalan dengan baik dan sesuai dengan ketentuan, selain itu perlu dilakukan upaya perbaikan dalam pelaksanaannya.

Beberapa inisiatif perbaikan yang dilakukan Bank, antara lain:
a. Meningkatkan awareness dan kompetensi pegawai terkait implementasi APU PPT & PPPSPM;
b. Melakukan evaluasi proses penerimaan nasabah
c. Melakukan updating atas kebijakan dan prosedur internal sesuai dengan ketentuan yang berlaku.
d. Mengembangkan AML system dan aplikasi lainnya untuk mendukung optimalisasi implementasi APU PPT & PPPSPM
e. Meningkatkan kualitas data nasabah dan analisis pelaporan kepada regulator sesuai dengan ketentuan;
f. Menindaklanjuti seluruh hasil audit baik dari internal maupun eksternal terkait dengan implementasi APU PPT & PPPSPM sesuai dengan waktu yang telah ditetapkan;
g. Melakukan koordinasi secara aktif dengan Regulator dan Aparat Penegak Hukum dalam pemenuhan permintaan data dan pemberian keterangan dalam upaya Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal.

5) Development of a GoAML interface system to support reporting obligations that have been adapted to GoAML provisions;
6) Development of the PPATK Terrorism Financing Suspect System (SIPENDAR) Application;

e. Human Resources and Training
The Bank continuously provides training, outreach and reminders regarding the implementation of the AML-CTF & CPF Program to all employees on an ongoing basis to improve competency, including:

1) Training, training methods can be carried out electronically/online, or face to face.
2) Implementation of Supervision and Socialization of the implementation of the AML-CTF & CPF Program
3) Submission of Email Blast regarding typology, latest modes and lessons learned regarding AML-CTF & CPF to Bank Employees.

f. Implementing a program to improve customer data quality
g. Establish and foster cooperation and coordination with regulators and Law Enforcement Officials, especially in fulfilling customer data and/or information requests.

h. Play an active role in the work program and activities of the AML-CTF regime organized by the regulator/government.

3. Strengthening the AML-CTF & CPF Program
The increasing complexity of banking products, services and services, as well as the increasing use of digital technology, has the potential to increase the risk of banking being used as a means of money laundering, financing terrorism and financing the proliferation of weapons of mass destruction by criminals. In connection with this, the Bank needs to ensure that the implementation of AML-CTF & CPF has gone well and in accordance with the provisions, in addition to that efforts need to be made to improve its implementation.

Several improvement initiatives carried out by the Bank include:
a. Increasing employee awareness and competence regarding the implementation of AML-CTF & CPF;
b. Evaluating the customer acceptance process
c. Updating internal policies and procedures in accordance with applicable regulations.
d. Developing AML systems and other applications to support the optimization of AML-CTF & CPF implementation
e. Improving the quality of customer data and reporting analysis to regulators in accordance with regulations;
f. Follow up on all internal and external audit results related to the implementation of AML-CTF & CPF according to the specified time;
g. Coordinate actively with Regulators and Law Enforcement Officials in fulfilling requests for data and providing information in efforts to Prevent and Eradicate Money Laundering, Prevent Terrorism Financing and Prevent Funding for the Proliferation of Weapons of Mass Destruction.

Perlakukan yang Sama Terhadap Seluruh Pemegang Saham

Equal Treatment for All Shareholders

Mengacu pada Undang-Undang Perseroan Terbatas dan Peraturan OJK yang berlaku, Allo Bank memastikan bahwa seluruh kegiatan operasionalnya senantiasa memperhatikan prinsip perlakuan yang sama dan setara kepada seluruh pemegang saham, seperti:

1. Menyediakan informasi mengenai laporan keuangan yang dapat diakses pada situs web Bank.
2. Pengumuman, Panggilan Rapat Umum Pemegang Saham yang dilakukan secara terbuka melalui situs web bank.
3. Mempunyai kesempatan yang sama untuk bersuara dalam Rapat Umum Pemegang Saham.

Referring to the Limited Liability Company Law and applicable OJK Regulations, Allo Bank ensures that all its operational activities always pay attention to the principle of equal and equal treatment to all shareholders, such as:

1. Provide information regarding financial reports that can be accessed on the Bank's website.
2. Announcement, invitation to the General Meeting of Shareholders which is made openly via the bank's website.
3. Have the same opportunity to speak at the General Meeting of Shareholders.

Pemberian Dana untuk Kegiatan Sosial dan Politik

Providing Funds for Social and Political Activities

Allo Bank memiliki tanggung jawab terhadap masalah sosial dan kemasyarakatan yang diwujudkan melalui program-program tanggung jawab sosial dan lingkungan. Kebijakan ini merupakan salah satu upaya untuk memberi dampak positif kepada khalayak luas untuk jangka panjang. Di samping itu, kebijakan internal Bank juga melarang adanya keterlibatan Bank, termasuk para karyawan, dalam kegiatan politik termasuk memberikan dana untuk kepentingan politik. Kebijakan ini diterapkan guna menjaga independensi dan profesionalisme Bank dan karyawan.

Allo Bank has responsibility for social and community issues which are realized through social and environmental responsibility programs. This policy is an effort to have a positive impact on a wide audience in the long term. In addition, the Bank's internal policy also prohibits the involvement of the Bank, including employees, in political activities, including providing funds for political purposes. This policy is implemented to maintain the independence and professionalism of the Bank and its employees.

Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar

Provision of Funds to Related Parties and Provision of Large Funds

Sesuai dengan POJK tentang Penerapan Tata Kelola Bank Umum, Bank wajib menerapkan prinsip kehati-hatian dalam penyediaan dana paling sedikit dengan menerapkan penyebaran atau diversifikasi portofolio penyediaan dana yang diberikan. Pengungkapan penyediaan dana kepada pihak terkait (individu atau kelompok, termasuk Direksi, Dewan Komisaris, Pejabat Eksekutif Bank, serta pihak terkait lainnya) dan penyediaan dana besar (*large exposure*) mengacu pada SE OJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum bagian Transparansi Penerapan Tata Kelola. Dalam penyediaan dana kepada pihak terkait dan penyediaan dana besar, Allo Bank selalu menerapkan prinsip kehati-hatian dan dilakukan sesuai dengan ketentuan yang berlaku.

In accordance with POJK concerning the Implementation of Commercial Bank Governance, Banks are required to apply the principle of prudence in providing funds at least by implementing the distribution or diversification of the portfolio of funds provided. Disclosure of the provision of funds to related parties (individuals or groups, including the Board of Directors, Board of Commissioners, Bank Executive Officers, and other related parties) and the provision of large funds (large exposure) refers to SE OJK No. 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks, section on Transparency in the Implementation of Governance. In providing funds to related parties and providing large funds, Allo Bank always applies the principle of prudence and is carried out in accordance with applicable regulations.

Kebijakan Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar

Penyediaan dana kepada pihak terkait dan kepada debitur dalam jumlah besar senantiasa dilakukan dengan memperhatikan prinsip kehati-hatian, melalui proses *review* dan mekanisme yang sesuai dengan kebijakan Bank serta telah memenuhi ketentuan OJK maupun peraturan perundang-undangan yang berlaku, antara lain menyangkut aspek Batas Maksimum Pemberian Kredit (BMPK).

Untuk transaksi material dengan pihak terkait dan transaksi yang berpotensi menimbulkan benturan kepentingan bagi Bank, persetujuan Dewan Komisaris wajib didasari oleh rekomendasi dari Komite Audit yang diberikan sebelum melakukan transaksi material dengan pihak afiliasi. Penyediaan dana besar harus dianalisa kelayakannya minimum sama atau lebih berhati-hati (*prudent*) daripada penyediaan dana kepada debitur umum. Syarat dan ketentuan penyediaan dana diterapkan adalah sesuai dengan ketentuan dan prosedur perkreditan yang berlaku di Allo bank.

Pelaporan rutin BMPK kepada OJK atau Bank Indonesia dilakukan secara tepat waktu. Sepanjang tahun 2023 tidak terdapat pelanggaran atau pelampauan atas BMPK (Batas Maksimum Pemberian Kredit). Penyediaan Dana kepada Pihak Terkait (*Related Party*) dan kepada Debitur Inti Individu dan Grup (*Large Exposure*) di Bank selama tahun 2023:

Policy on Providing Funds to Related Parties and Providing Large Funds

The provision of funds to related parties and to debtors in large amounts is always carried out by observing the principle of prudence, through a review process and mechanisms that are in accordance with Bank policy and have complied with OJK provisions and applicable laws and regulations, including aspects of the Maximum Grant Limit. Credit (BMPK).

For material transactions with related parties and transactions that have the potential to cause a conflict of interest for the Bank, approval from the Board of Commissioners must be based on recommendations from the Audit Committee given before carrying out material transactions with affiliated parties. The provision of large funds must be analyzed for feasibility at least as much or more carefully (prudent) than the provision of funds to general debtors. The terms and conditions for providing funds are applied in accordance with the applicable credit provisions and procedures at Allo Bank.

Routine LLL reporting to OJK or Bank Indonesia is carried out in a timely manner. Throughout 2023 there were no violations or exceedances of the LLL (Maximum Lending Limit). Provision of Funds to Related Parties and to Individual and Group Core Debtors (Large Exposure) in Banks during 2023:

Penyediaan Dana Provision of Funds	Jumlah Total	
	Debitur/Grup Debtors/Group	Nominal (Rp) (IDR)
Kepada Pihak Terkait | To Related Parties	26	250.752
Kepada Debitur Inti: **To Core Debtors:**		
• Individu | Individual	2	97.099
• Grup | Group	7	6.603.049

Buy Back Share dan/atau *Buyback* Obligasi Bank

Buy Back Shares and/or Buyback Bank Bonds

Per 31 Desember 2023, Allo Bank tidak melakukan pembelian kembali atas saham dan/atau obligasi yang diterbitkan. Dengan demikian, tidak terdapat informasi mengenai hal tersebut yang dapat disajikan dalam Laporan Tahunan ini.

As of December 31, 2023, Allo Bank did not buy back shares and/or bonds issued. Thus, no information regarding this matter can be presented in this Annual Report.

Transaksi yang Mengandung Benturan Kepentingan

Transactions Involving Conflicts of Interest

Sampai dengan akhir tahun 2023, tidak terdapat transaksi yang mengandung benturan kepentingan yang memberi dampak secara material, baik dari sisi keuangan maupun operasional Bank. Meski demikian, Bank memiliki aktivitas berupa transaksi dengan pihak afiliasi dalam grup usaha.

Until the end of 2023, there were no transactions containing conflicts of interest that had a material impact, both in terms of the Bank's finances and operations. However, the Bank has activities in the form of transactions with affiliated parties in the business group, including rental transactions for building space.

Seluruh transaksi afiliasi telah diproses sesuai ketentuan dan didukung dengan Perjanjian Kerjasama serta diadministrasikan dengan baik oleh Bank dan dilakukan secara wajar (*arm's length principle*), sebagaimana disajikan dalam tabel berikut:

All affiliate transactions have been processed in accordance with the provisions and supported by the Cooperation Agreement and are properly administered by the Bank and carried out fairly (arm's length principle), as presented in the following table:

No.	Pihak yang Memiliki Gedung Building Owner Party	Pihak Penyewa Tenant	Deskripsi Sewa Rental Description	Total Transaksi Total Transaction	
				2023 (Rp Juta) (IDR Million)	2022 (Rp Juta) (IDR Million)
1	PT Bank Mega Tbk	PT Allo Bank Indonesia Tbk	Ruang Kantor untuk kegiatan operasional Perseroan Office space for the Company's operational activities	9,776	11.705

Program Kepemilikan Saham oleh Manajemen dan/atau Karyawan

Share Ownership Program for Management and/or Employees

Per 31 Desember 2023, Bank tidak memiliki program kepemilikan saham oleh manajemen dan/atau karyawan. Dengan demikian, tidak terdapat informasi terkait hal tersebut yang dapat disajikan dalam Laporan Tahunan ini.

As of December 31, 2023, the Bank did not have a share ownership program by management and/or employees. Thus, no information related to this matter can be presented in this Annual Report.

Internal *Fraud*

Internal Fraud

Allo Bank melakukan berbagai upaya pencegahan terhadap kemungkinan terjadinya internal *fraud*, diantaranya dengan cara:

1. Menyelenggarakan sosialisasi dan training secara *online* atau *offline* kepada seluruh karyawan.
2. Melakukan diskusi secara reguler dengan dengan manajemen untuk meningkatkan kemampuan deteksi *fraud*.

Allo Bank makes various efforts to prevent the possibility of internal fraud, including by:

1. Organize online or offline socialization and training for all employees.
2. Hold regular discussions with management to improve fraud detection capabilities.

3. Melakukan investigasi kasus *fraud* dan memberikan rekomendasi perbaikan yang tepat agar kasus *fraud* tidak terulang kembali.
4. Memberikan sanksi tegas kepada karyawan yang terlibat kasus *fraud* secara langsung ataupun tidak langsung sebagai pembelajaran dan efek jera bagi karyawan lain.
5. Melakukan fungsi *Know Your Employee*, salah satunya dengan melakukan pemeriksaan slik untuk setiap calon karyawan dan karyawan *existing* setiap tahunnya.
6. Menerbitkan *fraud alert* atau *fraud awareness* berupa tulisan dan disebarkan melalui *e-mail* dan *desktop wallpaper* yang menginformasikan kepada seluruh karyawan tentang risiko *fraud*.

Jumlah kasus penyimpangan internal *fraud* selama periode Tahun 2023 adalah nihil, sesuai dengan pelaporan Pelaporan Penerapan Strategi Anti *Fraud* Semester I dan Semester II tahun 2023 ke OJK. Bank telah memiliki dan menjalankan fungsi deteksi melalui *whistleblowing system* dan SKAI telah melakukan fungsi investigasi sesuai dengan penerapan Strategi Anti-*Fraud*.

3. Investigate fraud cases and provide recommendations for appropriate improvements so that fraud cases do not recur.
4. Provide strict sanctions to employees who are involved in fraud cases directly or indirectly as a lesson and a deterrent effect for other employees.
5. Carrying out the Know Your Employee function, one of which is by conducting a license check for each prospective employee and existing employee every year.
6. Issue a fraud alert or fraud awareness in the form of writing and distribute it via e-mail and desktop wallpaper which informs all employees about the risk of fraud.

The number of cases of internal fraud irregularities during the 2023 period was zero, in accordance with the Reporting on the Implementation of Anti-Fraud Strategy Semester I and Semester II 2023 to the OJK. The Bank has and carries out a detection function through a whistleblowing system and SKAI has carried out an investigative function in accordance with the implementation of the Anti-Fraud Strategy.

Kebijakan Anti Korupsi

Anti-Corruption Policy

Dewan Komisaris, Direksi, serta seluruh Insan Bank senantiasa menjunjung tinggi persaingan yang fair, nilai sportifitas dan profesionalisme, serta prinsip-prinsip GCG. Perusahaan juga berkomitmen untuk menciptakan iklim usaha yang sehat, menghindari tindakan, perilaku ataupun perbuatan-perbuatan yang dapat menimbulkan konflik kepentingan, Korupsi, Kolusi dan Nepotisme (KKN) serta selalu mengutamakan kepentingan Bank di atas kepentingan pribadi, keluarga, kelompok ataupun golongan. Bank juga senantiasa memperhatikan kebijakan tentang anti korupsi seperti yang tertulis dalam Undang-Undang No. 20 Tahun 2001 tentang Perubahan atas Undang-Undang No. 31 Tahun 1999 tentang Pemberantasan Tindak Pidana Korupsi.

Prinsip-prinsip dari kebijakan anti suap dan korupsi telah disusun dalam kode etik (*code of conduct*) yang menjabarkan nilai-nilai yang dianut oleh Bank serta menetapkan standar perilaku seluruh jajaran Allo Bank dan sebagai salah satu bentuk pernyataan prinsip dan komitmen Bank dalam mendukung praktik anti suap dan korupsi yang dikategorikan juga sebagai tindakan kecurangan. Penerapan Kode Etik ini juga bertujuan untuk melindungi Bank dan seluruh karyawan dari dampak negatif seperti risiko hukum, kerugian finansial, reputasi negatif dan untuk menjaga kepercayaan seluruh pemegang saham, pemangku kepentingan, dan masyarakat luas.

The Board of Commissioners, Directors, and all Bank Personnel always uphold fair competition, the values of sportsmanship and professionalism, as well as GCG principles. The Company is also committed to creating a sound business climate, avoiding actions, behavior or actions that could give rise to conflicts of interest, Corruption, Collusion and Nepotism (KKN) and always prioritizing the Bank's interests above personal, family, group or group interests. The Bank also always pays attention to anti-corruption policies as written in Law no. 20 of 2001 concerning Amendments to Law no. 31 of 1999 concerning Eradication of Corruption Crimes.

The principles of the anti-bribery and corruption policy have been compiled in a code of conduct which describes the values adhered to by the Bank and sets standards of behavior for all levels of Allo Bank and as a form of statement of the Bank's principles and commitment in supporting anti-bribery and corruption practices. Bribery and corruption are also categorized as acts of fraud. The implementation of this Code of Ethics also aims to protect the Bank and all employees from negative impacts such as legal risks, financial losses, negative reputation and to maintain the trust of all shareholders, stakeholders and the wider community.

Sistem Pelaporan *Whistleblowing*

Whistleblowing Reporting System

Allo Bank berkomitmen untuk mewujudkan Tata Kelola Perusahaan yang Baik secara komprehensif. Untuk itu, Bank telah memiliki mekanisme untuk mengelola dan menindaklanjuti segala jenis tindakan yang melanggar aturan dan nilai-nilai perusahaan dengan prinsip kerahasiaan pelapor dalam Sistem Pelaporan Pelanggaran (*Whistleblowing System*).

Sistem Pelaporan Pelanggaran Bank dikelola oleh *Fraud Management* — Internal Audit yang mengacu pada sejumlah ketentuan, yaitu:

- Peraturan OJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum.
- Peraturan OJK No. 39/POJK.03/2019 tentang Penerapan Strategi Anti-Fraud bagi Bank Umum.

Bank senantiasa memastikan perlindungan bagi Pelapor dengan memastikan setiap laporan dijaga dan dijamin kerahasiaannya. Bagi pihak-pihak yang melihat atau mengetahui adanya indikasi pelanggaran atau *fraud* di lingkungan Bank dapat mengirimkan laporannya melalui kanal WBS yang disediakan oleh Bank, antara lain:

E-mail : whistleblow@allobank.com
WhatsApp : 082208242401

Di tahun 2023, Bank mendapati adanya 3 (tiga) laporan yang masuk melalui mekanisme WBS dengan rincian sebagai berikut:

Allo Bank is committed to implementing comprehensive Good Corporate Governance. For this reason, the Bank has a mechanism to manage and follow up on all types of actions that violate company rules and values with the principle of whistleblower confidentiality in the Whistleblowing System.

The Bank Fraud Reporting System is managed by Fraud Management — Internal Audit which refers to a number of provisions, namely:

- OJK Regulation No. 55/POJK.03/2016 concerning Implementation of Governance for Commercial Banks.
- OJK Regulation No. 39/POJK.03/2019 concerning Implementation of Anti-Fraud Strategies for Commercial Banks.

The Bank always ensures protection for Whistleblowers by ensuring that every report is protected and guaranteed confidentiality. For parties who see or are aware of indications of violations or fraud within the Bank, they can send their reports via the WBS channel provided by the Bank, including:

Email : whistleblow@allobank.com
WhatsApp : 082208242401

In 2023, the Bank found that there were 3 (three) reports submitted through the WBS mechanism with the following details:

Penjelasan Explanation	Jumlah Total
Jumlah pengaduan yang masuk Number of complaints received	3
Terindikasi *Fraud* Indicated Fraud	-
Tidak terindikasi *Fraud* There is no indication of fraud	3

Kesesuaian Penerapan GCG Allo Bank Terhadap Pedoman Tata Kelola Perusahaan Terbuka

Conformity of Allo Bank GCG Implementation with the Governance Guidelines for Public Companies

Sebagai Perusahaan Terbuka, Allo Bank berkomitmen menerapkan Pedoman Tata Kelola Perusahaan Terbuka yang mencakup 5 (lima) aspek, 8 (delapan) prinsip tata kelola perusahaan yang baik, serta 25 (dua puluh lima) rekomendasi penerapan aspek dan prinsip tata kelola perusahaan yang baik, sebagaimana yang diatur dalam Peraturan OJK No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka dan Surat Edaran OJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.

Allo Bank as a Public Company is committed to implementing the Governance Guidelines for Public Company which comprise 5 (five) aspects, 8 (eight) principles of good corporate governance, and 25 (twenty-five) recommendations for the implementation of aspects and principles of good corporate governance, as stipulated in OJK Regulation No. 21/POJK.04/2015 concerning Implementation of Governance Guidelines for Public Companies and OJK Circular Letter No. 32/SEOJK.04/2015 concerning Governance Guidelines for Public Companies.

Penerapan Pedoman Tata Kelola Perusahaan Terbuka di lingkup Bank pada tahun 2023, sebagai berikut:

Implementation of the Governance Guidelines for Public Companies at Bank in 2023 is as follows:

Aspek I. Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-hak Pemegang Saham

Aspect I. Relationship of Publicly Listed Company with Shareholders in Guaranteeing Shareholders Rights.

Prinsip Principle	Rekomendasi Recommendation	Pemenuhan: Terpenuhi atau Jelaskan Compliance: Comply or Explain
Prinsip 1 Meningkatkan Nilai Penyelenggaraan RUPS **Principle 1** Increase the Value of GMS Holding	Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (voting) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham. Public Company has technical procedures for voting either open or closed that promote independence and the interests of shareholders.	TERPENUHI COMPLY
	Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPST. All members of the Board of Directors and Board of Commissioners of Public Company attend in the AGMS.	TERPENUHI COMPLY
	Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun. Summary minutes of the AGMS are available on the website of the Public Company for at least 1 (one) year.	TERPENUHI COMPLY

Prinsip Principle	Rekomendasi Recommendation	Pemenuhan: Terpenuhi atau Jelaskan Compliance: Comply or Explain
Prinsip 2 Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. **Principle 2** Increase the Quality of Public Company's Communications with Shareholders or Investors.	Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. Public Company has a communication policy with shareholders or investors.	TERPENUHI COMPLY
	Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web. Public Company discloses communication policy with shareholders or investors on the Website	TERPENUHI COMPLY

Aspek II. Fungsi dan Peran Dewan Komisaris

Aspect II. Function and Role of the Board of Commissioners

Prinsip Principle	Rekomendasi Recommendation	Pemenuhan: Terpenuhi atau Jelaskan Compliance: Comply or Explain
Prinsip 3 Memperkuat Keanggotaan dan Komposisi Dewan Komisaris **Principle 3** Strengthen Membership and Composition of the Board of Commissioners	Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. Determination of the number of the Board of Commissioners members has considered the Public Company's condition.	TERPENUHI COMPLY
	Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Determination of Board of Commissioners Composition has considered the diversity of skills, knowledge and experience required.	TERPENUHI COMPLY
Prinsip 4 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. **Principle 4** Enhance the Quality of Board of Commissioners Duties and Responsibilities Implementation	Dewan Komisaris mempunyai kebijakan penilaian sendiri (self-assessment) untuk menilai kinerja Dewan Komisaris Board of Commissioners has in place self-assessment policy to assess its performance.	TERPENUHI COMPLY
	Kebijakan penilaian sendiri (self-assessment) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. Self-assessment to assess the performance of the Board of Commissioners is disclosed in the Annual Report of the Public Company.	TERPENUHI COMPLY
	Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. Board of Commissioners has a policy on the resignation of Board of Commissioners members when engaged in financial crime.	TERPENUHI COMPLY
	Dewan Komisaris atau Komite yang menjalankan fungsi Remunerasi dan Nominasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi. Board of Commissioners or the Committee carrying out Remuneration and Nomination function formulates succession policy in the Nomination of Board of Directors members.	TERPENUHI COMPLY

Aspek III. Fungsi dan Peran Direksi

Aspect III. Function and Role of the Board of Directors

Prinsip Principle	Rekomendasi Recommendation	Pemenuhan: Terpenuhi atau Jelaskan Compliance: Comply or Explain
Prinsip 5 Memperkuat Keanggotaan dan Komposisi Direksi. **Principle 5** Strengthening the Membership and Composition of the Board of Directors.	Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan. Determination of the number of the Board of Directors members has considered Public Company's condition and effectiveness in decision making.	TERPENUHI COMPLY
	Penentuan komposisi anggota Direksi memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Determination of the composition of Board of Directors members has considered diversity of skills, knowledge, and experience needed.	TERPENUHI COMPLY
	Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. Board of Directors Member in charge of accounting or finance has expertise and/or knowledge in accounting.	TERPENUHI COMPLY
Prinsip 6 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. **Principle 6** Enhance the Quality of Board of Directors Duties and Responsibilities Implementation	Direksi mempunyai kebijakan penilaian sendiri (self-assessment) untuk menilai kinerja Direksi. Board of Directors has its own selfassessment policy to assess their performance.	TERPENUHI COMPLY
	Kebijakan penilaian sendiri (self-assessment) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka. Self-assessment policy to assess the Board of Directors performance is disclosed through annual report of Public Company.	TERPENUHI COMPLY
	Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. Board of Directors has a policy regarding resignation of the Board of Directors members engaged in financial crime	TERPENUHI COMPLY

Aspek IV: Partisipasi Pemangku Kepentingan

Aspect IV: Stakeholders' Participation

Prinsip Principle	Rekomendasi Recommendation	Pemenuhan: Terpenuhi atau Jelaskan Compliance: Comply or Explain
Prinsip 7 Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan **Principle 7** Improve Corporate Governance Aspect through Stakeholders' participation	Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya insider trading. Public Company has a policy to prevent insider trading.	TERPENUHI COMPLY
	Perusahaan Terbuka memiliki kebijakan antikorupsi dan anti fraud. Public Company has anti-corruption and anti-fraud policy.	TERPENUHI COMPLY
	Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. Public Company has a policy of vendor selection and enhancement of suppliers or vendors' ability	TERPENUHI COMPLY
	Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. Public company has a policy on the fulfillment of the rights of creditors.	TERPENUHI COMPLY
	Perusahaan Terbuka memiliki kebijakan sistem whistleblowing Public company has a whistleblowing system policy	TERPENUHI COMPLY
	Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan Public company has a policy to give long-term incentives to the Board of Directors and employees	TERPENUHI COMPLY

Aspek V. Keterbukaan Informasi

Aspect V. Information Disclosure

Prinsip Principle	Rekomendasi Recommendation	Pemenuhan: Terpenuhi atau Jelaskan Compliance: Comply or Explain
Prinsip 8 Meningkatkan Pelaksanaan Keterbukaan Informasi. **Principle 8** Improve the Implementation of Information Disclosure	Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. Public company utilizes the information technology more widely in addition to the website as a media for information disclosure.	TERPENUHI COMPLY
	Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali. Annual report Public company disclose the ultimate beneficial owner in Shareholding of Public Company's shares at least 5% (five percent), an addition to the disclosure ultimate beneficial owner in Public Company's share ownership through principal and controlling shareholders.	TERPENUHI COMPLY

Transparansi Praktik *Bad Governance*

Transparency of Bad Governance Practices

Selama tahun 2023, Bank tidak melakukan tindakan ataupun kebijakan yang berkaitan dengan praktik *Bad Corporate Governance* selaras dengan upaya Bank untuk menerapkan Tata Kelola Perusahaan yang Baik, sebagaimana tercermin pada tabel berikut:

During 2023, the Bank did not take any actions or policies related to Bad Corporate Governance practices in line with the Bank's efforts to implement Good Corporate Governance, as reflected in the following table:

No	Praktik Practice	Keterangan Decription
1	Laporan atas aktivitas Perseroan yang mencemari lingkungan Reports on the Company's activities that pollute the environment	✗
2	Perkara penting yang sedang dihadapi oleh Perseroan, entitas anak, anggota Direksi dan/atau anggota Dewan Komisaris yang sedang menjabat tidak diungkapkan dalam Laporan Tahunan Important cases being faced by the Company, its subsidiaries, members of the Board of Directors and/or members of the Board of Commissioners who are currently serving are not disclosed in the Annual Report	✗
3	Ketidakpatuhan dalam pengungkapan pemenuhan kewajiban perpajakan Non-compliance in disclosing the tax obligations fulfillment	✗
4	Ketidaksesuaian penyajian Laporan Tahunan dengan peraturan yang berlaku Inconsistency in the presentation of the Annual Report with applicable regulations	✓
5	Tidak terdapat pengungkapan segmen operasi pada Laporan Keuangan There is no disclosure of operating segments in the Financial Report	✗
6	Kasus terkait buruh dan karyawan Cases related to workers and employees	✗
7	Ketidaksesuaian antara Buku Laporan Tahunan dengan Laporan Tahunan Digital Incompatibility between the Annual Report Book and the Digital Annual Report	✗

✓ = Ada | Yes
✗ = Tidak ada | Nothing



06_

Laporan Keberlanjutan

Sustainability Report

allobank

Ikhtisar Kinerja Keberlanjutan 2023

2022 Sustainable Performance Highlight

Deskripsi Description	Satuan Unit	2023	2022	2021
Kinerja Aspek Ekonomi [OJK B.1] **Economic Aspect Performance** [OJK B.1]				
Pendapatan Operasional Bank* The Bank Operating Income*	Juta Rupiah Million Rupiah	1.159.330	760.749	301.156
Laba (Rugi) Bersih Bank* The Bank Net Income (Loss)*	Juta Rupiah Million Rupiah	444.566	270.030	192.475
Kinerja Aspek Ekonomi terkait Keberlanjutan **Economic Aspect Performance related to Sustainability**				
Jenis produk yang memenuhi Kriteria Kegiatan Usaha Berkelanjutan (KKUB) Type of Products that Meet The Sustainable Business Activities Criteria (KKUB)	Unit produk Product unit	-	-	-
Nominal produk dan/atau jasa yang memenuhi Kriteria Kegiatan Usaha Berkelanjutan (KKUB) Products and/or Services Nominal that Meet The Sustainable Business Activities Criteria (KKUB)	Jutaan Rupiah Million Rupiah	-	-	-
Persentase total portofolio kegiatan usaha berkelanjutan terhadap total portofolio (%): **Percentage of Total Portfolio of Sustainable Business Activities to Total Portfolio (%):**				
a. Penghimpunan Dana Fundrasing	Persen Percent	-	-	-
b. Penyaluran Dana Fund Distribution	Persen Percent	-	-	-
Kinerja Keuangan Inklusif** **Inclusive Financial Performance****				
Perkembangan Laku Pandai: **Laku Pandai Development:**				
a. Jumlah Agen Total Agent	Agen Agent	-	-	-
b. Nominal produk dan/atau jasa yang disediakan oleh Agen Nominal of Products and/or Services provided by The Agent	Agen Agent	-	-	-
c. Jumlah Agen Total Agent	Agen Agent	-	-	-

Deskripsi Description	Satuan Unit	2023	2022	2021
Kinerja Aspek Lingkungan [OJK B.2] **Environmental Aspect Performance** [OJK B.2]				
Biaya Penggunaan BBM Fuel Cost	Jutaan Rupiah Million Rupiah	225	220	312
Biaya Penggunaan Listrik Electricity Cost	Jutaan Rupiah Million Rupiah	179	438	819
Biaya Penggunaan Air Water Cost	Jutaan Rupiah Million Rupiah	50	12	18
Dana/CSR bidang lingkungan Cost/CSR in Environmental Aspect	Jutaan Rupiah Million Rupiah	195	24	-
Kinerja Aspek Sosial [OJK B.3] **Social Aspect Performance** [OJK B.3]				
Jumlah total pegawai Total Employees	Pria (Orang) Male (People)	233	159	86
	Wanita (Orang) Female (People)	147	103	43
Pengurus kantor pusat bank berdasarkan jenis kelamin The Bank Head Office management based on Gender	Pria (Orang) Male (People)	23	23	13
	Wanita (Orang) Female (People)	8	9	4
Kepala kantor cabang berdasarkan jenis kelamin Head of Branch Office based on Gender	Pria (Orang) Male (People)	2	2	5
	Wanita (Orang) Female (People)	0	0	2

* Data diambil dari Laporan Tahunan Bank | The data is taken from the Bank's Annual Report
** Data diambil dari Laporan Laku Pandai | The data is taken from Laku Pandai Annual Report

Penjelasan Direksi

The Board of Directors Explanation
[OJK D.1]

Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Puji syukur kami panjatkan ke hadirat Tuhan yang Maha Esa karena atas kehendak-Nya, PT Allo Bank Indonesia Tbk dapat melalui tahun 2023 dengan membukukan kinerja terbaik. Total aset, penyaluran kredit, penghimpunan Dana Pihak Ketiga, Ekuitas, Pendapatan Operasional dan Laba Bersih meningkat dibanding tahun sebelumnya. Kinerja yang baik ini merupakan cerminan atas ketepatan kebijakan dan inisiatif strategis tahun 2023 yang diimplementasikan secara konsisten oleh segenap manajemen dan karyawan Bank.

Selain faktor internal, pencapaian tersebut merupakan dampak positif atas tercapainya pertumbuhan ekonomi Indonesia berkelanjutan pada tahun 2023, yaitu 5,05% *year on year* (y-on-y). Pertumbuhan tersebut ditopang oleh bertumbuhnya 17 lapangan usaha yang menjadi dasar perhitungan bagi Badan Pusat Statistik (BPS) menyusun angka pertumbuhan ekonomi tahunan. Di antara lapangan usaha yang mengalami pertumbuhan adalah Jasa Keuangan dan Asuransi yang tumbuh sebesar 4,77%, naik signifikan dibanding tahun 2022, yang mencapai 1,93%.

Melalui laporan keberlanjutan inilah, berbagai pencapaian aspek ekonomi Bank kami sampaikan. Sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik atau POJK Keuangan Berkelanjutan, laporan ini juga menyampaikan pencapaian kinerja aspek sosial dan lingkungan.

Dukungan Allo Bank terhadap Keuangan Berkelanjutan

Indonesia secara konsisten menjalankan pembangunan berkelanjutan sebagai amanat perundang-undangan. Sesuai dengan Undang-Undang No. 32 tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup, pembangunan berkelanjutan adalah upaya sadar dan terencana yang memadukan aspek lingkungan

Dear Respected Shareholders and Stakeholders,

We extend our gratitude for the presence of God Almighty, as by His will, PT Allo Bank Indonesia Tbk successfully navigated through 2023, demonstrating its best performance. Total assets, credit distribution, Third Party Funds collection, Equity, Operating Income, and Net Profit all experienced increases compared to the previous year. This commendable performance reflects the efficacy of the strategic policies and initiatives implemented consistently by all members of the Bank's management and staff throughout 2023.

Beyond internal factors, this achievement has had a positive impact on the attainment of sustainable economic growth in Indonesia, recording a 5.05% year-on-year (y-on-y) increase. This growth was bolstered by advancements across 17 business sectors, forming the foundation for the Central Statistics Agency (BPS) to compile annual economic growth figures. Notably, Financial Services and Insurance experienced a remarkable growth of 4.77%, a substantial rise compared to the 1.93% recorded in 2022.

In this sustainability report, we outline various accomplishments in the Bank's economic aspects. As stipulated in Financial Services Authority Regulation no. 51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, or POJK Sustainable Finance, this report also highlights performance achievements in social and environmental dimensions.

Allo Bank's Commitment to Sustainable Finance

Indonesia consistently upholds sustainable development as mandated by law. In corresponding with Law No. 32 of 2009 concerning Environmental Protection and Management, sustainable development involves a deliberate and planned effort that integrates environmental, social, and economic aspects into



hidup, sosial, dan ekonomi ke dalam strategi pembangunan untuk menjamin keutuhan lingkungan hidup serta keselamatan, kemampuan, kesejahteraan, dan mutu hidup generasi masa kini dan generasi masa depan.

Untuk mendukung terlaksananya pembangunan berkelanjutan, pemerintah mengeluarkan berbagai regulasi dan kebijakan. Salah satunya adalah POJK Keuangan Berkelanjutan tahun 2017. Sesuai peraturan tersebut, dalam statusnya sebagai perusahaan publik, Allo Bank terkena kewajiban untuk menerapkan keuangan berkelanjutan per 1 Januari 2021. Keuangan berkelanjutan tak lain adalah dukungan menyeluruh dari sektor jasa keuangan untuk menciptakan pertumbuhan ekonomi berkelanjutan dengan menyelaraskan kepentingan ekonomi, sosial, dan lingkungan hidup.

Dukungan Allo Bank terhadap keuangan berkelanjutan diwujudkan melalui penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB), yang menjadi bagian tak terpisahkan dari Rencana Bisnis Bank, dimana Bank menuangkan berbagai rencana, program dan kebijakan strategis sebagai implementasi prinsip-prinsip keuangan berkelanjutan. Bentuk dukungan yang lain, seperti diatur dalam POJK Keuangan Berkelanjutan, Bank mengalokasikan sebagian dana untuk membiayai berbagai program Tanggung Jawab Sosial dan Lingkungan (TJSL).

Bentuk dukungan lain Allo Bank terhadap keuangan berkelanjutan adalah pengelolaan kantor yang ramah lingkungan. Dalam statusnya sebagai Bank umum berbasis digital, operasional Bank sangat ramah lingkungan. Keberadaan kantor secara fisik misalnya, sangat minimal sehingga mengurangi penggunaan energi, sekaligus mengurangi

development strategies, ensuring the integrity of the environment and the well-being, capabilities, and quality of life of both present and future generations.

To advance sustainable development, the government has issued various regulations and policies, including the 2017 POJK Sustainable Finance. In compliance with these regulations, Allo Bank, as a public company, is obligated to implement sustainable finance since January 1, 2021. Sustainable finance entails comprehensive support from the financial services sector to foster sustainable economic growth by aligning economic, social, and environmental interests.

Allo Bank's commitment to sustainable finance materializes through the formulation of a Sustainable Finance Action Plan (RAKB), an integral component of the Bank's Business Plan. This plan outlines strategic initiatives, programs, and policies in accordance with sustainable finance principles. Additionally, in compliance with the Sustainable Finance POJK, the Bank allocates a portion of funds to finance various Social and Environmental Responsibility (TJSL) programs.

Furthermore, Allo Bank demonstrates its support for sustainable finance through environmentally friendly office management. As a digital-based commercial bank, the Bank's operations are inherently eco-friendly. The physical footprint of its offices is minimized, resulting in reduced energy consumption and greenhouse gas

tingkat emisi gas rumah kaca. Jumlah kantor operasional yang sedikit juga mengurangi volume penggunaan air, timbulan sampah dan sebagainya.

Kebijakan Allo Bank untuk Merespons Tantangan dalam Pemenuhan Strategi Keberlanjutan

Allo Bank menjalankan usaha dengan berpegang pada nilai-nilai Perusahaan, yaitu Data-*driven*, *Impact*, *Growth*, *In harmony*, *Transparency*, *Agility*, dan *Learning*. Nilai keberlanjutan tersebut dibangun dengan nilai-nilai yang diyakini dan menjadi perilaku keseharian serta kebiasaan seluruh personel Allo Bank. Merujuk pada nilai keberlanjutan tersebut, selanjutnya Allo Bank berkomitmen untuk mewujudkan kinerja terbaik dengan berpedoman pada Kode Etik (*Code of Conduct*) sebagai aturan main dalam menjalin hubungan dengan semua pemangku kepentingan. Untuk mengukuhkan komitmen tersebut, Allo Bank secara berkesinambungan melakukan sosialisasi melalui berbagai kegiatan dan media, baik kepada pemangku kepentingan internal maupun eksternal.

Bagi Allo Bank, sosialisasi nilai keberlanjutan, terutama kepada pemangku kepentingan eksternal, terkhusus masyarakat, merupakan sarana untuk menyerap berbagai isu atau topik yang berkembang di tengah masyarakat. Allo Bank telah berupaya semaksimal mungkin agar keberadaannya membawa manfaat sebesar-besarnya bagi masyarakat. Walau demikian, potensi permasalahan sosial dan lingkungan di tengah masyarakat tetaplah ada. Untuk itu, sebagai antisipasi, Allo Bank membuka diri dengan membuka kanal pengaduan atau keluhan yang bisa dimanfaatkan oleh para pemangku kepentingan, termasuk masyarakat. Upaya lain untuk memaksimalkan manfaat atas keberadaan Bank adalah Bank melibatkan para pemangku kepentingan diantaranya melalui program Tanggung Jawab Sosial dan Lingkungan (TJSL)/*Corporate Social Responsibility* (CSR).

Secara spesifik, dalam memenuhi strategi keberlanjutan bisnis, Allo Bank menghadapi sejumlah tantangan dan berhasil melalui dengan baik. Tantangan tersebut antara lain berkaitan dengan kemampuan Bank dalam menguatkan kolaborasi dengan berbagai mitra strategis atau ekosistem-ekosistem lain, mengingat kolaborasi dan integrasi memerlukan kesiapan dan kecepatan di kedua pihak. Tantangan berikutnya berkaitan dengan upaya Bank mengajukan berbagai izin ke regulator atas berbagai produk yang dikembangkan selama tahun 2023. Dalam hal ini, Bank menyampaikan apresiasi kepada regulator atas *support* perizinan yang diberikan dan pengawasan yang dilakukan. Tak kalah pentingnya adalah tantangan untuk membangun model underwriting dan credit scoring untuk penyaluran kredit yang *robust* supaya bisa mengelola risiko NPL dan fraud dengan baik.

Sebagaimana prinsip keberlanjutan, Allo Bank secara maksimal berupaya untuk menyelaraskan pencapaian kinerja aspek ekonomi, sosial dan lingkungan. Komitmen tersebut membuahkan apresiasi dari pihak eksternal dengan pemberian penghargaan selama tahun

emissions. Moreover, the limited number of operational offices contributes to lower water usage and waste generation, among other environmental benefits.

Allo Bank's Approach to Addressing Challenges in Achieving Sustainability Goals

Allo Bank operates in accordance with the Company's core values, which are Data-driven, Impactful, Growth-oriented, In harmony, Transparent, Agile, and Learning-focused. These values form the foundation of Allo Bank's sustainability ethos, guiding the daily behaviors and habits of all personnel. Allo Bank is committed to delivering optimal performance by upholding the Code of Conduct as the primary rule governing its relationships with all stakeholders. To reinforce this commitment, Allo Bank consistently engages in outreach activities through various channels and media, targeting both internal and external stakeholders.

For Allo Bank, raising awareness about the value of sustainability, particularly among external stakeholders and the community, serves as a means to stay attuned to emerging societal issues and topics. The Bank endeavors to ensure that its operations yield maximum benefits for society. However, despite these efforts, the potential for social and environmental challenges persists. To proactively address this, Allo Bank has established a complaint channel open to stakeholders, including the public. Additionally, the Bank actively involves stakeholders through its Social and Environmental Responsibility (TJSL)/Corporate Social Responsibility (CSR) program to optimize its societal impact.

In its pursuit of business sustainability, Allo Bank has encountered and successfully navigated several challenges. These challenges include enhancing collaboration with various strategic partners and ecosystems, recognizing that collaboration and integration require readiness and agility from all parties involved. Another challenge related to securing regulatory approvals for various product developments undertaken in 2023. Allo Bank acknowledges and appreciates the regulatory support received in this regard. Equally significant is the challenge of developing a robust underwriting and credit scoring model for credit distribution to effectively manage Non-Performing Loans (NPL) and fraud risks.

Aligned with the principle of sustainability, Allo Bank constantly strives to balance economic, social, and environmental performance. This commitment has garnered recognition from external entities, with accolades received during the reporting year, including the

pelaporan di antaranya Gold Award of Brand Advocates Allo Bank Digital Bank on Youth Choice Award 2023 oleh Marketeers; *Top Winner in* KBMI 2 *Category* dan Bapak Indra Utoyo selaku Direktur Utama Allo Bank mendapat pengakuan atas Top 10 Banking CEO dalam Indonesia Top Bank Awards 2023 oleh The Iconomics; Bank dengan kinerja "Sangat Baik sekaligus berhasil mendapatkan pengakuan pada *The Best Performance Bank in* KBMI 2 *with asset under* Rp50 *Trillion* dalam 28th Infobank Banking Appreciation 2023; "Top 50 Largest Capitalization Public Listed Company" oleh Indonesian Institute for Corporate Directorship (IICD); dan *The Best Performing Bank* 2023 *with Assets* Rp10 - 25tn dari The Finance, bagian dari Infobank Media Group.

Penerapan Keuangan Berkelanjutan Tahun 2023

Selama tahun 2023, Allo Bank telah berupaya semaksimal mungkin untuk melaksanakan keuangan berkelanjutan dengan menyelaraskan pencapaian aspek ekonomi, lingkungan hidup, dan sosial. Upaya tersebut meraih hasil sebagai berikut:

Kinerja Aspek Ekonomi

Untuk mewujudkan kinerja berkelanjutan, setiap tahun, Allo Bank menyusun dan menerbitkan Rencana Bisnis Bank (RBB) yang disusun secara matang dan realistis berdasarkan prinsip kehati-hatian dan penerapan manajemen risiko. Di dalamnya, antara lain, disampaikan tentang rencana Allo Bank untuk meningkatkan kinerja usaha serta strategi untuk merealisasikan rencana tersebut sesuai target dan waktu yang ditetapkan. Penyusunan rencana bisnis senantiasa memperhatikan sejumlah hal, yaitu faktor eksternal dan internal yang dapat mempengaruhi kelangsungan usaha Bank; prinsip kehati-hatian; penerapan manajemen risiko; dan asas perbankan yang sehat.

Selama tahun 2023, segenap manajemen dan karyawan Allo Bank telah berupaya secara maksimal untuk mewujudkan target-target tersebut dan membuahkan hasil yang membanggakan. Pendapatan Operasional tercatat sebesar Rp1.159.330 juta atau naik 52,39% dibanding tahun 2022; Pendapatan Bunga Bersih tercatat sebesar Rp1.036.755 juta atau naik 65,29% dibanding tahun 2022; dan Laba (Rugi) Bersih sebesar Rp444.566 juta atau naik 64,64% dibanding tahun sebelumnya.

Pencapaian tersebut sejalan dengan peningkatan jumlah akuisisi/*onboarding* nasabah hingga akhir tahun 2023 yaitu total 7,6 juta nasabah. Selain itu, juga selaras dengan keberhasilan Bank meningkatkan engagement sehingga nasabah senang dan sering bertransaksi di Allo Bank. Dalam hal ini, Bank mencatatkan peningkatan signifikan dalam jumlah transaksi menggunakan QRIS, transfer melalui BI-Fast maupun pembayaran *Bill Payment*.

Kinerja Aspek Lingkungan

Sejalan dengan prinsip keberlanjutan, Allo Bank senantiasa merujuk pada berbagai regulasi yang mengatur hubungan antara industri perbankan dengan lingkungan. Dalam hal ini, kepatuhan menjadi dasar pelaksanaan pelestarian dan pengelolaan dampak

Gold Award for Brand Advocates Allo Bank Digital Bank in the Youth Choice Award 2023 by Marketeers, the Top Winner in KBMI 2 Category, and Mr. Indra Utoyo's recognition as a Top 10 Banking CEO in the 2023 Indonesia Top Bank Awards by The Iconomics. Additionally, the Bank was acknowledged for its "Very Good" performance and awarded The Best Performance Bank in KBMI 2 with assets under IDR 50 Trillion in the 28th Infobank Banking Appreciation 2023. Furthermore, Allo Bank was recognized as one of the "Top 50 Largest Capitalization Public Listed Companies" by the Indonesian Institute for Corporate Directorship (IICD) and received The Best Performing Bank 2023 award with Assets IDR 10 - 25tn from The Finance, a part of the Infobank Media Group.

Implementation of Sustainable Finance in 2023

Throughout 2023, Allo Bank constantly pursued the implementation of sustainable finance, striving to harmonize achievements across economic, environmental, and social dimensions. These efforts yielded significant results:

Economic Performance

In pursuit of sustainable performance, Allo Bank meticulously prepared and published an annual Bank Business Plan (RBB), emphasizing prudence and robust risk management principles. The plan outlined strategies to enhance business performance, considering various internal and external factors that could impact the Bank's business continuity; prudence; implementation of risk management; and sound banking principles.

These efforts were reflected throughout 2023 in remarkable financial achievements: Operational Income surged to IDR1,159,330 million, marking a 52.39% increase from 2022; Net Interest Income rose to IDR 1,036,755 million, up by 65.29% from the previous year; and Net Profit increased to IDR 444,566 million, representing a 64.64% growth compared to the previous year.

These accomplishments are aligned with the increase in the number of customer acquisitions/onboardings until the end of 2023, totaling 7.6 million customers. Additionally, it aligns with the Bank's success in enhancing customer engagement, resulting in satisfied customers who frequently conduct transactions at Allo Bank. In this regard, the Bank recorded a significant increase in the number of transactions using QRIS, transfers via BI-Fast, and Bill Payment payments.

Environmental Performance

Adhering to sustainability principles, Allo Bank prioritized compliance with regulations governing the banking industry's relationship with the environment. The Bank implemented measures to preserve and manage environmental impacts across all its activities, products,

lingkungan pada seluruh aktivitas, produk dan jasa Bank. Dengan memperhatikan prinsip kehati-hatian, Allo Bank merilis produk dan layanan berupa giro, tabungan, deposito dan pinjaman konsumsi (*instant cash* dan *pay later*) yang semuanya tidak berkontribusi negatif terhadap lingkungan.

Komitmen Allo Bank terhadap lingkungan juga diwujudkan melalui penerapan operasional kantor yang ramah lingkungan dengan mengedepankan prinsip 3R (*Reduce, Reuse & Recycle*). Prinsip tersebut diimplementasikan dalam pengelolaan penggunaan kertas, energi listrik, bahan bakar minyak, air/air limbah maupun limbah, baik limbah yang termasuk dalam Bahan Berbahaya dan Beracun (B3) maupun non-B3B. Upaya penghematan antara lain diraih dalam penggunaan kertas dan listrik.

Kinerja Aspek Sosial

Allo Bank meyakini kinerja optimal yang diraih tahun 2023 merupakan timbal balik atas pemenuhan tanggung jawab Bank terhadap para pemangku kepentingan, baik internal maupun eksternal, di mana masing-masing pemangku kepentingan memberikan kontribusi dalam pencapaian tersebut. Pemenuhan tanggung jawab kepada karyawan sebagai pemangku kepentingan internal antara lain dilakukan dengan memperlakukan mereka secara setara sehingga tidak terjadi insiden diskriminasi, memberikan peluang yang sama untuk maju dan berkembang melalui keikutsertaan berbagai pendidikan dan pelatihan, serta mewujudkan lingkungan kerja yang sehat dan aman sesuai kaidah Kesehatan dan Keselamatan Kerja (K3).

Untuk nasabah sebagai pemangku kepentingan eksternal selain melakukan berbagai inovasi produk dan jasa agar sesuai dengan harapan terkini, Bank terus meningkatkan kualitas layanan agar semakin efektif dan efisien, sekaligus memudahkan nasabah bertransaksi di manapun dan kapan pun. Seiring dengan itu, sebagai bagian dari layanan terbaik serta perlindungan terhadap nasabah, Bank juga berkomitmen untuk menyelesaikan semua pengaduan nasabah sesuai dengan *Service Level Agreement* (SLA) yang berlaku.

Hal yang tak kalah penting, Allo Bank melindungi kerahasiaan data nasabah sehingga pada tahun pelaporan tidak ada pengaduan berkaitan dengan kebocoran data atau hilangnya data nasabah. Terkhusus kepada masyarakat sebagai pemangku eksternal yang lain, Bank berkomitmen untuk memberdayakan mereka melalui program TJSL dengan mengeluarkan dana tahun 2023 sebesar Rp195 juta. Implementasi program-program TJSL, sekaligus merupakan upaya nyata dan dukungan konkret Bank terhadap Tujuan Pembangunan Berkelanjutan (TPB/SDGs).

Strategi Pencapaian Target

Keselarasan merupakan prinsip dasar dalam penerapan keuangan berkelanjutan. Oleh karena itu, Allo Bank meyakini bahwa aspek lingkungan dan sosial berkelanjutan akan dipengaruhi oleh pencapaian dalam mewujudkan target-target kinerja aspek ekonomi

and services. Embracing the precautionary principle, Allo Bank introduced environmentally neutral products and services such as current accounts, savings, deposits, and consumer loans (instant cash and pay later), which do not adversely affect the environment.

Allo Bank's commitment to the environment is manifested through the implementation of environmentally friendly office operations by prioritizing the 3R principle (Reduce, Reuse & Recycle). This principle is implemented in managing the use of paper, electrical energy, fuel oil, water/waste water and waste, both waste included in Hazardous and Toxic Materials (B3) and non-B3B. Efforts to save include the use of paper and electricity.

Social Performance

In 2023, Allo Bank recognized that its optimal performance was a collective effort where stakeholders contributes to this achievement. Fulfilling responsibilities to employees as internal stakeholders was conducted, among others, by treating them equally to prevent incidents of discrimination, providing equal opportunities to advance and develop through participation in various education and training, as well as creating a sound and safe work environment in accordance with Health and Work Safety (K3).

For customers as external stakeholders, Allo Bank not only implements various product and service innovations to meet the latest expectations but also continuously enhances service quality to make it more effective and efficient. This includes facilitating transactions for customers anytime and anywhere. Furthermore, as part of its commitment to providing the best service and protection for customers, the Bank is dedicated to resolving all customer complaints in accordance with the applicable Service Level Agreement (SLA)

No less important, Allo Bank remained committed to maintaining the confidentiality of customer data. Consequently, in the reporting year, there were no complaints related to data leaks or loss of customer data. In addition, in its dedication to the community as another external stakeholder, the Bank disbursed funds amounting to IDR 195 million through the TJSL program in 2023. The implementation of TJSL programs represents a real and concrete effort by the Bank towards achieving the Sustainable Development Goals (TPB/SDGs)."

Target Achievement Strategy

Alignment is a fundamental principle in implementing sustainable finance. Therefore, Allo Bank believes that sustainable environmental and social aspects will be influenced by achieving the performance targets for economic aspects presented in the 2023 RBB and

yang disampaikan dalam RBB dan RAKB Tahun 2023. Untuk itu, Bank telah menetapkan inisiatif dan langkah strategi sebagai berikut:

1. Melakukan penetrasi pasar berkelanjutan ke berbagai segmentasi nasabah dengan terus memberikan nilai tambah (*added value*) melalui implementasi 3 pilar strategi bisnis Bank (*acquisition, engagement and monetization*);
2. Meningkatkan layanan digital secara signifikan yang berdampak pada peningkatan aset dan liabilitas;
3. Menjalin kolaborasi dengan mitra strategis (*strategic partners*) ekosistem utama melalui penerapan model *Open Banking* untuk memperkaya dan meningkatkan nilai layanan finansial yang disediakan oleh Bank;
4. Penguatan *data driven organization* dengan memanfaatkan kapabilitas *Artificial Intelligence* (AI) dan *data analytic* untuk meningkatkan keunggulan kompetitif Bank;
5. Penguatan manajemen risiko menggunakan teknologi terkini melalui peningkatan *IT Maturity* dalam rangka memperkuat operasional Bank;
6. Pengembangan talenta DIGITAL untuk mencapai kinerja Bank yang unggul; dan
7. Penguatan *Good Corporate Governance* (GCG) di seluruh fungsi organisasi Bank.

Selanjutnya, untuk menjaga kinerja ekonomi berjalan sesuai dengan yang ditargetkan, Bank melakukan monitoring atas implementasi inisiatif strategis tersebut secara berkala dalam rapat Direksi dan Dewan Komisaris. Kebijakan tersebut dilakukan dengan tujuan agar target kinerja ekonomi yang telah ditetapkan dapat tercapai

Prospek dan Peluang

Keberhasilan pemerintah mencatatkan pertumbuhan ekonomi berkelanjutan pada tahun 2023 merupakan momentum untuk mewujudkan kehidupan sosial dan ekonomi yang stabil sebagaimana kondisi sebelum pandemi COVID-19. Kehidupan tersebut akan mendorong bertumbuhnya berbagai lapangan usaha di Tanah Air. Pertumbuhan berbagai lapangan usaha tersebut merupakan peluang bagi Allo Bank untuk terus mengembangkan diri guna meningkatkan kinerja pada tahun-tahun mendatang.

Untuk itu, Allo Bank telah menetapkan berbagai target dalam RBB Tahun 2024, terkhusus pada aspek ekonomi, serta rencana strategis untuk mencapainya. Target tersebut di antaranya Pendapatan Bunga Bersih tahun 2024 mencapai Rp1.156 miliar atau tumbuh sebesar 111,54% dibandingkan realisasi tahun 2023; Laba Tahun Berjalan Sebelum Pajak sebesar Rp646 miliar atau 112,28% dibandingkan realisasi tahun 2023; Kredit yang Diberikan sebesar Rp8.482 miliar atau 114,84% dibandingkan realisasi tahun 2023, dan Dana Pihak Ketiga sebesar Rp5.929 miliar atau 121,03% dibandingkan realisasi tahun 2023. Untuk mencapai target-target di atas, Allo Bank telah menetapkan strategi bisnis dan berkomitmen untuk melaksanakannya dengan upaya terbaik dan menguatkan sinergi di semua lini. Dengan upaya tersebut, Allo Bank optimistis dapat menggapai target-target tersebut demi mewujudkan bisnis yang berkelanjutan.

RAKB. Therefore, the Bank has established the following strategic initiatives and steps:

1. Implement sustainable market penetration into various customer segments by continuing to provide added value through the implementation of the three pillars of the Bank's business strategy (acquisition, engagement, and monetization).
2. Significantly improve digital services to increase assets and liabilities.
3. Establish collaborations with key ecosystem 3.strategic partners by implementing the Open Banking model to enrich and increase the value of financial services provided by the Bank.
4. Strengthen data-driven organizations by utilizing Artificial Intelligence (AI) capabilities and data analytics to enhance the Bank's competitive advantage.
5. Strengthen risk management using the latest technology by increasing IT Maturity to bolster Bank operations.
6. Develop DIGITAL talent to achieve superior Bank performance.
7. Strengthen Good Corporate Governance (GCG) in all Bank organizational functions.

Furthermore, to maintain economic performance in line with targets, the Bank periodically monitors the implementation of these strategic initiatives in meetings of the Board of Directors and Board of Commissioners. This policy aims to ensure that the set economic performance targets can be achieved.

Prospects and Opportunities

The government's success in achieving sustainable economic growth in 2023 serves as momentum to restore stable social and economic conditions akin to those before the COVID-19 pandemic. This favorable environment is expected to foster growth across various business sectors within the country, presenting opportunities for Allo Bank to further its development and enhance performance in the upcoming years.

To this end, Allo Bank has established various targets in the 2024 RBB, particularly focusing on economic aspects, along with strategic plans to attain them. These targets include Net Interest Income in 2024 reaching IDR1,156 billion, representing a growth of 111.54% compared to the realization in 2023; Profit for the Year Before Tax amounting to IDR646 billion, reflecting a growth of 112.28% compared to the realization in 2023; Loans provided totaling IDR8,482 billion, indicating a growth of 114.84% compared to the realization in 2023; and Third Party Funds amounting to IDR5,929 billion, showcasing a growth of 121.03% compared to the realization in 2023. In pursuit of these targets, Allo Bank has devised a strategic business plan and is dedicated to its implementation with utmost effort, fostering synergy across all departments. With these concerted efforts, Allo Bank is confident in its ability to achieve these targets and foster sustainable business growth.

Penutup

Keberhasilan Allo Bank membukukan kinerja terbaik mencerminkan operasional usaha yang sehat secara bisnis. Selain dipengaruhi oleh faktor eksternal seperti pertumbuhan ekonomi nasional serta meningkatnya kemampuan ekonomi masyarakat, termasuk untuk menjalankan usaha, pencapaian tersebut tak lepas dari ketepatan implementasi atas berbagai inisiatif dan langkah strategis yang ditetapkan Bank. Terlebih lagi, implementasi inisiatif strategis tersebut mendapatkan dukungan optimal dari segenap pemangku kepentingan, baik internal maupun eksternal.

Berkenaan dengan pencapaian dan kondisi faktual di atas, kami mengucapkan terima kasih kepada Dewan Komisaris yang telah melakukan pengawasan dan memberikan arahan sehingga Direksi dapat menjalankan strategi bisnis dengan baik. Ungkapan yang sama kami sampaikan kepada pemegang saham yang telah memberikan kepercayaan kepada kami untuk mengelola Bank selama tahun pelaporan.

Kepada seluruh karyawan sebagai garda terdepan pelayanan, kami juga menyampaikan terima kasih atas kerja keras, dedikasi dan loyalitas yang diberikan selama ini. Apresiasi juga kami sampaikan kepada para nasabah, mitra strategis, vendor, regulator maupun masyarakat secara luas yang senantiasa mendukung keberadaan Allo Bank.

Kami berharap dukungan dan tersebut tetap diberikan sehingga Allo Bank semakin kokoh dan mampu memenuhi harapan segenap pemangku kepentingan dan pemegang saham, sekaligus mewujudkan visi “Menjadi bank umum berbasis digital terbaik melalui aplikasi All in One dengan memanfaatkan ekosistem untuk memberikan nilai tambah yang sebesar-besarnya bagi bangsa.”

Closing Statement

Allo Bank's achievement of recording the most optimal performance reflects sound business operations. This success is not only influenced by external factors such as national economic growth and the increasing economic capacity of the community but also by the accurate implementation of various initiatives and strategic steps set by the Bank. Furthermore, the implementation of these strategic initiatives has received optimal support from all stakeholders, both internal and external.

In light of the aforementioned achievements and factual conditions, we extend our gratitude to the Board of Commissioners for their supervision and guidance, enabling the Board of Directors to execute business strategies effectively. We also express our appreciation to the shareholders who have entrusted us with the management of the Bank during the reporting year.

To all employees, who serve as the frontline in service delivery, we express our heartfelt gratitude for their hard work, dedication, and loyalty. Additionally, we extend our appreciation to our customers, strategic partners, vendors, regulators, and the wider community for their continuous support of Allo Bank.

We hope that this support will continue to strengthen Allo Bank, enabling us to meet the expectations of all stakeholders and shareholders while realizing our vision: 'To become the best digital-based commercial bank through the All in One application, utilizing the ecosystem to provide maximum added value for the nation.

Jakarta, April 2024



Indra Utoyo

Direktur Utama
President Director

Strategi Keberlanjutan Allo Bank

Allo Bank Sustainability Strategy

[OJK A.1]

Pembangunan berkelanjutan yang mampu menjaga stabilitas ekonomi serta bersifat inklusif yang saat ini sedang dijalankan Indonesia memerlukan sistem perekonomian nasional yang mengedepankan keselarasan antara aspek ekonomi, sosial, dan lingkungan hidup. Sejalan dengan itu, untuk menggerakkan perekonomian nasional yang mengedepankan keselarasan antara aspek ekonomi, sosial dan lingkungan hidup, mampu menjaga stabilitas ekonomi serta bersifat inklusif dibutuhkan sumber pendanaan dalam jumlah yang memadai. Dalam konteks ini, pengembangan sistem lembaga keuangan yang ramah lingkungan hidup sebagaimana diamanatkan dalam Undang-Undang No. 32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup menjadi semakin makna penting.

The Indonesian government is undertaking the inclusive sustainable development that is able to maintain economic stability. It requires national economic system that puts forward the consistency between economic, social and environmental aspects. Correspondently, adequate funding sources are required to drive the national economic aforementioned and maintain the economic stability. In this context, it is pivotal to implement the financial institution system development that is environmentally friendly, as stated in the Laws No. 32 of 2009 concerning the Environmental Protection and Management.

Sejalan dengan upaya untuk mewujudkan pembangunan berkelanjutan, Otoritas Jasa Keuangan (OJK) menerbitkan Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik atau POJK Keuangan Berkelanjutan. Sesuai peraturan tersebut, keuangan berkelanjutan didefinisikan sebagai dukungan menyeluruh dari sektor jasa keuangan untuk menciptakan pertumbuhan ekonomi berkelanjutan dengan menyelaraskan kepentingan ekonomi, sosial dan lingkungan hidup.

To actualize the sustainable development, Financial Services uthority (OJK) issued Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies or POJK Sustainable Finance. Based on that regulation, sustainable finance is defined as a comprehensive support from the financial services sector to create sustainable economic growth by accommodating the economic, social, and environmental interests.

Terbitnya POJK Keuangan Berkelanjutan telah menempatkan lembaga jasa keuangan ke dalam sistem keuangan yang ramah lingkungan, sebagaimana diamanatkan dalam Undang-Undang No. 32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup. Pada pasal 43, ayat 3, huruf c, disebutkan tentang pengembangan sistem lembaga keuangan dan pasar modal yang ramah lingkungan hidup

The issuance of the POJK of Sustainable Finance has put the financial services institutions into the more environmentally friendly financial system, as mandated in the Laws No. 32 of 2009 concerning the Environmental Protection and Management. The article 43, paragraph 3, letter c also mentions the development of an environmentally friendly system of financial institutions and capital markets.

Selain menerjemahkan spirit undang-undang lingkungan, penerbitan POJK Keuangan Berkelanjutan tak lepas dari *Roadmap* Keuangan Berkelanjutan di Indonesia 2015-2019 yang dikeluarkan oleh Otoritas

Apart from translating the spirit of environmental law, the issuance of the POJK on Sustainable Finance is inseparable from the 2015-2019 Sustainable Finance Roadmap in Indonesia issued by the Financial Services

Jasa Keuangan. Selepas itu, disusul dengan terbitnya *Roadmap* Keuangan Berkelanjutan Tahap II (2021-2025). Fokus *Roadmap* Tahap II adalah mendorong terciptanya ekosistem keuangan berkelanjutan secara komprehensif dengan melibatkan seluruh pihak terkait dan mendorong pengembangan kerja sama dengan pihak lain. OJK berharap *roadmap* terbaru tersebut dapat menjadi landasan bagi pelaku sektor jasa keuangan, sekaligus menjadi rujukan bagi kementerian/lembaga terkait dalam mengembangkan inisiatif-inisiatif pembiayaan inovatif yang selaras dengan prinsip keuangan berkelanjutan.

Authority. Afterwards, it was followed by the issuance of Phase II Sustainable Finance Roadmap (2021-2025). Phase II of the Roadmap is focused on encouraging the creation of a comprehensive sustainable financial ecosystem by involving all relevant parties and encouraging the development of cooperation with other parties. OJK hopes that the latest roadmap can become a foundation for financial services sector institutions, as well as a reference for relevant ministries/institutions in developing innovative financing initiatives that are in line with sustainable finance principles.

Sesuai dengan *Roadmap Keuangan Berkelanjutan Tahap* II (2021 - 2025) yang dirilis OJK, Allo Bank sebagai salah satu perusahaan yang bergerak di industri perbankan mendukung penuh penerapan Keuangan Berkelanjutan di Indonesia. Hal ini diharapkan dapat meningkatkan daya tahan dan daya saing Bank sehingga mampu tumbuh dan berkembang secara berkesinambungan, serta berkontribusi atas permasalahan isu serta mitigasi risiko dalam hal permasalahan lingkungan hidup dan dapat terus berkontribusi secara positif pada stabilitas sistem keuangan.

In accordance with the Phase II Sustainable Finance Roadmap (2021-2025) released by OJK, as a company engaging in the banking industry, Allo Bank fully supports the implementation of Sustainable Finance in Indonesia. This is expected to increase the resilience and competitiveness of the Bank, so it is able to grow and develop in a sustainable manner, as well as contribute to issues and risk mitigation in terms of environmental problems and can continue to contribute positively to financial system stability.

Dukungan dan komitmen Bank untuk menerapkan keuangan berkelanjutan, sekaligus mendukung pembangunan berkelanjutan di Indonesia, diwujudkan dengan menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB), seperti diatur dalam pasal 4 ayat (1) POJK Keuangan Berkelanjutan. RAKB yang menjadi bagian tak terpisahkan dengan Rencana Bisnis Bank (RBB) berisi rencana, program dan kebijakan strategis sebagai implementasi prinsip-prinsip Keuangan Berkelanjutan.

The Bank's support and commitment to implementing sustainable finance, as well as supporting sustainable development in Indonesia, are actualized by preparing a Sustainable Finance Action Plan (RAKB), as stipulated in article 4 paragraph (1) POJK Sustainable Finance. RAKB, which is an integral part of the Bank's Business Plan (RBB), contains strategic plans, programs and policies as the implementation of the principles of Sustainable Finance.



Pencapaian RAKB Tahun 2023
RAKB Achievements in 2022

No.	Nama Program Program Name	Target Program Target of the Program	Indikator Keberhasilan Success Indicator	Pencapaian tahun 2023 Achievement in 2023
1	Pengembangan produk dan/atau jasa keuangan berkelanjutan yang berbasis teknologi digital Development of Sustainable Financial Products and/or Services Based on Digital Technology	Produk dan Jasa Digital yang akan mengurangi penggunaan kertas (*paperless*), cabang (*branchless*) dan dapat dilakukan kapan saja,dimana saja (pengurangan polusi). Digital products and services that reduce the use of paper (paperless), eliminate the need for physical branches (branchless), and can be accessed anytime, anywhere contribute to pollution reduction	Diluncurkannya produk dan jasa digital The launch of digital product and service	Bank terus mengembangkan produk dan layanan berbasis digital dan bekerjasama dengan mitra strategis, memaksimalkan penggunaan media sosial resmi bank untuk melakukan pemasaran dan interaksi kepada masyarakat The Bank continues to develop digital-based products and services and collaborates with strategic partners, maximizing the use of the Bank's official social media for marketing and engaging with the public
2	Pelaksanaan edukasi kepada nasabah terkait produk dan/atau jasa keuangan berkelanjutan Conducting education for customers regarding sustainable financial products and services	Pengenalan kepada nasabah terkait Keuangan Berkelanjutan Introduction to Sustainable Finance for Customers	Nasabah bank telah mengikuti pelatihan mengenai Keuangan Berkelanjutan The Bank's customers have attended training on Sustainable Finance	Memaksimalkan penggunaan media sosial resmi bank untuk melakukan pemasaran dan interaksi kepada masyarakat Maximizing the use of the Bank's official social media platforms for marketing and engaging with the public
3	Mendukung penghijauan di lingkungan kerja dan mengurangi penggunaan plastik Support greening initiatives in the work environment and minimize plastic usage	Mengurangi penggunaan plastik Reducing the use of plastic	Berkurangnya sampah plastik dan air mineral kemasan botol plastik Reduced plastic waste, including the use of plastic bottled mineral water	Penggunaan tumbler dan gelas di lingkungan kantor Encouraging the use of tumblers and glasses in the office environment
4	Bekerja sama dengan institusi pendidikan (sekolah atau kampus) dengan membersihkan lingkungan sekitar atau mengadakan mesin pengolah sampah Collaborating with educational institutions (schools or campuses) to clean the surrounding environment and provide waste processing machines	Meningkatkan kebersihan dan pengelolaan sampah Improve cleanliness and enhance waste management practices	Meningkatnya kebersihan di sekitar dan berkurangnya sampah Enhanced cleanliness in the surroundings and minimized rubbish	Pengadaan Mesin Pencacah sampah pada beberapa institusi pendidikan termasuk Sekolah Islam Terpadu Fajar Hidayah dan Akademi Teknik Mesin Industri (ATMI) Cikarang Procurement of waste shredding machines for several educational institutions, including the Fajar Hidayah Integrated Islamic School and the Cikarang Academy of Industrial Mechanical Engineering (ATMI)

Tentang Laporan Keberlanjutan

About Sustainability Report

PT Allo Bank Indonesia Tbk (Allo Bank) berkomitmen untuk meningkatkan kualitas transparansi dalam menjalankan aspek-aspek keberlanjutan. Sejalan dengan komitmen itu, maka setiap tahun Bank menerbitkan laporan keberlanjutan sebagai bagian tak terpisahkan dari laporan tahunan. Laporan keberlanjutan tahun buku 2023 ini merupakan penerbitan kedua, sedangkan laporan tahun sebelumnya terbit pada April 2023. Laporan ini berisi tentang kinerja keberlanjutan yang terdiri dari tiga aspek, yaitu aspek ekonomi, lingkungan dan sosial beserta dampak yang ditimbulkannya selama periode 1 Januari-31 Desember 2023. Implementasi keselarasan atas ketiga aspek sekaligus merupakan dukungan Bank terhadap penerapan keuangan berkelanjutan serta pencapaian Tujuan Pembangunan Berkelanjutan/TBP (*Sustainable Development Goals*/ SDGs) di Indonesia.

Penerbitan laporan ini merupakan kepatuhan Allo Bank terhadap Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik. Bank menerbitkan laporan ini dalam statusnya sebagai Bank Umum Kegiatan Usaha (BUKU) 3 per 1 Januari 2022, atau Kelompok Bank berdasarkan Modal Inti (KBMI) 2 sesuai Peraturan OJK nomor 12/POJK.03/2021 tentang Bank Umum. Selain edisi cetak, laporan yang sama dapat diunduh di *website* resmi Bank, yaitu https://www.allobank.com/

PT Allo Bank Indonesia Tbk (Allo Bank) is committed to improving the quality of transparency in implementing sustainability aspects. In line with this commitment, every year the Bank publishes a sustainability report as an inseparable part of the annual report. This sustainability report for the 2023 financial year marks the second publication, while the previous year's report was published in April 2023. This report contains sustainability performance which consists of three aspects, namely economic, environmental and social aspects and the impacts they cause during the period 1 January-31 December 2023. The Bank's efforts to harmonize these aspects underscore its support for the implementation of sustainable finance and the achievement of Sustainable Development Goals (SDGs) in Indonesia.

In publishing this report, Allo Bank complies with Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Institutions, Issuers, and Public Companies. The Bank published this report following its status as a Business Activity Bank (BUKU) 3 as of January 1, 2022, or a Bank Group in accordance with Core Capital (KBMI) 2 with reference to Financial Services Authority Regulation No. 12/POJK.03/2021 on Commercial Banks. In addition to the print edition, the same report can be downloaded at the Bank's official website, https://www.allobank.com/.

Aspek Keberlanjutan dalam Laporan

Laporan keberlanjutan ini menyajikan pembahasan aspek-aspek yang material, yaitu aspek-aspek yang penting dan relevan serta memiliki dampak yang signifikan bagi Bank maupun para pemangku kepentingan selama tahun 2023. Penentuan aspek material merujuk pada Lampiran II POJK No. 51/ POJK.03/2017 dimana Bank termasuk dalam kategori perusahaan yang proses bisnisnya tidak berkaitan langsung dengan lingkungan hidup.

Sustainability Aspects in Reports

This sustainability report presents material aspects, which are important and relevant aspects that significantly impact the Bank and its stakeholders throughout 2022. The determination of material aspects refers to Appendix II of POJK No. 51/POJK.03/2017, where the Bank is classified as the category of companies with business processes that are not directly related to the environment.



Lingkup dan Batasan Pelaporan

Laporan keberlanjutan ini mencakup aspek keberlanjutan Kantor Pusat dan dua kantor cabang Allo Bank di Indonesia.

Umpan Balik

Bank menyediakan Lembar Umpan Balik di bagian akhir laporan ini. Usulan, umpan balik, opini dan sebagainya dari pemangku kepentingan bisa dikirimkan kepada:

Sekretaris Perusahaan
PT Allo Bank Indonesia Tbk
Menara Bank Mega Lantai 5-6,
Jalan Kapten P. Tendean No.12-14A,
Jakarta Selatan 12790, Indonesia.
Telepon : (+62 21) 7990671, 79184705, 79182387
Email : corsec@allobank.com
Website : www.allobank.com

Reporting Scope and Limitations

This sustainability report covers sustainability aspects of the Head Office and two Allo Bank branch offices in Indonesia.

Feedback

The Bank provides a Feedback Form at the end of this report. Suggestions, feedback, opinions and so on from stakeholders can be sent to:

Corporate Secretary
PT Allo Bank Indonesia Tbk
Menara Bank Mega 5th-6th Floors,
Jalan Kapten P. Tendean No.12-14A,
South Jakarta 12790, Indonesia.
Telephon: (+62 21) 7990671, 79184705, 79182387
Email: corsec@allobank.com
Website: www.allobank.com

Profil Perusahaan

Company Profile

PT Allo Bank Indonesia Tbk, yang selanjutnya disebut juga dengan Allo Bank atau Bank, sebelumnya dikenal dengan nama PT Bank Arta Griya yang berdiri pada 21 Oktober 1992. Kemudian, pada 18 Januari 1993, namanya berubah menjadi PT. Bank Harda Griya, yang dikenal dengan sebutan Bank Harda. Tiga tahun kemudian, tepatnya pada 10 Desember 2016, namanya kembali diubah menjadi PT Bank Harda Internasional (BHI). Pada tahun 2015, BHI melakukan Penawaran Saham Perdana (IPO) kepada masyarakat. Selanjutnya, BHI resmi diakuisisi oleh PT Mega Corpora dan mendapatkan persetujuan OJK pada Maret 2021. Pada 30 Juni 2021, BHI resmi berganti nama menjadi PT Allo Bank Indonesia Tbk.

Allo merupakan singkatan dari *All in One*, yang mewujudkan aspirasi Bank bagi nasabahnya untuk *Experience a Simple Life*. Allo Bank adalah anak perusahaan dari CT Corpora, sebuah grup bisnis terintegrasi terkemuka yang berfokus pada konsumen di Indonesia dengan beragam usaha di layanan keuangan, media, ritel, gaya hidup dan hiburan. Sejak *grand launching* pada 20 Mei 2022 sampai dengan akhir tahun 2023, Allo Bank telah berkembang menjadi bank umum berbasis digital terkemuka dengan melayani 7,6 juta nasabah.

Sejak Juli 2022, Allo Bank berkantor pusat di Menara Bank Mega, Lantai 5-6, Jalan Kapten P. Tendean No. 12-14A, Jakarta Selatan 12790, Telepon: (+62 21) 7990671, 79184705, 79182387, Faksimile: (+62 21) 3841022, 3851023, *Email*: corsec@allobank.com, *Website*: www.allobank.com.

Per 31 Desember 2023, Bank memiliki 1 Kantor Pusat, 2 Kantor Cabang dan tidak memiliki Kantor Cabang, Kantor Cabang Pembantu, maupun Kantor Kas. [OJK C.2]

Sesuai Pasal 3 Anggaran Dasar terbaru tahun 2023, maksud dan tujuan Bank adalah melakukan usaha di bidang perbankan sesuai dengan ketentuan peraturan Perundang-undangan yang berlaku, serta optimalisasi pemanfaatan sumber daya yang dimiliki Bank untuk menghasilkan barang dan/atau jasa yang bermutu tinggi dan berdaya saing kuat untuk mendapat/mengejar keuntungan guna meningkatkan nilai Bank dengan menerapkan prinsip-prinsip Perseroan Terbatas. [OJK C.4]

Allo Bank merupakan Persero yang bergerak dalam bidang perbankan digital yang meliputi produk Allo Pay dan Allo Pay+, Allo Prime, Allo Grow, Deposito, *Pay Later* dan *Instant Cash* serta berbagai layanan. Sesuai dengan Anggaran Dasar terakhir, produk dan jasa yang dihasilkan oleh Allo Bank, sebagai berikut: [OJK C.4]

1. Giro
2. Tabungan
3. Deposito
4. Pinjaman Konsumsi (*Instant Cash* dan *Pay Later*)

PT Allo Bank Indonesia Tbk, hereinafter also known as Allo Bank or the Bank, was previously recognized as PT Bank Arta Griya, established on October 21, 1992. Subsequently, on January 18, 1993, it underwent a name change to PT Bank Harda Griya, referred to as Bank Harda. Three years later, on December 10, 2016, the name was once again altered to PT Bank Harda Internasional (BHI). In 2015, BHI initiated an Initial Public Offering (IPO) to the public. Additionally, BHI was officially acquired by PT Mega Corpora and received approval from the OJK in March 2021. On June 30, 2021, BHI officially rebranded as PT Allo Bank Indonesia Tbk.

"Allo" is an abbreviation for "All in One," reflecting the Bank's vision for its customers to experience a simpler life. Allo Bank operates as a subsidiary of CT Corpora, a prominent consumer-focused integrated business group in Indonesia, with diversified interests in financial services, media, retail, lifestyle, and entertainment. Since its grand launch on May 20, 2022, until the end of 2023, Allo Bank has evolved into a leading digital-based commercial bank, serving 7.6 million customers.

Since July 2022, Allo Bank is headquartered in Menara Bank Mega, 5th -6th floors at Jalan Kapten P. Tendean No.12- 14A, South Jakarta 12790, Phone: (+62 21) 7990671, 79184705, 79182387, Facsimile: (+62 21) 3841022, 3851023, Email: corsec@allobank.com, Website: www.allobank.com.

As of December 31, 2023, the Bank has 1 Head Office and 2 Branch Offices. The Bank has no Sub-Branch Office nor Cash Office. [OJK C.2]

Pursuant to Article 3 of the latest Articles of Association in 2023, the purpose and objective of the Bank is to conduct banking business in accordance with applicable laws and regulations, and to make the most of the Bank's resources to produce high-quality competitive goods and services to gain profits. This is to increase the Bank's value by applying the principles of a Limited Liability Company. [OJK C.4]

Allo Bank is a State-Owned Enterprise engaged in digital banking, offering products such as Allo Pay and Allo Pay+, Allo Prime, Deposits, Pay Later and Instant Cash, and other various services. With reference to the latest Articles of Association, Allo Bank offers the following products and services: [OJK C.4]

1. Current Accounts
2. Savings Accounts
3. Deposits
4. Consumer Loans (Instant Cash and Pay Later)

Visi, Misi, dan Nilai-Nilai Bank

Vision, Mission, and Values of the Bank

[OJK C.1]

Visi:
Menjadi bank umum berbasis digital terbaik melalui aplikasi All in One dengan memanfaatkan ekosistem untuk memberikan nilai tambah yang sebesar-besarnya bagi bangsa.

Misi:
Menyediakan produk dan layanan perbankan digital inovatif terintegrasi dengan ekosistem yang memberikan solusi dan *seamless customer experience* bagi nasabah serta memberikan nilai tambah yang tinggi kepada seluruh pemangku kepentingan.

Review Visi dan Misi oleh Manajemen

Visi dan Misi Bank ditetapkan dan diberlakukan melalui kajian secara berkala untuk memastikan relevansinya dengan perkembangan lingkungan bisnis Bank. Pernyataan terkait Visi dan Misi Bank telah mendapatkan persetujuan bersama dari Dewan Komisaris dan Direksi. Hingga saat ini, Dewan Komisaris dan Direksi menilai bahwa pencapaian Visi dan Misi Bank masih relevan dengan perkembangan dan kondisi lingkungan bisnis tahun 2023 serta arah dan tujuan bisnis Bank.

Vision:
Become the best digital-based commercial bank through the All-in-One application by utilizing the ecosystem to provide greatest added value for society and the nation.

Mission:
Providing innovative digital banking products and services integrated with ecosystems that provides solutions and seamless customer experience for customers and extending high added value to all stakeholders.

Management Review of Allo Bank Vision and Mission

The Bank's vision and mission are formulated and executed through periodic reviews to ensure their alignment with the evolving landscape of the Bank's operations. Statements pertaining to the Bank's vision and mission have been endorsed by the Board of Commissioners and Directors. At present, the Board of Commissioners and Directors evaluate that the realization of the Bank's vision and mission remains pertinent to the advancements and circumstances of the business environment in 2023, along with the Bank's strategic direction and objectives.

Nilai-Nilai Perusahaan

Data-driven:
Kami mengambil keputusan dan memecahkan masalah berdasarkan data dan informasi yang kredibel.

Impact:
Kami memberikan solusi dan dampak positif kepada semua *stakeholders*;

Growth:
Kami terus menerus tumbuh dan berkembang secara berkesinambungan untuk masa depan yang lebih baik;

In harmony:
Kami bekerjasama dengan semua pihak secara harmonis yang berorientasi pada hasil;

Transparency:
Kami berperilaku jujur dan transparan dalam segala aspek pekerjaan;

Agility:
Kami tangkas beradaptasi terhadap semua perubahan yang terjadi;

Learning:
Kami terus belajar, berbagi dan menerapkan pengetahuan dan keterampilan baru untuk mengembangkan kompetensi diri.

Corporate Values

Data-driven
We make decisions and solve problems based on credible data and information.

Impact
We provide solutions and positive impacts to all stakeholders.

Growth
We are continuously growing and developing on an ongoing basis for a better future.

In harmony
We collaborate harmoniously with all parties with results oriented.

Transparency
We behave honestly and transparently in all work-related aspects.

Agility
We are agile in adapting to all of the current changes.

Learning
We constantly learn, share, and apply new knowledge and skills to build our competencies

Skala Usaha

Business Scale
[OJK C.3]

Skala Usaha [OJK C.3]
Business Scale

Uraian Description	Satuan Unit	2023	2022	2021
Jumlah pegawai tetap dan kontrak (tidak termasuk *outsource*) Number of full-time and contract workers (not including outsource)	Orang People	380	264	126
Pendapatan operasional-Neto Operating Income-Net	Jutaan Rupiah Million Rupiah	1.159.330	760.749	301.156
Pendapatan bunga bersih Net Interest Income	Jutaan Rupiah Million Rupiah	1.036.755	627.229	195.318
Pendapatan operasional lainnya Other Operating Income	Jutaan Rupiah Million Rupiah	122.575	133.520	105.837
Biaya kerugian penurunan nilai aset keuangan Cost of allowance for Impairment losses	Jutaan Rupiah Million Rupiah	(47.942)	(44.262)	2.997
Biaya operasional Operating expense	Jutaan Rupiah Million Rupiah	(535.827)	(359.884)	(84.005)
Pendapatan bunga Interest income	Jutaan Rupiah Million Rupiah	1.328.943	767.672	353.211
Beban bunga Interest expense	Jutaan Rupiah Million Rupiah	(292.188)	(140.443)	(157.893)
Pendapatan bunga bersih Net interest income	Jutaan Rupiah Million Rupiah	1.036.755	627.229	195.318
Pendapatan non-operasional bersih Non-operating income - Net	Jutaan Rupiah Million Rupiah	(287)	(4.291)	(148)
Laba (Rugi) sebelum pajak Income (Loss) before Tax Expense	Jutaan Rupiah Million Rupiah	575.274	352.312	220.000
Laba (rugi) tahun berjalan Income (Loss) for the Current Year	Jutaan Rupiah Million Rupiah	444.566	270.030	192.475
Jumlah liabilitas Total Liabilities	Jutaan Rupiah Million Rupiah	5.865.359	4.647.688	3.346.086
Jumlah Ekuitas Total Equity	Jutaan Rupiah Million Rupiah	6.885.076	6.411.269	1.303.271
Jumlah Aset Total Assets	Jutaan Rupiah Million Rupiah	12.750.435	11.058.957	4.649.357

Uraian Description	Satuan Unit	2023	2022	2021
Wilayah Operasi Operational Areas	Kantor beroperasi Operational offices	• 1 Kantor Pusat • 2 Kantor Cabang • 1 Head Office • 2 Branch Offices	• 1 Kantor Pusat • 2 Kantor Cabang • 1 Head Office • 2 Branch Offices	• 1 Kantor Pusat • 7 Kantor Cabang • 6 Kantor Cabang Pembantu • 2 Kantor Kas • 1 Head Office • 7 Branch Offices • 6 Sub-Branch Offices • 2 Cash Offices

Per 31 Desember 2023, Bank memiliki karyawan sebanyak 380 orang, naik dibandingkan tahun 2022 dengan karyawan sebanyak 264 orang. Pembagian karyawan berdasarkan jenis kelamin, jabatan, usia, pendidikan, dan status ketenagakerjaan disampaikan selengkapnya di Bab Profil Laporan Tahunan Bank. [OJK C.3]

As of December 31, 2023, the Bank employed 380 individuals, marking an increase from the previous year's count of 264 employees. The breakdown of employees according to gender, position, age, education, and employment status is provided comprehensively in the Profile Chapter of the Bank's Annual Report. [OJK C.3]

Perubahan Signifikan pada Bank

Significant Changes in the Bank

[OJK C.6]

Pada tahun pelaporan terdapat perubahan signifikan antara lain berkaitan dengan pengembangan produk dan layanan secara digital dan infrastruktur teknologi informasi pendukungnya. Terkait produk, Bank telah meluncurkan Allo Grow sebagai sebuah produk tabungan yang menawarkan sejumlah keunggulan, termasuk proses pembukaan rekening yang simpel, suku bunga yang menguntungkan, dan fleksibilitas penarikan dana sesuai kebutuhan dan keinginan nasabah. Produk Allo Grow memberikan kesempatan untuk memperoleh suku bunga yang tinggi hingga mencapai 6,5% p.a dengan menerapkan mekanisme suku bunga berjenjang sesuai dengan jangka waktu penyimpanan. Saldo yang disimpan dalam Allo Grow dapat dicairkan dan diambil kapan saja sesuai keinginan, tanpa dikenakan biaya penalti.

During the reporting year, significant changes occurred, particularly concerning the development of digital products and services, along with enhancements to supporting information technology infrastructure. Regarding products, the Bank introduced Allo Grow as a savings product offering several advantages. These include a simplified account opening process, competitive interest rates, and flexibility in fund withdrawals tailored to customer needs and preferences. The Allo Grow product presents an opportunity to earn high interest rates of up to 6.5% p.a. through a tiered interest rate mechanism based on the storage period. Balances held in Allo Grow can be withdrawn at any time without incurring penalty fees.

Keanggotaan pada Asosiasi

Membership in Associations

[OJK C.5]

Bank bergabung dengan berbagai asosiasi/perhimpunan dengan bidang usaha yang sama sehingga dapat mengikuti berbagai perkembangan isu terkini, sekaligus bisa memberikan masukan dan saran untuk perkembangan dan kemajuan bersama dalam asosiasi/perhimpunan tersebut. Asosiasi/perhimpunan yang diikuti Bank selama tahun 2023 adalah sebagai berikut:

The Bank has joined various associations within its industry to stay abreast of the latest developments and issues. Additionally, this participation allows the Bank to contribute input and suggestions for collaborative growth and progress within these associations. Throughout 2023, the Bank took part in the following associations:

Nama Name	Status (Anggota, Pengurus) Status (Member, Management)	Skala (Lokal, Nasional, Regional, Internasional) Scale (Local, National, Regional, International
Perhimpunan Bank Swasta Nasional (Perbanas) National Private Banks Association (Perbanas)	Anggota Member	Nasional National
Asosiasi Sistem Pembayaran Indonesia (ASPI) Indonesian Payment System Association (ASPI)	Anggota Member	Nasional National
Forum Komunikasi Direktur Kepatuhan Perbankan FKDKP) Communication Forum of Banking Compliance Directors (FKDKP)	Anggota Member	Nasional National
Lembaga Alternatif Penyelesaian Sengketa (LAPS) SJK Alternative Dispute Resolution Institution (LAPS) SJK	Anggota Member	Nasional National

Tata Kelola Keberlanjutan

Sustainability Governance

PT Allo Bank Indonesia Tbk menyadari bahwa perkembangan industri perbankan saat ini semakin kompleks. Oleh karena itu, penguatan penerapan prinsip tata kelola yang baik pada Bank dengan dukungan manajemen risiko dan kepatuhan yang terintegrasi menjadi sebuah kewajiban. Lebih lanjut, penguatan tersebut akan mendorong terwujudnya peningkatan kualitas pengelolaan Bank yang sehat berdasarkan prinsip kehati-hatian dan beretika, sekaligus meningkatkan daya saing Bank. Dalam skala yang lebih luas, penguatan implementasi prinsip tata kelola pada Bank secara kolektif akan mendukung pertumbuhan dan stabilitas ekonomi nasional, sekaligus mendorong pertumbuhan yang berkelanjutan.

Berkaitan dengan penguatan penerapan tata kelola yang baik pada Bank, Otoritas Jasa Keuangan (OJK) telah merilis Peraturan Otoritas Jasa Keuangan (POJK) No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum (POJK Tata Kelola). Peraturan ini menggantikan POJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum. POJK Tata Kelola tersebut sejalan dan merupakan tindak lanjut dari amanat pengaturan dalam Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan

Merujuk POJK Tata Kelola, yang dimaksud tata kelola yang baik pada Bank adalah struktur, proses, dan mekanisme pengelolaan Bank untuk pencapaian penyelenggaraan kegiatan usaha Bank yang memperhatikan kepentingan seluruh pemangku kepentingan yang terkait, menciptakan mengoptimalkan nilai perusahaan pada Bank secara berkelanjutan, serta berlandaskan ketentuan peraturan perundang-undangan, standar, nilai etika, prinsip dan praktik yang berlaku umum.

Sebagai bagian dari pelaku industri perbankan, Allo Bank berkomitmen untuk mematuhi dan menerapkan tata kelola yang baik pada Bank sebagaimana diatur dalam POJK Tata Kelola. Dalam hal ini, Allo Bank menerapkan prinsip-prinsip tata kelola yaitu keterbukaan (*transparency*), akuntabilitas (*accountability*), tanggung jawab (*responsibilities*), independensi (*independency*), serta kewajaran dan kesetaraan (*fairness & equity*). Untuk mendapatkan hasil terbaik, prinsip-prinsip tersebut diterapkan Bank dalam di seluruh tingkatan atau jenjang organisasi.

PT Allo Bank Indonesia Tbk recognizes the increasing complexity of the banking industry's development. Therefore, it considers strengthening the implementation of good governance principles in the Bank, supported by integrated risk management and compliance, to be an imperative. Furthermore, this strengthening is expected to enhance the quality of the Bank's sound management based on prudential and ethical principles, thereby increasing the Bank's competitiveness. On a broader scale, enhancing the implementation of governance principles at the Bank will collectively support national economic growth and stability, as well as encourage sustainable growth.

In connection with strengthening the implementation of good governance in banks, the Financial Services Authority (OJK) has issued Financial Services Authority Regulation (POJK) No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks (POJK Governance). This regulation replaces POJK No. 55/POJK.03/2016 concerning the Implementation of Governance for Commercial Banks. POJK Governance is in line with and follows up on the regulatory mandate in Law No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector.

Referring to POJK Governance, good governance in the Bank entails the structure, processes, and mechanisms of Bank management aimed at implementing Bank business activities that consider the interests of all relevant stakeholders, create optimal corporate value for the Bank in a sustainable manner, and are based on regulatory provisions, legislation, standards, ethical values, generally accepted principles, and practices.

As part of the banking industry, Allo Bank is committed to complying with and implementing good governance as regulated in POJK Governance. In this instance, Allo Bank applies governance principles, namely transparency, accountability, responsibility, independence, as well as fairness and equity. To achieve the most favorable results, these principles are applied by the Bank at all levels of the organization.

Komitmen terhadap Penerapan Keuangan Berkelanjutan

Commitment to Sustainable Finance Implementation

Kepatuhan terhadap regulasi yang berlaku merupakan spirit yang senantiasa dijaga oleh Bank. Untuk itu, sejalan dengan berlakunya Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik atau POJK Keuangan Berkelanjutan, Bank telah melakukan penyesuaian dalam mengimplementasikan tata kelola perusahaan yang baik, yaitu tata kelola yang mengutamakan aspek lingkungan (*environmental*), sosial (*social*) dan tata kelola (*governance*) atau ESG. Penyesuaian yang dilakukan Bank antara lain menetapkan penanggung jawab penerapan keuangan berkelanjutan sebagaimana diatur dalam Lampiran II POJK Keuangan Berkelanjutan. Dalam lampiran tersebut antara lain mengatur tentang tugas anggota Direksi dan anggota Dewan Komisaris, pegawai, pejabat dan/atau unit kerja yang menjadi penanggung jawab penerapan keuangan berkelanjutan.

Di Allo Bank, penerapan keuangan berkelanjutan secara umum menjadi tanggung jawab Presiden Direktur sebagai pemimpin tertinggi. Namun demikian, dalam pelaksanaan penerapan keuangan berkelanjutan, hampir seluruh pemimpin divisi yang ada di Bank turut terlibat, antara lain Sekretaris Perusahaan, *Funding, Kredit, HRD, Finance, Procurement & Business Planning*, serta Manajemen Risiko dan Kepatuhan. [OJK E.1]

Untuk mengukuhkan tata kelola yang mengutamakan ESG, sekaligus menyelaraskan dengan Rencana Aksi Keuangan Berkelanjutan (RAKB), Allo Bank melakukan tiga penyesuaian kebijakan manajemen risiko dan tata kelola perusahaan yang baik sebagai berikut:

1. Melakukan pembaruan kebijakan perkreditan Bank terkait pengaturan pemberian kredit yang perlu dihindari dengan mempertimbangkan dampak aktivitas usaha yang dihasilkan dari calon debitur terhadap keberlangsungan lingkungan hidup dan dampak negatif terhadap sosial.
2. Melakukan pembaruan terhadap *Standard Operating Procedure* (SOP) kredit terkait penerapan Keuangan Berkelanjutan.
3. Melakukan sosialisasi dan peningkatan kesadaran terhadap pemahaman keuangan berkelanjutan. Untuk meminimalisasi risiko dalam penerapan ESG, Allo Bank telah mencanangkan target penyesuaian dan pembaruan kebijakan perkreditan Bank, SOP kredit, serta meningkatkan kesadaran atas keuangan berkelanjutan dalam analisis industri dan akan meningkatkan kepercayaan pemangku kepentingan dan mendukung pembangunan berkelanjutan.

Compliance with applicable regulations is a fundamental principle the Bank constantly upholds. In accordance with the enactment of Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, also known as POJK Sustainable Finance, the Bank has made adjustments to its good corporate governance implementation. This governance prioritizes environmental, social, and governance (ESG) aspects, as outlined in the attachment II of the POJK Sustainable Finance. The attachment sets forth the responsibilities of the members of the Board of Directors and the Board of Commissioners, as well as employees, officials, and/or work units entrusted with implementing sustainable finance.

At Allo Bank, the responsibility for implementing sustainable finance primarily rests with the President Director as the highest-ranking leader. However, almost all divisional leaders within the Bank are involved in this effort. This includes the Corporate Secretary, Funding, Credit, HRD, Finance, Procurement & Business Planning, as well as Risk Management and Compliance. [OJK E.1]

To fortify governance emphasizing ESG while aligning with the Sustainable Financial Action Plan (RAKB), Allo Bank has made the following three adjustments to its risk management and good corporate governance policies:

1. Updated the Bank's credit policy to avoid credit granting arrangements that might have adverse effects on environmental sustainability and cause negative social impacts.
2. Revised the credit Standard Operating Procedure (SOP) pertaining to the implementation of Sustainable Finance.
3. Initiated outreach efforts and heightened awareness regarding sustainable finance. To mitigate risks associated with ESG implementation, Allo Bank has set targets for adjusting and updating the Bank's credit policies and SOPs, as well as enhancing awareness of sustainable finance in industry analysis. These actions aim to foster stakeholder trust and support sustainable development.

Pengembangan Kompetensi Terkait Keuangan Berkelanjutan

Sustainable Financial Competencies Development

Allo Bank memberikan kesempatan seluas-luasnya kepada Dewan Komisaris, Direksi dan seluruh pemimpin divisi untuk mengikuti pengembangan kompetensi terkait penerapan keuangan berkelanjutan. Bank meyakini pengembangan kompetensi tersebut akan sangat membantu dalam menerapkan keuangan berkelanjutan pada tahun pelaporan maupun pada tahun-tahun berikutnya. Pengembangan kompetensi selengkapnya selama pada tahun 2023 disampaikan dalam tabel berikut: [OJK E.2]

Allo Bank prioritizes providing ample opportunities for the Board of Commissioners, Directors, and all division leaders to engage in competency development related to the implementation of sustainable finance. The Bank firmly believes that nurturing these competencies will greatly facilitate the execution of sustainable finance initiatives in the current reporting year and beyond. A comprehensive overview of the competency development activities undertaken throughout 2023 is detailed in the following table: [OJK E.2]

Tabel Pengembangan Kompetensi terkait Keuangan Berkelanjutan Tahun 2023
Table of Sustainable Financial Competencies Development in 2022

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Dewan Komisaris **Board of Commissioners**				
Aviliani (Komisaris Utama Independen) Independent President Commissioner	*In House*	*Refreshment* Sertifikasi Manajemen Risiko, Efektifpro, Jakarta (2023) Refreshment Certification of Risk Management, Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
Ali Gunawan (Komisaris) Commissioner	*In House*	*Refreshment* Sertifikasi Manajemen Risiko, Efektifpro, Jakarta (2023) Refreshment Certification of Risk Management, Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
	Off House	Risk And Governance Summit (RGS) Tahun 2023 Sustainable Governance Digital Transformation As A Game Changer Ethical Culture As Value Keeper Risk And Governance Summit (RGS) 2023 Sustainable Governance Digital Transformation as A Game Changer Ethical Culture as Value Keeper	30/11/2023	OJK

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Rosmaya (Komisaris Independen) Independent Commissioner	*In House*	*Refreshment* Sertifikasi Manajemen Risiko, Efektifpro, Jakarta (2023) Refreshment Certification of Risk Management, Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
	Off House	Sosialisasi Peraturan Otoritas Jasa Keuangan Tentang Penerapan Tata Kelola Bagi Bank Umum Socialization of Financial Services Authority Regulations Concerning the Implementation of Governance for Commercial Banks	19/09/2023	OJK
	Off House	Risk And Governance Summit (RGS) Tahun 2023 Sustainable Governance Digital Transformation As A Game Changer Ethical Culture As Value Keeper Risk And Governance Summit (RGS) 2023 Sustainable Governance Digital Transformation as A Game Changer Ethical Culture as Value Keeper	30/11/2023	OJK
Direksi **Board of Directors**				
Indra Utoyo (Direktur Utama) President Director	*In House*	Rapat Koordinasi Tahun 2023 Coordination Meeting in 2023	19/01/2023	PPATK
	In House	Undang Undang Pelindungan Data Pribadi Dan Implementasinya Di PT Allo Bank Indonesia Tbk Personal Data Protection Law and Its Implementation at PT Allo Bank Indonesia Tbk	16/02/2023	Kementrian Komunikasi Informatika Republik Indonesia
	Off House	Forum Koordinasi Perizinan & Layanan Kebanksentralan Central Banking Services Festival (CBFest) 2023 Central Banking Licensing & Services Coordination Forum Central Banking Services Festival (CBFest) 2023	19/06/2023	Bank Indonesia
	In House	*Refreshment* Sertifikasi Manajemen Risiko - BSMR yang diselenggarakan Efektifpro, Jakarta (2023) Refreshment of Risk Management Certification - BSMR held by Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
	Off House	International Talks 2023 Leveraging Digital Central Banking Services For Economic Recovery	03/10/2023	Bank Indonesia
	Off House	Sharing Knowledge Sustainability	17/11/2023	Perbanas
	In House	Pengujian Business Continuity Management Atau Crisis Management Plan Melalui Table Top Exercise Examining Business Continuity Management or Crisis Management Plan Through Table Top Exercise	15/12/2023	Konsultan Observasi BCM Exercise Haldi Z
	In House	Team Building Allo Temu 2023	16/12/2023	Manajemen Allo Bank Dan PT Ruhama Berkah Mandiri

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Ari Yanuanto Asah (Direktur Keuangan, Operasi & Human Capital) Finance, Operations & Human Capital Director	*In House*	*Refreshment* Sertifikasi Manajemen Risiko - BSMR yang diselenggarakan Efektifpro, Jakarta (2023) Refreshment of Risk Management Certification - BSMR held by Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
	Off House	Pelaksanaan Program Kegiatan Tahun Anggaran 2023 Direktorat Data Kependudukan Nasional Implementation of the 2023 Fiscal Year Activity Program of the Directorate of National Population Data	03/10/2023	Dirjen Dukcapil
	In House	Pengujian Business Continuity Management Atau Crisis Management Plan Melalui Table Top Exercise Examining Business Continuity Management or Crisis Management Plan Through Table Top Exercise	15/12/2023	Konsultan Observasi BCM Exercise Haldi Z
	In House	Team Building Allo Temu 2023	16/12/2023	Manajemen Allo Bank Dan PT Ruhama Berkah Mandiri
Arief Tendeas (Direktur Bisnis) Business Director	*Off House*	Seminar Nasional Pembiayaan UMKM Melalui Multichannel National Seminar on MSME Financing Through Multichannel	17/02/2023	Bank Indonesia
	Off House	Launching Dan Sosialisasi Market Code Of Conduct (Brown Book) Edisi 4 Launching and Socialization of Market Code of Conduct (Brown Book) 4th Edition	01/03/2023	Bank Indonesia
	In House	*Refreshment* Sertifikasi Manajemen Risiko - BSMR yang diselenggarakan Efektifpro, Jakarta (2023) Refreshment of Risk Management Certification - BSMR held by Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
	Off House	Forum Diskusi Makroprudensial Arah Kredit Perbankan 2023 Di Tengah Tantangan Domestik Dan Global Macroprudential Discussion Forum on Banking Credit Direction in 2023 Amid Domestic and Global Challenges	26/07/2023	Bank Indonesia
	Off House	Diskusi Perumusan Anggaran Dasar Assosiasi Pasar Uang Dan Pasar Valuta Asing Indonesia APUVINDO Discussion on the Formulation of the Articles of Association of the Indonesian Money Market and Foreign Exchange Market Association APUVINDO	12/10/2023	Bank Indonesia

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
	In House	Pengujian Business Continuity Management Atau Crisis Management Plan Melalui Table Top Exercise Examining Business Continuity Management or Crisis Management Plan Through Table Top Exercise	15/12/2023	Konsultan Observasi BCM Exercise Haldi Z
	In House	Team Building Allo Temu 2023	16/12/2023	Manajemen Allo Bank Dan PT Ruhama Berkah Mandiri
	Off House	Webinar AKUBISA Akses Keuangan UMKM Melalui Business Matching Dan Literasi Untuk Peningkatan Daya Saing AKUBISA Webinar Accessing MSME Finance Through Business Matching and Literacy to Increase Competitiveness	18/12/2023	Bank Indonesia
Ganda Raharja Rusli (Direktur Risiko, Kepatuhan & Hukum) Risk, Compliance & Legal Director	*Off House*	Pertemuan Terkait SEOJK Tentang Sertifikasi Manajemen Risiko Bagi Sumber Daya Manusia Bank Umum SEOJK Related Meeting Concerning Risk Management Certification for Commercial Bank Human Resources	16/01/2023	OJK
	Off House	Rapat Koordinasi Tahun 2023 Coordination Meeting in 2023	19/01/2023	PPATK
	In House	Workshop Internal EOMR Dan Cyber Risk Internal EOMR and Cyber Risk Workshop	10/02/2023	Divisi EOMR Dan Cyber Risk
	In House	Undang Undang Pelindungan Data Pribadi Dan Implementasinya Di PT Allo Bank Indonesia Tbk Personal Data Protection Law and Its Implementation at PT Allo Bank Indonesia Tbk	16/02/2023	Kementrian Komunikasi Informatika Republik Indonesia
	Off House	Undangan Pertemuan Koordinasi Invitation to Coordination Meeting	23/05/2023	PPATK
	In House	*Refreshment* Sertifikasi Manajemen Risiko - BSMR yang diselenggarakan Efektifpro, Jakarta (2023) Refreshment of Risk Management Certification - BSMR held by Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
	Off House	FGD Tim Kerja Analisis Kolaboratif PPATK Terkait Pemilihan Umum Dan Pemilihan Kepala Daerah FGD of the PPATK Collaborative Analysis Working Team regarding General Elections and Regional Head Elections	22/08/2023	PPATK
	Off House	Webinar Compliance Refreshment Emiten Dan Perusahaan Publik Compliance Refreshment Webinar for Issuers and Public Companies	22/08/2023	OJK

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
	Off House	Sosialisasi Peraturan Otoritas Jasa Keuangan Tentang Penerapan Tata Kelola Bagi Bank Umum Socialization of Financial Services Authority Regulations Concerning the Implementation of Governance for Commercial Banks	19/09/2023	OJK
	Off House	Diseminasi Hasil Pengukuran Financial Integrity Rating On Money Laundering And Terroris Financing Tahun 2023 Secara Onsite	02/11/2023	PPATK
	Off House	Risk And Governance Summit (RGS) Tahun 2023 Sustainable Governance Digital Transformation As A Game Changer Ethical Culture As Value Keeper Risk And Governance Summit (RGS) 2023 Sustainable Governance Digital Transformation as A Game Changer Ethical Culture as Value Keeper	30/11/2023	OJK
	In House	Pengujian Business Continuity Management Atau Crisis Management Plan Melalui Table Top Exercise Examining Business Continuity Management or Crisis Management Plan Through Table Top Exercise	15/12/2023	Konsultan Observasi BCM Exercise Haldi Z
	In House	Team Building Allo Temu 2023	16/12/2023	Manajemen Allo Bank Dan PT Ruhama Berkah Mandiri
Sajal Bhatnagar (Direktur Digital) Digital Director	*In House*	*Refreshment* Sertifikasi Manajemen Risiko - BSMR yang diselenggarakan Efektifpro, Jakarta (2023) Refreshment of Risk Management Certification - BSMR held by Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
	In House	Pengujian Business Continuity Management Atau Crisis Management Plan Melalui Table Top Exercise Examining Business Continuity Management or Crisis Management Plan Through Table Top Exercise	15/12/2023	Konsultan Observasi BCM Exercise Haldi Z
	In House	Team Building Allo Temu 2023	16/12/2023	Manajemen Allo Bank Dan PT Ruhama Berkah Mandiri

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Material	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Sekretaris Perusahaan **Corporate Secretary**				
Stacey Aryadi Suryoputro	*Off House*	Sosialisasi SEOJK No.33/SEOJK.04/2022 Tentang Pedoman Pelaksanaan Penawaran Efek Yang Bukan Merupakan Penawaran Umum SEOJK Socialization No.33/SEOJK.04/2022 concerning Guidelines for Implementing Securities Offerings that are not Public Offerings	31/01/2023	OJK
	In House	Membangun Tim Melalui Kepemimpinan Yang Efektif Building Teams Through Effective Leadership	04/02/2023	Risiko Manajemen Gagasan
	In House	Aspek Hukum Informasi Dan Transaksi Elektronik Serta Transformasi Digital	25/02/2023	Hey Law Indonesia
	In House	*Refreshment* Sertifikasi Manajemen Risiko - BSMR yang diselenggarakan Efektifpro, Jakarta (2023) Refreshment of Risk Management Certification - BSMR held by Efektifpro, Jakarta (2023)	05/07/2023	Efektifpro
	Off House	FGD Insentif Dan Disinsentif Penerapan Keuangan Berkelanjutan	21/07/2023	OJK
	Off House	Sosialisasi SPRINT Modul Penilaian Kemampuan Dan Kepatuhan Bank Umum Konvensional Dan Kantor Perwakilan Dari Bank Yang Berkedudukan Di Luar Negeri	25/07/2023	OJK
	Off House	Webinar Compliance Refreshment Emiten Dan Perusahaan Publik Compliance Refreshment Webinar for Issuers and Public Companies	22/08/2023	OJK
	In House	Allo Bank Leaders Forum: The Road To Success Allo 2.0	08/09/2023	Manajemen Allo Bank
	Off House	FGD Persamaan Persepsi Perizinan Kelembagaan Pengurus Dan Kepemilikan Bank Umum	26/10/2023	OJK
	Off House	Sosialisasi Resolution Plan & Premi PRP Di Jakarta	08/11/2023	LPS
	In House	Sosialisasi POJK No.8 Tahun 2023 APU PPT & PPPSPM Di Sektor Jasa Keuangan	16/11/2023	Risiko Manajemen Gagasan
	In House	Pengujian Business Continuity Management Atau Crisis Management Plan Melalui Table Top Exercise Examining Business Continuity Management or Crisis Management Plan Through Table Top Exercise	15/12/2023	Konsultan Observasi BCM Exercise Haldi Z
	In House	Team Building Allo Temu 2023	16/12/2023	Manajemen Allo Bank Dan PT Ruhama Berkah Mandiri

Penilaian Risiko atas Penerapan Keuangan Berkelanjutan

Risk Assessment on Sustainable Finance Implementation

[OJK E.3]

Allo Bank menyadari bahwa situasi lingkungan eksternal dan internal perbankan saat ini mengalami perkembangan sangat pesat yang diikuti oleh semakin kompleksnya risiko bagi kegiatan usaha perbankan. Untuk meminimalkan dampak atas risiko yang muncul, maka implementasi manajemen risiko sebagai bagian dari praktek tata kelola yang baik pada Bank menjadi sangat penting. Implementasi manajemen risiko meliputi fungsi identifikasi, pengukuran, pemantauan, dan pengendalian risiko yang dihadapi Bank, termasuk dalam menerapkan berbagai program keuangan berkelanjutan,

Allo Bank acknowledges the rapidly evolving external and internal banking landscape, which brings about increasingly intricate risks for banking operations. Recognizing the significance of mitigating these risks, the Bank underscores the importance of integrating risk management as a fundamental component of its governance practices. This encompasses identifying, assessing, monitoring, and controlling risks inherent in the Bank's operations, including those associated with various sustainable finance initiatives.

Pengelolaan manajemen risiko di lingkup Allo Bank mengacu kepada 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. Kerangka kerja manajemen risiko Bank menetapkan pendekatan pengelolaan risiko dan kerangka pengendalian di mana risiko dikelola untuk mendapatkan keseimbangan antara risiko (*risk*) dan pendapatan (*return*).

Aligned with Financial Services Authority Regulation No. 18/POJK.03/2016 and Financial Services Authority Circular No. 34/SEOJK.03/2016 on the Implementation of Risk Management for Commercial Banks, Allo Bank adheres to a robust risk management framework. This framework delineates an approach and control mechanism to strike a balance between risk and return.

Penerapan kerangka kerja manajemen risiko Bank dilakukan melalui perumusan tingkat risiko yang akan diambil (*risk appetite*), dan toleransi risiko (*risk tolerance*) bagi setiap jenis risiko, pengembangan kebijakan dan prosedur manajemen risiko yang berkesesuaian serta pengembangan struktur pengendalian internal secara terpadu. Selain itu, Bank juga membangun budaya risiko yang menitikberatkan kesadaran seluruh pegawai akan risiko dan efektivitas proses manajemen risiko.

The Bank's risk management framework encompasses defining risk appetite and tolerance, formulating relevant policies and procedures, and establishing an integrated internal control structure. Moreover, Allo Bank fosters a risk-aware culture among its employees, emphasizing the significance of risk awareness and the efficacy of the risk management process.

Penerapan manajemen risiko di Allo Bank mengacu pada empat pilar manajemen risiko, yaitu:

1. Pengawasan aktif Dewan Komisaris dan Direksi.
2. Kecukupan kebijakan, prosedur, dan penetapan limit manajemen risiko.
3. Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian Risiko serta sistem informasi manajemen risiko.
4. Sistem pengendalian internal yang menyeluruh.

Penerapan manajemen risiko Allo Bank juga berpedoman pada dokumen-dokumen dari *Basel Committee on Banking Supervision*.

Selama tahun pelaporan, Allo Bank senantiasa menerapkan manajemen risiko terpadu dan komprehensif sehingga mampu mendukung pencapaian target kinerja dan menjaga kelangsungan usaha. Strategi manajemen risiko yang proaktif akan meningkatkan efektivitas penggunaan modal dan tingkat pengembangan modal (*Return on Equity*) sehingga dapat memberikan nilai tambah bagi pemegang saham.

Seiring dengan itu, Bank telah memperhatikan cakupan penilaian penerapan manajemen risiko melalui profil risiko Bank baik penilaian inherent risk maupun penilaian kualitas penerapan manajemen risiko serta menyesuaikan setiap indikator penilaian sesuai dengan peraturan yang baru dengan menggunakan konsep *Risk Based Bank Rating* (RBBR).

Untuk menguatkan implementasi manajemen risiko, Allo Bank terus berupaya untuk meningkatkan hasil penilaian peringkat komposit melalui perbaikan dan evaluasi pada empat kategori risiko utama yang dihadapi Bank, di samping risiko lainnya. Keempat risiko utama yang dihadapi Bank adalah risiko kredit, risiko pasar, risiko likuiditas, risiko operasional . Dengan melibatkan semua unsur dalam Bank dimana Dewan Komisaris dan Direksi mempunyai tugas memastikan penerapan manajemen risiko telah memadai sesuai kompleksitas dan profil risiko Bank serta memahami dengan baik jenis dan tingkat risiko yang melekat pada kegiatan bisnis Bank.

The implementation of risk management at Allo Bank refers to the following four core pillars:

1. Active oversight by the Board of Commissioners and Directors.
2. Adequacy of risk management policies, procedures, and limit determinations.
3. Robust risk identification, measurement, monitoring, and control processes, along with sophisticated risk management information systems.
4. Comprehensive internal control systems.

Furthermore, Allo Bank's risk management practices are guided by directives from the Basel Committee on Banking Supervision.

Throughout the reporting period, Allo Bank consistently upheld an integrated and comprehensive risk management approach to support performance targets and ensure business continuity. A proactive risk management strategy enhances capital utilization effectiveness and fosters capital growth (Return on Equity), thereby delivering added value for shareholders.

In line with this, the Bank meticulously assesses the scope of risk management implementation, evaluating the Bank's risk profile—including inherent risks and the quality of risk management implementation. This evaluation incorporates new regulations and utilizes the Risk-Based Bank Rating (RBBR) concept.

To fortify risk management implementation, Allo Bank endeavors to enhance composite rating assessment outcomes through enhancements and evaluations across the Bank's four primary risk categories—credit risk, market risk, liquidity risk, and operational risk—alongside other risk factors. With the involvement of all stakeholders, the Board of Commissioners and Directors oversee the adequacy of risk management in line with the Bank's complexity and risk profile, ensuring a comprehensive understanding of inherent risks in the Bank's operations.

Hubungan dengan Pemangku Kepentingan

Relations with Stakeholders

[OJK E.4]

Allo Bank senantiasa membangun kerja sama dan komunikasi yang baik dengan segenap pemangku kepentingan, baik pemangku internal maupun eksternal. Komitmen itu terus ditumbuhkan karena Bank meyakini setiap pemangku kepentingan berkontribusi terhadap kinerja Bank sesuai dengan cara dan perannya masing-masing

Merujuk Peraturan OJK No. 55/POJK.03/2016, pemangku kepentingan adalah seluruh pihak yang memiliki kepentingan secara langsung atau tidak langsung terhadap kegiatan usaha Bank. Merujuk regulasi tersebut, selanjutnya Allo Bank mendefinisikan pemangku kepentingan sebagai entitas atau individu yang terpengaruh oleh kegiatan, produk dan jasa yang ditawarkan Bank. Di sisi lain, keberadaan mereka juga mempengaruhi Allo Bank dalam mewujudkan keberhasilan penerapan strategi dan pencapaian tujuan.

Pelibatan pemangku kepentingan diarahkan pada kepentingan Allo Bank dengan memperhatikan tanggung jawab sosial perusahaan, kepedulian terhadap masalah-masalah lingkungan, serta memperhatikan skala prioritas dalam membangun komunikasi dengan berbagai mitra strategis.

Proses pelibatan pemangku kepentingan mencakup upaya Allo Bank untuk memenuhi harapan dari setiap pemangku kepentingan dengan menggunakan sumber daya yang dimiliki, dengan cara yang tepat, dapat dipertanggungjawabkan, serta tidak bertentangan dengan ketentuan yang diatur dalam peraturan perundang-undangan yang berlaku. Allo Bank bekerja sama dan berinteraksi dengan para pemangku kepentingan melalui proses keterlibatan yang sesuai dengan kebutuhan dan dilakukan secara formal.

Sesuai dengan definisi dan pendekatan di atas, pemangku kepentingan Allo Bank dan metode keterlibatan selengkapnya adalah sebagai berikut:

Allo Bank consistently fosters strong cooperation and communication with all stakeholders, both internal and external. This commitment is continually nurtured because the Bank recognizes that each stakeholder contributes to its performance according to their unique methods and roles.

Pursuant to OJK Regulation No. 55/POJK.03/2016, stakeholders encompass all parties with a direct or indirect interest in the Bank's business activities. Building upon this regulatory framework, Allo Bank defines stakeholders as entities or individuals affected by the Bank's activities, products, and services. Furthermore, their presence significantly influences Allo Bank's ability to realize successful strategy implementation and achieve its goals.

Stakeholder engagement at Allo Bank is guided by considerations of corporate social responsibility, environmental concerns, and prioritization in communication with strategic partners.

The stakeholder engagement process is structured to align with Allo Bank's interests, ensuring that corporate social responsibility objectives are met, environmental concerns are addressed, and communication with strategic partners is effectively managed. This process is carried out in a manner that is appropriate, accountable, and compliant with relevant laws and regulations. Allo Bank engages with stakeholders through a formalized and appropriate engagement process.

In line with the aforementioned definition and approach, Allo Bank identifies the following stakeholders and outlines the methods employed for engagement:

Pemangku Kepentingan Stakeholders	Metode Pendekatan Approach Method
Nasabah dan Klien Customers and Clients	Masukan, keluhan dan permintaan informasi mengenai produk dan layanan perbankan dapat diakses setiap waktu melalui *website* Allo Bank. Feedback, complaints, and requests for information regarding banking products and services can be accessed at any time through Allo Bank's website.
Investor Investors	Kinerja financial dan pelaksanaan strategi perusahaan dijelaskan pada publik dan laporan-laporan yang dipublikasikan serta rapat umum pemegang saham tahunan. The Company's financial performance and execution of strategies are explained to the public through published reports and the annual general meeting of shareholders.
Regulator Regulators	Kepatuhan dan pelaksanaan prinsip kehati-hatian dan tata kelola perusahaan yang baik dalam rapat dan diskusi dengan Regulator saat diperlukan. Compliance and implementation of the principles of prudence and good corporate governance are communicated in meetings and discussions with regulators when necessary.
Masyarakat Public	Program pemberdayaan melalui kegiatan CSR (*Corporate Social Responsibility)* Empowerment program conducted through CSR (Corporate Social Responsibility) activities.

Permasalahan dalam Penerapan Keuangan Berkelanjutan

Issues in Sustainable Finance Implementation

[OJK E.5]

Dalam pelaksanaan program-program tersebut, Bank menghadapi permasalahan antara lain belum adanya kesamaan pemahaman tentang keuangan berkelanjutan, termasuk di dalamnya tentang pelaksanaan Rencana Aksi Keuangan Berkelanjutan (RAKB).

Untuk mengatasi hal itu, Bank menyelenggarakan pelatihan kepada pihak internal tentang keuangan berkelanjutan.

In implementing these programs, the Bank is confronted with problems, including the lack of a common understanding of sustainable finance and the implementation of the Sustainable Finance Action Plan (RAKB).

To overcome this, the Bank organizes training for internal parties on sustainable finance.

Kinerja Ekonomi Keberlanjutan

Sustainable Economic Performance

Sekilas Ekonomi Global dan Nasional

Kondisi perekonomian global tahun 2023 masih diliputi ketidakpastian sejalan dengan dinamika perekonomian negara-negara maju yang berdampak ke global. Amerika Serikat masih dihadapkan pada inflasi yang berada di atas target, tingginya suku bunga, peningkatan tekanan fiskal, dan tergerusnya *excess saving* yang membayangi pelemahan ekonomi; China masih bergulat dengan pelemahan ekonomi pasca COVID-19; sedangkan Eropa kondisi ekonominya melemah dengan defisit fiskal yang meningkat diiringi oleh *core inflation* yang cukup tinggi.

Selain faktor ekonomi, ketidakpastian perekonomian global juga dipengaruhi oleh kondisi geopolitik yang masih bergejolak. Perang di Rusia melawan Ukraina belum ada tanda-tanda akan berakhir, berikutnya disusul dengan terjadinya konflik di Timur Tengah, yaitu Israel melawan Palestina yang juga masih berkepanjangan. Kondisi tersebut menimbulkan *downside risk* terhadap prospek pertumbuhan ekonomi global, terlebih lagi ada kemungkinan perang akan melebar, terkhusus antara Israel vs Palestina.

Berkaca pada kondisi tersebut, lembaga ekonomi global seperti Dana Moneter Internasional (IMF) dan Bank Dunia memprediksi pertumbuhan ekonomi global tahun 2023 melemah dibandingkan tahun sebelumnya. IMF melakukan revisi dengan menyebut angka pertumbuhan ekonomi global menjadi hanya 3%, sedangkan Bank Dunia justru menyebut angka 2,1%. Di sisi lain, inflasi diprediksi mencapai level 5,8%, lebih tinggi dibandingkan periode sebelum pandemi.

Di tengah perlambatan ekonomi global, merujuk data Badan Pusat Statistik (BPS), ekonomi Indonesia berhasil menunjukkan pertumbuhan berkelanjutan yaitu pada angka 5,05% (*year-on-year/* yoy). Walau melambat dibandingkan tahun 2022 yang mencapai 5,31%, pertumbuhan ekonomi Indonesia tersebut masih diatas prediksi sejumlah lembaga ekonomi global. Bank Dunia, IMF, dan Asian Development Bank (ADB), ketiganya memprediksi pertumbuhan ekonomi Indonesia pada tahun 2024 di kisaran 5,0 - 5,2%.

Overview of National Economy

In 2023, the global economic landscape was characterized by significant uncertainty, mirroring the economic dynamics of developed nations with widespread global ramifications. The United States continued to grapple with inflation rates exceeding targets, elevated interest rates, mounting fiscal pressures, and diminishing excess savings, overshadowing any economic strengths. China faced persistent post-COVID-19 economic challenges, while Europe's economic conditions weakened due to escalating fiscal deficits and relatively high core inflation rates.

Beyond economic factors, geopolitical conditions contributed to global uncertainty, characterized by ongoing volatility. The Russia-Ukraine conflict showed no signs of resolution, alongside ongoing tensions in the Middle East, particularly between Israel and Palestine. These geopolitical tensions pose a downside risk to global economic growth prospects, with the potential for further conflict escalation, especially in the Israel-Palestine region.

Amidst the global economic slowdown, projections from global economic institutions like the International Monetary Fund (IMF) and the World Bank indicate a weakening of global economic growth in 2023 compared to previous years. The IMF revised its global economic growth forecast to 3%, while the World Bank placed it at 2.1%. Concurrently, inflation is anticipated to rise to 5.8%, surpassing pre-pandemic levels.

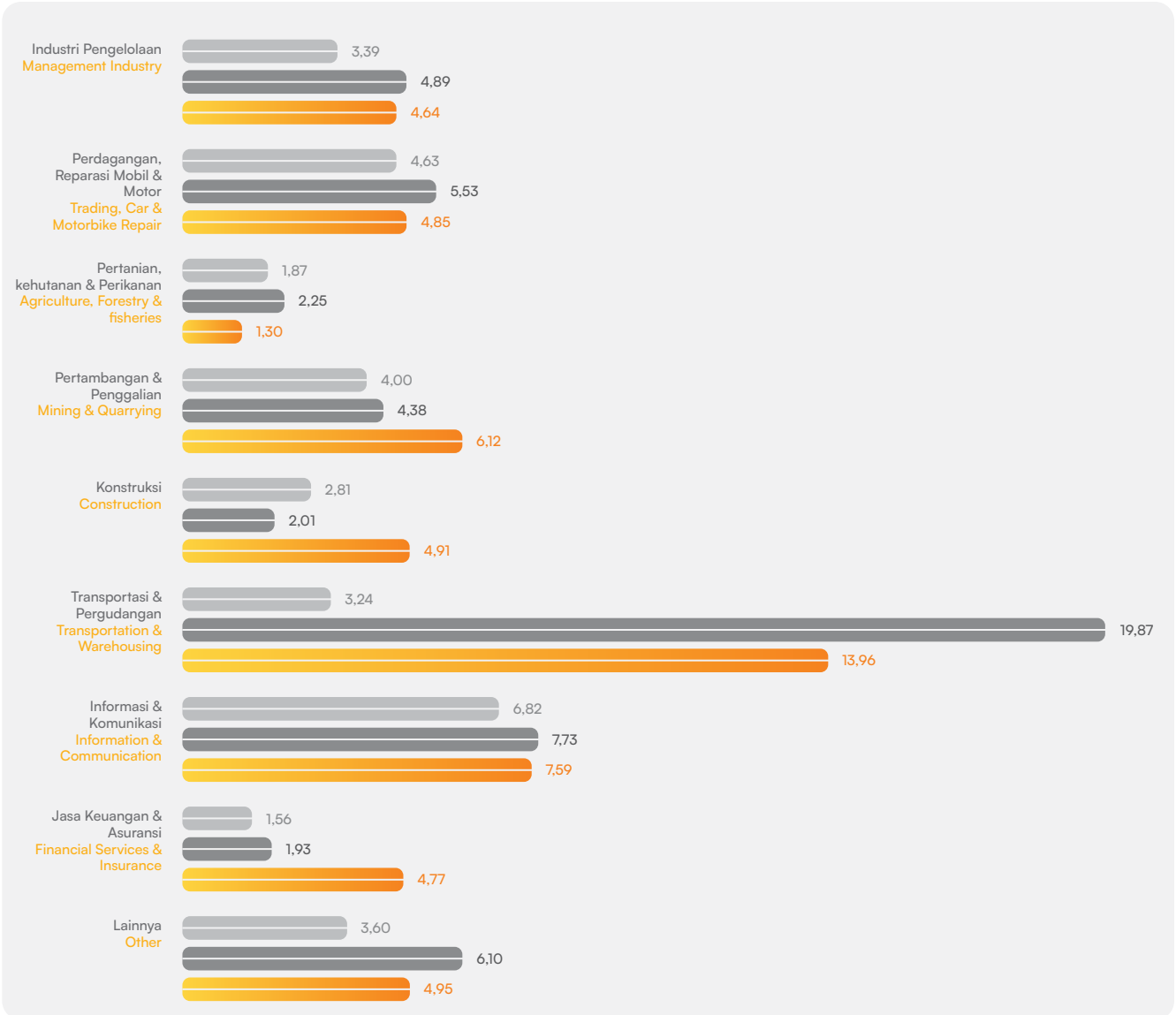
Contrasting this global trend, Indonesia's economy has demonstrated resilient and sustainable growth according to Statistics Indonesia (BPS), achieving a year-on-year growth rate of 5.05%. Although this is a slight decrease from 2022's growth rate of 5.31%, Indonesia's economic performance exceeds the predictions of several global economic institutions. The World Bank, IMF, and Asian Development Bank (ADB) have all forecasted Indonesia's economic growth for 2024 within the range of 5.0% to 5.2%.

Kinerja Lapangan Usaha Jasa Keuangan 2023

Keberhasilan Indonesia meraih keberlanjutan ekonomi ditandai dengan bertumbuhnya 17 lapangan usaha yang dijadikan sebagai dasar bagi BPS dalam menyusun pertumbuhan ekonomi Indonesia. Lapangan usaha yang mengalami pertumbuhan tertinggi adalah Transportasi dan Pergudangan sebesar 13,96%; diikuti Jasa Lainnya sebesar 10,52%; dan Penyediaan Akomodasi dan Makan Minum sebesar 10,01%. Sementara itu, Industri Pengolahan yang memiliki peran dominan tumbuh 4,64%. Sedangkan Pertanian, Kehutanan, dan Perikanan serta Perdagangan Besar dan Eceran; Reparasi Mobil dan Sepeda Motor masing-masing tumbuh sebesar 1,30% dan 4,85%. Dua lapangan usaha dengan pertumbuhan tertinggi yaitu Transportasi & Pergudangan, Jasa Lainnya, serta Akomodasi & Makan Minum didorong oleh peningkatan mobilitas masyarakat; penyelenggaraan event internasional, seperti Piala Dunia U-17, pertemuan KTT ASEAN, MotoGP Mandalika dan persiapan pemilihan umum.

Banking Industry Performance in 2023

Indonesia's strides towards economic sustainability are underscored by the growth of 17 key business sectors, serving as the foundation for Statistics Indonesia (BPS) in steering Indonesia's economic progress. Noteworthy sectors include Transportation and Warehousing, experiencing a notable growth rate of 13.96%; followed by Other Services at 10.52%; and Accommodation, Food and Beverage Services with a growth rate of 10.01%. Meanwhile, the Processing Industry, holding a significant role, saw growth of 4.64%. Conversely, Agriculture, Forestry, and Fisheries, along with Wholesale and Retail Trade; Car and Motorcycle Repairs, exhibited growth rates of 1.30% and 4.85% respectively. The standout sectors of Transportation & Warehousing, Other Services, and Accommodation & Food and Beverage Services are propelled by heightened community mobility and the organization of international events such as the U-17 World Cup, ASEAN Summit meetings, Mandalika MotoGP, and preparations for general elections.



Sumber: Berita Resmi Statistik BPS, 5 Februari 2024
Source: Official News from BPS Statistics, February 5, 2024

Terkhusus lapangan usaha Jasa Keuangan dan Asuransi, termasuk di dalamnya industri perbankan, pada tahun 2023 tumbuh sebesar 4,77%, meningkat signifikan dibanding tahun 2022 yang mencapai 1,93%. Menurut Otoritas Jasa Keuangan (OJK), sektor perbankan tetap resilien di tengah tantangan global. Lembaga ini menyebutkan hingga Oktober 2023 fungsi intermediasi tumbuh optimal dengan pertumbuhan kredit tercatat 8,99% secara tahunan (*year-on-year/* yoy). Berdasarkan tujuan pemberian kredit tercatat kredit investasi tumbuh 10,22%, kredit modal kerja tumbuh 8,10% dan kredit konsumsi tumbuh 9,28%. Adapun sektor ekonomi utama pendorong pertumbuhan kredit adalah pertambangan yang tumbuh sebesar 15,23%, transportasi 14,30%, pertanian 8,62%, dan perdagangan 5,70%.

Selaras dengan itu, pertumbuhan juga terjadi pada Dana Pihak Ketiga (DPK) yaitu sebesar 3,43%, yang ditopang oleh pertumbuhan giro sebesar 6,01%. Sejumlah indikator kinerja perbankan lainnya juga menunjukkan posisi aman. OJK mencatat, rasio-rasio perbankan terkait dengan masalah NPL (*Non-Performing Loan/* kredit bermasalah) dan lainnya terpantau membaik, CAR (*capital adequacy ratio*/rasio kecukupan modal) pun tinggi. Secara rinci, kualitas kredit tetap terjaga dengan rasio NPL net perbankan sebesar 0,77% dan NPL *gross* sebesar 2,42%. Adapun, CAR telah mencapai 27,48% pada Oktober 2023. Kondisi likuiditas perbankan pun masih ample (atau jauh di atas *threshold*) di mana rasio alat likuid per DPK (AL/DPK) mencapai level 26,36% di atas ambang batas 10%.

Sementara itu, berdasarkan Survei Orientasi Bisnis Perbankan OJK (SBPO) triwulanan dari OJK, indeks orientasi bisnis perbankan berada di level 62 atau zona optimis. Responden dari perbankan memperkirakan kinerja perbankan akan tetap terjaga pada kuartal IV/2023. Optimisme kinerja perbankan itu didorong oleh ekspektasi bahwa penyaluran kredit masih akan cukup baik sehingga berdampak pada peningkatan laba dan modal perbankan.

Berdasarkan berbagai parameter di atas, secara umum, OJK menegaskan bahwa perbankan di Tanah Air pada 2023 resilien dan daya tahannya bagus. Dalam hal ini, Indonesia bisa lepas dari masalah global, misalnya krisis perbankan di AS yang merembet ke Swiss. Pada awal tahun 2023, berbagai kalangan mengkhawatirkan terjadi gangguan stabilitas sistem keuangan global imbas bangkrutnya sejumlah bank di AS.

Kinerja Ekonomi Allo Bank Tahun 2023

Sejalan dengan semakin tingginya penetrasi internet di tengah masyarakat serta masih besarnya potensi pasar yang belum tergarap merupakan ceruk pasar yang sangat potensial bagi pelaku industri perbankan berbasis digital. Di sepanjang tahun 2023, lebih dari 15 bank yang menyediakan layanan digital meramaikan persaingan di pasar Indonesia .

In 2023, the Financial Services and Insurance sector, which includes the banking industry, experienced significant growth, expanding by 4.77% compared to 1.93% in 2022. According to the Financial Services Authority (OJK), the banking sector has demonstrated resilience amid global challenges. Until October 2023, the intermediation function has grown optimally, with credit expansion recorded at 8.99% year-on-year (YoY). Breaking down the objectives of lending, investment credit surged by 10.22%, working capital credit increased by 8.10%, and consumption loans grew by 9.28%. Key economic sectors driving credit growth included mining (15.23% growth), transportation (14.30% growth), agriculture (8.62% growth), and trade (5.70% growth).

In conjunction with the growth observed in the Financial Services and Insurance sector, there was also notable growth in Third Party Funds (DPK) by 3.43%, supported particularly by a robust increase in current accounts at 6.01%. Several other key performance indicators within the banking sector also portray a secure position. The Financial Services Authority (OJK) has highlighted improvements in banking ratios related to Non-Performing Loans (NPLs) and other credit issues, alongside a high Capital Adequacy Ratio (CAR) indicating strong capital reserves. Specifically, credit quality has been upheld with a banking net NPL ratio of 0.77% and a gross NPL ratio of 2.42%. Furthermore, the CAR has reached 27.48% as of October 2023. Liquidity conditions within the banking sector are also satisfactory, with the liquid assets-to-Third Party Funds (AL/DPK) ratio standing at 26.36%, surpassing the 10% threshold.

According to the quarterly OJK Banking Business Orientation Survey (SBPO), the banking business orientation index stands at 62, indicating an optimistic outlook. Respondents from banks anticipate that banking performance will remain stable in the fourth quarter of 2023. The optimism regarding banking performance is fueled by expectations of continued credit distribution, which is anticipated to positively impact banking profits and capital levels.

Based on the diverse parameters discussed above, the Financial Services Authority (OJK) affirms that the domestic banking industry in Indonesia exhibited resilience and strong endurance throughout 2023. The resilient state is evident by the nation's capability in escaping global turmoil, not to mention the banking crisis in the US, similar to what happens in Switzerland. In early 2023, many were concerned with disruption in the stability of global financial system as the result of bankruptcy of several banks in the US.

Allo Bank Economic Performance in 2023

In line with the increasing internet penetration among the public and the untapped potential of a significant market segment, the digital banking industry finds itself in a highly promising niche. Throughout 2023, over 15 banks offering digital services intensified the competition within Indonesia's market landscape.

Kondisi faktual seperti itu, ditopang dengan bertumbuhnya ekonomi nasional yang berkelanjutan pada tahun 2023, maka transaksi digital banking pada tahun 2023 pun turut bertumbuh. Bank Indonesia (BI) mencatat pada tahun 2023, nilai transaksi *digital banking* tercatat Rp58.478,24 triliun atau tumbuh sebesar 13,48 persen (yoy). Bahkan, tren peningkatan akan terus berlanjut dan diproyeksikan meningkat 9,11 persen (yoy) hingga mencapai Rp63.803,77 triliun pada tahun 2024 .

Such factual conditions, supported by sustained national economic growth in 2023, also led to the growth of digital banking transactions in that year. Bank Indonesia (BI) noted that in 2023, the value of digital banking transactions reached Rp58,478.24 trillion, marking a 13.48 percent year-on-year increase. Furthermore, the upward trend is expected to continue, with a projected 9.11 percent year-on-year increase, reaching Rp63,803.77 trillion in 2024.

Bank Indonesia juga mencatat nilai transaksi Uang Elektronik (UE) meningkat 43,45 persen (yoy) sehingga mencapai Rp835,84 triliun dan diproyeksikan meningkat 25,77 persen (yoy) hingga mencapai Rp1.051,24 triliun pada tahun 2024. Adapun nominal transaksi QRIS tercatat tumbuh 130,01 persen (yoy) dan mencapai Rp229,96 triliun. Kinerja bank berbasis digital semakin meyakinkan dengan jumlah pengguna yang mencapai 45,78 juta dan jumlah *merchant* 30,41 juta yang sebagian besar merupakan UMKM.

Bank Indonesia also noted a 43.45 percent year-on-year increase in the value of Electronic Money (UE) transactions, reaching Rp835.84 trillion, and it is projected to increase by 25.77 percent year-on-year to reach Rp1,051.24 trillion in 2024. Additionally, the transaction volume for QRIS surged by 130.01 percent year-on-year, reaching Rp229.96 trillion. The performance of digital-based banks is becoming more convincing, with a user base of 45.78 million and 30.41 million merchants, the majority of which are Micro, Small, and Medium Enterprises (MSMEs).

Allo Bank sebagai salah satu pelaku di industri perbankan terus berupaya untuk turut berkontribusi dalam mengembangkan ekosistem di Tanah Air. Langkah nyata yang dilakukan antara lain Bank terus menciptakan inovasi layanan dan melakukan penetrasi pasar yang lebih luas. Inovasi dilakukan dengan terus menempatkan *trust* dan transparansi pada titik paling tinggi agar perlindungan *customer centric* dalam transaksi digital menjadi pondasi awal. Selaras dengan itu, Bank terus berupaya untuk menerapkan standar tertinggi terkait manajemen resiko dan keamanan nasabah.

Allo Bank, as one of the players in the banking industry, continues to strive to contribute to the development of the ecosystem in the country. Concrete steps taken include creating innovative services and expanding market penetration. Innovation is carried out by consistently placing trust and transparency at the forefront to ensure customer-centric protection in digital transactions as the foundational principle. In line with this, the bank continues to strive for the highest standards in customer risk management and security.

Lebih lanjut, untuk meraih kepercayaan nasabah, Allo Bank berfokus untuk menghadirkan *value proposition* terbaik untuk semua produk dan layanan, yang selanjutnya dikembangkan ke ekosistem lainnya. Bank juga senantiasa memperkuat sinergi dengan grup CT Corpora serta *strategic business partner* lainnya dalam mengembangkan ekosistem. Selain itu, Bank juga terus mengembangkan pembiayaan untuk nasabah *wholesale* untuk keperluan investasi maupun modal usaha agar dapat mendukung pertumbuhan sektor riil. Bank meyakini bahwa pendekatan yang baik ini dapat memberikan kontribusi dalam meningkatkan bisnis secara berkelanjutan sekaligus memberikan dampak positif pada perekonomian nasional.

Furthermore, to gain customer trust, Allo Bank focuses on delivering the best value proposition for all products and services, which are then expanded into other ecosystems. The Bank also continually strengthens synergies with the CT Corpora group and other strategic business partners to develop the ecosystem. Additionally, the Bank continues to develop financing for wholesale customers for investment purposes or business capital to support real sector growth. The Bank believes that this sound approach can contribute to sustainable business growth while also having a positive impact on the national economy.

Pertumbuhan ekonomi Indonesia yang berkelanjutan pada tahun 2023, termasuk pada lapangan usaha jasa keuangan sebagaimana disampaikan BPS, turut berdampak positif pada keberlanjutan bisnis Allo Bank. Hal itu ditunjukkan dengan adanya tren meningkatnya pencapaian kinerja ekonomi sebagaimana disampaikan dalam laporan keuangan tahun pelaporan yang telah diaudit oleh Kantor Akuntan Publik. Pencapaian tersebut juga ditopang oleh ketepatan langkah dan kebijakan strategis yang ditetapkan Bank untuk mewujudkan target dan kinerja terbaik dalam Rencana Bisnis Bank (RBB) Tahun 2023. Rencana tersebut disusun berdasarkan evaluasi atas kondisi perekonomian Indonesia tahun 2022 dan prediksi dari berbagai lembaga nasional dan internasional terhadap perekonomian tahun 2023 yang bernada optimis.

The sustained economic growth in Indonesia in 2023, as highlighted by Statistics Indonesia (BPS), including in the financial services sector, has had a positive impact on the continued success of Allo Bank's business. This is evidenced by the increasing trend in economic performance as reported in the audited financial statements for the reporting year by the Public Accountant's Office. These achievements are also supported by the accuracy of strategic steps and policies set by the Bank to achieve its targets and optimal performance in the 2023 Bank Business Plan (RBB). This plan was formulated based on an evaluation of Indonesia's economic conditions in 2022 and optimistic predictions from various national and international institutions regarding the economy in 2023.

Adapun langkah dan kebijakan strategis tahun 2023 yang menopang pertumbuhan bisnis Allo Bank selama tahun pelaporan adalah sebagai berikut:

1. Melakukan penetrasi pasar berkelanjutan ke berbagai segmentasi nasabah dengan terus memberikan nilai tambah (*added value*) melalui implementasi 3 pilar strategi bisnis Bank (*acquisition, engagement and monetization*);
2. Meningkatkan layanan digital secara signifikan yang berdampak pada peningkatan aset dan liabilitas;
3. Menjalin kolaborasi dengan mitra strategis (*strategic partners*) ekosistem utama melalui penerapan model *open banking* untuk memperkaya dan meningkatkan nilai layanan finansial yang disediakan oleh Bank;
4. Penguatan data *driven organization* dengan memanfaatkan kapabilitas *Artificial Intelligence* (AI) dan data *analytic* untuk meningkatkan keunggulan kompetitif Bank;
5. Penguatan manajemen risiko menggunakan teknologi terkini melalui peningkatan *IT Maturity* dalam rangka memperkuat operasional Bank;
6. Pengembangan talenta DIGITAL untuk mencapai kinerja Bank yang unggul; dan
7. Penguatan *Good Corporate Governance* (GCG) di seluruh fungsi organisasi Bank.

Selama tahun 2023, manajemen didukung segenap karyawan Allo Bank telah melakukan sosialisasi dan bersinergi dengan seluruh jajaran untuk menerapkan berbagai langkah strategis tersebut di atas, sekaligus sebagai upaya dan komitmen Bank dalam membangun budaya keberlanjutan. Upaya tersebut membawa hasil dengan pencapaian kinerja yang membanggakan selama tahun pelaporan. Kinerja selengkapnya ditunjukkan dalam tabel berikut: [OJK F.1, F.2]

In 2023, the Bank has formulated the following strategic initiatives and policies that are expected to sustain Allo Bank's business throughout the reporting year:

1. Carry out sustainable market penetration into various customer segments by continuously providing added value through implementing the 3 pillars of the Bank's business strategy (acquisition, engagement and monetization);
2. Significantly improve digital services which have an impact on increasing assets and liabilities;
3. Establish collaboration with key ecosystem strategic partners through the implementation of open banking model to enrich and enhance the value of financial services provided by the Bank;
4. Reinforce data driven organizations by utilizing Artificial Intelligence (AI) capabilities and data analytics to improve the Bank's competitive advantage;
5. Strengthen risk management using the latest technology through the improvement of IT Maturity in order to strengthen Bank operations;
6. Development of DIGITAL talent to achieve superior Bank performance; And
7. Strengthen Good Corporate Governance (GCG) in all Ba nk organizational functions.

Throughout 2023, Allo Bank's management, supported by all employees, conducted extensive dissemination and synergized with all levels to implement the aforementioned strategic steps, while also demonstrating the bank's commitment to building a culture of sustainability. These efforts yielded impressive performance achievements during the reporting year. The detailed performance is illustrated in the following table: [OJK F.1, F.2]

Tabel Perbandingan Target dan Kinerja Pembiayaan, Pendapatan dan Laba Rugi Tahun 2021-2023
Comparison Table of Financing, Revenue and Profit and Loss Targets and Performance for 2021-2023

Uraian Description	2023			2022			2021		
	Target dalam RBB Target in RBB	Realisasi Realization	%	Target dalam RBB Target in RBB	Realisasi Realization	%	Target dalam RBB Target in RBB	Realisasi Realization	%
	1	2	1:2	3	4	3:4	5	6	5:6
Total Aset Total Assets	12.300.150	12.750.435	103,66%	15.641.515	11.058.957	70,70%	3.502.814	4.649.357	132,73%
Aset Produktif Productive Assets	11.149.602	12.184.632	109,28%	14.783.855	10.431.565	70,56%	3.360.117	4.182.567	124,48%
Kredit/Pembiayaan Bank Bank Loans/Financing	8.000.000	7.385.708	92,32%	7.765.896	7.205.558	92,78%	87.602	2.198.243	2.509,35%

Uraian Description	2023			2022			2021		
	Target dalam RBB Target in RBB	Realisasi Realization	%	Target dalam RBB Target in RBB	Realisasi Realization	%	Target dalam RBB Target in RBB	Realisasi Realization	%
	1	2	1:2	3	4	3:4	5	6	5:6
Dana Pihak Ketiga Third Party Fund	5.350.000	4.898.665	91,56%	6.132.231	4.415.491	72,00%	323.268	2.124.024	657,05%
Pendapatan Operasional Operating Income	1.039.446	1.159.330	111,53%	636.317	760.749	119,56%	133.937	301.156	224,85%
Beban Operasional Operating Expense	612.986	535.827)	87,41%	216.575	359.884	166,17%	113.168	84.004	74,23%
Laba Bersih Net Profit	324.896	444.566.	136,83%	285.005	270.030	94,75%	45.180	192.475	426,01%
Rasio Kinerja (Persen) **Performance Ratio (Percent)**									
Rasio Kecukupan Modal Minimum (KPMM) Capital Adequacy Ratio (CAR)	74,11%	83,35%	112.47%	76,21%	79,53%	104,36%	199,74%	48,82%	24,44%
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif Non-Performing Productive and Non-Productive Assets to Total Productive and Non-Productive	0,22%	0,05%	21,96%	0,04%	0,00%	0,00%	0,00%	2,12%	N/A
Aset Produktif Bermasalah terhadap Total Aset Produktif Non-Performing Productive Assets to Total Productive Assets	0,22%	0,05%	21,96%	0,04%	0,00%	0,00%	0,00%	0,27%	N/A
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif CKPN Allowance for Impairment Losses on Financial Assets to Productive Assets	0,57%	0,51%	89,67%	0,37%	0,52%	142,94%	0,10%	0,64%	651,42%
NPL *Gross*	0,31%	0,08%	26,00%	0,07%	0,01%	17,57%	0,00%	0,52%	N/A
NPL Net	0,19%	0,05%	26,38%	0,04%	0,01%	17,67%	0,00%	0,29%	N/A
Return on Asset (ROA)	3,40%	4,76%	139,83%	3,48%	3,55%	102,09%	1,24%	4,74%	380,74%

Uraian Description	2023			2022			2021		
	Target dalam RBB Target in RBB	Realisasi Realization	%	Target dalam RBB Target in RBB	Realisasi Realization	%	Target dalam RBB Target in RBB	Realisasi Realization	%
	1	2	1:2	3	4	3:4	5	6	5:6
Return on Equity (ROE)	5,04%	6,70%	133,03%	4,59%	4,36%	94,97%	7,14%	25,64%	359,04%
Net Interest Margin (NIM)	8,00%	9,01%	112,74%	5,10%	6,70%	131,31%	3,76%	4,63%	123,21%
Rasio Efisiensi (BOPO) Efficiency Ratio (OEOI)	68,99%	59,87%	86,78%	51,70%	60,51%	117,04%	85,81%	52,38%	61,04%
Loan to Deposit Ratio (LDR)	149,53%	150,77%	100,83%	126,64%	163,19%	128,86%	27,10%	103,49%	381,91%

*) Hanya diisi oleh Bank yang diwajibkan untuk menyusun dan mempublikasikan perhitungan dan nilai *Liquidity Coverage Ratio* (LCR) Triwulanan sebagaimana diatur dalam ketentuan mengenai kewajiban pemenuhan rasio kecukupan likuiditas (LCR) bagi Bank umum. Nilai LCR pertama kali disajikan untuk posisi laporan bulan Maret 2019.

*) This is only filled in by banks that are required to prepare and publish quarterly Liquidity Coverage Ratio (LCR) calculations and values as regulated in the provisions concerning the obligation to fulfil Liquidity Coverage Ratio (LCR) requirements for commercial Banks. The LCR value is first presented for the position of the March 2019 report.

Selanjutnya, sebagai bagian dari Lembaga Jasa Keuangan yang ikut serta mendorong pembangunan berkelanjutan, Allo Bank telah melakukan pemetaan tentang produk dan pembiayaan yang ditawarkan kepada nasabah sesuai dengan Kriteria Kegiatan Usaha Berkelanjutan (KKUB). Pemetaan merujuk pada Pedoman Teknis bagi Bank Terkait Implementasi POJK No. 51/POJK.03/2017 Tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik yang diterbitkan OJK tahun 2018, dan pasal 4, Peraturan Otoritas Jasa Keuangan No. 60/POJK.04/2017 Tentang Penerbitan dan Persyaratan Efek Bersifat Utang Berwawasan Lingkungan (*Green Bond*) yang menjelaskan 11 (sebelas) Kegiatan Usaha Berwawasan Lingkungan (KUBL). Selain ke-11 kategori, ditambahkan 1 (satu) kategori kegiatan usaha berkelanjutan, yaitu kategori Usaha Mikro, Kecil dan Menengah (UMKM) sebagai perwujudan prinsip keuangan berkelanjutan, yaitu prinsip inklusif. Berdasarkan pemetaan yang dilaksanakan Allo Bank di mana produk dan layanan yang ditawarkan di antaranya adalah paylater dan instant cash, maka Bank belum memiliki pembiayaan sesuai KKUB atau KUBL. [OJK F.3]

Furthermore, as part of the Financial Services Institution actively promoting sustainable development, Allo Bank has mapped out its products and financing offerings to customers in line with Sustainable Business Activity Criteria (KKUB). This mapping refers to the Technical Guidelines for Banks Regarding the Implementation of POJK No. 51/POJK.03/2017 on Sustainable Finance Implementation for Financial Services Institutions, Issuers, and Public Companies issued by OJK in 2018, as well as Article 4 of OJK Regulation No. 60/POJK.04/2017 Regarding the Issuance and Requirements of Environmentally Friendly Debt Securities (Green Bonds), which outlines the 11 Sustainable Environmental Business Activities (KUBL). In addition to the 11 categories, one additional category of sustainable business activities has been included, namely Micro, Small, and Medium Enterprises (MSMEs). It serves as a manifestation of the principle of sustainable finance, namely the inclusive principle. Based on the mapping conducted by Allo Bank, where products and services offered include pay-later and instant cash, the Bank does not currently have financing in line with KKUB or KUBL. [OJK F.3]

Kinerja Lingkungan Keberlanjutan

Sustainable Environmental Performance

Pemanasan global dan perubahan iklim merupakan masalah besar yang dihadapi warga dunia, termasuk Indonesia. Terlebih lagi, dampak negatif atas fenomena tersebut semakin nyata antara lain kian sering terjadi bencana hidrometeorologi, yaitu bencana yang diakibatkan oleh aktivitas cuaca. Bentuk bencananya beragam, seperti banjir, badai, longsor, angin puyuh dan sebagainya. Di antaranya penyebab pemanasan global dan perubahan iklim adalah terus bertambahnya emisi gas rumah kaca yang bersumber dari berbagai aktivitas manusia. Untuk mencegah dampak yang lebih buruk dan skala yang lebih luas, seruan agar semua negara berkontribusi dalam penanganan masalah global un menguat.

Sebagai bagian dari warga dunia, Indonesia berkomitmen untuk turut serta menangani perubahan iklim dan pemanasan global. Untuk itu, Indonesia menargetkan *Nationally Determined Contribution* (NDC) berupa penurunan emisi karbon sebesar 41% (2030) dan menuju *net zero carbon* pada 2060 atau lebih cepat lagi. Perubahan iklim dan transisi menuju *net zero carbon* yang ditetapkan Indonesia diyakini akan meningkatkan risiko baik bagi perorangan maupun perusahaan di mana dampak tersebut akan bermuara ke sektor keuangan.

Berkaca dari kondisi di atas, risiko yang timbul akibat perubahan iklim menjadi tantangan tersendiri bagi industri perbankan di Tanah Air. Dalam hal ini, perbankan semakin dituntut untuk dapat beradaptasi dengan mengintegrasikan pertimbangan risiko iklim ke dalam keputusan strategis, proses bisnis, tata kelola dan kerangka kerja manajemen risiko. Untuk menjawab tuntutan tersebut, kebijakan nyata yang bisa diambil antara lain perbankan harus memastikan bahwa proyek-proyek yang dijalankan debitur tidak berpotensi apalagi secara faktual berdampak negatif terhadap lingkungan. Pemastian semakin penting apabila proyek tersebut ditengarai menghasilkan emisi karbon yang tinggi.

Pentingnya industri perbankan turut berkontribusi terhadap kelestarian lingkungan sudah diatur melalui berbagai regulasi di Indonesia. Regulasi tersebut di antaranya Undang-Undang Republik Indonesia No. 10 Tahun 1998 tentang Perubahan Atas Undang-Undang No. 7 Tahun 1992 tentang Perbankan, yang di dalamnya mengatur tentang prinsip kehati-hatian dalam penyaluran kredit; Undang-Undang Republik Indonesia No. 32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup di mana dalam Pasal 43, ayat (3), huruf c terdapat klausul, “Pengembangan sistem lembaga keuangan dan pasar modal yang ramah lingkungan hidup”; serta Otoritas Jasa Keuangan merilis

Global warming and climate change are significant problems facing citizens worldwide, including those in Indonesia. Moreover, the negative impacts of this phenomenon are increasingly evident, including the rising frequency of hydrometeorological disasters, namely disasters caused by weather activity. There are various forms of disasters, such as floods, storms, landslides, whirlwinds, and so on. Among the causes of global warming and climate change is the continued increase in greenhouse gas emissions originating from various human activities. To prevent worse impacts on a wider scale, the call for all countries to contribute to handling global problems is strengthened.

As part of the world's citizens, Indonesia is committed to participating in dealing with climate change and global warming. For this reason, Indonesia is targeting a Nationally Determined Contribution (NDC) in the form of reducing carbon emissions by 41% by 2030 and moving towards net zero carbon by 2060 or sooner. Climate change and the transition to net zero carbon set by Indonesia are believed to increase risks for both individuals and companies, where this impact will spill over into the financial sector.

Reflecting on the conditions above, the risks arising from climate change pose a challenge for the banking industry in the country. In this case, banks are increasingly required to be able to adapt by integrating climate risk considerations into strategic decisions, business processes, governance, and risk management frameworks. To meet these demands, concrete policies that can be taken include ensuring that banks ensure that projects carried out by debtors do not have the potential, let alone factually, have a negative impact on the environment. Ascertainment becomes even more important if the project is suspected to produce high carbon emissions.

The importance of the banking industry contributing to environmental sustainability has been regulated through various regulations in Indonesia. These regulations include Law of the Republic of Indonesia No. 10 of 1998 concerning Amendments to Law No. 7 of 1992 concerning Banking, which regulates the principle of prudence in lending; Law of the Republic of Indonesia No. 32 of 2009 concerning Environmental Protection and Management where in Article 43, paragraph (3), letter c there is a clause, "Development of environmentally friendly financial institution and capital market systems" as well as the Financial Services Authority releasing Financial Services Authority Regulation



Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik (POJK Keuangan Berkelanjutan). Dengan peraturan ini, maka perbankan sebagai lembaga jasa keuangan wajib menerapkan prinsip keuangan berkelanjutan atau *sustainable finance*. Di Indonesia, keuangan berkelanjutan didefinisikan sebagai dukungan menyeluruh dari industri jasa keuangan untuk pertumbuhan berkelanjutan yang dihasilkan dari keselarasan antara kepentingan ekonomi, sosial, dan lingkungan hidup. Penerapan keuangan berkelanjutan diperlukan sebagai modal penting untuk mewujudkan pembangunan berkelanjutan.

Menurut Otoritas Jasa Keuangan (OJK), *sustainable finance* memiliki lima dimensi, yaitu pencapaian keunggulan industri, sosial, dan ekonomi dalam rangka mengurangi ancaman pemanasan global serta pencegahan terhadap permasalahan lingkungan hidup dan sosial lainnya; pergeseran target menuju ekonomi rendah karbon yang kompetitif; promosi investasi ramah lingkungan hidup di berbagai sektor usaha/ekonomi, dan pemberian dukungan pada pelaksanaan prinsip-prinsip pembangunan Indonesia 4P *(pro-growth, pro-jobs, pro-poor, dan pro-environment*).

No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies (POJK Sustainable Finance). With this regulation, banks as financial service institutions are obliged to apply the principles of sustainable finance. In Indonesia, sustainable finance is defined as comprehensive support from the financial services industry for sustainable growth resulting from harmony between economic, social, and environmental interests. The application of sustainable finance is needed as important capital to realize sustainable development.

With reference to the Financial Services Authority (OJK), sustainable finance has five dimensions, namely achieving industrial, social, and economic excellence in the context of reducing the threat of global warming and preventing other environmental and social problems; shifting targets towards a competitive low-carbon economy; promoting environmentally friendly investment in various business/economic sectors, and providing support for the implementation of Indonesia's 4P development principles (pro-growth, pro-jobs, pro-poor, and pro-environment).

Komitmen Allo Bank

Allo Bank mendukung penerapan keuangan berkelanjutan di Indonesia dengan melakukan penyesuaian sejumlah kebijakan agar selaras dengan komitmen mengutamakan nilai lingkungan (*environmental*), sosial (*social*), dan tata kelola (*governance*) atau ESG. Penyesuaian yang dilakukan antara lain melakukan pembaruan kebijakan penyaluran kredit, serta pembaruan *Standard Operating Procedure* (SOP) kredit terkait penerapan keuangan berkelanjutan.

Secara spesifik, Bank juga mulai mencanangkan program-program berkelanjutan terkait aspek *environment* dan *social*. Dalam hal ini, Bank menjadikan kelompok-kelompok usaha yang mengedepankan bisnis berkelanjutan sebagai target dan sasaran pemberian kredit. Sejalan dengan itu, secara internal, Bank secara optimal menerapkan operasional kantor yang ramah lingkungan dengan memegang prinsip 3R (*Reduce, Reuse & Recycle*). Prinsip ini diwujudkan melalui pengelolaan yang baik terkait penggunaan bahan baku/material kertas, energi (bahan bakar minyak dan listrik), dan air.

Pengelolaan Bahan Baku/Material Kertas

Allo Bank memerlukan kertas untuk keperluan administrasi perkantoran. Namun demikian, sebagai bank umum berbasis digital, Bank telah berupaya secara maksimal untuk mengurangi penggunaan kertas yang bahan bakunya dari pepohonan khusus yang diolah menjadi bubur kertas. Penghematan penggunaan kertas dilakukan antara lain dengan memaksimalkan penggunaan *soft copy* atau melalui media surel. Melalui penghematan penggunaan kertas tersebut otomatis Bank membantu kelestarian alam serta mengurangi penebangan pohon.

Bank juga telah menggunakan DigiSign, solusi tanda tangan elektronik yang menawarkan berbagai manfaat bagi Bank termasuk peningkatan efisiensi yang memungkinkan manajemen menandatangani dokumen secara elektronik dengan cara yang aman dan lebih nyaman, sehingga menghemat waktu dan mengurangi kesalahan yang terkait dengan tanda tangan manual. Selain itu, penghematan biaya dalam hal mempromosikan ramah lingkungan dan menghilangkan kebutuhan akan tanda tangan berbasis kertas, yang menghemat biaya pencetakan, pengiriman dan penyimpanan.

Penggunaan kertas oleh Bank menghasilkan limbah kertas yaitu kertas atau dokumen yang sudah tidak terpakai, meski volumenya tidak signifikan. Untuk pengelolaan limbah tersebut, Bank menyerahkan kepada pihak ketiga untuk didaur ulang (*recycle*) atau digunakan kembali (*reuse*). Sebelum diserahkan kepada pihak ketiga, limbah kertas berupa dokumen penting dihancurkan lebih dulu dengan mesin penghancur kertas. Walaupun kertas termasuk bahan baku/material yang bisa didaur ulang, namun Bank tidak menggunakan hasil daur ulang tersebut dalam operasional sehari-hari. [OJK F.5]

Allo Bank Commitment

Allo Bank is committed to supporting the implementation of sustainable finance in Indonesia by aligning a number of policies with a commitment to prioritize environmental, social, and governance (ESG) values. Adjustments made include updating credit distribution policies, as well as updating credit Standard Operating Procedures (SOP) related to the implementation of sustainable finance.

Specifically, the Bank has begun launching sustainable programs related to environmental and social aspects. In this case, the Bank targets and sets goals for providing credit to business groups that prioritize sustainable practices. Internally, the Bank optimizes environmentally friendly office operations by adhering to the 3R principle (Reduce, Reuse and Recycle). This principle is realized through effective management of raw materials/paper materials, energy (fuel oil and electricity), and water usage.

Raw Material Management in Paper

Allo Bank requires paper for office administration purposes. However, as a digital-based commercial bank, the Bank has made maximum efforts to reduce the use of paper, which is derived from special trees processed into pulp. Saving paper usage is achieved, among other ways, by maximizing the utilization of soft copies or emails. By conserving paper usage, the Bank automatically contributes to preserving nature and reducing tree felling.

Moreover, the Bank has adopted DigiSign, an electronic signature solution that offers various benefits, including increased efficiency. This solution allows management to electronically sign documents securely and conveniently, thereby saving time and reducing errors associated with manual signatures. In addition, it promotes environmental friendliness and eliminates the need for paper-based signatures, resulting in cost savings on printing, shipping, and storage.

While the use of paper by banks results in paper waste, namely documents that are no longer needed, the volume is not significant. To manage this waste, the Bank transfers it to third parties for recycling or reuse. Before being handed over to a third party, waste paper in the form of important documents is shredded using a paper shredder. Although paper is a recyclable material, the Bank does not currently utilize recycled products in its daily operations. [OJK F.5]

Per 31 Desember 2023, Bank menggunakan kertas sebanyak 268 rim, turun dibandingkan tahun 2022 yang mencapai 395 rim. Penurunan dipengaruhi oleh adanya penggunaan *system*/media elektronik dan pengawasan permintaan.

As of December 31, 2023, the Bank used 268 reams of paper, down compared to 2022 which reached 395 reams. The decline was influenced by the use of electronic systems/media and demand monitoring.

Tabel Penggunaan Kertas Tahun 2020-2022
Table of Paper Usage in 2020-2022

Uraian Description	Satuan Unit	2023	2022	2021
Penggunaan kertas Paper Usage	Rim	• A4 247 Rim • F4 21 Rim	• A4 373 Rim • F4 22 Rim	• A4 338 Rim • F4 79 Rim

Pengelolaan Energi

Operasional bisnis Allo Bank memerlukan dua sumber energi utama, yaitu listrik dan Bahan Bakar Minyak (BBM), yang dipasok oleh pihak ketiga. Selain untuk penerangan, listrik digunakan untuk sumber energi berbagai peralatan elektronik sarana dan sarana kantor, seperti komputer, laptop, mesin fotokopi, mesin AC dan lain-lain. Adapun BBM digunakan sebagai sumber energi kendaraan operasional. Oleh karena listrik maupun BBM merupakan sumber energi tak terbarukan dan ketersediaannya semakin terbatas, maka Bank berkomitmen untuk melakukan berbagai langkah efisiensi/penghematan.

Efisiensi listrik antara lain dilakukan dengan mengoptimalkan penggunaan lampu hemat energi (LED), serta mematikan lampu dan AC setelah selesai jam kantor. Adapun penghematan penggunaan BBM di antaranya dilakukan dengan melakukan kontrol ketat pada penggunaan BBM kendaraan operasional maupun kendaraan dinas jabatan. Efisiensi BBM juga dilakukan dengan menyelenggarakan rapat secara *online* dengan memanfaatkan aplikasi teknologi informasi terkini untuk jenis rapat tertentu. Dengan demikian, peserta rapat tidak perlu menggunakan moda transportasi tertentu, termasuk kendaraan dinas jabatan. Upaya penghematan energi listrik dan BBM sekaligus merupakan bentuk dukungan Allo Bank untuk mengurangi emisi gas rumah kaca sebagai salah satu penyebab pemanasan global dan perubahan iklim. [OJK F.7]

Kebijakan Allo Bank melakukan efisiensi energi sejalan dengan Instruksi Presiden Republik Indonesia No. 13 Tahun 2011 tentang Penghematan Energi dan Air, serta Peraturan Menteri Energi dan Sumber Daya Mineral Republik Indonesia No. 13 Tahun 2012 tentang Penghematan Pemakaian Tenaga Listrik.

Energy Management

Allo Bank's business operations rely on two primary energy sources: electricity and fuel oil, which are supplied by third parties. Electricity powers various electronic equipment and office facilities such as computers, laptops, photocopiers, and air conditioning systems. Meanwhile, fuel is utilized for operational vehicles. Recognizing that electricity and fuel are non-renewable energy sources with limited availability, the Bank is committed to implementing various efficiency measures.

To enhance electrical efficiency, the Bank optimizes the use of energy-saving lamps (LED) and ensures lights and air conditioning are switched off after office hours. Similarly, fuel consumption is minimized through strict controls on the use of operational and office service vehicles. Additionally, the Bank promotes fuel efficiency by conducting online meetings using information technology applications, reducing the need for transportation. These efforts contribute to reducing greenhouse gas emissions, aligning with Allo Bank's commitment to combat global warming and climate change. [OJK F.7]

Allo Bank's energy efficiency policy aligns with Presidential Instruction No. 13 of 2011 concerning Energy and Water Conservation and Regulation of the Minister of Energy and Mineral Resources No. 13 of 2012 concerning Electricity Conservation.

Per 31 Desember 2023, Allo Bank membayar biaya tagihan listrik sebesar Rp179.323.552, turun dibandingkan tahun 2022, yang mencapai Rp438.102.162. Penurunan disebabkan tahun 2022 masih membayar listrik kantor cabang-cabang Ex. BHI. Sementara itu, berkaitan dengan Intensitas Konsumsi Energi (IKE), khususnya listrik, Bank belum melakukan audit energi sehingga belum bisa menyampaikan IKE pada tahun pelaporan. [OJK F.6]

Selama tahun 2023, Bank mencatatkan pembelian BBM sebesar Rp225,598,724, naik dibandingkan tahun sebelumnya, yang mencapai Rp219,780,954, Kenaikan dipengaruhi oleh naiknya harga BBM jenis Pertalite per Januari 2023, terdapat penambahan satu kendaraan operasional, serta pengeluaran BBM Dewan Komisaris menjadi tanggungan Allo Bank,

Pengelolaan Air

Allo Bank menggunakan air untuk keperluan domestik perkantoran, seperti pembilasan di kamar kecil, wudhu, mencuci peralatan dapur, mobil, motor, dan sebagainya. Air yang digunakan Bank sebagian besar dipasok oleh pihak ketiga, yaitu Perusahaan Daerah Air Minum (PDAM).

Seiring dengan semakin berkurangnya pasokan air bersih, Bank melakukan berbagai efisiensi dalam penggunaan air antara lain mengeluarkan himbauan tentang penggunaan air secara bijaksana/ tidak boros. Penghematan ini selaras dengan Instruksi Presiden Republik Indonesia No. 13 Tahun 2011 tentang Penghematan Energi dan Air.

Berkurangnya pasokan air tanah terjadi karena pengambilan air tanah yang semakin masif untuk berbagai keperluan, seperti industri, pabrik, perkantoran, perhotelah, dan sebagainya. Sedangkan air bersih dari PDAM semakin terbatas atau semakin mahal harganya karena bahan baku air yang digunakan kadar polutannya semakin tinggi sehingga perlu biaya dan upaya ekstra dalam proses penjernihannya.

Efisiensi semakin bermakna karena ancaman krisis air sudah di depan mata. Bappenas dalam Kajian Lingkungan Hidup Strategis (KLHS) RPJM 2019 memproyeksikan ketersediaan air akan mencapai kelangkaan absolut pada 2040. Kelangkaan absolut atau *'absolute scarcity'* tak lain adalah jumlah sumber daya air tidak mencukupi untuk memenuhi kebutuhan dan keinginan manusia.

Berkaitan dengan penggunaan air, per 31 Desember 2023, Bank mengeluarkan biaya sebesar Rp50.228.300, naik dibandingkan tahun 2022, yang mencapai Rp12.077.198, Kenaikan biaya antara lain dipengaruhi oleh bertambahnya penggunaan air minum (galon) serta penggantian vendor air minum yang nilai jualnya lebih tinggi (hampir dua kali lipat). [OJK F.8]

As of December 31, 2023, Allo Bank recorded its electricity bills at IDR179,323,552 representing a decrease compared to 2022 with IDR438,102,162. The decrease is due to the fact that in 2022, the bank was still paying for electricity at its former BHI branch offices. Meanwhile, regarding Energy Consumption Intensity (IKE), particularly electricity, the Bank has not conducted an energy audit and therefore cannot provide IKE data for the reporting year. [OJK F.6]

Throughout 2023, the Bank recorded fuel purchases at IDR225,598,724, showing an increase compared to the previous year's total of IDR219,780,954. The increase was mainly due to the rise in Pertalite fuel price as of January 2023, one additional operational vehicle, and the Board of Commissioners' fuel expense which is the Company's responsibility.

Water Management

Allo Bank utilizes water for various domestic office purposes, including toilet flushing, ablution, kitchen utensil washing, as well as cleaning cars and motorbikes. Most of the water used by the Bank is supplied by third parties, primarily the Regional Drinking Water Company (PDAM).

Recognizing the decreasing availability of clean water, the Bank has implemented various measures to enhance water use efficiency, including promoting wise and non-wasteful water usage practices. These efforts align with Presidential Instruction No. 13 of 2011 concerning Energy and Water Conservation.

The decline in groundwater supply is attributed to extensive extraction for various purposes such as industrial, commercial, and domestic use. Moreover, clean water supplied by PDAMs is becoming scarcer and more expensive due to higher levels of pollutants in water sources, necessitating additional costs and efforts for purification.

Efficiency in water usage holds increasing significance as the threat of a water crisis looms. According to Bappenas' 2019 Strategic Environmental Study (KLHS), water availability is projected to reach absolute scarcity by 2040. Absolute scarcity refers to the inadequacy of water resources to meet human needs and desires.

Regarding water usage, as of December 31, 2023, the Bank incurred costs of IDR50,228,300, representing an increase compared to 2022, which reached IDR12,077,198. The increase in costs was attributed, among other things, by the increase in drinking water usage (gallons) as well as the replacement of drinking water vendors whose selling value was higher (almost double). [OJK F.8]

Pengelolaan Sampah/Limbah Domestik

Allo Bank mengelola sampah/limbah domestik perkantoran dengan menyediakan tempat sampah dengan jumlah yang cukup, serta memisahkan sampah berdasarkan jenisnya. Untuk pembuangan sampah ke tempat pembuangan akhir, Bank bekerja sama dengan pihak ketiga dengan mengeluarkan biaya tertentu.

Untuk mengurangi sampah domestik, Bank menerapkan sejumlah kebijakan dengan berpatokan pada prinsip 3R (*Reduce*, *Reuse* dan *Recycle*). Upaya untuk mengurangi limbah plastik air minum dalam kemasan atau kemasan sekali pakai misalnya, Bank menerapkan kebijakan dengan menyediakan pitcher kaca sebagai tempat air minum dan tidak menyediakan air minum dalam kemasan.

Biaya Lingkungan

Selama tahun 2023, Bank mengeluarkan biaya lingkungan sebesar Rp195 juta, naik dibandingkan tahun sebelumnya, yang mencapai Rp24 juta. Biaya tersebut digunakan untuk membiayai program tanggung jawab sosial Perusahaan di bawah *branding* Allo Bank Pelita dan inisiatif penanaman pohon bambu sebagai bagian dari program Dua Dekade APU PPT bekerja sama dengan beberapa Bank lain dalam FKDKP-Yayasan KEHATI dan PPATK. [OJK F.4]

Domestic Waste Management

Allo Bank manages domestic office waste by providing an adequate number of trash bins and segregating waste based on its type. Waste disposal to final disposal sites is facilitated through collaborations with third-party services, incurring certain costs.

In line with the 3R principle (Reduce, Reuse and Recycle), the Bank implements various policies to minimize domestic waste. For instance, to address plastic waste generated from single use bottled drinking water, the Bank has implemented a policy of providing glass pitchers as drinking water containers instead of offering bottled water. This initiative aims to reduce the consumption of single-use plastics and promote environmentally friendly alternatives.

Environmental Costs

In 2023, the Bank incurred environmental costs totaling IDR195 million, marking an increase from the previous year's expenditure of IDR24 million. These funds are allocated to finance the Company's social responsibility program under the Allo Bank Pelita branding and support the bamboo tree planting initiative as part of the AML-CTF Two-Decade program. This initiative is held in collaboration with several other banks through the Banking Compliance Director Communication Forum (FKDKP)-KEHATI Foundation and Financial Transaction Reports and Analysis Centre (PPATK). [OJK F.4]

Kinerja Sosial Keberlanjutan

Sustainable Social Performance

Kinerja Allo Bank sebagai bank umum berbasis digital menunjukkan peningkatan signifikan memasuki tahun kedua di tahun 2023. Pencapaian tersebut semakin mengukuhkan bahwa kehadiran Bank mendapatkan momentum yang tepat, sekaligus mendapatkan dukungan dan kepercayaan dari para pemangku kepentingan, baik internal maupun eksternal. Pemangku internal adalah pemegang saham, manajemen dan karyawan lintas divisi dengan beragam level jabatan. Sedangkan pemangku kepentingan eksternal yang menopang keberlanjutan usaha Bank di antaranya nasabah, mitra, investor, regulator dan masyarakat di sekitar lokasi operasional perusahaan.

Allo Bank's performance as a digital-based commercial bank showed significant improvement as it entered its second year in 2023. This achievement further solidifies that the bank's presence has gained the right momentum, receiving support and trust from stakeholders, both internal and external. Internal stakeholders include shareholders, management, and employees across divisions with diverse levels of positions. Meanwhile, external stakeholders supporting the bank's business sustainability include customers, partners, investors, regulators, and the community surrounding the company's operational locations.

Bank meyakini penguatan dukungan dari segenap pemangku kepentingan tersebut diraih karena Bank berhasil memenuhi tanggung jawabnya terhadap para pemangku kepentingan yang sangat beragam. Pemenuhan tanggung jawab bisa dimaksimalkan setelah Bank melakukan pemetaan secara tepat, termasuk merumuskan pelibatan yang sesuai dengan harapan masing-masing pemangku kepentingan.

Komitmen pemenuhan tanggung jawab terhadap pemangku kepentingan menjadi fokus dan perhatian karena Bank meyakini hal tersebut merupakan sarana terbaik untuk menjalin hubungan dan menciptakan komunikasi positif dengan para pemangku kepentingan. Lebih lanjut, komunikasi yang berkualitas tersebut akan memperkuat posisi dan keberadaan Bank. Sebagai entitas bisnis, penguatan posisi merupakan modal penting bagi Bank untuk terus maju dan berkembang, sekaligus kunci untuk mewujudkan usaha yang berkelanjutan.

Landasan Kebijakan

Allo Bank mengelola hubungan dengan para pemangku kepentingan sesuai dengan regulasi sesuai dengan kepentingan masing-masing pemangku kepentingan. Regulasi tersebut antara lain:

1. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas.
2. Undang-Undang No. 1 tahun 1970 tentang Keselamatan Kerja.
3. Undang-Undang No. 23 tahun 1992 tentang Kesehatan.
4. Undang-Undang No. 8 tahun 1999 tentang Perlindungan Konsumen.
5. Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan.
6. Undang-Undang No. 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang
7. Peraturan Pemerintah No. 47 tahun 2012 tentang Tanggung Jawab Sosial dan Lingkungan Perseroan Terbatas.
8. Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan
9. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 17/SEOJK.07/2018 tentang Pedoman Pelaksanaan Layanan Pengaduan Konsumen di Sektor Jasa Keuangan
10. Peraturan Bank Indonesia No. 3 Tahun 2023 tentang Perlindungan Konsumen Bank Indonesia
11. Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik

Berdasarkan berbagai regulasi di atas, selanjutnya Bank menyusun berbagai regulasi internal sebagai panduan operasional keseharian yang berkaitan dengan pengelolaan kepegawaian, Kesehatan dan Keselamatan Kerja (K3), tanggung jawab produk dan sebagainya.

The Bank acknowledges that it has strengthened support from all stakeholders by fulfilling its responsibilities towards a diverse range of stakeholders. This fulfillment of responsibilities can be optimized through appropriate mapping and the formulation of engagement strategies aligned with the expectations of each stakeholder.

The Bank's commitment to fulfilling responsibilities towards stakeholders is a focal point, as the Bank believes it is the most effective way to build relationships and foster positive communication with stakeholders. Quality communication is seen as pivotal in strengthening the Bank's position and presence. As a business entity, bolstering its position is vital capital for the Bank to advance, grow, and achieve sustainable business operations.

Policy Foundation

Allo Bank manages relationships with stakeholders in accordance with regulations in accordance with the interests of each stakeholder. These regulations include:

1. Law No. 40 of 2007 regarding Limited Liability Companies.
2. Law No. 1 of 1970 regarding Occupational Safety and Health.
3. Law No. 23 of 1992 regarding Health.
4. Law No. 8 of 1999 regarding Consumer Protection.
5. Law No. 13 of 2003 regarding Employment.
6. Law no. 6 of 2023 concerning the Stipulation of Government Regulations in Lieu of Law no. 2 of 2022 concerning the Job Creation becomes law
7. Government Regulation no. 47 of 2012 concerning the Social and Environmental Responsibility of Limited Liability Companies.
8. Financial Services Authority Regulation no. 6/POJK.07/2022 concerning the Consumer and Public Protection in the Financial Services Sector
9. Financial Services Authority Circular (SEOJK) No. 17/SEOJK.07/2018 concerning the Guidelines for Implementing Consumer Complaint Services in the Financial Services Sector
10. Bank Indonesia Regulation no. 3 of 2023 concerning the Bank Indonesia Consumer Protection
11. Financial Services Authority Regulation no. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies

Based on the regulations outlined above, the Bank has developed various internal regulations as operational guidelines for day-to-day activities. These regulations cover areas such as personnel management, Occupational Health and Safety (OHS), product responsibility, and more.

Layanan Setara untuk Nasabah [OJK F.17]

Allo Bank senantiasa memahami kebutuhan seluruh nasabah dan selalu memberikan pelayanan yang terbaik. Di tengah era digital dan teknologi saat ini, Bank terus menyesuaikan kebutuhan nasabah dengan memberikan berbagai kemudahan serta tetap menjaga keamanan nasabah. Hal ini penting guna menjaga kepercayaan dan loyalitas nasabah.

Kepercayaan dan loyalitas nasabah dipengaruhi oleh berbagai faktor. Salah satunya adalah kesetaraan dalam memberikan layanan kepada nasabah. Dalam hal ini, Bank berkomitmen untuk memperlakukan seluruh nasabah secara inklusif, setara tanpa memandang latar belakang agama, suku, etnis, gender, politik dan lainnya yang bersifat diskriminatif. Kesetaraan juga diberikan kepada nasabah berkebutuhan khusus, termasuk mereka yang mengalami disabilitas.

Bagi Bank, komitmen terhadap kesetaraan dalam pelayanan merupakan salah satu wujud nyata penerapan Tata Kelola Perusahaan yang Baik, sekaligus ketaatan terhadap ketentuan yang berlaku. Ketentuan itu antara lain POJK No. 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan dimana pada pasal 35 ayat 1 terdapat klausul “PUJK wajib memberikan akses yang setara kepada setiap konsumen sesuai klasifikasi konsumen”.

Sementara itu, Peraturan Bank Indonesia No. 3 Tahun 2023 tentang Perlindungan Konsumen Bank Indonesia, Pasal 7 tentang Prinsip Perlindungan Konsumen, menegaskan bahwa salah satu prinsip perlindungan konsumen adalah adanya kesetaraan dan perlakuan yang adil. Kesetaraan perlakuan juga diatur dalam Pasal 11, yaitu Penyelenggara/Bank wajib memberikan kesetaraan akses kepada setiap konsumen dan memperlakukan konsumen secara benar sesuai dengan ketentuan peraturan perundang-undangan.

Kesetaraan Kesempatan Kerja [OJK F.18]

Selaras dengan pelayanan yang setara kepada nasabah, Allo Bank juga memberlakukan prinsip yang sama kepada karyawan, bahkan sudah dimulai sejak rekrutmen. Untuk itu, Bank senantiasa memberikan hak dan kesempatan kerja yang sama dan seluas-luasnya kepada seluruh karyawan tanpa memandang perbedaan agama, etnis, ras, status sosial, warna kulit, gender, ataupun kondisi fisik lainnya, sesuai dengan ketentuan dan peraturan perundang-undangan ketenagakerjaan yang berlaku.

Lebih dari itu, Allo Bank juga berupaya untuk memberikan hak dan kesempatan yang sama bagi seluruh karyawan dalam program pengembangan karier, di mana sistem pengembangan SDM yang berlaku pada internal Bank memberikan kesempatan yang sama kepada setiap karyawan untuk dipromosikan ke jabatan yang

Equality in Customer Service [OJK F.17]

Allo Bank prioritizes understanding the diverse needs of its customers and consistently delivers top-notch service. In the rapidly evolving digital and technological landscape, the Bank continuously adapts to meet customer expectations by offering convenience while ensuring robust security measures. This emphasis on customer satisfaction is crucial in fostering trust and loyalty among customers.

Customer trust and loyalty are influenced by several factors, including equality in service provision. Allo Bank is dedicated to treating all customers inclusively and equally, irrespective of their religious, tribal, ethnic, gender, political, or other backgrounds that may lead to discrimination. The Bank also ensures equality for customers with special needs, including individuals with disabilities. This commitment to fairness and inclusivity strengthens customer relationships and fosters trust and loyalty towards the Bank.

For Allo Bank, the commitment to equality in service represents a tangible embodiment of Good Corporate Governance principles and adherence to applicable regulations. This commitment is particularly reflected in compliance with POJK No. 6/POJK.07/2022 regarding Consumer and Community Protection in the Financial Services Sector. Article 35, paragraph 1 of this regulation stipulates that "Financial Services Providers (PUJK) are obligated to offer equal access to all consumers based on consumer classification."

Bank Indonesia Regulation no. 3 of 2023 regarding Bank Indonesia Consumer Protection underscores the Principles of Consumer Protection in Article 7, highlighting equality and fair treatment as essential principles. Moreover, Article 11 of the regulation mandates that Operators/Banks must ensure equal access for every consumer and treat consumers correctly in accordance with statutory regulations. This emphasizes the importance of ensuring fairness and equality in service provision, aligning with both regulatory requirements and ethical standards in consumer protection.

Equal Employment Opportunity [OJK F.18]

Allo Bank upholds the principles of equality not only in its services to customers but also in its treatment of employees, starting right from the recruitment process. The Bank ensures equal and broad employment rights and opportunities for all employees, without discrimination based on differences in religion, ethnicity, race, social status, skin color, gender, or any other physical conditions. These practices are in strict compliance with the provisions and regulations outlined in labor laws.

Furthermore, Allo Bank is committed to offering equal rights and opportunities for all employees in career development programs. The Bank's internal HR development system ensures equal opportunities for every employee to advance to higher positions within the organization's structure. These principles of equality and

lebih tinggi mengikuti jenjang struktur organisasi Bank. Prinsip kesetaraan dan non-diskriminasi dalam kesempatan kerja di Allo Bank diatur melalui regulasi internal yaitu *Code of Conduct* dan Peraturan Perusahaan.

Tenaga Kerja Anak dan Kerja Paksa [OJK F.19]

Allo Bank mendukung penghapusan praktik tenaga kerja anak dan kerja paksa karena keduanya melanggar hak asasi manusia, sekaligus praktik yang tidak patut. Dukungan diwujudkan Bank dengan menetapkan usia minimal dan jam kerja karyawan secara jelas sesuai regulasi yang berlaku. Berkaitan dengan usia minimal dan jam kerja karyawan, Bank memastikan bahwa seluruh karyawan, baik tetap maupun kontrak, telah berusia di atas 18 tahun. Hal tersebut sesuai dengan kebijakan rekrutmen Bank, yaitu untuk pendidikan kandidat minimal SMU (sederajat), sedangkan usia minimal 18 tahun.

Sementara itu, jam kerja yang berlaku di Allo Bank adalah 8 (delapan) jam dalam 1 (satu) hari dan 40 (empat puluh) jam dalam 1 (satu) minggu untuk 5 (lima) hari kerja dalam 1 (satu) minggu, sesuai dengan pasal 77 Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan. Dengan ketentuan seperti itu, maka setiap karyawan memiliki waktu istirahat yang cukup. Komitmen dan kepatuhan Bank terhadap regulasi tentang usia dan jam kerja karyawan membawa hasil dengan tidak adanya praktik pekerja anak dan kerja paksa.

Selain merujuk pada undang-undang ketenagakerjaan, semangat Bank untuk turut serta menghapus pekerja anak dan kerja paksa sesuai dengan Undang-Undang No. 20 Tahun 1999 tentang Pengesahan ILO *Convention No. 138 Concerning Minimum Age for Admission to Employment* (Konvensi ILO Mengenai Usia Minimum untuk Diperbolehkan Bekerja), dan Undang-Undang Republik Indonesia No. 1 Tahun 2000 tentang Pengesahan *ILO Convention No. 182 Concerning The Prohibition And Immediate Action for The Elimination of The Worst Forms of Child Labour* (Konvensi ILO No. 182 Mengenai Pelarangan dan Tindakan Segera Penghapusan Bentuk-Bentuk Pekerjaan Terburuk untuk Anak). Sedangkan pemberlakuan jam kerja dengan batasan waktu yang jelas sehingga tidak terjadi kerja paksa sejalan dengan Undang-Undang No. 19 Tahun 1999 tentang Pengesahan ILO Convention No. 105 *Concerning The Abolition of Forced Labour* (Konvensi ILO Mengenai Penghapusan Kerja Paksa).

Upah Minimum Regional [OJK F.20]

Allo Bank menerapkan pemberian remunerasi yang memenuhi kriteria keadilan internal (*internal equity*), kompetitif di pasar (*external competitiveness*), serta disesuaikan dengan kemampuan Bank. Dalam memberikan remunerasi, Bank menerapkan sistem pengupahan tanpa diskriminasi sehingga setiap karyawan berhak memperoleh perlakuan yang sama dalam penerapan sistem

non-discrimination in employment opportunities are formalized through internal regulations such as the Code of Conduct and Company Regulations.

Child Labor and Forced Labor [OJK F.19]

Allo Bank strongly condemns and opposes child labor practices and forced labor as they are violations of human rights and unacceptable practices. The Bank actively supports the elimination of these practices by establishing clear policies regarding the minimum age and working hours for employees in accordance with relevant regulations. As part of its commitment, Allo Bank ensures that all employees, including permanent and contract workers, are above 18 years of age. This aligns with the Bank's recruitment policy, which mandates a minimum education level of high school (or equivalent) and a minimum age requirement of 18 years for candidates.

At Allo Bank, the standard working hours are in compliance with legal requirements outlined in article 77 of Law no. 13 of 2003 concerning Employment. Specifically, employees work 8 hours per day and 40 hours per week across 5 working days. This structured schedule ensures that every employee has adequate rest time. The Bank's commitment to and compliance with the regulation abovementioned has resulted in the absence of child and forced labor in our work environment.

Apart from referring to labor law, the Bank's enthusiasm to participate in eliminating child labor and forced labor is in accordance with Law no. 20 of 1999 concerning Ratification of ILO Convention No. 138 Concerning Minimum Age for Admission to Employment (ILO Convention Concerning Minimum Age for Admission to Employment), and Law of the Republic of Indonesia No. 1 of 2000 concerning Ratification of ILO Convention No. 182 Concerning The Prohibition And Immediate Action for The Elimination of The Worst Forms of Child Labor (ILO Convention No. 182 Concerning Prohibition and Immediate Action for the Elimination of the Worst Forms of Child Labor). Meanwhile, the implementation of working hours with clear time limits is intended to eliminate forced labor, while it is in line with Law no. 19 of 1999 concerning Ratification of ILO Convention No. 105 Concerning The Abolition of Forced Labor (ILO Convention Concerning the Abolition of Forced Labor).

Regional Minimum Wage [OJK F.20]

Allo Bank adheres to a remuneration system that prioritizes internal equity, market competitiveness, and alignment with the Bank's resources. The Bank ensures fairness by implementing a non-discriminatory wage system where every employee receives equitable treatment. Particularly for permanent employees at the lowest level, Allo Bank establishes a minimum wage that considers

pengupahan. Berdasarkan prinsip tersebut, terkhusus bagi karyawan tetap di level terendah, Bank memberikan upah minimum dengan tetap memperhatikan pemenuhan kebutuhan hidup layak. Besaran upah minimum diberikan dengan menyesuaikan harga kebutuhan pokok, tingkat inflasi, standar kelayakan hidup, dan variabel lainnya, sebagaimana ditentukan oleh pemerintah daerah setempat. Dengan demikian, Allo Bank memastikan telah memenuhi ketentuan Upah Minimum Regional (UMR), termasuk bagi karyawan tetap level terendah, bahkan dengan memberikan upah yang lebih tinggi dibanding UMR, seperti upah karyawan di DKI Jakarta. Terkhusus pemberian upah karyawan tetap level terendah pada tahun 2023, Bank merujuk pada Peraturan Menteri Ketenagakerjaan (Permenaker) No. 18 Tahun 2022 tentang Penetapan Upah Minimum Tahun 2023.

basic necessities, inflation, living standards, and other relevant variables, as set by local authorities. Allo Bank is committed to meeting or exceeding Regional Minimum Wage (UMR) regulations, including for entry-level permanent employees. This commitment is exemplified by paying wages higher than the UMR, such as those provided to employees in DKI Jakarta. The Bank's determination of minimum wages for entry-level permanent employees in 2023 aligns with Minister of Manpower Regulation (Permenaker) No. 18 of 2022 regarding Minimum Wage Determination for 2023.

Dalam menetapkan upah untuk para pegawai, Bank tidak mendasarkan diri pada jenis kelamin. Sebab itu, dasar perhitungan upah/remunerasi antara karyawan laki-laki dan perempuan adalah sama. Jika terdapat perbedaan upah yang diterima karyawan, hal itu lebih dipengaruhi oleh kualitas kinerja dan tingkatan jabatan yang bersangkutan. Komitmen Bank memberikan kesetaraan remunerasi antara karyawan laki-laki dan perempuan merupakan implementasi Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan, serta Konvensi ILO No.: 100/1951 tentang Pengupahan yang Sama bagi Pekerja Laki-laki dan Wanita untuk Pekerjaan yang Sama Nilainya (*Equal Remuneration for Men and Women Workers for Work of Equal Value).*

The Bank's approach to wage determination is not gender-based, ensuring that both male and female employees are treated equally. Therefore, the calculation basis for wages and remuneration is identical regardless of gender. Any differences in wages among employees primarily stem from performance quality and job level. This commitment to equal remuneration aligns with the principles outlined in Law no. 13 of 2003 regarding Employment and ILO Convention No. 100/1951 concerning Equal Remuneration for Men and Women Workers for Work of Equal Value.

Lingkungan Kerja yang Layak dan Aman [OJK F.21]

Lingkungan kerja yang layak dan aman sesuai kaidah Keselamatan dan Kesehatan Kerja (K3) merupakan salah satu fokus Allo Bank dengan tujuan akhir tidak adanya kecelakaan kerja (*zero accident*) dan tidak ada penyakit akibat kerja. Hal itu menjadi perhatian karena Bank meyakini lingkungan kerja serupa itu berkorelasi positif terhadap ketenangan, kenyamanan, dan konsentrasi kerja karyawan, yang bermuara dengan meningkatnya kinerja karyawan.

Decent and Safe Working Environment [OJK F.21]

Allo Bank places a strong emphasis on providing a safe and conducive working environment that complies with Occupational Safety and Health (OHS) regulations. The primary objective is to achieve zero accidents and prevent occupational diseases. This focus stems from the belief that a safe work environment contributes positively to employees' peace of mind, comfort, and focus, ultimately enhancing their performance.

Upaya yang dilakukan Bank untuk menghindari risiko kecelakaan kerja antara lain dengan menyusun layout kantor dengan baik dan menggunakan peralatan-peralatan yang ergonomis untuk menciptakan lingkungan kerja yang sehat, aman, dan nyaman. Seiring dengan itu, Allo Bank juga menyediakan sarana dan prasarana K3, termasuk apabila terjadi kondisi darurat. Sarana dan prasarana tersebut antara lain alat deteksi asap, alat pemadam api ringan, hydrant, kotak Pertolongan Pertama pada Kecelakaan (P3K), tempat ibadah, ruang parkir, keamanan 24 jam, dan lain-lain. Selain menyediakan berbagai sarana dan prasarana terbaik, Bank juga secara kontinu melakukan sosialisasi K3 sebagai tanggung jawab bersama. Komitmen dan upaya tersebut membawa hasil dengan tidak adanya kecelakaan kerja dan penyakit akibat kerja di Allo Bank selama tahun 2023.

To mitigate the risk of work-related accidents, Allo Bank implements several measures such as arranging office layouts effectively and utilizing ergonomic equipment to foster a healthy, safe, and comfortable work environment. Furthermore, the Bank ensures the availability of Occupational Health and Safety (OHS) facilities and infrastructure, including emergency response provisions. These encompass smoke detection systems, fire extinguishers, hydrants, First Aid kits, designated worship areas, parking facilities, round-the-clock security, and more. Additionally, the Bank regularly conducts OHS training and awareness campaigns, viewing safety as a collective responsibility. These proactive measures and ongoing efforts have led to a track record of zero work accidents and occupational diseases at Allo Bank throughout 2023.

Pelatihan dan Pengembangan Kemampuan Karyawan [OJK F.22]

Allo Bank sebagai bank umum berbasis digital memerlukan karyawan dengan kualifikasi dan kompetensi yang spesifik di bidang bisnis digital dan teknologi informasi. Untuk itu, peningkatan kapasitas dan kompetensi karyawan menjadi fokus dan perhatian Bank. Langkah nyata yang dilakukan Bank adalah menyelenggarakan berbagai program pengembangan dan pelatihan yang sejalan dengan kebutuhan bisnis. Aspek kompetensi yang menjadi target pengembangan disesuaikan dengan kekuatan pegawai (*strength-based development*) dan arahan bisnis Bank.

Selain program pengembangan kepemimpinan, Bank juga akan membuat, menyelenggarakan dan ikut dalam program pengembangan teknis, khususnya di bidang teknologi informasi dan digital, *data analytics* dan *digital marketing*. Bank mendukung pengembangan personal dan profesional pegawai untuk mempelajari hal baru sesuai minat dan kompetensi yang dimiliki. Pelaksanaan program yang dilakukan akan menggunakan metode yang efektif, seperti pembelajaran *virtual, electronic* maupun tatap muka.

Sesuai dengan kebutuhan pengembangan bisnis, selama tahun 2023, Bank telah menyelenggarakan pelatihan dan pengembangan kompetensi kepada 366 karyawan atau 96,32% dari total karyawan dengan jumlah jam pelatihan sebanyak 1.293 jam. Dengan penyelenggaraan tersebut, rata-rata setiap karyawan mendapatkan pelatihan sebanyak 3,5 jam. Untuk menyelenggarakan pengembangan kompetensi karyawan pada tahun 2023, Bank mengeluarkan biaya sebesar Rp3.886.029.433, naik dibandingkan tahun 2022 yang mencapai Rp2.337.509.231. Rekapitulasi kegiatan pengembangan kompetensi dan rerata jam pelatihan karyawan selengkapnya disajikan dalam tabel berikut:

Employee Training and Development [OJK F.22]

As a digital-oriented commercial institution, Allo Bank places a premium on employees possessing specialized qualifications and competencies in digital business and information technology realms. To achieve this, the Bank is dedicated to enhancing employee capabilities and proficiencies. This is accomplished through a range of tailored development and training initiatives that align with business imperatives. Development efforts are customized to leverage individual strengths (a strength-based approach) while aligning with the Bank's strategic direction.

In addition to leadership training initiatives, Allo Bank will orchestrate and participate in technical development schemes, particularly in areas like information technology, digital analytics, and digital marketing. The Bank is committed to fostering the personal and professional growth of its workforce, encouraging them to explore new skills and domains aligned with their interests and capabilities. Training programs will be delivered using a mix of effective methodologies, encompassing virtual, electronic, and in-person learning modalities.

In accordance with business development needs, during 2023, the Bank organized training and competency development for 366 employees or 96.32% of total employees with a total of 1,293 training hours. Those training provide each employee an average of 3.5 hours of training. To organize employee competency development in 2023, the Bank spent Rp3,886,029,433, an increase compared to 2022 which reached Rp2,337,509,231. A recapitulation of competency development activities and average employee training hours is presented in the following table:

Uraian Description	Jumlah Pekerja yang Memperoleh Pelatihan Number of Employees Received Training		Jam Pelatihan Training Hours		Rata-rata Jam Pelatihan Setiap Pekerja Average Training Hours for Each Employee	
	2023	2022	2023	2022	2023	2022
Keseluruhan Total	366	930	1.293	5.649	3,5	6,1
Berdasarkan Kategori Jabatan Karyawan **Based on employee position category**						
Manajemen Management	39	329	305	1.726	7,8	5,2
Staf Management	327	601	994	3.923	3,0	6,5

Dampak Operasi terhadap Masyarakat Sekitar [OJK F.23]

Pendekatan operasional bisnis Allo Bank sebagai bank umum berbasis digital dipilih sebagai jawaban atas perkembangan dunia digital yang begitu cepat. Untuk meraih kinerja terbaik, Bank telah menetapkan visi dan misi yang telah mendapatkan persetujuan bersama dari Dewan Komisaris dan Direksi. Dengan berpatokan pada visi dan misi tersebut, seluruh operasional Bank tidak ada yang berdampak negatif bagi masyarakat di sekitarnya.

Sebaliknya, masyarakat mendapat dampak positif atas keberadaan Bank. Selain menyediakan lapangan kerja, Bank juga menyelenggarakan berbagai program dan kegiatan yang melibatkan masyarakat, antara lain, melalui program Tanggung Jawab Sosial dan Lingkungan (TJSL), yang diimplementasikan Bank melalui kegiatan Tanggung Jawab Sosial Perusahaan (*Corporate Social Responsibility*/CSR). Di sisi lain, operasional Bank sebagai bank umum berbasis digital tidak berdampak langsung terhadap lingkungan sehingga tidak ada pengaduan masalah lingkungan yang ditujukan kepada Bank.

Pengaduan Masyarakat [OJK F.24]

Allo Bank terus berupaya untuk menjalankan operasional usaha dengan senantiasa mematuhi semua regulasi yang berlaku. Namun demikian, Bank membuka diri terhadap kemungkinan adanya pengaduan dari masyarakat dan pemangku kepentingan yang lain, termasuk nasabah, dan berkomitmen untuk menyelesaikan pengaduan tersebut secepatnya. Pihak-pihak yang hendak menyampaikan pengaduan atas operasional bisa datang langsung ke kantor operasional Bank atau memanfaatkan saluran berikut:

Telepon : (+62 21) 7990671, 79184705, 79182387
Faksimile : (+62 21) 3841022, 3851023
Email : corsec@allobank.com
Website : www.allobank.com

Per 31 Desember 2023, Allo Bank menerima pengaduan sebanyak 13.375 kasus, naik dibandingkan tahun 2022 yang mencapai 7.032 kasus. Dari jumlah pengaduan yang masuk pada tahun 2023, terdiri atas beberapa kategori yaitu Kartu ATM/Debit/Mesin ATM, *Electronic Banking* dan Sistem Pembayaran Lainnya (Transfer Dana). Pengaduan telah ditindaklanjuti seluruhnya atau sebesar 100%.

Kegiatan Tanggung Jawab Sosial Lingkungan (TJSL) [OJK F.25]

Hubungan yang harmonis antara Bank dengan masyarakat merupakan salah satu kunci bagi Bank dalam mewujudkan keberlanjutan usaha. Untuk itu, Bank terus berupaya untuk menciptakan komunikasi dan hubungan yang saling menguntungkan dengan seluruh pemangku kepentingan, termasuk masyarakat di sekitarnya. Untuk mendukung upaya tersebut, Bank melakukan

Impact of Operations on the Surrounding Community [OJK F.23]

Allo Bank has embraced a digital-centric strategy in its business operations, responding to the swift evolution of the digital landscape. To attain optimal performance, the Bank has established a vision and mission that received approval from both the Board of Commissioners and Directors. This commitment ensures that all of the Bank's activities are conducted with no adverse effects on the local community.

On the flip side, the community contributes positively to the Bank's sustainability. Beyond offering employment avenues, the Bank actively engages the community through various programs and initiatives, notably through its Corporate Social Responsibility (CSR) program. These CSR activities serve as a channel for the Bank to interact with and support the community. Furthermore, as a digital-centric commercial bank, the Bank's operations have minimal direct impact on the environment, thus avoiding environmental concerns or complaints directed at the Bank.

Public Complaints [OJK F.24]

Allo Bank prioritizes adherence to all relevant regulations in its business operations. Nevertheless, the Bank acknowledges the possibility of receiving complaints from various stakeholders, including customers, and is dedicated to promptly addressing such concerns. Individuals or entities wishing to lodge complaints regarding operations may do so by visiting the Bank's operational offices directly or using the following communication channels:

Telephone : (+62 21) 7990671, 79184705, 79182387
Facsimile : (+62 21) 3841022, 3851023
Email : corsec@allobank.com
Website : www.allobank.com

As of December 31, 2023, Allo Bank received 13,375 cases, an increase compared to 2022 which reached 7,032 cases. The complaints received in 2023 encompass various categories, including ATM/Debit Cards/ATM Machines, Electronic Banking, and Other Payment Systems (Fund Transfers). It's noteworthy that all complaints received in 2023 have been fully addressed or followed up, achieving a completion rate of 100%.

Corporate Social and Environmental Responsibility Activities [OJK F.25]

Building a harmonious relationship between the Bank and the community is crucial for ensuring the sustainability of the Bank's operations. Therefore, the Bank remains committed to fostering communication and mutually beneficial partnerships with all stakeholders, including the local community. To support these efforts, the Bank implements various programs, including its TJSL/

berbagai program diantaranya melalui TJSL/CSR. Bagi Allo Bank, CSR merupakan bentuk komitmen kepada lingkungan dengan tujuan untuk berperan serta dalam pembangunan berkelanjutan selaras dengan prinsip *Triple Bottom Line* yaitu *People*, *Planet*, *Profit* (3P) serta memberikan nilai tambah kepada semua pemangku kepentingan. CSR juga merupakan salah satu bagian penting dalam pelaksanaan tata kelola perusahaan yang baik dan berperan dalam mewujudkan tujuan pembangunan berkelanjutan, yaitu pembangunan yang menyelaraskan antara antara aspek ekonomi, lingkungan dan sosial. Pelaksanaan CSR sekaligus merupakan dukungan Bank terhadap 17 Tujuan Pembangunan Berkelanjutan (TPB) atau *Sustainable Development Goals* (SDGs) yang saat ini sedang digencarkan pemerintah Indonesia.

CSR initiatives. For Allo Bank, CSR represents a commitment to environmental stewardship and active participation in sustainable development, aligning with the Triple Bottom Line principle of People, Planet, Profit (3P) and delivering added value to stakeholders. CSR also plays a vital role in upholding good corporate governance practices and contributes to achieving the objectives of sustainable development, which involves balancing economic, environmental, and social aspects. The Bank's CSR activities further demonstrate its support for the 17 Sustainable Development Goals (SDGs) promoted by the Indonesian government.

Program CSR yang dilakukan oleh Bank, di bawah branding Allo Bank Pelita yang diluncurkan pada tahun 2023, bertujuan untuk:
- Membangun citra dan reputasi Bank yang dapat meningkatkan kepercayaan kepada Allo Bank
- Membangun hubungan yang harmonis dengan segenap pemangku kepentingan.
- Menumbuhkan *positive value* karyawan terhadap Allo Bank.
- Konsisten dengan pembangunan berkelanjutan dan kesejahteraan masyarakat.
- Mematuhi peraturan dan ketentuan yang berlaku.

The Bank's CSR program, under the Allo Bank Pelita branding launched in 2023, aims to:
- Build the Bank's image and reputation that can increase trust in Allo Bank
- Build harmonious relationships with all stakeholders.
- Foster positive employee value towards Allo Bank.
- Be consistent with sustainable development and community welfare.
- Comply with applicable rules and regulations.

Poin-poin diatas mewakili kepercayaan Allo Bank bahwa inisiatif CSR bukanlah tindakan amal sekali saja, tapi merupakan program yang strategis dan berkelanjutan yang dirancang untuk meningkatkan kesejahteraan masyarakat.

Allo Bank views CSR initiatives as more than just acts of charity; they are strategic and sustainable programs aimed at enhancing societal welfare.

Program Allo Bank Pelita yang diselenggarakan selama tahun pelaporan dan dukungannya terhadap TPB antara lain berupa program pengelolaan sampah plastik bagi institusi pendidikan. Melalui program ini, Allo Bank menawarkan kerja sama dengan institusi pendidikan berupa kegiatan pengelolaan sampah plastik di lingkungan sekolah menggunakan mesin pencacah sampah yang akan disediakan secara gratis oleh Allo Bank.

Allo Bank's Pelita programs during the reporting year encompass initiatives that support the Sustainable Development Goals (SDGs), including a plastic waste management program tailored for educational institutions. Under this program, Allo Bank collaborates with educational institutions to conduct plastic waste management activities within school premises. The Bank provides waste shredding machines at no cost to these institutions, fostering cooperation in addressing plastic waste challenges.

Program ini dirancang dengan mendayagunakan para siswa dapat mengumpulkan sampah plastik terutama botol plastik bekas Air Minum Dalam Kemasan (AMDK) yang berbasis PET, PP, LD, HDPE. Sampah plastik yang terkumpul selanjutnya diolah dengan mesin pencacah sampah plastik untuk kemudian dijual kepada pihak ketiga yang telah bekerja sama dengan Allo Bank. Dengan program ini, institusi pendidikan dapat turut berpartisipasi langsung dalam mengurangi limbah sampah plastik yang menjadi masalah global dan mendapatkan insentif ekonomis secara berkelanjutan.

This program involves students collecting plastic waste, focusing on plastic bottles commonly used for bottled drinking water (AMDK) made from materials such as PET, PP, LD, and HDPE. The gathered plastic waste undergoes processing using a plastic waste shredding machine and is subsequently sold to partner third parties in collaboration with Allo Bank. Through this initiative, educational institutions actively contribute to reducing global plastic waste while also receiving sustainable economic incentives.

Secara spesifik, program CSR ini memiliki sejumlah manfaat bagi institusi pendidikan di antaranya:
- Mendapatkan *branding* sebagai institusi Pendidikan yang peduli dan mengambil aksi terkait perbaikan lingkungan hidup dan good will dari para stakeholders di lingkungan sekolah.

The CSR programs specifically provide numerous benefits for the educational institutions, namely:
- Gain branding as an educational institution that cares and takes action related to environmental improvement and good will from stakeholders in the school environment.

- Menumbuhkan *awareness* serta karakter sosial kepada para stakeholders di institusi pendidikan (siswa, guru, pengurus dan petugas sekolah) untuk lebih peduli dan bertanggung jawab akan pentingnya menjaga lingkungan.
- Menumbuhkan budaya gotong royong dan kolaborasi di lingkungan sekolah
- Mendapatkan insentif ekonomi dimana hasil olahan sampah dijual kepada pihak lain.
- Menciptakan lingkungan sekolah yang ramah lingkungan dan lebih sehat dengan adanya pengelolaan limbah sampah plastik serta berkurangnya timbunan sampah plastik yang sulit diurai di lingkungan sekolah.

Pada tahun 2023, program ini telah dilaksanakan di beberapa institusi pendidikan antara lain Sekolah Islam Terpadu Fajar Hidayah dan Akademi Teknik Mesin Industri (ATMI) Cikarang dan telah berhasil menghasilkan 100 kg cacahan sampah plastik per bulan untuk didaur ulang.

Pelaksanaan program ini mendukung terwujudkan TPB/SDGs ke-13 Penanganan Perubahan Iklim, ke-15 Ekosistem Daratan, ke-17 Kemitraan untuk Mencapai Tujuan.

Inovasi dan Pengembangan Produk/Jasa Keuangan Berkelanjutan [OJK F.26]

Allo Bank menyadari bahwa kebutuhan nasabah senantiasa berubah mengikuti zaman. Untuk itu, agar Bank tetap kompetitif dan bisa memenangi persaingan, maka langkah untuk melakukan inovasi serta pengembangan produk dan layanan/jasa secara berkesinambungan merupakan langkah terbaik. Inovasi dan pengembangan yang dilakukan Bank tidak semata-mata terkait produk dan layanan, tetapi juga menyangkut bidang pemasaran dan sebagainya.

Pada tahun 2023, inovasi dan pengembangan produk yang dilakukan Bank antara lain meluncurkan produk dan layanan perbankan digital terbaru yakni Allo Grow, tabungan revolusioner yang memberikan pengalaman fleksibilitas finansial bagi generasi muda dalam mengatur dan mengelola tabungan mereka. Allo Grow memungkinkan pengguna untuk memiliki pos-pos tabungan dengan bunga majemuk yang dapat digunakan untuk memisahkan tabungan sesuai kebutuhan, termasuk untuk tabungan dana darurat.

Produk Allo Grow memberikan kesempatan untuk memperoleh suku bunga yang tinggi hingga mencapai 6,5% p.a dengan menerapkan mekanisme suku bunga berjenjang sesuai dengan jangka waktu penyimpanan. Saldo yang disimpan dalam Allo Grow dapat dicairkan dan diambil kapan saja sesuai keinginan, tanpa dikenakan biaya penalti. Allo Grow dapat dengan mudah dibuka oleh nasabah melalui aplikasi Allo Bank dengan saldo awal minimal sebesar 500 ribu Rupiah. Selain itu, nasabah Allo Grow juga tidak dikenakan biaya administrasi bulanan. Hal ini membuat Allo Grow memberikan kebebasan kontrol finansial bagi Nasabah.

- Cultivate awareness and social character to stakeholders in educational institutions (students, teachers, administrators and school officials) to be more concerned and responsible for the importance of protecting the environment.
- Foster mutual cooperation and collaborative culture in the school environment.
- Gain economic incentives by selling the processed waste to other parties.
- Create an environmentally friendly and healthier school environment with the management of plastic waste and reduce the accumulation of plastic waste that is difficult to decompose in the school environment.

In 2023, this program has been implemented in several educational institutions including Fajar Hidayah Integrated Islamic School and Cikarang Academy of Industrial Mechanical Engineering (ATMI) and has succeeded in producing 100 kg of plastic waste shreds per month for recycling.

The implementation of this program supports the realization of SDGs 13 Climate Action, 15 Life on Land, 17 Partnerships for the Goals.

Innovation and Development of Sustainable Financial Products and Services [OJK F.26]

Allo Bank acknowledges the evolving nature of customer needs, prompting the Bank to prioritize ongoing innovation and development of products, services, and marketing strategies. This holistic approach ensures competitiveness and positions the Bank to excel not only in the product and services, but also in the marketing and other related fields.

In 2023, Allo Bank's product innovation and development efforts were highlighted by the launch of Allo Grow, a cutting-edge digital banking product designed to enhance the savings experience for the younger generation to manage their saving account. Allo Grow offers a flexible savings account with compound interest, enabling users to allocate savings for various purposes, including emergency funds.

Allo Grow products offer attractive interest rates of up to 6.5% p.a through a tiered interest rate structure based on the storage period. Customers can withdraw their Allo Grow balance anytime without facing penalty fees. Opening an Allo Grow account is convenient via the Allo Bank app with a minimum initial balance of 500 thousand Rupiah, and customers are exempt from monthly administration fees. This flexibility empowers customers with greater financial control.

Di luar peluncuran produk baru, Bank memperkuat positioning sebagai Bank umum berbasis digital dengan mendapatkan Sertifikasi ISO/IEC 27001:2022 mengenai Sistem Manajemen Keamanan Informasi yang mencerminkan komitmen Bank untuk menjaga keamanan dan perlindungan aset informasi sesuai dengan prinsip kerahasiaan, integritas, dan ketersediaan. Organisasi yang telah memperoleh sertifikasi ISO/IEC 27001:2022 memvalidasi bahwa keamanan aset informasi dan aset lainnya yang terkait dengan manajemen informasi, termasuk informasi yang dipercayakan oleh pihak ketiga, dikelola dengan baik dan terus ditingkatkan berdasarkan pendekatan dan kerangka praktik terbaik.

Produk/Jasa yang sudah Dievaluasi Keamanannya Bagi Nasabah [OJK F.27]

Allo Bank berkomitmen untuk mematuhi semua regulasi yang berlaku di industri perbankan dalam menjalankan usaha, termasuk regulasi dalam menawarkan produk dan jasa kepada nasabah. Dalam prosesnya, semua produk dan jasa yang ditawarkan Bank telah memenuhi semua persyaratan dan mendapatkan persetujuan dari Otoritas Jasa Keuangan sehingga telah teruji keamanannya bagi nasabah. Disamping itu Bank telah menerapkan POJK No. 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan dan dituangkan ke dalam peraturan internal Pedoman Akuntansi dan Prosedur (PAP) No. 180101.01.3 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan. Lebih dari itu, Bank juga berkomitmen untuk menjalankan regulasi terbaru, yaitu Peraturan Bank Indonesia No. 3 Tahun 2023 tentang Perlindungan Konsumen Bank Indonesia.

Selaras dengan itu, untuk menekan risiko kerugian seminimal mungkin atas produk dan jasa tersebut, Bank secara kontinu menyampaikan informasi atas semua risiko yang mungkin terjadi kepada nasabah, seperti risiko pasar dan risiko fluktuasi mata uang. Mengingat posisi Bank sebagai sebuah bank umum berbasis digital, penyampaian informasi dilakukan terutama melalui berbagai saluran dan program digital termasuk *website* dan sosial media seperti Instagram, Facebook, LinkedIn, Youtube, TikTok, dan Twitter.

Sesuai regulasi yang ada, Bank juga telah melakukan kegiatan literasi keuangan dan inklusi keuangan sehingga calon nasabah atau nasabah mendapatkan pemahaman yang benar tentang produk/jasa yang ditawarkan Bank. Dengan demikian, mereka akan memilih produk/jasa yang ditawarkan Bank sesuai kebutuhan dan telah mengetahui profil risiko yang melekat di dalam produk/jasa tersebut.

Kerahasiaan Nasabah

Kerahasiaan data nasabah merupakan salah satu hak mendasar yang senantiasa dijaga oleh Allo Bank. Dalam hal ini, penggunaan data atau informasi terkait nasabah hanya dapat dilakukan berdasarkan ketentuan sebagaimana ditetapkan oleh peraturan dan perundang-undangan. Menjaga informasi nasabah juga merupakan bentuk kepercayaan yang akan mempengaruhi reputasi Bank yang diatur

The Bank further solidified its position as a digital-based commercial bank by acquiring ISO/IEC 27001:2022 Certification for its Information Security Management System. This certification underscores the Bank's dedication to upholding the security and safeguarding of information assets in line with principles such as confidentiality, integrity, and availability. An organization with ISO/IEC 27001:2022 certification demonstrates effective management and continuous enhancement of information security practices, including the protection of third-party entrusted information assets, based on industry best practices and frameworks.

Products and Services that have been Evaluated for Safety for Customers [OJK F.27]

Allo Bank is dedicated to adhering to all pertinent regulations within the banking sector as it conducts its operations, including those governing the offering of products and services to customers. Throughout this process, all products and services provided by the Bank have undergone thorough scrutiny to ensure they meet all requirements and have obtained approval from the Financial Services Authority, guaranteeing their safety for customers. Furthermore, the Bank has integrated POJK No. 6/POJK.07/2022 on Consumer and Community Protection in the Financial Services Sector into its internal guidelines, specifically the Accounting Guidelines and Procedures (PAP) No. 180101.01.3 pertaining to Consumer and Community Protection in the Financial Services Sector. Additionally, the Bank is steadfast in adhering to the most recent regulation, Bank Indonesia Regulation No. 3 of 2023 concerning Bank Indonesia Consumer Protection.

To mitigate potential risks associated with its products and services, Allo Bank consistently educates customers about all potential risks, including market risk and currency fluctuation risk. Leveraging its status as a digital-based commercial bank, the Bank disseminates this information primarily through a range of digital channels and programs, including its website and various social media platforms such as Instagram, Facebook, LinkedIn, YouTube, TikTok, and Twitter.

The Bank has also been proactive in conducting financial literacy and financial inclusion activities as mandated by existing regulations. These efforts are aimed at ensuring that prospective customers and current customers have a comprehensive understanding of the products and services offered by the Bank. By providing accurate information about the Bank's offerings, customers can make informed decisions that align with their needs and risk profiles.

Customer Confidentiality

Allo Bank upholds the fundamental right of customer data confidentiality as a top priority. The use of customer data is strictly governed by laws and regulations. Protecting customer information is not only a legal requirement but also crucial for maintaining trust and the Bank's reputation. This commitment aligns with the Financial Services Authority Circular Letter No. 14/SEOJK.07/2014 regarding

dalam Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.07/2014 tentang Kerahasiaan dan Keamanan Data dan/atau Informasi Pribadi Konsumen. Dalam hal transparansi penggunaan data pribadi nasabah, Bank tidak akan menyebarluaskan data pribadi nasabah kepada pihak lain sebelum mendapatkan persetujuan tertulis dari pemilik data. Persetujuan tersebut harus diwujudkan dalam bentuk tulisan dan/atau tanda tangan pada lembar permintaan persetujuan tertulis.

the Confidentiality and Security of Consumer Personal Data and/or Information. In terms of transparency regarding customer personal data usage, Allo Bank does not disclose such data to third parties without obtaining explicit written consent from the data owner. This consent must be obtained through a formal written request sheet with the data owner's signature.

Konsistensi dan komitmen Bank dalam menjaga data pelanggan membawa hasil dengan tidak adanya insiden pengaduan dari nasabah maupun dari regulator terkait pelanggaran kerahasiaan nasabah, baik berupa kebocoran, pencurian, atau kehilangan data nasabah. Dengan demikian, Bank tidak mendapat denda atau sanksi berkaitan dengan pelanggaran terhadap privasi pelanggan pada tahun pelaporan.

Due to the Bank's steadfastness and dedication to safeguarding customer data, there were no complaints or incidents reported by customers or regulators regarding breaches of customer confidentiality such as data leaks, thefts, or losses. Consequently, the Bank did not incur any fines or sanctions pertaining to breaches of customer privacy during the reporting period.

Dampak Produk/Jasa [OJK F.28]

Bank telah melakukan penilaian terhadap setiap produk/jasa yang ditawarkan kepada nasabah. Lebih dari itu, Allo Bank juga telah membuat klasifikasi produk secara lengkap, termasuk dengan profil risiko di dalamnya. Selanjutnya, sesuai dengan prinsip keuangan berkelanjutan dan mengacu pada Kriteria Kegiatan Usaha Berkelanjutan (KKUB) dalam POJK Keuangan Berkelanjutan, maka Bank akan menyalurkan kredit dengan memegang prinsip kehati-hatian, termasuk mencegah risiko dan dampak negatif yang mungkin timbul. Dalam hal penyaluran kredit untuk mendukung prinsip *Environmental, Social and Governance* (ESG) yang memberikan dampak positif bagi masyarakat dan lingkungan, Bank berfokus pada sektor UMKM dan industri yang ramah lingkungan. Dengan berpatokan pada prinsip-prinsip di atas, selama tahun 2023, produk dan jasa yang ditawarkan Bank tidak ada yang berdampak negatif terhadap aspek lingkungan dan sosial.

Impact of Products and Services [OJK F.28]

The Bank has conducted a thorough assessment of each product and service offered to customers, including a comprehensive product classification that incorporates risk profiles. Moreover, in alignment with sustainable finance principles and guided by the Sustainable Business Activity Criteria (KKUB) outlined in the POJK Sustainable Finance, the Bank is committed to distributing loans while upholding the precautionary principle to prevent potential risks and negative impacts. In terms of loans, particularly to support Environmental, Social, and Governance (ESG) principles that contribute positively to society and the environment, the Bank prioritizes the MSME sector and environmentally friendly industries. Adhering to these principles ensures that by 2023, the Bank's products and services do not have any adverse effects on environmental and social aspects.

Kontribusi terhadap Literasi dan Inklusi Keuangan

Pemerintah terus berupaya untuk meningkatkan inklusi keuangan melalui berbagai program dan kegiatan yang diselenggarakan oleh lembaga jasa keuangan, termasuk industri perbankan. Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 76 /POJK.07/2016 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan Bagi Konsumen dan/atau Masyarakat, literasi keuangan adalah pengetahuan, keterampilan, dan keyakinan, yang mempengaruhi sikap dan perilaku untuk meningkatkan kualitas pengambilan keputusan dan pengelolaan keuangan dalam rangka mencapai kesejahteraan. Adapun inklusi keuangan adalah ketersediaan akses pada berbagai lembaga, produk dan layanan jasa keuangan sesuai dengan kebutuhan dan kemampuan masyarakat dalam rangka meningkatkan kesejahteraan masyarakat.

Contribution to Financial Literacy and Inclusion

The government's efforts to enhance financial inclusion are reflected in various initiatives conducted by financial institutions, including the banking sector. Aligned with Financial Services Authority Regulation No. 76/POJK.07/2016, which focuses on enhancing financial literacy and inclusion, financial literacy encompasses knowledge, skills, and beliefs that influence attitudes and behaviors, leading to improved decision-making and financial management for prosperity. On the other hand, financial inclusion pertains to providing access to diverse financial institutions, products, and services tailored to community needs and capabilities, ultimately aiming to enhance people's welfare.

Untuk mengukur indeks literasi dan inklusi keuangan masyarakat, Otoritas Jasa Keuangan (OJK) kembali menyelenggarakan Survei Nasional Literasi dan Inklusi Keuangan (SNLIK) tahun 2022 pada Juli-September 2022. Survei dilakukan dengan responden di

The Financial Services Authority (OJK) conducted the National Survey of Financial Literacy and Inclusion (SNLIK) in July-September 2022 to gauge the index of public financial literacy and inclusion. This survey encompassed respondents across 34 provinces,

34 provinsi yang mencakup 76 kota/kabupaten dengan jumlah responden sebanyak 14.634 orang yang berusia antara 15-79 tahun. Sebagaimana tahun 2016 dan 2019, SNLIK 2022 juga menggunakan metode, parameter dan indikator yang sama, yaitu indeks literasi keuangan yang terdiri dari parameter pengetahuan, keterampilan, keyakinan, sikap dan perilaku, sementara indeks inklusi keuangan menggunakan parameter penggunaan (*usage*).

Merujuk hasil SNLIK 2022, indeks literasi keuangan masyarakat tercatat sebesar 49,68%, naik dibanding tahun 2019 yang mencapai 38,03%. Sementara itu, indeks inklusi keuangan mencapai 85,10%, naik dibanding hasil survei tahun 2019 yang mencapai 76,19%. Hasil survei menunjukkan bahwa *gap* antara tingkat literasi dan tingkat inklusi semakin menurun, dari 38,16% pada tahun 2019 menjadi 35,42% pada tahun 2022. Indeks inklusi keuangan merujuk survei SNLIK 2022 tersebut semakin mendekati target sebesar 90% yang ditetapkan pemerintah sebagaimana disampaikan dalam Peraturan Presiden No. 114 Tahun 2020 tentang Strategi Nasional Keuangan Inklusif (SNKI).

Peningkatan indeks literasi dan inklusi keuangan tak lepas dari kontribusi para pelaku industri perbankan, termasuk Allo Bank. Pada tahun pelaporan, Bank menyelenggarakan berbagai kegiatan seperti Allo Invest Goes to Campus di mana pada kegiatan tersebut Allo Bank melakukan kunjungan ke sejumlah universitas di Indonesia. Kegiatan tersebut dilakukan dengan tujuan meningkatkan edukasi dan pemahaman kepada mahasiswa atas pentingnya mengelola keuangan dan melakukan investasi sejak muda.

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Kegiatan Allo Invest Goes to USU, Allo Invest Goes to SB ITB, Allo Invest Goes to ISI Denpasar, Allo Invest Goes to UBSI, Allo Invest Goes to Udayana, Allo Invest Goes to Universitas Parahyangan, Allo Invest Goes to UKI, Allo Invest Goes to UIN Jakarta, Allo Invest Goes to Undip, Allo Invest Goes to UNPAD, Allo Invest Goes to Telkom University, dan kunjungan ke berbagai universitas lainnya merupakan rangkaian kegiatan yang aktif dilakukan guna melakukan pemenuhan kewajiban terhadap regulator terhadap literasi dan inklusi keuangan Allo Bank selama tahun 2023.

Selain Allo Invest Goes to Campus, terdapat dua kegiatan lain yakni *Company Visit* di mana universitas, komunitas, dan pihak lain melakukan kunjungan ke kantor PT Allo Bank Indonesia. Selain berkesempatan untuk melihat area dan suasana kerja perusahaan, kegiatan ini dilengkapi *sharing session* dengan materi mencakup edukasi keuangan, seperti tahapan dalam pengelolaan keuangan, tujuan pengelolaan keuangan, perencanaan program untuk tujuan keuangan di masa depan, serta sosialisasi dengan tema *The Importance of Financial Planning for Youth*. Kegiatan berikutnya adalah edukasi keuangan tanpa tatap muka atau *online* yang dipublikasikan di kanal sosial media Allo Bank dengan tujuan untuk meningkatkan edukasi dan pemahaman terhadap pentingnya mengelola keuangan, tips keuangan, cara menghindari hal-hal yang dapat merugikan seputar perbankan digital seperti penggunaan produk *paylater*, pinjaman, dan lainnya.

including 76 cities/districts, with a total of 14,634 participants aged between 15-79 years. Similar to the methodologies employed in 2016 and 2019, SNLIK 2022 utilized the same method, parameters, and indicators. The financial literacy index comprises knowledge, skills, beliefs, attitudes, and behavior parameters, while the financial inclusion index focuses on usage parameters.

According to the SNLIK 2022 findings, the public financial literacy index rose to 49.68%, a notable increase from the 38.03% recorded in 2019. Concurrently, the financial inclusion index saw an improvement, reaching 85.10% compared to 76.19% in 2019. These results indicate a narrowing gap between literacy and inclusion levels, reducing from 38.16% in 2019 to 35.42% in 2022. Moreover, the financial inclusion index from SNLIK 2022 is nearing the government's target of 90% as outlined in Presidential Regulation No. 114 of 2020 regarding the National Financial Inclusion Strategy (SNKI).

The rise in the financial literacy and inclusion index owes much to the efforts of banking industry participants like Allo Bank. Throughout the reporting period, the Bank organized numerous activities such as Allo Invest Goes to Campus where in this activity Allo Bank visited a number of universities in Indonesia. This activity was carried out with the aim of increasing students' education and understanding of the importance of managing finances and investing from an early stage.

Throughout 2023, Allo Bank actively organized a series of activities such as Allo Invest Goes to USU, Allo Invest Goes to SB ITB, Allo Invest Goes to ISI Denpasar, Allo Invest Goes to UBSI, Allo Invest Goes to Udayana, Allo Invest Goes to Parahyangan University, Allo Invest Goes to UKI, Allo Invest Goes to UIN Jakarta, Allo Invest Goes to Undip, Allo Invest Goes to UNPAD, Allo Invest Goes to Telkom University, and visits to several other universities. These initiatives were undertaken to fulfill regulatory obligations concerning financial literacy and inclusion mandated for Allo Bank.

Apart from Allo Invest Goes to Campus, there are two other activities, namely Company Visits where universities, communities and other parties visit PT Allo Bank Indonesia office. Apart from having the opportunity to see the company's work area and atmosphere, this activity is equipped with a sharing session with material covering financial education, such as stages in financial management, financial management goals, program planning for future financial goals, as well as socialization with the theme The Importance of Financial Planning for Youth. The next activity is online financial education which is published on Allo Bank's social media channels with the aim of increasing education and understanding of the importance of managing finances, financial tips, how to avoid things that can be detrimental regarding digital banking such as the use of paylater products, loans, and others.

Jumlah Produk/Jasa yang Ditarik Kembali [OJK F.29]

Selama tahun 2023, tidak ada produk/jasa Bank yang ditarik kembali dari pasar dengan alasan apapun.

Survei Kepuasan Nasabah terhadap Produk dan/atau Jasa Keuangan Berkelanjutan [OJK F.30]

Kepuasan nasabah merupakan landasan utama bagi Allo Bank dalam menghadirkan produk dan layanan keuangan terbaik. Untuk mewujudkan komitmen tersebut, Allo Bank secara konsisten melakukan survei kepuasan nasabah, termasuk survei kepuasan nasabah terhadap produk dan layanan bank.

Hasil survei tahun 2023 menunjukkan bahwa Allo Bank berhasil meraih skor kepuasan nasabah (*customer satisfaction score*) yang tinggi, yaitu 80,23%. Pengukuran tingkat kepuasan nasabah terdiri dari berbagai aspek, seperti ketersediaan produk dan fitur, kemudahan penggunaan aplikasi, keamanan transaksi dan respons layanan pelanggan yang tanggap.

Number of Products and Services Recalled [OJK F.29]

During 2023, no products/services of the Bank were withdrawn from the market for any reason.

Customer Satisfaction Survey on Sustainable Financial Products and Services [OJK F.30]

Allo Bank places customer satisfaction as a cornerstone in delivering top-notch financial products and services. In line with this commitment, the Bank regularly conducts customer satisfaction surveys, including assessments of customer satisfaction with its products and services.

The survey results from 2023 reveal that Allo Bank has attained an impressive customer satisfaction score of 80.23%. This metric encompasses various facets, including the availability of products and features, user-friendly application interface, transaction security, and the responsiveness of customer service.

Verifikasi Tertulis dari Pihak Independen

Written Verification From an Independent Party

[POJK G.1]

Laporan Keberlanjutan ini belum diverifikasi oleh Penyedia Jasa *Assurance* (*Assurance Services Provider*) yang independen. Namun demikian, PT Allo Bank Indonesia Tbk menjamin bahwa seluruh informasi yang diungkapkan dalam laporan ini adalah benar, akurat, dan faktual.

This Sustainability Report has not been verified by an independent Assurance Services Provider. However, PT Allo Bank Indonesia Tbk assures that all information disclosed in this report is true, accurate and factual.

Lembar Umpan Balik

Feedback Sheet

[POJK G.2]

Terima kasih kepada Bapak/Ibu/Saudara yang telah membaca Laporan Keberlanjutan PT Allo Bank Indonesia Tbk Tahun 2023. Untuk meningkatkan kualitas isi Laporan Keberlanjutan pada tahun-tahun mendatang, kami berharap Bapak/Ibu/Saudara bersedia untuk mengisi Lembar Umpan Balik ini dengan melingkari salah satu jawaban dan mengisi titik-titik yang tersedia, kemudian mengirimkannya kepada kami.

Thank you for reading the 2023 Sustainability Report of PT Allo Bank Indonesia Tbk. To improve the quality of the contents of the Sustainability Report in the coming years, it is our hope that you will fill out this Feedback Sheet by circling any one answer and fill in the blanks provided, then send it to us.

1. Laporan Keberlanjutan ini sudah memberikan informasi yang jelas mengenai kinerja ekonomi, sosial dan lingkungan yang dilakukan oleh Bank:

   a. Setuju | Agree b. Tidak Setuju | Don't agree c. Tidak tahu | Don't know

1. This Sustainability Report has provided clear information regarding the economic, social and environmental performance carried out by the Bank:

2. Laporan Keberlanjutan ini sudah memberikan informasi yang jelas mengenai pemenuhan tanggung jawab sosial dan lingkungan Bank:

   a. Setuju | Agree b. Tidak Setuju | Don't agree c. Tidak tahu | Don't know

2. This Sustainability Report has provided clear information regarding the fulfillment of the Bank's social and environmental responsibilities:

3. Materi dan data dalam Laporan Keberlanjutan ini mudah dimengerti dan dipahami.

   a. Setuju | Agree b. Tidak Setuju | Don't agree c. Tidak tahu | Don't know

3. The material and data in this Sustainability Report are easy to understand.

4. Materi dan data dalam Laporan Keberlanjutan ini sudah cukup lengkap.

   a. Setuju | Agree b. Tidak Setuju | Don't agree c. Tidak tahu | Don't know

4. The material and data in this Sustainability Report are quite comprehensive.

5. Apakah desain, tata letak, grafis dan foto-foto dalam Laporan Keberlanjutan ini sudah bagus?

   a. Setuju | Agree b. Tidak Setuju | Don't agree c. Tidak tahu | Don't know

5. Are the designs, layout, graphics and photos in this Sustainability Report good?

6. Informasi apa yang paling bermanfaat dari Laporan Keberlanjutan ini?

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.....
.....

7. Informasi apa yang dinilai kurang bermanfaat dari Laporan Keberlanjutan ini?

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8. Informasi apa yang dinilai masih kurang dari Laporan Keberlanjutan ini dan perlu ditambahkan pada Laporan Keberlanjutan mendatang?

.....
.....
.....
.....

Identitas Pengirim | Sender Identity
Nama | Name : .....
Email : .....

Identifikasi menurut kategori pemangku kepentingan (beri tanda √ yang sesuai):
Identification by stakeholder category (mark √ as appropriate):

◎ Nasabah dan klien | Customer and client
◎ Investor | Investor
◎ Regulator | Regulator
◎ Masyarakat | Society
◎ Lainnya | Other .....

Mohon Lembar Umpan Balik ini dikirimkan ke:

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Tanggapan Terhadap Umpan Balik Laporan Tahun Sebelumnya

Response to the Previous Year's Report Feedback

[OJK G.3]

Selama tahun 2023, PT Allo Bank Indonesia Tbk tidak mendapat tanggapan dari para pemangku kepentingan berkaitan dengan Laporan Keberlanjutan 2022. Namun demikian, Bank senantiasa berupaya untuk menyempurnakan isi laporan agar memenuhi panduan penulisan yaitu POJK No.51/POJK.03/2017.

Throughout 2023, PT Allo Bank Indonesia Tbk did not receive any feedback from stakeholders regarding the 2022 Sustainability Report. Nevertheless, the Bank remains committed to improving the contents of the report to ensure compliance with the writing guidelines outlined in POJK No. 51/POJK.03/2017.

Daftar Pengungkapan Sesuai POJK 51/ POJK.03/2017

List of Disclosures in Accordance with POJK 51/POJK.03/2017

[OJK G.4]

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Laporan Keuangan

Financial Statements

allobank

PT ALLO BANK INDONESIA TBK

PT ALLO BANK INDONESIA TBK

Laporan Keuangan
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022

Financial Statements
For the Years Ended
December 31, 2023 and 2022

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allobank
PT Allo Bank Indonesia Tbk

Kantor Pusat :
Menara Bank Mega 5th & 6th Floor
Jl. Kapten P. Tendean No.12-14A
Jakarta 12790
Telp. : 62-21 5098 1399 (Hunting)

SURAT PERNYATAAN DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN UNTUK TAHUN-TAHUN YANG BERAKHIR PADA TANGGAL 31 DESEMBER 2023 DAN 2022

PT ALLO BANK INDONESIA TBK

Kami yang bertanda tangan di bawah ini:

1. Nama : **Indra Utoyo**
   Alamat Kantor : Menara Bank Mega Lt.5-6
   Jl. Kapten P. Tendean No.12-14A
   Jakarta Selatan 12790
   Alamat Domisili : Jl. Badak Singa No,17 RT006 RW004,
   Lebak Siliwangi, Bandung
   Telepon : 021-50981399
   Jabatan : Direktur Utama

2. Nama : **Ari Yanuanto Asah**
   Alamat Kantor : Menara Bank Mega Lt.5-6
   Jl. Kapten P. Tendean No.12-14A
   Jakarta Selatan 12790
   Alamat Domisili : Graha Bintaro GR28/06 RT010
   RW007, Pondok Kacang Barat,
   Pondok Aren, Tangerang Selatan
   Telepon : 021-50981399
   Jabatan : Direktur

Menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Allo Bank Indonesia Tbk ("Bank");
2. Laporan keuangan Bank telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan Bank telah dimuat secara lengkap dan benar;
   b. Laporan keuangan Bank tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material; dan
4. Kami bertanggung jawab atas sistem pengendalian internal Bank.

Demikian pernyataan ini dibuat dengan sebenarnya.

DIRECTORS' STATEMENT REGARDING THE RESPONSIBILITY FOR THE FINANCIAL STATEMENTS FOR THE YEARS ENDED DECEMBER 31, 2023 AND 2022

PT ALLO BANK INDONESIA TBK

We, the undersigned:

1. *Name* : ***Indra Utoyo***
   Office Address : *Menara Bank Mega 5th-6th floor*
   Jl. Kapten P. Tendean No.12-14A
   Jakarta Selatan 12790
   Address of Domicile : *Jl. Badak Singa No.17 RT006 RW004,*
   Lebak Siliwangi, Bandung
   Telephone : *021-50981399*
   Title : *President Director*

2. *Name* : ***Ari Yanuanto Asah***
   Office Address : *Menara Bank Mega 5th-6thfloor*
   Jl. Kapten P. Tendean No.12-14A
   Jakarta Selatan 12790
   Address of Domicile : *Graha Bintaro GR28/06 RT010*
   RW007, Pondok Kacang Barat,
   Pondok Aren, Tangerang Selatan
   Telephone : *021-50981399*
   Title : *Director*

Declared that:

1. *We are responsible for the preparation and the presentation of the financial statements of the PT Allo Bank Indonesia Tbk ("the Bank");*
2. *The financial statements of the Bank have been prepared and presented in accordance with Indonesian Financial Accounting Standards;*
3. a. *All information has been fully and correctly disclosed in the Bank's financial statements;*
   b. *The Bank's financial statements do not contain false material information or facts, nor do they omit material information or facts; and*
4. *We are responsible for the Bank's internal control system.*

This statement letter is made truthfully.

Jakarta, 29 Januari 2024 / *Jakarta, January 29th, 2024*
Atas nama dan mewakili Direksi / *For and on behalf of the Board of Directors*

METERAI TEMPEL
9F4C7AKX783275663

Indra Utoyo	**Ari Yanuanto Asah**
Direktur Utama/*President Director*	Direktur/*Director*

RSM

Amir Abadi Jusuf, Aryanto, Mawar & Rekan

Amir Abadi Jusuf, Aryanto, Mawar & Rekan
Registered Public Accountants

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Plaza ASIA, Level 10
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Nomor/*Number* : 00011/2.1030/AU.1/07/1298-1/1/I/2024

Laporan Auditor Independen/ *Independent Auditor's Report*

Pemegang Saham, Dewan Komisaris dan Direksi/
The Shareholders, Board of Commissioners and Directors

PT Allo Bank Indonesia Tbk

Opini

Kami telah mengaudit laporan keuangan PT Allo Bank Indonesia 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 PT Allo Bank Indonesia Tbk tanggal 31 Desember 2023, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. 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 audit kami.

Opinion

We have audited the financial statements of PT Allo Bank Indonesia Tbk ("the Bank"), which comprise the statement of financial position as of December 31, 2023, and the statements of profit or loss and other comprehensive income, changes in equity, and 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 PT Allo Bank Indonesia Tbk 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. 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 that are relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide basis for our opinion.

Amir Abadi Jusuf, Aryanto, Mawar & Rekan is a member of the RSM network. RSM is the trading name used by the members of the RSM network. Each member of the RSM network is an independent accounting and consulting firm which practices in its own right. The RSM network is not itself a separate legal entity in any jurisdiction.

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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-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

Hal audit utama yang teridentifikasi dalam audit kami diuraikan sebagai berikut:

Kerugian Kredit Ekspektasian ("KKE") - Cadangan Kerugian Penurunan Nilai atas Kredit yang Diberikan

Seperti yang dijelaskan dalam Catatan 10 (Kredit yang diberikan) atas laporan keuangan pada tanggal 31 Desember 2023, total kredit yang diberikan sebesar Rp7.385.708 juta dengan cadangan kerugian penurunan nilai sebesar Rp62.198 juta.

Cadangan kerugian penurunan nilai atas kredit yang diberikan ditentukan Bank berdasarkan kerangka kerugian kredit ekspektasian ("KKE") sesuai dengan PSAK 71: Instrumen Keuangan, seperti yang dijelaskan dalam Catatan 2.k (i) (Penurunan nilai aset keuangan) atas laporan keuangan.

Kami fokus pada area ini karena signifikansi nilai tercatat atas kredit yang diberikan, yang mewakili 57,9% dari jumlah aset Bank pada tanggal 31 Desember 2023 dan besarnya nilai cadangan kerugian penurunan nilai yang dibentuk atas kredit tersebut nilainya signifikan terhadap laporan keuangan Bank. Lebih lanjut, penentuan KKE membutuhkan pertimbangan manajemen yang subjektif dan melibatkan penggunaan estimasi dengan tingkat ketidakpastian yang tinggi.

Bank menghitung KKE untuk kredit yang diberikan yang tidak memburuk dan kredit yang diberikan yang memburuk. Untuk kredit yang diberikan yang tidak memburuk dan kredit yang diberikan yang memburuk, yang secara individual tidak dianggap signifikan, Bank menghitung KKE secara kolektif menggunakan model KKE dengan beberapa asumsi utama, antara lain *probability of default*, *loss given default*, dan *exposure at default*, setelah memperhitungkan faktor masa depan dan informasi eksternal lainnya.

Untuk kredit yang memburuk, yang secara individual dianggap signifikan, Bank menghitung KKE secara individual dengan menggunakan estimasi arus kas ekspektasian dari kredit yang diberikan, yang membutuhkan pertimbangan signifikan dalam mengestimasi probabilitas rata-rata tertimbang kerugian kredit, serta estimasi waktu dan jumlah pembayaran dari kredit yang diberikan.

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. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

The key audit matter identified in our audit is outlined as follows:

Expected Credit Losses ("ECL") - Allowance for Impairment Losses of Loans

As described in Notes 10 (Loans) to the financial statements as of December 31, 2023, the total loans amounted to Rp7,385,708 million with allowance for impairment losses of loans amounted to Rp62,198 million.

The allowance for impairment losses of loans is determined by the Bank based on the Expected Credit Losses ("ECL") framework under PSAK 71: Financial Instrument, as described in Notes 2.k (i) (Impairment of financial assets) to the financial statements.

We focused on this area as the total loans represents 57.9% of the total assets of the Bank as of December 31, 2023, and the allowance for impairment losses provided against the loans were significant to the Bank's financial statements. Furthermore, determining ECL involves subjective management judgement and is subject to a high degree of estimation uncertainty.

The Bank calculated ECL for both non-impaired loans and impaired loans. For non-impaired loans and impaired loans which are not considered individually significant, the Bank assesses collective ECL using the ECL modelling approach that incorporates key assumptions, including probability of default, loss given default, and exposure at default, after considering forward-looking factors and other external information.

For impaired loans, which are considered individually significant, the Bank assesses individual ECL by estimating the expected cash flows obtained from the loans, which requires significant judgement in estimating the weighted average probability of credit losses, and the timing and amount of the repayments against the loans.

Bagaimana audit kami merespons hal audit utama

Kami melakukan prosedur-prosedur audit berikut untuk merespons hal audit utama ini:

1. Kami memperoleh pemahaman atas pendekatan Bank dalam mengidentifikasi kredit yang diberikan yang mengalami peningkatan risiko kredit secara signifikan atau bukti objektif penurunan nilai, dan melakukan pengujian, berdasarkan uji petik, kesesuaian dari klasifikasi kualitas kredit yang diberikan dengan menelaah dokumen kredit dari debitur-debitur yang menjadi sampel, serta membuat penilaian independen kami apakah ada peningkatan risiko kredit secara signifikan atau terdapat bukti objektif penurunan nilai.
2. Kami menilai kecukupan cadangan kerugian penurunan nilai yang dihitung secara individual dengan menguji, berdasarkan uji petik, kecukupan cadangan kerugian penurunan nilai yang dihitung oleh manajemen, dengan mengevaluasi kesesuaian estimasi probabilitas rata-rata tertimbang kerugian kredit yang diberikan, serta estimasi waktu dan jumlah pembayaran dari kredit yang diberikan, yang diterapkan oleh Bank dalam mengestimasi arus kas ekspektasian dari kredit yang diberikan.
3. Kami menilai metodologi dan menguji asumsi permodelan signifikan yang digunakan dalam model KKE kolektif, dengan bantuan pakar permodelan kredit kami. Kami menguji *probability of default, loss given default* dan *exposure at default*, yang mencakup (i) evaluasi prakiraan makroekonomi Indonesia dengan membandingkan prakiraan dengan informasi yang tersedia untuk umum tentang prospek makroekonomi Indonesia; dan (ii) menguji kelengkapan dan keakuratan data yang digunakan dalam model dengan data aktual yang tersedia di Bank.
4. Kami melakukan perhitungan ulang dan menguji, berdasarkan uji petik, akurasi perhitungan KKE yang dinilai secara kolektif dan individual.

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam laporan tahunan, tetapi tidak termasuk laporan keuangan dan laporan auditor kami. Laporan tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor ini.

Opini kami atas laporan keuangan tidak mencakup informasi lain, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas informasi lain tersebut.

How our audit addresses the key audit matter

We have performed the following audit procedures to address this key audit matter:

1. *We understood the Bank's approach over the identification of financial assets that have experienced a significant increase in credit risk or objective evidence of impairment, and tested, on a sample basis, the appropriateness of the credit quality classification by reviewing the credit files of those sampled debtors, and formed our own independent judgement as to whether there was a significant increase in credit risk or any objective evidence of impairment.*
2. *We assessed the adequacy of individual allowance for impairment losses by testing, on a sample basis, the adequacy of the allowance for impairment losses calculated by management, by evaluating the appropriateness of weighted average probability of credit losses, and the timing and amount of the repayments against the loans, which were applied by the Bank in estimating the expected cash flow obtained from the loans.*
3. *We assessed the methodologies applied and tested the significant modelling assumptions used in collective ECL models, with assistance from our credit modelling expert. We tested probability of default, loss given default and exposure at default, which included (i) evaluating the forecasts of Indonesia macroeconomics by comparing forecasts with publicly available information on the Indonesia macroeconomic outlook; and (ii) testing the completeness and accuracy of data used in the model with the actual data available within the Bank.*
4. *We recalculated and tested, on a sample basis, the accuracy of the collective and individual ECL calculation.*

Other information

Management is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditors' report thereon. The annual report is expected to be made available to us after the date of this auditors' report.

Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

Sehubungan dengan audit kami atas laporan keuangan, tanggung jawab kami adalah untuk membaca informasi lain yang teridentifikasi di atas, jika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah informasi lain mengandung ketidakkonsistensian material dengan laporan keuangan atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

Ketika kami membaca laporan tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan mengambil tindakan tepat berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants.

Hal lain

Laporan keuangan PT Allo Bank Indonesia Tbk pada tanggal dan untuk tahun yang berakhir pada tanggal 31 Desember 2022 diaudit oleh auditor independen lain yang dalam laporannya tertanggal 8 Maret 2023 menyatakan opini tanpa modifikasian atas laporan keuangan tersebut.

Other matters

The financial statements of PT Allo Bank Indonesia Tbk as of and for the year ended December 31, 2022 were audited by other independent auditor whose report dated March 8, 2023 expressed an unmodified opinion on those financial statements.

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.

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.

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.

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 operations, or has no realistic alternative but to do so.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan

Tujuan kami adalah untuk memperoleh 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's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a

auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, tetapi bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. 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.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

As part of an audit in accordance with Standards on Auditing, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.

  Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas efektivitas pengendalian internal Bank.

  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.

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.

  Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Menyimpulkan ketepatan penggunaan basis akuntansi atas kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.

  Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the 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 auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- 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.

- *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.*

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan jika relevan, pengamanan terkait.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

From the matters communicated with those charged with governance, we determine such matter that was of most significance in the audit of the financial statements of the current period and is therefore the key audit matter. We describe the matter in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Amir Abadi Jusuf, Aryanto, Mawar & Rekan

Bimo Iman Santoso
Nomor Izin Akuntan Publik: AP.1298/
Public Accountant License Number: AP.1298

Jakarta, 29 Januari 2024/*January 29, 2024*

00011

PT ALLO BANK INDONESIA TBK
LAPORAN POSISI KEUANGAN
31 Desember 2023 dan 2022
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT ALLO BANK INDONESIA TBK
STATEMENTS OF FINANCIAL POSITION
December 31, 2023 and 2022
(In full of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2023	2022	
ASET				***ASSETS***
Kas	4	3,848,905,800	3,173,579,300	*Cash*
Giro pada Bank Indonesia	5	233,442,087,888	305,945,558,821	*Current accounts with Bank Indonesia*
Giro pada bank lain	6			*Current accounts with other banks*
Pihak berelasi	36	177,910,333,490	152,186,649,430	*Related parties*
Pihak ketiga		38,203,199,413	37,643,518,426	*Third parties*
Dikurangi: Cadangan kerugian penurunan nilai		(216,113,532)	(189,553,950)	*Less: Allowance for impairment loss*
		215,897,419,371	189,640,613,906	
Penempatan pada Bank Indonesia dan bank lain	7,36	1,399,970,850,337	374,938,237,140	*Placements with Bank Indonesia and other banks*
Efek-efek	8	3,182,839,180,000	1,896,710,000,000	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	9	--	764,098,785,000	*Securities purchased under resell agreement*
Kredit yang diberikan	10			*Loans*
Pihak berelasi	36	250,267,669,566	164,187,907,963	*Related parties*
Pihak ketiga		7,135,440,197,717	7,041,370,320,411	*Third parties*
Dikurangi: Cadangan kerugian penurunan nilai		(62,198,127,979)	(52,480,819,903)	*Less: Allowance for impairment loss*
		7,323,509,739,304	7,153,077,408,471	
Pendapatan bunga yang masih akan diterima	11			*Interest receivables*
Pihak berelasi	36	1,077,812,384	305,189,807	*Related parties*
Pihak ketiga		79,443,840,413	50,492,358,212	*Third parties*
		80,521,652,797	50,797,548,019	
Biaya dibayar di muka	12	25,424,942,329	40,445,601,561	*Prepaid expenses*
Aset tetap dan aset hak guna	13	267,601,199,185	181,832,188,188	*Fixed assets and right-of-use assets*
Dikurangi: Akumulasi penyusutan		(65,076,886,215)	(27,023,295,459)	*Less: Accumulated depreciation*
		202,524,312,970	154,808,892,729	
Aset takberwujud	14	90,318,114,557	77,956,436,833	*Intangible assets*
Dikurangi: Akumulasi amortisasi		(30,338,354,327)	(16,013,459,877)	*Less: Accumulated amortization*
		59,979,760,230	61,942,976,956	
Aset lain-lain	15	22,475,722,354	63,377,200,982	*Other assets*
JUMLAH ASET		**12,750,434,573,380**	**11,058,956,402,885**	***TOTAL ASSETS***

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes form integral part of these financial statements taken as a whole

	Catatan/ *Notes*	2023	2022	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas segera	16	185,136,203,393	138,770,930,759	*Obligations due immediately*
Simpanan nasabah	18			*Deposits from customers*
Pihak berelasi	36	1,218,208,682,682	2,012,650,356,660	*Related parties*
Pihak ketiga		3,680,457,408,637	2,402,997,556,071	*Third parties*
		4,898,666,091,319	4,415,647,912,731	
Simpanan dari bank lain	19			*Deposits from other banks*
Pihak berelasi	36	37,389	39,873	*Related parties*
Pihak ketiga		45,000,000,000	--	*Third parties*
		45,000,037,389	39,873	
Efek-efek yang dijual dengan janji dibeli kembali	17	611,288,163,333	--	*Securities sold under repurchased agreement*
Utang pajak	20a	20,088,739,962	10,624,955,181	*Taxes payables*
Bunga yang masih harus dibayar	21	15,049,164,570	12,421,187,940	*Accrued interests*
Liabilitas imbalan pasca-kerja	22	14,650,368,668	10,536,656,442	*Post-employment benefits liabilities*
Liabilitas pajak tanguhan - neto	20c	25,603,259,454	932,187,110	*Deferred tax liabilities - net*
Liabilitas lain-lain	23	49,876,667,494	58,753,596,087	*Other liabilities*
JUMLAH LIABILITAS		**5,865,358,695,582**	**4,647,687,466,123**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal saham				*Share capital*
Modal dasar - 40.000.000.000 saham dengan nilai nominal Rp100 per saham				*Authorized - 40,000,000,000 shares with par value Rp100 per share*
Modal ditempatkan dan disetor penuh 21.730.256.442 saham pada tanggal 31 Desember 2023 dan 2022	24	2,173,025,644,200	2,173,025,644,200	*Issued and fully paid-up capital 21,730,256,442 shares as of December 31, 2023 and 2022*
Tambahan modal disetor	35	3,868,733,223,522	3,868,733,223,522	*Additional paid-in capital*
Pengukuran kembali atas program imbalan pasti - neto	22	(3,765,722,233)	(2,537,410,054)	*Remeasurement of defined benefits plan - net*
Keuntungan yang belum direalisasi dari efek pada nilai wajar melalui penghasilan komprehensif lain - neto	8h	76,114,624,789	45,645,505,878	*Unrealized gain on change in fair value of securities at fair value through other comprehensive income - net*
Saldo laba				*Retained earnings*
Ditentukan penggunaannya		2,054,029,386	2,024,618,193	*Appropriated*
Belum ditentukan penggunaannya		768,914,078,134	324,377,355,023	*Unappropriated*
JUMLAH EKUITAS		**6,885,075,877,798**	**6,411,268,936,762**	***TOTAL EQUITY***
JUMLAH LIABILITAS DAN EKUITAS		**12,750,434,573,380**	**11,058,956,402,885**	***TOTAL LIABILITIES AND EQUITY***

PT ALLO BANK INDONESIA TBK
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT ALLO BANK INDONESIA TBK
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Years Ended
December 31, 2023 and 2022
(In full of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2023	2022	
PENDAPATAN DAN BEBAN OPERASIONAL				***OPERATING INCOME AND EXPENSE***
Pendapatan bunga	25,36	1,328,942,770,941	767,672,238,489	*Interest income*
Beban bunga	26,36	(292,187,971,868)	(140,443,190,519)	*Interest expenses*
PENDAPATAN BUNGA - NETO		**1,036,754,799,073**	**627,229,047,970**	***NET INTEREST INCOME***
PENDAPATAN OPERASIONAL LAINNYA				***OTHER OPERATING INCOME***
Provisi dan komisi	27	6,596,365,673	120,209,813,917	*Fees and commissions*
Pendapatan administrasi dan denda	28	57,587,846,278	8,408,542,376	*Administration and penalties income*
Keuntungan penjualan efek-efek	29	37,373,920,257	3,918,770,429	*Gain on sales of marketable securities*
Lain-lain - neto	32	21,017,056,146	982,510,526	*Others - net*
Jumlah pendapatan operasional lainnya		122,575,188,354	133,519,637,248	*Total other operating income*
Penyisihan cadangan kerugian penurunan nilai aset keuangan dan aset non-keuangan - neto	30	(47,941,752,225)	(44,261,738,328)	*Provision of allowance for impairment losses on financial assets and non-financial assets - net*
BEBAN OPERASIONAL LAINNYA				***OTHER OPERATING EXPENSES***
Beban umum dan administrasi	31a,36	(391,270,804,253)	(286,577,245,489)	*General and administrative expenses*
Beban tenaga kerja	31b,36	(144,556,384,983)	(73,306,531,469)	*Personnel expenses*
Jumlah beban operasional lainnya		(535,827,189,236)	(359,883,776,958)	*Total other operating expenses*
PENDAPATAN OPERASIONAL - NETO		**575,561,045,966**	**356,603,169,932**	***INCOME FROM OPERATIONS - NET***
BEBAN NON OPERASIONAL - NETO	**33**	**(286,771,831)**	**(4,291,241,715)**	***NON OPERATING EXPENSES - NET***
LABA SEBELUM BEBAN PAJAK		**575,274,274,135**	**352,311,928,217**	***INCOME BEFORE TAX EXPENSE***
Beban Pajak Penghasilan	20b			*Income Tax Expense*
Kini		(127,158,847,967)	(78,895,040,625)	*Current*
Tangguhan		(3,549,291,864)	(3,387,476,399)	*Deferred*
JUMLAH BEBAN PAJAK		(130,708,139,831)	(82,282,517,024)	***TOTAL TAX EXPENSES***
LABA BERSIH		**444,566,134,304**	**270,029,411,193**	***NET INCOME***

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes form integral part of these financial statements taken as a whole

	Catatan/ *Notes*	2023	2022	
PENGHASILAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				*Items that will not be reclassified to profit or loss:*
Pengukuran kembali atas program imbalan pasti	22	(1,574,759,204)	(3,726,957,567)	*Remeasurement of - defined benefit's plan*
Pajak penghasilan terkait	20c	346,447,025	819,930,665	*Related income tax*
Pos-pos yang akan direklasifikasi ke laba rugi:				*Items that will be reclasified subsequently to profit or loss:*
Keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	8h	51,937,346,417	18,874,235,449	*Unrealized gain on change of debt instrument at in fair value through other comprehensive income*
Pajak penghasilan terkait	20c	(11,426,216,212)	--	*Related income tax*
JUMLAH PENGHASILAN KOMPREHENSIF LAIN TAHUN BERJALAN SETELAH PAJAK		**39,282,818,026**	**15,967,208,547**	***TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX***
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN		**483,848,952,330**	**285,996,619,740**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
LABA PER SAHAM DASAR	**34**	**20.46**	**12.43**	***BASIC EARNINGS PER SHARE***

PT ALLO BANK INDONESIA TBK
LAPORAN PERUBAHAN EKUITAS
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT ALLO BANK INDONESIA TBK
STATEMENTS OF CHANGES IN OF EQUITY
For the Years Ended
December 31, 2023 and 2022
(In full of Rupiah, unless otherwise stated)

	Catatan/ Notes	Modal ditempatkan dan disetor penuh/ *Issued and paid-up capital*	Tambahan modal disetor/ *Additional paid-in capital*	Keuntungan yang belum direalisasi atas perubahan nilai wajar melalui penghasilan komprehensif lain - neto/ *Unrealized gain on change in fair value through other comprehensive income - net*	Surplus revaluasi aset tetap/ *Surplus on revaluation of fixed assets*	Pengukuran kembali atas program imbalan pasti - neto/ *Remeasurement of defined benefits plan - net*	Ditentukan penggunaannya/ *Appropriated*	Belum ditentukan penggunaannya/ *Unappropriated*	Total ekuitas/ *Total equity*	
SALDO PER 1 JANUARI 2022		**1,168,293,357,100**	**28,888,724,813**	**26,771,270,429**	**22,575,371,620**	**369,616,848**	**2,000,000,000**	**54,372,562,023**	**1,303,270,902,833**	***BALANCE AS OF JANUARY 1, 2022***
Penambahan modal	24,35	1,004,732,287,100	3,795,664,052,789	--	--	--	--	--	4,800,396,339,889	*Additional Capital*
Laba bersih		--	--	--	--	--	--	270,029,411,193	270,029,411,193	*Net income*
Pembentukan cadangan umum	24	--	--	--	--	--	24,618,193	(24,618,193)	--	*Allocation for general reverse*
Transfer surplus revaluasi aset tetap ke tambahan modal disetor	35	--	22,575,371,620	--	(22,575,371,620)	--	--	--	--	*Transfer of revaluation surplus of fixed asset to - additional paid in capital*
Selisih nilai transaksi kombinasi bisnis entitas sepengendali	36	--	21,605,074,300	--	--	--	--	--	21,605,074,300	*Difference in transaction value from business combinations of entities under common control*
Penghasilan komprehensif lain - neto	8,22	--	--	18,874,235,449	--	(2,907,026,902)	--	--	15,967,208,547	*Other comprehensive income - net*
SALDO PER 31 DESEMBER 2022		**2,173,025,644,200**	**3,868,733,223,522**	**45,645,505,878**	**--**	**(2,537,410,054)**	**2,024,618,193**	**324,377,355,023**	**6,411,268,936,762**	***BALANCE AS OF DECEMBER 31, 2022***
Penyesuaian saldo awal		--	--	(10,042,011,294)	--	--	--	--	(10,042,011,294)	*Adjustment beginning balance*
Laba bersih		--	--	--	--	--	--	444,566,134,304	444,566,134,304	*Net income*
Pembentukan cadangan umum	24	--	--	--	--	--	29,411,193	(29,411,193)	--	*Allocation for general reverse*
Penghasilan komprehensif lain - neto	8,22	--	--	40,511,130,205	--	(1,228,312,179)	--	--	39,282,818,026	*Other comprehensive income - net*
SALDO PER 31 DESEMBER 2023		**2,173,025,644,200**	**3,868,733,223,522**	**76,114,624,789**	**--**	**(3,765,722,233)**	**2,054,029,386**	**768,914,078,134**	**6,885,075,877,798**	***BALANCE AS OF DECEMBER 31, 2023***

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes form integral part of these financial statements taken as a whole

PT ALLO BANK INDONESIA TBK
LAPORAN ARUS KAS
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT ALLO BANK INDONESIA TBK
STATEMENTS OF CASH FLOWS
For the Years Ended
December 31, 2023 and 2022
(In full of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2023	2022*)	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan bunga		1,299,218,666,163	774,174,835,936	*Interest received*
Penerimaan operasional lainnya		104,309,283,702	98,743,494,199	*Other operating received*
Penerimaan kembali atas kredit yang dihapusbukukan dan agunan yang diambil alih	32	18,265,904,652	243,078,330	*Receipt from written-off loans and foreclosed collateral*
Pembayaran bunga		(289,559,995,239)	(134,222,259,618)	*Payments of interest*
Pembayaran beban tenaga kerja		(147,239,816,813)	(73,741,608,878)	*Payments of personnel expenses*
Pembayaran beban umum dan administrasi		(336,206,390,058)	(251,979,018,760)	*Payments of general and administrative expenses*
Pembayaran pajak penghasilan		(127,158,847,967)	(78,895,040,625)	*Payments of income tax*
Pembayaran beban non-operasional - neto		(18,176,489,981)	(4,606,269,185)	*Payments of non-operating expenses - net*
Arus kas sebelum perubahan aset dan liabilitas operasi		**503,452,314,459**	**329,717,211,399**	***Cash flows before changes in operating assets and liabilities***
Penurunan (kenaikan) aset operasi:				*Decrease (increase) in operating assets:*
Kredit yang diberikan		(180,149,638,909)	(5,025,843,247,467)	*Loans*
Efek-efek yang dibeli dengan janji dijual kembali		764,098,785,000	(764,098,785,000)	*Securities purchased under resale agreements*
Biaya dibayar di muka		15,020,659,232	(37,941,478,518)	*Prepaid expenses*
Aset lain-lain		40,901,478,628	292,643,571,460	*Other assets*
Kenaikan (penurunan) liabilitas operasi:				*Increase (decrease) in operating liabilities:*
Simpanan				*Deposits*
Deposito berjangka		363,823,482,010	2,056,319,754,741	*Time deposits*
Giro		8,333,115,904	(131,485,512,941)	*Current accounts*
Tabungan		155,861,578,189	205,586,212,240	*Saving deposits*
Efek-efek yang dijual dengan janji dibeli kembali		611,288,163,333	--	*Securities sold under repurchase agreements*
Utang pajak		9,463,784,781	4,587,784,809	*Taxes payables*
Liabilitas lain-lain		56,003,115,304	(839,259,274,289)	*Other liabilities*
Kas bersih diperoleh dari (digunakan untuk) aktivitas operasi		**2,348,096,837,931**	**(3,909,773,763,566)**	***Net cash provided from (used in) operating activities***
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Pembelian efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain		(1,754,500,000,000)	(1,896,710,000,000)	*Placement from marketable securities measured at fair value through other comprehensive income*
Penjualan efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain		500,000,000,000	1,814,861,500,000	*Proceeds from marketable securities measured at fair value through other comprehensive income*
Penerimaan dari penjualan aset tetap	13	19,043,262	24,628,910,318	*Proceeds from sale of fixed assets*
Pembelian aset tetap	13	(88,330,983,246)	(125,894,963,649)	*Acquisition of fixed assets*
Pembelian aset takberwujud	14	(12,504,677,724)	(65,746,529,279)	*Acquisition of intangible assets*
Kas bersih digunakan untuk aktivitas investasi		**(1,355,316,617,708)**	**(248,861,082,610)**	***Net cash used in investing activities***

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes form integral part of these financial statements taken as a whole

	Catatan/ *Notes*	2023	2022*)	
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Modal ditempatkan dan disetor penuh		--	3,795,664,052,789	*Shares capital issued and fully paid*
Penambahan modal disetor		--	1,004,732,287,100	*Proceeds from issuance of shares capital*
Pembayaran liabilitas sewa		(13,292,386,412)	(14,522,851,186)	*Payment of lease liabilities*
Kas bersih (digunakan untuk) diperoleh dari aktivitas pendanaan		**(13,292,386,412)**	**4,785,873,488,703**	***Net cash (used in) provided from financing activities***
KENAIKAN BERSIH KAS DAN SETARA KAS		979,487,833,811	627,238,642,527	***INCREASE IN CASH AND CASH EQUIVALENTS***
KAS DAN SETARA KAS AWAL TAHUN		873,887,543,117	246,648,900,590	***CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR***
KAS DAN SETARA KAS AKHIR TAHUN		**1,853,375,376,928**	**873,887,543,117**	***CASH AND CASH EQUIVALENTS AT END OF THE YEAR***
Kas dan setara kas terdiri dari:				*Cash and cash equivalents consist of:*
Kas	4	3,848,905,800	3,173,579,300	*Cash*
Giro pada Bank Indonesia	5	233,442,087,888	305,945,558,821	*Current accounts with Bank Indonesia*
Giro pada bank lain	6	216,113,532,903	189,830,167,856	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	7	1,399,970,850,337	374,938,237,140	*Placements with Bank Indonesia and other banks*
Jumlah kas dan setara kas		**1,853,375,376,928**	**873,887,543,117**	***Total cash and cash equivalents***

*) Direklasifikasikan (Catatan 45)

**) As reclassified (Note 45)*

Lihat Catatan 44 atas laporan keuangan untuk pengungkapan informasi tambahan arus kas.

See Note 44 to the financial statements for the supplemental disclosures of cash flows information.

1. Umum

1.a. Pendirian dan Informasi Umum Bank

PT Allo Bank Indonesia Tbk ("Bank") didirikan di negara Republik Indonesia dengan nama PT Bank Harda Internasional berdasarkan Akta Notaris No. 242 tanggal 21 Oktober 1992 dari Ny. Poerbaningsih Adi Warsito, S.H., notaris, di Jakarta. Akta pendirian tersebut telah mendapat pengesahan dari Kementerian Kehakiman Republik Indonesia dengan Surat Keputusannya No. C2-895.HT.01.01.TH.93 tanggal 10 Februari 1993 serta diumumkan dalam Lembaran Berita Negara No. 25 tanggal 27 Maret 1993, Tambahan No. 1316.

Sesuai dengan Pasal 3 Anggaran Dasar Bank, tujuan Bank adalah melakukan usaha perbankan dengan melaksanakan kegiatan usaha antara lain menghimpun dana dari masyarakat, memberikan kredit, menerbitkan surat pengakuan utang, melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak dan membeli melalui pelelangan agunan sesuai maupun sebagian dalam hal debitur tidak memenuhi liabilitasnya kepada Bank.

Bank memperoleh izin usaha sebagai Bank Umum dari Kementerian Keuangan Republik Indonesia dengan keputusan No. 455/KMK.017/1994 tanggal 8 September 1994.

Berdasarkan Akta Notaris No. 1 tanggal 2 Juni 2021 tentang perubahan anggaran dasar PT Bank Harda Internasional Tbk yang dibuat di hadapan notaris Dharma Akhyuzi, S.H., para pemegang saham menyetujui perubahan nama Bank dari sebelumnya bernama PT Bank Harda Internasional Tbk menjadi PT Allo Bank Indonesia Tbk dan juga menyetujui perubahan anggaran dasar Bank untuk disesuaikan dengan peraturan Otoritas Jasa Keuangan No. KEP-48/PB.1/2021 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka. Perubahan ini telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui surat keputusan No. AHU-0031692.AH.01.02. Tahun 2021 tanggal 2 Juni 2021.

1. General

1.a. Establisment and General Information of the Bank

PT Allo Bank Indonesia Tbk ("Bank") was establish in Republic of Indonesia under the business name of PT Bank Harda Internasional based on Notarial Deed No. 242 dated October 21, 1992 from Mrs. Poerbaningsih Adi Warsito, S.H., notary, in Jakarta. The Deed of establishment was approved by the Ministry of Justice of the Republic of Indonesia in its Decree No. C2-895.HT.01.01.TH.93 dated February 10, 1993 and published in State Gazette No. 25 dated March 27, 1993, Supplement No. 1316.

In accordance with Article 3 of the Bank's Articles of Association, the purpose of the Bank is to conduct banking business by conducting business activities such as collecting funds from public, providing loans, issuing letters of credit, conducting custody activities for the benefit of other parties based on a contract, and buying through the auction of collateral as well as part in the event that the debtor does not fulfill its obligations to the Bank.

The Bank obtained a license as a Commercial Bank from the Ministry of Finance of the Republic of Indonesia with the decision No. 455/KMK.017/1994 dated September 8, 1994.

Based on Notarial Deed No. 1 dated June 2, 2021 regarding the Decision of the Meeting Resolution on Amendment of Article of Association of PT Bank Harda Internasional Tbk, which was made before Dharma Akhyuzi, SH., the Bank's shareholders agreed to change the Bank's name from PT Bank Harda Internasional Tbk to become PT Allo Bank Indonesia Tbk and also approved the amendmend of Bank's Article Association to be adjusted with the Financial Services Authority Regulation No. KEP-48/PB.1/2021 regarding Plan and Implementation General Meeting of Shareholders of Public Company. These changes have been approved by the Minister of Laws and Human Rights of the Republic of Indonesia through letter No. AHU-0031692.AH.01.02. Tahun 2021 dated June 2, 2021.

Anggaran Dasar Bank telah mengalami beberapa kali perubahan. Perubahan terakhir berdasarkan Akta Pernyataan Keputusan Rapat No. 5 tanggal 15 Oktober 2021 yang dibuat dihadapan notaris Dharma Akhyuzi, S.H. notaris di Jakarta, menyetujui peningkatan Modal Dasar Bank dari semula sebanyak 16.000.000.000 lembar saham dengan nilai nominal sebesar Rp1.600.000.000.000 menjadi sebanyak 40.000.000.000 lembar saham dengan nilai nominal sebesar Rp4.000.000.000.000. Perubahan tersebut telah diterima dan dicatat oleh Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia masing-masing melalui Surat Keputusan No. AHU-0057224.AH.01.02. Tahun 2021 tanggal 15 Oktober 2021.	*The Bank's Articles of Assosiation have been amended several times. The latest amendment is based on the Deed of the Meeting Decision Statement No. 5 dated October 15, 2021 of Dharma Akhyuzi, S.H. notary in Jakarta, approved the increase in the Bank's Authorized Capital from 16,000,000,000 shares with a nominal value of Rp1,600,000,000,000 to 40,000,000,000 shares with a nominal value of Rp4,000,000,000,000. The amendment has been received and recorded by the Ministry of Law and Human Rights of the Republic Indonesia in its Decision Letter No. AHU-0057224.AH.01.02. Tahun 2021 dated October 15, 2021.*
Berdasarkan Akta Perubahan Modal Disetor No. 7 tanggal 27 Januari 2022 yang dibuat dihadapan notaris Dharma Akhyuzi, S.H. notaris di Jakarta, menyetujui modal disetor dan ditempatkan Bank menjadi sebanyak 21.730.256.442 lembar saham dengan nilai nominal Rp2.173.025.644.200. Perubahan tersebut telah diterima dan dicatat oleh Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia masing-masing melalui Surat Keputusan No. AHU-AH.01.03-0073375 tanggal 22 Februari 2022.	*Based on the Notarial Deed of Amendment to Paid-in Capital No. 7 dated January 27, 2022 of Dharma Akhyuzi, S.H. notary in Jakarta, the Bank's paid-in and issued capital is 21,730,256,442 shares with a nominal value of Rp2,173,025,644,200. The amendment has been received and recorded by the Ministry of Law and Human Rights of the Republic Indonesia in its Decision Letter No. AHU-AH.01.03-0073375 dated February 22, 2022.*
Pada tanggal 10 September 2021, Bank menerima surat persetujuan Penyelenggaraan Layanan Produk Digital oleh Bank Umum dari Otoritas Jasa Keuangan No. S-159/PB.333/ 2021.	*On September 10, 2021, the Bank received a letter of approval for Implementation of Digital Product Services by Commercial Banks from the Financial Services Authority by letter No. S-159/PB.333/2021.*
Pada tanggal 26 April 2022, Bank menerima surat persetujuan dari Otoritas Jasa Keuangan terkait rencana penutupan Kantor Cabang Bank di Surabaya, Bandung, Solo, Pontianak, Tangerang dan Pekan Baru dengan Surat No. S-118/PB.12/2022 tanggal 2 Juni 2022.	*On April 26, 2022, the Bank received a letter of approval from the Financial Services Authority regarding the plan to close the Bank's Branches Offices in Surabaya, Bandung, Solo, Pontianak, Tangerang and Pekan Baru by Letter No. S-118/PB.12/2022 dated June 2, 2022.*
Pada tanggal 10 Mei 2022, Bank menerima surat persetujuan dari Otoritas Jasa Keuangan terkait rencana penutupan 6 Kantor Cabang Pembantu dan 2 Kantor Kas di Jakarta dengan Surat No. S-58/PB.333/2022 tanggal 1 Juni 2022.	*On May 10, 2022, the Bank received a letter of approval from the Financial Services Authority regarding the plan to close 6 Sub-Branch Offices and 2 Cash Offices in Jakarta by Letter No. S-58/PB.333/2022 dated June 1, 2022.*
Kantor Pusat Bank berlokasi di Menara Bank Mega Lantai 5-6 Jalan Kapten P. Tendean No. 12-14A Jakarta Selatan 12790. Bank saat ini mempunyai 2 Kantor Cabang di Jakarta.	*Bank's Head Office is located at Menara Bank Mega 5-6th floor Jalan Kapten P. Tendean No. 12-14A Jakarta Selatan 12790. The Bank currently has 2 Branch Offices in Jakarta.*

PT Mega Corpora adalah entitas induk dari Bank. Entitas induk terakhir Bank adalah PT CT Corpora.

PT Mega Corpora is the parent entity of the Bank. The ultimate holding entity of the Bank is PT CT Corpora.

1.b. Penawaran Umum Saham Bank

Pada tanggal 31 Juli 2015, Bank memperoleh Surat Pernyataan Efektif dari Dewan Komisioner Otoritas Jasa Keuangan (OJK) dengan suratnya No. S-346/D.04/2015 untuk melakukan penawaran umum saham perdana sejumlah 800.000.000 lembar saham biasa atas nama dan dengan nilai nominal Rp100 setiap lembar saham yang ditawarkan kepada masyarakat dengan harga penawaran Rp125 setiap saham. Termasuk didalam jumlah saham umum perdana kepada masyarakat adalah saham yang telah dialokasikan sehubungan dengan Program Alokasi Saham Karyawan sejumlah 1.270.000 lembar saham berdasarkan Surat Keputusan Direksi No. 024/SK-DIR/V/2015.

1.b. Public Offering of the Bank's Shares

On July 31, 2015, the Bank obtained the Effective Statement Letter from Board of Commissioners of Financial Services Authority (OJK) through its Letter No. S-346/D.04/2015 for the Bank's initial public offering of 800,000,000 common shares to the public with a par value of Rp100 per share at an offering price of Rp125 per share. Included in the number of initial public shares offered to the public are shares that have been allocated in connection with Employee Stock Allocation Program (ESA) of 1,270,000 shares based on the Director Decision Letter No. 024/SK-DIR/V/2015.

Pada tanggal 12 Agustus 2015, seluruh saham tersebut telah dicatat di Bursa Efek Indonesia.

These shares were listed on the Indonesian Stock Exchange on August 12, 2015.

Pada tanggal 14 Juli 2017, Bank memperoleh Surat Pernyataan Efektif dari Dewan Komisioner Otoritas Jasa Keuangan (OJK) dengan suratnya No. S-03820/BEI.PP3/07-2017 untuk melakukan peningkatan modal tanpa melalui mekanisme Hak Memesan Efek Terlebih Dahulu sejumlah 365.000.000 lembar saham biasa atas nama dan dengan nilai nominal Rp100 setiap lembar saham yang ditawarkan dengan harga penawaran Rp100 setiap saham.

On July 14, 2017, the Bank obtained the Effective Statement Letter from Board of Commissioners of Financial Services Authority (OJK) through its Letter No. S-03820/ BEI.PP3/07-2017 for non-right issue of 365,000,000 common shares with a par value of Rp100 per share at an offering price of Rp100 per share.

Pada tanggal 22 Juni 2018, Bank memperoleh Surat Pernyataan Efektif dari Dewan Komisioner Otoritas Jasa Keuangan (OJK) dengan suratnya No. S-03564/BEI.PP3/06-2018 untuk melakukan Hak Memesan Efek Terlebih Dahulu sejumlah 169.431.795 lembar saham biasa atas nama dan dengan nilai nominal Rp100 setiap lembar saham yang ditawarkan kepada masyarakat dengan harga penawaran Rp200 setiap saham.

On June 22, 2018, the Bank obtained the Effective Statement Letter from Board of Commissioners of Financial Services Authority (OJK) through its Letter No. S-03564/ BEI.PP3/06-2018 for the Bank's right issue offering of 169,431,795 common shares to the public with a par value of Rp100 per share at an offering price of Rp200 per share.

Pada tanggal 30 Juni 2021, Bank memperoleh Surat Pernyataan Efektif dari Dewan Komisioner Otoritas Jasa Keuangan (OJK) dengan suratnya No. S-104/D.04/2021 untuk melakukan Hak Memesan Efek Terlebih Dahulu sejumlah 7.498.501.776 lembar saham biasa atas nama dan dengan nilai nominal Rp100 setiap lembar saham yang ditawarkan kepada masyarakat dengan harga penawaran Rp100 setiap saham.

On June 30, 2021, the Bank obtained the Effective Statement Letter from Board of Commissioners of Financial Services Authority (OJK) through its Letter No. S-104/D.04/2021 for the Bank's right issue offering of 7,498,501,776 common shares to the public with a par value of Rp100 per share at an offering price of Rp100 per share.

Pada tanggal 30 Desember 2021, Bank memperoleh Surat Pernyataan Efektif dari Dewan Komisioner Otoritas Jasa Keuangan (OJK) dengan suratnya No. S-245/D.04/2021 untuk melakukan Hak Memesan Efek Terlebih Dahulu sejumlah 10.047.322.871 lembar saham biasa atas nama dan dengan nilai nominal Rp100 setiap lembar saham yang ditawarkan kepada masyarakat dengan harga penawaran Rp478 setiap saham.

On December 30, 2021, the Bank obtained the Effective Statement Letter from Board of Commissioners of Financial Services Authority (OJK) through its Letter No. S-245/D.04/2021 for the Bank's right issue offering of 10,047,322,871 common shares to the public with a par value of Rp100 per share at an offering price of Rp478 per share.

1.c. Dewan Komisaris, Direksi, Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi, Divisi Audit Internal dan Karyawan

Pada tanggal 31 Desember 2023 dan 2022, anggota Dewan Komisaris, Direksi, Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi adalah sebagai berikut:

1.c. Board of Commissioners, Directors, Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee, Internal Audit Division and Employees

As at December 31, 2023 and 2022, the Board of Commissioners, Directors, Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee are as follows:

	2023	2022	
Dewan Komisaris:			***Board of Commissioners:***
Komisaris Utama Independen	Aviliani	Aviliani	*Independent President Commissioner*
Komisaris Independen	Rosmaya Hadi	Rosmaya Hadi	*Independent Commissioner*
Komisaris	Ali Gunawan	Ali Gunawan	*Commissioner*
Dewan Direksi:			***Board of Directors:***
Direktur Utama	Indra Utoyo	Indra Utoyo	*President Director*
Direktur	Ari Yanuanto Asah	Ari Yanuanto Asah	*Director*
Direktur	Arief Tendeas	Arief Tendeas	*Director*
Direktur	Ganda Raharja Rusli	Ganda Raharja Rusli	*Director*
Direktur	Sajal Bhatnagar	Sajal Bhatnagar	*Director*
Komite Audit:			***Audit Committee:***
Ketua	Aviliani	Aviliani	*Head*
Anggota	Siswandi Pujo Sasongko	Siswandi Pujo Sasongko	*Member*
Anggota	Aulia Usmanto	Aulia Usmanto	*Member*
Komite Pemantau Risiko:			***Risk Monitoring Committee:***
Ketua	Rosmaya	Rosmaya	*Head*
Anggota	Aulia Usmanto	Aulia Usmanto	*Member*
Anggota	Lista Ima *)	Siswandi Pujo Sasongko	*Member*
Komite Remunerasi dan Nominasi:			***Remuneration and Nomination Committee:***
Ketua	Aviliani	Aviliani	*Head*
Anggota	Ali Gunawan	Ali Gunawan	*Member*
Anggota	Netty Delima Simanjuntak **)	Mariawati Tjitradinata	*Member*

*) Pengangkatan Lista Ima sebagai Anggota Komite Pemantau Risiko telah mendapatkan persetujuan Berdasarkan Surat Keputusan No. 019/DIRAB/23 tanggal 08 Maret 2023.

**) Pengangkatan Netty Delima Simanjuntak sebagai Anggota Komite Remunerasi dan Nominasi telah mendapatkan persetujuan berdasarkan Surat Keputusan No. 086/DIRAB/23 tanggal 26 Oktober 2023.

**) Lista Ima's appointment as a Member of the Risk Monitoring Committee has been approved based on Decree No. 019/DIRAB/23 dated March 8, 2023.*

***) The appointment of Netty Delima Simanjuntak as a Member of the Remuneration and Nomination Committee has been approved based on Decree No. 086/DIRAB/23 dated October 26, 2023.*

Kepala Divisi Audit Internal Bank pada tanggal 31 Desember 2023 dan 2022 adalah Dani Bayu Angkat.

The Bank's Internal Audit Division Head as off December 31, 2023 and 2022 is Dani Bayu Angkat.

Sekretaris Perusahaan Bank pada 31 Desember 2023 dan 2022 adalah Stacey Aryadi Suryoputro.

The Bank's Corporate Secretary as at December 31, 2023 and 2022 is Stacey Aryadi Suryoputro.

Personil manajemen kunci mencakup anggota Dewan Komisaris dan Direksi, serta pejabat eksekutif yaitu pejabat yang bertanggung jawab langsung kepada Direksi atau mempunyai pengaruh yang signifikan terhadap kebijakan dan/atau aktivitas operasional Bank.

Key management personnel includes of members of the Board of Commisioners and Board of Directors, and executive officers who have direct responsibility to the Board of Directors or have significant influences over policies and/or operational activities of the Bank.

Pada tanggal 31 Desember 2023 dan 2022 Bank memiliki masing-masing 298 dan 168 karyawan (tidak diaudit).

As at December 31, 2023 and 2022, the Bank has 298 and 168 employees (unaudited), respectively.

2. Ikhtisar Kebijakan Akuntansi Material / *2. Summary of Material Accounting Policies*

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini:

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below:

Pernyataan Kepatuhan
Laporan keuangan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia ("SAK"), yang mencakup Pernyataan dan interpretasi yang diterbitkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia ("DSAK"), serta peraturan Pasar Modal yang berlaku antara lain Peraturan Otoritas Jasa Keuangan/Badan Pengawas Pasar Modal dan Lembaga Keuangan (OJK/Bapepam-LK) No. VIII.G.7 tentang pedoman penyajian laporan keuangan, keputusan Ketua Bapepam-LK No. KEP-347/BL/2012 tentang penyajian dan pengungkapan laporan keuangan emiten atau perusahaan publik.

Statement of Compliance
The financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards ("SAK") which comprise the Statements and interpretations issued by the Financial Accounting Standards Board of Indonesian Institute of Accountants ("DSAK"), and regulations in the Capital Market include Regulations of Financial Sevices Authority/Capital Market and Supervisory Board and Financial Institution (OJK/Bapepam-LK) No. VIII.G.7 regarding guidelines for the presentation of financial statements, decree of Chairman of Bapepam LK No. KEP-347/BL/2012 regarding presentation and disclosure of financial statements of the issuer or public company.

2.a. Dasar Penyusunan Laporan Keuangan / *2.a. Basis for Preparation of Financial Statements*

Laporan keuangan disusun berdasarkan biaya perolehan, kecuali untuk aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan seluruh instrumen aset keuangan yang diukur berdasarkan nilai wajar dan aset tanah dan gedung yang diukur pada nilai wajar. Laporan keuangan disusun menggunakan basis akrual, kecuali untuk laporan arus kas.

The financial statements have been prepared under the historical cost convention, as modified by financial assets at fair value through other comprehensive income and financial assets and land and buildings measured at fair value. The financial statements have been prepared using the accrual basis except for the statement of cash flow.

Bank telah menyusun laporan keuangan dengan dasar bahwa Bank akan terus mempertahankan kelangsungan usaha.

The Bank has prepared the financial statement on the basis that it will continue to operate as a going concern.

Laporan arus kas disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas dalam aktivitas operasi, investasi dan pendanaan. Untuk tujuan laporan arus kas, kas dan setara kas

The statement of cash flows is prepared based on the direct method by classifying cash flows on the basis of operating, investing, and financing activities. For purposes of the statement of cash flows, cash and cash

mencakup giro pada bank lain, giro pada Bank Indonesia, penempatan pada Bank Indonesia dan pada bank lain dengan jangka waktu kurang dari 3 bulan.

equivalent consist of cash, current accounts with other banks, current accounts with Bank Indonesia, placement with Bank Indonesia and other banks with a period of less than 3 months.

Pos-pos dalam Penghasilan Komprehensif Lainnya disajikan terpisah antara akun-akun yang akan direklasifikasikan ke laba rugi dan akun-akun yang tidak akan direklasifikasikan ke laba rugi.

The items under Other Comprehensive Income (OCI) are presented separately between items to be reclassified to profit or loss and those items not to be reclassified to profit or loss.

Dalam penyusunan laporan keuangan sesuai dengan Standar Akuntansi Keuangan di Indonesia, dibutuhkan estimasi dan asumsi yang mempengaruhi:

- nilai aset dan liabilitas dilaporkan, dan pengungkapan atas aset dan liabilitas kontinjensi pada tanggal laporan keuangan,
- jumlah pendapatan dan beban selama periode pelaporan

The preparation of financial statements in conformity with Financial Accounting Standards in Indonesia requires the use of estimates and assumptions that affect:

- *the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements,*
- *the reported amounts of revenues and expenses during the reporting period*

Walaupun estimasi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan jumlah yang diestimasi semula.

Although these estimates are based on management's best knowledge of current events and activities, actual results may differ from those estimates.

Estimasi-estimasi dan asumsi-asumsi yang digunakan ditelaah secara berkesinambungan. Revisi atas estimasi akuntansi diakui pada periode dimana estimasi tersebut direvisi dan periode yang akan datang yang dipengaruhi oleh revisi estimasi tersebut.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

Secara khusus, informasi mengenai hal-hal penting yang terkait dengan ketidakpastian estimasi dan pertimbangan-pertimbangan penting dalam penerapan kebijakan akuntansi yang memiliki dampak yang signifikan terhadap jumlah yang diakui dalam laporan keuangan dijelaskan di Catatan 3.

In particular, information about significant areas of estimation uncertainty and critical judgments in applying accounting policies that have significant effect on the amount recognized in the financial statements are described in Note 3.

Mata uang penyajian yang digunakan pada laporan keuangan adalah Rupiah, yang merupakan mata uang fungsional Bank.

The presentation currency used in the financial statements is Indonesian Rupiah, which is the functional currency of the Bank.

Perubahan Pernyataan Standar Akuntansi Keuangan dan Interpretasi Standar Akuntansi Keuangan

Changes to the Statements of Financial Accounting Standards and Interpretations of Statements of Financial Accounting Standards

Berikut amendemen dan penyesuaian atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2023, dengan penerapan dini diperkenankan yaitu:

The following are amendments and improvements to standards which effective for periods beginning on or after January 1, 2023, with early adoption is permitted, are as follows:

- Amendemen PSAK 1: Penyajian Laporan Keuangan tentang Pengungkapan Kebijakan Akuntansi;
- Amendemen PSAK 1: Penyajian Laporan Keuangan tentang Liabilitas Jangka Panjang dengan Kovenan;
- Amendemen PSAK 16: Aset Tetap tentang Hasil Sebelum Penggunaan yang Diintensikan;
- Amendemen PSAK 25: Kebijakan Akuntansi, Perubahan Estimasi Akuntansi dan Kesalahan tentang Definisi Estimasi Akuntansi;
- Amendemen PSAK 46: Pajak Penghasilan tentang Pajak Tangguhan Terkait Aset Liabilitas yang Timbul dari Transaksi Tunggal; dan
- Revisi PSAK 107: Akuntansi Ijarah

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.

- *Amendments to PSAK 1: Presentation of Financial Statements regarding Disclosure of Accounting Policies;*
- *Amandment of PSAK 1: Presentation of Financial Statements regarding Long Term Liabilities with the Covenant;*
- *Amendments to PSAK 16: Fixed Assets regarding to Proceeds Before Intended Use;*
- *Amendments to PSAK 25: Accounting Policies, Change in Accounting Estimates and Errors regarding Definition of Accounting Estimates;*
- *Amendments to PSAK 46: Income Tax regarding Asset-Related Deferred Tax and Liabilities Arising From a Single Transaction; and*
- *Revised PSAK 107: Accounting for Ijara*

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

2.b. Transaksi dengan Pihak Berelasi

Dalam menjalankan usahanya, Bank melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK 7 tentang "Pengungkapan Pihak-pihak Berelasi".

Pihak berelasi adalah orang atau entitas yang terkait dengan Bank:

a. Orang atau anggota keluarga terdekat mempunyai relasi dengan entitas pelapor jika orang tersebut:
   i. Memiliki pengendalian atau pengendalian bersama atas Bank;
   ii. Memiliki pengaruh signifikan atas Bank; atau
   iii. Personil manajemen kunci Bank atau entitas induk Bank.

b. Suatu entitas berelasi dengan Bank jika memenuhi salah satu hal berikut:
   i. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan sesama entitas anak saling berelasi dengan entitas anak lainnya);

2.b. Transactions with Related Parties

In the normal course of its business, the Bank enters into transactions with related parties which are defined under PSAK 7 regarding "Related Party Disclosures".

A related party is a person or entity that is related to the Bank:

a. A person or a close member of the person's family is related to the Bank if that person:
   i. Has control or joint control over the Bank;
   ii. Has significant influence over the Bank; or
   iii. Is a member of the key management personnel of the Bank or of a parent of the Bank.

b. An entity is related to the Bank if any of the following conditions applies:
   i. The entity and the reporting entity are members of the same group (which means that each parent, subsidiary, and fellow subsidiaries are related to each others);

ii. Satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, dimana entitas lain tersebut adalah anggotanya);
iii. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
iv. Satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
v. Entitas tersebut adalah suatu program imbalan pascakerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor;
vi. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a);
vii. Orang yang diidentifikasi dalam huruf (a) (i) memiliki pengaruh signifikan atas entitas atau merupakan personil manajemen kunci entitas (atau entitas induk dari entitas); atau
viii. Entitas atau anggota dari kelompok di mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personil manajemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

Transaksi dengan pihak berelasi dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak, dimana persyaratan tersebut 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 36 atas laporan keuangan.

ii. One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member);
iii. Both entities are joint ventures of the same third party;
iv. One entity is a joint venture of a third entity and the other entity is an associate of the third entity;
v. The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity, or an entity related to the reporting entity. If the reporting entity in itself such a plan, the sponsoring employers are also related to the reporting entity;
vi. The entity is controlled or jointly controlled by a person identified in (a);
vii. A person identified in (a) (i) has significant influence over the entity or is a member of the key management personnel of the entity (or a parent of the entity); or
viii. The entity or any members of a group of which it is a part, provides key management personnel service to the reporting entity or to the parent of the reporting entity.

Transactions with related parties are made on terms agreed by both parties, where such requirements may not be the same as other transactions undertaken with third parties. Material transactions and balances with related parties are disclosed in the notes to the financial statements and the relevant details have been presented in Note 36 of the financial statements.

2.c. Aset dan Liabilitas Keuangan

Aset keuangan dan liabilitas keuangan Bank terdiri atas:

2.c. Financial Assets and Liabilities

The Bank's financial assets and liabilities mainly consist of:

Kategori yang berdasarkan PSAK 71/ ***Category based on PSAK 71***		**Golongan (ditentukan oleh Bank)/** ***Class (as determined by the Bank)***	**Subgolongan/** ***Subclasses***
Aset keuangan/ *Financial assets*	Aset keuangan pada biaya perolehan diamortisasi/ *Financial assets at amortized cost*	Kas/*Cash*	
		Giro pada Bank Indonesia/*Current accounts with Bank Indonesia*	
		Giro pada bank lain/*Current accounts with 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 resale agreement*	
		Kredit yang diberikan/*Loans*	
		Pendapatan bunga yang masih akan diterima/*Interest Receivables*	
		Aset lain-lain/*Other Assets*	Uang jaminan/*Security deposits*
	Aset keuangan pada nilai wajar melalui penghasilan komprehensif lain/ *Financial assets at fair value through other comprehensive income*	Efek-efek/*Marketable securities*	Obligasi/*Bonds*
Liabilitas keuangan/ *Financial liabilities*	Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/ *Financial liabilities at amotized cost*	Simpanan nasabah/*Deposits from customers*	
		Simpanan dari bank lain/*Deposits from other banks*	
		Efek-efek yang dijual dengan janji dibeli kembali/S*ecurities sold under repurchased agreement*	
		Bunga yang masih harus dibayar/*Accrued interests*	
		Liabilitas lain-lain/*Other liabilities*	Safe Deposit Box/*Safe Deposit Box*
Rekening Administratif/ *Off Balance Sheet*	Fasilitas kredit kepada nasabah yang belum digunakan/*Unused loans facilities to debtors*		

(i) Klasifikasi

Bank mengklasifikasikan aset keuangannya berdasarkan kategori sebagai berikut pada saat pengakuan awal:

- Aset keuangan yang diukur pada nilai wajar melalui laba rugi;
- Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain;
- Aset keuangan yang diukur pada biaya perolehan diamortisasi.

Bank melakukan pengujian karakteristik arus kas kontraktual dari aset keuangan yang dikelola untuk mengetahui karakteristik arus kas kontraktual berasal hanya dari pembayaran pokok dan bunga dari jumlah pokok terutang (*Solely Payment of Principal and Interest* atau *Pass SPPI*) yang konsisten dengan pengaturan pinjaman dasar (*Basic Lending Agreement*).

Dalam melakukan penilaian, Bank mempertimbangkan:

- Imbalan untuk nilai waktu dari uang;
- *Leverage*;

(i) Classification

The Bank classifies its financial assets according to the following categories at initial recognition:

- *Financial assets measured at fair value through profit or loss;*
- *Financial assets measured at fair value through other comprehensive income;*
- *Financial assets measured at amortized cost.*

The Bank assess the contractual cash flow characteristics of financial assets to determine the characteristics of contractual cash flows only from the payment of principal and interest from the outstanding principal (Solely Payment of Principal and Interest or Pass SPPI) that is consistent with basic lending agreement.

In making the assessment, the Bank considers:

- *The time value of money element of interest;*
- *Leverage;*

- Variabilitas pada waktu dan jumlah arus kas;
- Instrumen yang terkait secara kontraktual;
- Pembayaran dipercepat; dan
- Ketentuan kontrak tidak sah dan *de minimis.*

Aset keuangan diukur pada biaya perolehan diamortisasi jika memenuhi kondisi sebagai berikut:

- Aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan
- Persyaratan kontraktual dari aset keuangan tersebut memberikan hak pada tanggal tertentu atas arus kas yang diperoleh semata dari pembayaran pokok dan bunga (SPPI) dari jumlah pokok terutang.

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain (FVTOCI) jika memenuhi kondisi sebagai berikut:

- Aset keuangan dikelola dalam model bisnis yang bertujuan untuk mendapatkan arus kas kontraktual dan menjual aset keuangan; dan
- Persyaratan kontraktual dari aset keuangan tersebut memenuhi kriteria SPPI.

Pada saat pengakuan awal, Bank dapat membuat pilihan yang tidak dapat dibatalkan untuk menyajikan instrumen ekuitas yang bukan dimiliki untuk diperdagangkan pada nilai wajar melalui penghasilan komprehensif lain.

Aset keuangan lainnya yang tidak memenuhi persyaratan untuk diklasifikasikan sebagai aset keuangan diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain, diklasifikasikan sebagai diukur pada nilai wajar melalui laba rugi.

Saat pengakuan awal Bank dapat membuat penetapan yang tidak dapat dibatalkan untuk mengukur aset yang memenuhi persyaratan untuk diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain pada nilai wajar melalui laba rugi, apabila penetapan tersebut mengeliminasi

- *Variability in timing or amount of cash flows;*
- *Contractually linked instruments;*
- *Early repayment; and*
- *Non-genuine features and de minimis.*

Financial assets are measured at amortized cost if they meet the following conditions:

- *Financial assets are managed in a business model that aims to have financial assets in order to collect contractual cash flow; and*
- *The contractual terms of the financial asset provide rights on a certain date for cash flow obtained solely from payment of principal and interest (SPPI) on the principal amount outstanding.*

Financial assets are measured at fair value through other comprehensive income (FVTOCI) if they meet the following conditions:

- *Financial assets are managed in a business model that aims to collect contractual cash flow and sell financial assets; and*
- *The contractual requirements of the financial assets meet the SPPI criteria.*

At initial recognition, the Bank may make an irrevocable choice to present equity instruments that are not held for trading at fair value through other comprehensive income.

Other financial assets that do not meet the requirements to be classified as financial assets measured at 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 can 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 the determination eliminates or significantly reduces the measurement or recognition

atau secara signifikan mengurangi inkonsistensi pengukuran atau pengakuan (kadang disebut sebagai "*accounting mismatch*").

inconsistencies (sometimes referred to as "accounting mismatch").

Penilaian model bisnis
Model bisnis ditentukan pada level yang mencerminkan bagaimana kelompok aset keuangan dikelola bersama-sama untuk mencapai tujuan bisnis tertentu.

Evaluation of business models
The business model is determined at a level that reflects how Bank's financial assets are managed together to achieve certain business objectives.

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).

The evaluation of the business model is carried out by considering, but not limited to, the following:

- *How the performance of the business model and financial assets held in the business model are evaluated and reported to the Bank's key management personnel;*
- *What risks affect the performance of the business model (including financial assets held in the business model) and specifically how the financial assets are managed; and*
- *How to evaluate the performance of managers of financial assets (for example, whether performance appraisals are based on the fair value of the assets being managed or the contractual cash flows obtained).*

Aset keuangan yang dimiliki untuk diperdagangkan atau dikelola dan penilaian kinerjanya berdasarkan nilai wajar diukur pada nilai wajar melalui laba rugi.

Financial assets held for trading or managed and which performance appraisals based on fair value are measured at fair value through profit or loss.

Derivatif juga dikategorikan dalam kelompok ini, kecuali derivatif yang ditetapkan sebagai instrumen lindung nilai efektif.

Derivatives are also categorized under this classification unless they are designated as effective hedging instruments.

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.

Evaluation of contractual cash flows obtained solely from payment of principal and interest
For the purpose of this valuation, principal is defined as the fair value of financial assets at initial recognition. Interest is defined as compensation for the time value of money and credit risk in relation to the principal amount owed over a certain period of time and also the risk and standard borrowing costs, as well as profit margins.

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga dilakukan dengan mempertimbangkan persyaratan kontraktual, termasuk apakah aset keuangan mengandung persyaratan kontraktual yang dapat mengubah waktu atau jumlah arus kas kontraktual. Dalam melakukan penilaian, Bank mempertimbangkan:

- 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 mengubah nilai waktu dari elemen uang.

An assessment of contractual cashflows obtained solely from principal and interest payments is made by considering contractual terms, including whether financial assets contain contractual terms that can change the timing or amount of contractual cash flows. In assessing, the Bank considers:

- *Contingency events that will change the timing or amount of contractual cash flow;*
- *Leverage feature;*
- *Terms of advance payment and contractual extension;*
- *Requirements regarding limited claims for cash flows from specific assets; and*
- *Features that can change the time value of the money element.*

Liabilitas keuangan diklasifikasikan ke dalam kategori sebagai berikut pada saat pengakuan awal:

- Liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi, yang memiliki 2 (dua) sub-klasifikasi, yaitu liabilitas keuangan yang ditetapkan demikian pada saat pengakuan awal dan liabilitas keuangan yang telah diklasifikasikan dalam kelompok diperdagangkan;
- Liabilitas keuangan lain. Liabilitas keuangan lainnya merupakan liabilitas keuangan yang tidak dimiliki untuk dijual atau ditentukan sebagai nilai wajar melalui laba rugi saat pengakuan liabilitas.

Financial liabilities are classified into the following categories at initial recognition:

- *Financial liabilities at fair value through profit or loss, which has 2 (two) sub-classifications, i.e. those designated as such upon initial recognition and those classified as held for trading;*
- *Other financial liabilities. Other financial liabilities pertain to financial liabilities that are not held for trading nor designated as at fair value through profit or loss upon recognition of the liability.*

(ii) Pengakuan

Bank pada awalnya mengakui kredit yang diberikan serta simpanan pada tanggal perolehan. Pembelian dan penjualan aset keuangan yang lazim (reguler) diakui pada tanggal perdagangan dimana Bank memiliki komitmen untuk membeli atau menjual aset tersebut. Semua aset dan liabilitas keuangan lainnya pada awalnya diakui pada tanggal perdagangan dimana Bank menjadi suatu pihak dalam ketentuan kontraktual instrumen tersebut.

Pada saat pengakuan awal, aset atau liabilitas keuangan diukur pada nilai wajar ditambah (untuk item yang tidak diukur pada nilai wajar melalui laba rugi setelah pengakuan awal) biaya transaksi yang

(ii) Recognition

The Bank initially recognizes loans and deposits on the date of origination. Regular way purchases and sales of financial assets are recognized on the trade date at which the Bank commits to purchase or sell the asset. All other financial assets and liabilities are initially recognized on the trade date at which the Bank becomes a party to the contractual provisions of the instruments.

A financial asset or liability is initially measured at fair value plus (for an item not valued at fair value through profit and loss at initial recognition) transaction costs subsequently measured at fair value that

dapat diatribusikan secara langsung atas perolehan aset keuangan atau penerbitan liabilitas keuangan. Pengukuran aset dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasi aset dan liabilitas keuangan tersebut.

are directly attributable to the acquisition of financial assets or issuance of financial liabilities. The subsequent measurement of assets and liabilities depends on their classifications.

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 awal pengakuan liabilitas.

Transaction costs include only those costs that are directly attributable to the acquisition of a financial asset or issue 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 recognized initially, while for financial liabilities, transaction costs are deducted from the amount of debt recognized initially.

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.

Such transaction costs are amortized over the terms of the instruments based on the effective interest method and are recorded as part of interest income for transaction costs related to financial assets or interest expense for transaction costs related to financial liabilities.

Liabilitas keuangan pada awalnya diukur pada:

(i) Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi.
Kategori ini terdiri dari dua subkategori: liabilitas keuangan diklasifikasikan sebagai diperdagangkan dan liabilitas keuangan yang pada saat pengakuan awal telah ditetapkan diukur pada nilai wajar melalui laba rugi.

(ii) Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi, kecuali:
   a. Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi.
   b. Liabilitas keuangan yang timbul ketika pengalihan aset keuangan tidak memenuhi syarat penghentian pengakuan atau ketika pendekatan keterlibatan berkelanjutan diterapkan.
   c. Kontrak jaminan keuangan.
   d. Komitmen dengan suku bunga di bawah pasar.

Financial liabilities are initially measured at:

(i) Financial liabilities at fair value through profit or loss.
This category consists of two sub categories: financial liabilities classified as trading and financial liabilities which at initial recognition were designated at fair value through profit or loss.

(ii) Financial liabilities at amortized cost, except:

   a. Financial liabilities at fair value through profit or loss.
   b. Financial liabilities that arise when a transfer of a financial asset does not qualify for derecognition or when the continuing involvement approach is applied.
   c. Financial guarantee contracts.
   d. Commitment to provide loans at below market interest rates.

Imbalan kontinjensi yang diakui oleh pihak pengakuisisi dalam kombinasi bisnis.

Contingent consideration recognized by the acquirer in the business combination.

(iii) Pengukuran setelah pengakuan awal
Setelah pengakuan awal, Bank mengukur aset keuangan, sesuai dengan klasifikasi aset keuangan pada:
a. Biaya perolehan diamortisasi.
b. Nilai wajar melalui penghasilan komprehensif lain.
c. Nilai wajar melalui laba rugi.

(iii) Subsequent Measurement
After initial recognition, the Bank measures financial assets, according to the classification of financial assets at:
a. Amortized cost.
b. Fair value through other comprehensive income.
c. Fair value through profit or loss.

a. Aset keuangan pada biaya perolehan diamortisasi
Aset keuangan pada biaya perolehan diamortisasi diukur dengan menjumlahkan aset keuangan yang diukur saat pengakuan awal dikurangi pembayaran pokok, ditambah atau dikurangi dengan amortisasi kumulatif menggunakan metode bunga efektif yang dihitung dari selisih antara nilai awal dan nilai jatuh temponya dan disesuaikan dengan penyisihan kerugiannya.

a. Financial assets at amortized cost

Financial assets at amortized cost are measured by adding up the financial assets measured at initial recognition minus principal payments, added or reduced by cumulative amortization using the effective interest method calculated from the difference between the initial value and the maturity value and adjusted for the allowance for losses.

Keuntungan atau kerugian akibat fluktuasi nilai wajar tidak diakui untuk aset keuangan pada biaya perolehan diamortisasi.

Gains or losses due to fluctuations in fair value are not recognized for the financial assets at amortized cost.

Pendapatan bunga dihitung menggunakan metode bunga efektif yaitu dengan menerapkan suku bunga efektif atas jumlah tercatat bruto aset keuangan, kecuali untuk:
- Aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk. Untuk aset keuangan tersebut, Bank menerapkan suku bunga efektif yang disesuaikan dengan kredit atas biaya perolehan diamortisasi aset keuangan sejak pengakuan awal.
- Aset keuangan yang tidak dibeli atau yang berasal dari aset keuangan memburuk tetapi selanjutnya menjadi aset keuangan memburuk. Untuk aset keuangan tersebut, Bank menerapkan suku bunga efektif atas biaya perolehan diamortisasi aset keuangan di periode pelaporan selanjutnya.

Interest income is calculated using the effective interest method by applying an effective interest rate to the gross carrying amount of financial assets, except for:
- *Financial assets purchased or originating from financial assets* deteriorate*. For these financial assets, the Bank applies an effective interest rate adjusted by credit for the amortized cost of the financial assets from initial recognition.*
- *Financial assets that are not purchased or that originate from financial assets deteriorate but subsequently become financial assets deteriorate. For these financial assets, the Bank applies an effective interest rate on the amortized cost of the financial assets in the next reporting period.*

Bank dalam suatu periode pelaporan menghitung pendapatan bunga dengan menerapkan metode bunga efektif atas biaya perolehan diamortisasi aset

The Bank in a reporting period calculates interest income *by applying the effective interest method on the acquisition cost of amortized financial*

keuangan, pada periode pelaporan selanjutnya, menghitung pendapatan bunga dengan menerapkan suku bunga efektif atas jumlah tercatat bruto jika risiko kredit instrumen keuangan tersebut membaik sehingga aset keuangan tidak lagi mengalami penurunan nilai kredit dan perbaikan tersebut secara objektif dapat dikaitkan dengan suatu peristiwa yang terjadi setelah persyaratan yang tercantum dalam poin kedua pada paragraf di atas diterapkan (misalnya, perbaikan peringkat kredit peminjam).

assets, in the next reporting period, calculating interest income by applying an effective interest rate on the gross carrying amount if the credit risk of the financial instrument improves so that the financial assets no longer experience Impairment of credit value and improvement can be objectively related to an event that occurs after the requirements listed in the second point of the above paragraph are applied (for example, an improvement in the borrower's credit rating).

b. Aset keuangan pada nilai wajar melalui penghasilan komprehensif lain

Keuntungan atau kerugian aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain diakui dalam penghasilan komprehensif lain sampai aset keuangan dihentikan pengakuannya atau direklasifikasi, kecuali:

- Bunga yang dihitung menggunakan metode bunga efektif diakui dalam laba rugi, jumlah yang diakui dalam laba rugi sama dengan jumlah yang akan diakui dalam laba rugi jika aset keuangan diukur pada biaya perolehan diamortisasi;
- Keuntungan atau kerugian penurunan nilai; atau
- Keuntungan atau kerugian selisih kurs.

Ketika aset keuangan dihentikan pengakuannya, keuntungan atau kerugian kumulatif yang telah diakui sebelumnya dalam penghasilan komprehensif lain direklasifikasi dari ekuitas ke laba rugi sebagai penyesuaian reklasifikasi.

Khusus untuk aset keuangan berbentuk instrumen ekuitas, jumlah yang disajikan pada penghasilan komprehensif lainnya tidak selanjutnya dialihkan ke laba rugi. Akan tetapi, Bank dapat mengalihkan keuntungan atau kerugian kumulatif pada ekuitas.

Sesuai dengan paragraf sebelumnya, jika aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain, jumlah yang diakui

b. Financial assets at fair value through other comprehensive income

Gains or losses of financial assets measured at fair value through other comprehensive income *are recognized in other comprehensive income until the financial assets are derecognized or reclassified, except:*

- *Interest calculated using the effective interest method is recognized in profit or loss, the* amount *recognized in profit or loss is equal to the amount to be recognized in profit or loss if the financial asset is measured at amortized cost;*
- *Impairment gains or losses; or*
- *Foreign Exchange gains or losses.*

When a financial asset is derecognized, the cumulative gain or loss previously recognized in other comprehensive income is reclassified from equity to profit or loss as a reclassification adjustment.

Specifically for financial assets in the form of equity instruments, the amounts presented in other comprehensive income are not subsequently transferred to profit or loss. However*, the Bank can transfer cumulative gains or losses on equity.*

In accordance with the previous paragraph, if a financial asset is measured at fair value through other comprehensive income, the amount

dalam laba rugi sama dengan jumlah yang akan diakui dalam laba rugi jika aset keuangan diukur pada biaya perolehan diamortisasi.

recognized in profit or loss is the same as the amount to be recognized in profit or loss if the financial asset is measured at amortized cost.

c. Aset keuangan pada nilai wajar melalui laba rugi
Aset dinilai pada nilai wajar. Seluruh keuntungan dan kerugian yang timbul akibat perubahan nilai wajar diakui pada laporan laba rugi, kecuali instrumen lindung nilai yang ditetapkan ke dalam hubungan lindung nilai tertentu.

c. Financial assets at fair value through profit or loss
Assets are valued at fair value. All gains and losses arising from changes in fair value are recognized in profit or loss, except for hedging instruments that are designated in certain hedging relationships.

Bank menerapkan persyaratan penurunan nilai untuk aset keuangan yang diukur pada biaya perolehan diamortisasi dan aset keuangan dalam bentuk instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain.

The Bank applies an impairment requirement for financial assets measured at amortized cost and financial assets in the form of debt instruments that are measured at fair value through other comprehensive income.

Investasi dalam instrumen ekuitas yang tidak memiliki harga kuotasian di pasar aktif dan nilai wajarnya tidak dapat diukur secara andal diukur pada biaya perolehan.

Investment in equity instruments that do not have a quoted market price in an active market and whose fair value cannot be reliably measured are measured at cost.

Setelah pengakuan awal, Bank mengukur liabilitas keuangan, sesuai dengan klasifikasi aset keuangan pada:
a. Biaya perolehan diamortisasi; atau
b. Nilai wajar melalui laba rugi.

After initial recognition, the Bank measures financial liabilities, according to the classification of financial assets at:
a. Amortized cost; or
b. Fair value through profit or loss.

Untuk liabilitas keuangan yang diukur pada laba rugi, keuntungan dan kerugian diakui pada laba rugi. Terdapat pengecualian pada kasus liabilitas keuangan ditetapkan sebagai FVTPL dimana perubahan risiko kredit liabilitas diakui pada penghasilan komprehensif lain dengan keuntungan dan kerugian lainnya diakui pada laba rugi.

For financial liabilities measured at profit or loss, gains and losses are recognized in profit or loss. There are exceptions *in the case of financial liabilities designated as FVTPL where changes in credit liability risks are recognized in other comprehensive income with other gains and losses recognized in profit or loss.*

Setelah pengakuan awal, liabilitas keuangan yang diukur pada FVTPL diukur pada nilai wajarnya. Keuntungan atau kerugian yang timbul dari perubahan nilai wajar diakui dalam laba rugi.

After initial recognition, financial liabilities at FVTPL are measured at its fair value. Gains or losses arising from a change in the fair value are recognized in profit or loss.

(iv) Penghentian pengakuan
Bank menghentikan pengakuan aset keuangan pada saat hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut kedaluwarsa, atau pada saat Bank mentransfer seluruh hak untuk menerima arus kas kontraktual dari aset keuangan dalam transaksi dimana Bank secara

(iv) Derecognition
The Bank derecognizes a financial asset when the contractual rights to the cash flows from the financial asset *expire, or when the Bank transfers the rights to receive the contractual cash flows on the financial asset in a transaction in which substantially all the risks and rewards of*

substansial telah mentransfer seluruh risiko dan manfaat atas kepemilikan aset keuangan yang ditransfer. Setiap hak atau liabilitas atas aset keuangan yang ditransfer yang timbul atau yang masih dimiliki oleh Bank diakui sebagai aset atau liabilitas secara terpisah.

ownership of the financial asset are transferred. Any interest in transferred financial assets that is created or retained by the Bank is recognized as a separate asset or liability.

Bank menghentikan pengakuan liabilitas keuangan pada saat liabilitas yang ditetapkan dalam kontrak dilepaskan atau dibatalkan atau kedaluwarsa.

The Bank derecognizes a financial liability when its contractual obligations are discharged or cancelled or expired.

Dalam transaksi dimana Bank secara substansial tidak memiliki atau tidak mentransfer seluruh risiko dan manfaat atas kepemilikan aset keuangan, Bank menghentikan pengakuan aset tersebut jika Bank tidak lagi memiliki pengendalian atas aset tersebut. Hak dan kewajiban yang timbul atau yang masih dimiliki dalam transfer tersebut diakui secara terpisah sebagai aset atau liabilitas. Dalam transfer dimana pengendalian atas aset masih dimiliki, Bank tetap mengakui aset yang ditransfer tersebut sebesar keterlibatan berkelanjutan, dimana tingkat keberlanjutan Bank dalam aset yang ditransfer adalah sebesar perubahan nilai aset yang ditransfer.

In transactions in which the Bank neither retains nor transfers substantially all the risks and rewards of ownership of a financial asset, the Bank derecognizes the asset if it does not retain control over the asset. The rights and obligations retained in the transfer are recognized separately as assets and liabilities as appropriate. In transfers in which control over the asset is retained, the Bank continues to recognize the asset to the extent of its continuing involvement, determined by the extent to which it is exposed to changes in the value of the transferred asset.

Bank menghapusbukukan saldo kredit dan efek utang untuk tujuan investasi, dan cadangan kerugian penurunan nilai terkait, pada saat Bank menentukan bahwa kredit atau efek-efek tersebut tidak dapat ditagih. Keputusan ini diambil setelah mempertimbangkan informasi seperti telah terjadinya perubahan signifikan pada posisi keuangan debitur/penerbit sehingga debitur/penerbit tidak lagi dapat melunasi liabilitasnya, atau hasil penjualan agunan tidak akan cukup untuk melunasi seluruh ekposur kredit yang diberikan.

The Bank writes off credit balances and debt securities for investment purposes, and any related allowance for impairment losses, when the Bank determines that the loan or security is uncollectible. This determination is reached after considering information such as the occurrence of significant changes in the borrowers/issuers financial position such that the borrower/issuer can no longer pay the obligation, or that proceeds from collateral will not be sufficient to pay back the entire exposure.

(v) Saling hapus

Aset keuangan dan liabilitas keuangan saling hapus dan nilai netonya dilaporkan di laporan posisi keuangan jika, dan hanya jika, saat ini terdapat hak yang berkekuatan hukum untuk saling hapus jumlah keduanya dan terdapat intensi untuk diselesaikan secara neto, atau untuk merealisasikan aset dan menyelesaikan liabilitas secara bersamaan.

(v) 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 currently an enforceable legal rights 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.

Hak yang berkekuatan hukum berarti:

a. tidak terdapat kontinjensi di masa yang akan datang, dan

Enforceable right means:

a. there are no contingencies in the future, and

b. hak yang berkekuatan hukum pada kondisi-kondisi berikut ini:
   i. kegiatan bisnis normal;
   ii. kondisi kegagalan usaha; dan
   iii. kondisi gagal bayar atau bangkrut.

Pendapatan dan beban disajikan dalam jumlah bersih hanya jika diperkenankan oleh standar akuntansi.

(vi) Pengukuran biaya diamortisasi
Biaya perolehan diamortisasi dari aset atau liabilitas keuangan adalah jumlah aset atau liabilitas keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok, ditambah atau dikurangi dengan amortisasi kumulatif dengan menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai awal dan nilai jatuh temponya, dan dikurangi cadangan kerugian penurunan nilai.

(vii) 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.

Pengukuran nilai wajar aset non-keuangan memperhitungkan kemampuan pelaku pasar untuk menghasilkan manfaat ekonomik 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.

b. enforceable right to the following conditions;
   i. deploying normal activities;
   ii. conditions of business failures; and
   iii. conditions of default or bankruptcy.

Income and expenses are presented on a net basis only when permitted by accounting standards.

(vi) 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 method of any difference between the initial amount recognized and the maturity amount, less allowance for impairment losses.

(vii) 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 the asset or transfer the liability takes place either:

- *In the primary market for the asset and liability; or*
- *In the absence of a primary 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 pricing the asset or liability, assuming that market participants act in their economic best interest.

A fair value measurement of a non-financial asset takes into account a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.

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.

The 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.

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;
- Level 2 :
  input selain harga kuotasian yang termasuk dalam Level 1 yang dapat diobservasi untuk aset dan liabilitas baik secara langsung (misalnya, harga) atau secara tidak langsung;
- Level 3 :
  input untuk aset dan liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorized within the fair value hierarchy, described as follows, 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;
- *Level 2 :*
  inputs other than quoted prices included within Level 1 that are observable for the asset or liability either directly (example, price) or indirectly;
- *Level 3 :*
  inputs for the asset and liability that are not based on observable market data (unobservable inputs).

Untuk aset dan liabilitas yang diakui pada laporan keuangan secara berulang, Bank menentukan apakah terjadi transfer antara level di dalam hierarki dengan cara mengevaluasi kategori (berdasarkan input level terendah yang signifikan dalam pengukuran nilai wajar) setiap akhir periode pelaporan.

For assets and liabilities that are recognized in the financial statements on a recurring basis, the Bank determines whether transfers have occurred between levels in the hierarchy by re-assessing categorization (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

(viii) Reklasifikasi Instrumen Keuangan

Bank mereklasifikasi aset keuangan jiika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah.

(viii) Reclassification of Financial Instruments

The Bank reclassifies financial assets if and only if, the business model for managing financial assets changes.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui laba rugi dicatat sebesar nilai wajarnya. Selisih antara nilai tercatat dengan nilai wajar diakui sebagai keuntungan atau kerugian pada laba rugi.

Reclassifications of financial assets from amortized cost classifications to fair value through profit or loss are recorded at fair value. The difference between the recorded value and fair value is recognized in profit or loss on the statement of profit or loss and other comprehensive income.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat sebesar nilai wajarnya.

Reclassifications of financial assets from amortized cost classifications to fair value classifications through other comprehensive are recorded at their fair values.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi nilai wajar melalui laba rugi dicatat pada nilai wajar. Keuntungan atau kerugian yang belum direalisasi direklasifikasi ke laba rugi.	*Reclassification of financial assets from fair value classification through other comprehensive income to fair value classification through profit or loss is recorded at fair value. Unrealized gains or losses are reclassified to profit or loss.*
Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai tercatat. Keuntungan atau kerugian yang belum direalisasi dihapus dari ekuitas dan disesuaikan terhadap nilai wajar.	*Reclassification of financial assets from fair value classifications through other comprehensive income to the amortized cost classification is recorded at carrying value. Unrealized gains or losses is removed from equity and adjusted against the fair value.*
Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat pada nilai wajar.	*Reclassifications of financial assets from fair value classification through profit or loss to fair value classification through other comprehensive income are recorded at fair value.*
Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai wajar.	*Reclassification of financial assets from fair value classification through profit or loss to amortized cost classification is recorded at fair value.*

2.d. Kas
Kas meliputi kas kecil dan kas besar.

2.d. Cash
Cash includes petty cash and cash.

2.e. Giro pada Bank Indonesia dan bank lain

Giro pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan yang diamortisasi dan dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif (EIR) sebagaimana diungkapkan dalam Catatan 2c.

2.e. Current accounts with Bank Indonesia and other banks
The current accounts with Bank Indonesia and other banks are classified as amortized cost and stated at amortized cost using the effective interest rate (EIR) method as disclosed in Note 2c.

2.f. Penempatan pada Bank Indonesia dan bank lain
Penempatan pada Bank Indonesia dan bank lain merupakan penempatan *call money*, Fasilitas Simpanan Bank Indonesia dan deposito berjangka.

Penempatan pada Bank Indonesia dinyatakan sebesar saldo penempatan dikurangi dengan pendapatan bunga yang ditangguhkan.

Penempatan pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan diamortisasi yang dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif (EIR).

2.f. Placements with Bank Indonesia and other banks
Placements with Bank Indonesia and other banks consist of call money, Bank Indonesia Deposit Facilities and time deposits.

Placements with Bank Indonesia are stated at the outstanding balances, less unearned interest income.

The placements with Bank Indonesia and other banks are classified as amortized cost which are stated at amortized cost using the effective interest rate (EIR) method.

2.g. Efek-efek
Efek-efek terdiri dari obligasi korporasi dan obligasi Republik Indonesia.

2.g. Securities
Securities consist of corporate bonds and Republic of Indonesia Bonds.

Pada saat pengakuan awal, efek-efek dicatat sesuai dengan kategorinya yaitu aset keuangan diklasifikasikan pada biaya perolehan diamortisasi, nilai wajar melalui penghasilan komprehensif lain, atau nilai wajar melalui laba rugi.

At initial recognition, marketable securities are recorded according to their category, i.e., amortized cost, fair value through other comprehensive income, or at fair value through profit or loss.

Pengukuran efek-efek didasarkan atas klasifikasinya sebagai berikut:

The measurement of securities are based on the classification of the securities as follows:

Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain.

Financial assets measured at fair value through other comprehensive income.

Efek-efek yang diklasifikasikan sebagai dinilai pada nilai wajar melalui penghasilan komprehensif lain dinyatakan pada nilai wajar. Pendapatan bunga diakui dalam laba rugi menggunakan metode suku bunga efektif. Laba atau rugi selisih kurs atas surat-surat berharga diakui pada laba rugi.

Marketable securities which are classified under fair value through other comprehensive income investments are stated at fair value. Interest income is recognized in the profit or loss using the effective interest method. Foreign exchange gains or losses on securities are recognized in the profit or loss.

Perubahan nilai wajar lainnya diakui langsung dalam ekuitas sampai surat-surat berharga dijual atau mengalami penurunan nilai, dimana akumulasi keuntungan dan kerugian yang sebelumnya diakui dalam ekuitas diakui dalam laba rugi.

Other fair value changes are recognized directly in equity until the securities is sold or impaired, whereby the cumulative gains and losses previously recognized in the equity are recognized in the profit or loss.

2.h. Efek-efek yang Dibeli dengan Janji Dijual Kembali dan Efek-efek yang Dijual dengan Janji Dibeli Kembali

2.h. Securities Purchased under Resell Agreements and Securities Sold under Repurchased Agreements

Efek-efek yang dibeli dengan janji dijual kembali diklasifikasikan sebagai biaya perolehan yang diamortisasi.

Securities purchased under resell agreements are classified as amortized cost.

Efek-efek yang dibeli dengan janji dijual kembali disajikan sebagai aset dalam laporan posisi keuangan sebesar jumlah penjualan kembali dikurangi dengan pendapatan bunga yang belum diamortisasi dan cadangan kerugian penurunan nilai.

Securities purchased under resell agreements are presented as assets in the statement of financial position, at the resale price net of unamortized interest income and allowance for impairment losses.

Selisih antara harga beli dan harga jual kembali diperlakukan sebagai pendapatan bunga yang ditangguhkan, dan diakui sebagai pendapatan selama periode sejak efek-efek tersebut dibeli hingga dijual menggunakan suku bunga efektif.

The difference between the purchase price and the resale price is treated as unearned interest income and recognized as income over the period starting from when those securities are purchased until they are sold using effective interest rate method.

Efek-efek yang dijual dengan janji dibeli kembali diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Securities sold under repurchased agreements are classified as financial liabilities measured at amortized cost.

Efek-efek yang dijual dengan janji dibeli kembali yang dimiliki terdiri dari Surat Perbendaharaan Negara (SPN).

Securities sold under repurchased agreements consists of Treasury Bills.

Efek-efek yang dijual dengan janji dibeli kembali disajikan sebagai liabilitas dalam laporan posisi keuangan sebesar harga pembelian kembali yang disepakati dikurangi dengan bunga dibayar di muka yang belum diamortisasi. Selisih antara harga jual dan harga beli kembali yang disepakati diperlakukan sebagai beban bunga dibayar di muka dan diakui sebagai beban bunga selama jangka waktu sejak efek-efek tersebut dijual hingga dibeli kembali dengan menggunakan metode suku bunga efektif.

Securities sold under repurchased agreements are presented as liabilities in the statement of financial position at the agreed repurchase price less unamortized unpaid interest. The difference between the agreed selling price and repurchase price is treated as interest expense payable and recognized as interest expense over the period from the time the securities are sold until they are repurchased using the effective interest rate method.

Efek-efek yang dijual dengan janji untuk dibeli kembali diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Securities sold under repurchased agreements are classified as financial liabilities at amortized cost.

2.i. Provisi dan kontinjensi

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.

2.i. Provisions and contingencies

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.

Provisi ditelaah pada setiap tanggal pelaporan dan disesuaikan untuk mencerminkan estimasi terbaik yang paling kini. Jika kemungkinan besar tidak terjadi arus keluar sumber daya yang mengandung manfaat ekonomi untuk menyelesaikan liabilitas tersebut, maka provisi dibatalkan.

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.

Aset dan kewajiban kontinjensi tidak diakui dalam laporan keuangan. Liabilitas kontinjensi diungkapkan dalam laporan keuangan, kecuali kemungkinan arus keluar sumber daya yang mewujudkan manfaat ekonomi bersifat kecil. Aset kontinjensi diungkapkan dalam laporan keuangan di mana kemungkinan besar terjadi arus masuk manfaat ekonomi.

Contingent assets and liabilities are not recognized in the financial statements. Contingent liabilities are disclosed in the financial statements, unless the possibility of an outflow of resources embodying economic benefits is remote. Contingent assets are disclosed in the financial statements where inflow of economic benefits is probable.

2.j. Kredit yang diberikan

Kredit yang diberikan pada awalnya diukur pada nilai wajar ditambah 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 dengan menggunakan metode suku bunga efektif. Cadangan kerugian atas penurunan nilai dilakukan bila terdapat bukti objektif penurunan nilai dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2k.

2.j. Loans

Loans are initially measured at fair value plus incremental transaction costs which can be directly attributable and are additional costs to obtain those financial assets, and subsequently measured at their amortized cost using the effective interest method. Allowance for impairment losses is assessed if there is an indication of impairment using the impairment methodology as disclosed in Note 2k.

Kredit yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian pinjaman atau hubungan normal antara Bank dan debitur dengan jaminan telah berakhir. Pinjaman yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai. Pelunasan kemudian atas pinjaman yang telah dihapusbukukan sebelumnya, dikreditkan ke cadangan kerugian penurunan nilai pinjaman di laporan posisi keuangan.

Loans are written-off when there are no realistic prospects of collection or when the Banks normal relationship with the collateralized borrowers has ceased to exist. When loans are deemed uncollectible, they are written-off against the related allowance for impairment losses. Subsequent recoveries of loans written-off are credited to the allowance for impairment losses from loans in the statement of financial position.

Restrukturisasi kredit
Restrukturisasi kredit meliputi modifikasi persyaratan kredit, konversi kredit menjadi saham atau instrumen keuangan lainnya dan/atau kombinasi dari keduanya.

Loan restructuring
Loan restructuring may involve a modification of the terms of the loans, conversion of loans into equity or other financial instruments and/or a combination of both.

Kerugian yang timbul dari restrukturisasi kredit yang berkaitan dengan modifikasi persyaratan kredit diakui bila nilai tunai penerimaan kas masa depan yang telah ditentukan dalam persyaratan kredit yang baru, termasuk penerimaan yang diperuntukan sebagai bunga maupun pokok, adalah lebih kecil dari nilai kredit yang diberikan yang tercatat sebelum restrukturisasi.

Losses on loan restructuring in respect of modification of the terms of the loans are recognized only if the cash value of total future cash receipt specified in the new terms of the loan, including both receipt designated as interest and those designated as loan principal, are less than the recorded amounts of loans before restructuring.

Untuk restrukturisasi kredit bermasalah dengan cara konversi kredit yang diberikan menjadi saham atau instrumen keuangan lainnya, kerugian dari restrukturisasi kredit diakui hanya apabila nilai wajar penyertaan saham atau instrumen keuangan yang diterima dikurangi estimasi biaya untuk menjualnya, adalah kurang dari nilai tercatat kredit yang diberikan.

For non-performing restructured loan which involves a conversion of loan into equity or other financial instrument, a loss on loan restructuring is recognized only if the fair value of the equity investment or other financial instrument received, reduced by estimated costs to sell the equity or other financial instrument, is less than the carrying value of the loan.

2.k. Penurunan nilai aset keuangan dan non-keuangan

2.k. Impairment of financial and non-financial assets

i. Penurunan nilai aset keuangan
Bank mengakui penyisihan kerugian kredit ekspektasian pada instrumen keuangan yang tidak diukur pada nilai wajar melalui laba rugi.

Tidak ada penyisihan kerugian kredit ekspektasian pada investasi instrumen ekuitas.

Bank mengukur cadangan kerugian sejumlah kerugian ekspektasian sepanjang umurnya, kecuali untuk hal berikut, diukur sejumlah kerugian kredit ekspetaksian 12 bulan:

i. Impairment of financial assets
The Bank recognizes the allowance for expected credit losses on the financial instrument the are not measured at fair value through profit or loss.

There is no allowance for expected credit losses on investment in equity instruments.

The Bank measure the allowance for losses for the lifetime of an expected credit losses, expected credit losses, except for the following, which are measured according to 12 months expected credit losses:

- 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.

Pengukuran Kerugian Kredit Ekspektasian

Kerugian Kredit Ekspektasian (KKE) 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;
- 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.

Bank mengklasifikasikan kredit yang diberikan menjadi 3 tahap/*stage* sesuai dengan peningkatan risiko kredit secara signifikan sejak pengakuan awalnya.

Kerugian Kredit Ekspektasian 12 Bulan (*Stage* 1)

KKE diakui pada saat pengakuan awal instrumen keuangan dan merepresentasikan kekurangan kas sepanjang umur aset yang timbul dari kemungkinan gagal bayar di masa yang akan datang dalam kurun waktu 12 bulan sejak tanggal pelaporan. KKE terus ditentukan oleh dasar ini sampai timbul

- *debt* instruments *that have low credit risk at the reporting date; and*
- *other financial instruments for which credit risk has not increased significantly since initial recognition.*

The Bank considers debt instruments to have low credit risk when the credit risk rating is at par with the globally understood definition of investment grade.

Measurement of Expected Credit Losses

Expected Credit Loss (ECL) is an estimate of the weighted probability of a credit loss measured as follows:

- *Financial assets that do not deteriorate at the reporting date, the expected credit loss is measured at the difference between the present value of all cash shortages (i.e. the difference between the cash flows owed to the Bank in accordance with the contract and the cash flows expected to be received by the Bank);*
- *Financial assets that deteriorate at the reporting date, the expected credit loss is measured at the difference between the gross carrying amount and the present value of estimated future cash flows;*
- *For undisbursed loan commitments, expected credit losses are measured at the difference between the present value of the amount of cash flow if the commitments is withdrawn and the cash flow expected to be received by the Bank;*
- *For financial guarantee contracts, expected credit losses are measured at the difference between the estimated payments to replace the holder for the credit losses incurred less the amount estimated to be recoverable.*

The Bank classifed the loans into 3 stages in accordance with its significant increase in credit risk since their initial recognition.

12 Months Expected Credit Losses (Stage 1)

ECL are recognized at the time of initial recognition of a financial instrument and represent the lifetime cash shortfalls arising from possible default events up to 12 months into the future from the reporting date. ECL continue to be determined on this basis until there is either a significant increase in the credit risk of an instrument

peningkatan risiko kredit yang signifikan pada instrumen tersebut atau instrumen tersebut telah mengalami penurunan nilai kredit. Jika suatu instrumen tidak lagi dianggap menunjukkan peningkatan risiko kredit yang signifikan, maka KKE dihitung kembali berdasarkan basis 12 bulan.

or the instrument becomes credit-impaired. If an instrument is no longer considered to exhibit a significant increase in credit risk, ECL will revert to being determined on a 12 months basis.

Peningkatan Risiko Kredit yang Signifikan (*Stage* 2)
Jika aset keuangan mengalami peningkatan risiko kredit yang signifikan ("SICR") sejak pengakuan awal, kerugian kredit ekspektasian diakui atas kejadian gagal bayar yang mungkin terjadi sepanjang umur aset. Peningkatan signifikan dalam risiko kredit dinilai dengan membandingkan risiko gagal bayar atas eksposur pada tanggal pelaporan dengan risiko gagal bayar saat pengakuan awal (setelah memperhitungkan perjalanan waktu dari akun tersebut). Signifikan tidak berarti signifikan secara statistik, juga tidak dinilai dalam konteks perubahan dalam KKE. Perubahan atas risiko gagal bayar dinilai signifikan atau tidak, dinilai menggunakan sejumlah faktor kuantitatif dan kualitatif, yang bobotnya bergantung pada tipe produk dan pihak lawan. Aset keuangan dengan tunggakan 30 hari atau lebih dan tidak mengalami penurunan nilai akan selalu dianggap telah mengalami peningkatan risiko kredit yang signifikan.

Significant Increase in Credit Risk (Stage 2)
If a financial asset experiences a significant increase in credit risk ("SICR") since initial recognition, an expected credit loss provision is recognized for default events that may occur over the lifetime of the asset. Significant increase in credit risk is assessed by comparing the risk of default of an exposure at the reporting date to the risk of default at origination (after taking into account the passage of time). Significant does not mean statistically significant nor is it assessed in the context of changes in ECL. Whether a change in the risk of default is significant or not is assessed using a number of quantitative and qualitative factors, the weight of which depends on the type of product and counterparty. Financial assets that are 30 days or more past due and not credit-impaired will always be considered to have experienced a significant increase in credit risk.

Eksposur yang Mengalami Penurunan Nilai Kredit atau Gagal Bayar (*Stage* 3)
Aset hanya akan dianggap mengalami penurunan nilai dan kerugian kredit ekspektasian sepanjang umurnya diakui, jika terdapat bukti objektif penurunan nilai yang dapat diobservasi. Faktor-faktor yang diobservasi ini serupa dengan indikator bukti objektif penurunan nilai pada PSAK 71, termasuk antara lain aset gagal bayar atau mengalami kesulitan keuangan yang signifikan atau mengalami *forbearance* atas kredit yang mengalami penurunan nilai.

Credit Impaired or Defaulted Exposures (Stage 3)
An asset is only considered credit impaired and lifetime expected credit losses recognized, if there is observed objective evidence of impairment. These factors are similar to the indicators of objective evidence of impairment under PSAK 71, which includes, amongst other factors, assets in default or experiencing significant financial difficulty, or experiencing forbearance on impaired credit.

Aset keuangan yang mengalami penurunan nilai kredit atau gagal bayar merupakan aset yang setidaknya telah memiliki tunggakan lebih dari 90 hari atas pokok dan/atau bunga. Aset keuangan juga dianggap mengalami penurunan nilai kredit di mana debitur kemungkinan besar tidak akan membayar dengan terjadinya satu atau lebih kejadian yang teramati yang memiliki dampak menurunkan jumlah

Financial assets that are credit impaired or in default represent those that are at least 90 days past due in respect of principal and/or interest. Financial assets are also considered to be credit impaired where the debtors are unlikely to pay on the occurrence of one or more observable events that have a detrimental impact on the estimated future cash flows of the financial asset. Loss provisions against

estimasi arus kas masa depan dari aset keuangan tersebut. Cadangan kerugian penurunan nilai terhadap aset keuangan yang mengalami penurunan nilai ditentukan berdasarkan penilaian terhadap arus kas yang dapat dipulihkan berdasarkan sejumlah skenario, termasuk realisasi jaminan yang dimiliki jika memungkinkan.

credit impaired financial assets are determined based on an assessment of the recoverable cash flows under a range of scenarios, including the realisation of any collateral held where appropriate.

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:

- Jika restrukturisasi tidak mengakibatkan penghentian pengakuan aset yang ada, maka arus kas yang diperkirakan yang timbul dari aset keuangan yang dimodifikasi dimasukkan dalam perhitungan kekurangan kas dari aset yang ada;
- Jika restrukturisasi akan menghasilkan penghentian pengakuan aset yang ada, maka nilai wajar aset baru diperlakukan sebagai arus kas akhir dari aset keuangan yang ada pada saat penghentian pengakuannya. Jumlah ini dimasukkan dalam perhitungan kekurangan kas dari aset keuangan yang ada yang didiskontokan dari tanggal penghentian pengakuan ke tanggal pelaporan menggunakan suku bunga efektif awal dari aset keuangan yang ada.

Restructured Financial Assets

If the terms of the financial assets are renegotiated or modified or the existing financial assets are replaced with new ones due to the borrower's financial difficulties, an assessment is made whether recognition of existing financial assets must be derecognized and expected credit losses measured as follows:

- *If the restructuring does not result in the termination of recognition of existing assets, then the estimated cash flows arising from the modified financial assets are included in the calculation of cash shortages of existing assets;*
- *If the restructuring will result in a derecognition of the existing assets, the fair value of the new asset is treated as the final cash flow of the existing financial assets at the time of derecognition. This amount is included in the calculation of cash shortages from existing financial assets which are discounted from the date of derecognition to the reporting date using the initial effective interest rate of the existing financial assets.*

Bukti bahwa aset keuangan mengalami penurunan nilai kredit (memburuk) termasuk data yang dapat diobservasi mengenai peristiwa berikut ini:

- Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
- Pelanggaran kontrak, seperti peristiwa gagal bayar atau peristiwa tunggakan;
- 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;
- Terjadi kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya; atau
- Hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan;

Evidence that financial assets become credit impaired (deteriorated) including observable data regarding the following events:

- *Significant financial difficulties experienced by the issuer or the borrower;*
- *Breach of contract, such as a default or arrears;*
- *The lender, for economic or contractual reasons in relation to the financial difficulties experienced by the borrower, has given concessions to the borrower which is not possible if the borrower does not experience such difficulties;*
- *It is probable that the borrower will enter bankruptcy or the other financial reorganization; or*
- *Loss of an active market for financial assets due to financial difficulties;*

- Pembelian atau penerbitan aset keuangan dengan diskon sangat besar yang mencerminkan kerugian kredit yang terjadi.

Aset Keuangan yang Dibeli atau yang berasal dari aset keuangan yang mengalami penurunan nilai

Aset keuangan dikategorikan sebagai POCI apabila terdapat bukti objektif penurunan nilai pada saat pengakuan awal. Pada saat pengakuan awal, tidak ada penyisihan kerugian kredit yang diakui karena harga pembelian atau nilainya telah termasuk estimasi kerugian kredit sepanjang umurnya. Selanjutnya, perubahan kerugian kredit sepanjang umurnya, apakah positif atau negatif, diakui dalam laporan laba rugi sebagai bagian dari cadangan kerugian penurunan nilai.

Penyajian Penyisihan Kerugian Kredit Ekspektasian Dalam Laporan Posisi Keuangan

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, penyisihan kerugian kredit ekspektasian disajikan sebagai provisi;

- Instrumen utang 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.

Perhitungan penurunan nilai secara individual

Bank menetapkan pinjaman yang diberikan yang harus dievaluasi penurunan nilainya secara individual, jika memenuhi salah satu kriteria di bawah:

- Kredit yang diberikan yang secara individual memiliki nilai signifikan; atau
- Kredit yang diberikan yang direstrukturisasi yang secara individual memiliki nilai signifikan.

- *Purchase or issuance financial asset at significant discount which reflect the credit loss that occurs.*

Purchased or originated credit-impaired financial assets – POCI

Financial assets are catergorized as POCI if there is objective evidence of impairment at initial recognition. At initial recognition, no allowance for credit losses is recognized because the purchase price or value has included lifetime estimated credit losses. Furthermore, changes in lifetime credit losses, whether positive or negative, are recognized in the statement of profit or loss as part of the allowance for impairment losses.

Presentation of Allowance for Expected Credit Losses in Statements of Financial Position

Allowance for expected credit losses is presented in the statement of financial positions as follows:

- *Financial assets measured at amortized cost, allowance for expected credit losses is presented as a deduction from the gross carrying amount of the asset;*

- *Loan commitments and financial guarantee contracts, allowance for expected credit losses is presented as a provision;*
- *Debt instruments measured at fair value through other comprehensive income, allowance for expected credit losses are not recognized in the statement of financial position because the carrying amounts of these assets are at their fair values. However, allowance for expected credit losses is disclosed and recognized in other comprehensive income.*

Individual impairment calculation

The Bank determines that loans should be evaluated for impairment through individual evaluation, if one of the following criterias is met:

- *Loans which individually have significant value; or*
- *Restructured loans which individually have significant value.*

Bank menetapkan kredit yang diberikan yang harus dievaluasi penurunan nilainya secara individual jika kredit yang diberikan diklasifikasikan sebagai *Stage* 3 dan dianggap signifikan secara individual. Bank menghitung KKE dengan mengestimasi arus kas ekspektasian dari kredit yang diberikan.

The Bank determines that loans should be evaluated for impairment through individual evaluation if loans are classified as Stage 3 and considered individually significant. The Bank assesses ECL by estimating the expected future cash flow from the loans.

Perhitungan penurunan nilai secara kolektif

Bank menetapkan kredit yang diberikan yang harus dievaluasi penurunan nilainya secara individual jika pinjaman yang diberikan diklasifikasikan sebagai *Stage* 1, *Stage* 2 dan *Stage* 3 yang tidak dianggap signifikan secara kolektif. Bank menghitung KKE menggunakan pendekatan kolektif dengan model parameter risiko yang menggunakan beberapa parameter utama, antara lain *Probability of Default* ("PD"), *Loss Given Default* ("LGD"), *Exposure at Default* ("EAD"), dan tingkat diskonto setelah memperhitungkan informasi perkiraan masa depan, termasuk faktor makroekonomi.

Collective impairment calculation

The Bank determines that loans should be evaluated for impairment through individual evaluation if loans are classified as Stage 1, Stage 2 and Stage 3 which are not considered collective significant. The Bank assesses ECL using collective approach with the risk parameter modelling that incorporates a number of key parameters, including the Probability of Default ("PD"), Loss Given Default ("LGD"), Exposure at Default ("EAD"), and discount rate after taking into consideration forward-looking information, including macroeconomic factors.

Bank menggunakan model yang kompleks yang menggunakan matriks PD, LGD dan EAD.

The Bank primarily uses sophisticated models that utilise the PD, LGD and EAD metrics.

a. *Probability of Default* ("PD")
Probabilitas yang timbul di suatu waktu dimana debitur mengalami gagal bayar, dikalibrasikan sampai dengan periode 12 bulan dari tanggal laporan (*Stage* 1) atau sepanjang umur (*Stage* 2 dan 3) dan digabungkan pada dampak asumsi ekonomi masa depan yang memiliki risiko kredit. PD diestimasikan pada *point in time* di mana hal ini berfluktuasi sejalan dengan siklus ekonomi.

a. Probability of Default ("PD")
The probability at a point in time that a counterparty will default, calibrated over up to 12 months from the reporting date (Stage 1) or over the lifetime of the product (Stage 2 and 3) and incorporated to the impact of forward-looking economic assumptions that have an effect on credit risk. PD is estimated at a point in time that means it will fluctuate in line with the economic cycle.

b. *Loss Given Default* ("LGD")
Kerugian yang diperkirakan akan timbul dari debitur yang mengalami gagal bayar dengan menggabungkan dampak dari asumsi ekonomi masa depan yang relevan (jika ada) di mana hal ini mewakili perbedaan antara arus kas kontraktual yang akan jatuh tempo dengan arus kas yang diharapkan untuk diterima. Bank mengestimasikan LGD berdasarkan data historis dari tingkat pemulihan dan memperhitungkan pemulihan yang berasal dari jaminan terhadap aset keuangan dengan mempertimbangkan asumsi ekonomi di masa depan jika relevan.

b. Loss Given Default ("LGD")
The loss that is expected to arise on default, incorporating the impact of relevant forward looking economic assumptions (if any), which represents the difference between the contractual cash flows due and those that the Bank expects to receive. The Bank estimates LGD based on the historical recovery rates and considers the recovery of any collateral that is integral to the financial assets, taking into account forward looking economic assumptions if relevant.

c. *Exposure at Default* (”EAD”)
Perkiraan nilai eksposur neraca pada saat gagal bayar dengan mempertimbangkan bahwa perubahan ekspektasi yang diharapkan selama masa eksposur. Hal ini menggabungkan dampak penarikan fasilitas yang *committed*, pembayaran pokok dan bunga, amortisasi dan pembayaran dipercepat, bersama dengan dampak asumsi ekonomi masa depan jika relevan.

Untuk menentukan kerugian kredit ekspektasian komponen-komponen ini akan diperhitungkan secara bersama-sama dan didiskontokan ke tanggal laporan keuangan menggunakan diskonto berdasarkan suku bunga efektif.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan
Ketika kredit yang diberikan tidak tertagih, kredit yang diberikan tersebut dihapusbuku dengan menjurnal balik cadangan kerugian penurunan nilai. Kredit yang diberikan tersebut dihapusbuku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun sebelumnya dicatat sebagai pendapatan operasional selain pendapatan bunga.

ii. Penurunan nilai aset non-keuangan
Nilai tercatat dari aset yang bukan aset keuangan Bank, kecuali aset pajak tangguhan, ditelaah setiap tanggal pelaporan untuk menentukan apakah terdapat indikasi penurunan nilai. Jika indikasi tersebut ada, maka nilai yang dapat dipulihkan dari aset tersebut akan diestimasi.

Nilai yang dapat diperoleh kembali dari suatu aset atau unit penghasil kas adalah sebesar jumlah yang lebih tinggi antara nilai pakainya dan nilai wajar aset atau unit penghasil kas dikurangi biaya untuk menjual. Dalam menilai nilai pakai, estimasi arus kas masa depan didiskontokan ke nilai sekarang dengan menggunakan tingkat diskonto sebelum pajak yang mencerminkan penilaian pasar saat ini terhadap nilai kas kini dan risiko spesifik terhadap aset tersebut.

c. Exposure at Default (“EAD”)
The expected balance sheet exposure at the time of default, taking into account that expected change in exposure over the lifetime of the exposure. This incorporates the impact of drawdowns of committed facilities, repayments of principal and interest, amortisation and early payments, together with the impact of forward- looking economic assumptions if relevant.

To determine the expected credit loss, these components are multiplied together and discounted to the balance sheet date using the effective interest rate as the discount rate.

Recoveries of written-off financial assets

When a loan is uncollectible, it is written-off against the related allowance for impairment loss. Such loans are written off after all the necessary procedures have been completed and the amount of the loss has been determined.

The recoveries of written-off financial assets in the current year are credited by adjusting the allowance for impairment losses accounts. Recoveries of written-off financial assets from previous years are recorded as operational income other than interest income.

ii. Impairment of non-financial assets
The carrying amounts of the Bank’s non-financial assets, other than deferred tax assets, are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists then the asset’s recoverable amount will be estimated.

The recoverable amount of an asset or cash generating unit is the greater of its value in use and its fair value less costs to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

Cadangan penurunan nilai diakui pada tahun sebelumnya dinilai pada setiap tanggal pelaporan untuk melihat adanya indikasi bahwa kerugian telah menurun atau tidak ada lagi. Kerugian penurunan nilai dijurnal balik jika terdapat perubahan estimasi yang digunakan dalam menentukan nilai yang dapat dipulihkan.

Allowance for impairment loss recognized in prior year is assessed at each reporting date for any indications that the loss has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount.

Cadangan kerugian penurunan nilai dijurnal balik hanya hingga nilai tercatat aset tidak melebihi nilai tercatat yang telah ditentukan, dikurangi dengan depresiasi atau amortisasi, jika cadangan penurunan nilai tidak pernah diakui.

Allowance for impairment losses is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortization, if no impairment loss had been recognized.

Bank tidak diwajibkan lagi untuk membentuk cadangan kerugian penurunan nilai untuk aset non produktif, namun Bank tetap harus menghitung cadangan kerugian penurunan nilai mengacu pada standar akuntansi yang berlaku (lihat Catatan 15).

The Bank is not required to provide an allowance for impairment losses for non-productive assets, but the Bank should still calculate the impairment losses in accordance with the applicable accounting standards (see Note 15).

2.l. Aset tetap, aset hak-guna dan liabilitas sewa

2.l. Fixed assets, right-of-use assets and lease liabilities

Aset Tetap

Bank menerapkan kebijakan akuntansi model revaluasi untuk aset tetap berupa tanah dan bangunan. Untuk aset tetap selain tanah dan bangunan menggunakan model biaya.

Fixed assets

Bank applies revaluation model as accounting policy for land and buildings. For fixed assets other than land and buildings, it applies cost model.

Tanah dan bangunan disajikan sebesar nilai wajar, dikurangi akumulasi penyusutan untuk bangunan. Akumulasi penyusutan pada tanggal revaluasi dieliminasi terhadap nilai tercatat bruto aset dan nilai netonya disajikan kembali sebesar nilai revaluasian.

Land and buildings are stated at fair value, less subsequent depreciation for buildings. Accumulated depreciation at the date of revaluation is eliminated against the gross carrying amount of the asset and the net amount is restated to the revalued amount.

Jika nilai wajar dari aset yang direvaluasi mengalami perubahan yang signifikan dan fluktuatif, maka perlu direvaluasi secara tahunan, sedangkan jika nilai wajar dari aset yang direvaluasi tidak mengalami perubahan yang signifikan dan fluktuatif, maka perlu dilakukan revaluasi setiap 3 tahun sekali, dengan mempertimbangkan kondisi pada tahun tersebut.

If the fair value of the revalued asset change significantly, it is necessary to revaluate on an annual basis, whereas if the fair value of the revaluated asset does not change significantly, it is necessary to revaluate every 3 years, taking the conditions of the related year into considerations.

Kenaikan yang berasal dari revaluasi tanah dan bangunan diakui pada penghasilan komprehensif lain dan terakumulasi dalam ekuitas pada bagian surplus revaluasian, kecuali sebelumnya penurunan revaluasi atas aset yang sama pernah diakui dalam laba rugi, dalam hal ini kenaikan revaluasi hingga sebesar penurunan nilai aset akibat revaluasi tersebut, dikreditkan dalam laba rugi.

Any revaluation increase arising on the revaluation of land and buildings are recognized in other comprehensive income and accumulated in equity under the heading of revaluation surplus, except to the extent that it reverses a revaluation decrease, for the same assets which was previously recognized in the profit or loss, in which case the increase is credited to the profit or loss to the extent of the

Penurunan jumlah tercatat yang berasal dari revaluasi tanah dan bangunan dibebankan dalam laba rugi apabila penurunan tersebut melebihi saldo surplus revaluasi aset yang bersangkutan, jika ada.

decrease previously charged. A decrease in carrying amount arising on the revaluation of land and buildings are charged to the profit or loss to the extent that it exceeds the balance, if any, held in fixed asset revaluation reserve relating to a previous revaluation of land and buildings.

Surplus revaluasi tanah dan bangunan yang telah disajikan dalam ekuitas dipindahkan langsung ke saldo laba pada saat aset tersebut dihentikan pengakuannya.

The revaluation surplus of land and buildings are directly transferred to retained earnings when the asset is derecognized.

Aset tetap, kecuali tanah dan bangunan, dinyatakan sebesar biaya perolehan dikurangi akumulasi penyusutan dan rugi penurunan nilai. Biaya perolehan termasuk biaya penggantian bagian aset tetap saat biaya tersebut terjadi, jika memenuhi kriteria pengakuan. Biaya perolehan aset tetap diakui sebagai aset jika dan hanya jika besar kemungkinan manfaat ekonomis dimasa depan berkenaan dengan aset tersebut mengalir ke entitas dan biaya perolehan aset dapat diukur secara andal.

Fixed assets, except land and buildings, are stated at cost less accumulated depreciation and impairment losses. If the recognition criteria are met, the acquisition cost will include the cost of replacing part of the fixed assets when that cost is incurred. Acquisition costs of fixed assets is recognized as asset if, and only if it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably.

Beban pemeliharaan dan perbaikan dibebankan pada laba rugi pada saat terjadinya. Biaya-biaya lain yang terjadi selanjutnya yang timbul untuk menambah, mengganti atau memperbaiki aset dicatat sebagai biaya perolehan aset jika dan hanya jika besar kemungkinan manfaat ekonomis dimasa depan berkenaan dengan aset tersebut mengalir ke entitas dan biaya perolehan aset dapat diukur secara andal.

The cost of maintenance and repairs are charged to profit or loss as incurred. Other costs incurred subsequently to add to, replace part of or service an item of asset is recorded as acquisition of asset if, and only if it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably.

Aset tetap, kecuali tanah, disusutkan dengan menggunakan metode garis lurus (*straight-line method*) untuk seluruh aset tetap selama umur manfaat aset tetap yang diestimasi sebagai berikut:

Depreciation of fixed assets, except for land, is computed using the straight-line method for fixed assets over the estimated useful life of the assets, as follows:

	Tahun/*Years*	
Bangunan	5-20	*Buildings*
Renovasi bangunan atau instalasi	1-10	*Building renovations or installations*
Kendaraan	5	*Vehicles*
Peralatan kantor	1-10	*Office equipment*

Masa manfaat ekonomis, nilai residu dan metode penyusutan direviu setiap akhir periode dan pengaruh dari setiap perubahan estimasi tersebut berlaku prospektif.

The estimated useful life, residual values and depreciation method are reviewed at each period end and the effect of any changes in estimating for on a prospective basis.

Untuk semua aset tetap, Bank menetapkan nilai residu nihil untuk perhitungan penyusutan.

For all fixed assets, the Bank has determined residual value to be nil for the calculation of depreciation.

Biaya pengurusan legal hak atas tanah dalam bentuk Hak Guna Bangunan (HGB) yang dikeluarkan ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan tanah pada akun "Aset Tetap" dan tidak diamortisasi.

The legal cost of land rights in the form of Building Usage Rights (HGB) incurred when the land was acquired initially are recognized as part of the cost of the land under "Fixed Assets" account and not amortized.

Biaya pengurusan perpanjangan atau pembaruan legal hak atas tanah diakui sebagai aset takberwujud dan diamortisasi sepanjang umur hukum hak atau umur ekonomis tanah, mana yang lebih pendek.

The legal cost incurred to extend or renew the land rights are recorded as intangible assets and amortized over the shorter of the rights' legal life or land's economic life.

Jumlah tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan aset (dihitung sebagai perbedaan antara jumlah neto hasil pelepasan dan nilai tercatat dari aset) dimasukkan dalam laba rugi pada tahun aset tersebut dihentikan pengakuannya.

An item of fixed assets is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in the profit or loss in the year the asset is derecognized.

Aset hak-guna dan liabilitas sewa

Pada tanggal permulaan kontrak, Bank menilai apakah kontrak merupakan atau mengandung sewa. Suatu kontrak merupakan atau mengandung sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset identifikasian selama suatu jangka waktu untuk dipertukarkan dengan imbalan. Bank dapat memilih untuk tidak mengakui aset hak-guna dan liabilitas sewa untuk:

- sewa dengan jangka waktu kurang atau sama dengan 12 bulan dan tidak terdapat opsi beli;
- sewa atas aset dengan nilai rendah.

Right-of-use assets and lease liabilities

At the inception of a contract, the Bank assesses whether the contract is or contains a lease. A contract is or contains a lease if the contract carries the right to control the use of an identified assets for a period of time in exchange for consideration. The Bank can choose not to recognise the right-of-use asset and lease liabilities for:

- *leases with a term of less or equal to 12 months and there is no call option;*
- *leases of low value assets.*

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasian, Bank harus menilai apakah:

- Bank memiliki hak untuk mengoperasikan aset; dan
- Bank telah mendesain aset dengan cara menetapkan sebelumnya bagaimana dan untuk tujuan apa aset akan digunakan selama periode penggunaan.

To assess whether a contract carries the right to control the use of an identified asset, the Bank shall assess whether:

- *The Bank has the right to operate the assets; and*
- *The Bank has designed the assets in a way that predetermine how and for what purpose it will be used.*

Bank mengakui liabilitas sewa sebesar jumlah pembayaran sewa yang masih harus dibayar hingga akhir masa sewa yang didiskontokan dengan menggunakan suku bunga pinjaman inkremental. Sedangkan aset-hak guna mencakup jumlah liabilitas sewa yang diakui, biaya langsung awal yang dibayarkan, biaya pemulihan dan pembayaran sewa yang

The Bank recognized lease liabilities at the amount of lease payments accrued to the end of the lease term which discounted using the incremental borrowing rate. While, the right-of-use assets includes the amount of lease liabilities recognized, initial direct costs paid, restoration costs and lease payments on or before the start date of the lease, less lease

dilakukan pada atau sebelum tanggal mulai sewa, dikurangi insentif sewa yang diterima. Aset hak-guna disusutkan dengan metode garis lurus selama jangka waktu yang lebih pendek antara masa sewa dengan estimasi masa manfaat aset.

incentives received. Right-of-use are depreciated using the straight-line method over the shorter period between the lease term and the estimated useful life of the asset.

Jika kepemilikan aset sewa dialihkan ke Bank pada akhir masa sewa atau pembayaran sewa mencerminkan pelaksanaan opsi pembelian, penyusutan dihitung menggunakan estimasi masa manfaat ekonomis aset. Aset hak-guna diuji penurunan nilainya sesuai dengan PSAK 48 tentang "Penurunan Nilai Aset".

If the ownership of lease asset is transferred to the Bank at the end of the lease term or the lease payments reflect the exercise of the purchase option, depreciation is calculated using the estimated useful life of the assets. Right-of-use assets are tested for impairment in accordance with PSAK 48 regarding "Impairment of Assets".

Pada tanggal dimulainya sewa, Bank mengakui liabilitas sewa yang diukur pada nilai kini dari pembayaran sewa masa depan yang akan dibayarkan selama masa sewa. Pembayaran sewa termasuk pembayaran tetap (termasuk pembayaran tetap secara substansi) dikurangi piutang insentif sewa, pembayaran sewa variabel yang bergantung pada indeks atau suku bunga, dan jumlah yang diharapkan akan dibayar dalam jaminan nilai residu. Pembayaran sewa juga termasuk harga eksekusi opsi pembelian yang wajar jika dipastikan akan dilakukan oleh Bank dan pembayaran penalti untuk mengakhiri sewa, jika jangka waktu sewa mencerminkan Bank mengeksekusi opsi penghentian sewa. Pembayaran sewa variabel yang tidak bergantung pada indeks atau suku bunga diakui sebagai beban pada periode di mana peristiwa atau kondisi yang memicu pembayaran terjadi.

On the initial lease date, the Bank recognized lease liabilities which measured at the present value of future lease payments that will be paid over the lease term. Lease payments include fixed payments (including substantially fixed payments), less lease incentive receivables, variable lease payments that depends on index or interest rate, and the expected amount to be paid in a residual value guarantee. Lease payments also include the reasonable exercise price for the purchase option if it is determined to be made by the Bank and the payment of a penalty to terminate the lease, if the lease term reflects the Bank exercising the lease termination option. Variable lease payments that are not depends on an index or interest rate are recognized as an expense in the period in which the event or condition that triggers the payment occurs.

Dalam menghitung nilai kini dari pembayaran sewa, Bank menggunakan suku bunga pinjaman inkremental penyewa pada tanggal dimulainya sewa karena suku bunga implisit dalam sewa tidak dapat ditentukan. Setelah tanggal dimulainya sewa, jumlah liabilitas sewa ditingkatkan untuk mencerminkan pertambahan bunga dan dikurangi pembayaran sewa yang dilakukan. Selain itu, jumlah tercatat liabilitas sewa diukur kembali jika terdapat modifikasi, perubahan jangka waktu sewa, perubahan pembayaran sewa, atau perubahan dalam penilaian opsi untuk membeli aset pendasar.

In calculating the present value of lease payments, the Bank uses the lessee incremental borrowing rate at the inception date of the lease since the interest rate implicit in the lease cannot be determined. After the inception date of the lease, the amount of the lease liability is increased to reflect the interest increase and less lease payments made. Furthermore, the lease liabilities carrying amount is remeasured if there are modifications, changes in term of the lease, lease payments, or the valuation of the option to purchase the underlying asset.

Sewa jangka pendek (dengan jangka waktu kurang atau sama dengan 12 bulan) dan sewa aset bernilai rendah, serta elemen-elemen sewa tersebut, sebagian atau seluruhnya tidak menerapkan prinsip-prinsip pengakuan yang ditentukan oleh PSAK 73 akan diperlakukan

Short-term leases (with term of less or equal to 12 months) and leases of low-value assets, and elements of those leases, partially or entirely not applying the recognition principles stipulated by PSAK 73 will be treated the same as operating leases in PSAK 30. The Bank will

sama dengan sewa operasi pada PSAK 30. Bank akan mengakui pembayaran dengan dasar garis lurus selama masa sewa dalam laporan laba rugi dan penghasilan komprehensif lain. Beban ini dicatat pada beban umum dan administrasi dalam laba rugi.

Penerapan pencatatan PSAK 73 berlaku untuk seluruh sewa (kecuali sebagaimana yang disebutkan sebelumnya), yaitu sebagai berikut:

a. Menyajikan aset hak-guna sebagai bagian dari aset tetap dan liabilitas sewa disajikan sebagai bagian dari liabilitas lain-lain dalam laporan posisi keuangan, yang diukur pada nilai kini dari pembayaran sewa masa depan;
b. Mencatat penyusutan aset hak-guna dan bunga atas liabilitas sewa dalam laba rugi; dan
c. Memisahkan jumlah total pembayaran ke bagian pokok (disajikan dalam kegiatan pendanaan) dan bunga (disajikan dalam kegiatan operasional) dalam laporan arus kas.

recognize these lease payments on a straight-line basis during the lease period on the statement of the profit or loss and other comprehensive income. This expense is recorded under general and administrative expenses in profit or loss.

The recording implementation of PSAK 73 is applied for all leases (except as stated earlier), as follows:

a. Presents right-of-use assets as part of fixed assets and lease liabilities presented as part of other liabilities in the statement of financial position which measured at the present value of the future lease payments;
b. Records depreciation of right-of-use assets and interest on lease liabilities in the profit or loss; and
c. Separates the total amount of cash paid within operating activities) in the statement of cash flows.

2.m. Aset takberwujud

Aset takberwujud terdiri dari perangkat lunak yang dibeli Bank.

Perangkat lunak yang dibeli oleh Bank dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi dan akumulasi kerugian penurunan nilai.

Pengeluaran selanjutnya untuk perangkat lunak akan dikapitalisasi hanya jika pengeluaran tersebut menambah manfaat ekonomis aset yang bersangkutan di masa mendatang. Semua pengeluaran lainnya dibebankan pada saat terjadinya.

Aset takberwujud dihentikan pengakuannya jika dilepas atau ketika tidak terdapat lagi manfaat ekonomi masa depan yang diperkirakan dari penggunaan atau pelepasannya.

Amortisasi diakui dalam laba rugi dengan menggunakan metode garis lurus sepanjang masa manfaat dari perangkat lunak tersebut, dari tanggal perangkat lunak tersebut tersedia untuk dipakai. Estimasi masa manfaat dari perangkat lunak adalah lima hingga sepuluh tahun.

Metode amortisasi, estimasi masa manfaat dan nilai residual ditelaah pada setiap akhir tahun pelaporan dan disesuaikan jika dianggap tepat.

2.m. Intangible assets

Intangible assets consist of software acquired by the Bank.

Software acquired by the Bank is stated at cost less accumulated amortization and accumulated impairment losses.

Subsequent expenditure on software is capitalized only when it increases the future economic benefits embodied in the specific asset to which it relates. All other expenditures are expensed as incurred.

An intangible asset is derecognized on disposal or when there is no future economic benefits are expected from its use or disposal.

Amortization is recognized in profit or loss on a straight-line method over the estimated useful life of the software, from the date it is available for use. The estimated useful life of software is five until ten years.

Amortization method, the estimate of useful life and residual values are reviewed at each financial year-end and adjusted if appropriate.

2.n. Biaya dibayar di muka

Biaya dibayar di muka diamortisasi selama masa manfaat masing-masing biaya dengan menggunakan metode garis lurus.

2.n. Prepaid expenses

Prepaid expenses are amortized over their beneficial periods using the straight-line method.

2.o. Aset lain-lain

Terdiri dari aset yang tidak material yang tidak dapat digolongkan dalam pos-pos sebelumnya. Aset lain-lain dinyatakan sebesar nilai tercatat, yaitu harga perolehan setelah dikurangi dengan akumulasi amortisasi, penurunan nilai atau cadangan kerugian.

2.o. Other assets

Represent immaterial assets that cannot be classified under the above accounts. Other assets are stated at carrying amount, which is cost less accumulated amortization, allowance for impairment losses or possible losses.

2.p. Liabilitas segera

Liabilitas segera merupakan liabilitas Bank kepada pihak lain yang sifatnya wajib segera dibayarkan sesuai dengan perintah pemberi amanat atau perjanjian yang ditetapkan sebelumnya. Liabilitas segera dinyatakan sebesar nilai liabilitas Bank kepada pemberi amanat.

2.p. Obligations due immediately

Obligations due immediately represent the Bank's liabilities to beneficiaries that are payable immediately in accordance with the demand from the beneficiaries or as agreed upon by the Bank's and the beneficiaries. Obligation due immediately are stated at outstanding payables to the beneficiaries.

2.q. Simpanan dari nasabah dan simpanan dari Bank

Simpanan dari nasabah dan simpanan dari bank lain pada awalnya diukur pada nilai wajar ditambah biaya transaksi yang dapat diatribusikan secara langsung dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

2.q. Deposits from customer and deposits from other banks

Deposits from customer and deposits from other banks are initially measured at fair value plus directly attributable transaction costs and subsequently measured at their amortized cost using the effective interest method.

2.r. Pendapatan dan beban bunga

Pendapatan dan beban bunga diakui dalam laba rugi dengan menggunakan metode suku bunga efektif. Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran dan 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 dari aset keuangan atau liabilitas keuangan. Pada saat menghitung suku bunga efektif, Bank mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian kredit di masa mendatang.

2.r. Interest income and expense

Interest income and expenses are recognized in the profit or loss using the effective interest rate method. The effective interest rate is the rate that exactly discounts the estimated future cash payments and receipts through the expected life of the financial asset or financial liability (or, where appropriate, a shorter period) to the carrying amount of the financial asset or financial liability. 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.

Perhitungan suku bunga efektif mencakup biaya transaksi (Catatan 2c) dan seluruh imbalan/provisi dan bentuk lain yang dibayarkan atau diterima yang merupakan bagian tak terpisahkan dari suku bunga efektif.

The calculation of the effective interest rate includes transaction costs (Note 2c) and all fees and points paid or received that are an integral part of the effective interest rate.

Pendapatan dan beban bunga yang disajikan di dalam laba rugi meliputi:

Interest income and expenses presented in the profit or loss include:

a. Pendapatan dan beban bunga atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain serta aset keuangan dan liabilitas keuangan yang dicatat berdasarkan biaya perolehan diamortisasi, diakui pada laba rugi dengan menggunakan metode suku bunga efektif.

Jumlah tercatat bruto aset keuangan adalah biaya perolehan diamortisasi aset keuangan sebelum disesuaikan dengan cadangan 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.

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.

b. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar atas aset keuangan yang dikasifikasikan dalam kelompok nilai wajar melalui penghasilan komprehensif lain diakui secara langsung dalam laporan laba rugi komprehensif (merupakan bagian dari ekuitas) sampai aset keuangan tersebut dihentikan pengakuannya atau adanya penurunan nilai, kecuali keuntungan atau kerugian akibat perubahan nilai tukar untuk instrumen utang.

a. Interest income and expense on financial assets measured at fair value through other comprehensive income as well as financial assets and financial liabilities recorded at amortized cost are recognized in the profit or loss using the effective interest method.

The gross carrying amount of a financial asset is the amortized cost of a financial asset before adjusting for allowance for impairment.

In calculating interest income and expenses, the effective interest rate is applied to the gross carrying amount of an asset (when the asset is not a deteriorated financial asset) or to the amortized cost of a liability.

For financial assets that deteriorated after initial recognition, interest income is calculated by applying an effective interest rate to the amortized cost of the financial assets. If the asset no longer deteriorates, the calculation of interest income will be calculated by applying an effective interest rate to the gross carrying amount of the financial asset.

For financial assets that have deteriorated at initial recognition, interest income is calculated by applying the effective interest rate to the amortized cost of the financial assets. If the asset no longer deteriorates, the calculation of interest income will still be calculated by applying the effective interest rate to the amortized cost of the financial asset.

b. Gains and losses arising from changes in the fair value of fair value through other comprehensive income financial assets other than foreign exchange gains or losses on debt instrument are recognized directly in other comprehensive income (as part of equity), until the financial asset is derecognized or impaired, except gain or loss arising from changes in exchanges rate for debt instrument.

2.s. Provisi dan komisi

Pendapatan dan beban provisi dan komisi yang signifikan dan merupakan bagian tak terpisahkan dari suku bunga efektif atas aset keuangan atau liabilitas keuangan dimasukkan ke dalam perhitungan suku bunga efektif.

Pendapatan provisi dan komisi lainnya termasuk provisi yang terkait dengan kegiatan perkreditan, kegiatan ekspor-impor, provisi sebagai pengatur sindikasi dan provisi atas jasa diakui pada saat jasa tersebut dilakukan.

Beban provisi dan komisi lainnya sehubungan dengan transaksi antar bank diakui sebagai beban pada saat jasa tersebut diterima.

Apabila pinjaman diselesaikan sebelum jatuh tempo, maka saldo pendapatan provisi dan komisi yang belum diamortisasi diakui pada saat pinjaman diselesaikan.

2.s. Fees and commissions

Fees and commission income and expenses that are significant and integral to the effective interest rate on financial asset or financial liability are included in the measurement of the effective interest rate.

Other fees and commission income, including credit related fees, export-import related fees, syndication lead arranger fees, and provision for services are recognized when the related services are performed.

Other fees and commission expense related mainly to inter-bank transaction fees which are expensed as the service are received.

The outstanding balances of unamortized fees and commissions on loans terminated or settled prior to maturity are recognized as income upon settlement.

2.t. Liabilitas imbalan pasca-kerja

Imbalan pasca-kerja dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai yang menjadi peserta program pensiun Bank. Imbalan kerja ditentukan berdasarkan peraturan Bank dan persyaratan minimum Undang-undang No. 11/2020 tentang Cipta Kerja ("Undang-Undang Cipta Kerja") (sebelum 1 Januari 2021: Undang Undang Ketenagakerjaan No. 13/2003 ("UU Ketenagakerjaan")) sebagaimana telah diamendemen dengan Perpu No.2/2022 dan UU No.6/2023 atau Perjanjian Kerja Bersama ("PKB") atau Peraturan Perusahaan ("PP"), mana yang lebih tinggi. Karena UU Cipta Kerja atau UU Ketenagakerjaan atau PKB atau PP menentukan rumus tertentu untuk menghitung jumlah minimal imbalan pensiun, pada dasarnya, program pensiun berdasarkan UU Cipta Kerja atau UU Ketenagakerjaan atau PKB atau PP adalah program imbalan pasti.

Liabilitas imbalan pasca-kerja dihitung sebesar nilai kini dari estimasi jumlah liabilitas imbalan pasca-kerja di masa depan yang timbul dari jasa yang telah diberikan oleh karyawan pada masa kini dan masa lalu, dikurangi dengan nilai wajar aset program, jika ada. Perhitungan dilakukan oleh aktuaris independen dengan metode *projected-unit credit*.

Nilai kini liabilitas imbalan pasti ditentukan dengan mendiskontokan estimasi arus kas keluar masa depan dengan menggunakan tingkat bunga obligasi pemerintah berkualitas tinggi dalam mata uang yang sama dengan mata uang imbalan yang akan dibayarkan dan waktu jatuh tempo yang kurang lebih sama dengan waktu jatuh tempo imbalan yang bersangkutan.

2.t. Post-employment benefits liability

The post-employment benefits are accrued and recognized as expense when services have been rendered by qualified employees. The benefits are determined based on the Bank's regulations and the minimum requirements of Law No.11/2020 on Job Creation (the "Job Creation Law") (before January 1, 2021: Labour Law No. 13/2003 (the "Labour Law")) as amended by Perpu No.2/2022 and Law No.6/2023 or the Bank's Collective Labour Agreement (the "CLA") or Company Regulation ("CR"), whichever is higher. Since the Job Creation Law or Labour Law or the CLA or the CR sets the formula for determining the minimum amount of benefits, in substance pension plans under the Job Creation Law or Labour Law or the CLA or the CR represent defined benefit plans.

Post-employment benefits liability is calculated at present value of estimated future benefits that the employees have earned in return for their services in the current and past periods, deducted by plan assets, if any. Calculation is performed by an independent actuary using the projected-unit credit method.

The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using interest rates of high quality government bonds that are denominated in the currency in which the benefits will be paid and have terms to maturity approximately the same as the terms of the related pension liability.

Seluruh biaya jasa lalu diakui pada saat yang lebih dulu antara ketika amendemen/ kurtailmen terjadi atau ketika biaya restrukturisasi atau pemutusan hubungan kerja diakui. Sebagai akibatnya, biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

All past service costs are recognized at the earlier of the occurence of amendment/ curtailment and the recognition of related restructuring or termination costs. As a result, unvested past service costs can no longer be deferred and recognized over the future vesting period.

Bunga neto atas imbalan pasti neto merupakan komponen pendapatan bunga dari aset program, biaya bunga atas liabilitas imbalan pasti dan bunga atas dampak batas atas dari aset.

Net interest of the net defined benefit liabilities is the interest income component of plan assets, interest expense of defined benefit obligation and interest of the effect of asset ceiling.

Pengukuran kembali liabilitas imbalan pasti neto terdiri atas:
- keuntungan dan kerugian aktuarial;
- imbal hasil atas aset program, tidak termasuk jumlah yang dimasukan dalam bunga neto atas liabilitas imbalan pasti neto;
- setiap perubahan dampak batas atas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas imbalan pasti neto.

Remeasurement of the net defined benefit obligation consists of:
- *actuarial gains and losses,*
- *return on plan assets, excluding amount included in net interest of the net defined benefit obligation,*
- *any changes in effect of the asset ceiling, excluding amount included in net interest of the net defined benefit obligation.*

Imbalan jangka panjang lainnya
Imbalan jangka panjang lainnya seperti cuti berimbalan jangka panjang, imbalan cacat permanen dan penghargaan *jubilee* dihitung dengan menggunakan metode *projected unit credit* dan didiskontokan ke nilai kini. Keuntungan dan kerugian aktuarial yang timbul dari penyesuaian dan perubahan dalam asumsi-asumsi aktuarial diakui dalam laba rugi.

Other long-term benefits
Other long-term employee benefits such as long service leave, permanent disability benefits and jubilee awards are calculated using the projected unit credit method and discounted to present value. Actuarial gains and losses arising from experience adjustment and charge in actuarial assumption are recognised to profit or loss.

Pesangon pemutusan hubungan kerja
Pesangon pemutusan hubungan kerja terutang ketika karyawan dihentikan kontrak kerjanya sebelum usia pensiun normal. Bank mengakui pesangon pemutusan hubungan kerja ketika menunjukkan komitmennya untuk memutuskan hubungan kerja dengan karyawan berdasarkan suatu rencana formal terperinci yang kecil kemungkinannya untuk dibatalkan. Pesangon yang akan dibayarkan dalam waktu lebih dari 12 bulan setelah tanggal laporan posisi keuangan didiskontokan untuk mencerminkan nilai kini.

Termination benefits
Termination benefits are payable whenever an employee's employment is terminated before the normal retirement date. The Bank recognizes termination benefits when it is demonstrably committed to terminate the employment of current employees according to a detailed formal plan with low possibility of withdrawal. Benefits which will be paid more than 12 months after statement of financial position's date are discounted to reflect its present value.

2.u. Perpajakan
Beban pajak adalah jumlah gabungan pajak kini dan pajak tangguhan yang diperhitungkan dalam menentukan laba rugi pada suatu tahun. Pajak kini dan pajak tangguhan diakui dalam laba rugi, kecuali pajak penghasilan yang timbul dari transaksi atau peristiwa yang diakui

2.u. Taxation
Tax expense is the aggregate amount included in the determinination of profit or loss for the year in respect of current tax and deferred tax. Current tax and deferred tax is recognized in profit or loss, except for income tax arising from transactions or events that are recognized in

dalam penghasilan komprehensif lain atau secara langsung di ekuitas. Dalam hal ini, pajak tersebut masing-masing diakui dalam penghasilan komprehensif lain atau ekuitas.

other comprehensive income or directly in equity. In this case, the tax is recognized in other comprehensive income or equity, respectively.

Jumlah pajak kini untuk tahun berjalan dan tahun sebelumnya yang belum dibayar diakui sebagai liabilitas. Jika jumlah pajak yang telah dibayar untuk tahun berjalan dan periode-periode sebelumnya melebihi jumlah pajak yang terutang untuk tahun tersebut, maka kelebihannya diakui sebagai aset.

Current tax for current and prior years shall, to the extent unpaid, be recognized as a liability. If the amount already paid in respect of current and prior years exceeds the amount due for those years, the excess shall be recognized as an asset.

Liabilitas (aset) pajak kini untuk tahun berjalan dan tahun sebelumnya diukur sebesar jumlah yang diperkirakan akan dibayar kepada (direstitusi dari) otoritas perpajakan, yang dihitung menggunakan tarif pajak (dan undang-undang pajak) yang telah berlaku atau secara substantif telah berlaku pada akhir tahun pelaporan.

Current tax liabilities (assets) for the current and prior years shall be measured at the amount expected to be paid to (recovered from) the taxation authorities, using the tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting year.

Manfaat terkait dengan rugi pajak yang dapat ditarik untuk memulihkan pajak kini dari tahun sebelumnya diakui sebagai aset. Aset pajak tangguhan diakui untuk akumulasi rugi pajak belum dikompensasi dan kredit pajak belum dimanfaatkan sepanjang kemungkinan besar laba kena pajak masa depan akan tersedia untuk dimanfaatkan dengan rugi pajak belum dikompensasi dan kredit pajak belum dimanfaatkan.

Tax benefits relating to tax loss that can be carried back to recover current tax of a previous years is recognized as an asset. Deferred tax asset is recognized for the carry forward of unused tax losses and unused tax credit to the extent that it is probable that future taxable profit will be available against which the unused tax losses and unused tax credits can be utilized.

Seluruh perbedaan temporer kena pajak diakui sebagai liabilitas pajak tangguhan, kecuali perbedaan temporer kena pajak yang berasal dari:

a. Pengakuan awal *goodwill*; atau
b. Pengakuan awal aset atau liabilitas dari transaksi yang bukan kombinasi bisnis; pada saat transaksi tidak mempengaruhi laba akuntansi atau laba kena pajak (rugi pajak); dan pada saat transaksi tidak menimbulkan perbedaan temporer kena pajak dan perbedaan temporer dapat dikurangkan dalam jumlah yang sama.

Deferred tax liability shall be recognized for all taxable temporary differences, except to the extent that the deferred tax liability arises from:

a. The initial recognition of goodwill
b. The initial recognition of an asset or liability in a transaction which is not a business combination and at the time of the transaction, affects neither accounting profit nor taxable profit (tax loss).

Aset pajak tangguhan diakui untuk seluruh perbedaan temporer dapat dikurangkan sepanjang kemungkinan besar laba kena pajak akan tersedia sehingga perbedaan temporer dapat dimanfaatkan untuk mengurangi laba dimaksud, kecuali jika aset pajak tangguhan timbul dari pengakuan awal aset atau pengakuan awal liabilitas dalam transaksi yang:

a. Bukan kombinasi bisnis;

A deferred tax asset shall be recognized for all deductible temporary differences to the extent that it is probable that taxable profit will be available against which the deductible temporary difference can be utilized, unless the deferred tax asset arises from the initial recognition of an asset or liability in a transaction:

a. That is not a business combination;

b. Pada saat transaksi tidak memengaruhi laba akuntansi atau laba kena pajak (rugi pajak); dan
c. Pada saat transaksi, tidak menimbulkan perbedaan temporer kena pajak dan perbedaan temporer dapat dikurangkan dalam jumlah yang sama.

Aset pajak tangguhan diakui untuk seluruh perbedaan temporer dapat dikurangkan sepanjang kemungkinan besar laba kena pajak akan tersedia sehingga perbedaan temporer dapat dimanfaatkan untuk mengurangi laba dimaksud, kecuali jika aset pajak tangguhan timbul dari pengakuan awal aset atau pengakuan awal liabilitas dalam transaksi yang bukan kombinasi bisnis dan pada saat transaksi tidak memengaruhi laba akuntansi atau laba kena pajak (rugi pajak).

Aset dan liabilitas pajak tangguhan diukur dengan menggunakan tarif pajak yang diharapkan berlaku ketika aset dipulihkan atau liabilitas diselesaikan, berdasarkan tarif pajak (dan peraturan pajak) yang telah berlaku atau secara substantif telah berlaku pada akhir periode pelaporan.

Pengukuran aset dan liabilitas pajak tangguhan mencerminkan konsekuensi pajak yang sesuai dengan cara Bank memperkirakan, pada akhir periode pelaporan, untuk memulihkan atau menyelesaikan jumlah tercatat aset dan liabilitasnya.

Jumlah tercatat aset pajak tangguhan ditelaah ulang pada akhir periode pelaporan. Bank mengurangi jumlah tercatat aset pajak tangguhan jika kemungkinan besar laba kena pajak tidak lagi tersedia dalam jumlah yang memadai untuk mengompensasikan sebagian atau seluruh aset pajak tangguhan tersebut. Setiap pengurangan tersebut dilakukan pembalikan atas aset pajak tangguhan hingga kemungkinan besar laba kena pajak yang tersedia jumlahnya memadai.

Bank melakukan saling hapus aset pajak tangguhan dan liabilitas pajak tangguhan jika dan hanya jika:
a. Bank memiliki hak yang dapat dipaksakan secara hukum untuk melakukan saling hapus aset pajak kini terhadap liabilitas pajak kini; dan
b. Aset pajak tangguhan dan liabilitas pajak tangguhan terkait dengan pajak penghasilan yang dikenakan oleh otoritas perpajakan yang sama atas:

b. At the time of the transaction affects neither accounting profit nor taxable profit (tax loss); and
c. At the time of the transaction do not give rise to taxable temporary differences and temporary differences can be offset in the same amount.

A deferred tax asset shall be recognized for all deductible temporary differences to the extent that it is probable that taxable profit will be available against which the deductible temporary difference can be utilized, unless the deferred tax asset 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 accounting profit nor taxable profit (tax loss).

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the period when the asset is realized or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting period.

The measurement of deferred tax liabilities and deferred tax assets shall reflect the tax consequences that would follow from the manner in which the Bank expects, at the end of the reporting period, to recover or settle the carrying amount of its assets and liabilities.

The carrying amount of a deferred tax asset reviewed at the end of each reporting period. The Bank shall reduce the carrying amount of a deferred tax asset to the extent that it is no longer probable that sufficient taxable profit will be available to allow the benefit of part or all of that deferred tax asset to be utilized. Any such reduction shall be reversed to the extent that it becomes probable that sufficient taxable profit will be available.

The Bank offsets deferred tax assets and deferred tax liabilities if, and only if:

a. The Bank has a legally enforceable right to set off current tax assets against current tax liabilities; and

b. The deferred tax assets and the deferred tax liabilities relate to income taxes levied by the same taxation authority on either:

i. Entitas kena pajak yang sama; atau
ii. Entitas kena pajak yang berbeda yang bermaksud untuk memulihkan aset dan liabilitas pajak kini dengan dasar neto, atau merealisasikan aset dan menyelesaikan liabilitas secara bersamaan, pada setiap periode masa depan dimana jumlah signifikan atas aset atau liabilitas pajak tangguhan diperkirakan untuk diselesaikan atau dipulihkan.

i. The same taxable entity; or
ii. Different taxable entities which intend either to settle current tax liabilities and assets on a net basis, or to realize the assets and settle the liabilities simultaneously, in each future period in which significant amounts of deferred tax liabilities or assets are expected to be settled or recovered.

Bank melakukan saling hapus atas aset pajak kini dan liabilitas pajak kini jika dan hanya jika, Bank:
a. Memiliki hak yang dapat dipaksakan secara hukum untuk melakukan saling hapus atas jumlah yang diakui; dan
b. Bermaksud untuk menyelesaikan dengan dasar neto atau merealisasikan aset dan menyelesaikan liabilitas secara bersamaan.

The Bank offsets current tax assets and current tax liabilities if, and only if, the Bank:

a. Has legally enforceable right to set off the recognized amounts; and

b. Intends either to settle on a net basis, or to realize the assets and settle liabilities simultaneously.

2.v. Laba per saham dasar

Laba per saham dasar dihitung dengan membagi laba tahun berjalan dengan rata-rata tertimbang jumlah saham biasa yang ditempatkan dan disetor penuh selama tahun yang bersangkutan, setelah memperhitungkan pembagian dividen saham dan saham bonus yang diterapkan secara retrospektif.

Bank tidak memiliki efek berpotensi saham biasa yang bersifat dilutif pada tanggal 31 Desember 2023 dan 2022, dan oleh karenanya, laba per saham dilusian tidak dihitung dan disajikan pada laporan laba rugi dan penghasilan komprehensif lain.

2.v. Basic earnings per share

Basic earnings per share is computed by dividing income for the year with the weighted average number of outstanding common shares issued and are fully paid-up during the year, after considering effect of stock dividends and bonus shares distribution that applied retrospectively.

The Bank has no outstanding dilutive potential ordinary shares as at December 31, 2023 and 2022 and accordingly, no diluted earnings per share is calculated and presented in the statements of profit or loss and other comprehensive income.

2.w. Program loyalitas pelanggan

Program loyalitas pelanggan digunakan Bank untuk memberikan insentif kepada pelanggan untuk membeli barang atau jasa tertentu. Jika pelanggan membeli barang atau jasa, maka Bank akan memberikan poin penghargaan kepada pelanggan (seringkali disebut sebagai “poin”). Pelanggan dapat menukar poin penghargaan tersebut dengan barang atau jasa secara gratis atau dengan potongan harga. Interpretasi ini berlaku untuk poin penghargaan loyalitas pelanggan yang:
a. diberikan oleh Bank kepada pelanggannya sebagai bagian dari transaksi penjualan yaitu penjualan barang, pemberian jasa, atau penggunaan aset entitas-entitas tertentu oleh pelanggan; dan

2.w. Customer loyalty program

Customer loyalty programs are used by banks to provide incentives to customers to purchase certain goods or services. If the customer purchases goods or services, the Bank will award points to the customer (often referred to as "points"). Customers can exchange these award points for goods or services for free or at discounted rates. This interpretation applies to customer loyalty reward points that:

a. provided by the Bank to its customers as part of a sales transaction i.e. sale of goods, provision of services, or use of assets of certain entities by customers; and

b. bergantung pada pemenuhan terhadap setiap kondisi lebih lanjut yang disyaratkan, pelanggan dapat menukar barang atau jasa secara gratis atau dengan potongan harga di masa depan.

b. subject to compliance with any further conditions required, the Customer may exchange goods or services for free or at discounted rates in the future.

2.x. Sewa

Bank sebagai *lessor*

Dalam sewa menyewa operasi, Bank sebagai *lessor* mengakui aset untuk sewa operasi di laporan posisi keuangan sesuai sifat aset tersebut. Bank mencatat aset tersebut sebagai aset sewa operasi yang disusutkan dengan menggunakan metode garis lurus selama umur manfaat aset tersebut. Biaya langsung awal sehubungan proses negosiasi sewa operasi ditambahkan ke jumlah tercatat dari aset sewaan dan diakui sebagai beban selama masa sewa dengan dasar yang sama dengan pendapatan sewa. Rental kontinjen, apabila ada, diakui sebagai pendapatan pada tahun-tahun terjadinya.

Bank sebagai *lessee*

Kebijakan akuntansi sehubungan dengan penerapan PSAK 73 dimana Bank adalah sebagai *lessee* diungkapkan pada Catatan 2l atas laporan keuangan.

2.x. Lease

Bank as lessor

Under an operating lease, the Bank as a lessor presents assets subject to operating leases in its statements of financial position according to the nature of the asset. The Bank recorded those assets as assets under operating leases which is depreciated using straight-line method over the estimated useful lives of the assets. Initial direct costs incurred in negotiating an operating lease are added to the carrying amount of the leased asset and recognized over the lease term on the same basis as rental income. Contingent rents, if any, are recognized as revenue in the years in which they are earned.

Bank as lessee

The accounting policy related to the adoption of PSAK 73 where Bank is the lessee has been disclosed in Note 2l to the financial statements.

2.y. Beban emisi saham

Sesuai dengan Peraturan No. VIII.G.7 lampiran Surat Keputusan Bapepam No. Kep-06/PM/2000 tanggal 13 Maret 2000 mengenai "Pedoman Penyajian Laporan Keuangan" biaya-biaya emisi efek yang terjadi sehubungan dengan penawaran saham kepada masyarakat (termasuk penerbitan hak memesan efek terlebih dahulu) dikurangkan langsung dari hasil emisi dan disajikan sebagai pengurang pada akun "Tambahan Modal Disetor-Neto", sebagai bagian dari Ekuitas pada laporan posisi keuangan.

2.y. Shares issuance costs

Based on the regulation No. VIII.G.7, appendix of Bapepam Decision Letter No. Kep-06/PM/2000 dated March 13, 2000 regarding "Guidance for Financial Statements Presentation", costs related to the public offering of shares (including pre- emptive rights issue) are deducted from the proceeds and presented as a deduction from the "Additional Paid-in-Capital-Net account, under Equity section in the statements of financial position.

2.aa. Peristiwa setelah periode pelaporan

Peristiwa setelah periode pelaporan yang memberikan informasi tambahan tentang posisi Bank pada periode pelaporan (menyesuaikan peristiwa) tercermin dalam laporan keuangan.

Peristiwa setelah periode pelaporan yang tidak menyesuaikan peristiwa, jika ada, diungkapkan ketika material terhadap laporan keuangan.

2.aa. Events after the reporting period

Events after the reporting period that provide additional information about the Bank's position at the reporting period (adjusting events) are reflected in the financial statements.

Events after the reporting period that are not adjusting events, if any, are disclosed when material to the financial statements.

2.ab.Kombinasi Bisnis Entitas Sepengendali

Akuisisi entitas anak yang memenuhi kriteria sebagai transaksi restrukturisasi entitas sepengendali dicatat berdasarkan PSAK 38, "Akuntansi Restrukturisasi Entitas Sepengendali". Berdasarkan standar ini, akuisisi entitas anak dicatat berdasarkan penyatuan kepemilikan (*pooling of interest*) dimana aset dan liabilitas entitas anak dicatat sesuai dengan nilai bukunya. Selisih antara harga penyerahan dan bagian Grup atas nilai buku entitas anak, jika ada, dicatat sebagai "Selisih Nilai Transaksi Restrukturisasi Entitas Sepengendali" dan disajikan sebagai bagian dari ekuitas sebagai tambahan modal disetor.

2.ab.Business combination for Under Common Control Entities

Acquisition of a subsidiary that represent a restructuring transaction of entities under common control are accounted for in accordance with PSAK 38, "Accounting for Restructuring of Entities Under Common Control". Based on this standard, acquisition of a subsidiary is accounted for based on the pooling of interest, wherein assets and liabilities of a subsidiary are recorded at their book values. The difference between the transfer price and the Group's interest in a subsidiary's book values, if any, is recorded as "Difference in Value Arising from Restructuring Transactions of Entities under Common Control" and presented as part of equity as additional paid-in capital.

3. Pertimbangan Akuntansi Yang Penting Dan Sumber Utama Ketidakpastian Estimasi

Dalam proses penerapan kebijakan akuntansi Bank, manajemen telah melakukan pertimbangan profesional dan estimasi dalam menentukan jumlah yang diakui dalam laporan keuangan. Beberapa pertimbangan profesional dan estimasi yang signifikan adalah sebagai berikut:

a. Sumber utama atas ketidakpastian estimasi
Cadangan kerugian penurunan nilai atas aset keuangan

Saat mengukur ECL, Bank menggunakan informasi masa depan yang wajar dan dapat didukung, yang didasarkan pada asumsi untuk pergerakan masa depan dari berbagai pendorong ekonomi dan bagaimana penggerak ini akan saling memengaruhi.

Loss given default adalah estimasi kerugian yang timbul karena gagal bayar. Perhitungan didasarkan pada perbedaan antara arus kas kontraktual terutang dan yang diharapkan akan diterima, dengan mempertimbangkan arus kas dari agunan dan peningkatan kredit integral.

Probability of default merupakan input utama dalam mengukur ECL. *Probability of default* adalah perkiraan kemungkinan gagal bayar selama jangka waktu tertentu, yang penghitungannya mencakup data historis, asumsi, dan ekspektasi kondisi masa depan.

3. Critical Accounting Judgments And Key Sources Of Estimation Uncertainty

In the process of applying the Bank's accounting policies, management has exercised professional judgments and estimates in determining the amounts recognized in the financial statements. The several significant uses of the professional judgments and estimates are as follows:

a. Key sources of estimation uncertainty
Allowances for impairment losses on financial assets

When measuring ECL the Bank uses reasonable and supportable forward-looking information, which is based on assumptions for the future movement of different economic drivers and how these drivers will affect each other.

Loss given default is an estimate of the loss arising on default. It is based on the difference between the contractual cash flows due and those that the lender would expect to receive, taking into account cash flows from collateral and integral credit enhancements.

Probability of default constitutes a key input in measuring ECL. Probability of default is an estimate of the likelihood of default over a given time horizon, the calculation of which includes historical data, assumptions and expectations of future conditions.

Evaluasi atas kerugian penurunan nilai aset keuangan yang dicatat pada biaya perolehan diamortisasi dijelaskan di Catatan 2k.

Financial assets accounted for at amortized cost are evaluated for impairment on the basis described in Note 2k.

Kondisi spesifik *counterparty* yang mengalami penurunan nilai dalam pembentukan cadangan kerugian atas aset keuangan dievaluasi secara individu berdasarkan estimasi terbaik manajemen atas nilai kini arus kas yang diharapkan akan diterima, baik dari waktu dan jumlah. Dalam mengestimasi arus kas tersebut, manajemen membuat pertimbangan tentang situasi keuangan *counterparty* dan nilai realisasi bersih dari setiap agunan, serta probabilitas rata-rata tertimbang kerugian kredit. Setiap aset yang mengalami penurunan nilai dinilai sesuai dengan manfaat yang ada, dan strategi penyelesaian serta estimasi arus kas yang diperkirakan dapat diterima.

In the calculation of allowance for impairment losses of financial assets, the specific condition of impaired counterparty is individually evaluated based on management's best estimate of the present value of the expected cash flows to be received, including both timing and amount. In estimating these cash flows, management makes judgements about the counterparty's financial situation and the net realizable value of any underlying collateral, including weighted average probability of credit losses. Each impaired asset is assessed on its merits, and the workout strategy and estimated cash flows considered recoverable.

Evaluasi cadangan kerugian penurunan nilai secara kolektif meliputi kerugian kredit yang melekat pada portofolio aset keuangan dengan karakteristik ekonomi yang sama, tetapi penurunan nilai secara individu belum dapat diidentifikasi. Dalam menentukan perlunya membentuk cadangan kerugian penurunan nilai kredit secara kolektif, manajemen mempertimbangkan faktor-faktor seperti kualitas kredit, besarnya portofolio, konsentrasi kredit dan faktor-faktor ekonomi. Dalam mengestimasi cadangan yang diperlukan, asumsi-asumsi dibuat untuk menentukan model kerugian bawaan dan untuk menentukan parameter input yang diperlukan, berdasarkan pengalaman historis, kondisi ekonomi saat ini, dan perkiraan kondisi ekonomi di masa depan.

Collectively-assessed allowance for impairment losses cover credit losses inherent in portfolios of financial assets with similar economic characteristics but the individual impaired items cannot yet be identified. In assessing the need for collectively assessed allowance for impairment losses, management considers factors such as credit quality, portfolio size, credit concentrations and economic factors. In order to estimate the required allowance, assumptions are made to define the way inherent losses are modeled and to determine the required input parameters, based on historical experience, current economic conditions, and forecast on future economic condition.

Ketepatan dari cadangan ini bergantung pada seberapa tepat estimasi arus kas masa depan untuk menentukan cadangan individual serta asumsi model dan parameter yang digunakan dalam menentukan cadangan kolektif.

The accuracy of the allowances depends on how well these estimates of future cash flows for specific counterparty allowances and the model assumptions and parameters used in determining collective allowances.

Estimasi Masa Sewa

Dalam mengestimasi masa sewa dari masing-masing perjanjian sewa, manajemen mempertimbangkan seluruh fakta dan keadaan yang memberikan insentif ekonomik untuk mengeksekusi opsi perpanjangan, atau untuk tidak mengeksekusi opsi penghentian, termasuk perubahan fakta atau keadaan yang diekspektasi dari tanggal permulaan hingga

Estimation of Lease Term

When estimating the lease term of the respective lease arrangement, management considers all facts and circumstances that create an economic incentive to exercise an extension option, or not to exercise a termination option, including any expected changes in facts and circumstances from the commencement date until the exercise date of the option. Extension options (or

tanggal eksekusi opsi. Opsi perpanjangan (atau periode setelah opsi penghentian) hanya diperhitungkan dalam masa sewa jika sewa cukup pasti akan diperpanjang (atau tidak dihentikan).

periods after termination options) are only included in the lease term if the lease is reasonably certain to be extended (or not terminated.

Penentuan nilai wajar
Dalam menentukan nilai wajar atas aset keuangan dan liabilitas keuangan dimana tidak terdapat harga pasar yang dapat diobservasi, Bank harus menggunakan teknik penilaian seperti dijelaskan pada Catatan 2c. Untuk instrumen keuangan yang jarang diperdagangkan dan tidak memiliki harga yang transparan, nilai wajarnya menjadi kurang objektif dan karenanya, membutuhkan tingkat pertimbangan yang beragam, tergantung pada likuiditas, konsentrasi, ketidakpastian faktor pasar, asumsi penentuan harga, dan risiko lainnya yang memengaruhi instrumen tertentu.

Determining fair values
In determining the fair value for financial assets and liabilities for which there is no observable market price, Bank should use the valuation techniques as described in Note 2c. For financial instruments that are infrequently traded and have little price transparency, fair value is less objective, and requires varying degrees of judgment depending on liquidity, concentration, uncertainly of market factors, pricing assumptions and other risks affecting the specific instrument.

Aset pajak tangguhan
Aset pajak tangguhan diakui atas jumlah pajak penghasilan terpulihkan (*recoverable*) pada periode mendatang sebagai akibat perbedaan temporer yang boleh dikurangkan.

Deferred tax assets
Deferred tax assets are recognized for the future recoverable taxable income arising from temporary difference.

Pertimbangan manajemen diperlukan untuk menentukan jumlah aset pajak tangguhan yang dapat diakui, sesuai dengan waktu yang tepat dan tingkat laba fiskal di masa mendatang sejalan dengan strategi rencana perpajakan ke depan (Catatan 2u).

Management judgment is required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing and level of future taxable profits together with future strategic planning (Note 2u).

Penyusutan Aset Tetap
Manajemen mengestimasi masa manfaat ekonomis aset tetap Bank antara 1 sampai dengan 20 tahun. Ini merupakan masa manfaat ekonomis yang secara umum diharapkan dalam industri perbankan. Perubahan tingkat pemakaian dan perkembangan teknologi dapat memengaruhi masa manfaat ekonomis dan nilai sisa aset, dan karenanya beban penyusutan masa depan mungkin direvisi. Penjelasan lebih rinci diungkapkan dalam Catatan 2l dan 13.

Depreciation of Fixed Assets
Management properly estimates the useful lives of the Bank's fixed assets to be within 1 to 20 years. These are common life expectancies applied in the banking industries. Changes in the expected level of usage and technological development could impact the economic useful lives and the residual values of these assets, and therefore future depreciation charges could be revised. Further details are disclosed in Notes 2l and 13.

Revaluasi Aset Tetap
Revaluasi aset tetap Bank bergantung pada pemilihan asumsi yang digunakan oleh penilai independen dalam menghitung jumlah-jumlah tersebut. Asumsi tersebut termasuk antara lain: tingkat diskonto, nilai tukar, tingkat inflasi dan tingkat kenaikan pendapatan dan biaya. Bank berkeyakinan

The Revaluation of Fixed assets
The Bank's fixed assets revaluation depends on its selection of certain assumptions used by the independent appraisal in calculating such amounts. Those assumptions including discount rate, exchange rate, inflation rate and revenue and cost increase rate. The Bank believes

bahwa asumsi tersebut adalah wajar dan sesuai, perbedaan signifikan dalam asumsi yang ditetapkan Bank dapat mempengaruhi secara material nilai aset tetap yang direvaluasi. Penjelasan lebih rinci diungkapkan dalam Catatan 13.

that its assumptions are reasonable and appropriate and significant differences in the Bank's assumptions may materially affect the valuation of its revalued fixed assets. Further details are disclosed in Note 13.

Imbalan kerja
Penentuan liabilitas imbalan kerja Bank bergantung pada pemilihan asumsi yang digunakan oleh aktuaris independen dan manajemen Bank dalam menghitung jumlah-jumlah tersebut. Asumsi tersebut termasuk antara lain, tingkat diskonto, tingkat kenaikan gaji tahunan, tingkat pengunduran diri karyawan tahunan, tingkat kecacatan, umur pensiun, dan tingkat kematian (Catatan 22).

Employee benefits
The determination of the Bank's employee benefits liability is dependent on its selection of certain assumptions used by the independent actuaries and the Bank's management in calculating such amounts. Those assumptions include among others, discount rates, future annual salary increase, annual employee turn-over rate, disability rate, retirement age, and mortality rate (Note 22).

Pajak penghasilan
Bank mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi apakah akan terdapat tambahan pajak penghasilan badan.

Income tax
The Bank recognizes liabilities for corporate income tax based on estimation of whether additional corporate income tax will be due.

b. Pertimbangan akuntansi yang penting dalam menerapkan kebijakan akuntansi Bank

b. Critical accounting judgments in applying the Bank's accounting policies

Pertimbangan akuntansi yang penting dalam menerapkan kebijakan akuntansi Bank meliputi:

Critical accounting judgments made in applying the Bank's accounting policies include:

Penilaian instrumen keuangan
Bank menggunakan hierarki berikut untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan (Catatan 41) :
- *Level* 1 :
  harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik;
- *Level* 2 :
  input selain harga kuotasian yang termasuk dalam Level 1 yang dapat diobservasi untuk aset dan liabilitas baik secara langsung (misalnya harga) atau secara tidak langsung;
- *Level* 3 :
  input untuk aset dan liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (*input* yang tidak dapat diobservasi).

Valuation of financial instruments
The Bank adopts the following hierarchy for determining and disclosing the fair value of financial instruments (Note 41) :

- *Level 1 :*
  quoted (unadjusted) market prices in active market for identical assets or liabilities;
- *Level 2 :*
  inputs other than quoted prices included within Level 1 that are observable for the asset or liability either directly (for example, price) or indirectly;
- *Level 3 :*
  inputs for the asset and liability that are not based on observable market data (unobservable inputs).

Kebijakan akuntansi Bank untuk pengukuran nilai wajar dibahas di Catatan 2.

The Bank's accounting policy on fair value measurements is discussed in Note 2.

Nilai wajar dari aset keuangan dan liabilitas keuangan yang diperdagangkan

Fair values of financial assets and financial liabilities that are traded in active

di pasar aktif didasarkan pada kuotasi harga pasar atau kuotasi dari harga *dealer*. Untuk seluruh instrumen keuangan lainnya, Bank menentukan nilai wajar dengan menggunakan teknik penilaian.

markets are based on quoted market prices or dealer price quotations. For all other financial instruments, the Bank determines fair values using valuation techniques.

Teknik penilaian termasuk model nilai sekarang dan arus kas yang didiskontokan, dan perbandingan dengan instrumen yang sejenis dimana terdapat harga pasar yang dapat diobservasi. Asumsi dan input yang digunakan dalam teknik penilaian termasuk suku bunga bebas risiko (*risk-free*) dan suku bunga acuan, *credit spread* dan variabel lainnya yang digunakan dalam mengestimasi tingkat diskonto, harga obligasi, kurs mata uang asing, serta tingkat kerentanan dan korelasi harga yang diharapkan.

Valuation techniques include net present value and discounted cash flow models, and comparison to similar instruments for which market observable prices exist. Assumptions and inputs used in valuation techniques include risk-free and benchmark interest rates, credit spreads and other variable used in estimating discount rates, bond prices, foreign currency exchange rates, and price volatilities and correlations.

Tujuan dari teknik penilaian adalah penentuan nilai wajar yang mencerminkan harga dari instrumen keuangan pada tanggal pelaporan yang akan ditentukan oleh para partisipan di pasar dalam suatu transaksi yang wajar.

The objective of valuation techniques is to arrive at a fair value determination that reflects the price of the financial instrument at the reporting date that would have been determined by market participants acting at arm's length.

Penilaian model bisnis

Klasifikasi dan pengukuran aset keuangan bergantung pada hasil 'semata dari pembayaran pokok dan bunga' ("SPPI") (lihat bagian aset keuangan pada Catatan 3) dan uji model bisnis. Bank menentukan model bisnis pada tingkat yang mencerminkan bagaimana kelompok aset keuangan dikelola bersama untuk mencapai tujuan bisnis tertentu. Penilaian ini mencakup penilaian yang mencerminkan semua bukti yang relevan termasuk bagaimana kinerja aset dievaluasi dan kinerjanya diukur, risiko yang memengaruhi kinerja aset dan bagaimana hal ini dikelola dan bagaimana manajer aset diberi kompensasi. Bank memantau aset keuangan yang diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain yang dihentikan pengakuannya sebelum jatuh tempo untuk memahami alasan pelepasannya dan apakah alasan tersebut konsisten dengan tujuan bisnis di mana aset tersebut dimiliki. Pemantauan adalah bagian dari penilaian berkelanjutan Bank atas apakah model bisnis di mana aset keuangan yang tersisa dimiliki tetap sesuai dan jika tidak sesuai apakah telah terjadi perubahan dalam model bisnis dan dengan demikian terdapat perubahan prospektif terhadap

Business model assessment

Classification and measurement of financial assets depends on the results of the SPPI (please see financial assets sections of Note 3) and the business model test. The Bank determines the business model at a level that reflects how group of financial assets are managed together to achieve a particular business objective. This assessment includes judgement reflecting all relevant evidence including how the performance of the assets is evaluated and their performance measured, the risks that affect the performance of the assets and how these are managed and how the managers of the assets are compensated. The Bank monitors financial assets measured at amortized cost or fair value through other comprehensive income that are derecognized prior to their maturity to understand the reason for their disposal and whether the reasons are consistent with the objective of the business for which the asset was held. Monitoring is part of the Bank's continuous assessment of whether the business model for which the remaining financial assets are held continues to be appropriate and if it is not appropriate whether there has been a change in business model and so a prospective change to the classification of

klasifikasi aset keuangan tersebut. Tidak ada perubahan yang diperlukan selama periode yang disajikan.

Peningkatan risiko kredit yang signifikan
Sebagaimana dijelaskan dalam Catatan 3, kerugian kredit ekspektasian diukur sebagai cadangan yang setara dengan ECL 12 bulan untuk aset *stage* 1, atau ECL sepanjang umur untuk aset *stage* 2 atau *stage* 3. Suatu aset bergerak ke *stage* 2 ketika risiko kreditnya telah meningkat secara signifikan sejak pengakuan awal. PSAK 71 tidak menjelaskan apa yang merupakan peningkatan risiko kredit yang signifikan. Dalam menilai apakah risiko kredit suatu aset telah meningkat secara signifikan, Bank mempertimbangkan informasi masa depan yang wajar dan dapat didukung secara kualitatif dan kuantitatif.

Klasifikasi aset dan liabilitas keuangan
Kebijakan akuntansi Bank menetapkan klasifikasi atas aset dan liabilitas tertentu sebagai aset dan liabilitas keuangan dengan mempertimbangkan definisi yang ditetapkan PSAK 71.

Penurunan nilai aset non-keuangan
Bank mengevaluasi penurunan nilai aset apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset tidak dapat dipulihkan kembali. Faktor-faktor penting yang dapat menyebabkan penelaahan penurunan nilai adalah sebagai berikut:

a) performa yang tidak tercapai secara signifikan terhadap ekspektasi historis atau proyeksi hasil operasi di masa yang akan datang;
b) perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan
c) industri atau tren ekonomi yang secara signifikan bernilai negatif.

Bank mengakui kerugian penurunan nilai apabila nilai tercatat aset melebihi nilai yang dapat dipulihkan. Jumlah terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurang biaya untuk menjual dengan nilai pakai aset (atau unit penghasil kas). Jumlah terpulihkan diestimasi untuk aset individual atau, jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

those assets. No such changes were required during the periods presented.

Significant increase in credit risk
As explained in Note 3, expected credit losses are measured as an allowance equal to 12 months ECL for stage 1 assets, or lifetime ECL for stage 2 or stage 3 assets. An asset moves to stage 2 when its credit risk has increased significantly since initial recognition. PSAK 71 does not define what constitutes a significant increase in credit risk. In assessing whether the credit risk of an asset has significantly increased, the Bank takes into account qualitative and quantitative reasonable and supportable forward-looking information.

Financial asset and liability classification
The Bank's accounting policies determine the classifications of certain assets and liabilities as financial assets and liabilities by considering the definition set forth in PSAK 71.

Impairment of non-financial assets
The Bank assesses impairment of assets whenever events or changes in circumstances that would indicates that the carrying amount of an asset may not be recoverable. The factors that the Bank considers important which could trigger an impairment review include the following:

a) significant underperformance relative to expected historical or projected future operating results;
b) significant changes in the manner of use of the acquired assets or the strategy for overall business; and
c) significant negative industry or economic trends.

The Bank recognizes an impairment loss whenever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the higher of an asset's (or cash-generating unit's) fair value less costs to sell and its value in use. Recoverable amounts are estimated for individual assets or, if it is not possible, for the cash-generating unit to which the asset belongs.

4. Kas / *4. Cash*

	2023	2022	
Rupiah			*Rupiah*
Khasanah	3,848,905,800	3,173,579,300	*Vault room*
Jumlah	**3,848,905,800**	**3,173,579,300**	***Total***

Kas dalam penyimpanan diasuransikan terhadap semua risiko kehilangan dan/atau kerusakan kepada PT Asuransi Umum Mega dengan jumlah pertanggungan masing-masing sebesar Rp3.000.000.000 dan Rp12.000.000.000 pada tanggal 31 Desember 2023 dan 2022.

Cash in vault are insured for all risks of physical loss and/or damage with PT Asuransi Umum Mega with sum insured amounting to Rp3,000,000,000 and Rp12,000,000,000 for the years ended December 31, 2023 and 2022, respectively.

Manajemen Bank berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian dari risiko tersebut.

The management of the Bank believes that the insurance coverage is adequate to cover possible losses arising from such risks.

5. Giro pada Bank Indonesia / *5. Current Accounts with Bank Indonesia*

	2023	2022	
Rupiah			*Rupiah*
Giro pada Bank Indonesia	233,442,087,888	305,945,558,821	*Current accounts with Bank Indonesia*
Jumlah	**233,442,087,888**	**305,945,558,821**	***Total***

Bank dipersyaratkan untuk memiliki Giro Wajib Minimum (GWM) dalam mata uang Rupiah dalam kegiatannya sebagai bank umum dan GWM dalam mata uang asing dalam kegiatannya melakukan transaksi mata uang asing.

The Bank is required to maintain minimum statutory reserves (GWM) in Rupiah for conventional banking activities and statutory reserves in foreign currencies for foreign exchange transactions.

GWM primer adalah simpanan minimum yang wajib dipenuhi oleh Bank dalam bentuk saldo rekening giro pada Bank Indonesia. Penyangga Likuiditas Makroprudensial (dahulu GWM sekunder) adalah cadangan minimum yang wajib dipelihara oleh Bank berupa Sertifikat Bank Indonesia (SBI), Surat Utang Negara (SUN), dan Surat Berharga Syariah Negara (SBSN). GWM Rasio Intermediasi Makroprudensial (RIM) (dahulu GWM LFR) adalah tambahan simpanan minimum yang wajib dipenuhi oleh Bank dalam bentuk saldo rekening giro pada Bank Indonesia, jika RIM Bank di bawah minimum RIM target Bank Indonesia (84%) atau jika di atas maksimum RIM target Bank Indonesia (94%) dan Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih kecil dari KPMM Insentif Bank Indonesia sebesar 14%.

Primary minimum statutory reserve is a minimum reserve that should be maintained by the Bank in current accounts with Bank Indonesia. Macroprudential Liquidity Buffer (formerly secondary minimum statutory reserve) which is the minimum reserves that should be maintained by the Bank, comprised of Certificates of Bank Indonesia (SBI), Government Debenture Debt (SUN), and Sharia Government Securities (SBSN). The minimum statutory reserve on Macroprudential Intermediation Ratio (RIM) (formerly minimum statutory reserve on LFR) is the additional reserve that should be maintained by the Bank in the form of current accounts with Bank Indonesia, if the Bank's RIM is below the minimum of RIM targeted by Bank Indonesia (84%) or if the Bank's RIMis above the maximum of RIM targeted by Bank Indonesia (94%) and the Capital Adequacy Ratio (CAR) is below Bank Indonesia requirement of 14%.

Pada tanggal 31 Desember 2023 dan 2022, Giro Wajib Minimum (GWM) Bank telah sesuai dengan Peraturan Bank Indonesia (PBI) No. 20/3/PBI/2018 tanggal 29 Maret 2018 tentang Giro Wajib Minimum Bank Umum Dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional sebagaimana telah diubah dengan PBI No. 22/3/PBI/2020 tanggal 24 Maret 2020; PBI No. 22/10/PBI/2020 tanggal 28 Juli 2020; PBI No. 23/16/PBI/2021 tanggal 21 Desember 2021; dan terakhir kali melalui PBI No. 24/4/PBI/2022 tanggal 01 Maret 2022 yang dijelaskan melalui Peraturan Anggota Dewan Gubernur (PADG) No. 20/10/PADG/2018 tanggal 31 Mei 2018 tentang Giro Wajib Minimum Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah sebagaimana telah diubah beberapa kali dengan PADG No. 21/14/PADG/2019 tanggal 26 Juni 2019; PADG No. 21/27/PADG/2019 tanggal 26 Desember 2019; PADG No. 22/2/PADG/2020 tanggal 10 Maret 2020; PADG No. 22/10/PADG/2020 tanggal 29 April 2020; PADG No. 22/19/PADG/2020 tanggal 29 Juli 2020; PADG No. 23/27/PADG/2021 tanggal 21 Desember 2021; PADG No. 24/3/PADG/2022 tanggal 01 Maret 2022; dan terakhir kali melalui PADG No. 24/8/PADG/2022 tanggal 30 Juni 2022; PADG Nomor 2 tahun 2023 tertanggal 1 April 2023; dan terakhir kali melalui PADG Nomor 12 tahun 2023 tertanggal 1 Oktober 2023.

As of December 31, 2023 and 2022, the Bank's Statutory Reserves (GWM) have complied with Bank Indonesia Regulation (PBI) No. 20/3/PBI/2018 dated March 29, 2018 concerning Statutory Reserves for Commercial Banks in Rupiah and Foreign Exchange for Banks Conventional General as amended through PBI No. 22/3/PBI/2020 dated March 24, 2020; PBI No. 22/10/PBI/2020 dated July 28, 2020; PBI No. 23/16/PBI/2021 dated December 21, 2021; and latest amendment through PBI No. 24/4/PBI/2022 dated March 01, 2022 which explained by Regulation of the Members of the Board of Governors (PADG) No. 20/10/PADG/2018 dated May 31, 2018 concerning Statutory Reserves for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units as amended through PADG No. 21/14/PADG/2019 dated June 26, 2019; PADG No. 21/27/PADG/2019 dated December 26, 2019; PADG No. 22/2/PADG/2020 dated March 10, 2020; PADG No. 22/10/PADG/2020 dated April 29, 2020; PADG No. 22/19/PADG/2020 dated July 29, 2020; PADG No. 23/27/PADG/2021 dated December 21, 2021; PADG No. 24/3/PADG/2022 dated March 01, 2022; PADG No. 24/8/PADG/2022 dated June 30, 2022; PADG No.2 year 2023 dated April 1, 2023; and latest amendment through PADG No.12 year 2023 dated October 1, 2023.

Rasio GWM Bank pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar (tidak diaudit):

As of December 31, 2023 and 2022, the GWM ratios of the Bank are as follows (unaudited):

	2023		2022		
	Pemenuhan/ *Reserve*	Minimum	Pemenuhan/ *Reserve*	Minimum	
Rupiah					*Rupiah*
GWM primer	9.12%	9.00%	7.85%	7.80%	*Primary GWM*
GWM harian	0.00%	0.00%	0.00%	0.00%	*Daily GWM*
GWM rata-rata	9.12%	9.00%	7.85%	7.80%	*Average GWM*
GWM sekunder/ Penyangga Likuiditas Makroprudensial (PLM)	67.31%	5.00%	62.73%	6.00%	*Secondary GWM/ Macroprudential Liquidity Buffer (PLM)*

*) Pada tanggal 31 Desember 2023 dan 2022 Bank mendapatkan insentif dari Bank Indonesia masing-masing sebesar nihil dan 1,20% sehingga minimum pemenuhan GWM masing-masing sebesar 9,00% dan 7,80%.

*) *As of December 31, 2023 and 2022 the Bank received an incentive from Bank Indonesia of nil and 1.20%, so that the minimum GWM fulfillment is 9.00% and 7.80%, respectively.*

Pada tanggal 31 Desember 2023 dan 2022, Bank juga harus memenuhi PBI No.20/4/PBI/2018 tanggal 29 Maret 2018 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Konvensional, Bank Umum

As of December 31, 2023 and 2022, the Bank must also comply with PBI No.20/4/PBI/2018 dated March 29, 2018 concerning Macroprudential Intermediation Ratios and Macroprudential Liquidity Buffers for Conventional Commercial Banks, Sharia Commercial Banks, and Conventional Units,

Syariah dan Unit Usaha Syariah sebagaimana telah diubah dengan PBI No.21/12/PBI/2019 tanggal 26 November 2019; PBI No.22/17/PBI/2020 tanggal 01 Oktober 2020; dan terakhir kali melalui PBI No.23/17/PBI/2021 tanggal 22 Desember 2021 yang dijelaskan melalui Peraturan Anggota Dewan Gubernur No.21/22/PADG/2019 tanggal 28 November 2019 yang telah diubah dengan PADG No.22/30/PADG/2020 tanggal 05 Oktober 2020; PADG No.23/7/PADG/2021 tanggal 28 April 2021; PADG No.24/14/PADG/2022 tanggal 1 November 2022; PADG Nomor 10 tahun 2023 tanggal 14 September 2023; dan terakhir kali diubah dengan PADG Nomor 18 tahun 2023 tanggal 1 Desember 2023.

Sharia Commercial Banks and Sharia Business Units as amended through PBI No.21/12/PBI/2019 dated November 26, 2019; PBI No.22/17/PBI/2020 dated October 01, 2020; and latest amendment through PBI No. 23/17/PBI/2021 dated December 22, 2021 which explained by the Regulation of Members of the Board of Governors No.21/22/PADG/2019 dated November 28, 2019 which has been amended through PADG No.22/30/PADG/2020 dated October 05, 2020; No.23/7/PADG/2021 dated April 28, 2021; PADG No.24/14/PADG/2022 dated November 1, 2022; PADG No.10 year 2023 dated September 14, 2023; and latest amendment through PADG No.18 year 2023 dated December 1, 2023.

Bank juga mendapatkan insentif likuiditas makoprudensial berdasarkan PADG No.24/12/PADG/2022 tertanggal 20 Juli 2022 sebagaimana diubah dengan PADG No.11 tahun 2023 tanggal 27 September 2023 tentang Peraturan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial.

Banks also receive macroprudential liquidity incentives based on PADG No.24/12/PADG/2022 dated July 20, 2022 as amended by PADG No.11 of 2023 dated September 27, 2023 concerning Implementation Regulations for Macroprudential Liquidity Incentive Policies.

Pada tanggal 31 Desember 2023 dan 2022, Bank telah memenuhi ketentuan Bank Indonesia yang berlaku tentang Giro Wajib Minimum Bank Umum.

As at December 31, 2023 and 2022, the Bank has complied with Minimum Statutory Reserve Requirement of Commercial Banks.

6. Giro pada Bank Lain / *6. Current Accounts with Other Banks*

a. Berdasarkan mata uang / *a. By currency*

	2023	2022	
Rupiah			***Rupiah***
Pihak berelasi (Catatan 36)	177,910,333,490	152,186,649,430	*Related parties (Note 36)*
Cadangan kerugian penurunan nilai	(177,910,333)	(151,965,205)	*Allowance for Impairment losses*
Jumlah giro pada bank lain kepada pihak berelasi - neto	177,732,423,157	152,034,684,225	*Total current accounts with other banks to related parties - net*
Pihak ketiga			*Third parties*
PT Bank Central Asia Tbk	38,203,199,413	36,873,686,687	*PT Bank Central Asia Tbk*
PT Bank Mandiri (Persero) Tbk	--	597,253,665	*PT Bank Mandiri (Persero) Tbk*
PT Bank Maybank Indonesia Tbk	--	172,578,074	*PT Bank Maybank Indonesia Tbk*
Jumlah	38,203,199,413	37,643,518,426	*Total*
Cadangan kerugian penurunan nilai	(38,203,199)	(37,588,745)	*Allowance for Impairment losses*
Jumlah giro pada bank lain kepada pihak ketiga - neto	38,164,996,214	37,605,929,681	*Total current accounts with other banks to third parties - net*
Jumlah - neto	**215,897,419,371**	**189,640,613,906**	***Total - net***

b. Berdasarkan kolektibilitas
Berdasarkan hasil penelaahan dan evaluasi manajemen Bank, seluruh giro pada bank lain digolongkan lancar.

b. By collectability
Based on Bank's management's review and evaluation, all current account with other banks are classified as current.

c. Nilai tercatat bruto
Perubahan nilai tercatat bruto adalah sebagai berikut:

c. Gross carrying amount
The movements in the gross carrying amount are as follows:

	31 Desember/ *December 31,* 2023				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Nilai tercatat bruto awal	**189,830,167,856**	**--**	**--**	**189,830,167,856**	***Initial gross carrying amount***
Aset baru	--	--	--	--	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(769,831,739)	--	--	(769,831,739)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	27,053,196,786	--	--	27,053,196,786	*Remeasurement*
Nilai tercatat bruto akhir	**216,113,532,903**	**--**	**--**	**216,113,532,903**	***Ending gross carrying amount***

	31 Desember/ *December 31,* 2022				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Nilai tercatat bruto awal	69,477,752,583	--	--	69,477,752,583	***Initial gross carrying amount***
Aset baru	--	--	--	--	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(3,262,286,833)	--	--	(3,262,286,833)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	123,614,702,106	--	--	123,614,702,106	*Remeasurement*
Nilai tercatat bruto akhir	**189,830,167,856**	**--**	**--**	**189,830,167,856**	***Ending gross carrying amount***

d. Cadangan kerugian penurunan nilai
Perubahan cadangan kerugian penurunan nilai atas giro pada bank lain dihitung dengan menggunakan KKE 12 bulan, adalah sebagai berikut:

d. Allowance for impairment losses
The movement of the allowance for impairment losses of current account with other banks computed based on 12 months ECL, is as follows:

	31 Desember/ *December 31,* 2023				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Saldo awal	**(189,553,950)**	**--**	**--**	**(189,553,950)**	***Initial balance***
Aset baru	--	--	--	--	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	768,712	--	--	768,712	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	(27,328,294)	--	--	(27,328,294)	*Remeasurement*
Saldo akhir	**(216,113,532)**	**--**	**--**	**(216,113,532)**	***Ending balance***

	31 Desember/ *December 31,* 2022				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Saldo awal	(5,690,434)	--	--	(5,690,434)	***Initial balance***
Aset baru	--	--	--	--	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	268,256	--	--	268,256	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	(184,131,772)	--	--	(184,131,772)	*Remeasurement*
Saldo akhir	**(189,553,950)**	**--**	**--**	**(189,553,950)**	***Ending balance***

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai giro pada bank lain pada tanggal 31 Desember 2023 dan 2022 telah memadai.

The management believes that the allowance for impairment losses on current account with other banks as at December 31, 2023 and 2022 is adequate.

e. Tingkat suku bunga rata-rata
Tingkat suku bunga rata-rata giro pada bank lain adalah sebagai berikut:

e. Average interest rate
The average interest rates of current account with other banks are as follows:

	2023	2022	
Rupiah	0 - 3.50%	0 - 2.00%	*Rupiah*

f. Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat giro pada bank lain yang dijaminkan.

f. As at December 31, 2023 and 2022, there are no current account with other banks which are pledged as collateral.

7. Penempatan pada Bank Indonesia dan Bank Lain

7. Placements with Bank Indonesia and Other Banks

a. Berdasarkan pihak, mata uang, dan jenis

a. By counterparties, currency, and type

	2023	2022	
Rupiah			***Rupiah***
Pihak ketiga			***Third parties***
Penempatan pada Bank Indonesia			***Placements with Bank Indonesia***
Bank Indonesia - *Deposit Facility* setelah dikurangi diskonto belum diamortisasi	199,970,850,337	299,960,432,329	*Bank Indonesia - Deposit Facility net of unamortized discount*
Bank Indonesia - *Time Deposit*	--	74,977,804,811	*Bank Indonesia - Time Deposit*
	199,970,850,337	374,938,237,140	
Pihak berelasi (Catatan 36)			***Related parties (Note 36)***
Penempatan pada bank lain			***Placements with other banks***
Call money			*Call money*
PT Bank Mega Tbk	1,000,000,000,000	--	*PT Bank Mega Tbk*
PT Bank Mega Syariah	200,000,000,000	--	*PT Bank Mega Syariah*
	1,200,000,000,000	--	
Jumlah	**1,399,970,850,337**	**374,938,237,140**	***Total***

b. Berdasarkan kolektibilitas
Berdasarkan hasil penelaahan dan evaluasi manajemen Bank, seluruh penempatan pada bank lain digolongkan lancar.

b. By collectability
Based on the Bank's management review and evaluation, all placement with other banks were classified as current.

c. Berdasarkan jangka waktu
Jumlah tercatat penempatan pada Bank Indonesia dan bank lain berdasarkan jangka waktu pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

c. By on time period
Placements with Bank Indonesia and other banks based on time period as of December 31, 2023 and 2022 are as follows:

	2023	2022	
Rupiah			*Rupiah*
Sampai dengan 1 bulan	1,399,970,850,337	374,938,237,140	*Up to 1 month*
Jumlah	**1,399,970,850,337**	**374,938,237,140**	***Total***

d. Berdasarkan sisa umur jatuh tempo
Jumlah tercatat penempatan pada Bank Indonesia dan bank lain berdasarkan sisa umur jatuh tempo berikut:

d. By remaining period of maturity
Placements with Bank Indonesia and other banks based on the remaining period of maturity are as follows:

	2023	2022	
Rupiah			*Rupiah*
Sampai dengan 1 bulan	1,399,970,850,337	374,938,237,140	*Up to 1 month*
Jumlah	**1,399,970,850,337**	**374,938,237,140**	***Total***

e. Cadangan kerugian penurunan nilai
Manajemen Bank berpendapat bahwa cadangan kerugian penurunan nilai pada tanggal 31 Desember 2023 dan 2022 tidak diperlukan.

e. Allowance for impairment losses
The Bank's management believed that allowance for impairment losses as at December 31, 2023 and 2022 are not required.

f. Tingkat suku bunga rata-rata
Tingkat suku bunga rata-rata penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

f. Average interest rate
The average interest rates of placements with Bank Indonesia and other banks are as follows:

	2023	2022	
Rupiah	5.25%	4.85%	*Rupiah*

g. Pada tanggal 31 Desember 2023 dan 2022 tidak terdapat penempatan pada Bank Indonesia dan bank lain yang dijaminkan.

g. As at December 31, 2023 and 2022, there are no placements with Bank Indonesia and other banks which are pledged as collateral.

8. Efek-Efek / *8. Marketable Securities*

a. Berdasarkan jenis dan mata uang / *a. By type and currency*

	2023	2022	
Nilai wajar melalui penghasilan komprehensif lain			*Fair value through other comprehensive income*
Rupiah			*Rupiah*
Obligasi	3,254,500,000,000	2,000,000,000,000	*Bonds*
Diskon belum diamortisasi	(169,243,672,295)	(148,935,505,878)	*Unamortized discount*
Keuntungan yang belum terealisasi	97,582,852,295	45,645,505,878	*Unrealized gain*
Jumlah	**3,182,839,180,000**	**1,896,710,000,000**	***Total***

b. Berdasarkan penerbit / *b. By issuer*

	2023	2022	
Pihak ketiga			*Third parties*
Pemerintah	3,182,839,180,000	1,896,710,000,000	*Government*
Jumlah	**3,182,839,180,000**	**1,896,710,000,000**	***Total***

c. Berdasarkan sisa umur jatuh tempo / *c. By remaining maturity*

	2023	2022	
Lebih dari 5 tahun	3,182,839,180,000	1,896,710,000,000	*More than 5 years*
Jumlah	**3,182,839,180,000**	**1,896,710,000,000**	***Total***

d. Berdasarkan kolektibilitas
Berdasarkan ketentuan Bank Indonesia yang berlaku, efek-efek pada tanggal 31 Desember 2023 dan 2022 diklasifikasikan lancar.

d. By collectability
Based on the prevailing Bank Indonesia regulation, securities as at December 31, 2023 and 2022 are classified as current.

e. Jangka waktu dan tingkat suku bunga rata-rata efek-efek adalah sebagai berikut:

e. Maturity period and average interest rates of securities are as follows:

	2023	2022	
Jangka waktu			*Maturity Period*
Obligasi pemerintah	10 - 13 tahun/*years*	10 - 12 tahun/*years*	*Government bonds*
Tingkat bunga rata-rata pertahun			*Average interest rate per annum*
Obligasi pemerintah	6.45%	6.38%	*Government bonds*

f. Nilai tercatat bruto adalah sebagai berikut:

f. Gross carrying amount are as follows:

	31 Desember/ *December 31,* 2023				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Nilai tercatat bruto awal	**1,896,710,000,000**	**--**	**--**	**1,896,710,000,000**	***Initial gross carrying amount***
Aset baru	1,718,719,180,000	--	--	1,718,719,180,000	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(499,000,000,000)	--	--	(499,000,000,000)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	66,410,000,000	--	--	66,410,000,000	*Remeasurement*
Nilai tercatat bruto akhir	**3,182,839,180,000**	**--**	**--**	**3,182,839,180,000**	***Ending gross carrying amount***

	31 Desember/ *December 31,* 2022				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Nilai tercatat bruto awal	**1,814,861,500,000**	**--**	**--**	**1,814,861,500,000**	***Initial gross carrying amount***
Aset baru	1,896,710,000,000	--	--	1,896,710,000,000	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1,814,861,500,000)	--	--	(1,814,861,500,000)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	--	--	--	--	*Remeasurement*
Nilai tercatat bruto akhir	**1,896,710,000,000**	**--**	**--**	**1,896,710,000,000**	***Ending gross carrying amount***

Pada tanggal 31 Desember 2023 dan 2022 tidak terdapat efek-efek yang mengalami penurunan nilai.

As at December 31, 2023 and 2022, there are no impairment losses in securities.

Manajemen Bank berpendapat bahwa cadangan kerugian penurunan nilai untuk 31 Desember 2023 dan 2022 tidak diperlukan.

The Bank's management believes that allowance for impairment losses as at December 31, 2023 and 2022 are not required.

g. Pada tanggal 31 Desember 2023 dan 2022, tidak terdapat efek-efek yang dijaminkan.

g. As at December 31, 2023 and 2022, there were no securities which were pledged as collateral.

h. Perubahan keuntungan yang belum direalisasi atas efek-efek yang diklasifikasikan sebagai nilai wajar melalui pendapatan komprehensif lain adalah sebagai berikut:

h. Unrealized gain from changes in fair values through other comprehensive income in securities are as follows:

	2023	2022	
Saldo awal	45,645,505,878	26,771,270,429	*Beginning balance*
Keuntungan yang direalisasi ke laba rugi atas penjualan efek-efek selama tahun berjalan	(37,373,920,257)	(3,918,770,429)	*Realized gains to profit or loss from sale of marketable securities during the year*
Penambahan laba yang belum direalisasi selama tahun berjalan	89,311,266,674	22,793,005,878	*Increase in unrealized gain during the year*
Pajak penghasilan terkait	(11,426,216,212)	--	*Related income tax*
Penyesuaian saldo awal	(10,042,011,294)	--	*Adjustment beginning balance*
Saldo akhir	**76,114,624,789**	**45,645,505,878**	***Ending balance***

i. Pada tanggal 31 Desember 2023, terdapat efek-efek yang dijual dengan janji dibeli kembali (Catatan 17).

i. As at December 31, 2023, there are securities which are sold under repurchased agreement (Note 17).

9. Efek-Efek yang Dibeli dengan Janji Dijual Kembali / *9. Securities Purchased Under Resell Agreement*

		2022					
Nasabah/ *Counterparties*	Jenis efek-efek/ *Type of securities*	Nilai nominal/ *Nominal amount*	Tanggal dimulai/ *Starting date*	Tanggal jatuh tempo/ *Maturity date*	Nilai penjualan kembali/ *Resale amount*	Pendapatan bunga yang belum diamortisasi/ *Unamortised interest*	Nilai tercatat/ *Carrying value*
Pihak ketiga/ *Third parties*							
Bank Indonesia	Obligasi Pemerintah/ *Government Bonds*	125,000,000,000	26 Desember/ *December 26, 2022*	2 Januari/ *January 2, 2023*	119,338,339,381	(127,489,381)	119,210,850,000
Bank Indonesia	Obligasi Pemerintah/ *Government Bonds*	200,000,000,000	27 Desember/ *December 27, 2022*	3 Januari/ *January 3, 2023*	191,156,633,005	(204,213,005)	190,952,420,000
Bank Indonesia	Obligasi Pemerintah/ *Government Bonds*	75,000,000,000	28 Desember/ *December 28, 2022*	4 Januari/ *January 4, 2023*	71,415,438,252	(76,293,252)	71,339,145,000
Bank Indonesia	Obligasi Pemerintah/ *Government Bonds*	100,000,000,000	29 Desember/ *December 29, 2022*	5 Januari/ *January 5, 2023*	95,736,945,967	(102,275,967)	95,634,670,000
Bank Indonesia	Obligasi Pemerintah/ *Government Bonds*	300,000,000,000	30 Desember/ *December 30, 2022*	6 Januari/ *January 6, 2023*	287,268,589,596	(306,889,596)	286,961,700,000
		800,000,000,000			**764,915,946,201**	**(817,161,201)**	**764,098,785,000**

Efek-efek yang dibeli dengan janji dijual kembali digolongkan lancar.

Securities purchased under agreements to resell are classified as current.

Pada tanggal 31 Desember 2023, tidak terdapat efek-efek yang dibeli dengan janji kembali.

As at December 31, 2023, there were no securities purchased under resell agreement.

Tingkat suku bunga rata-rata tertimbang setahun untuk efek-efek yang dibeli dengan janji dijual kembali untuk tahun berakhir pada 31 Desember 2022 adalah 6,25%.

The weighted average of interest rate per annum for securities purchased under resell agreement for the year ended December 31, 2022 is 6.25%.

Informasi mengenai jatuh tempo diungkapkan pada Catatan 40. Informasi mengenai klasifikasi dan nilai wajar diungkapkan pada Catatan 41.

Information in respect of maturities are disclosed in Note 40. Information with regards to the classification and fair value are disclosed in Note 41.

10. Kredit yang Diberikan / *10. Loans*

a. Berdasarkan jenis kredit dan klasifikasi Bank Indonesia

a. By type of loans and by Bank Indonesia's classification

	2023						
		Dalam perhatian					
Jenis	Lancar/ *Current*	khusus/ *Special mentions*	Kurang lancar/ *Substandard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	*Type*
Rupiah							***Rupiah***
Pihak berelasi							*Related parties*
Investasi	250,000,000,000	--	--	--	--	250,000,000,000	*Investment*
Konsumsi	267,669,566	--	--	--	--	267,669,566	*Consumer*
Jumlah	250,267,669,566	--	--	--	--	250,267,669,566	*Total*
Cadangan kerugian penurunan nilai	(2,474,700,402)	--	--	--	--	(2,474,700,402)	*Allowance for impairment losses*
Jumlah kredit yang diberikan kepada pihak berelasi - neto (Catatan 36)	247,792,969,164	--	--	--	--	247,792,969,164	*Total loans to related parties - net (Note 36)*
Pihak ketiga							*Third parties*
Modal kerja	309,639,149,519	--	--	--	--	309,639,149,519	*Working capital*
Investasi	6,374,475,178,675	--	--	--	--	6,374,475,178,675	*Investment*
Konsumsi	420,474,214,809	24,851,238,082	6,000,416,632	--	--	451,325,869,523	*Consumer*
Jumlah	7,104,588,543,003	24,851,238,082	6,000,416,632	--	--	7,135,440,197,717	*Total*
Cadangan kerugian penurunan nilai	(52,558,684,161)	(4,834,466,531)	(2,330,276,885)	--	--	(59,723,427,577)	*Allowance for Impairment losses*
Jumlah kredit yang diberikan kepada pihak ketiga - neto	7,052,029,858,842	20,016,771,551	3,670,139,747	--	--	7,075,716,770,140	*Total loans to third parties - net*
Jumlah - neto	**7,299,822,828,006**	**20,016,771,551**	**3,670,139,747**	**--**	**--**	**7,323,509,739,304**	***Total - net***

Jenis	2022 Lancar/ *Current*	Dalam perhatian khusus/ *Special mentions*	Kurang lancar/ *Substandard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	*Type*
Rupiah							*Rupiah*
Pihak berelasi							*Related parties*
Investasi	163,431,592,818	--	--	--	--	163,431,592,818	*Investment*
Konsumsi	756,315,145	--	--	--	--	756,315,145	*Consumer*
Jumlah	164,187,907,963	--	--	--	--	164,187,907,963	*Total*
Cadangan kerugian penurunan nilai	(2,440,394,756)	--	--	--	--	(2,440,394,756)	*Allowance for impairment losses*
Jumlah kredit yang diberikan kepada pihak berelasi - neto (Catatan 36)	161,747,513,207	--	--	--	--	161,747,513,207	*Total loans to related parties - net (Note 36)*
Pihak ketiga							*Third parties*
Modal kerja	250,000,000,000	--	--	--	--	250,000,000,000	*Working capital*
Investasi	6,638,588,300,705	--	--	--	--	6,638,588,300,705	*Investment*
Konsumsi	145,495,457,762	6,382,073,933	820,421,224	84,066,787	--	152,782,019,706	*Consumer*
Jumlah	7,034,083,758,467	6,382,073,933	820,421,224	84,066,787	--	7,041,370,320,411	*Total*
Cadangan kerugian penurunan nilai	(48,530,519,843)	(1,153,468,700)	(323,341,373)	(33,095,231)	--	(50,040,425,147)	*Allowance for Impairment losses*
Jumlah kredit yang diberikan kepada pihak ketiga - neto	6,985,553,238,624	5,228,605,233	497,079,851	50,971,556	--	6,991,329,895,264	*Total loans to third parties - net*
Jumlah - neto	**7,147,300,751,831**	**5,228,605,233**	**497,079,851**	**50,971,556**	**--**	**7,153,077,408,471**	***Total - net***

Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

The average interest rates per annum are as follows:

	2023	2022	
Modal Kerja	10.25%	10.00%	*Working Capital*
Investasi	12.25%	12.50%	*Investment*
Konsumsi	45.50%	49.25%	*Consumer*

b. Berdasarkan sektor ekonomi dan klasifikasi Bank Indonesia

b. By type of economic sector and Bank Indonesia's classification

Jenis	2023 Lancar/ *Current*	Dalam perhatian khusus/ *Special mentions*	Kurang lancar/ *Substandard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	*Type*
Rupiah							***Rupiah***
Pihak berelasi							*Related parties*
Real *estate*, usaha persewaan dan jasa perusahaan	250,000,000,000	--	--	--	--	250,000,000,000	*Real estate, leasing services and servicing company*
Lain-lain	267,669,566	--	--	--	--	267,669,566	*Others*
Jumlah	250,267,669,566	--	--	--	--	250,267,669,566	*Total*
Cadangan kerugian penurunan nilai	(2,474,700,402)	--	--	--	--	(2,474,700,402)	*Allowances for impairment losses*
Jumlah kredit yang diberikan kepada pihak berelasi - neto (Catatan 36)	247,792,969,164	--	--	--	--	247,792,969,164	*Total loans to related parties - net (Note 36)*
Pihak ketiga							*Third parties*
Real *estate*, usaha persewaan dan jasa perusahaan	3,727,001,175,656	--	--	--	--	3,727,001,175,656	*Real estate, leasing services and servicing company*
Industri pengolahan	1,449,000,000,000	--	--	--	--	1,449,000,000,000	*Manufacturing*
Pertanian, perburuan dan kehutanan	460,914,583,334	--	--	--	--	460,914,583,334	*Agriculture, hunting and forestry*
Listrik, gas dan air	37,237,823,511	--	--	--	--	37,237,823,511	*Electric, gas and water*
Perantara keuangan	59,639,149,519	--	--	--	--	59,639,149,519	*Financial intermediaries*
Transportasi, pergudangan dan komunikasi	473,263,422,998	--	--	--	--	473,263,422,998	*Transportation, warehouse and communication*
Pertambangan dan penggalian	477,058,173,176	--	--	--	--	477,058,173,176	*Mining and excavation*
Lain-lain	420,474,214,809	24,851,238,082	6,000,416,632	--	--	451,325,869,523	*Others*
Jumlah	7,104,588,543,003	24,851,238,082	6,000,416,632	--	--	7,135,440,197,717	*Total*
Cadangan kerugian penurunan nilai	(52,558,684,161)	(4,834,466,531)	(2,330,276,885)	--	--	(59,723,427,577)	*Allowances for impairment losses*
Jumlah kredit yang diberikan kepada pihak ketiga - neto	7,052,029,858,842	20,016,771,551	3,670,139,747	--	--	7,075,716,770,140	*Total loans to third parties - net*
Jumlah - neto	**7,299,822,828,006**	**20,016,771,551**	**3,670,139,747**	**--**	**--**	**7,323,509,739,304**	***Total - net***

Jenis	2022 Lancar/ *Current*	Dalam perhatian khusus/ *Special mentions*	Kurang lancar/ *Substandard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	*Type*
Rupiah							***Rupiah***
Pihak berelasi							*Related parties*
Real *estate* , usaha persewaan dan jasa perusahaan	163,431,592,818	--	--	--	--	163,431,592,818	*Real estate, leasing services and servicing company*
Lain-lain	756,315,145	--	--	--	--	756,315,145	*Others*
Jumlah	164,187,907,963	--	--	--	--	164,187,907,963	*Total*
Cadangan kerugian penurunan nilai	(2,440,394,756)	--	--	--	--	(2,440,394,756)	*Allowances for impairment losses*
Jumlah kredit yang diberikan kepada pihak berelasi - neto (Catatan 36)	161,747,513,207	--	--	--	--	161,747,513,207	*Total loans to related parties - net (Note 36)*
Pihak ketiga							*Third parties*
Real *estate* , usaha persewaan dan jasa perusahaan	4,770,845,085,302	--	--	--	--	4,770,845,085,302	*Real estate, leasing services and servicing company*
Industri pengolahan	1,390,000,000,000	--	--	--	--	1,390,000,000,000	*Manufacturing*
Pertanian, perburuan, kehutanan	494,179,166,667	--	--	--	--	494,179,166,667	*Agriculture, hunting and forestry*
Pertambangan dan penggalian	233,564,048,736	--	--	--	--	233,564,048,736	*Mining and excavation*
Lain-lain	145,495,457,762	6,382,073,933	820,421,224	84,066,787	--	152,782,019,706	*Others*
Jumlah	7,034,083,758,467	6,382,073,933	820,421,224	84,066,787	--	7,041,370,320,411	*Total*
Cadangan kerugian penurunan nilai	(48,530,519,843)	(1,153,468,700)	(323,341,373)	(33,095,231)	--	(50,040,425,147)	*Allowances for impairment losses*
Jumlah kredit yang diberikan kepada pihak ketiga - neto	6,985,553,238,624	5,228,605,233	497,079,851	50,971,556	--	6,991,329,895,264	*Total loans to third parties - net*
Jumlah - neto	**7,147,300,751,831**	**5,228,605,233**	**497,079,851**	**50,971,556**	**--**	**7,153,077,408,471**	***Total - net***

c. Berdasarkan jangka waktu
Klasifikasi kredit yang diberikan berdasarkan perjanjian kredit dan sisa umur jatuh tempo adalah sebagai berikut:

c. By loan period
Loans classification by loan agreements and the remaining maturity are as follows:

Berdasarkan jangka waktu perjanjian kredit

By term of loan agreements

	2023	2022	
Sampai dengan 1 tahun	701,119,123,953	402,279,833,852	*Until 1 year*
Lebih dari 1 - 2 tahun	338,466,338	624,704,165	*Over 1 - 2 years*
Lebih dari 2 - 5 tahun	2,917,781,580,411	3,022,607,316,040	*Over 2 - 5 years*
Lebih dari 5 tahun	3,766,468,696,581	3,780,046,374,317	*Over 5 years*
Jumlah	7,385,707,867,283	7,205,558,228,374	*Total*
Cadangan kerugian penurunan nilai	(62,198,127,979)	(52,480,819,903)	*Allowance for impairment losses*
Jumlah kredit yang diberikan - neto	**7,323,509,739,304**	**7,153,077,408,471**	***Total loans - net***

Berdasarkan sisa umur jatuh tempo

By remaining maturity

	2023	2022	
Sampai dengan 1 tahun	701,349,278,114	402,297,339,952	*Until 1 year*
Lebih dari 1 - 2 tahun	136,672,532	778,611,955	*Over 1 - 2 years*
Lebih dari 2 - 5 tahun	4,807,043,910,305	5,346,656,402,459	*Over 2 - 5 years*
Lebih dari 5 tahun	1,877,178,006,332	1,455,825,874,008	*Over 5 years*
Jumlah	7,385,707,867,283	7,205,558,228,374	*Total*
Cadangan kerugian penurunan nilai	(62,198,127,979)	(52,480,819,903)	*Allowance for impairment losses*
Jumlah kredit yang diberikan - neto	**7,323,509,739,304**	**7,153,077,408,471**	***Total loans - net***

d. Pinjaman sindikasi
Pinjaman sindikasi merupakan pinjaman yang diberikan kepada debitur berdasarkan perjanjian pembiayaan bersama dengan bank-bank lain.

d. Syndicated loans
Syndicated loans represent loans provided to debtors based on syndication agreements with other banks.

Keikutsertaan bank dalam pinjaman sindikasi dengan bank-bank lain adalah sebesar Rp1.531.902.572.517 dan Rp1.140.000.000.000 pada tanggal 31 Desember 2023 dan 2022.

Bank's participation in syndicated loans with other banks amounted to Rp1,531,902,572,517 and Rp1,140,000,000,000 as of December 31, 2023 and 2022, respectively.

Keikutsertaan bank dalam pinjaman sindikasi, dimana bank bertindak sebagai anggota sindikasi adalah sebagai berikut:

Bank's participation in syndicated loans, in which bank acts as the syndication member, is as follows:

	2023	2022	
% Partisipasi	6.37% - 22.22%	6.37%	*% Participation*

e. Informasi signifikan lainnya sehubungan dengan kredit yang diberikan adalah sebagai berikut:

1) Tidak ada kredit yang direstrukturisasi oleh Bank pada tahun 2023 dan 2022.
2) Kredit yang diberikan pada umumnya dijamin dengan agunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual, deposito berjangka atau jaminan lain.
3) Pada tanggal 31 Desember 2023 dan 2022, rincian kredit bermasalah menurut sektor ekonomi adalah sebagai berikut:

e. Other significant information related with loans are as follows:

1) There were no restructured loans by the Bank in the year 2023 and 2022.
2) Loans are generally collateralized by registered mortgages, powers of attorney to mortgage or sell pledged assets, time deposits or other guarantees.
3) As at December 31, 2023 and 2022, the detail of non-performing loans based on economic sector are as follows:

	2023	2022	
Sektor ekonomi lainnya	6,000,416,632	904,488,011	*Other economic sector*
Cadangan kerugian penurunan nilai	(2,330,276,885)	(356,436,604)	*Allowance for impairment losses*
Jumlah kredit bermasalah berdasarkan sektor ekonomi	**3,670,139,747**	**548,051,407**	***Total non-perfoming loan by economic sectors***

4) Pada tanggal 31 Desember 2023 dan 2022 rasio *Non-Performing Loans* (NPL) bruto dan neto masing-masing sebesar 0,08% dan 0,05% dan 0,01% dan 0,01%.
5) Tidak terdapat pelanggaran maupun pelampauan Batas Maksimum Pemberian Kredit (BMPK) pada tanggal 31 Desember 2023 dan 2022.
6) Nilai tercatat bruto adalah sebagai berikut:

4) As at December 31, 2023 and 2022, the ratios of gross and net Non-Performing Loans (NPL) are 0.08% and 0.05% and 0.01% and 0.01%, respectively.
5) There was no any breach nor an exceeding of Legal Lending Limit (LLL) as at December 31, 2023 and 2022.
6) Gross carrying amount are as follows:

	31 Desember/ *December 31*, 2023				
	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Jumlah/ *Total*	
Nilai tercatat bruto awal	**7,198,191,545,524**	**6,354,415,423**	**891,654,625**	**7,205,437,615,572**	***Initial gross carrying amount***
Aset baru	968,926,949,448	6,763,871,394	2,439,086,084	978,129,906,926	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1,943,170,455)	(523,497,386)	(75,663,615)	(2,542,331,456)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	(11,763,574,034)	8,223,138,978	3,540,435,056	--	*Transfer to Stage 1*
Transfer ke Tahap 2	502,397,635	(523,293,127)	20,895,492	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	(771,075,779,861)	(154,806,756)	(3,540,500)	(771,234,127,117)	*Remeasurement*
Penghapusbukuan	(18,139,779,737)	(5,130,966,395)	(812,450,510)	(24,083,196,642)	*Write off*
Nilai tercatat bruto akhir	**7,364,698,588,520**	**15,008,862,131**	**6,000,416,632**	**7,385,707,867,283**	***Ending gross carrying amount***

	31 Desember/ *December 31*, 2022				
	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Jumlah/ *Total***	
Nilai tercatat bruto awal	**2,123,323,172,750**	**63,557,034,481**	**11,362,393,468**	**2,198,242,600,699**	***Initial gross carrying amount***
Aset baru	5,382,823,812,274	6,348,488,558	891,654,625	5,390,063,955,457	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(633,906,860,862)	(63,537,872,203)	(11,362,393,468)	(708,807,126,533)	*Assets derecognized or repaid (exclude write off)*
Transfer ke Tahap 1	--	--	--	--	*Transfer to Stage 1*
Transfer ke Tahap 2	--	--	--	--	*Transfer to Stage 2*
Transfer ke Tahap 3	--	--	--	--	*Transfer to Stage 3*
Pengukuran kembali	326,211,301,730	24,677,773	12,833,386	326,248,812,889	*Remeasurement*
Penghapusbukuan	(179,759,462)	(10,254,676)	--	(190,014,138)	*Write off*
Nilai tercatat bruto akhir	**7,198,271,666,430**	**6,382,073,933**	**904,488,011**	**7,205,558,228,374**	***Ending gross carrying amount***

7) Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

7) The changes of allowance for impairment losses are as follows:

	2023				
	Kerugian kredit Ekspektasi 12 Bulan/*12 monts ECL*	**Kerugian kredit ekspektasi sepanjang umurnya-kredit tidak memburuk/ *Lifetime ECL no credit impaired***	**Kerugian kredit ekspektasi sepanjang umurnya-kredit memburuk/ *Lifetime ECL credit impaired***	**Jumlah/*Total***	
Saldo awal	50,970,914,599	1,153,468,700	356,436,604	52,480,819,903	*Beginning balance*
Transfer ke kerugian kredit ekspektasi 12 bulan	2,790,697,898	--	(2,790,697,898)	--	*Transfer to 12 months ECL*
Transfer ke kerugian kredit ekspektasi sepanjang umurnya - kredit tidak memburuk	(982,091,371)	--	982,091,371	--	*Transfer to lifetime ECL no credit impaired*
Penambahan cadangan kerugian penurunan nilai (Catatan 30)	3,144,163,370	2,790,697,898	41,980,331,375	47,915,192,643	*Additional of allowance for impairment losses (Note 30)*
Penghapusan selama tahun berjalan	--	--	(38,197,884,567)	(38,197,884,567)	*Write-off during the year*
Saldo akhir	**55,923,684,496**	**3,944,166,598**	**2,330,276,885**	**62,198,127,979**	***Ending balance***

	2022				
	Kerugian kredit Ekspektasi 12 Bulan/*12 monts ECL*	**Kerugian kredit ekspektasi sepanjang umurnya-kredit tidak memburuk/ *Lifetime ECL no credit impaired***	**Kerugian kredit ekspektasi sepanjang umurnya-kredit memburuk/ *Lifetime ECL credit impaired***	**Jumlah/*Total***	
Saldo awal	14,717,419,848	7,019,267,846	5,193,877,190	26,930,564,884	*Beginning balance*
Transfer ke kerugian kredit ekspektasi 12 bulan	1,876,661,273	--	(1,876,661,273)	--	*Transfer to 12 months ECL*
Transfer ke kerugian kredit ekspektasi sepanjang umurnya - kredit memburuk	1,151,795,667	--	(1,151,795,667)	--	*Transfer to lifetime ECL credit impaired*
Penambahan cadangan kerugian penurunan nilai (Catatan 30)	39,553,981,980	976,315,177	3,547,577,655	44,077,874,812	*Additional of allowance for impairment losses (Note 30)*
Pengalihan ke Perusahaan sepengendali	(6,328,944,169)	(6,842,114,323)	(5,042,950,862)	(18,214,009,354)	*Transfer to a company under common control*
Penghapusan selama tahun berjalan	--	--	(313,610,439)	(313,610,439)	*Write-off during the year*
Saldo akhir	**50,970,914,599**	**1,153,468,700**	**356,436,604**	**52,480,819,903**	***Ending balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai atas kredit yang diberikan telah memadai.

The management believes that the allowance for impairment losses on loans were adequate.

Dalam rangka usaha Bank untuk lebih fokus pada layanan digital, Bank telah mengalihkan kredit kepada PT Bank Mega Tbk dengan nilai tercatat sebesar Rp685.134.740.474 dan nilai pengalihan sebesar Rp698.092.925.395 pada 6 Juni 2022 (Catatan 36).

In the framework of the Bank's business to focus more on digital services, Bank has transferred loans to PT Bank Mega Tbk with a carrying value amounted to Rp685,134,740,474 and transfer value amounted to Rp698,092,925,395 on June 6, 2022 (Note 36).

11. Pendapatan Bunga yang Masih akan Diterima / *11. Interest Receivables*

Pada tanggal 31 Desember 2023 dan 2022, rincian pendapatan bunga yang masih akan diterima adalah sebagai berikut:

As at December 31, 2023 and 2022, the details of interest receivables are as follows:

	2023	2022	
Pihak berelasi (Catatan 36)			*Related parties (Note 36)*
Penempatan pada bank lain	593,888,889	--	*Placement with other banks*
Kredit yang diberikan	483,923,495	305,189,807	*Loans*
	1,077,812,384	305,189,807	
Pihak ketiga			*Third parties*
Penempatan pada Bank Indonesia	87,448,988	101,205,605	*Placement with other banks*
Kredit yang diberikan	19,956,272,913	17,308,420,573	*Loans*
Efek-efek	59,400,118,512	33,082,732,034	*Marketable securities*
	79,443,840,413	50,492,358,212	
Jumlah	**80,521,652,797**	**50,797,548,019**	***Total***

12. Biaya Dibayar Di Muka / *12. Prepaid Expenses*

	2023	2022	
Pemeliharaan perangkat lunak	12,856,733,389	21,575,253,109	*Software maintenance*
Asuransi	6,082,147,039	1,707,219,945	*Insurance*
Iklan dan promosi	5,772,285,561	16,009,833,353	*Advertising and promotions*
Iuran keanggotaan	582,426,340	438,510,276	*Membership fee*
Jasa konsultasi	131,350,000	451,092,332	*Consultant fee*
Lainnya	--	263,692,546	*Others*
Jumlah	**25,424,942,329**	**40,445,601,561**	***Total***

13. Aset Tetap dan Aset Hak Guna / *13. Fixed Assets and Right-Of-Use-Assets*

	2023					
	1 Januari/ *January 1, 2023*	Penambahan/ *Additions*	Pelepasan/ *Disposals*	Reklasifikasi/ *Reclasifications*	31 Desember/ *December 31, 2023*	
Kepemilikan langsung						***Direct ownership***
Model biaya:						*At cost model:*
Renovasi bangunan atau instalasi	23,105,104,180	1,052,632,651	(15,181,250)	--	24,142,555,581	*Building renovations or installations*
Kendaraan	1,544,815,000	771,400,000	--	--	2,316,215,000	*Vehicles*
Peralatan kantor	104,220,343,752	13,849,506,790	(1,168,902,457)	--	116,900,948,085	*Office equipment*
Aset dalam penyelesaian	--	72,657,443,805	--	--	72,657,443,805	*Asset under construction*
Jumlah harga perolehan	128,870,262,932	88,330,983,246	(1,184,083,707)	--	216,017,162,471	*Total cost*
Aset hak guna	52,961,925,256	4,942,668,252	--	(6,320,556,794)	51,584,036,714	*Right-of-use of assets*
Jumlah	181,832,188,188	93,273,651,498	(1,184,083,707)	(6,320,556,794)	267,601,199,185	*Total*
Akumulasi penyusutan						***Accumulated depreciation***
Model biaya:						*At cost model:*
Renovasi bangunan atau instalasi	1,957,077,996	4,730,549,887	(15,181,250)	--	6,672,446,633	*Building renovations or installations*
Kendaraan	117,503,750	370,896,333	--	--	488,400,083	*Vehicles*
Peralatan kantor	11,872,204,483	23,987,673,970	(1,158,640,112)	--	34,701,238,341	*Office equipment*
	13,946,786,229	29,089,120,190	(1,173,821,362)	--	41,862,085,057	
Aset hak guna	13,076,509,230	411,889,021	--	9,726,402,907	23,214,801,158	*Right-of-use of assets*
Jumlah akumulasi penyusutan	27,023,295,459	29,501,009,211	(1,173,821,362)	9,726,402,907	65,076,886,215	*Total accumulated depreciation*
Jumlah tercatat - neto	**154,808,892,729**				**202,524,312,970**	***Net carrying amount***

	2022					
	1 Januari/ *January 1, 2022*	**Penambahan/ *Additions***	**Pelepasan/ *Disposals***	**Reklasifikasi/ *Reclasifications***	**31 Desember/ *December 31, 2022***	
Kepemilikan langsung						***Direct ownership***
Model revaluasi:						*At revaluation model:*
Tanah	18,093,450,000	--	(18,093,450,000)	--	--	*Land*
Bangunan	7,447,550,000	--	(7,447,550,000)	--	--	*Buildings*
Model biaya:						*At cost model:*
Renovasi bangunan atau instalasi	12,390,248,074	23,089,922,930	(12,375,066,824)	--	23,105,104,180	*Building renovations or installations*
Kendaraan	434,392,000	1,519,510,000	(409,087,000)	--	1,544,815,000	*Vehicles*
Peralatan kantor	13,579,353,941	101,285,530,719	(10,644,540,908)	--	104,220,343,752	*Office equipment*
Jumlah harga perolehan	51,944,994,015	125,894,963,649	(48,969,694,732)	--	128,870,262,932	*Total cost*
Aset hak guna	17,082,658,455	48,639,965,760	(12,760,698,959)	--	52,961,925,256	*Right-of-use of assets*
Jumlah	69,027,652,470	174,534,929,409	(61,730,393,691)	--	181,832,188,188	*Total*
Akumulasi penyusutan						***Accumulated depreciation***
Model revaluasi:						*At revaluation model:*
Bangunan	2,265,296,458	155,157,292	(2,420,453,750)	--	--	*Buildings*
Model biaya:						*At cost model:*
Renovasi bangunan atau instalasi	11,771,478,984	2,003,542,994	(11,817,943,982)	--	1,957,077,996	*Building renovations or installations*
Kendaraan	427,812,417	97,846,666	(408,155,333)	--	117,503,750	*Vehicles*
Peralatan kantor	12,517,179,902	9,364,283,399	(10,009,258,818)	--	11,872,204,483	*Office equipment*
	26,981,767,761	11,620,830,351	(24,655,811,883)	--	13,946,786,229	
Aset hak guna	11,922,648,086	13,914,560,103	(12,760,698,959)	--	13,076,509,230	*Right-of-use of assets*
Jumlah akumulasi penyusutan	38,904,415,847	25,535,390,454	(37,416,510,842)	--	27,023,295,459	*Total accumulated depreciation*
Jumlah tercatat - neto	**30,123,236,623**				**154,808,892,729**	***Net carrying amount***

Beban penyusutan aset tetap yang dibebankan pada beban umum dan administrasi untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022 adalah masing-masing sebesar Rp29.089.120.190 dan Rp11.620.830.351 (Catatan 31a).

Depreciation expense of fixed assets charged to general and administrative expenses for the years ended December 31, 2023 and 2022 are Rp29,089,120,190 and Rp11,620,830,351, respectively (Note 31a).

Aset tetap kecuali tanah, diasuransikan terhadap kebakaran dan risiko kerugian lainnya kepada PT Asuransi Umum Mega, pihak berelasi, dengan jumlah pertanggungan masing-masing sebesar Rp177.680.427.909 dan Rp17.010.895.337 pada tanggal 31 Desember 2023 dan 2022. Manajemen berpendapat bahwa nilai pertanggungan tersebut telah memadai untuk menutup kemungkinan terjadi kerugian.

Fixed assets except for land, are covered by insurance against losses by fire and other risks PT Asuransi Umum Mega, a related party, with sum insured amounting to Rp177,680,427,909 and Rp17,010,895,337 as at December 31, 2023 and 2022, respectively. Management believes that the insurance coverage is adequate to cover possible losses.

Persentase tingkat penyelesaian aset dalam penyelesaian pada tanggal 31 Desember 2023 berkisar antara 50% - 75% dari nilai kontrak. Aset dalam penyelesaian terdiri dari bangunan dan peralatan kantor dan diperkirakan akan selesai dalam waktu kurang dari 1 tahun setelah tanggal laporan posisi keuangan.

The percentage of completion of the constructions in progress as December 31, 2023 ranges from 50% - 75% of the contract values. Constructions in progress consist of buildings and office equipment and are estimated to be completed in less than a year after the statement of financial position date.

Rincian keuntungan penjualan aset tetap adalah sebagai berikut:

Details of gain on sale of fixed assets are as follows:

	2023	**2022**	
Hasil penjualan aset tetap	19,043,262	24,628,910,318	*Proceeds on sale of fixed assets*
Nilai buku	(10,262,345)	(24,313,882,849)	*Book value*
Laba Penjualan Aset Tetap (Catatan 33)	**8,780,917**	**315,027,469**	***Gain on Sale of Fixed Assets (Note 33)***

Manajemen berpendapat bahwa tidak terdapat perbedaan yang signifikan antara nilai wajar dan nilai tercatat aset selain tanah dan bangunan jika diukur menggunakan nilai wajar.

Management believes that there is no significant difference between the fair value and carrying value of assets other than land and buildings if have been measured at fair value basis.

Berdasarkan penelaahan aset tetap secara individual pada akhir tahun, manajemen Bank berpendapat bahwa tidak ada indikasi penurunan nilai aset tetap yang dimiliki oleh Bank.

By individual review of fixed assets at the end of the year, the Bank's management believes there is no indication for impairment in the value of Bank's fixed assets.

Pada tanggal 31 Desember 2023 dan 2022, jumlah tercatat bruto dari setiap aset tetap yang telah disusutkan penuh dan masih digunakan adalah masing-masing sebesar Rp1.499.487.085 dan Rp2.420.130.064.

As at December 31, 2023 and 2022, the gross amount of fixed assets which have been fully depreciated and are still used amounted to Rp1,499,487,085 and Rp2,420,130,064, respectively.

Dalam rangka usaha Bank untuk lebih fokus pada layanan digital, pada tanggal 6 Juni 2022 Bank telah mengalihkan aset tetap dan inventaris kepada PT Bank Mega Tbk dengan nilai tercatat sebesar Rp24.285.717.261 dan nilai pengalihan sebesar Rp29.382.197.890 (Catatan 36).

In the framework of the Bank's business to focus more on digital services, on June, 6 2022, Bank has transferred fixed assets and equipment to PT Bank Mega Tbk with a carrying value amounted to Rp24,285,717,261 and transfer value amounted to Rp29,382,197,890 (Note 36).

Aset hak-guna per 31 Desember 2023 dan 2022 adalah sebagai berikut:

Right-of-use assets as of December 31, 2023 and 2022 are as follows:

	2023					
	Saldo awal/ *Beginning balance*	Penambahan/ *Addition*	Pengurangan/ *Deductions*	Reklasifikasi/ *Reclassification*	Saldo akhir/ *Ending balance*	
Biaya perolehan						***Acquisition cost***
Bangunan	52,961,925,256	4,942,668,252	--	(6,320,556,794)	51,584,036,714	*Buildings*
	52,961,925,256	4,942,668,252	--	(6,320,556,794)	51,584,036,714	
Akumulasi penyusutan						***Accumulated depreciation***
Bangunan	13,076,509,230	411,889,021	--	9,726,402,907	23,214,801,158	*Buildings*
	13,076,509,230	411,889,021	--	9,726,402,907	23,214,801,158	
Nilai buku-neto	**39,885,416,026**				**28,369,235,556**	***Net book value***

	2022					
	Saldo awal/ *Beginning balance*	Penambahan/ *Addition*	Pengurangan/ *Deductions*	Reklasifikasi/ *Reclassification*	Saldo akhir/ *Ending balance*	
Biaya perolehan						***Acquisition cost***
Bangunan	17,082,658,455	48,639,965,760	(12,760,698,959)	--	52,961,925,256	*Buildings*
	17,082,658,455	48,639,965,760	(12,760,698,959)		52,961,925,256	
Akumulasi penyusutan						***Accumulated depreciation***
Bangunan	11,922,648,086	13,914,560,103	(12,760,698,959)	--	13,076,509,230	*Buildings*
	11,922,648,086	13,914,560,103	(12,760,698,959)		13,076,509,230	
Nilai buku-neto	**5,160,010,369**				**39,885,416,026**	***Net book value***

Beban penyusutan aset hak-guna untuk periode yang berakhir pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp10.138.291.928 dan Rp13.914.560.103 (Catatan 31a).

Depreciation expense of right-of-use assets for the period ended December 31, 2023 and 2022 amounted to Rp10,138,291,928 dan Rp13,914,560,103 respectively (Note 31a).

Berikut ini ringkasan komponen liabilitas sewa yang disajikan pada laporan laba rugi dan laporan arus kas:

The following summarize the component of lease liabilities presented in statement of profit or loss and statement of cash flows:

	2023	2022	
Jumlah diakui di laba rugi			***Amounts recognized in profit loss***
Beban bunga atas liabilitas sewa (Catatan 31)	1,352,120,846	--	*Interest expense on lease liabilities (Note 31)*
Beban penyusutan aset hak guna (Catatan 31)	10,138,291,928	13,914,560,103	*Depreciation of right of used assets (Note 31)*
Beban terkait liabilitas sewa dengan nilai rendah atau jangka pendek (Catatan 31)	1,452,579,758	4,298,829,714	*Expenses relating to short-term or low value lease liabilities (Note 31)*
Jumlah diakui dalam laporan arus kas			***Amounts recognized in cash flows***
Jumlah kas keluar untuk pembayaran liabilitas sewa	(13,292,386,412)	(14,522,851,186)	*Total cash outflow for payment of leases*

Rekonsiliasi liabilitas sewa adalah sebagai berikut:

The reconciliation of lease liabilities are as follows:

	2023	2022	
Saldo awal	37,366,801,533	3,291,684,000	*Beginning balance*
Arus kas	(13,292,386,412)	(14,522,851,186)	*Cash Flow*
Perubahan non kas			*Non-cash movement*
Penambahan	1,564,442,507	48,597,968,719	*Additions*
Saldo akhir (Catatan 23)	**25,638,857,628**	**37,366,801,533**	***Ending balance (Note 23)***

14. Aset Takberwujud / *14. Intangible Assets*

	2023					
	1 Januari/ *January 1, 2023*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Reklasifikasi/ *Reclasifications*	31 Desember/ *December 31, 2023*	
Harga perolehan						*At cost*
Perangkat lunak	77,956,436,833	2,466,187,200	(143,000,000)	--	80,279,624,033	*Software*
Aset dalam penyelesaian	--	10,038,490,524	--	--	10,038,490,524	*Asset under construction*
Jumlah harga perolehan	77,956,436,833	12,504,677,724	(143,000,000)	--	90,318,114,557	*Total cost*
Akumulasi amortisasi						*Accumulated amortization*
Perangkat lunak	16,013,459,877	14,467,894,450	(143,000,000)	--	30,338,354,327	*Software*
Nilai tercatat - neto	**61,942,976,956**				**59,979,760,230**	***Net carrying value***

	2022					
	1 Januari/ *January 1, 2022*	Penambahan/ *Additions*	Pengurangan/ *Disposals*	Reklasifikasi/ *Reclasifications*	31 Desember/ *December 31, 2022*	
Harga perolehan						*At cost*
Perangkat lunak	12,209,907,554	65,746,529,279	--	--	77,956,436,833	*Software*
Aset dalam penyelesaian	--	--	--	--	--	*Asset under construction*
Jumlah harga perolehan	12,209,907,554	65,746,529,279	--	--	77,956,436,833	*Total cost*
Akumulasi amortisasi						*Accumulated amortization*
Perangkat lunak	8,665,626,795	7,347,833,082	--	--	16,013,459,877	*Software*
Nilai tercatat - neto	**3,544,280,759**				**61,942,976,956**	***Net carrying value***

Beban amortisasi yang dibebankan dalam beban umum dan administrasi untuk tahun-tahun yang berakhir 31 Desember 2023 dan 2022 adalah masing-masing sebesar Rp14.467.894.450 dan Rp7.347.833.082 (Catatan 31a).

Amortization expense charged to general and administrative expenses for the years ended December 31, 2023 and 2022 amounted to Rp14,467,894,450 and Rp7,347,833,082, respectively (Note 31a).

Persentase tingkat penyelesaian aset dalam penyelesaian pada tanggal 31 Desember 2023 berkisar antara 50% - 75% dari nilai kontrak. Aset dalam penyelesaian terdiri dari perangkat lunak yang diperkirakan akan selesai dalam waktu kurang dari 1 tahun setelah tanggal laporan posisi keuangan.

The percentage of completion of the constructions in progress as December 31, 2023 ranges from 50% - 75% of the contract values. Constructions in progress consist of software and are estimated to be completed in less than a year after the statement of financial position date.

Manajemen berpendapat bahwa tidak terdapat penurunan nilai atas aset takberwujud pada tanggal 31 Desember 2023 dan 2022.

Management believes that there is no impairment in intangible assets as December 31, 2023 and 2022.

15. Aset Lain-Lain / *15. Other Assets*

	2023	2022	
Piutang terkait transaksi ATM	11,025,642,905	8,788,081,057	*Receivable from transaction related to ATM*
Uang muka	7,375,817,900	4,503,870,847	*Advance*
Setoran jaminan	2,449,163,201	3,473,943,460	*Security deposits*
Persediaan buku, barang cetakan dan materai	1,266,625,367	1,302,297,255	*Inventories of books, printed materials and stamp duty*
Tagihan pengembalian pajak	320,978,066	1,043,090,259	*Claim for tax refund*
Piutang nasabah	--	43,762,936,000	*Receivables from customer*
Lain-lain	37,494,915	502,982,104	*Others*
Jumlah	**22,475,722,354**	**63,377,200,982**	***Total***

Agunan yang diambil alih / ***Foreclosed assets***

Agunan yang diambil alih merupakan jaminan kredit yang diberikan berupa tanah, bangunan dan kendaraan yang telah diambil alih oleh Bank.

Foreclosed assets represent loan collaterals such as lands, buildings and vehicles that have been foreclosed by the Bank.

Mutasi agunan yang diambil alih (bruto) adalah sebagai berikut:

The changes in foreclosed assets (gross) are as follows:

	2023	2022	
Saldo awal tahun	--	227,927,096,280	*Balance at beginning of the year*
Penjualan nilai buku	--	(227,927,096,280)	*Sale of book value*
Saldo agunan yang diambil alih	**--**	**--**	***Balance of foreclosed assets***

Rincian kerugian penjualan agunan yang diambil alih adalah sebagai berikut:

Details of loss on sale of foreclosed assets are as follows:

	2023	2022	
Hasil penjualan agunan yang diambil alih	--	223,095,528,259	*Proceeds from sale of foreclosed assets*
Nilai buku	--	(227,927,096,280)	*Book value*
Kerugian penjualan agunan yang diambil alih (Catatan 33)	**--**	**(4,831,568,021)**	***Loss on sale of foreclosed assets (Note 33)***

Mutasi cadangan kerugian penurunan nilai agunan yang diambil alih adalah sebagai berikut:

The changes in allowance impairment for losses on foreclosed assets are as follows:

	2023	2022	
Saldo awal tahun	--	6,922,942,446	*Balance at beginning of the year*
Pengurangan selama tahun berjalan	--	(6,922,942,446)	*Deduction during the year*
Saldo akhir tahun	**--**	**--**	***Balance at end of the year***

Manajemen Bank berpendapat bahwa jumlah cadangan kerugian penurunan nilai agunan yang diambil alih adalah cukup untuk menutup kerugian yang mungkin timbul.

The Bank's management believes that the allowances for impairment losses on foreclosed assets are adequate to cover losses that may arise.

Manajemen Bank berpendapat bahwa saldo agunan yang diambil alih merupakan nilai bersih yang dapat direalisasi.

The Bank's management believes that the foreclosed assets balance represents net realizable value.

Dalam rangka usaha Bank untuk lebih fokus pada layanan digital, pada tanggal 6 Juni 2022, Bank telah mengalihkan agunan yang diambil alih dan properti terbengkalai kepada PT Bank Mega Tbk dengan nilai tercatat masing-masing sebesar Rp172.355.510.798 dan Rp4.749.591.250 dan nilai pengalihan masing-masing sebesar Rp175.355.510.798 dan Rp5.300.000.000 (Catatan 36).

In the framework of the Bank's business to focus more on digital services, on June 6, 2022, Bank has transferred foreclosed assets and abandoned properties to PT Bank Mega Tbk with a carrying value of Rp172,355,510,798 and Rp4,749,591,250 respectively amounting to Rp175,355,510,798 and Rp5,300,000,000 (Note 36).

Tagihan Pengembalian Pajak
Perusahaan menerima pengembalian sanksi PPh badan 2017 sebesar Rp671.972.193 dan sanksi Angsuran PPh badan 2018 sebesar Rp50.140.000.

Claim for Tax Refund
The company received a refund of 2017 corporate income tax sanctions amounting to Rp671,972,193 and 2018 corporate income tax installment sanctions amounting to Rp50,140,000.

Tagihan pengembalian pajak merupakan tagihan atas tahun-tahun pajak berikut:

Claim for tax refund represents the tax claim of the following fiscal year:

	2023	2022	
Tahun pajak 2015	120,323,746	120,323,746	*Fiscal year 2015*
Tahun pajak 2016	200,454,320	200,454,320	*Fiscal year 2016*
Tahun pajak 2017	--	671,972,193	*Fiscal year 2017*
Tahun pajak 2018	200,000	50,340,000	*Fiscal year 2018*
Jumlah	**320,978,066**	**1,043,090,259**	***Total***

Setoran Jaminan
Setoran jaminan terdiri atas deposit ATM ALTO, ATM PRIMA, deposit jaringan telepon dan deposit sewa.

Security Deposits
Security deposits consist of deposits in ATM ALTO, ATM PRIMA, line telephone deposits and rent deposits.

Uang Muka
Peningkatan uang muka tahun 2023 merupakan uang muka pengadaan infrastruktur teknologi produk dan layanan digital.

Advance
Increase advance in 2023 represents an advance for the procurement of technology infrastructure for digital products and services.

Lainnya
Lainnya terdiri atas tagihan ATM, uang muka pembayaran biaya lelang atas agunan yang diambil alih, penyelesaian kredit dan nasabah serta lainnya.

Others
Others consist of ATM, advance for auction fees on foreclosed assets, loan settlement and customer receivables and others.

16. Liabilitas Segera / *16. Obligations Due Immediately*

Liabilitas segera terutama terdiri dari transaksi kliring atau transfer nasabah yang belum diselesaikan.

Obligations due immediately mainly consist of clearing transactions or unsettled customers' money transfer.

17. Efek-Efek yang Dijual dengan Janji Dibeli Kembali / *17. Securities Sold Under Repurchased Agreement*

2023							
Nasabah/ *Counterparties*	Jenis efek-efek/ *Type of securities*	Nilai nominal/ Nominal *amount*	Tanggal dimulai/ *Starting date*	Tanggal jatuh tempo/ *Maturity date*	Liabilitas pembelian kembali/ *Repurchased liabilities*	Beban bunga yang belum diamortisasi/ *Unamortised interest*	Nilai tercatat/ *Carrying value*
Pihak ketiga/ *Third parties*							
Bank Indonesia	Obligasi Pemerintah/ *Government Bonds*	300,000,000,000	28 Desember / *December 28, 2023*	4 Januari / *January 4, 2024*	286,479,629,740	149,027,032	286,330,602,708
Bank Indonesia	Obligasi Pemerintah/ *Government Bonds*	150,000,000,000	29 Desember / *December 29, 2023*	5 Januari / *January 5, 2024*	139,144,493,958	96,510,833	139,047,983,125
PT BPD Jawa Timur Tbk	Obligasi Pemerintah/ *Government Bonds*	200,000,000,000	29 Desember / *December 29, 2023*	5 Januari / *January 5, 2024*	186,038,614,167	129,036,667	185,909,577,500
		650,000,000,000			**611,662,737,865**	**374,574,532**	**611,288,163,333**

Tingkat suku bunga rata-rata tertimbang setahun untuk efek-efek yang dijual dengan janji dibeli kembali untuk tahun berakhir pada 31 Desember 2023 adalah 6,25%.

The weighted average of interest rate per annum for securities sold under repurchased agreement for the year ended December 31, 2023 was 6.25%.

Informasi mengenai jatuh tempo diungkapkan pada Catatan 40. Informasi mengenai klasifikasi dan nilai wajar diungkapkan pada Catatan 41.

Information in respect of maturities are disclosed in Note 40. Information with regards to the classification and fair value are disclosed in Note 41.

18. Simpanan Nasabah / *18. Deposits from Customers*

Simpanan nasabah berdasarkan jenis dan mata uang terdiri dari:

Deposits from customers by type and currency consists of:

	2023	2022	
Rupiah			*Rupiah*
Giro	48,190,454,891	39,857,338,986	*Current accounts*
Tabungan	465,110,207,860	309,248,627,187	*Saving deposits*
Deposito berjangka	4,385,365,428,568	4,066,541,946,558	*Time deposits*
Jumlah	**4,898,666,091,319**	**4,415,647,912,731**	***Total***

a. Giro terdiri dari: / *a. Current accounts consists of:*

	2023	2022	
Pihak berelasi (Catatan 36)	7,186,778,203	4,397,318,920	*Related parties (Note 36)*
Pihak ketiga	41,003,676,688	35,460,020,066	*Third parties*
Jumlah	**48,190,454,891**	**39,857,338,986**	*Total*
Tingkat suku bunga rata-rata per tahun			*The average interest rates per annum*
Rupiah	3.00%	2.00%	*Rupiah*

Tidak terdapat giro yang diblokir dan dijadikan jaminan kredit atau fasilitas perbankan lainnya pada tanggal 31 Desember 2023 dan 2022.

There are no current accounts restricted and pledged as loan collateral or other banking facility as at December 31, 2023 and 2022.

b. Tabungan terdiri dari:

b. Saving deposits consists of:

	2023	2022	
Pihak berelasi (Catatan 36)			*Related parties (Note 36)*
Tabungan *Escrow*	--	941,078	*Escrow Saving*
Jumlah pihak berelasi	--	941,078	*Total related parties*
Pihak ketiga			*Third parties*
Tabungan Allo *Prime*	413,014,588,417	309,231,178,743	*Allo Prime Saving*
Tabungan *Escrow*	13,205	16,507,366	*Escrow Saving*
Tabungan Allo *Grow*	52,095,606,238	--	*Allo Grow Saving*
Jumlah pihak ketiga	465,110,207,860	309,247,686,109	*Total third parties*
Jumlah tabungan	**465,110,207,860**	**309,248,627,187**	***Total saving deposits***
Tingkat suku bunga rata-rata per tahun			*The average interest rates per annum*
Rupiah	4.00%	4.00%	*Rupiah*

Tidak terdapat giro yang diblokir dan dijadikan jaminan kredit atau fasilitas perbankan lainnya pada tanggal 31 Desember 2023 dan 2022.

There are no current accounts restricted and pledged as loan collateral or other banking facility as at December 31, 2023 and 2022.

c. Deposito berjangka terdiri dari:

c. Time deposits consists of:

	2023	2022	
Pihak berelasi (Catatan 36)	1,211,021,904,479	2,008,252,096,662	*Related parties (Note 36)*
Pihak ketiga	3,174,343,524,089	2,058,289,849,896	*Third parties*
Jumlah	**4,385,365,428,568**	**4,066,541,946,558**	***Total***

Rincian deposito berjangka berdasarkan jatuh tempo pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

The details of time deposits as at December 31, 2023 and 2022 by maturity are as follows:

Berdasarkan jangka waktu kontrak

By terms of the contract

	2023	2022	
Pihak berelasi			*Related parties*
< 1 bulan	8,400,000,000	--	*< 1 month*
1 bulan	1,192,494,479,467	2,008,252,096,662	*1 month*
3 bulan	7,307,100,980	--	*3 months*
6 bulan	25,322,560	--	*6 months*
Lebih dari 12 bulan	2,795,001,472	--	*Over 12 months*
Jumlah pihak berelasi	1,211,021,904,479	2,008,252,096,662	*Total related parties*
Pihak ketiga			*Third parties*
< 1 bulan	959,260,000,000	--	*< 1 month*
1 bulan	1,224,186,968,639	1,686,350,327,185	*1 month*
3 bulan	910,707,058,855	341,672,964,293	*3 months*
6 bulan	73,469,055,594	17,919,703,908	*6 months*
Lebih dari 12 bulan	6,720,441,001	12,346,854,510	*Over 12 months*
Jumlah pihak ketiga	3,174,343,524,089	2,058,289,849,896	*Total third parties*
Jumlah	**4,385,365,428,568**	**4,066,541,946,558**	***Total***

Berdasarkan sisa umur jatuh tempo / *By remaining period until maturity*

	2023	2022	
Pihak berelasi			*Related parties*
Sampai dengan 1 bulan	1,203,106,472,614	2,008,252,096,662	*Until 1 month*
Lebih dari 1 - 3 bulan	5,592,933,618	--	*Over 1 - 3 months*
Lebih dari 3 - 6 bulan	--	--	*Over 3 - 6 months*
Lebih dari 6 - 12 bulan	2,310,288,000	--	*Over 6 - 12 months*
Lebih dari 12 bulan	12,210,247	--	*Over 12 months*
Jumlah pihak berelasi	1,211,021,904,479	2,008,252,096,662	*Total related parties*
Pihak ketiga			*Third parties*
Sampai dengan 1 bulan	2,298,695,920,733	1,769,915,623,911	*Until 1 month*
Lebih dari 1 - 3 bulan	830,745,578,560	269,164,745,923	*Over 1 - 3 months*
Lebih dari 3 - 6 bulan	40,882,574,490	9,047,625,552	*Over 3 - 6 months*
Lebih dari 6 - 12 bulan	3,806,448,988	8,404,952,422	*Over 6 - 12 months*
Lebih dari 12 bulan	213,001,318	1,756,902,088	*Over 12 months*
Jumlah pihak ketiga	3,174,343,524,089	2,058,289,849,896	*Total third parties*
Jumlah	**4,385,365,428,568**	**4,066,541,946,558**	***Total***
Tingkat suku bunga rata-rata per tahun			*The average interest rates per annum*
Rupiah	4.18%	6.25%	*Rupiah*

Tidak terdapat deposito berjangka yang diblokir dan dijadikan jaminan kredit atau fasilitas perbankan lainnya pada tanggal 31 Desember 2023 dan 2022.

There are no time deposits restricted and pledged as loan collateral or other banking facility as at December 31, 2023 and 2022.

Dalam rangka usaha Bank untuk lebih fokus pada layanan digital, pada tanggal 6 Juni 2022, Bank telah mengalihkan simpanan nasabah kepada PT Bank Mega Tbk dengan nilai tercatat sebesar Rp566.293.741.013 dan nilai pengalihan sebesar Rp566.293.741.013 (Catatan 36).

In the framework of the Bank's business to focus more on digital services, on June 6, 2022, Bank has transferred current accounts to PT Bank Mega Tbk with a carrying value amounted to Rp566,293,741,013 and transfer value amounted to Rp566,293,741,013 (Note 36).

19. Simpanan dari Bank Lain / *19. Deposits from Other Banks*

Rincian simpanan dari bank lain adalah sebagai berikut:

The details of desposits from other banks are as follows:

	2023	2022	
Rupiah			*Rupiah*
Pihak berelasi (Catatan 36)			*Related parties (Note 36)*
Tabungan	37,389	39,873	*Saving accounts*
Pihak ketiga			*Third parties*
Call money	45,000,000,000	--	*Call money*
Jumlah pihak ketiga	45,000,000,000	--	*Total third parties*
Jumlah	**45,000,037,389**	**39,873**	***Total***

Call money berdasarkan jangka waktu terdiri dari:

Call money based on period consists of:

	2023	2022	
Call money			*Call money*
1 bulan	45,000,000,000	--	*1 month*
Jumlah	**45,000,000,000**	**--**	***Total***

Tingkat suku bunga rata-rata per tahun:

The average interest rates per annum:

	2023	2022	
Tabungan	0.00%	0.00%	*Saving accounts*
Call money	6.20%	--	*Call money*

Tidak ada simpanan dari bank lain yang diblokir dan/atau dijadikan jaminan kredit atau transaksi/fasilitas perbankan lainnya pada tanggal 31 Desember 2023 dan 2022.

There are no deposits from other banks restricted and/or pledged as loan collateral or other banking facility as at December 31, 2023 and 2022.

20. Perpajakan / *20. Taxation*

a. Utang pajak / *a. Taxes payables*

	2023	2022	
Pajak penghasilan			*Income taxes*
Pasal 4 (2)	4,698,521,224	3,675,450,123	*Article 4 (2)*
Pasal 21	4,682,593,384	2,236,199,760	*Article 21*
Pasal 23	159,280,565	316,855,505	*Article 23*
Pasal 29	10,543,622,872	4,396,040,625	*Article 29*
PPN	4,721,917	409,168	*VAT*
Jumlah	**20,088,739,962**	**10,624,955,181**	***Total***

b. Beban pajak / *b. Tax expenses*

	2023	2022	
Pajak kini	(127,158,847,967)	(78,895,040,625)	*Current tax*
Pajak tangguhan	(3,549,291,864)	(3,387,476,399)	*Deferred tax*
Jumlah	**(130,708,139,831)**	**(82,282,517,024)**	***Total***

Rekonsiliasi antara laba sebelum pajak penghasilan menurut laba rugi dengan laba fiskal untuk tahun yang berakhir 31 Desember 2023 dan 2022 adalah sebagai berikut:

The reconciliation of income before income tax in accordance to the profit or loss with the estimated taxable income for the years ended December 31, 2023 and 2022 are as follows:

	2023	2022	
Laba akuntansi sebelum beban pajak - Bank	575,274,274,135	352,311,928,217	*Accounting Income before tax income - Bank*
Beda waktu :			*Timing differences :*
Pemulihan cadangan kerugian penurunan nilai aset produktif	6,458,320,748	533,126,122	*Reversal for impairment losses on earning assets*
Penyisihan (pemulihan cadangan) kerugian penurunan nilai aset non-produktif	--	(6,922,942,445)	*Provision (reversal) for impairment losses on non-earning assets*
Imbalan pasca-kerja	2,538,953,022	(4,162,034,976)	*Post-employment benefits*
Penyusutan aset tetap dan amortisasi aset takberwujud	(4,502,067,473)	(4,845,768,695)	*Depreciation of fixed assets and amortization of intangible assets*
Penyusutan aset hak guna	11,258,374,513	--	*Depreciation on right of used assets*
Liabilitas sewa	(13,292,386,412)	--	*Lease liabilities*
Jumlah beda waktu	2,461,194,398	(15,397,619,994)	*Total timing differences*

	2023	2022	
Beda tetap :			*Permanent differences :*
Sumbangan	102,500,000	94,438,500	*Donations*
Lain-lain	156,794,955	21,605,074,300	*Others*
Jumlah beda tetap	259,294,955	21,699,512,800	*Total permanent differences*
Penghasilan kena pajak	577,994,763,488	358,613,821,023	*Taxable income*
Laba (rugi) fiskal setelah kompensasi	577,994,763,488	358,613,821,023	*Fiscal income (loss) after compensation*
Beban pajak penghasilan badan	127,158,847,967	78,895,040,625	*Corporate income tax expense*
Dikurangi :			*Less :*
Pajak dibayar muka PPh pasal 25	(116,615,225,095)	(74,499,000,000)	*Prepaid tax article 25*
Utang pajak penghasilan badan	**10,543,622,872**	**4,396,040,625**	***Corporate income tax payable***

Rekonsiliasi antara beban pajak dengan laba sebelum pajak dengan tarif pajak yang berlaku adalah sebagai berikut:

Reconciliation between tax expense with income before income tax using enacted tax rate are as follows:

	2023	2022	
Laba sebelum pajak penghasilan	575,274,274,135	352,311,928,217	*Income before income tax*
Pajak penghasilan pada tarif pajak yang berlaku	(126,560,340,310)	(77,508,624,208)	*Income tax at enacted tax rate*
Pengaruh pajak atas penghasilan yang tidak dapat diperhitungkan menurut fiskal	(4,147,799,521)	(4,773,892,816)	*Tax affects on non-taxable income*
Beban pajak	**(130,708,139,831)**	**(82,282,517,024)**	***Tax expense***

Pada tahun 2023 dan 2022 penyusunan Surat Pajak Tahunan didasarkan pada Penghasilan Kena Pajak.

In 2023 and 2022 the preparation of the Annual Tax Return is based on Taxable Income.

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, taxation policies, and expansion of the tax base, as well as increasing Taxpayer voluntary compliance.

Sejumlah perubahan peraturan perpajakan yang terjadi dengan penerapan UU No.7/2021 antara lain adalah sebagai berikut:

Some changes in tax regulations from the implementation of Law No.7/2021, among others, are as follows:

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;

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 abovementioned tax rate;

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;
c. Penyederhanaan PPN dengan tarif final untuk barang atau jasa kena pajak tertentu yang juga berlaku mulai 1 April 2022;
d. Program pengungkapan sukarela bagi Wajib Pajak badan selama periode 1 Januari - 30 Juni 2022, dengan basis aset atau harta yang diperoleh selama 1 Januari 1985 - 31 Desember 2015 yang belum diungkap pada saat mengikuti program amnesti pajak sebelumnya.

Penerapan UU No.7/2021 berdampak pada pengukuran aset dan kewajiban pajak kini dan tangguhan pada tanggal 31 Desember 2023 dan 2022, yang diukur menggunakan tarif pajak 22%.

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;

c. Simplification of VAT using final rate for certain taxable goods or services which also applies from April 1, 2022;

d. Voluntary disclosure program for corporate taxpayers for the period January 1 - June 30, 2022, on the basis of asseets acquired during January 1, 1985 - December 31, 2015 which were not disclosed when participating in the previous tax amnesty program.

The implementation of Law No.7/2021 affect the measurement of deferred tax assets and liabilities as at December 31, 2023 and 2022 which were measured using the applicable tax rate of 22%.

c. Liabilitas pajak tangguhan

c. *Deferred tax liabilities*

	2023						
	Saldo awal/ *Beginning balance*	Penyesuaian saldo awal/ *Adjustment beginning balance*	Dikreditkan (dibebankan) pada laporan laba rugi/ *Credited (charged) to the income statement*	Dikreditkan (dibebankan) ke penghasilan komprehensif lain/*Credited (charged) to other comprehensive income*	Penyesuaian ke laba rugi/ *Adjustment to profit and loss*	Saldo akhir/ *Ending balance*	
Penyusutan aset tetap, amortisasi aset takberwujud dan surplus revaluasi aset tetap	(2,821,398,907)	--	(990,454,843)	--	--	(3,811,853,750)	*Depreciation of fixed assets, amortization of intangible assets and surplus revaluation of fixed assets*
Perubahan nilai wajar efek-efek melalui penghasilan komprehensif lain	--	(10,042,011,294)	--	(11,426,216,212)	--	(21,468,227,506)	*Changes on fair value through other comprehensive income*
Penyisihan kerugian penurunan nilai aset produktif - kredit	(428,852,620)	--	1,420,830,564	--	(3,937,554,105)	(2,945,576,161)	*Allowance for impairment losses on earning assets - loans*
Liabilitas imbalan pasca-kerja	2,318,064,417	--	558,569,665	346,447,025	--	3,223,081,107	*Post-employment benefits obligation*
Aset hak guna	--	--	2,476,842,393	--	(8,718,074,215)	(6,241,231,822)	*Right of use assets*
Liabilitas sewa	--	--	(2,924,325,011)	--	8,564,873,689	5,640,548,678	*Lease liabilities*
Jumlah	**(932,187,110)**	**(10,042,011,294)**	**541,462,768**	**(11,079,769,187)**	**(4,090,754,631)**	**(25,603,259,454)**	***Total***

	2022				
	Saldo awal/ *Beginning balance*	Dikreditkan (dibebankan) pada laporan laba rugi/ *Credited (charged) to the income statement*	Dikreditkan (dibebankan) ke penghasilan komprehensif lain/*Credited (charged) to other comprehensive income*	Saldo akhir/ *Ending balance*	
Penyusutan aset tetap, amortisasi aset takberwujud dan surplus revaluasi aset tetap	(1,755,329,794)	(1,066,069,113)	--	(2,821,398,907)	*Depreciation of fixed assets, amortization of intangible assets and surplus revaluation of fixed assets*
Penyisihan kerugian penurunan nilai aset non produktif - selain kredit	1,523,047,338	(1,523,047,338)	--	--	*Allowance for impairment losses on non earning assets - other than loans*
Penyisihan kerugian penurunan nilai aset produktif - kredit	(546,140,368)	117,287,747	--	(428,852,621)	*Allowance for impairment losses on earning assets - loans*
Liabilitas imbalan pasca-kerja	2,413,781,448	(915,647,695)	819,930,665	2,318,064,418	*Post-employment benefits obligation*
Jumlah	**1,635,358,624**	**(3,387,476,399)**	**819,930,665**	**(932,187,110)**	***Total***

Manajemen Bank berpendapat bahwa seluruh aset pajak tangguhan dapat dipulihkan di tahun-tahun mendatang.

The Bank's management believes that the total deferred tax assets are recoverable in the future years.

21. Bunga yang Masih Harus Dibayar / *21. Accrued Interests*

Akun ini merupakan bunga yang masih harus dibayar atas simpanan nasabah dan bank lain.

This account represents accrued interests of deposits from customers and other banks.

22. Liabilitas Imbalan Pasca-Kerja / *22. Post-Employment Benefits Liabilities*

Untuk tahun yang berakhir pada 31 Desember 2023 dan 2022, Bank harus mencadangkan jumlah minimal imbalan pensiun sesuai dengan Undang-Undang No. 11/2020 tentang Cipta Kerja ("UUCK") sebagaimana telah diamendemen dengan Perpu No.2/2022 dan UU No.6/2023 atau Perjanjian Kerja Bersama ("PKB") atau Peraturan Perusahaan ("PP"), mana yang lebih tinggi. Karena UUCK atau PKB atau PP menentukan rumus tertentu untuk menghitung jumlah minimal imbalan pensiun, pada dasarnya, program pensiun berdasarkan UUCK atau PKB atau PP adalah program imbalan pasti. Dasar perhitungan manfaat Undang-Undang Ketenagakerjaan ini menggunakan gaji pokok terkini. Imbalan tersebut tidak didanai. Liabilitas imbalan pasti atas imbalan pasca-kerja (*post-employment benefit*) tersebut dihitung dengan menggunakan metode "*Projected Unit Credit*".

For the year ended December 31, 2023 and 2022, the Bank is required to provide a minimum amount of pension benefit in accordance with Law No. 11/2020 on Job Creation ("JCL") as amended by Perpu No.2/2022 and Law No.6/2023 or the Bank's Collective Labour Agreement (the "CLA") or Company Regulation ("CR"), whichever is higher. Since the JCL or the CLA or the CR sets the formula for determining the minimum amount of benefits, in substance pension plans under the JCL or the CLA or the CR represent defined benefit plans. The calculation basis of this Labor Law benefit is the current basic salary. The benefits are unfunded. Obligation for post- employment benefits are calculated using the "Projected Unit Credit" method.

Jumlah karyawan yang berhak atas imbalan pasti pasca-kerja tersebut masing-masing sebanyak 298 dan 168 karyawan (tidak diaudit) pada tanggal 31 Desember 2023 dan 2022.

The numbers of eligible employees for post-employment benefit are 298 and 168 employees as at December 31, 2023 and 2022 (unaudited), respectively.

Untuk tahun-tahun yang berakhir pada 31 Desember 2023 dan 2022, liabilitas imbalan pasca-kerja didasarkan pada laporan penilaian aktuaria yang diperoleh dari Kantor Konsultan Aktuaria V. Agus Basuki, aktuaris independen, dengan laporan aktuaria masing-masing tertanggal 18 Januari 2024 dan 16 Januari 2023.

For the years ended on December 31, 2023 and 2022, post-employment benefits liabilities based on the actuarial valuation report obtained from Kantor Konsultan Aktuaria V. Agus Basuki, an independent actuary, with the actuarial report dated January 18, 2024 and January 16, 2023, respectively.

Beban liabilitas imbalan pasca-kerja yang diakui dalam laba rugi adalah sebagai berikut (Catatan 31b):

Post-employment benefit expenses recognized in the profit or loss are (Note 31b):

	2023	2022	
Biaya jasa kini	4,729,268,808	1,667,355,187	*Current service cost*
Biaya bunga	493,116,044	274,244,707	*Interest cost*
Dampak ifric	--	229,969,897	*Ifric impact*
Jumlah	**5,222,384,852**	**2,171,569,791**	***Total***

Rekonsiliasi perubahan liabilitas selama tahun berjalan yang diakui di laporan posisi keuangan adalah sebagai berikut:

The movements of estimated post-employment benefits liability in the statements of financial position are as follows:

	2023	2022	
Liabilitas pada awal tahun	10,536,656,442	10,971,733,851	*Liability at beginning of year*
Penambahan tahun berjalan (Catatan 31b)	5,222,384,852	2,171,569,791	*Addition during the year (Note 31b)*
Pembayaran selama tahun berjalan	(2,683,431,830)	(6,333,604,767)	*Payment during the year*
Jumlah yang diakui di penghasilan komprehensif lain	1,574,759,204	3,726,957,567	*Total amount recognized in other comprehensive income*
Liabilitas pada akhir tahun	**14,650,368,668**	**10,536,656,442**	***Liability at end of year***

Mutasi nilai kini liabilitas adalah sebagai berikut:

The movement in present value of obligations are as follows:

	2023	2022	
Saldo awal nilai kini liabilitas	10,536,656,442	10,971,733,851	*Beginning present value of obligation*
Biaya jasa kini	4,729,268,808	1,667,355,187	*Current service cost*
Biaya bunga	493,116,044	274,244,707	*Interest cost*
Pembayaran selama tahun berjalan	(2,683,431,830)	(6,333,604,767)	*Payments during the year*
Dampak ifric	--	229,969,897	*Ifric impact*
Kerugian aktuarial yang timbul dari:			*Acturarial losses arising from:*
- asumsi keuangan	1,574,759,204	3,726,957,567	*- financial assumption*
Jumlah	**14,650,368,668**	**10,536,656,442**	***Total***

Program ini memberikan eksposur risiko aktuarial terhadap Bank seperti risiko suku bunga dan gaji.

The program provides actuarial risk exposure to the Bank such as interest rate risk and salary risk.

Mutasi keuntungan (kerugian) aktuarial yang diakui sebagai penghasilan komprehensif lain, bruto pajak tangguhan:

The movements in the balance of actuarial gain (loss) charged to other comprehensive income, gross of deferred tax:

	2023	2022	
Saldo awal	(3,253,089,813)	473,867,754	*Beginning balance*
Kerugian aktuaria yang diakui sebagai penghasilan komprehensif lain	(1,574,759,204)	(3,726,957,567)	*Actual lossess charged to other comprehensive income*
Saldo akhir	**(4,827,849,017)**	**(3,253,089,813)**	***Ending balance***

Risiko Suku Bunga

Nilai kini liabilitas imbalan pasti dihitung dengan menggunakan tingkat diskonto ditentukan dengan mengacu pada tingkat pengembalian pasar atas obligasi pemerintah. Umumnya, penurunan suku bunga dari obligasi pemerintah akan meningkatkan liabilitas program.

Interest Rate Risk

The present value of the defined benefits obligation is calculated using a discount rate determined by reference to market yields of government bonds. Generally, a decrease in the interest rate of a government bonds will increase the program obligation.

Risiko Tingkat Kenaikan Gaji

Nilai kini liabilitas imbalan pasti dihitung dengan estimasi tingkat kenaikan gaji, semakin tinggi tingkat kenaikan gaji akan menyebabkan semakin besarnya liabilitas.

Salary Rate Risk

The present value of the defined benefits are calculated using the estimated of salary growth rate, higher salary growth rate will lead to higher obligation.

Tingkat diskonto	:	6.33% - 6.81% tahun 2023/*in year 2023* 4.96% - 7.27% tahun 2022/*in year 2022*	:	*Discount rate*
Tingkat kenaikan gaji	:	10,00% tahun 2023/*in year 2023* 7,00% tahun 2022/*in year 2022*	:	*Salary increment rate*
Tingkat kemungkinan cacat	:	5% tahun 2023/*in year 2023* 5% tahun 2022/*in year 2022*	:	*Disability rate*
Tingkat kematian	:	TMI-IV-2019 dengan perbaikan, periode 2023/*with recovery, in period 2023* TMI-IV-2019 dengan perbaikan, periode 2022/*with recovery, in period 2022*	:	*Mortality rate*
Tingkat pengunduran diri	:	10% 20-29 tahun/*years old* 8% 30-39 tahun/*years old* 5% 40-44 tahun/*years old* 4% 45-49 tahun/*years old* 1% 50-54 tahun/*years old*	:	*Resignation rate*
Usia pensiun normal	:	55 tahun/*years old*	:	*Normal retirement age*

Asumsi utama yang digunakan dalam menentukan penilaian aktuaria pada tanggal 31 Desember 2023 adalah sebagai berikut:

The actuarial valuation as at December 31, 2023 were carried out using the following key assumptions:

	Tingkat Diskonto/ *Discount Rate*	**Nilai Kini Kewajiban Imbalan Pasti/ *Present value of Benefits Obligation***	
Analisis Sensitivitas Tingkat Diskonto			*Sensitivity Analysis of Discount Rate*
Kenaikan suku bunga 1%	6.33% sd 6.81%	(1,148,675,584)	*Increase of 1% the discount rate*
Penurunan suku bunga 1%	6.33% sd 6.81%	1,312,178,639	*Decrease of 1% the discount rate*
Analisis Sensitivitas Kenaikan Gaji			*Sensitivity Analysis of Salary Increase*
Kenaikan suku bunga 1%	10.00%	1,247,588,868	*Increase of 1% the discount rate*
Penurunan suku bunga 1%	10.00%	(1,116,852,483)	*Decrease of 1% the discount rate*

Asumsi aktuarial yang signifikan untuk penentuan liabilitas imbalan pasti adalah tingkat diskonto dan kenaikan gaji yang diharapkan. Sensitivitas analisis diatas ini ditentukan berdasarkan masing-masing perubahan asumsi yang mungkin terjadi pada akhir periode pelaporan, dengan semua asumsi variabel lain konstan.

Significant actuarial assumptions for the determination of the defined obligation are discount rate and expected salary increase. The sensitivity analysis below has been determined based on reasonably possible changes of the respective assumptions occurring at the end, and other variable assumption are constant.

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 inassumptions would occur in isolation of one another assome of the assumptions may be correlated.

Selanjutnya, dalam menyajikan analisis sensitivitas diatas, 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 benefits 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 liability recognized in the statements of financial position.

Rata-rata durasi liabilitas imbalan pasti adalah masing-masing 10,76 dan 8,43 tahun pada tanggal 31 Desember 2023 dan 2022.

The weighted average duration of the defined benefit obligation is 10.76 and 8.43 year as at December 31, 2023 and 2022, each.

Perkiraan analisis jatuh tempo atas imbalan pensiun tidak terdiskonto per 31 Desember 2023 dan 2022 adalah sebagai berikut:

Expected maturity analysis of undiscounted pension benefits as at December 31, 2023 and 2022 is presented below:

	2023					
	Sampai dengan 1 tahun/ *Until 1 year*	2-5 tahun/ *2-5 years*	6-10 tahun/ *6-10 years*	Lebih dari 10 tahun/*More than 10 years*	Jumlah/ *Total*	
Imbalan pensiun	846,716,836	8,061,268,450	28,101,911,019	856,783,920,355	893,793,816,660	*Pension benefits*

	2022					
	Sampai dengan 1 tahun/ *Until 1 year*	2-5 tahun/ *2-5 years*	6-10 tahun/ *6-10 years*	Lebih dari 10 tahun/*More than 10 years*	Jumlah/ *Total*	
Imbalan pensiun	2,211,906,441	4,828,555,853	11,616,294,218	213,097,565,368	231,754,321,880	*Pension benefits*

23. Liabilitas Lain-Lain / *23. Other Liabilities*

	2023	2022	
Liabilitas Sewa	25,638,857,628	37,366,801,533	*Lease liabilities*
Promosi	12,051,267,943	9,205,769,450	*Promotion*
Verifikasi identitas nasabah	7,863,486,880	5,352,771,234	*Customer identity verification*
Outsource	2,185,259,987	4,148,051,325	*Outsource*
Pelatihan	813,003,594	345,433,027	*Trainings*
Pendapatan diterima di muka	526,320,000	663,690,328	*Advances receipt*
Cadangan biaya umum	--	682,233,750	*General accrued expense*
Safe Deposit Box	--	68,500,000	*Safe Deposit Box*
Lain-lain	798,471,462	920,345,440	*Others*
Jumlah	**49,876,667,494**	**58,753,596,087**	***Total***

24. Modal Saham / *24. Share Capital*

Komposisi pemegang saham Bank dan masing-masing kepemilikan pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

The composition of the Bank's shareholders and their respective share holdings as at December 31, 2023 and 2022 are as follows:

	2023			
	Jumlah lembar saham/ *Number of shares*	Persentase kepemilikan/ *Percentage of ownership*	Jumlah nilai saham/ *Total amount of shares*	
PT Mega Corpora	13,228,508,531	60.88%	1,322,850,853,100	*PT Mega Corpora*
PT Bukalapak Tbk	2,497,816,903	11.49%	249,781,690,300	*PT Bukalapak Tbk*
Abadi Investment Pte. Ltd.	1,521,117,930	7.00%	152,111,793,000	*Abadi Investment Pte. Ltd.*
PT Indolife Investama Perkasa	1,303,815,386	6.00%	130,381,538,600	*PT Indolife Investama Perkasa*
Ali Gunawan (Komisaris)	9,868,300	0.05%	986,830,000	*Ali Gunawan (Commissioner)*
Indra Utoyo (Direktur Utama)	500,000	0.00%	50,000,000	*Indra Utoyo (President Director)*
Ganda Raharja Rusli (Direktur)	47,384	0.00%	4,738,400	*Ganda Raharja Rusli (Director)*
Masyarakat (kepemilikan dibawah 5%)	3,168,582,008	14.58%	316,858,200,800	*Public (ownership below 5%)*
Jumlah	**21,730,256,442**	**100%**	**2,173,025,644,200**	***Total***

	2022			
	Jumlah lembar saham/ *Number of shares*	Persentase kepemilikan/ *Percentage of ownership*	Jumlah nilai saham/ *Total amount of shares*	
PT Mega Corpora	13,228,508,531	60.88%	1,322,850,853,100	*PT Mega Corpora*
PT Bukalapak Tbk	2,497,816,903	11.49%	249,781,690,300	*PT Bukalapak Tbk*
Abadi Investment Pte. Ltd.	1,521,117,930	7.00%	152,111,793,000	*Abadi Investment Pte. Ltd.*
PT Indolife Investama Perkasa	1,303,815,386	6.00%	130,381,538,600	*PT Indolife Investama Perkasa*
Ali Gunawan (Komisaris)	8,842,900	0.04%	884,290,000	*Ali Gunawan (Commissioner)*
Ganda Raharja Rusli (Direktur)	30,384	0.00%	3,038,400	*Ganda Raharja Rusli (Director)*
Masyarakat (kepemilikan dibawah 5%)	3,170,124,408	14.59%	317,012,440,800	*Public (ownership below 5%)*
Jumlah	**21,730,256,442**	**100%**	**2,173,025,644,200**	***Total***

Berdasarkan Akta Rapat Umum Pemegang Saham Tahunan PT Allo Bank Indonesia Tbk No. 2 tanggal 19 Mei 2022, dibuat dihadapan Dharma Akhyuzi, S.H., Notaris di Jakarta, bahwa dari laba bersih Bank pada tahun buku 2021 sebesar Rp192.474.618.193 akan dibukukan sebesar 99,99% sebagai laba ditahan, sebesar Rp24.618.193 atau 0,01% akan dialokasikan sebagai Cadangan Wajib dalam rangka memenuhi Pasal 70 Undang-undang Perseroan Terbatas.	*In accoudance with Deed of the Annual General Meeting of Shareholders PT Allo Bank Indonesia Tbk No. 2 dated May 19, 2022, made in the presence of Dharma Akhyuzi, S.H., the Notary in Jakarta that from the Bank's net profit for the financial year 2021 Rp192,474,618,193, 99.99% of the net profit will be booked as retained earnings for the fiscal year 2022, Rp24,618,193 or 0.01% of the net profit will be allocated as Mandatory Reserves in order to comply with Article 70 of the Limited Liability Company Law.*
Berdasarkan Akta Rapat Umum Pemegang Saham Tahunan PT Allo Bank Indonesia Tbk No. 7 tanggal 19 Mei 2023, dibuat dihadapan Dharma Akhyuzi, S.H., Notaris di Jakarta, bahwa dari laba bersih Bank pada tahun buku 2022 sebesar Rp270.029.411.193 akan dibukukan sebesar 99,99% sebagai laba ditahan, sebesar Rp29.411.193 atau 0,01% akan dialokasikan sebagai Cadangan Wajib dalam rangka memenuhi Pasal 70 Undang-undang Perseroan Terbatas.	*In accoudance with Deed of the Annual General Meeting of Shareholders PT Allo Bank Indonesia Tbk No. 7 dated May 19, 2023, made in the presence of Dharma Akhyuzi, S.H., the Notary in Jakarta that from the Bank's net profit for the financial year 2022 Rp270,029,411,193, 99.99% of the net profit will be booked as retained earnings for the fiscal year 2022, Rp29,411,193 or 0.01% of the net profit will be allocated as Mandatory Reserves in order to comply with Article 70 of the Limited Liability Company Law.*
Pada tanggal 29 Januari 2021, melalui Rapat Umum Luar Biasa Bank, pemegang saham Bank menyetujui rencana Pengambilalihan beserta rancangan Pengambilalihan dan konsep akta Pengambilalihan sesuai dengan Peraturan OJK ("POJK") No. 41/POJK.03/2019 yang berlaku efektif setelah diperolehnya persetujuan dari OJK.	*On January 29, 2021, through the Bank's Extraordinary General Meeting, the shareholders of the Bank approved the Acquisition plan along with the Acquisition plan and the draft Acquisition deed in accordance with OJK Regulation ("POJK") No. 41/POJK.03/2019 which will become effective after obtaining approval from the OJK.*
Pada tanggal 10 Maret 2021, melalui Surat No. KEP-40/D.03/2020 OJK menyetujui Pengambilalihan 73,71% saham Bank milik HPP oleh Mega Corpora. Selanjutnya, berdasarkan akta Notaris Dharma Akhyuzi, S.H., No. 9 tanggal 15 Maret 2021, telah dilakukan perubahan susunan pemegang saham Bank yang telah diberitahukan kepada Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dengan surat penerimaan pemberitahuan No. AHU-AH.01.03-0164106 tanggal 15 Maret 2021.	*On March 10, 2021, through Letter No. KEP-40/ D.03/2020 OJK approved the Takeover of 73.71% of the Bank's shares of the HPP by Mega Corpora. Furthermore, based on No. 9 dated March 15, 2021 of Dharma Akhyuzi, S.H., notary, have been change in shareholders Bank composition was notification to the Ministry of Law and Human Rights of the Republic Indonesia in its Decision Letter No. AHU-AH.01.03-0164106 dated March 15, 2021.*
Berdasarkan Surat OJK No. S-104/D.04/2021 tanggal 30 Juni 2021, OJK memberitahukan kepada Bank bahwa Pernyataan Pendaftaran PMHMETD sebesar 7.498.501.776 lembar saham telah dinyatakan efektif. Selanjutnya, Bank telah melaksanakan dan menyelesaikan proses PMHMETD tersebut pada tanggal 26 Juli 2021.	*Based on OJK's Letter No. S-104/D.04/2021 dated June 30, 2021, OJK notify the Bank that the Right Issue Registration Statement concerning the increase of share capital amounting to 7,498,501,776 shares has been declared effective. On July 26, 2021, the Bank has executed and accomplished the Right Issue process.*

Berdasarkan Akta Notaris Dharma Akhyuzi, S.H., No. 5 tanggal 15 Oktober 2021, pemegang saham Bank menyetujui perubahan anggaran dasar dengan peningkatan modal dasar menjadi Rp4.000.000.000.000. Perubahan tersebut telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-0057224.AH.01.02.TAHUN 2021 tanggal 15 Oktober 2021.

Based on Notarial Deed No. 5 of Dharma Akhyuzi, S.H., dated October 15, 2021, the shareholders of the Bank approved the amendment to the articles of association with an increase in authorized capital to Rp4,000,000,000,000. The amendment has been approved by the Minister of Laws and Human Rights of the Republic of Indonesia in its Decision Letter No. AHU- 0057224.AH.01. 02.TAHUN 2021 dated October 15, 2021.

Berdasarkan Surat OJK No. S-245/D.04/2021 tanggal 30 Desember 2021, OJK memberitahukan kepada Bank bahwa Pernyataan Pendaftaran PMHMETD sebesar 10.047.322.871 lembar saham telah dinyatakan efektif. Selanjutnya, Bank telah melaksanakan dan menyelesaikan proses PMHMETD tersebut pada tanggal 26 Januari 2022.

Based on OJK's Letter No. S-245/D.04/2021 dated December 30, 2021, OJK notify the Bank that the Right Issue Registration Statement concerning the increase of share capital amounting to 10,047,322,871 shares has been declared effective. On January 26, 2022, the Bank has executed and accomplished the Right Issue process.

25. Pendapatan Bunga / *25. Interest Income*

	2023	2022	
Kredit yang diberikan	1,068,186,591,840	610,022,633,372	*Loans*
Efek-efek	228,702,742,321	71,418,964,174	*Marketable securities*
Penempatan pada Bank Indonesia	12,355,982,060	25,659,553,267	*Placements with Bank Indonesia*
Penempatan pada bank lain	10,778,864,980	2,739,421,209	*Placements with other banks*
Efek-efek yang dibeli dengan janji dijual kembali	8,918,589,740	57,831,666,467	*Securities purchased under resell agreement*
Jumlah	**1,328,942,770,941**	**767,672,238,489**	***Total***

Jumlah pendapatan bunga dari pihak berelasi pada tahun yang berakhir 31 Desember 2023 dan 2022, masing-masing sebesar Rp23.258.132.974 dan Rp7.565.522.201 (Catatan 36).

The amount of interest income from related parties for the years ended December 31, 2023 and 2022 amounted to Rp23,258,132,974 and Rp7,565,522,201, respectively (Note 36).

26. Beban Bunga / *26. Interest Expenses*

	2023	2022	
Simpanan dari nasabah			*Deposits from customers*
Deposito berjangka	253,733,162,608	122,897,704,398	*Time deposits*
Tabungan	13,808,922,082	6,098,436,669	*Saving deposits*
Giro	2,569,669,946	508,312,208	*Current accounts*
Premi penjaminan simpanan (Catatan 38)	11,696,611,320	5,456,831,466	*Deposits guarantee premium (Note 38)*
Simpanan dari bank lain	7,813,009,722	2,003,314,100	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	2,566,596,190	3,478,591,678	*Securities sold under repurchased agreement*
Jumlah	**292,187,971,868**	**140,443,190,519**	***Total***

Jumlah beban bunga dari pihak berelasi untuk tahun yang berakhir 31 Desember 2023 dan 2022 masing-masing sebesar Rp81.775.136.488 dan Rp48.149.103.219 (Catatan 36).

The amount of interest expenses from related parties for the years ended December 31, 2023 and 2022 are Rp81,775,136,488 and Rp48,149,103,219, respectively (Note 36).

27. Provisi dan Komisi / *27. Fees and Commissions*

	2023	2022	
Komisi dari kredit	6,596,365,673	120,013,215,000	*Commissions from loan*
Lain-lain	--	196,598,917	*Others*
Jumlah	**6,596,365,673**	**120,209,813,917**	***Total***

28. Pendapatan Administrasi dan Denda / *28. Administration and Penalties Income*

	2023	2022	
Pendapatan administrasi	38,468,983,269	429,880,051	*Administration fee*
Pendapatan penalti	12,753,914,824	1,907,784,965	*Penalty fee*
Pendapatan transaksi nasabah	6,364,948,185	6,070,877,360	*Income from customer transaction*
Jumlah	**57,587,846,278**	**8,408,542,376**	***Total***

29. Keuntungan Penjualan Efek-Efek / *29. Gain on Sales of Marketable Securities*

	2023	2022	
Keuntungan Penjualan Obligasi	37,373,920,257	3,918,770,429	*Gain on Sales of Bonds*
Jumlah	**37,373,920,257**	**3,918,770,429**	***Total***

30. Penyisihan Cadangan Kerugian Penurunan Nilai Aset Keuangan dan Aset Non - Keuangan / *30. Provision Of Allowance For Impairment Losses On Financial Assets and Non - Financial Assets*

Rincian penyisihan cadangan kerugian penurunan nilai aset keuangan dan aset non-keuangan adalah sebagai berikut:

Details of provision of allowance for impairment losses on financial assets and non-financial assets are as follows:

	2023	2022	
Penyisihan cadangan kerugian penurunan nilai atas kredit (Catatan 10)	47,915,192,643	44,077,874,812	*Provision of allowance for impairment losses on loans (Note 10)*
Penyisihan cadangan kerugian penurunan nilai atas aset lainnya	26,559,582	183,863,516	*Provision for impairment losses on other assets*
Jumlah	**47,941,752,225**	**44,261,738,328**	***Total***

31. Beban Operasional Lainnya / *31. Other Operating Expenses*

Akun ini terdiri dari:

This account consists of:

	2023	2022	
Umum dan administrasi	391,270,804,253	286,577,245,489	*General and administrative*
Tenaga kerja	144,556,384,983	73,306,531,469	*Personnel*
Jumlah	**535,827,189,236**	**359,883,776,958**	***Total***

a. Umum dan administrasi / *a. General and administrative*

	2023	2022	
Iklan dan promosi	161,726,887,663	152,165,054,374	*Advertising and promotions*
Teknologi informasi	56,277,792,964	12,425,669,536	*Information technology*
Penyusutan aset tetap (Catatan 13)	29,089,120,190	11,620,830,351	*Depreciation of fixed assets assets (Note 13)*
Verifikasi identitas nasabah	28,521,983,894	18,796,420,646	*Customer identity verification*
Outsource	27,519,174,574	20,281,317,671	*Outsource*
Amortisasi aset takberwujud (Catatan 14)	14,467,894,450	7,347,833,082	*Amortization of intangible assets (Note 14)*
Asuransi (Catatan 36)	13,661,885,507	746,489,110	*Insurance (Note 36)*
Telekomunikasi	13,273,224,366	21,841,862,557	*Telecommunication*
Jasa pihak ketiga	12,116,092,311	5,761,302,377	*Third parties services*
Penyusutan aset hak-guna sewa (Catatan 13)	10,138,291,928	13,914,560,103	*Depreciation on right of used assets (Note 13)*
Pungutan oleh Otoritas Jasa Keuangan	7,860,850,045	3,020,422,867	*Levies by the Financial Service Authority*
Pendidikan dan pelatihan	4,353,600,000	2,385,000,000	*Education and trainings*
Bank Koresponden	2,277,001,025	2,495,496,293	*Corespondence bank*
Keperluan kantor	2,169,215,471	2,577,269,381	*Office supplies*
Sewa	1,452,579,758	4,298,829,714	*Rent*
Beban bunga sewa (Catatan 13)	1,352,120,846	--	*Lease interest expense (Note 13)*
Perjalanan dinas	1,054,372,201	687,520,398	*Business travels*
Pemeliharaan dan perbaikan	824,560,545	1,473,700,472	*Repair and maintenance*
Pajak	572,784,395	1,908,866,501	*Taxes*
Transportasi	331,735,224	313,356,254	*Transportation*
Sumbangan	296,452,750	94,438,500	*Donations*
Telepon, listrik dan air	179,323,552	450,179,360	*Telephone, electricity and water*
Lain-lain	1,753,860,594	1,970,825,942	*Others*
Jumlah	**391,270,804,253**	**286,577,245,489**	***Total***

b. Tenaga kerja / *b. Personnel*

	2023	2022	
Gaji dan tunjangan	121,094,100,708	59,932,706,866	*Wages and salaries*
Tunjangan hari raya	5,483,934,758	2,649,798,746	*Religious allowance*
Beban imbalan kerja (Catatan 22)	5,222,384,852	2,171,569,791	*Employee benefit expense (Note 22)*
Tunjangan ketenagakerjaan	5,182,757,010	2,482,871,021	*Social security allowance*
Tunjangan uang makan/transport	3,669,214,289	2,529,447,614	*Employee meal/transport allowance*
Tunjangan premi asuransi kecelakaan (Catatan 36)	2,357,909,699	1,859,247,854	*Insurance allowance (Note 36)*
Lainnya	1,546,083,667	1,680,889,577	*Others*
Jumlah	**144,556,384,983**	**73,306,531,469**	***Total***

32. Lain-Lain - Neto / *32. Others - Net*

	2023	2022	
Penerimaan kembali atas kredit yang dihapusbukukan dan agunan yang diambil alih	18,265,904,652	243,078,330	*Receipt from written-off loans and foreclosed collateral*
Lain-lain	2,751,151,494	739,432,196	*Others*
Jumlah	**21,017,056,146**	**982,510,526**	***Total***

33. Beban Non Operasional - Neto / *33. Non Operating Expenses - Net*

	2023	2022	
Keuntungan pelepasan aset tetap - neto	8,780,917	315,027,469	*Gain on disposal of fixed assets - net*
Kerugian atas penjualan agunan yang diambill alih - neto	--	(4,831,568,021)	*Loss on sale of foreclosed assets - net*
Lainnya - neto	(295,552,748)	225,298,837	*Others - net*
Jumlah	**(286,771,831)**	**(4,291,241,715)**	***Total***

34. Laba Per Saham Dasar / *34. Basic Earnings Per Share*

	2023	2022	
Rata-rata tertimbang jumlah saham biasa yang beredar dalam tahun berjalan	21,730,256,442	21,730,256,442	*Weighted average number ordinary shares outstanding during the year*
Laba bersih	444,566,134,304	270,029,411,193	*Net income*
Laba bersih per saham dasar	**20.46**	**12.43**	***Basic earnings per share***

35. Tambahan Modal Disetor / *35. Additional Paid-in Capital*

Pada tanggal 31 Desember 2023 dan 2022, akun tambahan modal disetor terdiri dari:

As at December 31, 2023 and 2022, additional paid-up capital consists of:

	2023 dan 2022/ *2023 and 2022*	
Tambahan modal disetor		***Additional paid-up capital***
Penawaran Umum Perdana Tahun 2015	20,000,000,000	*Initial Public Offering Year 2015*
Penawaran Umum Terbatas I Tahun 2018	16,943,179,500	*Limited Public Offering I Year 2018*
Penawaran Umum Terbatas III Tahun 2022	3,797,888,052,789	*Limited Public Offering III Year 2022*
Transfer surplus revaluasi aset tetap ke tambahan modal disetor	22,575,371,620	*Transfer of revaluation surplus of fixed assets to additional paid-in capital*
Selisih nilai transaksi kombinasi bisnis entitas sepengendali	21,605,074,300	*Difference in transaction value from business combinations of entities under common control*
Beban emisi efek ekuitas		***Stock issuance costs***
Penawaran Umum Perdana Tahun 2015	(3,769,769,602)	*Initial Public Offering Year 2015*
Penambahan modal tanpa Hak Memesan Efek Terlebih Dahulu Tahun 2017	(324,275,000)	*Capital Increase Without Pre-emptive Rights Year 2017*
Penawaran Umum Terbatas I Tahun 2018	(2,556,985,000)	*Limited Public Offering I Year 2018*
Penawaran Umum Terbatas II Tahun 2021	(1,403,425,085)	*Limited Public Offering II Year 2021*
Penawaran Umum Terbatas III Tahun 2022	(2,224,000,000)	*Limited Public Offering III Year 2022*
Jumlah	**3,868,733,223,522**	***Total***

36. Transaksi dengan Pihak Berelasi / *36. Transactions with Related Parties*

Sifat hubungan berelasi
Dalam kegiatan normal usahanya, Bank juga mengadakan transaksi-transaksi tertentu dengan pihak yang berelasi.

Transaksi dengan pihak berelasi dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak, yang mungkin tidak sama dengan transaksi lain yang dilakukan dengan pihak yang tidak berelasi.

Rincian sifat hubungan dan jenis transaksi yang signifikan dengan pihak berelasi pada tanggal 31 Desember 2023 adalah sebagai berikut:

Nature of relationship
In the normal activities of business, the Bank also entered into certain transactions with related parties.

Transactions with related parties are made based on terms agreed by the parties, which may not be the same as those of the transaction between unrelated parties.

The details of the relationship and type of significant transactions with related parties as at December 31, 2023 are as follows:

Pihak Berelasi/ ***Related Parties***	**Sifat Hubungan Berelasi/** ***The Nature of Relation***	**Transaksi /** ***Transactions***
PT Mega Corpora	Pemegang saham/*Shareholder*	Dana setoran modal/*Paid-up capital* Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Bukalapak.com Tbk	Pemegang saham/*Shareholder*	Dana setoran modal/*Paid-up capital* Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Bank Mega Tbk	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Kustodian/*Custody* Giro pada bank lain/*Current account with other bank*
PT Bank Mega Syariah	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Giro pada bank lain/*Current account with other bank*
PT PFI Mega Life Insurance	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Allo Fresh Indonesia	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Asuransi Umum Mega	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Asuransi/*Insurance* Simpanan/*Deposits* Beban bunga/*Interest expense*
PT CT Corpora	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Trans Corpora	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Trans Retail Indonesia	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Trans Media Corpora	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Duta Visual Nusantara Tivi Tujuh	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Mega Capital Sekuritas	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*

Pihak Berelasi/ ***Related Parties***	**Sifat Hubungan Berelasi/** ***The Nature of Relation***	**Transaksi /** ***Transactions***
PT Trans Kalla Makassar	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense* Kredit yang diberikan/*Loans* Pendapatan bunga/*Interest income*
PT Mega Central Finance	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Mega Auto Finance	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Mega Finance	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Trans Fashion Indonesia	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Metropolitan Retailmart	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
Yayasan CT Arsa	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Alfa Retailindo	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
PT Parabandung Propertindo	Dimiliki oleh pemegang saham akhir yang sama/*Owned by the same ultimate shareholder*	Simpanan/*Deposits* Beban bunga/*Interest expense*
Perseorangan/Individual	Komisaris/*Commissioner* Direksi/*Director* Pejabat Eksekutif/*Executive Staff*	Kredit yang diberikan/*Loans* Simpanan/*Deposits* Pendapatan bunga/*Interest income* Beban bunga/*Interest expense*

Transaksi pihak berelasi / *Transactions with related parties*

a. Kegiatan usaha Bank / *a. Bank business activities*

	2023	**2022**	
Aset			***Assets***
Giro pada bank lain (Catatan 6)			*Current account with other banks (Note 6)*
PT Bank Mega Tbk	176,937,995,924	152,184,759,880	*PT Bank Mega Tbk*
PT Bank Mega Syariah	972,337,566	1,889,550	*PT Bank Mega Syariah*
	177,910,333,490	152,186,649,430	
Cadangan kerugian penurunan nilai	(177,910,333)	(151,965,205)	*Allowance for impairment losses*
Jumlah giro pada bank lain	177,732,423,157	152,034,684,225	*Total current account with other banks*
Penempatan pada bank lain (Catatan 7)			*Placements with other banks (Note 7)*
PT Bank Mega Tbk	1,000,000,000,000	--	*PT Bank Mega Tbk*
PT Bank Mega Syariah	200,000,000,000	--	*PT Bank Mega Syariah*
Jumlah penempatan pada bank lain	1,200,000,000,000	--	*Total placements with other banks*
Kredit yang diberikan (Catatan 10)			*Loans (Note 10)*
PT Trans Kalla Makassar	250,000,000,000	163,431,592,818	*PT Trans Kalla Makassar*
Lain-lain di bawah Rp1 miliar	267,669,566	756,315,145	*Others - below Rp1 billion*
	250,267,669,566	164,187,907,963	
Cadangan kerugian penurunan nilai	(2,474,700,402)	(2,440,394,756)	*Allowance for impairment losses*
Jumlah kredit yang diberikan	247,792,969,164	161,747,513,207	*Total loans*
Pendapatan bunga yang masih akan diterima (Catatan 11)	1,077,812,384	305,189,807	*Interest receivables (Note 11)*
Jumlah aset yang terkait dengan pihak berelasi	1,626,603,204,705	314,087,387,239	*Total assets with related parties*
Persentase dari jumlah aset	12.76%	2.84%	*Percentage of total assets*

	2023	2022	
Liabilitas			***Liabilities***
Simpanan nasabah (Catatan 18)			*Deposits from customers (Note 18)*
Giro	7,186,778,203	4,397,318,920	*Current account*
Tabungan	--	941,078	*Saving deposit*
Deposito	1,211,021,904,479	2,008,252,096,662	*Time deposit*
Simpanan dari bank lain (Catatan 19)	37,389	39,873	*Deposits from other banks (Note 19)*
Jumlah liabilitas yang terkait dengan pihak berelasi	1,218,208,720,071	2,012,650,396,533	*Total liabilities with related parties*
Persentase dari jumlah liabilitas	20.77%	43.30%	*Percentage of total liabilities*
Pendapatan bunga (Catatan 25)	23,258,132,974	7,565,522,201	*Interest income (Note 25)*
Persentase dari jumlah pendapatan bunga	1.75%	0.99%	*Percentage of total interest income*
Beban bunga (Catatan 26)	81,775,136,488	48,149,103,219	*Interest expenses (Note 26)*
Persentase dari jumlah beban bunga	27.99%	34.28%	*Percentage of total interest expenses*
Beban operasional lainnya (Catatan 31)			*Other operating expenses (Note 31)*
Penyusutan aset hak-guna sewa	9,736,628,522	11,795,408,659	*Depreciation of right-of-use assets*
Asuransi			*Insurance*
PT Asuransi Umum Mega	16,019,795,206	2,605,736,964	*PT Asuransi Umum Mega*
Jumlah beban operasional lainnya yang terkait dengan pihak berelasi	25,756,423,728	14,401,145,623	*Total other operating expenses with related parties*
Persentase dari jumlah beban operasional lainnya	4.81%	4.00%	*Percentage of total other operating expenses*

Rincian gaji dan tunjangan yang diberikan kepada Dewan Komisaris, Dewan Direksi, Komite Audit dan Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi Bank adalah sebagai berikut:

Details of salary and benefits given to Board of Commissioners, Board of Directors, Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee of the Bank are as follows:

	2023			
	Gaji/ *Salary*	**Tunjangan/ *Benefits***	**Jumlah/ *Total***	
Dewan Komisaris	4,480,000,000	876,758,121	5,356,758,121	*Board of Commissioners*
Dewan Direksi	13,144,000,000	2,925,820,834	16,069,820,834	*Board of Directors*
Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi	1,407,565,520	209,243,150	1,616,808,670	*Audit Committee, Risk Monitoring Committee and Remuneration and Nomination*
Jumlah	**19,031,565,520**	**4,011,822,105**	**23,043,387,625**	***Total***

	2022			
	Gaji/ *Salary*	**Tunjangan/ *Benefits***	**Jumlah/ *Total***	
Dewan Komisaris	2,877,000,000	757,166,667	3,634,166,667	*Board of Commissioners*
Dewan Direksi	9,214,000,000	2,175,442,315	11,389,442,315	*Board of Directors*
Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi	905,962,500	229,847,500	1,135,810,000	*Audit Committee, Risk Monitoring Committee and Remuneration and Nomination*
Jumlah	**12,996,962,500**	**3,162,456,482**	**16,159,418,982**	***Total***

Jumlah pesangon pemutusan kontrak kerja kepada manajemen kunci pada 31 Desember 2023 dan 2022 masing-masing sebesar nihil dan Rp2.793.136.287.

The amount of the termination benefits for the key management as at December 31, 2023 and 2022 amounted to nil and Rp2,793,136,287, respectively.

Berdasarkan Akta Perpanjangan Sewa Menyewa No. 1 tanggal 1 Oktober 2018 yang dibuat di hadapan notaris Sheila Ersan Sugito, SH., MKn., notaris di Jakarta, antara PT Asean Motor International dengan Bank, kedua belah pihak telah menyetujui untuk melakukan perpanjangan perjanjian sewa menyewa atas gedung yaitu ruangan di dalam gedung yang terletak di lantai 1 (satu), lantai 2 (dua) dan lantai 3 (tiga) yang beralamat di Jl. Kyai Haji Samanhudi No.10-10 A, Jakarta Pusat. Biaya sewa untuk perpanjangan sewa tersebut sebesar Rp243.702.500 per bulan dan biaya *service charge/maintenance* sebesar Rp103.526.742 per bulan. Perjanjian ini berlangsung selama 5 tahun, terhitung mulai tanggal 19 Desember 2017 sampai dengan 19 Desember 2022.	*Based on the Deed of Lease Extension No.1 dated October 1, 2018 of Sheila Ersan Sugito, SH., MKn., notary in Jakarta, between PT Asean Motor International and the Bank both parties have agreed to extend lease agreement on the building that is the room in the building located on the 1st floor, 2nd floor and 3rd floor which are located at Jl. Kyai Haji Samanhudi No. 10-10 A, Central Jakarta. The rent expense for the lease extension amounting to Rp243,702,500 for each month and the service charge/ maintenance expense amounting to Rp103,526,742 for each month. This agreement lasts for 5 years, starting on December 19, 2017 until December 19, 2022.*
Berdasarkan perjanjian No. 021/PKS/AB-BM/IX/2021 pada tanggal 20 September 2021 antara PT Bank Mega Tbk dengan Bank dalam penyediaan Jasa Teknologi Informasi *Data Center* dan/atau *Data Recovery Center*. Perjanjian ini berlangsung selama 3 tahun, terhitung mulai tanggal 23 September 2021 sampai dengan 22 September 2024.	*Based on agreement No. 021/PKS/AB-BM/IX/2021 dated September 20, 2021, between Bank Mega Tbk and the Bank in providing Data Center and/or Data Recovery Center Information Technology Services. This agreement lasts for 3 years, starting on September 23, 2021 until September 22, 2024.*
Berdasarkan perjanjian No. 029/PRFS/2021 pada tanggal 26 Oktober 2021 antara Bank Mega Tbk dengan Bank untuk menyewa ruangan di Gedung Menara Bank Mega. Perjanjian ini berlangsung selama 5 tahun, terhitung mulai tanggal 1 November 2021 sampai dengan 30 Oktober 2026.	*Based on agreement No. 029/PRFS/2021 dated October 26, 2021, between Bank Mega Tbk and the Bank for rent space in Menara Bank Mega Building. This agreement lasts for 5 years, starting on November 1, 2021 until October 30, 2026.*
Berdasarkan perjanjian No. 001/PKS/AUM-MKT_BG-BHI/V/2021 pada tanggal 6 Mei 2021 antara PT Asuransi Umum Mega dengan Bank untuk pengadaan jasa asuransi bagi agunan kredit. Perjanjian ini berlangsung selama 2 tahun, terhitung mulai tanggal 6 Mei 2021 sampai dengan 6 Mei 2023 dan diperpanjang otomatis.	*Based on agreement No. 001/PKS/AUM-MKT_BG-BHI/V/2021 dated May 6, 2021, between PT Asuransi Umum Mega and the Bank for procurement of insurance services for credit collateral. This agreement lasts for 2 years, starting on May 6, 2021 until May 6, 2023 and is automatically renewed.*
Berdasarkan perjanjian No. 001/PRFS/2022 pada tanggal 3 Januari 2022 antara PT Bank Mega Tbk dengan Bank untuk menyewa lantai Mezanine di Gedung Menara Bank Mega. Perjanjian ini berlangsung selama 5 tahun, terhitung mulai tanggal 3 Januari 2022 sampai dengan 2 Januari 2027.	*Based on agreement No. 001/PRFS/2022 dated January 3, 2022, between PT Bank Mega Tbk and the Bank to rent the Mezanine floor in Menara Bank Mega Building. This agreement lasts for 5 years, starting on Januari 3, 2022 until January 2, 2027.*

Berdasarkan perjanjian No. 004/PRFS/ 2022 pada tanggal 15 Maret 2022 antara PT Bank Mega Tbk dengan Bank untuk menyewa ruangan di lantai dasar Gedung Menara Bank Mega. Perjanjian ini berlangsung selama 3 tahun, terhitung mulai tanggal 15 Maret 2022 sampai dengan 14 Maret 2025.

Based on agreement No. 004/PRFS/2022 dated March 15, 2022, between PT Bank Mega Tbk and the Bank to rent space on the ground floor of Menara Bank Mega Building. This agreement lasts for 3 years, starting on March 15, 2022 until March 14, 2025.

Berdasarkan perjanjian No. 016/PRFS/2022 pada tanggal 1 September 2022 antara PT Bank Mega Tbk dengan Bank untuk menyewa ruangan arsip di gudang arsip Bank Mega di Setu Cipayung. Perjanjian ini berlangsung selama 2 tahun 7 bulan, terhitung mulai tanggal 1 September 2022 sampai dengan 31 Maret 2025.

Based on agreement No. 016/PRFS/2022 dated September 1, 2022, between PT Bank Mega Tbk and the Bank to archive space at Bank Mega's archive warehouse in Setu Cipayung. This agreement lasts for 2 years and 7 months, starting on September 1, 2022 until March 31, 2025.

b. Perjanjian Pengikatan Pengalihan Aset dan Liabilitas ("Perjanjian Pengalihan") kepada PT Bank Mega Tbk

b. Agreement of Assets and Liabilities Transfer ("Transfer Agreement") to PT Bank Mega Tbk

Berdasarkan Rapat Umum Pemegang Saham Tahunan tanggal 19 Mei 2022, pemegang saham minoritas telah menyetujui untuk dilaksanakan pengalihan kredit tertentu kepada PT Bank Mega Tbk dan tertuang dalam Akta Rapat Umum Pemegang Saham Tahunan No. 02 tanggal 19 Mei 2022 yang dibuat oleh Dharma Akhyuzi, S.H., notaris di Jakarta.

Based on the Annual General Meeting of Shareholders on May 19, 2022, the minority shareholders agreed to transfer certain credit to PT Bank Mega Tbk and stated in the Notarial Deed of the Annual General Meeting of Shareholders No. 02 dated May 19, 2022 by Dharma Akhyuzi, S.H., notary in Jakarta.

Sesuai dengan rencana pengembangan layanan jasa perbankan digital oleh Bank, maka aset dan liabilitas tertentu yang dimiliki oleh Bank yang terkait dengan layanan jasa perbankan konvensional menjadi tidak produktif dan dapat menyebabkan dampak yang negatif terhadap pelayanan kepada nasabah. Manfaat dari pengalihan ini adalah akan membuat Bank lebih fokus pada layanan perbankan digital.

In accordance with the Bank's plan to develop digital banking services, certain assets and liabilities related to conventional banking services will be unproductive and may cause a negative impact on services to customers. The benefit from the transfer is will make the Bank more focusing on the digital banking services.

Berdasarkan Akta Pengalihan Aset dan Liabilitas No. 10 tanggal 6 Juni 2022 yang dibuat oleh Dharma Akhyuzi, S.H., notaris di Jakarta, PT Allo Bank Indonesia Tbk ("Bank") mengalihkan aset dan liabilitasnya kepada PT Bank Mega Tbk ("Bank Mega") dengan rincian sebagai berikut:

Based on the Deed of Transfer of Assets and Liabilities No. 10 dated June 6, 2022 by Dharma Akhyuzi, S.H., notary in Jakarta, PT Allo Bank Indonesia Tbk ("Bank") transferred its assets and liabilities to PT Bank Mega Tbk ("Bank Mega") with the following details:

	Nilai Tercatat/ *Carrying Value*	Nilai Pengalihan/ *Transfer Value*	
Aset :			***Assets:***
Kredit yang diberikan	685,134,740,474	698,092,925,395	*Loans*
Agunan yang diambil alih	172,355,510,798	175,355,510,798	*Foreclosed assets*
Aset tetap dan Inventaris	24,285,717,261	29,382,197,890	*Fixed assets and equipment*
Properti terbengkalai	4,749,591,250	5,300,000,000	*Abandoned Property*
Jumlah Aset	886,525,559,783	908,130,634,083	*Total Assets*
Liabilitas :			***Liabilities:***
Deposito berjangka	(474,838,369,817)	(474,838,369,817)	*Time deposits*
Tabungan	(48,432,994,371)	(48,432,994,371)	*Saving deposits*
Giro	(43,022,376,825)	(43,022,376,825)	*Current accounts*
Jumlah Liabilitas	(566,293,741,013)	(566,293,741,013)	*Total Liabilities*
Nilai tercatat	**320,231,818,770**	**--**	***Carrying value***
Nilai pengalihan	**--**	**341,836,893,070**	***Transfer price***

Nilai pengalihan tersebut telah mendapat pendapat kewajaran dari Kantor Jasa Penilai Publik Satria Setiawan dan Rekan ("KJPP") yang dalam Laporan Pendapat Kewajaran No. 00027/2.0124-03/BS/07/0257/1/V/2022 tertanggal 13 Mei 2022.

The transfer amount has obtained fairness opinion from Public Appraisal Office Satria Setiawan and Rekan ("KJPP") in Fairness Opinion Report No. 00027/2.0124-03/BS/07/0257/1/V/2022 date May 13, 2022.

Selisih antara nilai pengalihan dan nilai aset bersih yang dialihkan sebesar Rp21.605.074.300 dicatat sebagai bagian dari "Tambahan modal disetor" pada laporan posisi keuangan tahun 2022.

The difference between the transfer price and the net asset value acquired amounting Rp12,605,074,300, was recorded as part of "Additional paid-in capital" account in the 2022 statement of financial position.

Perjanjian Pengalihan Aset dan Liabilitas kepada PT Bank Mega Tbk telah berakhir.

Assets and Liabilities Transfer Agreement with PT Bank Mega Tbk.

37. Komitmen Dan Kontinjensi / *37. Commitments And Contingencies*

Akun-akun di bawah ini dicatat didalam laporan posisi keuangan ekstra-komtabel (*off-balance sheet*):

The accounts below are recorded in the statements of financial position of extra-comptable (off-balance sheet):

	2023	2022	
Komitmen			*Commitments*
Liabilitas komitmen			*Commitments liabilities*
Fasilitas kredit kepada nasabah yang belum digunakan	(769,050,862,767)	(732,944,524,795)	*Unused loan facilities to debtors*
Kontinjensi			*Contingencies*
Tagihan kontinjensi			*Contingencies receivables*
Pendapatan bunga dalam penyelesaian	5,323,911,942	365,330,056	*Past due interest receivables*
Kredit hapus buku	35,198,145,221	264,610,439	*Written-off loans*
Jumlah komitmen dan kontinjensi - neto	**(728,528,805,604)**	**(732,314,584,300)**	***Total commitments and contingencies - net***

Bank memiliki saldo transaksi komitmen dan kontinjensi dengan pihak berelasi atas fasilitas kredit kepada nasabah yang belum digunakan sebesar nihil dan Rp86.568.407.182 pada tanggal 31 Desember 2023 dan 2022.

The Bank has commitments and contingencies transaction with related parties for unused loan facilities amounting to nil and Rp86,568,407,182 as at December 31, 2023 and 2022, respectively.

38. Jaminan Pemerintah Terhadap Kewajiban Pembayaran Bank Umum

38. Government Guarantee On Obligations Of Commercial Banks

Berdasarkan Undang-Undang No. 24 tentang Lembaga Penjaminan Simpanan (LPS) tanggal 22 September 2004, efektif sejak tanggal 22 September 2005, sebagaimana diubah dengan Undang-Undang No. 7 Tahun 2009 tanggal 13 Januari 2009 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 3 Tahun 2008, LPS dibentuk untuk menjamin liabilitas tertentu bank-bank umum berdasarkan program penjaminan yang berlaku, yang besaran nilai jaminannya dapat berubah jika memenuhi kriteria tertentu yang berlaku.

Based on Law No. 24 concerning the Indonesia Deposit Insurance Agency (LPS) dated September 22, 2004, effective on September 22, 2005, which was amended by Law No. 7 Year 2009 dated January 13, 2009 regarding with the Determination of Government Regulation as Substitution of Law No. 3 Year 2008, LPS was formed to guarantee certain liabilities of commercial banks under the applicable guarantee program, which the amount of guarantee can be adjusted if certain criterias are met.

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 (LPS) untuk setiap nasabah pada satu bank yang semula maksimal Rp100.000.000 diubah menjadi maksimal Rp2.000.000.000.

In accordance with Indonesia Government Regulation No. 66 Year 2008 dated October 13, 2008, starting October 13, 2008 the "Indonesia Deposit Insurance Agency (LPS)" will guarantee bank deposits of each customers in one bank for maximum of Rp100,000,000, previously, then was changed to maximum of Rp2,000,000,000.

Berdasarkan Surat Edaran No.PENG-9/DSPS/2023 tentang Penetapan Tingkat Bunga Penjaminan Untuk Simpanan di Bank Umum tanggal 23 Mei 2023, tingkat bunga penjaminan periode 1 Juni 2023 sampai dengan 30 September 2023 untuk simpanan di bank umum adalah 4,25% untuk mata uang Rupiah dan 2,25% untuk mata uang asing.

Based on Circular Letter No. PENG-9/DSPS/2023 on Determination Interest Rate Guarantee for Deposits at Commercial Banks dated May 23, 2023, the interest rate guarantee period June 1, 2023 up to September 30, 2023 for deposits in commercial banks is 4.25% for Rupiah and 2.25% for foreign currency.

Berdasarkan Surat Edaran No.PENG-3/DSPS/2022 tentang Penetapan Tingkat Bunga Penjaminan Untuk Simpanan di Bank Umum tanggal 7 Desember 2022, tingkat bunga penjaminan periode 9 Desember 2022 sampai dengan 31 Januari 2023 untuk simpanan di bank umum adalah 3,75% untuk mata uang Rupiah dan 1,75% untuk mata uang asing.

Based on Circular Letter No. PENG-3/DSPS/2022 on the Determination Interest Rate Guarantee for Deposits at Commercial Banks dated December 7, 2022, the interest rate guarantee period Desember 9, 2022 up to January 31, 2023 for deposits in commercial banks is 3.75% for Rupiah and 1.75% for foreign currency.

Pada tanggal 31 Desember 2023 dan 2022, Bank adalah peserta dari program penjaminan tersebut.

As at December 31, 2023 and 2022, the Bank is a participant of the program.

Beban premi penjaminan Pemerintah yang dibayar selama pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp11.696.611.320 dan Rp5.456.831.466 (Catatan 26).

The Government guarantee premium paid as at December 31, 2023 and 2022 amounting to Rp11,696,611,320 and Rp5,456,831,466, respectively (Note 26).

39. Informasi Segmen Usaha / *39. Operating Segment Information*

Berikut ini adalah informasi segmen Bank berdasarkan segmen operasi:

Information regarding the operating segments of the Bank are as follows:

	31 Desember/*December 31, 2023*				
	Korporasi/ *Corporate*	**Ritel/ *Retail***	**Tresuri/ *Treasury***	**Jumlah/ *Total***	
Pendapatan Bunga Bersih	662,745,225,106	134,820,885,215	239,188,688,752	1,036,754,799,073	*Net Interest Income*
Pendapatan Operasional Lainnya	6,915,727,595	78,285,540,502	37,373,920,257	122,575,188,354	*Other Operating Income*
Penyisihan Cadangan Kerugian Penurunan Nilai	(1,192,646,093)	(46,746,737,337)	(2,368,795)	(47,941,752,225)	*Provision on Allowance for Impairment Losses*
Beban Tenaga Kerja	(144,556,384,983)	--	--	(144,556,384,983)	*Personnel Expenses*
Beban Umum dan Administrasi	(391,270,804,253)	--	--	(391,270,804,253)	*General and Administrarive Expenses*
Laba Operasional	**132,641,117,372**	**166,359,688,380**	**276,560,240,214**	**575,561,045,966**	***Operational Income***
Pendapatan Non Operasional	(286,771,831)	--	--	(286,771,831)	*Non Operating Income*
Laba Sebelum Pajak Penghasilan	**132,354,345,541**	**166,359,688,380**	**276,560,240,214**	**575,274,274,135**	***Income Before Income Tax***
Beban Pajak Penghasilan	--	--	--	(130,708,139,831)	*Income Tax Expenses*
Laba Bersih	**132,354,345,541**	**166,359,688,380**	**276,560,240,214**	**444,566,134,304**	***Net Income***

	31 Desember/*December 31, 2022*				
	Korporasi/ *Corporate*	**Ritel/ *Retail***	**Tresuri/ *Treasury***	**Jumlah/ *Total***	
Pendapatan Bunga Bersih	476,676,864,648	(2,906,494,006)	153,458,677,328	627,229,047,970	*Net Interest Income*
Pendapatan Operasional Lainnya	121,464,137,095	8,136,729,724	3,918,770,429	133,519,637,248	*Other Operating Income*
Penyisihan Cadangan Kerugian Penurunan Nilai	(40,428,370,829)	(3,649,503,983)	(183,863,516)	(44,261,738,328)	*Provision on Allowance for Impairment Losses*
Beban Tenaga Kerja	(73,306,531,469)	--	--	(73,306,531,469)	*Personnel Expenses*
Beban Umum dan Administrasi	(286,577,245,489)	--	--	(286,577,245,489)	*General and Administrarive Expenses*
Laba Operasional	**197,828,853,956**	**1,580,731,735**	**157,193,584,241**	**356,603,169,932**	***Operational Income***
Pendapatan Non Operasional	(4,291,241,715)	--	--	(4,291,241,715)	*Non Operating Income*
Laba Sebelum Pajak Penghasilan	**193,537,612,241**	**1,580,731,735**	**157,193,584,241**	**352,311,928,217**	***Income Before Income Tax***
Beban Pajak Penghasilan	--	--	--	(82,282,517,024)	*Income Tax Expenses*
Laba Bersih	**193,537,612,241**	**1,580,731,735**	**157,193,584,241**	**270,029,411,193**	***Net Income***

40. Manajemen Risiko / *40. Risk Management*

Kerangka Manajemen Risiko

Bank menerapkan manajemen risiko terpadu dan komprehensif sehingga mampu mendukung pencapaian target kinerja dan menjaga kelangsungan usaha. Strategi manajemen risiko yang proaktif akan meningkatkan efektivitas penggunaan modal dan tingkat pengembangan modal (*Return on Equity*) sehingga dapat memberikan nilai tambah bagi pemegang saham.

Bank telah memperhatikan cakupan penilaian penerapan manajemen risiko melalui profil risiko Bank baik penilaian *inherent risk* maupun penilaian kualitas penerapan manajemen risiko serta menyesuaikan setiap indikator penilaian sesuai dengan peraturan yang baru dengan menggunakan konsep *Risk Based Bank Rating* (RBBR).

Risk Management Framework

The Bank applies integrated and comprehensive risk management that is capable to support the achievement of performance targets and maintain business continuity. Proactive risk management strategy will improve effectiveness of capital utilization and the level of capital development (Return on Equity) thus it can provide value added to the shareholders.

The Bank has focused on the assessment coverage of the management risk implementation through the Bank's profile risk either assessment of inherent risk or assessment of quality management risk implementation and adjust each assesments indicators to the new regulations by using the Risk Based Bank Rating (RBBR concept).

Berdasarkan *self-assessment* yang dilakukan Bank selama periode 31 Desember 2023, secara keseluruhan, tingkat profil risiko yang dihadapi Bank adalah pada peringkat komposit 2 (dua). Berbagai upaya untuk mempertahankan penilaian pada peringkat komposit 2 (dua) terus dilakukan terutama perbaikan dan evaluasi pada empat kategori risiko utama yang dihadapi Bank, disamping risiko lainnya. Keempat risiko utama yang dihadapi Bank adalah risiko kredit, risiko pasar, risiko likuiditas, risiko operasional. Dengan melibatkan semua unsur dalam Bank dimana Dewan Komisaris dan Direksi mempunyai tugas memastikan penerapan manajemen risiko telah memadai sesuai kompleksitas dan profil risiko Bank serta memahami dengan baik jenis dan tingkat risiko yang melekat pada kegiatan bisnis Bank.

Based on the self-assessment conducted by the Bank during the period of December 31, 2023 overally, the Bank's risk profile composite rating is 2 (two). Various attempts to maintain the ratings on a composite rating 2 (two) are carried out continuously, especially the improvement and evaluation of the four major risks faced by the Bank, in addition to other risks. The four key risks faced by the Bank are credit risk, market risk, liquidity risk, operational risk. By involving all elements in the Bank which is the Board of Commissioners and the Board of Directors that have the role to ensure the implementation of risk management has been adequate in accordance with complexity and the Bank's risk profile and understand well the types and level of inherent risk on the Bank's business activities.

Mekanisme pengelolaan risiko secara *day to day* dengan berdasarkan prinsip kehati-hatian telah dituangkan dalam beberapa kebijakan dan prosedur, yang merupakan aturan acuan dalam implementasi manajemen risiko pada seluruh kegiatan bisnis Bank yang meliputi kebijakan, strategi, organisasi, sistem informasi manajemen risiko, pengawasan risiko, pengelolaan produk, aktivitas baru dan *Business Continuity Plan* (BCP).

Day to day risk management mechanism is based on conservatism principle that has been contained in several policies and procedures, which is as a reference regulation in implementation of risk management in all the Bank's business activities including policy, strategy, organization, information system of risk management, risk monitoring, product management, new activity and Business Continuity Plan (BCP).

Untuk menjamin tercapainya praktik manajemen risiko terbaik pada Bank, kontribusi dari Komite Pemantau Risiko dan Komite Audit dinilai memadai dalam mendukung pelaksanaan tugas Dewan Komisaris. Komite Pemantau Risiko memiliki tanggung jawab dalam pemantauan dan evaluasi pelaksanaan manajemen risiko di Bank, sedangkan Komite Audit bertanggung jawab dalam pemantauan dan evaluasi pelaksanaan audit, pengendalian proses internal dan pelaporan keuangan.

In order to ensure the achievement of the best risk management practices in the Bank, the contribution of the Risk Monitoring Committee and Audit Committee is considered adequate to support the duty of the Board of Commissioners. The Risk Monitoring Committee has responsibility in monitoring and evaluation the implementation risk management in the Bank, while the Audit Committee has responsibility in monitoring and evaluation the audit implementation, internal control and financial reporting.

Kedua komite pendukung Dewan Komisaris tersebut berperan sebagai organ komplementer bagi satu sama lain dalam hal melakukan pengawasan pada Bank, tetapi keduanya memiliki tanggung jawab di ranah yang berbeda.

Both committees that support the Board of Commissioners act as complementary parts to one another in terms of conducting surveillance for the Bank, but both of them have responsibilities in different realms.

Manajemen Risiko Aset dan Liabilitas
Manajemen Aset/Liabilitas adalah serangkaian tindakan dan prosedur yang dirancang untuk mengontrol posisi keuangan, dalam mendukung dan membantu pelaksanaan tugas direksi dalam memelihara struktur neraca yang kuat, Bank telah membentuk *Asset and Liability*

Risk Management Asset and Liabilities
Management Assets/Liabilities is a set of actions and procedures designed to control financial position, to support and assist the implementation of director's duty in maintaining the structure of strong balance sheet, the Bank has established the Asset and Liability

Committee (ALCO) yang diketuai oleh Direktur Utama dan wakil ketua Direktur Bisnis dengan anggota lainnya terdiri dari Direktur Keuangan dan Operasi, Direktur Risiko, Kepatuhan, Human Capital dan Hukum, Kepala Keuangan dan Akunting, Kepala Pendanaan, Kepala Kredit, Kepada Risiko Kredit dan Kepala Divisi Treasury sebagai sekretaris.

Committee (ALCO) which is chaired by President Director and vice chairment by Director of Business, with other members consisting Finance and Operations Director, Risk, Compliance, Human Capital and Legal Director, Finance and Accounting Head, Funding Head, Credit Head, Credit Risk Head and Head Treasury Division as secretary.

ALCO bertanggung jawab untuk mengevaluasi, mengusulkan, dan menetapkan strategi pendanaan dan investasi Bank. Ruang lingkup ALCO adalah mengelola risiko likuiditas, risiko tingkat suku bunga, dan risiko nilai tukar valuta asing; meminimalkan biaya pendanaan serta mempertahankan likuiditas pada saat yang bersamaan; dan mengoptimalkan perolehan pendapatan bunga Bank dengan mengalokasikan dana pada aset produktif secara hati-hati.

ALCO is responsible for evaluating, proposing, and establishing the strategy of the Bank's funding and investment. The scope of ALCO is to manage liquidity risk, interest rate risk and foreign exchange risk; minimize funding costs and maintain liquidity at the same time; and optimize the acquisition of the Bank's interest income by allocating funds in productive assets carefully.

Proses pengelolaan aset dan liabilitas Bank dimulai dengan pengkajian parameter ekonomi yang mempengaruhi Bank, yang umumnya terdiri dari tingkat inflasi, likuiditas pasar, *yield curve*, nilai tukar valuta asing terhadap rupiah, dan faktor makro ekonomi lainnya. Kajian tersebut oleh Satuan Kerja Manajemen Risiko dilaporkan kepada *Asset and Liability Committee* (ALCO). ALCO kemudian akan menentukan strategi bisnis dalam penetapan tingkat bunga simpanan dan kredit berdasarkan kondisi, kebijakan dan pengalokasian dana, evaluasi kewajiban-kewajiban Bank, pemantauan laba Bank yang telah dicapai serta memonitor posisi likuiditas.

The process of managing the Bank's assets and liabilities starts with an assessment of economic parameters affecting the Bank, which generally consist of inflation rate, market liquidity, yield curve, the exchange rate of foreign currency, and other macro economic factors. The review by the Risk Management Unit reported to the Asset and Liability Committee (ALCO). Then ALCO will define the business strategy in the setting of interest rates on deposits and loans based on the conditions, policies and funding allocation, evaluation of the Bank obligations, monitoring of the Bank's earnings that have been achieved as well as monitoring its liquidity position.

Risiko Kredit

Risiko Kredit adalah risiko yang timbul sebagai akibat kegagalan *counterparty* memenuhi liabilitasnya. Bank melakukan pengelolaan risiko kredit dengan menyusun strategi dan kerangka kerja serta menjalankan upaya mitigasi risiko atas aspek bisnis perkreditan mikro, retail, komersial, maupun konsumsi, penempatan antar-bank serta pembelian surat berharga.

Credit Risk

Credit Risk is risk which arises as a result of counterparty failure fulfilling the obligation. The Bank manages credit risk by developing strategies and frameworks as well as running the risk mitigation efforts on the business aspects of micro lending, retail, commercial, or consumption, inter-bank placements and purchases of securities.

Untuk menjaga agar kualitas kredit Bank tetap terjaga dengan baik, maka pemantauan terhadap kualitas kredit terus dilakukan secara rutin, baik per kategori kredit (Retail, Komersial, dan Konsumsi) maupun portofolio kredit secara keseluruhan. Sistem pengukuran profil risiko debitur, prosedur, sistem manajemen risiko, sistem *database* dan organisasi perkreditan terus disempurnakan dengan penekanan kepada penerapan prinsip "empat mata" (*four eyes principle*) dimana keputusan kredit diambil

In order to keep the credit quality of the Bank maintained properly, then the monitoring of the credit quality continues to be done on a regular basis, either by loan category (Retail, Commercial, and Consumption) as well as overall loan portfolio. Debtor risk profile measurement system, procedures, risk management systems, database systems and credit organizations continue to be refined with an emphasis on the application of the "four eyes" principle (four eyes principle) where

berdasarkan pertimbangan dari dua sisi, yaitu sisi pengembangan bisnis dan sisi analisis risiko kredit.

Bank juga membentuk Komite Kredit untuk membantu Direksi mengevaluasi dan/atau memberikan keputusan kredit sesuai batas wewenangnya melalui Rapat Komite Kredit atau Surat Edaran Direksi. Fungsi pokok Komite Kredit adalah:

1. Memastikan bahwa seluruh aspek telah memenuhi prinsip pemberian kredit yang sehat sesuai dengan Pedoman Kebijakan Perkreditan Bank;
2. Memastikan bahwa kredit yang diberikan tidak melanggar prinsip kehati-hatian;
3. Meyakini bahwa kredit yang akan diberikan dapat dilunasi pada saat jatuh tempo berdasarkan analisis terhadap permohonan yang diajukan oleh calon debitur;
4. Memberikan persetujuan atau penolakan atas permohonan kredit setelah memperoleh informasi yang cukup dari pengusul; dan
5. Memberikan persyaratan tertentu (jika dipandang perlu) sebagai salah satu bentuk mitigasi risiko kredit yang mungkin akan timbul.

Bank telah mengembangkan pengelolaan risiko kredit dengan melakukan analisis *stress testing* secara berkala terhadap portofolio kredit serta melakukan *monitoring* terhadap hasil *stress testing* tersebut. *Stress testing* bermanfaat bagi Bank sebagai alat untuk memperkirakan besarnya dampak risiko pada "*stressful condition*" sehingga Bank dapat membuat strategi yang sesuai untuk memitigasi risiko tersebut sebagai bagian dari pelaksanaan "*contingency plan*".

Dalam melakukan pengelolaan risiko kredit Bank sangat memperhatikan hal-hal yang meliputi sumber daya manusia yang sadar risiko, proses persetujuan kredit yang transparan dan berjenjang oleh Komite Kredit, tata cara, kriteria dan alat ukur risiko yang jelas, administrasi dan dokumentasi yang lengkap serta pengawasan kredit secara berkesinambungan terhadap kualitas kredit yang diberikan, pengawasan atas debitur dan mengambil tindakan yang diperlukan agar kualitas kreditnya tidak menjadi *non-performing loans* (NPL), melakukan penagihan secara intensif terhadap debitur bermasalah, melakukan kaji ulang dan mengevaluasi indikator aspek risiko dan kepatuhan untuk mengevaluasi penerapan *four eyes principles*,

credit decisions are taken based on the consideration of the two sides, namely the development of the business side and the credit risk analysis side.

The Bank also formes a Credit Committee to help the Board of Director evaluate and/or provide credit Decisions in accordance with the limits of its authority through the Credit Committee Meeting or Directors Circular Letter. The major functions of Credit Committee are:

1. *To ensure that all aspects have been fulfilling the principle of sound lending in accordance with the Bank's Credit Policy Guidance;*
2. *To ensure that the loans do not violate the principle of prudence;*
3. *To convince that the loan will be given can be repaid at maturity based on an analysis of the application filed by the prospective debtor;*
4. *To provide approval or rejection on credit application after obtaining sufficient information from proposer; and*
5. *To provide certain requirements (if deemed necessary) as one form of credit risk mitigation that might arise.*

The Bank has developed credit risk management by conducting regular stress testing analysis of the loan portfolio as well as the monitoring of the results of the stress testing. Stress testing is beneficial for the Bank as a tool for estimating the impact of risk on the "stressful condition" so that the Bank can make appropriate strategies to mitigate these risks as part of the implementation of the "contingency plan".

In conducting credit risk management, the Bank is very concerned of several things including human resource who is aware of the risks, transparent and gradual credit approval process by Credit Committee, procedures, criteria and a distinctive risk measuring tool, administration and complete documentation and continuously credit monitoring of loans quality, monitoring of debtors and taking actions needed to avoid the credit quality become non-performing loans (NPL), do intensive billing to non-performing debtors, reviewing and evaluating indicator of risk and compliance aspects for evaluating implementation of four eyes principles, intensify meeting of credit committee decision for giving credit with large credit limit, and consistently

mengintensifkan rapat komite pemutus kredit untuk pemberian kredit dengan plafon besar, dan secara konsisten memantau kredit dalam rangka ekspansi kredit yang sehat dan berkualitas.

monitor credit in order to expand healthy and quality credit.

Selama tahun 2023 dan 2022, tidak terdapat pemberian kredit pihak ketiga tidak terkait yang melampaui Batas Maksimum Pemberian Kredit (BMPK) yang ditetapkan oleh Otoritas Jasa Keuangan.

During 2023 and 2022, there are no loans granted to third parties that exceed the Legal Lending Limit (LLL) required by Financial Services Authority.

Untuk tahun-tahun yang berakhir 31 Desember 2023 dan 2022, profil risiko kredit Bank masing-masing berada pada peringkat 3 (tiga) dan 2 (dua).

For the years ended December 31, 2023 and 2022, rating of the loan risk profile is 3 (three) and 2 (two), respectively.

a. Eksposur maksimum terhadap risiko kredit

a. Maximum exposure to credit risk

Dalam aset keuangan yang diakui di laporan posisi keuangan, eksposur maksimum terhadap risiko kredit sama dengan nilai tercatatnya. Untuk bank garansi yang diterbitkan, eksposur maksimum terhadap risiko kredit adalah nilai yang harus dibayarkan oleh Bank jika kewajiban atas bank garansi yang diterbitkan terjadi atau terealisasi. Untuk komitmen kredit, eksposur maksimum atas risiko kredit adalah sebesar jumlah fasilitas yang belum ditarik dari nilai penuh fasilitas kredit yang telah disepakati (*committed*) kepada nasabah.

The financial assets that are recognized in the statement of financial position, the maximum exposure to credit risk is equal to its carrying value. For bank guarantees issued, the maximum exposure to credit risk is a value that must be paid by the Bank if the liabilities for bank guarantees issued occur or be realized. For credit commitments, the maximum exposure to credit risk is equal to total amount of the undrawn commited credit granted to customers.

Tabel berikut menyajikan eksposur maksimum risiko kredit Bank atas instrumen keuangan pada laporan posisi keuangan (*on-balance sheet*) dan rekening administratif (*off-balance sheet*), tanpa memperhitungkan agunan yang dimiliki atau perlindungan kredit lainnya.

The following table presents the Bank's maximum exposure to credit risk on financial instruments in the statement of financial position (on-balance sheet) and administrative accounts (off-balance sheet), without taking into account collateral or other credit enchancement.

	2023	2022	
Laporan Posisi Keuangan			***Statement of Financial Position***
Giro pada Bank Indonesia	233,442,087,888	305,945,558,821	*Current accounts with Bank Indonesia*
Giro pada bank lain	216,113,532,903	189,830,167,856	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	1,399,970,850,337	374,938,237,140	*Placements with Bank Indonesia and other banks*
Efek-efek	3,182,839,180,000	1,896,710,000,000	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	--	764,098,785,000	*Securities purchased under resell agreement*
Kredit yang diberikan	7,385,707,867,283	7,205,558,228,374	*Loans*
Pendapatan bunga yang masih akan diterima	80,521,652,797	50,797,548,019	*Interest receivables*
Aset lain-lain	2,449,163,201	3,473,943,460	*Other assets*
Jumlah	**12,501,044,334,409**	**10,791,352,468,670**	***Total***
Rekening Administratif			***Administrative Accounts***
Fasilitas kredit kepada nasabah yang belum digunakan (Catatan 37)	769,050,862,767	732,944,524,795	*Unused loan facilities to debtors (Note 37)*
Jumlah	**769,050,862,767**	**732,944,524,795**	***Total***

b. Analisis konsentrasi risiko kredit

Bank mendorong adanya diversifikasi dari portofolio kreditnya pada berbagai wilayah geografis, industri dan produk kredit sebagai upaya untuk meminimalkan risiko kredit.

Tabel di bawah ini adalah konsentrasi kredit yang diberikan Bank yang menggambarkan pemberian kredit berdasarkan sektor ekonomi dan tujuan penggunaan kredit.

Konsentrasi kredit yang diberikan Bank berdasarkan sektor ekonomi adalah sebagai berikut:

b. Analysis of credit risk concentration

The Bank encourages the diversification of its loan portfolio in various geographic regions, industries and credit products in an effort to minimize credit risk.

The following table is the Bank's loan concentration which describes loan based on economic sector and the intended use of credit.

The Bank's loan concentration based on economic sector are as follows:

	2023		2022		
	Rp	%	Rp	%	
Sektor Ekonomi:					***Economic Sectors:***
Pertanian, perburuan dan kehutanan	460,914,583,334	6.24	494,179,166,667	6.86	*Agriculture, hunting and forestry*
Pertambangan	477,058,173,176	6.46	233,564,048,736	3.24	*Mining*
Industri pengolahan	1,449,000,000,000	19.62	1,390,000,000,000	19.29	*Manufacturing electricity*
Listrik, gas and air	37,237,823,511	0.50	--	--	*Gas and water*
Pengangkutan, pergudangan dan komunikasi	473,263,422,998	6.41	--	--	*Transportation,warehousing and communication*
Perantara keuangan	59,639,149,519	0.81	--	--	*Financial intermediaries*
Real estate, usaha persewaan dan jasa perusahaan	3,977,001,175,656	53.85	4,934,276,678,120	68.48	*Real estate leasing services and servicing company*
Lain-lain	451,593,539,089	6.11	153,538,334,851	2.13	*Others*
Jumlah	**7,385,707,867,283**	**100**	**7,205,558,228,374**	**100**	***Total***

Konsentrasi kredit yang diberikan Bank berdasarkan jenis penggunaan kredit adalah sebagai berikut:

The Bank's loans concentration by types of the use of loan are as follows:

	2023		2022		
	Rp	%	Rp	%	
Jenis penggunaan					*Types of use*
Investasi	6,624,475,178,675	89.69	6,802,019,893,523	94.40	*Investment*
Modal Kerja	309,639,149,519	4.19	250,000,000,000	3.47	*Working Capital*
Konsumsi	451,593,539,089	6.12	153,538,334,851	2.13	*Consumer*
Jumlah	**7,385,707,867,283**	**100.00**	**7,205,558,228,374**	**100.00**	***Total***

c. Analisis risiko kredit

Aset Keuangan yang Mengalami Penurunan Nilai Secara Individual

Aset keuangan yang mengalami penurunan nilai secara individual adalah aset keuangan yang signifikan secara individual dan telah terdapat bukti objektif bahwa penurunan nilai individual telah terjadi setelah pengakuan awal aset keuangan tersebut.

Sesuai kebijakan internal Bank, kredit yang ditentukan sebagai signifikan secara individual adalah kredit yang diberikan kepada debitur-debitur segmen komersial.

c. Credit risk analysis

Financial Assets which Individually Impaired

Financial assets which impaired individually are financial assets that are individually significant and have objective evidence that an impairment individual has occurred after the initial recognition of the asset.

Corresponding to the Bank's internal policies, a loan is defined as individually significant is a loan given to debtors in commercial segment.

Aset Keuangan yang Tidak Signifikan Secara Individual dan Penurunan Nilainya Dinilai Secara Kolektif
Aset keuangan yang nilainya tidak signifikan secara individual adalah kredit dan piutang yang diberikan oleh Bank kepada debitur-debitur segmen ritel yaitu debitur kredit Usaha Mikro dan Kecil (UMK), kredit pembiayaan konsumen (termasuk kredit pembiayaan bersama), dan kredit kepemilikan dan perbaikan rumah.

Financial Assets that is not Significant Individually is Assessed for Collective Impairment
Financial assets which is not individually significant are loans and receivables given by the Banks to debtors in retail segments, namely debtors Micro and Small Enterprises (SME), consumer financing loans (including credit co-financing) and housing loans.

Bank menentukan penurunan nilai aset keuangan yang tidak signifikan secara individual dan secara kolektif, dengan mengelompokkan aset keuangan tersebut berdasarkan karakteristik risiko yang serupa.

The Bank determines the impairment of financial assets that are not significant individually and collectively, by classifying the financial assets based on similar credit risk characteristics.

Nilai tercatat aset keuangan yang tidak signifikan secara individual dan penurunan nilainya dinilai secara kolektif yang telah jatuh tempo lebih dari 90 (sembilan puluh) hari pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp6.000.416.632 dan Rp904.488.011.

The carrying values of financial assets that are not significant individually and collectively impaired that has been overdue for more than 90 (ninety) days as at December 31, 2023 and 2022 are Rp6,000,416,632 and Rp904,488,011 respectively.

Aset Keuangan yang Lewat Jatuh Tempo Tetapi Tidak Mengalami Penurunan Nilai
Termasuk dalam aset keuangan yang jatuh tempo dan tidak mengalami penurunan nilai adalah aset keuangan yang tidak mengalami penurunan nilai secara individual dan telah dikelompokkan berdasarkan karakteristik risiko yang serupa, untuk menilai penurunan nilainya secara kolektif atas kerugian yang telah terjadi. Pada 31 Desember 2023 dan 2022 masing-masing sebesar nihil.

Financial Assets That are Past Due But Not Impaired
Included in the financial assets that have past due and not impaired are financial assets that are not impaired on an individual basis and have been categorized based on similar credit risk characteristics, to assess impairment for losses collectively that have been incurred. As at December 31, 2023 and 2022 are nil, each.

d. Agunan
Tidak ada aset keuangan dan non-keuangan yang diperoleh Bank melalui pengambilalihan kepemilikan agunan yang merupakan jaminan terhadap aset keuangan yang dimiliki.

d. Collateral
There are no financial and non-financial assets obtained by the Bank through the acquisition of ownership of collateral which is insurance against financial assets held.

e. Efek-efek untuk tujuan investasi

e. Marketable securities for investment purposes

Informasi tentang kualitas kredit dari eksposur maksimum risiko kredit aset keuangan untuk tujuan investasi adalah sebagai berikut:

Information about the credit quality of the maximum exposure to credit risk of financial assets for investment purposes are as follows:

	2023	2022	
Surat berharga Pemerintah			*Government securities*
Investment grade	3,182,839,180,000	1,896,710,000,000	*Investment grade*
Nilai wajar	**3,182,839,180,000**	**1,896,710,000,000**	***Fair value***

Risiko Pasar

Risiko pasar (*market risk*) merupakan risiko yang timbul karena adanya pergerakan variabel pasar (*adverse movement*) dari portofolio yang dimiliki oleh Bank, yang merugikan Bank.

Market Risk

Market risk is the risk arising from movement in market variables (adverse movement) of the portfolio held by the Bank, which adverse the Bank.

a. Risiko tingkat suku bunga

Komponen utama kewajiban Bank yang sensitif terhadap pergerakan tingkat suku bunga adalah simpanan nasabah, sedangkan aset Bank yang sensitif adalah obligasi pemerintah, efek-efek untuk tujuan investasi, dan kredit yang diberikan.

ALCO secara berkala memantau perkembangan pasar dan menyesuaikan tingkat suku bunga simpanan dan kredit yang diberikan.

Bank melakukan pengukuran IRRBB (*Interest Rate Risk in the Banking Book*) untuk mengetahui dampak perubahan suku bunga terhadap EVE (*Economic Value of Equity*) dan NII (*Net Interest Income*) dengan menghitung gap antara RSA (*Rate Sensitive Asset*) dan RSL (*Rate Sensitive Liabilities*).

Banking book adalah semua aset keuangan/posisi lainnya yang tidak termasuk dalam *trading book*. Untuk pengukuran risiko suku bunga pada *trading book*, Bank menggunakan metode standar Bank Indonesia untuk perhitungan pelaporan KPMM Bank.

Bank menentukan tingkat suku bunga simpanan nasabah berdasarkan kondisi pasar dan persaingan dengan memantau pergerakan tingkat suku bunga acuan dan suku bunga yang ditawarkan oleh bank pesaing. Tingkat suku bunga simpanan pada umumnya bervariasi tergantung pada jangka waktu dan besarnya simpanan. Tingkat suku bunga giro dan tabungan bersifat mengambang dan ditinjau secara berkala sesuai dengan kondisi pasar, sedangkan tingkat suku bunga deposito berjangka bersifat tetap, sesuai dengan jangka waktunya. Tingkat suku bunga kredit ditetapkan dengan menambahkan marjin tertentu atas biaya pendanaan Bank (termasuk biaya pendanaan GWM).

a. Interest rate risk

The main components of the Bank's liabilities which are sensitive to movements in interest rates are deposit from customers, while the Bank's sensitive assets are government bonds, securities for investment purposes, and loans.

ALCO regularly monitors the market developments and adjusts the interest rates on provided deposits and loans.

The Bank performs IRRBB (Interest Rate Risk in the Banking Book) measurements to determine the impact of changes in interest rate on EVE (Economic Value of Equity) and NII (Net Interest Income) by calculating the gap between RSA (Rate Sensitive Assets) and RSL (Rate Sensitive Liabilities).

Banking book is that all financial assets/other positions that are not included in trading book. For the measurement of interest rate risk in the trading book, the Bank uses the standard method for the calculation of Bank Indonesia reporting CAR of the Bank.

The Bank determines interest rates on deposits from customers based on market conditions and competition by monitoring the movement of the reference rate and interest rates offered by competing banks. Interest rates on deposits generally vary depending on the duration and amount of savings. The interest rates on current and savings accounts are floating and reviewed periodically in accordance with market conditions, while the time deposit interest rate is fixed, according to the time period. Credit interest rate is determined by adding a certain margin above the Bank's funding costs (including the financing costs GWM).

Risiko tingkat suku bunga arus kas adalah risiko dimana arus kas masa depan dari suatu instrumen keuangan berfluktuasi karena perubahan suku bunga pasar. Risiko nilai wajar suku bunga adalah risiko dimana nilai wajar dari suatu instrumen keuangan berfluktuasi karena perubahan suku bunga pasar. Bank memiliki eksposur terhadap fluktuasi tingkat suku bunga pasar yang berlaku, baik atas risiko nilai wajar maupun arus kas.

Interest rate risk of cash flow is the risk that the future cash flows of a financial instrument fluctuate because of changes in market interest rates. Fair value interest rate risk is the risk that the fair value of a financial instrument fluctuated because of changes in market interest rates. The Bank has exposure to fluctuations in market interest rates, either over fair value or cash flow risk.

Tabel berikut merangkum aset dan liabilitas keuangan Bank (tidak untuk tujuan diperdagangkan) pada nilai tercatat, yang dikelompokkan menurut mana yang lebih awal antara tanggal *repricing* atau tanggal jatuh tempo kontraktual.

The following table summarizes the Bank's assets and financial liabilities (that are not for trading purposes) in carrying amount, classified according to which is the earlier of the date of repricing or contractual maturity date.

	2023						
	Suku Bunga Mengambang/ *Floating Interest Rate*		Suku Bunga Tetap/*Fixed Interest Rate*				
	< 3 bulan/ *< 3 months*	> 3 bulan/ *> 3 months*	< 3 bulan/ *< 3 months*	> 3 bulan - 1 tahun/ *> 3 month - 1 year*	> 1 tahun/ *> 1 year*	Tidak dikenakan bunga/ *Non-interest bearing*	
ASET KEUANGAN							***FINANCIAL ASSETS***
Giro pada Bank Indonesia	233,442,087,888	--	--	--	--	--	*Current account with Bank Indonesia*
Giro pada bank lain	216,113,532,903	--	--	--	--	--	*Current account with other banks*
Penempatan pada Bank Indonesia dan bank lain	--	--	1,399,970,850,337	--	--	--	*Placements with Bank Indonesia and other banks*
Efek-efek	--	--	--	--	3,182,839,180,000	--	*Marketable securities*
Kredit yang diberikan	379,587,442,573	7,005,753,598,017	--	230,154,161	136,672,532	--	*Loans*
Jumlah aset keuangan	829,143,063,364	7,005,753,598,017	1,399,970,850,337	230,154,161	3,182,975,852,532	--	*Total financial assets*
LIABILITAS KEUANGAN							***FINANCIAL LIABILITIES***
Simpanan nasabah	513,300,662,751	--	4,338,140,905,525	46,999,311,478	225,211,565	--	*Deposits from customers*
Simpanan dari bank lain	--	--	45,000,037,389	--	--	--	*Deposits from other banks*
Jumlah liabilitas keuangan	513,300,662,751	--	4,383,140,942,914	46,999,311,478	225,211,565	--	*Total financial liabilities*
***Gap repricing* suku bunga**	**315,842,400,613**	**7,005,753,598,017**	**(2,983,170,092,577)**	**(46,769,157,317)**	**3,182,750,640,967**	**--**	***Interest rate repricing gap***

	2022						
	Suku Bunga Mengambang/ *Floating Interest Rate*		Suku Bunga Tetap/*Fixed Interest Rate*				
	< 3 bulan/ *< 3 months*	> 3 bulan/ *> 3 months*	< 3 bulan/ *< 3 months*	> 3 bulan - 1 tahun/ *> 3 month - 1 year*	> 1 tahun/ *> 1 year*	Tidak dikenakan bunga/ *Non-interest bearing*	
ASET KEUANGAN							***FINANCIAL ASSETS***
Giro pada Bank Indonesia	305,945,558,821	--	--	--	--	--	*Current account with Bank Indonesia*
Giro pada bank lain	189,830,167,856	--	--	--	--	--	*Current account with other banks*
Penempatan pada Bank Indonesia dan bank lain	--	--	374,938,237,140	--	--	--	*Placements with Bank Indonesia and other banks*
Efek-efek	--	--	--	--	1,896,710,000,000	--	*Marketable securities*
Kredit yang diberikan	7,850,624,115	7,197,380,904,039	5,006,400	12,499,700	309,194,120	--	*Loans*
Jumlah aset keuangan	503,436,796,842	7,197,380,904,039	374,943,243,540	12,499,700	1,897,019,194,120	--	*Total financial assets*
LIABILITAS KEUANGAN							***FINANCIAL LIABILITIES***
Simpanan nasabah	351,696,220,519	--	4,044,742,212,150	17,452,577,974	1,756,902,088	--	*Deposits from customers*
Simpanan dari bank lain	--	--	39,873	--	--	--	*Deposits from other banks*
Jumlah liabilitas keuangan	351,696,220,519	--	4,044,742,252,023	17,452,577,974	1,756,902,088	--	*Total financial liabilities*
***Gap repricing* suku bunga**	**151,740,576,323**	**7,197,380,904,039**	**(3,669,799,008,483)**	**(17,440,078,274)**	**1,895,262,292,032**	**--**	***Interest rate repricing gap***

b. Analisis sensitivitas

Berdasarkan laporan *repricing gap*, Bank melakukan analisis sensitivitas terhadap setiap perubahan (naik atau turun) suku bunga secara paralel sebesar 1% (satu persen), dengan asumsi:

b. Sensitivity analysis

Based on repricing gap report, the Bank conducts a sensitivity analysis to each interest rate change (increase or decrease) in parallel of 1% (one percent), with the following assumptions:

- Perubahan suku bunga komponen aset sama besar dengan perubahan suku bunga komponen liabilitas; dan
- Perubahan yang sama besar untuk setiap jangka waktu pada *yield curve* (*parallel yield curve movement*).

- *The changes in interest rates on asset components equal to the liability component changes in interest rates; and*
- *The simillar changes for each length of time on the yield curve (parallel yield curve movement).*

Analisis sensitivitas ini dilakukan secara berkala setiap bulan untuk kepentingan ALCO. Tabel berikut menunjukkan sensitivitas atas kemungkinan perubahan tingkat suku bunga pasar, dengan variabel lain dianggap tetap, terhadap pendapatan bunga neto:

This sensitivity analysis was carried out on a regular basis every month for the benefit of ALCO. The following table shows the sensitivity to the possibility of changes in market interest rates, with other variables held constant, to the net interest income:

	2023	2022	
Penurunan pendapatan bunga neto karena kenaikan suku bunga 1% secara paralel	(30,788,000,000)	(25,956,000,000)	*Decrease on net interest income due to parallel increase 1% of interest rate*
Kenaikan pendapatan bunga neto karena penurunan suku bunga 1% secara paralel	30,788,000,000	25,956,000,000	*Increase on net interest income due to parallel decrease 1% of interest rate*

Bank melakukan pengukuran risiko suku bunga dengan menggunakan metodologi yang dapat mengidentifikasi risiko suku bunga dari portofolio aset dan liabilitas yang sensitif terhadap perubahan suku bunga.

The Bank measures interest rate risk by using method that can identify interest rate risk from portfolio of asset and liabilities that sensitive to the change of interest rate.

Pemantauan atas eksposur Bank terhadap risiko pasar dilakukan oleh *Asset and Liability Committee* (ALCO) dengan melakukan pengendalian (*Asset and Liability Management* (ALMA)) atas eksposur risiko pasar dalam parameter yang dapat diterima serta memaksimalkan tingkat pengembalian atas risiko.

Monitoring of the Bank's exposure to market risk is performed by Asset and Liability Committee (ALCO) by controlling (Asset and Liability Management (ALMA)) the market risk exposure in a parameter that can be accepted as well as maximizing rate of return of the risk.

Untuk tahun yang berakhir 31 Desember 2023 dan 2022 profil risiko pasar Bank berada pada peringkat 2 (dua).

For the year ended December 31, 2023 and 2022 rating of the Bank's market risk profile is 2 (two).

c. *Excess* modal Bank

Perhitungan *excess* modal Bank dilakukan dengan menghitung modal bank secara total dan menguranginya dengan 10,00% dari total ATMR (Kredit + Pasar + Operasional). *Excess* modal ini yang kemudian dibagi terhadap masing-masing risiko pasar nilai tukar dan suku bunga untuk melihat berapa besar kemampuan *coverage* modal Bank (diluar *regulatory requirement*) apabila terjadi kerugian sebesar risiko yang telah dihitung.

c. The Bank's excess capital

The calculation of the Bank's excess capital is conducted by calculating the Bank's total capital and reduce with 10,00% of the total risk weighted assets (RWA) (Credit + Market + Operational). This excess capital is then divided by the respective market exchange risk and interest rate risk to measure the Bank's capital-coverage-ability (exclude regulatory requirement) in the event of loss of the amount to the risk that has been calculated.

Tabel dibawah ini menunjukkan *excess* modal Bank (tidak diaudit).

The table below shows the Bank's excess capital (unaudited).

	Jumlah Modal/ *Total Capital*	10.00%*Total *ATMR/ 10.00%*Total RWA*	Excess Modal/ *Excess Capital*	
2023 - Desember	6,918,860,000,000	819,449,198,370	6,099,410,801,630	*2023 - December*
2022 - Desember	6,404,050,000,000	805,199,700,000	5,598,850,300,000	*2022 - December*

Risiko Likuiditas

Risiko likuiditas muncul sebagai akibat dari *mismatch* struktur aset dan liabilitas Bank. Bank mengelola risiko likuiditas untuk memastikan kemampuan dalam memenuhi liabilitas kepada nasabah atau pihak lawan yang jatuh tempo dengan menjaga dan mempertahankan jumlah aset likuid yang cukup untuk membayar simpanan para nasabah, penyediaan dana dalam rangka pemberian kredit, pemenuhan kebutuhan likuiditas operasional dan menjaga agar jumlah aset yang jatuh tempo pada setiap periode dapat menutupi jumlah liabilitas yang jatuh tempo.

Liquidity Risk

Liquidity risk arises as a result of the structural mismatch of assets and liabilities of the Bank. The Bank manages liquidity risk to ensure the ability to meet obligations to customers or counterparty when due by keeping and maintaining the amount of liquid assets sufficient to pay the deposits from customers, to provide funds for lending, to supply of liquidity for operations and to keep the amount of assets that matured in each period can cover the amount of matured liabilities.

Pengelolaan likuiditas Bank dilakukan dengan mengalokasikan penempatan dana pada Cadangan Utama (*Primary Reserve*), Cadangan Sekunder (*Secondary Reserve*), dan Cadangan Tertier (*Tertiary Reserve*) sesuai dengan kriteria dan limit yang ditetapkan. Fungsi pengelolaan kebutuhan likuiditas secara keseluruhan dilakukan oleh ALCO dan secara operasional oleh Divisi Treasuri.

The Bank's liquidity management is conducted by allocating the placement of funds in the Primary Reserve, Secondary Reserve, and Tertiary Reserve in accordance with the specified criteria and limits. The function of the overall management of liquidity is conducted by ALCO and operationally by the Treasury Division.

Bank melakukan pengukuran risiko likuiditas dengan menggunakan perkiraan arus kas, *maturity profile* dan rasio likuiditas.

The Bank measures liquidity risk using estimated cash flows, maturity profile and liquidity risk.

Dalam pengukuran tersebut juga dilakukan *stress testing* untuk rangka mengetahui tingkat kemampuan Bank dalam menghadapi tekanan likuiditas pada kondisi pasar yang tidak normal.

The measurements also perform stress testing in order to determine the level of Bank's ability in facing liquidity pressures in unusual market conditions.

Untuk mengantisipasi meningkatnya risiko likuiditas, upaya pengelolaan *secondary reserve* Bank dilaksanakan dengan lebih hati-hati sejalan dengan kondisi *Loan to Funding Ratio* (LFR) sehingga kondisi likuiditas secara keseluruhan dapat tetap terjaga dan terkendali.

To anticipate the increasing liquidity risk, the Bank's secondary reserve management is undertaken more carefully in line with the Loan to Funding Ratio (LFR) so that the overall liquidity conditions can be maintained and controlled.

Untuk tahun yang berakhir 31 Desember 2023 dan 2022, profil risiko likuiditas Bank berada pada peringkat 2 (dua).

For the year ended December 31, 2023 and 2022, rating of the Bank's liquidity risk profile 2 (two).

Tabel berikut menyajikan arus kas kontraktual yang tidak didiskontokan dari liabilitas keuangan dan rekening administratif Bank berdasarkan periode tersisa sampai dengan tanggal jatuh tempo kontraktual.

The following table presents the cash flows from the contractual undiscounted financial liabilities and the Bank's administrative accounts based on the period remaining until the contractual maturity date.

	2023					
	Nilai tercatat/ *Carrying amount*	Sampai dengan 1 bulan/ *Until 1 month*	> 1 - 3 bulan/ *> 1 - 3 months*	> 3 bulan - 1 tahun/ *> 3 months - 1 year*	> 1 - 5 tahun/ *> 1 - 5 years*	
Liabilitas Keuangan						***Financial Liabilities***
Simpanan nasabah	4,898,666,091,319	4,015,103,056,098	836,338,512,178	46,999,311,478	225,211,565	*Deposits from customer*
Simpanan bank lain	45,000,037,389	45,000,037,389	--	--	--	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	611,288,163,333	611,288,163,333	--	--	--	*Securities sold under repurchased agreement*
Bunga yang masih harus dibayar	15,049,164,570	15,049,164,570	--	--	--	*Accrued interests*
Jumlah	**5,570,003,456,611**	**4,686,440,421,390**	**836,338,512,178**	**46,999,311,478**	**225,211,565**	***Total***
Rekening Administratif						***Administrative Accounts***
Fasilitas nasabah yang belum digunakan	769,050,862,767	240,361,781,961	16,824,882,986	330,882,240,814	180,981,957,006	*Unused facilities*
Jumlah	**769,050,862,767**	**240,361,781,961**	**16,824,882,986**	**330,882,240,814**	**180,981,957,006**	***Total***

	2022					
	Nilai tercatat/ *Carrying amount*	Sampai dengan 1 bulan/ *Until 1 month*	> 1 - 3 bulan/ *> 1 - 3 months*	> 3 bulan - 1 tahun/ *> 3 months - 1 year*	> 1 - 5 tahun/ *> 1 - 5 years*	
Liabilitas Keuangan						***Financial Liabilities***
Simpanan nasabah	4,415,647,912,731	4,127,273,686,746	269,164,745,923	17,452,577,974	1,756,902,088	*Deposits from customer*
Simpanan bank lain	39,873	39,873	--	--	--	*Deposits from other banks*
Bunga yang masih harus dibayar	12,421,187,940	12,421,187,940	--	--	--	*Accrued interests*
Setoran jaminan	68,500,000	--	--	--	68,500,000	*Security deposit*
Jumlah	**4,428,137,640,544**	**4,139,694,914,559**	**269,164,745,923**	**17,452,577,974**	**1,825,402,088**	***Total***
Rekening Administratif						***Administrative Accounts***
Fasilitas nasabah yang belum digunakan	732,944,524,795	128,856,300,930	1,450,643,583	139,353,566,915	463,284,013,367	*Unused facilities*
Jumlah	**732,944,524,795**	**128,856,300,930**	**1,450,643,583**	**139,353,566,915**	**463,284,013,367**	***Total***

Tabel analisis likuiditas (sisa jangka waktu jatuh tempo) dari aset dan liabilitas Bank pada tanggal 31 Desember 2023 dan 2022:

Table of liquidity analysis remaining (maturity time) as at December 31, 2023 and 2022:

	2023						
			Jatuh tempo/*Maturity*				
	Saldo/ *Amount*	Lain-lain/ *Others*	Sampai dengan 1 tahun/ *Until 1 year*	1 - 2 tahun/ *1 - 2 years*	2 - 5 tahun/ *2 - 5 years*	> 5 tahun/ *> 5 years*	
ASET KEUANGAN							***FINANCIAL ASSETS***
Kas	3,848,905,800	--	3,848,905,800	--	--	--	*Cash*
Giro pada Bank Indonesia	233,442,087,888	--	233,442,087,888	--	--	--	*Current account with Bank Indonesia*
Giro pada bank lain	216,113,532,903	--	216,113,532,903	--	--	--	*Current account with other banks*
Penempatan pada Bank Indonesia dan bank lain	1,399,970,850,337	--	1,399,970,850,337	--	--	--	*Placements with Bank Indonesia and other banks*
Efek-efek	3,182,839,180,000	--	--	--	--	3,182,839,180,000	*Marketable securities*
Kredit yang diberikan	7,385,707,867,283	--	701,349,278,114	136,672,532	4,807,043,910,305	1,877,178,006,332	*Loans*
Pendapatan bunga yang masih akan diterima	80,521,652,797	80,521,652,797	--	--	--	--	*Interest receivables*
Aset lain-lain	2,449,163,201	2,449,163,201	--	--	--	--	*Other assets*
Jumlah aset	12,504,893,240,209	82,970,815,998	2,554,724,655,042	136,672,532	4,807,043,910,305	5,060,017,186,332	*Total assets*
LIABILITAS KEUANGAN							***FINANCIAL LIABILITIES***
Liabilitas segera	185,136,203,393	--	185,136,203,393	--	--	--	*Obligations due Immediately*
Giro	48,190,454,891	--	48,190,454,891	--	--	--	*Current accounts*
Tabungan	465,110,207,860	--	465,110,207,860	--	--	--	*Saving deposits*
Deposito berjangka	4,385,365,428,568	--	4,385,140,217,003	225,211,565	--	--	*Time deposits*
Simpanan dari bank lain	45,000,037,389	--	45,000,037,389	--	--	--	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	611,288,163,333	--	611,288,163,333	--	--	--	*Securities sold under repurchased agreement*
Bunga yang masih harus dibayar	15,049,164,570	--	15,049,164,570	--	--	--	*Accrued interests*
Jumlah liabilitas	5,755,139,660,004	--	5,754,914,448,439	225,211,565	--	--	*Total liabilities*
Jumlah aset (liabilitas) keuangan - neto	**6,749,753,580,205**	**82,970,815,998**	**(3,200,189,793,397)**	**(88,539,033)**	**4,807,043,910,305**	**5,060,017,186,332**	***Total financial assets (liabilities) - net***

	2022						
			Jatuh tempo/*Maturity*				
	Saldo/ *Amount*	Lain-lain/ *Others*	Sampai dengan 1 tahun/ *Until 1 year*	1 - 2 tahun/ *1 - 2 years*	2 - 5 tahun/ *2 - 5 years*	> 5 tahun/ *> 5 years*	
ASET KEUANGAN							***FINANCIAL ASSETS***
Kas	3,173,579,300	--	3,173,579,300	--	--	--	*Cash*
Giro pada Bank Indonesia	305,945,558,821	--	305,945,558,821	--	--	--	*Current account with Bank Indonesia*
Giro pada bank lain	189,830,167,856	--	189,830,167,856	--	--	--	*Current account with other banks*
Penempatan pada Bank Indonesia dan bank lain	374,938,237,140	--	374,938,237,140	--	--	--	*Placements with Bank Indonesia and other banks*
Efek-efek	1,896,710,000,000	--	--	--	--	1,896,710,000,000	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	764,098,785,000	--	764,098,785,000	--	--	--	*Securities purchased under resell agreement*
Kredit yang diberikan	7,205,558,228,374	--	402,297,339,953	778,611,955	5,346,656,402,459	1,455,825,874,007	*Loans*
Pendapatan bunga yang masih akan diterima	50,797,548,019	50,797,548,019	--	--	--	--	*Interest receivables*
Aset lain-lain	3,473,943,460	3,473,943,460	--	--	--	--	*Other assets*
Jumlah aset	10,794,526,047,970	54,271,491,479	2,040,283,668,070	778,611,955	5,346,656,402,459	3,352,535,874,007	*Total assets*
LIABILITAS KEUANGAN							***FINANCIAL LIABILITIES***
Liabilitas segera	138,770,930,759	--	138,770,930,759	--	--	--	*Obligations due Immediately*
Giro	39,857,338,986	--	39,857,338,986	--	--	--	*Current accounts*
Tabungan	309,248,627,187	--	309,248,627,187	--	--	--	*Saving deposits*
Deposito berjangka	4,066,541,946,558	--	4,064,785,044,470	1,756,902,088	--	--	*Time deposits*
Simpanan dari bank lain	39,873	--	39,873	--	--	--	*Deposits from other banks*
Bunga yang masih harus dibayar	12,421,187,940	--	12,421,187,940	--	--	--	*Accrued interests*
Liabilitas lain-lain	68,500,000	68,500,000	--	--	--	--	*Other liabilities*
Jumlah liabilitas	4,566,908,571,303	68,500,000	4,565,083,169,215	1,756,902,088	--	--	*Total liabilities*
Jumlah aset (liabilitas) keuangan - neto	**6,227,617,476,667**	**54,202,991,479**	**(2,524,799,501,145)**	**(978,290,133)**	**5,346,656,402,459**	**3,352,535,874,007**	***Total financial assets (liabilities) - net***

Risiko Operasional

Risiko operasional adalah risiko yang disebabkan adanya ketidakcukupan dan/atau tidak berfungsinya proses internal (kebijakan, sistem dan prosedur), kesalahan sistem, kesalahan manusia, atau adanya problem eksternal yang mempengaruhi operasional Bank. Untuk meminimalisasi risiko operasional pada setiap aktivitas fungsional, maka Bank menyusun kebijakan dan prosedur serta penetapan limit yang ditujukan untuk memantau secara intensif kerugian risiko operasional pada seluruh aspek operasional Bank.

Untuk tahun yang berakhir 31 Desember 2023 dan 2022, profil risiko operasional Bank masing-masing berada pada peringkat 3 (tiga) dan 2 (dua).

Penerapan *Risk and Control Self Assessment* (RCSA) pada seluruh satuan kerja di Bank ditujukan untuk membantu satuan kerja sebagai langkah pertahanan awal (*first line of defense*) dalam mengidentifikasi dan mengukur secara independent risiko operasional pada aktivitas fungsionalnya, melakukan pemantauan dan penetuan langkah-langkah perbaikan atau rencana tindak lanjut kedepan.

Satuan Kerja Manajemen Risiko (SKMR) sebagai *second line of defense* bertanggung jawab dalam melakukan pengembangan dan pengimplementasian kebijakan/prosedur, pengawasan, pengkajian, dan melakukan pemantauan proses manajemen risiko sebagai pedoman dalam penerapan manajemen risiko dengan mendukung satuan kerja operasional

Operational Risk

Operational risk is the risk which is caused by insufficiency and/or disfunction of internal process (policy, system and procedure), system error, human error, or external problem, which influences the Bank's operation. To minimize operational risks in each functional activity, the Bank formulates policies and procedures and limits that are designated for intensive monitoring of operational losses risk in all aspects of the Bank's operations.

For the year ended December 31, 2023 and 2022, rating of the Bank's operational risk profile is 3 (three) and 2 (two), respectively.

Risk and Control Self Assessment (RCSA) implementation on all working unit in the Bank is intended to help the working unit as a first line of defense in identifying and measuring operational risk independently on functional activities, monitoring and determining improvement steps or future action.

Risk Management Unit (SKMR) as second line of defense responsible on improving and implementing policies/procedures, supervision, assessment, and monitoring risk management process as guidance in implementation risk management and support operational units in improving the consideration and compliance to management risk principle. It is also conducted

dalam mengembangkan kepedulian dan kepatuhan terhadap prinsip-prinsip manajemen risiko. Hal itu dilakukan pula dengan memanfaatkan hasil penilaian terhadap konsistensi pelaksanaan proses dan kecukupan pengendalian internal dalam penerapan risiko yang dilakukan oleh Satuan Kerja Audit Internal (SKAI).

by utilizing the assessment result of the internal audit unit (SKAI) on the process implementation consistency and the adequacy of internal control on risk implementation.

Risiko Lainnya

1. Risiko kepatuhan merupakan risiko yang disebabkan akibat Bank tidak mematuhi ketentuan perundang-undangan yang berlaku. Bank mengelola risiko kepatuhan dengan melakukan penelaahan secara komprehensif untuk memastikan kesesuaian kebijakan standar operasi dan prosedur serta pengembangan produk baru dengan peraturan eksternal. Satuan kerja kepatuhan telah melaksanakan pengkajian dalam rangka mencegah penyimpangan terhadap peraturan perundangan-undangan dan ketentuan lain yang berlaku meliputi tindakan:
   - Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank;
   - Mengelola risiko kepatuhan yang dihadapi oleh Bank, tindakan mengelola risiko kepatuhan dilaksanakan dengan mengacu pada ketentuan Bank Indonesia mengenai manajemen risiko bagi bank umum;
   - Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan (OJK) dan atau otoritas pengawas lain yang berwenang.

   Untuk tahun-tahun yang berakhir 31 Desember 2023 dan 2022, profil risiko kepatuhan Bank berada pada peringkat 2 (dua).

2. Risiko hukum adalah risiko yang disebabkan oleh adanya kelemahan aspek yuridis, yang antara lain berupa tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan seperti tidak terpenuhinya syarat sah kontrak dan pengikatan agunan yang tidak sempurna.

   Bank mengelola risiko hukum dengan memastikan seluruh aktivitas dan hubungan kegiatan usaha Bank dengan pihak ketiga didasarkan pada aturan dan persyaratan yang dapat melindungi kepentingan Bank dari segi hukum melalui:

Other Risks

1. *Compliance risk is a risk that arises because the Bank does not comply with legislation implementation. The Bank manages compliance risk by performing a comprehensive review to ensure comformity with standard operating policy and procedure and development of new product with external regulation. Compliance unit has implemented assessment, in order to prevent irregularities to the applicable legislation and the other regulation, including:*
   - *Realizing the implementation of compliance culture in all organization and business level in the Bank;*
   - *Managing compliance risks that faced by the Bank, compliance risk management actions implemented by referring to Bank Indonesia's regulation regarding risk management for commercial banks;*
   - *Ensuring the Bank's compliance with the commitments made by the Bank to the Financial Services Authority (OJK) and/or other supervisory authority.*

   For the years ended December 31, 2023 and 2022, rating of the Bank's compliance risk profile are 2 (two).

2. *Legal risk is a risk which is caused by the weakness of juridical aspect, such as lawsuits, lack of supporting legislation or the weakness in engagement as unfulfillment of legitimate contract terms and imperfect binding collateral.*

   The Bank manages legal risk by ensuring all activities and relationship of business activities of the Bank with third parties based on the regulation and requirements that can protect the Bank in terms of the law through:

- Peninjauan secara berkala dengan memastikan seluruh aktivitas dan hubungan kegiatan usaha Bank dengan pihak ketiga didasarkan pada aturan dan persyaratan yang dapat melindungi kepentingan Bank dari segi hukum;
- Pengembangan budaya kepatuhan dan kepedulian terhadap risiko hukum kepada seluruh pegawai pada setiap jenjang organisasi secara berkelanjutan.

Untuk tahun-tahun yang berakhir 31 Desember 2023 dan 2022, profil hukum Bank berada pada peringkat 2 (dua).

- *Periodic reviews to ensure that all activities and relationship of business activities of the Bank with third parties based on the rules and requirements that can protect the interests of the Bank in terms of the law;*
- *Development of compliance culture and awareness to legal risks to all employees at every level of the organization sustainably.*

For the years ended December 31, 2023 and 2022, rating of the Bank's legal risk profile is 2 (two).

3. Risiko reputasi adalah risiko yang antara lain disebabkan oleh adanya publikasi negatif yang terkait dengan kegiatan usaha Bank atau persepsi negatif terhadap Bank. Identifikasi risiko reputasi dilakukan pada faktor-faktor risiko yang melekat pada aktivitas fungsional yang mencakup keterbukaan (*disclosure requirement*), keluhan nasabah terhadap pelayanan Bank, perilaku karyawan Bank dalam melayani nasabah dan sistem komunikasi Bank serta seluruh aktivitas perbankan.

   Untuk tahun-tahun yang berakhir 31 Desember 2023 dan 2022, profil risiko reputasi Bank masing-masing berada pada peringkat 2 (dua) dan 1 (satu).

3. *Reputation risk is a risk that caused by negative publicity related to the business activities of the Bank or negative perceptions to the Bank. Reputation risk identification performed on the factor of inherent risk in the functional activities that include transparency (disclosure requirement), customer complaints to the Bank's services, behavior of the Bank's employees in serving customers and communication systems of the Bank and the whole banking system.*

   For the years ended December 31, 2023 and 2022, rating of the Bank's reputation risk profile is 2 (two) and 1 (one), respectively.

4. Risiko strategis adalah risiko antara lain disebabkan adanya penetapan dan pelaksanaan strategi Bank yang tidak tepat, pengambilan keputusan rencana bisnis yang tidak tetap atau kurang responsifnya Bank terhadap perubahan eksternal. Pengelolaan risiko strategis melalui proses pertimbangan dan pengambilan keputusan setiap kebijakan secara kolektif dan komprehensif oleh Direksi dan Komite-komite yang telah dibentuk serta memantau realisasi rencana strategis dengan membandingkan target yang akan dicapai dan memastikan bahwa risiko yang akan diambil masih dalam batas toleransi.

   Untuk tahun-tahun yang berakhir 31 Desember 2023 dan 2022, profil risiko strategis Bank berada pada peringkat 2 (dua).

4. *Strategic risk is the risk caused by the establishment and implementation from inaccurate Bank's strategy, business plan decision-making that is not fixed or lack of the Bank's responsiveness to external changes. Management of strategic risk through the consideration and decision-making process of each policy collectively and comprehensively by the Board of Directors and Committees that have been set up and monitoring the realization of strategic plan by comparing the target to be achieved and ensure that the risk that retrieved is still within tolerance limit.*

   For the years ended December 31, 2023 and 2022, rating of the Bank's strategic risk profile is 2 (two).

41. Aset Dan Liabilitas Keuangan / *41. Financial Assets And Liabilities*

	2023						
	Aset keuangan pada nilai wajar melalui laba atau rugi/ *Financial assets at fair value through profit or loss*	**Aset keuangan pada biaya perolehan diamortisasi/ *Financial assets at amortized cost***	**Aset keuangan pada nilai wajar melalui penghasilan komprehensif lain/ *Financial assets at fair value through other comprehensive income***	**Liabilitas keuangan diamortisasi/ *Financial liabilities at amortized cost***	**Jumlah nilai tercatat/ *Total carrying amount***	**Jumlah nilai wajar/ *Total fair value***	
Aset							***Assets***
Kas	--	3,848,905,800	--	--	3,848,905,800	3,848,905,800	*Cash*
Giro pada Bank Indonesia	--	233,442,087,888	--	--	233,442,087,888	233,442,087,888	*Current account with Bank Indonesia*
Giro pada bank lain	--	216,113,532,903	--	--	216,113,532,903	216,113,532,903	*Current account with other banks*
Penempatan pada Bank Indonesia dan Bank lain	--	1,399,970,850,337	--	--	1,399,970,850,337	1,399,970,850,337	*Placements with Bank Indonesia and other banks*
Efek-efek:							*Marketable securities:*
Nilai wajar melalui penghasilan komprehensif lain	--	--	3,182,839,180,000	--	3,182,839,180,000	3,182,839,180,000	*Fair value through other comprehensive income*
Kredit yang diberikan	--	7,385,707,867,283	--	--	7,385,707,867,283	7,385,707,867,283	*Loans*
Pendapatan bunga yang masih akan diterima	--	80,521,652,797	--	--	80,521,652,797	80,521,652,797	*Interest receivables*
Aset lain-lain	--	22,475,722,354	--	--	22,475,722,354	22,475,722,354	*Other assets*
Jumlah aset keuangan	**--**	**9,342,080,619,362**	**3,182,839,180,000**	**--**	**12,524,919,799,362**	**12,524,919,799,362**	***Total financial assets***
Liabilitas							***Liabilities***
Liabilitas segera	--	--	--	185,136,203,393	185,136,203,393	185,136,203,393	*Obligations due immediately*
Simpanan nasabah:							*Deposits from customers:*
Giro	--	--	--	48,190,454,891	48,190,454,891	48,190,454,891	*Current accounts*
Tabungan	--	--	--	465,110,207,860	465,110,207,860	465,110,207,860	*Savings deposits*
Deposito	--	--	--	4,385,365,428,568	4,385,365,428,568	4,385,365,428,568	*Time deposits*
Simpanan dari bank lain	--	--	--	45,000,037,389	45,000,037,389	45,000,037,389	*Deposits from other bank*
Efek-efek yang dijual dengan janji dibeli kembali	--	--	611,288,163,333	--	611,288,163,333	611,288,163,333	*Securities sold under repurchased agreement*
Bunga yang masih harus dibayar	--	--	--	15,049,164,570	15,049,164,570	15,049,164,570	*Accrued interests*
Liabilitas lain-lain	--	--	--	49,876,667,494	49,876,667,494	49,876,667,494	*Other liabilities*
Jumlah liabilitas keuangan	**--**	**--**	**611,288,163,333**	**5,193,728,164,165**	**5,805,016,327,498**	**5,805,016,327,498**	***Total financial liabilities***

	2022						
	Aset keuangan pada nilai wajar melalui laba atau rugi/ *Financial assets at fair value through profit or loss*	**Aset keuangan pada biaya perolehan diamortisasi/ *Financial assets at amortized cost***	**Aset keuangan pada nilai wajar melalui penghasilan komprehensif lain/ *Financial assets at fair value through other comprehensive income***	**Liabilitas keuangan diamortisasi/ *Financial liabilities at amortized cost***	**Jumlah nilai tercatat/ *Total carrying amount***	**Jumlah nilai wajar/ *Total fair value***	
Aset							***Assets***
Kas	--	3,173,579,300	--	--	3,173,579,300	3,173,579,300	*Cash*
Giro pada Bank Indonesia	--	305,945,558,821	--	--	305,945,558,821	305,945,558,821	*Current account with Bank Indonesia*
Giro pada bank lain	--	189,830,167,856	--	--	189,830,167,856	189,830,167,856	*Current account with other banks*
Penempatan pada Bank Indonesia dan Bank lain	--	374,938,237,140	--	--	374,938,237,140	374,938,237,140	*Placements with Bank Indonesia and other banks*
Efek-efek:							*Marketable securities:*
Nilai wajar melalui penghasilan komprehensif lain	--	--	1,896,710,000,000	--	1,896,710,000,000	1,896,710,000,000	*Fair value through other comprehensive income*
Efek-efek yang dibeli dengan janji dijual kembali	--	764,098,785,000	--	--	764,098,785,000	764,098,785,000	*Securities purchased to resell*
Kredit yang diberikan	--	7,205,558,228,374	--	--	7,205,558,228,374	7,205,558,228,374	*Loans*
Pendapatan bunga yang masih akan diterima	--	50,797,548,019	--	--	50,797,548,019	50,797,548,019	*Interest receivables*
Aset lain-lain	--	63,377,200,982	--	--	63,377,200,982	63,377,200,982	*Other assets*
Jumlah aset keuangan	**--**	**8,957,719,305,492**	**1,896,710,000,000**	**--**	**10,854,429,305,492**	**10,854,429,305,492**	***Total financial assets***
Liabilitas							***Liabilities***
Liabilitas segera	--	--	--	138,770,930,759	138,770,930,759	138,770,930,759	*Obligations due immediately*
Simpanan nasabah:							*Deposits from customers:*
Giro	--	--	--	39,857,338,986	39,857,338,986	39,857,338,986	*Current accounts*
Tabungan	--	--	--	309,248,627,187	309,248,627,187	309,248,627,187	*Savings deposits*
Deposito	--	--	--	4,066,541,946,558	4,066,541,946,558	4,066,541,946,558	*Time deposits*
Simpanan dari bank lain	--	--	--	39,873	39,873	39,873	*Deposits from other bank*
Bunga yang masih harus dibayar	--	--	--	12,421,187,940	12,421,187,940	12,421,187,940	*Accrued interests*
Liabilitas lain-lain	--	--	--	58,753,596,087	58,753,596,087	58,753,596,087	*Other liabilities*
Jumlah liabilitas keuangan	**--**	**--**	**--**	**4,625,593,667,390**	**4,625,593,667,390**	**4,625,593,667,390**	***Total financial liabilities***

Nilai wajar aset keuangan dan liabilitas keuangan di atas diukur dengan dasar sebagai berikut:

The fair values of the above financial assets and liabilities are determined based on the following:

Aset keuangan
Nilai wajar aset keuangan lancar (umumnya kurang dari satu tahun) seperti giro pada Bank Indonesia dan bank lain, penempatan pada Bank Indonesia dan bank lain, pendapatan bunga yang masih akan diterima dan aset lain-lain adalah sebesar nilai tercatat karena nilai tercatat tersebut telah mendekati estimasi nilai wajarnya.

Financial assets
The fair values of financial assets that are short-term in nature (generally less than one year) such as current accounts with Bank Indonesia and other banks, placements with Bank Indonesia and other banks, interest receivables and other assets represent their carrying amounts as these approximates their estimated fair values.

Estimasi nilai wajar kredit yang diberikan (umumnya kredit dengan bunga mengambang) merupakan nilai kini dari estimasi arus kas masa depan yang diharapkan akan diterima yang didiskontokan pada suku bunga pasar.

The estimated fair value of loans (normally floating interest bearing loans) represents the present value amount of estimated future cash flows expected to be received discounted at current market rates.

Nilai wajar untuk surat berharga hingga jatuh tempo ditetapkan berdasarkan harga pasar atau harga kuotasi perantara (*broker*)/pedagang efek (*dealer*). Jika informasi ini tidak tersedia, nilai wajar diestimasi dengan menggunakan harga pasar kuotasi efek yang memiliki karakteristik kredit, jatuh tempo dan *yield* yang serupa.

The fair values of marketable securities are based on the market prices or broker/dealer price quotations. When this information is not available, the fair value is estimated using quoted market prices for securities with similar credit, maturity and yield characteristics.

Liabilitas keuangan
Nilai wajar liabilitas keuangan lancar (biasanya kurang dari satu tahun) seperti efek-efek yang dijual dengan janji dibeli kembali, simpanan nasabah dan bank lain, bunga yang masih harus dibayar dan liabilitas lain-lain adalah sebesar nilai tercatat karena nilai tercatat tersebut telah mendekati estimasi nilai wajarnya.

Financial liabilities
The fair values of financial liabilities that are short-term in nature (generally less than one year) such as securities sold under repurchased agreement, deposits from customers and other banks, accrued interests and other liabilities represent their carrying amounts as these approximates their estimated fair values.

Estimasi nilai wajar simpanan tanpa jatuh tempo adalah sebesar jumlah terutang ketika utang tersebut harus segera dibayar pada saat ditagih.

The estimated fair value of deposits with no stated maturity is equal to the amount owed when the debt must be paid at the time billed.

Hierarki nilai wajar
PSAK 68, Pengukuran nilai wajar mensyaratkan pengungkapan atas pengukuran nilai wajar dengan tingkat hierarki nilai wajar sebagai berikut:

Fair value hierarchy
PSAK 68, Fair Value Measurements requires disclosure of fair value measurements by level with the following fair value measurement hierarchy:

- harga kuotasian (tidak disesuaikan) dalam pasar aktif untuk aset atau liabilitas yang identik (tingkat 1);
- input selain harga kuotasian yang termasuk dalam tingkat 1 yang dapat diobservasi untuk aset atau liabilitas, baik secara langsung (misalnya harga) atau secara tidak langsung (misalnya derivasi dari harga) (tingkat 2); dan
- input untuk aset atau liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (input yang tidak dapat diobservasi) (tingkat 3).

- *quoted prices (unadjusted) in active markets for identical assets or liabilities (level 1);*
- *inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly (as prices) or indirectly (as derived from prices) (level 2); and*
- *inputs for the asset or liability that are not based on observable market data (unobservable inputs) (level 3).*

Tabel di bawah ini menyajikan instrumen keuangan yang diakui pada nilai wajar yang dikelompokkan berdasarkan hierarki nilai wajar.

The tables below set out the fair value of financial instruments grouped according to the fair value hierarcy.

	2023				
	Jumlah tercatat/ *Total carrying amount*	**Level 1/ *Level 1***	**Level 2/ *Level 2***	**Jumlah/ *Total***	
Aset					***Assets***
Kas	3,848,905,800	--	3,848,905,800	3,848,905,800	*Cash*
Giro pada Bank Indonesia	233,442,087,888	--	233,442,087,888	233,442,087,888	*Current accounts with Bank Indonesia*
Giro pada bank lain	216,113,532,903	--	216,113,532,903	216,113,532,903	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	1,399,970,850,337	--	1,399,970,850,337	1,399,970,850,337	*Placements with Bank Indonesia and other banks*
Efek-efek:					*Marketable securities:*
Nilai wajar melalui penghasilan komprehensif lain	3,182,839,180,000	3,182,839,180,000	--	3,182,839,180,000	*Amortized cost Fair value through other comprehensive income*
Kredit yang diberikan	7,385,707,867,283	--	7,385,707,867,283	7,385,707,867,283	*Loans*
Pendapatan bunga yang masih akan diterima	80,521,652,797	--	80,521,652,797	80,521,652,797	*Interest receivables*
Aset lain-lain	2,449,163,201	--	2,449,163,201	2,449,163,201	*Other assets*
Jumlah aset keuangan	**12,504,893,240,209**	**3,182,839,180,000**	**9,322,054,060,209**	**12,504,893,240,209**	***Total financial assets***
Liabilitas					***Liabilities***
Liabilitas segera	185,136,203,393	--	185,136,203,393	185,136,203,393	*Obligations due immediately*
Simpanan nasabah	4,898,666,091,319	--	4,898,666,091,319	4,898,666,091,319	*Deposits from customers*
Simpanan dari bank lain	45,000,037,389	--	45,000,037,389	45,000,037,389	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	611,288,163,333	--	611,288,163,333	611,288,163,333	*Securities sold under repurchased agreement*
Bunga yang masih harus dibayar	15,049,164,570	--	15,049,164,570	15,049,164,570	*Accrued interests*
Liabilitas lain-lain	49,876,667,494	--	49,876,667,494	49,876,667,494	*Other liabilities*
Jumlah liabilitas keuangan	**5,805,016,327,498**	**--**	**5,805,016,327,498**	**5,805,016,327,498**	***Total financial liabilities***

	2022				
	Jumlah tercatat/ *Total carrying amount*	**Level 1/ *Level 1***	**Level 2/ *Level 2***	**Jumlah/ *Total***	
Aset					***Assets***
Kas	3,173,579,300	--	3,173,579,300	3,173,579,300	*Cash*
Giro pada Bank Indonesia	305,945,558,821	--	305,945,558,821	305,945,558,821	*Current accounts with Bank Indonesia*
Giro pada bank lain	189,830,167,856	--	189,830,167,856	189,830,167,856	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	374,938,237,140	--	374,938,237,140	374,938,237,140	*Placements with Bank Indonesia and other banks*
Efek-efek:					*Marketable securities:*
Nilai wajar melalui penghasilan komprehensif lain	1,896,710,000,000	1,896,710,000,000	--	1,896,710,000,000	*Amortized cost Fair value through other comprehensive income*
Efek-efek yang dibeli dengan janji dijual kembali	764,098,785,000	764,098,785,000	--	764,098,785,000	*Securites purchased agreement to resell*
Kredit yang diberikan	7,205,558,228,374	--	7,205,558,228,374	7,205,558,228,374	*Loans*
Pendapatan bunga yang masih akan diterima	50,797,548,019	--	50,797,548,019	50,797,548,019	*Interest receivables*
Aset lain-lain	3,473,943,460	--	3,473,943,460	3,473,943,460	*Other assets*
Jumlah aset keuangan	**10,794,526,047,970**	**2,660,808,785,000**	**8,133,717,262,970**	**10,794,526,047,970**	***Total financial assets***
Liabilitas					***Liabilities***
Liabilitas segera	138,770,930,759	--	138,770,930,759	138,770,930,759	*Obligations due immediately*
Simpanan nasabah	4,415,647,912,731	--	4,415,647,912,731	4,415,647,912,731	*Deposits from customers*
Simpanan dari bank lain	39,873	--	39,873	39,873	*Deposits from other banks*
Bunga yang masih harus dibayar	12,421,187,940	--	12,421,187,940	12,421,187,940	*Accrued interests*
Liabilitas lain-lain	58,753,596,087	--	58,753,596,087	58,753,596,087	*Other liabilities*
Jumlah liabilitas keuangan	**4,625,593,667,390**	**--**	**4,625,593,667,390**	**4,625,593,667,390**	***Total financial liabilities***

Tidak terdapat pengalihan antara tingkat 1 dan 2 selama tahun berjalan.

There are no transfers between levels 1 and 2 during the year.

Nilai wajar untuk instrumen keuangan yang diperdagangkan di pasar aktif ditentukan berdasarkan kuotasi nilai pasar pada tanggal pelaporan.

The fair value of financial instruments traded in active markets is based on quoted market prices at the reporting date.

Nilai wajar instrumen keuangan yang tidak diperdagangkan di pasar aktif ditentukan dengan menggunakan teknik penilaian tertentu. Teknik tersebut menggunakan data pasar yang dapat diobservasi sepanjang tersedia dan seminimal mungkin mengacu pada estimasi. Apabila seluruh input signifikan atas nilai wajar dapat diobservasi, instrumen keuangan ini termasuk dalam tingkat 2.

The fair value of financial instruments that are not traded in an active market is determined using specific valuation techniques. These valuation techniques use the observable market data where it is available and rely as little as possible on estimates. If all significant inputs of fair value are observable, these financial instruments are included in level 2.

Teknik penilaian tertentu digunakan untuk menentukan nilai instrumen keuangan mencakup:

- penggunaan kuotasi harga pasar atau diler untuk instrumen sejenis; dan
- teknik lain, seperti analisis arus kas diskonto, digunakan untuk menentukan nilai wajar instrumen keuangan lainnya

Specific valuation techniques used to determine the financial instruments value include of:

- *the use of quoted market prices or dealer quotes for similar instruments; and*
- *other techniques, such as discounted cash flows analysis, are used to determine fair value for the remaining financial instruments*

42. Manajemen Modal dan Rasio Liabilitas Penyediaan Modal Minimum (CAR)

Tujuan manajemen permodalan Bank adalah untuk mempertahankan posisi modal yang kuat untuk mendukung pertumbuhan bisnis dan mempertahankan investor, deposan, pelanggan dan kepercayaan pasar. Dalam pengelolaan permodalan, Bank mempertimbangkan faktor-faktor seperti: pengembalian modal yang optimal pada pemegang saham, menjaga keseimbangan antara keuntungan yang lebih tinggi dengan gearing ratio serta keamanan yang diberikan oleh posisi modal yang sehat.

Sejak tanggal 2 Februari 2016, Bank menghitung kebutuhan modal berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2016 dan No. 34/POJK.03/2016 dimana modal yang diwajibkan regulator dianalisis dalam dua tier sebagai berikut:

- Modal inti (*tier* 1), yang terdiri dari modal inti utama dan modal inti tambahan (AT-1). Modal inti utama terdiri dari modal diterbitkan dan disetor penuh dan cadangan tambahan modal. Cadangan tambahan modal terdiri dari faktor penambah yang terdiri dari agio saham biasa, cadangan umum, dana setoran modal, laba tahun-tahun lalu, laba tahun berjalan, serta penghasilan komprehensif lainnya berupa selisih lebih penjabaran laporan keuangan, potensi keuntungan yang berasal dari peningkatan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual dan saldo surplus revaluasi aset tetap. Cadangan tambahan modal juga terdiri dari faktor pengurang yang terdiri dari selisih kurang penjabaran laporan keuangan, potensi kerugian yang berasal dari penurunan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual, selisih kurang antara Penyisihan Penghapusan Aset (PPA) atas aset produktif dan Cadangan Kerugian Penurunan Nilai (CKPN) atas aset produktif, serta selisih kurang antara jumlah penyesuaian terhadap valuasi dari instrumen keuangan dalam *Trading Book* dan jumlah penyesuaian berdasarkan standar akuntansi keuangan.

Modal inti utama harus diperhitungkan dengan faktor pengurang berupa: aset pajak tangguhan, goodwill, aset takberwujud lainnya, kerugian atas pengukuran kembali program pensiun manfaat pasti, eksposur sekuritisasi aset dan penyertaan modal.

42. Capital Management and Minimum Required Capital Adequacy Ratio (CAR)

The Bank's capital management objectives is to maintain a strong capital position to support business growth and to sustain investor, depositor, customer and market confidence. In managing its capital, the Bank considers factors such as: an optimal providing capital rate of return to shareholders and maintaining a balance between high return gearing ratio and safety provided by a sound capital position.

Since February 2, 2016, the Bank calculates its capital requirements in accordance with Financial Services Authority Regulation (POJK) No. 11/POJK.03/2016 and No. 34/POJK.03/2016 where the regulatory capital is analyzed into two tiers as follows:

- *Core capital (tier 1), which consists of core and additional core capital (AT-1). Core capital includes issued and fully paid-up capital and disclosed reserves. Disclosed reserves consist of the addition factors such as additional paid- in capital, general reserve, capital advance, prior year profits, profit for the year and other comprehensive income deriving from gain from financial statement translation, potential gain from the changes in fair value of financial assets classified as available-for-sale and surplus from revaluation of premises and equipment. Disclosed reserves also consist of deduction factors such as losses from financial statement translation, potential losses from the changes in fair value of financial assets classified as available-for-sale, shortfall between allowance for losses on productive assets (PPA) and allowance for impairment losses on productive assets (CKPN), and shortfall between amount adjusted to the valuation result of financial instruments in Trading Book and amount adjusted based on the financial accounting standards.*

Core capital must be calculated with deduction factors: deferred tax assets, goodwill, other intangible assets, losses from remeasurement of defined benefit pension program, asset securitization exposures and investment in shares.

Modal inti tambahan dapat berbentuk antara lain: saham preferen, surat berharga subordinasi dan pinjaman subordinasi, dimana ketiganya bersifat non-kumulatif setelah dikurangi pembelian kembali.

- Modal pelengkap (*tier* 2) antara lain meliputi surat berharga subordinasi dan pinjaman subordinasi serta cadangan umum (PPA) atas aset produktif sesuai ketentuan OJK.

Additional core capital includes among others: non-cumulative preference shares, subordinated securities and subordinated debts net of buyback portion.

- *Supplementary capital (tier 2) includes subordinated securities and subordinated debts and general allowance for uncollectible account on productive assets according to OJK guideline.*

Bank tidak mempunyai modal inti tambahan yang memenuhi kriteria peraturan Bank Indonesia yang berlaku.

The Bank does not have any additional core capital which meets the criteria under prevailing Bank Indonesia regulation.

Penyediaan modal minimum sebagaimana dimaksud ditetapkan sebagai berikut:

- 8% dari ATMR untuk bank dengan profil risiko peringkat 1.
- 9% sampai dengan kurang dari 10% dari ATMR untuk bank dengan profil risiko peringkat 2.
- 10% sampai dengan kurang dari 11% dari ATMR untuk bank dengan profil risiko peringkat 3.
- 11% sampai dengan 14% dari ATMR untuk bank dengan profil risiko peringkat 4.

Minimum capital requirements are as follows:

- *8% of RWA for bank with risk rating 1.*
- *9% up to less than 10% of RWA for bank with risk rating 2.*
- *10% up to less than 11% of RWA for bank with risk rating 3.*
- *11% up to 14% of RWA for bank with risk rating 4.*

Rasio Kewajiban Penyediaan Modal Minimum (KPMM) Bank pada tanggal 31 Desember 2023 dan 2022 dihitung berdasarkan Peraturan Bank Indonesia adalah sebagai berikut (dalam jutaan Rupiah):

The calculation of Capital Adequacy Ratio (CAR) as at December 31, 2023 and 2022 by the Regulation of Bank Indonesia are as follows (in million Rupiah):

	2023	2022	
Modal inti (*Tier* 1)	6,811,607	6,330,169	*Core capital (Tier 1)*
Modal pelengkap (*Tier* 2)	87,725	73,881	*Supplementary capital (Tier 2)*
Total modal inti dan pelengkap	6,899,332	6,404,050	*Total core and supplementary capital*
Total Aset Tertimbang Menurut Risiko			*Total Risk Weight Assets (RWA)*
Tanpa memperhitungkan risiko pasar	7,963,833	7,775,557	*Excluding market risk*
Dengan memperhitungkan risiko pasar	7,963,833	7,775,557	*Including market risk*
Dengan memperhitungkan risiko kredit, pasar dan operasional	8,277,265	8,051,997	*Including credit, market and operational risks*
Rasio Kewajiban Penyediaan Modal Minimum (KPMM)			*Capital Adequacy Ratio (CAR)*
Rasio CET 1	82.29%	78.62%	*Ratio CET 1*
Rasio *Tier* 1	82.29%	78.62%	*Ratio Tier 1*
Rasio *Tier* 2	1.06%	0.92%	*Ratio Tier 2*
Rasio total	83.35%	79.53%	*Ratio total*
Rasio Kewajiban Penyediaan Modal Minimum yang Diwajibkan	9,00% - 9,90%	9,00% - 9,90%	*Minimum Capital Adequacy Ratio*

43. Analisis Kualitas Kredit / *43. Credit Quality Analysis*

Pengukuran Kerugian Kredit Ekspektasian

Peningkatan Risiko Kredit secara Signifikan
Ketika menentukan apakah risiko gagal bayar pada instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal, Bank mempertimbangkan informasi yang wajar dan terdukung, serta relevan yang tersedia tanpa biaya atau upaya yang berlebihan. Hal tersebut mencakup informasi dan analisa kuantitatif dan kualitatif, berdasarkan pada pengalaman historis dan penilaian pakar kredit dan termasuk perkiraan masa depan *forward-looking*.

Tujuan dari penilaian ini adalah untuk mengidentifikasi apakah peningkatan risiko kredit secara signifikan atas eksposur telah terjadi dengan membandingkan:
- *Probability of default* (PD) atas umur tersisa pada tanggal pelaporan; dengan
- *Probability of default* (PD) atas umur tersisa yang di estimasi pada saat pengakuan awal eksposur (jika relevan, disesuaikan dengan perubahan ekspektasi pembayaran di muka).

Bank menggunakan kriteria berikut dalam menentukan apakah peningkatan risiko kredit secara signifikan atas eksposur telah terjadi:
- pengujian kuantitatif berdasarkan perubahan *probability of default* (PD);
- indikator kualitatif;
- tertunggak lebih dari 30 hari.

Credit Risk Grades
Bank mengalokasikan setiap eksposur ke *credit risk grades* berdasarkan variasi data yang ditentukan untuk memprediksi risiko gagal bayar dan menerapkan pengalaman atas kredit. *Credit risk grades* ditetapkan menggunakan faktor kualitatif dan kuantitatif yang dapat mengindikasikan risiko gagal bayar. Faktor-faktor ini bervariasi tergantung pada sifat eksposur dan jenis peminjam.

Credit risk grades ditetapkan dan dikalibrasi sedemikian rupa sehingga risiko terjadinya gagal bayar meningkat secara eksponensial seiring dengan penurunan rating risiko kredit, sebagai contoh, selisih antara *credit risk rating grades* 1 dan 2 lebih kecil dari pada selisih antara *credit risk rating grades* 2 dan 3.

Measurement of Expected Credit Losses

Significant Increase in Credit Risk
When determining whether the risk of default on financial instruments has increased significantly since initial recognition, the Bank considers reasonable and supported relevant information that is available without excessive costs or efforts. This includes quantitative and qualitative information and analysis, based on historical experience and credit expert assessments and including forward-looking estimates.

The purpose of this assessment is to identify whether a significant increase in credit risk of exposure has occurred by comparing:

- *Probability of default (PD) for the remaining age at the reporting date; with*
- *Probability of default (PD) for the estimated remaining age at initial recognition of the exposure (if relevant, adjusted for change in expectations of prepayment).*

Bank use these criteria for determining whether there has been a significant increase in credit:

- *quantitative test based on movement in probability of default (PD);*
- *qualitative indicators;*
- *a backstop of 30 days past due.*

Credit Risk Grades
The bank allocated each exposure to credit risk grades based on a variety of data that is determined to predict the risk of default and apply credit experience judgement. Credit risk grades are determined using qualitative and quantitative factors that can indicate the risk of default. These factors vary depending on the nature of the exposure and the type of borrower.

Credit risk grades are determined and calibrated in such a way that the risk of default is increasing exponentially as credit risk rating decreases, for example, the difference between credit risk rating grades 1 and 2 is smaller than the difference between credit risk rating grades 2 and 3.

Setiap eksposur dialokasikan ke *credit risk grades* pada pengakuan awal berdasarkan informasi yang tersedia tentang peminjam. Eksposur ini dipantau secara berkelanjutan, dan dapat mengakibatkan eksposur dipindahkan ke *credit risk grades* yang berbeda. Pemantauan biasanya menggunakan data berikut: laporan keuangan, penggunaan fasilitas kredit, estimasi kondisi ekonomi.

Each exposure is allocated to credit risk grades at initial recognition based on available information about the borrower. This exposure is monitored on an ongoing basis, and can result in the exposure being transferred to different credit risk grades. Monitoring usually uses the following data: financial statements, use of credit facilities, estimates of economic conditions.

Penentuan Struktur *Probability of Default*

Credit risk grades adalah input utama dalam penentuan struktur PD *term structure* atas eksposur. Bank mengumpulkan informasi kinerja dan gagal bayar tentang eksposur risiko kredit yang dianalisa berdasarkan jenis produk dan peminjam serta penilaian risiko kredit. Untuk beberapa portofolio terutama produk *treasury*, informasi yang dibeli dari penilai kredit eksternal juga digunakan.

Determination of the Probability of Default Structure

Credit risk grades are the main input in determining the PD term structure of the exposure. The Bank collects performance and default information about credit risk exposures, which are analyzed by product and borrower type as well as credit risk assessment. For some portfolios especially treasury products, information purchased from external credit assessors is also used.

Bank menggunakan model statistik untuk menganalisa data yang dikumpulkan dan menghasilkan perkiraan *probability of default* (PD) atas umur tersisa dan bagaimana hal ini diperkirakan akan berubah sebagai akibat dari berlalunya waktu.

The Bank uses a statistical model to analyze the collected data and produce an estimate of the probability of default (PD) for the remaining life and how this is expected to change as a result of the passage of time.

Analisa ini mencakup identifikasi dan kalibrasi hubungan antara perubahan tingkat gagal bayar dan perubahan dalam faktor-faktor makro ekonomi utama pada risiko gagal bayar. Untuk sebagian besar eksposur, indikator makro ekonomi utama meliputi: pertumbuhan PDB, suku bunga acuan, dan tingkat pengangguran.

This analysis includes the identification and calibration of the relationship between changes in default rates and changes in key macroeconomic factors on the risk of default. For most exposures, the main macroeconomic indicators include: GDP growth, benchmark interest rates, and the unemployment rate.

Penentuan Terjadinya Peningkatan Risiko Kredit secara Signifikan

Bank mempergunakan sejumlah kriteria untuk menentukan telah terjadi peningkatan risiko kredit secara signifikan.

Determination of Significant Increase in Credit Risk

Bank uses several criteria for determining that credit risk has increased significantly.

Kriteria tersebut ditetapkan menggunakan faktor kuantitatif dan kualitatif termasuk penentuan berdasarkan status hari tunggakan yang dapat mengindikasikan telah terjadi peningkatan risiko kredit yang signifikan terhadap saat awal diberikan.

The criteria are determined using qualitative and quantitative factors including determination based on arrear day status that can indicate significant increase in credit risk since initial recognition.

Bank dimungkinkan menggunakan penilaian dari analis kredit dan pengalaman historis yang relevan, dalam menentukan bahwa eksposur mungkin saja telah mengalami peningkatan risiko kredit yang signifikan berdasarkan indikator kualitatif tertentu yang dianggap dapat mengindikasikan hal tersebut dimana pengaruhnya mungkin belum sepenuhnya tercermin pada saat dilakukan analisis kuantitatif.

The Bank can also use the judgment of credit analysts and, if possible, relevant historical experience, in determining that the exposure may have experienced a significant increase in credit risk based on certain qualitative indicators that are considered to indicate this and their effects may not be fully reflected in quantitative analysis in a comprehensive manner on a timely manner.

Bank menentukan bahwa peningkatan resiko kredit secara signifikan belum terjadi apabila masih kurang dari 30 hari tunggakan. Hari tunggakan ditentukan dengan menghitung jumlah hari sejak tanggal jatuh tempo awal dimana pembayaran penuh belum diterima.

The Bank determines that a significant increase in credit risk has not occurred if it is still less than 30 days in arrears. Arrear days are determined by counting the number of days from the initial due date where full payment has not been received.

Bank memantau efektifitas kriteria yang digunakan dalam mengidentifikasi peningkatan risiko kredit yang signifikan dengan cara reviu berkala.

The Bank monitors the effectiveness of the criteria used in identifying significant increases in credit risk by periodic review.

Modifikasi Aset Keuangan

Ketentuan kontraktual pinjaman dapat dimodifikasi untuk beberapa alasan, termasuk perubahan kondisi pasar, retensi pelanggan dan faktor-faktor lain yang tidak terkait dengan penurunan kredit saat ini. Pinjaman yang ketentuan kontraktualnya dimodifikasi dapat menyebabkan pinjaman awal dihentikan pengakuannya dan pinjaman hasil modifikasi diakui sebagai pinjaman baru pada nilai wajar.

Modification of Financial Assets

Loan contractual terms can be modified for a number of reasons, including changes in market conditions, customer retention and other factors not related to the current credit decline. Loans with modified contractual terms can cause the initial loan to be derecognized and recognized the modified loan as a new loan at fair value.

Ketika ketentuan kontraktual pinjaman dimodifikasi dan tidak mengakibatkan penghentian pengakuan, penentuan terjadinya peningkatan risiko kredit secara signifikan dilakukan dengan cara membandingkan:

- Sisa PD sepanjang umur pada tanggal pelaporan berdasarkan ketentuan yang dimodifikasi; dengan
- Sisa PD sepanjang umur yang diestimasi berdasarkan data pada saat pengakuan awal dan ketentuan kontraktual awal.

When the contractual terms of the loan are modified and do not result in termination of recognition, determining the occurrence of a significant increase in credit risk is done by comparing:

- *PD remainder life at reporting date based on modified provision; with*
- *Residual PD throughout the estimated age based on data at initial recognition and initial contractual provisions.*

Definisi Gagal Bayar (*Default*)

Bank menganggap aset keuangan dalam keadaan *default*/gagal bayar ketika:

- Debitur telah melewati jatuh tempo lebih dari 90 hari atas kewajiban kredit material apapun kepada Bank.

Definition of Failed Payment (Default)

The Bank considers financial assets as default when:

- *The debtors have past due more than 90 days for any material credit obligations to the Bank.*

Dalam menilai apakah debitur dalam keadaan *default*/gagal bayar, Bank mempertimbangkan indikator berikut

- Kualitatif seperti pelanggaran persyaratan penjanjian (*covenants*);
- Kuantitatif seperti status tunggakan; dan
- Berdasarkan data yang dikembangkan secara internal dan diperoleh dari sumber eksternal.

In assessing whether a debtor is in default, the Bank considers the following indicators

- *Qualitative such as violations of the terms of the agreement (covenants);*
- *Quantitative such as arrears status; and*
- *Based on data developed internally and obtained from external sources.*

Input, Asumsi, dan Teknik yang digunakan dalam mengestimasi penurunan nilai

Penggunaan informasi perkiraan masa depan (*forward-looking*)

Bank menggunakan informasi *forward-looking* dalam menilai apakah telah terjadinya peningkatan risiko kredit secara signifikan dan pengukuran kerugian kredit ekspektasian. Berdasarkan saran dari Komite Manajemen Risiko dan pertimbangan berbagai informasi aktual dan perkiraan eksternal, Bank merumuskan pandangan dasar (*base case*) tentang pergerakan variabel ekonomi yang relevan dimasa depan serta perkiraan skenario lain yang mungkin terjadi. Proses ini meliputi pengembangan dua atau lebih skenario ekonomi tambahan dan mempertimbangkan probabilitas relatif dari keluaran (*output*) yang mungkin. Informasi eksternal mencakup data ekonomi dan perkiraan yang diterbitkan oleh, seperti badan pemerintah dan analis sektor swasta.

Pandangan dasar (*base case*) mencerminkan keluaran dengan probabilitas yang paling tinggi. Skenario yang lain, mencerminkan keluaran yang lebih optimis dan keluaran yang lebih pesimis.

Skenario ekonomi yang dirumuskan menggunakan kisaran indikator utama berikut:

Inputs, Assumptions, and Techniques used in estimating impairment

Use of forward-looking information

The Bank uses forward-looking information in assessing whether there has been a significant increase in credit risk and measurement of expected credit losses. Based on advice from the Risk Management Committee and consideration of various actual information and external forecast, the Bank formulated a base case for the movement of relevant economic variables in future as well as forecasts of other possible scenarios. This process involves developing two or more additional economic scenarios and considering the relative probabilities of the possible outputs. External information includes economic data and estimateds published by, such as government agencies and selected private sector analysts.

The base case reflects the output with the highest probability. Another scenario, reflects more optimistic outputs and more pessimistic outputs.

The economic scenario is formulated using the following range of key indicators:

	2023	2024
Tingkat pengangguran/*Unemployment*	Kisaran antara 5.50% hingga 6.50%/*Range between 5.50% and 6.50%*	Kisaran antara 5.50% hingga 6.50%/*Range between 5.50% and 6.50%*
Suku bunga/*Interest rates*	Kisaran 5.00% hingga 6.25%/*Range between 5.00% and 6.25%*	Kisaran 4.50% hingga 5.75%/*Range between 4.50% and 5.75%*
Inflasi/*Inflation rate*	Kisaran antara 2.00% hingga 4.25%/*Range between 2.00% and 4.25%*	Kisaran antara 2.00% hingga 4.00%/*Range between 2.00% and 4.00%*
Brent Oil Price	Kisaran antara USD70 hingga USD95/ *Range between USD70 and USD95*	Kisaran antara USD75 hingga USD95/ *Range between USD75 and USD95*

Input utama dalam pengukuran kerugian kredit ekspektasian adalah variabel berikut

- *Probability of default* (PD);
- *Loss of given default* (LGD);
- *Exposure at default* (EAD).

Parameter ini umumnya berasal dari model statistik yang dikembangkan secara internal dan data historis lainnya. Parameter ini disesuaikan untuk mencerminkan informasi *forward-looking.*

Estimasi PD adalah estimasi pada tanggal tertentu, yang dihitung berdasarkan model peringkat statistik, dan dinilai menggunakan rating yang disesuaikan dengan berbagai kategori dari debitur dan eksposur. Model statistik ini didasarkan pada data yang disusun secara internal yang terdiri dari faktor kuantitatif dan kualitatif.

The main inputs in measuring expected credit loss are the following variables

- *Probability of default (PD);*
- *Loss of given default (LGD);*
- *Exposure at default (EAD).*

These parameters generally come from statistical models that are developed internally and other historical data. This parameter is adjusted to reflect forward-looking information.

PD estimation is an estimate on a certain date, which is calculated based on a statistical ranking model, and is assessed using a rating that is adjusted to various categories of debtors and exposures. This statistical model is based on data compiled internally consisting of quantitative and qualitative factors.

LGD adalah besarnya kerugian jika terjadi gagal bayar. Parameter LGD diestimasi secara historis berdasarkan tingkat pemulihan atas klaim terhadap debitur yang gagal bayar. Model LGD mempertimbangkan jaminan dan biaya pemulihan setiap jaminan yang merupakan bagian integral dari aset keuangan.

LGD is the amount of loss if there is a default. LGD parameters are historically estimated based on the level of recovery of claims against debtors who default. The LGD model considers collateral and the cost of recovering any collateral that is an integral part of a financial asset.

EAD merepresentasikan estimasi eksposur jika terjadi gagal bayar. EAD suatu aset keuangan adalah jumlah tercatat bruto. Untuk komitmen pinjaman dan jaminan keuangan, EAD mencakup jumlah yang telah ditarik, serta jumlah potensial di masa depan yang akan ditarik, yang diestimasi berdasarkan pengamatan historis dan perkiraan berwawasan ke depan (*forward-looking*).

EAD represents the estimated exposure in case of default. EAD of a financial asset is the gross carrying amount. For loan commitments and financial guarantees, EAD includes the amount that has been withdrawn, as well as potential future amounts to be withdrawn, which are estimated based on historical observations and forward- looking estimates.

Ketika pemodelan parameter dilakukan secara kolektif, instrumen keuangan dikelompokkan berdasarkan kesamaan karakteristik risiko yang meliputi:

- jenis instrumen;
- peringkat risiko kredit;
- jenis agunan;
- tanggal pengakuan awal;
- sisa waktu jatuh tempo.

When parameter modeling is done collectively, financial instruments are Banked according to the similarity of risk characteristics which include

- *type of instrument;*
- *credit risk rating;*
- *type of collateral;*
- *date of initial recognition;*
- *remaining due date.*

a. Analisis risiko kredit berdasarkan internal *rating grades*:

a. Credit risk analysis based on internal rating grades:

	2023				
	Kerugian Kredit Ekspektasian 12 bulan/*12 Months ECL*	Kerugian Kredit Sepanjang Umurnya Tidak Mengalami Penurunan Nilai/ *Lifetime ECL not Credit-Impaired*	Kerugian Kredit Sepanjang Umurnya Mengalami Penurunan Nilai/ *Lifetime ECL-Credit Impaired*	Kerugian Kredit atas Aset Keuangan yang dibeli atau Berasal dari Aset Keuangan Memburuk/ *Purchases or Credit Impaired Financial Assets*	Jumlah/*Total*
Kredit yang diberikan yang diukur pada biaya perolehan yang diamortisasi/*Loans at measured amortized cost*					
Bucket 1	7,364,698,588,520	--	--	--	7,364,698,588,520
Bucket 2	--	15,008,862,131	--	--	15,008,862,131
Bucket 3	--	--	6,000,416,632	--	6,000,416,632
Bucket 4	--	--	--	--	--
Bucket 5	--	--	--	--	--
	7,364,698,588,520	15,008,862,131	6,000,416,632	--	7,385,707,867,283
Cadangan kerugian kredit/ *Loss allowance*	(55,923,684,496)	(3,944,166,598)	(2,330,276,885)	--	(62,198,127,979)
Jumlah/*Total*	**7,308,774,904,024**	**11,064,695,533**	**3,670,139,747**	**--**	**7,323,509,739,304**

	2022				
	Kerugian Kredit Ekspektasian 12 bulan/*12 Months ECL*	Kerugian Kredit Sepanjang Umurnya Tidak Mengalami Penurunan Nilai/ *Lifetime ECL not Credit-Impaired*	Kerugian Kredit Sepanjang Umurnya Mengalami Penurunan Nilai/ *Lifetime ECL-Credit Impaired*	Kerugian Kredit atas Aset Keuangan yang dibeli atau Berasal dari Aset Keuangan Memburuk/ *Purchases or Credit Impaired Financial Assets*	Jumlah/*Total*
Kredit yang diberikan yang diukur pada biaya perolehan yang diamortisasi/*Loans at measured amortized cost*					
Bucket 1	7,204,653,396,532	--	--	--	7,204,653,396,532
Bucket 2	783,109,629	--	--	--	783,109,629
Bucket 3	121,722,213	--	--	--	121,722,213
Bucket 4	--	--	--	--	--
Bucket 5	--	--	--	--	--
	7,205,558,228,374	--	--	--	7,205,558,228,374
Cadangan kerugian kredit/ *Loss allowance*	(52,480,819,903)	--	--	--	(52,480,819,903)
Jumlah/*Total*	**7,153,077,408,471**	**--**	**--**	**--**	**7,153,077,408,471**

Cadangan kerugian kredit untuk aset keuangan yang diklasifikasikan pada nilai wajar melalui penghasilan komprehensif lain tidak diakui pada laporan posisi keuangan karena nilai tercatat aset keuangan tersebut adalah nilai wajar.

Allowance for credit losses for financial assets classified as fair value through other comprehensive income is not recognized in the statement of financial position because the carrying value of the financial assets is fair value.

b. Analisis risiko kredit berdasarkan *probability of default*:

b. Credit risk analysis based on probability of default:

	2023				
	Kerugian Kredit Ekspektasian 12 bulan/*12 Months ECL*	Kerugian Kredit Sepanjang Umurnya Tidak Mengalami Penurunan Nilai/ *Lifetime ECL not Credit-Impaired*	Kerugian Kredit Sepanjang Umurnya Mengalami Penurunan Nilai/ *Lifetime ECL-Credit Impaired*	Kerugian Kredit atas Aset Keuangan yang dibeli atau Berasal dari Aset Keuangan Memburuk/ *Purchases or Credit Impaired Financial Assets*	Jumlah/*Total*
Kredit yang diberikan yang diukur pada biaya perolehan yang diamortisasi/*Loans at measured amortized cost*					
0,93% - 6,71%	7,364,698,588,520	--	--	--	7,364,698,588,520
14,10% - 42,03%	--	15,008,862,131	--	--	15,008,862,131
38,71% - 60,95%	--	--	6,000,416,632	--	6,000,416,632
58,19% - 88,13%	--	--	--	--	--
100,00%	--	--	--	--	--
	7,364,698,588,520	15,008,862,131	6,000,416,632	--	7,385,707,867,283
Cadangan kerugian kredit/ *Loss allowance*	(55,923,684,496)	(3,944,166,598)	(2,330,276,885)	--	(62,198,127,979)
Jumlah/*Total*	**7,308,774,904,024**	**11,064,695,533**	**3,670,139,747**	**--**	**7,323,509,739,304**

	2022				
	Kerugian Kredit Ekspektasian 12 bulan/*12 Months ECL*	Kerugian Kredit Sepanjang Umurnya Tidak Mengalami Penurunan Nilai/ *Lifetime ECL not Credit-Impaired*	Kerugian Kredit Sepanjang Umurnya Mengalami Penurunan Nilai/ *Lifetime ECL-Credit Impaired*	Kerugian Kredit atas Aset Keuangan yang dibeli atau Berasal dari Aset Keuangan Memburuk/ *Purchases or Credit Impaired Financial Assets*	Jumlah/*Total*
Kredit yang diberikan yang diukur pada biaya perolehan yang diamortisasi/*Loans at measured amortized cost*					
0,93% - 6,71%	7,204,653,396,532	--	--	--	7,204,653,396,532
14,10% - 42,03%	783,109,629	--	--	--	783,109,629
38,71% - 60,95%	121,722,213	--	--	--	121,722,213
58,19% - 88,13%	--	--	--	--	--
100,00%	--	--	--	--	--
	7,205,558,228,374	--	--	--	7,205,558,228,374
Cadangan kerugian kredit/ *Loss allowance*	(52,480,819,903)	--	--	--	(52,480,819,903)
Jumlah/*Total*	**7,153,077,408,471**	**--**	**--**	**--**	**7,153,077,408,471**

c. Analisis risiko kredit berdasarkan *external rating grades*:

c. Credit risk analysis based on external rating grades:

	2023				
	Kerugian Kredit Ekspektasian 12 bulan/*12 Months ECL*	Kerugian Kredit Sepanjang Umurnya Tidak Mengalami Penurunan Nilai/ *Lifetime ECL not Credit-Impaired*	Kerugian Kredit Sepanjang Umurnya Mengalami Penurunan Nilai/ *Lifetime ECL-Credit Impaired*	Kerugian Kredit atas Aset Keuangan yang dibeli atau Berasal dari Aset Keuangan Memburuk/ *Purchases or Credit Impaired Financial Assets*	Jumlah/*Total*
Kredit yang diberikan yang diukur pada biaya perolehan yang diamortisasi/*Loans at measured amortized cost*					
Kolektibilitas 1/*Collectibility 1*	7,354,856,212,569	--	--	--	7,354,856,212,569
Kolektibilitas 2/*Collectibility 2*	9,842,375,951	15,008,862,131	--	--	24,851,238,082
Kolektibilitas 3/*Collectibility 3*	--	--	6,000,416,632	--	6,000,416,632
Kolektibilitas 4/*Collectibility 4*	--	--	--	--	--
Kolektibilitas 5/*Collectibility 5*	--	--	--	--	--
	7,364,698,588,520	15,008,862,131	6,000,416,632	--	7,385,707,867,283
Cadangan kerugian kredit/ *Loss allowance*	(55,923,684,496)	(3,944,166,598)	(2,330,276,885)	--	(62,198,127,979)
Jumlah/*Total*	**7,308,774,904,024**	**11,064,695,533**	**3,670,139,747**	**--**	**7,323,509,739,304**

	2022				
	Kerugian Kredit Ekspektasian 12 bulan/*12 Months ECL*	Kerugian Kredit Sepanjang Umurnya Tidak Mengalami Penurunan Nilai/ *Lifetime ECL not Credit-Impaired*	Kerugian Kredit Sepanjang Umurnya Mengalami Penurunan Nilai/ *Lifetime ECL-Credit Impaired*	Kerugian Kredit atas Aset Keuangan yang dibeli atau Berasal dari Aset Keuangan Memburuk/ *Purchases or Credit Impaired Financial Assets*	Jumlah/*Total*
Kredit yang diberikan yang diukur pada biaya perolehan yang diamortisasi/*Loans at measured amortized cost*					
Kolektibilitas 1/*Collectibility 1*	7,198,271,666,430	--	--	--	7,198,271,666,430
Kolektibilitas 2/*Collectibility 2*	6,382,073,933	--	--	--	6,382,073,933
Kolektibilitas 3/*Collectibility 3*	820,421,224	--	--	--	820,421,224
Kolektibilitas 4/*Collectibility 4*	84,066,787	--	--	--	84,066,787
Kolektibilitas 5/*Collectibility 5*	--	--	--	--	--
	7,205,558,228,374	--	--	--	7,205,558,228,374
Cadangan kerugian kredit/ *Loss allowance*	(52,480,819,903)	--	--	--	(52,480,819,903)
Jumlah/*Total*	**7,153,077,408,471**	**--**	**--**	**--**	**7,153,077,408,471**

Analisa Sensitivitas Kerugian Kredit Ekspektasian Terhadap Kondisi Ekonomi Masa Depan

Asumsi ekonomi yang disajikan berikut ini disusun secara internal untuk keperluan perhitungan kerugian kredit ekspektasian.

Sensitivity Analysis of Expected Credit Loss for Future Economic Conditions

The economic assumptions presented below are prepared internally for the purpose of calculating expected credit losses.

	2023	2024	2025	2026	2027
Skenario Moderat/*Moderate Scenario*					
Interbank	6.00%	5.75%	5.25%	4.75%	4.25%
Brent	85	85	85	85	80
Inflasi/*Inflation*	3.00%	2.50%	2.25%	2.25%	2.50%
Tingkat pengangguran/*Unemployment*	5.75%	5.75%	5.75%	5.75%	5.75%
Skenario Optimis/*Upside Scenario*					
Interbank	5.75%	5.50%	5.00%	4.50%	4.00%
Brent	80	80	80	80	80
Inflasi/*Inflation*	2.50%	2.00%	1.75%	1.75%	1.75%
Tingkat pengangguran/*Unemployment*	5.50%	5.50%	5.25%	5.25%	5.25%
Skenario Pesimis/Downside Scenario					
Interbank	6.25%	6.00%	5.50%	5.00%	4.50%
Brent	95	90	90	90	90
Inflasi/*Inflation*	4.25%	3.50%	3.25%	3.25%	3.25%
Tingkat pengangguran/*Unemployment*	6.25%	6.00%	6.00%	6.00%	6.00%

44. Informasi Tambahan Arus Kas / *44. Additional Information of Cash Flow*

a. Rekonsiliasi liabilitas yang timbul dari aktivitas pendanaan:

a. Liabilities reconciliation that arise from financing activities:

	31 Des/ *Dec 31,* 2022	Arus Kas/ *Cash Flow*	Perubahan non kas/ *Non cash changes*	31 Des/ *Dec 31,* 2023	
Liabilitas sewa	37,366,801,533	(13,292,386,412)	1,564,442,507	25,638,857,628	*Lease liabilities*
Jumlah	**37,366,801,533**	**(13,292,386,412)**	**1,564,442,507**	**25,638,857,628**	***Total***

	31 Des/ *Dec 31,* 2021	Arus Kas/ *Cash Flow*	Perubahan non kas/ *Non cash changes*	31 Des/ *Dec 31,* 2022	
Liabilitas sewa	3,291,684,000	(14,522,851,186)	48,597,968,719	37,366,801,533	*Lease liabilities*
Jumlah	**3,291,684,000**	**(14,522,851,186)**	**48,597,968,719**	**37,366,801,533**	***Total***

45. Reklasifikasi Akun / *45. Reclassification of Accounts*

Beberapa akun dalam laporan keuangan yang berakhir pada 31 Desember 2022 telah direklasifikasi sesuai dengan penyajian laporan keuangan periode yang berakhir pada tanggal 31 December 2023 untuk tujuan perbandingan.

Some of accounts in financial statements for the years ended December 31, 2022 have been reclassified in accourdance with the presentation of the financial statements for the period ended December 31, 2023 for the comparative purpose.

	31 Desember 2022/ *December 31, 2022*		
	Sebelum Reklasifikasi *Before Reclassification*	Sesudah Reklasifikasi *After Reclassification*	
Laporan Arus Kas			***Statement of Cash Flows***
Arus kas dari aktivitas operasi			***Cash flows from the operating activities***
Liabilitas lain-lain	(951,551,401,549)	(839,259,274,289)	*Others liabilities*
Uang muka	65,658,410,835	--	*Advances*
Aset lain-lain	226,985,160,625	292,643,571,460	*Othes assets*
Efek-efek dan Obligasi Pemerintah yang diukur pada nilai wajar melalui laba rugi	(62,974,264,551)	--	*Marketable securities and Government Bonds at fair value through profit and loss*
Pembayaran pajak penghasilan	--	(78,895,040,625)	*Payments of income tax*
Arus kas dari aktivitas investasi			***Cash flows from the investing activities***
Pembelian efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	--	(1,896,710,000,000)	*Placement from marketable securities measured at fair value through other comprehensive income*
Penjualan efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	--	1,814,861,500,000	*Proceeds from marketable securities measured at fair value through other comprehensive income*
Arus kas dari aktivitas pendanaan			***Cash flows from the financing activities***
Pembayaran liabilitas sewa	--	(14,522,851,186)	*Payment of lease liabilities*

46. Standar Akuntansi dan Interpretasi Standar Akuntansi yang Telah Disahkan, tetapi Belum Berlaku Efektif / *46. Accounting Standard and Interpretation of Accounting Standard which Has Issued but Not Effective Yet*

Amendemen atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2024 dengan penerapan dini diperkenankan, yaitu:

- Amendemen PSAK 1: "Penyajian Laporan Keuangan" terkait liabilitas jangka panjang dengan kovenan;
- Amendemen PSAK 73: "Sewa terkait liabilitas sewa pada transaksi jual dan sewa balik";
- Revisi PSAK 101: "Penyajian Laporan Keuangan Syariah"; dan
- Revisi PSAK 109: "Akuntansi Zakat, Infak, dan Sedekah".

Amendments to standards effective for periods beginning on or after January 1, 2024 with early adoption is permitted, are as follows:

- *Amendment of PSAK 1: "Presentation of Financial Statements" insurance contract regarding long-term liabilities with the covenant;*
- *Amendment of PSAK 73: "Leases" regarding lease liabilities in sale-and-lease back transactions;*
- *Revised PSAK 101: "Presentation of Shariah Financial Statement"; and*
- *Revised PSAK 109: "Zakah, Infaq and Sadaqah".*

Amendemen atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2025 dengan penerapan dini diperkenankan, yaitu:

- PSAK 74: "Kontrak Asuransi"; dan
- Amendemen PSAK 74: "Kontrak Asuransi" terkait Penerapan Awal PSAK 74 dan PSAK 71 Informasi Komparatif.

Pada saat penerbitan laporan keuangan, Bank masih mempelajari dampak yang mungkin timbul dari penerapan standar baru dan revisi tersebut serta pengaruhnya pada laporan keuangan Bank.

Amendments to standards effective for periods beginning on or after January 1, 2025 with early adoption is permitted, are as follows:

- *PSAK 74: "Insurance Contract"; and*
- *Amendment of PSAK 74: "Insurance Contract" regarding Initial Application of PSAK 74 and PSAK 71 - Comparative Information.*

As at the authorization date of this financial statements, the Bank is still evaluating the potential impact of these new and revised standards to the Bank's financial statements.

47. Penyelesaian Laporan Keuangan

Manajemen Bank bertanggung jawab atas penyusunan dan penyajian kewajaran laporan keuangan ini sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang diselesaikan dan disetujui untuk diterbitkan oleh Direksi pada tanggal 29 Januari 2024.

47. Completion of Financial Statement

The management of the Bank is responsible for the preparation and fair presentation of these financial statements in accordance with Indonesian Financial Accounting Standards, which were completed and authorized by the Board of Directors for issue on January 29, 2024.

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Laporan Tahunan & Laporan Keberlanjutan
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